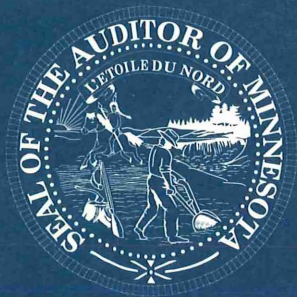




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MINNESOTA OFFICE OF THE STATE AUDITOR

**VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
COMPILATION REPORT BY BENEFIT PLAN TYPE**

For the Year Ended December 31, 1994



**JUDITH H. DUTCHER
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, Rural Finance Administration Board, and Board of Government Innovation and Cooperation.



**VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
COMPILATION REPORT BY BENEFIT PLAN TYPE**

For the Year Ended December 31, 1994

March 1996

OFFICE OF THE STATE AUDITOR
Pension Oversight Division
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TABLE OF CONTENTS

	<u>Page</u>
Preface	1
Notes to Summary Service Pension Report	2
Table 1: Service Pension Summary by Benefit Type	5
Table 2: Surpluses/Deficits and Amortization Requirements of Relief Associations	6
Footnotes to Table 2	28
Table 2-A: Relief Associations Reporting Funding Ratios Below .95	29
Table 2-B: Relief Associations Reporting Funding Ratios Above 1.10	36
Table 3: Calculation of 1995 Financial Requirements of Relief Associations	43
Table 4: Calculation of 1995 Relief Association Municipal Contribution Requirements	56
Table 5: 1994 Revenues and Expenditures of Relief Associations	69
Table 5-A: Relief Associations Reporting Expenses Greater than 1 Percent of Assets	84
Table 5-B: Relief Associations Reporting Expenses Greater than \$20,000	89
Table 6: Summary of Data on Relief Association Membership and Bylaw Provisions	90
Table 6-A: Relief Associations Reporting an Increase in Service Pension Benefits	109

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PREFACE

This Report is a compilation of the annual financial reports of Minnesota's volunteer fire relief associations. The annual financial reports have been filed with the Office of the State Auditor (hereinafter "OSA"), pursuant to Minn. Stat. § 69.051, Subd. 1 and 1a. The financial reports were filed with the OSA on either March 31, 1995, or June 30, 1995, and the final certification for state aid was completed in December of 1995.

Pursuant to Minn. Stat. § § 6.495, subd. 3, and 69.051, subd. 1b, the OSA withheld the certification of 111 volunteer firefighters relief associations on July 31, 1995. As of December 28, 1995, these 111 relief associations had corrected the problems and deficiencies in their reports and received certification.

As compared to previous years, there has been an improvement in the number of reliefs initially certified. For the 1992 and 1993 reporting years, the OSA withheld certification for 367 and 134 volunteer relief associations, respectively.

The Office of the State Auditor would like to express its appreciation to the secretaries and treasurers of the relief associations who contributed to the preparation of this report.

**VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS IN MINNESOTA
NOTES TO SUMMARY SERVICE PENSION REPORT BY BENEFIT TYPE
For the Year Ended December 31, 1994**

1. BACKGROUND

Pursuant to Minn. Stat. § 69.051, subd. 1 and 1a, each volunteer firefighters relief association is required to report annually to the Office of the State Auditor the receipts, disbursements, and balances in its special and general funds. Each relief association is required to submit this information on the State Auditor's Firefighters Relief Association Reporting Form. For relief associations with assets and liabilities less than \$200,000, this Reporting Form must be filed by March 31st, as required by Minn. Stat. §69.051, subd. 1a. For relief associations with assets or liabilities of at least \$200,000, this Reporting Form must be filed by June 30th, as required by Minn. Stat. §69.051, subd. 1.

2. SOURCE OF DATA COMPILED

The information included in this report was compiled from the special fund data submitted by relief associations 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 relief's "Annual Financial Report."

4. FIRE DEPARTMENTS NOT INCLUDED

Pursuant to Minn. Stat. § 6.72, this report is a compilation of the financial data submitted by the various volunteer firefighters relief associations. The following reliefs are not included in this report because they are salaried firefighters relief associations:

AUSTIN¹
RICHFIELD¹

MINNEAPOLIS
VIRGINIA

In addition, Bloomington Fire Department Relief Association is not included in this report because the relief uses a different formula, as defined by Minnesota Law, for calculating benefits. Therefore, their figures are not comparable to the figures of the other relief associations.

¹This relief association is in the process of consolidating with PERA.

5. INDEPENDENT NON-PROFIT FIREFIGHTING CORPORATIONS

The following relief associations have filed as independent non-profit firefighting corporations under Minn. Stat. § 69.774 and are included within this report:

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

6. TYPES OF SERVICE PENSIONS

Pursuant to Minn. Stat. § 6.72, the relief associations are categorized as follows throughout the report:

<u>NUMBER</u>	<u>TYPE</u>
74	Defined Contribution Service Pension
10	Lump Sum Service Pension of Less Than \$50 Per Year of Service
16	Lump Sum Service Pension of \$50, But Less Than \$100 Per Year of Service

55	Lump Sum Service Pension of \$100, But Less Than \$200 Per Year of Service
78	Lump Sum Service Pension of \$200, But Less Than \$300 Per Year of Service
* 139	Lump Sum Service Pension of \$300, But Less Than \$500 Per Year of Service
* 191	Lump Sum Service Pension of \$500, But Less Than \$1000 Per Year of Service
* 61	Lump Sum Service Pension of \$1000, But Less Than \$1500 Per Year of Service
* 22	Lump Sum Service Pension of \$1500, But Less Than \$2000 Per Year of Service
* 15	Lump Sum Service Pension of \$2000, But Less Than \$2500 Per Year of Service
* 3	Lump Sum Service Pension of \$2500, But Less Than \$3000 Per Year of Service
* 6	Lump Sum Service Pension of \$3000, But Less Than \$3500 Per Year of Service
* 2	Lump Sum Service Pension of \$3500 Or More Per Year of of Service
0	Monthly Service Pension Less than \$2 Per Month Per Year of Service
12	Monthly Service Pension More than \$2 Per Month Per Year of Service
<u>15</u>	Lump Sum/Monthly Combination Service Pension
<u>699</u>	Total Volunteer Firefighters Relief Associations

* These smaller breakdowns were included to aid in further analysis of reliefs with similar benefit sizes.

Table 1
Volunteer Firefighters Relief Associations
Service Pension Summary by Benefit Type
For the Year Ended December 31, 1994

	Lump Sum/Monthly Service Pension Combination	Lump Sum Service Pension	Monthly Service Pension	Defined Contribution Service Pension	Total All Service Pensions
Net Assets	21,609,884	105,073,259	27,362,519	17,590,749	171,636,411
Required Reserves	27,615,459	107,486,014	28,830,599	17,590,749	181,522,821
Surplus (Unfunded Accrued Liability)	(6,005,575)	(2,412,755)	(1,468,080)	-	(9,886,410)
Contributions					
2% Insurance Aid	934,346	4,950,397	858,681	782,147	7,525,571
Municipal Contribution	680,895	2,691,177	613,418	146,133	4,131,623
Total Contributions	1,615,241	7,641,574	1,472,099	928,280	11,657,194
Normal Cost	939,552	10,211,254	875,806	-	12,026,612
Amortize Unfunded Liability	554,891	1,046,036	308,308	-	1,909,235
Estimated Administrative Expenses	207,399	687,040	225,123	-	1,119,562
Ten Percent of Surplus	3,828	629,214	148,423	-	781,465
Total Financial Requirements	1,698,014	11,315,116	1,260,814	-	14,273,944
Disbursements					
Administrative	200,387	663,801	217,510	138,417	1,220,115
Service Pension Benefits	1,769,142	8,306,261	1,170,857	1,141,300	12,387,560
Other Benefits	9,714	57,631	15,855	1,021	84,221
Total Disbursements	1,979,243	9,027,693	1,404,222	1,280,738	13,691,896
Number of Relief Associations Reporting	15	598	12	74	699
Membership					
Number of Active Members	735	14,187	525	1,647	17,094
Number of Retired Members	271	187	312	6	776
Number of Deferred Members	64	1,074	62	171	1,371
Total Membership	1,070	15,448	899	1,824	19,241

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1994

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<u>DEFINED CONTRIBUTION</u>					
ALBANY	180,455	180,455	-	1.00	-
ANDOVER	581,529	581,529	-	1.00	-
ANOKA-CHAMPLIN	2,191,794	2,191,794	-	1.00	-
BINGHAM LAKE	28,977	28,977	-	1.00	-
BRAHAM	197,189	197,189	-	1.00	-
BREWSTER	101,398	101,398	-	1.00	-
BROOKLYN PARK	3,904,075	3,904,075	-	1.00	-
CALLAWAY	79,158	79,158	-	1.00	-
COLOGNE	84,072	84,072	-	1.00	-
COON RAPIDS	2,021,344	2,021,344	-	1.00	-
CRANE LAKE	17,780	17,780	-	1.00	-
CROSSLAKE	286,786	286,786	-	1.00	-
DALBO	50,023	50,023	-	1.00	-
DONNELLY	35,042	35,042	-	1.00	-
ELGIN	114,109	114,109	-	1.00	-
EMBARRASS	43,639	43,639	-	1.00	-
ERSKINE	41,930	41,930	-	1.00	-
FALCON HEIGHTS	506,027	506,027	-	1.00	-
FOSSTON	147,857	147,857	-	1.00	-
FOUNTAIN	28,960	28,960	-	1.00	-
FRIDLEY	1,622,998	1,622,998	-	1.00	-
GARY	21,626	21,626	-	1.00	-
GIBBON	261,108	261,108	-	1.00	-
GLENVILLE	55,500	55,500	-	1.00	-
GOODHUE	195,117	195,117	-	1.00	-
HAMPTON	62,478	62,478	-	1.00	-
HARDWICK	71,310	71,310	-	1.00	-
HAWLEY	175,142	175,142	-	1.00	-
IVANHOE	105,055	105,055	-	1.00	-
KENYON	129,236	129,236	-	1.00	-
KERKHOVEN	93,903	93,903	-	1.00	-
KIESTER	84,794	84,794	-	1.00	-
LAKE GEORGE	23,137	23,137	-	1.00	-
LAKEPORT	22,287	22,287	-	1.00	-
LE CENTER	190,146	190,146	-	1.00	-
LONDON	27,454	27,454	-	1.00	-
LONGVILLE	193,078	193,078	-	1.00	-
LYLE	41,552	41,552	-	1.00	-
MAGNOLIA	28,122	28,122	-	1.00	-
MANTORVILLE	74,753	74,753	-	1.00	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1994

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
DEFINED CONTRIBUTION (cont.)					
MARINE ON ST. CROIX	139,814	139,814	-	1.00	-
MAZEPPA	65,363	65,363	-	1.00	-
MEDICINE LAKE	185,356	185,356	-	1.00	-
MENDOTA HEIGHTS	920,488	920,488	-	1.00	-
MENTOR	25,973	25,973	-	1.00	-
MILLERVILLE	115,812	115,812	-	1.00	-
MILROY	53,662	53,662	-	1.00	-
MURDOCK	54,820	54,820	-	1.00	-
MYRTLE	14,363	14,363	-	1.00	-
NODINE	21,364	21,364	-	1.00	-
NORTHROP	24,734	24,734	-	1.00	-
ODESSA	12,164	12,164	-	1.00	-
OKLEE	66,233	66,233	-	1.00	-
PLAINVIEW	234,851	234,851	-	1.00	-
PLUMMER	40,622	40,622	-	1.00	-
RAMSEY	94,737	94,737	-	1.00	-
RED LAKE FALLS	106,932	106,932	-	1.00	-
ROUND LAKE	73,874	73,874	-	1.00	-
RUSHFORD	140,870	140,870	-	1.00	-
SAINT HILAIRE	48,606	48,606	-	1.00	-
SEAFORTH	4,739	4,739	-	1.00	-
SOUTH BEND	96,053	96,053	-	1.00	-
SWANVILLE	88,098	88,098	-	1.00	-
TOIVOLA	33,507	33,507	-	1.00	-
ULEN	67,796	67,796	-	1.00	-
VERMILION LAKE	24,035	24,035	-	1.00	-
WABASSO	102,759	102,759	-	1.00	-
WAHKON	21,375	21,375	-	1.00	-
WANAMINGO	43,860	43,860	-	1.00	-
WANDA	44,091	44,091	-	1.00	-
WELLS	217,408	217,408	-	1.00	-
WILLIAMS	41,406	41,406	-	1.00	-
WINTHROP	146,211	146,211	-	1.00	-
ZUMBROTA	97,833	97,833	-	1.00	-
TOTAL DEFINED CONTRIBUTION	17,590,749	17,590,749	-	1.00	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1994

<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>
<u>LUMP SUM - LESS THAN \$50</u>					
<u>PER YEAR OF SERVICE</u>					
CLIMAX	24,302	7,413	16,889	3.28	-
ELBOW-TULABY	7,421	1,111	6,310	6.68	-
FLENSBURG	13,040	10,905	2,135	1.20	-
HOLYOKE	4,630	1,999	2,631	2.32	-
LASALLE	5,270	874	4,396	6.03	-
NASSAU	14,213	4,205	10,008	3.38	-
NORTH STAR TOWNSHIP	918	578	340	1.59	-
PEMBERTON	16,149	682	15,467	23.68	-
REVERE	1,560	711	849	2.19	-
TAUNTON	3,265	2,909	356	1.12	-
TOTAL	90,768	31,387	59,381	2.89	-
<u>LUMP SUM - \$50 OR MORE,</u>					
<u>BUT LESS THAN \$100 PER</u>					
<u>YEAR OF SERVICE</u>					
CARSONVILLE	29,215	13,999	15,216	2.09	-
DANVERS	9,617	9,154	463	1.05	-
ELMER	13,651	7,748	5,903	1.76	-
FINLAYSON	20,294	11,964	8,330	1.70	-
FISHER	29,742	9,779	19,963	3.04	-
FRENCH TOWNSHIP	20,687	12,723	7,964	1.63	-
GOODLAND	8,610	6,412	2,198	1.34	-
GRANADA	69,017	15,095	53,922	4.57	-
LAKE WILSON	93,515	12,183	81,332	7.68	-
LAKELAND	16,741	5,341	11,400	3.13	-
LISMORE	34,492	24,658	9,834	1.40	-
LYND	13,133	7,683	5,450	1.71	-
MAPLE HILL	11,226	5,614	5,612	2.00	-
NORTHLAND	5,928	5,400	528	1.10	-
VINING	31,350	17,295	14,055	1.81	-
WALTERS	7,756	9,957	(2,201)	0.78	253
TOTAL	414,974	175,005	239,969	2.37	253

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1994

<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>
<u>LUMP SUM - \$100 OR MORE,</u>					
<u>BUT LESS THAN \$200 PER</u>					
<u>YEAR OF SERVICE</u>					
ALASKA TOWNSHIP	8,802	6,444	2,358	1.37	-
ALBORN	28,445	27,609	836	1.03	-
ALMELUND	19,978	21,138	(1,160)	0.95	1,133
ALTURA	45,940	42,638	3,302	1.08	-
BEARDSLEY	66,822	49,525	17,297	1.35	-
BETHEL	19,674	8,774	10,900	2.24	-
BIGELOW	17,284	17,158	126	1.01	-
BLACKHOOF	20,639	25,563	(4,924)	0.81	600
BLUFFTON	29,594	13,000	16,594	2.28	-
BREITUNG	31,608	23,374	8,234	1.35	-
BRIMSON-FAIRBANKS	13,891	11,544	2,347	1.20	-
CAMPBELL	71,452	51,693	19,759	1.38	-
CLARISSA	65,852	59,025	6,827	1.12	-
CLARKS GROVE	94,940	57,675	37,265	1.65	-
CLEMENTS	27,826	21,336	6,490	1.30	-
CLIFTON	50,210	27,506	22,704	1.83	-
COTTON	21,554	14,482	7,072	1.49	-
CROOKED LAKE	33,120	24,385	8,735	1.36	-
DARFUR	44,741	31,343	13,398	1.43	-
DENT	47,156	33,560	13,596	1.41	-
DEXTER	45,141	27,494	17,647	1.64	-
DUMONT	28,317	26,348	1,969	1.07	-
EITZEN	34,657	36,544	(1,887)	0.95	201
ELLSWORTH	102,511	79,204	23,307	1.29	-
ELROSA	56,752	58,654	(1,902)	0.97	302
FEDERAL DAM	2,546	3,678	(1,132)	0.69	110
FORADA	72,040	47,933	24,107	1.50	-
GARVIN	25,359	15,082	10,277	1.68	-
GHENT	36,712	24,897	11,815	1.47	-
GRYGLA	23,050	17,790	5,260	1.30	-
HANLEY FALLS	45,638	35,637	10,001	1.28	-
HARRIS	36,934	20,871	16,063	1.77	-
HITTERDAL	26,886	23,098	3,788	1.16	-
HOKAH	83,689	70,910	12,779	1.18	-
HOLLAND	31,348	13,064	18,284	2.40	-
JACOBSON	24,374	17,163	7,211	1.42	-
KENNEDY	21,492	16,766	4,726	1.28	-
LAKE HENRY	47,782	43,665	4,117	1.09	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1994

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<u>LUMP SUM - \$100 OR MORE,</u>					
<u>BUT LESS THAN \$200 PER</u>					
<u>YEAR OF SERVICE (cont.)</u>					
LANCASTER	24,791	23,474	1,317	1.06	251
LUCAN	42,572	43,950	(1,378)	0.97	172
MAHTOWA	21,854	29,076	(7,222)	0.75	1,270
MAKINEN	28,125	35,000	(6,875)	0.80	722
MCGRATH	6,752	4,002	2,750	1.69	-
MIDDLE RIVER	51,505	23,868	27,637	2.16	-
NEW MUNICH	21,767	14,660	7,107	1.48	-
PORTER	64,842	58,572	6,270	1.11	-
SAINT LEO	37,462	35,120	2,342	1.07	-
SHELLY	56,724	25,436	31,288	2.23	-
SOLWAY RURAL	15,679	13,286	2,393	1.18	-
STURGEON LAKE	15,910	15,946	(36)	1.00	802
TWIN LAKES [MAHNOMEN]	15,830	18,094	(2,264)	0.87	338
VESTA	54,000	30,294	23,706	1.78	-
VILLARD	26,828	10,698	16,130	2.51	-
WILMONT	56,638	34,471	22,167	1.64	-
WRIGHT	37,090	20,128	16,962	1.84	-
TOTAL	2,083,125	1,582,645	500,480	1.32	5,901
<u>LUMP SUM - \$200 OR MORE,</u>					
<u>BUT LESS THAN \$300 PER</u>					
<u>YEAR OF SERVICE</u>					
ALDEN	56,580	60,797	(4,217)	0.93	571
AMBOY	82,414	56,032	26,382	1.47	-
ASKOV	47,958	35,025	12,933	1.37	-
BADGER	88,452	32,444	56,008	2.73	-
BELLINGHAM	68,708	52,776	15,932	1.30	-
BELVIEW	74,408	73,370	1,038	1.01	-
BIWABIK	29,874	22,672	7,202	1.32	-
BOWLUS	72,346	67,035	5,311	1.08	-
BOYD	63,579	63,608	(29)	1.00	-
BREVATOR	22,241	15,790	6,451	1.41	-
BROOK PARK	64,499	33,640	30,859	1.92	-
CANTON	55,433	46,580	8,853	1.19	-
CEYLON	72,763	37,596	35,167	1.94	-
CHERRY	40,024	38,076	1,948	1.05	-
CLINTON [ST. LOUIS]	77,810	69,923	7,887	1.11	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1994

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<u>LUMP SUM - \$200 OR MORE,</u>					
<u>BUT LESS THAN \$300 PER</u>					
<u>YEAR OF SERVICE (cont.)</u>					
COLVIN	36,062	37,528	(1,466)	0.96	-
CURRIE	70,002	64,284	5,718	1.09	-
DEER CREEK	41,654	29,080	12,574	1.43	-
DELAVAN	86,378	51,826	34,552	1.67	-
DOVER	91,546	79,935	11,611	1.15	-
DUNNELL	53,272	27,977	25,295	1.90	-
EASTERN HUBBARD	21,281	12,416	8,865	1.71	-
EASTON	95,133	77,025	18,108	1.24	-
ELIZABETH	85,332	68,891	16,441	1.24	-
ELLENDALE	37,774	42,096	(4,322)	0.90	624
EMMONS	69,250	59,070	10,180	1.17	-
EVANSVILLE	73,375	63,620	9,755	1.15	-
FIFTY LAKES	47,408	33,721	13,687	1.41	-
FINLAND	36,701	33,379	3,322	1.10	-
FREDENBERG	39,046	33,488	5,558	1.17	-
FROST	78,769	75,995	2,774	1.04	-
GNESEN	61,024	53,180	7,844	1.15	-
HALSTAD	45,273	38,499	6,774	1.18	-
HANCOCK	76,232	50,035	26,197	1.52	-
HANSKA	77,050	56,840	20,210	1.36	-
HARTLAND	83,783	43,188	40,595	1.94	-
HAYWARD	132,084	71,550	60,534	1.85	-
HENDRUM	38,166	38,844	(678)	0.98	43
HEWITT	37,854	36,970	884	1.02	-
HILL CITY	80,001	100,607	(20,606)	0.80	1,841
HOVLAND	32,940	23,435	9,505	1.41	-
INDUSTRIAL	43,530	44,790	(1,260)	0.97	331
IONA	43,312	24,440	18,872	1.77	-
KARLSTAD	48,848	66,184	(17,336)	0.74	2,529
KELLIHER	62,900	60,040	2,860	1.05	-
LAKE BRONSON	29,267	20,772	8,495	1.41	-
LAKESWOOD	63,432	53,655	9,777	1.18	-
LEAF VALLEY	57,145	65,261	(8,116)	0.88	826
LOWRY	52,490	50,439	2,051	1.04	-
MAPLEVIEW	47,986	38,918	9,068	1.23	93
MCDAVITT	87,091	38,329	48,762	2.27	-
MCKINLEY	17,697	20,850	(3,153)	0.85	622
MEDFORD	72,152	53,063	19,089	1.36	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1994

<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>
<u>LUMP SUM - \$200 OR MORE,</u>					
<u>BUT LESS THAN \$300 PER</u>					
<u>YEAR OF SERVICE (cont.)</u>					
NORTHOME	66,888	47,430	19,458	1.41	-
ORONOCO	92,592	51,308	41,284	1.80	-
OSTRANDER	40,340	30,360	9,980	1.33	-
OTTERTAIL	72,008	66,622	5,386	1.08	-
RED WING	110,555	87,554	23,001	1.26	-
ROLLINGSTONE	32,979	36,142	(3,163)	0.91	426
ROSE CREEK	68,854	75,560	(6,706)	0.91	2,553
SABIN-ELMWOOD	77,537	57,664	19,873	1.34	-
SAINT MARTIN	87,717	79,743	7,974	1.10	-
SANBORN	49,416	52,615	(3,199)	0.94	317
SILICA	22,653	19,440	3,213	1.17	-
SOLWAY	39,709	43,048	(3,339)	0.92	599
SQUAW LAKE	49,322	45,875	3,447	1.08	-
TOFTE	18,912	26,160	(7,248)	0.72	1,204
TWIN LAKES [FREEBORN]	66,360	37,684	28,676	1.76	-
UPSALA	67,821	44,920	22,901	1.51	-
VERGAS	86,892	64,477	22,415	1.35	-
WARBA-FEELY-SAGO	27,640	13,205	14,435	2.09	-
WARREN	45,811	64,370	(18,559)	0.71	2,811
WARROAD	82,033	48,208	33,825	1.70	-
WAUBUN	49,944	43,989	5,955	1.14	-
WILLOW RIVER	45,890	36,125	9,765	1.27	-
WILSON	67,597	56,960	10,637	1.19	-
WOODSTOCK	41,291	35,360	5,931	1.17	-
WYKOFF	70,687	50,345	20,342	1.40	-
TOTAL	4,651,777	3,760,748	891,029	1.24	15,390
<u>LUMP SUM - \$300 OR MORE,</u>					
<u>BUT LESS THAN \$500 PER</u>					
<u>YEAR OF SERVICE</u>					
ADAMS	101,968	94,798	7,170	1.08	-
ADRIAN	91,958	64,470	27,488	1.43	-
ALBERTVILLE	52,775	80,382	(27,607)	0.66	4,068
ALPHA	70,896	56,504	14,392	1.25	-
ARGYLE	87,054	82,534	4,520	1.05	-
ASHBY	62,648	74,762	(12,114)	0.84	936
ATWATER	99,141	90,678	8,463	1.09	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1994

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)					
AUDUBON	82,803	65,456	17,347	1.27	-
BALATON	87,146	79,553	7,593	1.10	-
BALSAM	64,441	63,322	1,119	1.02	-
BARRETT	47,266	47,334	(68)	1.00	-
BEAVER CREEK	72,103	81,220	(9,117)	0.89	1,194
BELGRADE	118,885	116,256	2,629	1.02	-
BERTHA	66,963	65,694	1,269	1.02	-
BIRD ISLAND	81,923	87,013	(5,090)	0.94	1,550
BLOMKEST	76,052	66,432	9,620	1.14	-
BRICELYN	71,656	73,868	(2,212)	0.97	101
BROOTEN	127,321	122,520	4,801	1.04	-
BROWERVILLE	145,780	102,758	43,022	1.42	-
BROWNSDALE	80,294	74,008	6,286	1.08	-
BROWNTON	88,658	85,428	3,230	1.04	-
BUFFALO LAKE	86,774	74,467	12,307	1.17	-
BUTTERFIELD	90,185	92,476	(2,291)	0.98	1,340
BYRON	118,034	135,903	(17,869)	0.87	1,301
CANOSIA	74,464	57,294	17,170	1.30	-
CHANDLER	82,142	70,348	11,794	1.17	-
CHOKIO	63,437	53,304	10,133	1.19	-
CLAREMONT	67,676	67,839	(163)	1.00	-
CLARKFIELD	117,514	111,639	5,875	1.05	-
CLEARWATER	121,836	130,693	(8,857)	0.93	-
CLINTON [BIG STONE]	49,208	63,660	(14,452)	0.77	3,570
COMFREY	88,834	110,528	(21,694)	0.80	2,584
COTTONWOOD	127,361	126,435	926	1.01	-
COURTLAND	100,731	100,392	339	1.00	-
CROMWELL	79,036	72,132	6,904	1.10	-
CUYUNA	54,793	81,809	(27,016)	0.67	1,814
CYRUS	64,451	49,848	14,603	1.29	-
DALTON	96,791	92,639	4,152	1.04	-
DANUBE	89,777	74,814	14,963	1.20	-
EAGLE BEND	96,849	109,039	(12,190)	0.89	2,184
ECHO	83,235	76,051	7,184	1.09	-
EDGERTON	117,927	118,548	(621)	0.99	319
ELMORE	88,394	82,982	5,412	1.07	-
ELYSIAN	104,377	104,687	(310)	1.00	-
FAYAL	60,931	22,752	38,179	2.68	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1994

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<u>LUMP SUM - \$300 OR MORE,</u>					
<u>BUT LESS THAN \$500 PER</u>					
<u>YEAR OF SERVICE (cont.)</u>					
FERTILE	67,613	36,090	31,523	1.87	-
FORESTON	86,671	62,608	24,063	1.38	-
FRANKLIN	82,632	57,870	24,762	1.43	-
GARFIELD	100,888	71,245	29,643	1.42	-
GLYNDON	113,877	77,387	36,490	1.47	-
GRACEVILLE	74,617	77,097	(2,480)	0.97	-
GRAND LAKE	94,664	88,859	5,805	1.07	-
GRAND MEADOW	82,810	53,272	29,538	1.55	-
GREEN ISLE	106,101	108,437	(2,336)	0.98	-
GREY EAGLE	84,721	87,132	(2,411)	0.97	441
GROVE CITY	63,980	57,512	6,468	1.11	-
HALLOCK	126,877	107,617	19,260	1.18	-
HAMBURG	36,513	108,405	(71,892)	0.34	11,672
HANOVER	75,359	62,612	12,747	1.20	-
HARMONY	91,460	82,638	8,822	1.11	-
HENDRICKS	95,064	109,731	(14,667)	0.87	2,730
HENNING	122,388	130,840	(8,452)	0.94	1,256
HERMAN	51,370	57,624	(6,254)	0.89	732
HILLS	81,620	97,386	(15,766)	0.84	3,704
HOFFMAN	90,109	87,465	2,644	1.03	-
HOUSTON	121,590	106,492	15,098	1.14	-
IRONTON	81,866	81,534	332	1.00	-
JASPER	75,347	72,498	2,849	1.04	-
JEFFERS	67,696	65,274	2,422	1.04	-
KELLOGG	100,529	67,032	33,497	1.50	-
KENSINGTON	61,854	48,080	13,774	1.29	-
KETTLE RIVER	79,661	94,415	(14,754)	0.84	-
KILKENNY	60,930	89,712	(28,782)	0.68	2,945
KINNEY	119,135	80,712	38,423	1.48	-
LAFAYETTE	180,672	155,255	25,417	1.16	-
LAKE KABETOGAMA	15,218	15,702	(484)	0.97	133
LAKE LILLIAN	51,362	55,704	(4,342)	0.92	1,234
LAKE PARK	108,335	92,820	15,515	1.17	-
LANESBORO	88,784	79,952	8,832	1.11	-
LEROY	76,637	77,772	(1,135)	0.99	704
LESTER PRAIRIE	136,197	147,312	(11,115)	0.92	1,150
LEWISVILLE	75,093	55,872	19,221	1.34	-
LITTLEFORK	82,299	73,875	8,424	1.11	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1994

<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>
<u>LUMP SUM - \$300 OR MORE,</u>					
<u>BUT LESS THAN \$500 PER</u>					
<u>YEAR OF SERVICE (cont.)</u>					
MABEL	64,969	69,783	(4,814)	0.93	704
MADISON LAKE	124,374	115,392	8,982	1.08	-
MAYNARD	83,983	85,619	(1,636)	0.98	-
MCINTOSH	73,246	57,633	15,613	1.27	-
MENAHGA	90,714	87,499	3,215	1.04	-
MIESVILLE	97,914	97,518	396	1.00	-
MILAN	77,272	72,576	4,696	1.06	-
MILTONA	106,355	88,448	17,907	1.20	-
MISSION	33,400	38,846	(5,446)	0.86	1,218
MORTON	68,054	47,762	20,292	1.42	-
NEW AUBURN	82,362	56,250	26,112	1.46	-
NEW YORK MILLS	76,542	104,082	(27,540)	0.74	2,446
NEWFOLDEN	65,484	56,352	9,132	1.16	-
ODIN	65,775	41,783	23,992	1.57	-
OKABENA	78,162	63,315	14,847	1.23	-
ORMSBY	73,518	56,347	17,171	1.30	-
PALISADE	73,671	79,631	(5,960)	0.93	298
PARKERS PRAIRIE	72,620	85,160	(12,540)	0.85	3,828
PIKE SANDY BRITT	82,900	101,746	(18,846)	0.81	1,890
PILLAGER	94,150	97,809	(3,659)	0.96	-
PLATO	107,070	99,512	7,558	1.08	-
PRINSBURG	79,139	60,904	18,235	1.30	-
RANDALL	84,069	88,528	(4,459)	0.95	1,621
RANDOLPH	116,617	114,997	1,620	1.01	-
RAYMOND	76,952	53,056	23,896	1.45	-
RENVILLE	102,143	111,231	(9,088)	0.92	1,163
ROTHSAY	137,970	106,046	31,924	1.30	-
ROYALTON	94,431	82,664	11,767	1.14	-
RUSSELL	47,326	58,232	(10,906)	0.81	1,867
RUTHTON	80,723	68,504	12,219	1.18	-
SHAFER	95,467	65,365	30,102	1.46	-
SHEVLIN	50,692	51,006	(314)	0.99	79
SOUTH HAVEN	101,363	101,032	331	1.00	-
STARBUCK	98,392	89,415	8,977	1.10	-
STEPHEN	112,643	103,096	9,547	1.09	-
STORDEN	77,802	85,750	(7,948)	0.91	869
SUNBURG	50,007	52,902	(2,895)	0.95	1,128

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1994

<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>
<u>LUMP SUM - \$300 OR MORE,</u>					
<u>BUT LESS THAN \$500 PER</u>					
<u>YEAR OF SERVICE (cont.)</u>					
TACONITE	63,673	53,224	10,449	1.20	-
TOWER	40,187	47,766	(7,579)	0.84	839
TWIN VALLEY	72,283	69,884	2,399	1.03	-
TYLER	92,696	103,008	(10,312)	0.90	-
UNDERWOOD	61,954	57,781	4,173	1.07	-
VERNDALE	84,494	75,106	9,388	1.12	-
VERNON CENTER	74,684	68,467	6,217	1.09	-
WALDORF	130,169	106,168	24,001	1.23	-
WALNUT GROVE	70,811	54,434	16,377	1.30	-
WATKINS	81,011	98,946	(17,935)	0.82	1,866
WATSON	110,806	96,155	14,651	1.15	-
WAVERLY	75,672	91,307	(15,635)	0.83	3,118
WELCOME	128,990	119,194	9,796	1.08	-
WENDELL	68,346	40,344	28,002	1.69	-
WEST CONCORD	167,646	96,784	70,862	1.73	-
WOLF LAKE	85,169	65,224	19,945	1.31	-
WOOD LAKE	72,908	59,044	13,864	1.23	-
WRENSHALL	102,333	79,870	22,463	1.28	-
WYOMING	114,464	106,271	8,193	1.08	-
TOTAL	12,011,594	11,221,877	789,717	1.07	70,596
<u>LUMP SUM - \$500 OR MORE,</u>					
<u>BUT LESS THAN \$1,000 PER</u>					
<u>YEAR OF SERVICE</u>					
ADA	147,201	127,556	19,645	1.15	-
AITKIN	282,251	345,598	(63,347)	0.82	10,570
ALBERT LEA TOWN	130,126	132,676	(2,550)	0.98	-
ANNANDALE	175,460	196,551	(21,091)	0.89	4,165
APPLETON	193,102	213,513	(20,411)	0.90	5,039
ARLINGTON	232,922	240,912	(7,990)	0.97	-
AVON	119,106	119,010	96	1.00	-
BABBITT	182,137	156,026	26,111	1.17	-
BACKUS	189,179	158,050	31,129	1.20	-
BAGLEY	177,180	190,180	(13,000)	0.93	2,141
BARNESVILLE	184,958	195,663	(10,705)	0.95	647
BARNUM	145,326	100,199	45,127	1.45	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1994

<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 - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)					
BATTLE LAKE	156,835	125,944	30,891	1.25	-
BAUDETTE	236,614	227,376	9,238	1.04	-
BEAVER BAY	44,318	58,542	(14,224)	0.76	2,159
BELLE PLAINE	220,199	257,330	(37,131)	0.86	3,345
BELLE PRAIRIE	172,913	186,046	(13,133)	0.93	-
BENSON	239,510	321,437	(81,927)	0.75	8,319
BIG LAKE	166,472	187,108	(20,636)	0.89	2,446
BIGFORK	165,281	176,160	(10,879)	0.94	441
BIWABIK CITY	167,623	171,495	(3,872)	0.98	-
BLACKDUCK	124,667	125,861	(1,194)	0.99	-
BLOOMING PRAIRIE	267,684	280,923	(13,239)	0.95	3,867
BOVEY	87,786	105,630	(17,844)	0.83	907
BRANDON	81,197	117,750	(36,553)	0.69	1,678
BRECKENRIDGE	326,509	302,109	24,400	1.08	-
BROWNS VALLEY	80,323	77,222	3,101	1.04	-
BUHL	79,247	65,524	13,723	1.21	-
CALEDONIA	210,732	205,116	5,616	1.03	-
CALUMET	108,624	124,030	(15,406)	0.88	997
CANBY	246,898	237,885	9,013	1.04	-
CANNON FALLS	343,638	344,368	(730)	1.00	-
CARLOS	168,732	182,673	(13,941)	0.92	-
CARLTON	198,847	180,016	18,831	1.10	-
CARVER	106,667	125,454	(18,787)	0.85	-
CENTER CITY	105,098	90,967	14,131	1.16	-
CHATFIELD	112,927	156,484	(43,557)	0.72	4,987
CLARA CITY	113,143	115,385	(2,242)	0.98	-
CLEAR LAKE	124,465	135,702	(11,237)	0.92	2,106
CLEARBROOK	201,785	172,997	28,788	1.17	-
CLEVELAND	159,861	174,224	(14,363)	0.92	1,432
COKATO	187,981	249,400	(61,419)	0.75	8,191
COLERAINE	131,983	141,645	(9,662)	0.93	2,342
COOK	191,454	129,024	62,430	1.48	-
COSMOS	102,079	76,356	25,723	1.34	-
DAWSON	237,498	220,554	16,944	1.08	-
DAYTON	204,902	237,960	(33,058)	0.86	1,609
DEER RIVER	150,941	148,960	1,981	1.01	-
DEERWOOD	73,645	79,142	(5,497)	0.93	817
DILWORTH	278,103	226,968	51,135	1.23	-
DODGE CENTER	151,019	116,124	34,895	1.30	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1994

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)					
EDEN VALLEY	152,789	163,307	(10,518)	0.94	251
ELBOW LAKE	146,518	145,240	1,278	1.01	-
EMILY	123,685	120,314	3,371	1.03	-
EYOTA	137,462	138,716	(1,254)	0.99	-
FLOODWOOD	129,291	157,848	(28,557)	0.82	1,453
FRAZEE	124,753	134,123	(9,370)	0.93	807
FREEMPORT	132,830	124,679	8,151	1.07	-
FULDA	215,817	232,000	(16,183)	0.93	1,208
GAYLORD	200,093	229,866	(29,773)	0.87	2,754
GILBERT	176,604	178,056	(1,452)	0.99	-
GLENWOOD	157,910	202,048	(44,138)	0.78	12,587
GONVICK	64,805	81,370	(16,565)	0.80	2,287
GOOD THUNDER	200,334	217,060	(16,726)	0.92	2,002
GOODVIEW	178,137	143,384	34,753	1.24	-
GRAND MARAIS	204,812	192,676	12,136	1.06	-
GRANITE FALLS	157,114	157,165	(51)	1.00	-
GREENWOOD	77,603	96,990	(19,387)	0.80	1,866
HACKENSACK	88,623	122,121	(33,498)	0.73	4,037
HAMEL	224,222	251,171	(26,949)	0.89	1,618
HAYFIELD	153,677	214,213	(60,536)	0.72	6,704
HECTOR	127,064	146,832	(19,768)	0.87	200
HENDERSON	97,513	120,120	(22,607)	0.81	2,551
HERON LAKE	185,579	211,430	(25,851)	0.88	4,494
HIBBING	213,229	226,881	(13,652)	0.94	-
HINCKLEY	152,706	177,331	(24,625)	0.86	1,021
HOLDINGFORD	150,625	184,146	(33,521)	0.82	2,080
HOWARD LAKE	171,093	180,655	(9,562)	0.95	586
HUGO	237,478	183,564	53,914	1.29	-
IDEAL	153,268	171,184	(17,916)	0.90	2,732
ISLE	115,937	115,288	649	1.01	-
JANESVILLE	137,140	158,089	(20,949)	0.87	2,503
JORDAN	240,619	314,853	(74,234)	0.76	6,402
KANDIYOHI	108,176	88,477	19,699	1.22	-
KASOTA	151,420	115,540	35,880	1.31	-
KASSON	207,515	244,557	(37,042)	0.85	6,847
KEEWATIN	237,253	238,662	(1,409)	0.99	-
KIMBALL	94,781	142,810	(48,029)	0.66	3,830
LACRESCENT	244,623	180,070	64,553	1.36	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1994

<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>
<u>LUMP SUM - \$500 OR MORE,</u>					
<u>BUT LESS THAN \$1,000 PER</u>					
<u>YEAR OF SERVICE (cont.)</u>					
LAKE BENTON	100,746	102,840	(2,094)	0.98	555
LAKE CRYSTAL	183,275	217,209	(33,934)	0.84	3,574
LAKEFIELD	189,989	161,849	28,140	1.17	-
LAMBERTON	64,063	70,991	(6,928)	0.90	694
LEWISTON	213,828	230,645	(16,817)	0.93	2,390
LEXINGTON	242,659	176,776	65,883	1.37	-
LINWOOD	179,067	198,456	(19,389)	0.90	3,032
LONSDALE	270,867	310,850	(39,983)	0.87	5,483
LUTSEN	53,546	65,149	(11,603)	0.82	1,561
LUVERNE	256,884	358,769	(101,885)	0.72	16,543
MADELIA	183,836	196,060	(12,224)	0.94	-
MADISON	216,014	196,260	19,754	1.10	-
MAHNOMEN	147,037	160,321	(13,284)	0.92	-
MAPLE LAKE	268,092	309,855	(41,763)	0.87	8,116
MAPLETON	247,431	175,410	72,021	1.41	-
MARBLE	92,110	74,045	18,065	1.24	-
MAYER	117,625	142,222	(24,597)	0.83	1,185
MCGREGOR	141,620	129,237	12,383	1.10	-
MELROSE	117,023	131,755	(14,732)	0.89	1,126
MINNEOTA	195,485	213,111	(17,626)	0.92	1,623
MINNESOTA LAKE	186,291	157,321	28,970	1.18	-
MONTGOMERY	144,610	281,037	(136,427)	0.51	20,854
MONTROSE	86,782	122,365	(35,583)	0.71	2,844
MOOSE LAKE	124,080	102,220	21,860	1.21	-
MORGAN	209,965	177,261	32,704	1.18	-
MORRIS	179,130	157,168	21,962	1.14	-
MOTLEY	157,080	164,385	(7,305)	0.96	756
NASHWAUK	203,174	177,802	25,372	1.14	-
NEVIS	154,518	161,240	(6,722)	0.96	1,426
NEW GERMANY	149,403	152,867	(3,464)	0.98	-
NEW LONDON	150,784	177,293	(26,509)	0.85	2,162
NEW MARKET	112,900	105,723	7,177	1.07	-
NEW RICHLAND	140,532	106,397	34,135	1.32	-
NEW SCANDIA	223,599	228,272	(4,673)	0.98	1,197
NICOLLET	100,756	116,056	(15,300)	0.87	2,384
NORTH BRANCH	234,692	300,140	(65,448)	0.78	9,039
NORWOOD	110,029	155,266	(45,237)	0.71	5,398
OAK GROVE	163,021	138,223	24,798	1.18	-
OGILVIE	118,907	114,309	4,598	1.04	-

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Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<u>LUMP SUM - \$500 OR MORE,</u>					
<u>BUT LESS THAN \$1,000 PER</u>					
<u>YEAR OF SERVICE (cont.)</u>					
OLIVIA	148,236	159,713	(11,477)	0.93	1,145
ONAMIA	192,582	180,664	11,918	1.07	-
ORR	77,589	53,800	23,789	1.44	-
ORTONVILLE	203,922	257,257	(53,335)	0.79	5,182
PALO	131,969	161,790	(29,821)	0.82	831
PAYNESVILLE	208,507	237,328	(28,821)	0.88	5,831
PENNOCK	93,144	84,908	8,236	1.10	-
PEQUOT LAKES	228,327	219,467	8,860	1.04	-
PERHAM	154,896	172,634	(17,738)	0.90	1,774
PIERZ	225,425	248,554	(23,129)	0.91	3,034
PINE ISLAND	175,674	162,536	13,138	1.08	-
PRESTON	134,183	124,818	9,365	1.08	-
PROCTOR	135,077	175,520	(40,443)	0.77	4,782
REMER	133,875	113,190	20,685	1.18	-
RICE	102,521	114,169	(11,648)	0.90	209
RICE LAKE	197,941	163,618	34,323	1.21	-
RICHMOND	134,886	158,720	(23,834)	0.85	3,674
ROCKVILLE	81,212	132,694	(51,482)	0.61	7,590
ROGERS	263,848	251,744	12,104	1.05	-
RUSH CITY	210,287	264,885	(54,598)	0.79	6,582
SACRED HEART	149,034	149,810	(776)	0.99	361
SAINT CHARLES	195,756	210,878	(15,122)	0.93	904
SAINT CLAIR	229,483	250,674	(21,191)	0.92	-
SAINT CLOUD	404,166	306,824	97,342	1.32	-
SAINT FRANCIS	208,639	139,560	69,079	1.49	-
SAINT JOSEPH	310,769	380,244	(69,475)	0.82	5,258
SAINT MICHAEL	124,327	122,598	1,729	1.01	-
SAINT STEPHEN	147,947	200,550	(52,603)	0.74	5,206
SANDSTONE	194,206	176,600	17,606	1.10	-
SARTELL	190,492	197,620	(7,128)	0.96	-
SAUK CENTRE	188,207	207,382	(19,175)	0.91	1,783
SCANDIA VALLEY	72,464	58,510	13,954	1.24	-
SCANLON	52,084	62,050	(9,966)	0.84	599
SCHROEDER	59,480	54,640	4,840	1.09	-
SEBEKA	172,133	173,876	(1,743)	0.99	-
SHERBURN	106,070	122,163	(16,093)	0.87	2,148
SILVER BAY	126,149	108,896	17,253	1.16	-
SILVER LAKE	143,625	213,832	(70,207)	0.67	7,655
SLAYTON	173,423	206,083	(32,660)	0.84	8,106

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<u>LUMP SUM - \$500 OR MORE,</u>					
<u>BUT LESS THAN \$1,000 PER</u>					
<u>YEAR OF SERVICE (cont.)</u>					
SPICER	153,060	164,100	(11,040)	0.93	3,207
SPRING GROVE	90,578	111,000	(20,422)	0.82	2,156
SPRING VALLEY	283,551	273,785	9,766	1.04	-
SPRINGFIELD	162,330	176,820	(14,490)	0.92	4,016
STACY-LENT	149,265	162,508	(13,243)	0.92	-
STAPLES	166,791	229,424	(62,633)	0.73	11,090
STEWART	97,009	114,470	(17,461)	0.85	4,587
STEWARTVILLE	296,492	248,670	47,822	1.19	-
TAYLORS FALLS	262,210	186,663	75,547	1.40	-
THOMSON TOWN	205,364	226,702	(21,338)	0.91	861
TRIMONT	176,278	114,708	61,570	1.54	-
TRUMAN	111,455	70,670	40,785	1.58	-
WABASHA	132,938	147,017	(14,079)	0.90	3,776
WACONIA	312,692	333,689	(20,997)	0.94	-
WAITE PARK	156,574	155,456	1,118	1.01	-
WATERTOWN	222,049	240,750	(18,701)	0.92	-
WATERVILLE	143,188	136,399	6,789	1.05	-
WESTBROOK	95,816	89,720	6,096	1.07	-
WHEATON	204,366	189,445	14,921	1.08	-
WINNEBAGO	100,660	104,713	(4,053)	0.96	-
WINSTED	173,552	157,700	15,852	1.10	-
YOUNG AMERICA	155,463	142,778	12,685	1.09	-
ZIMMERMAN	245,230	264,268	(19,038)	0.93	3,091
ZUMBRO FALLS	103,845	102,758	1,087	1.01	-
TOTAL	31,875,007	32,978,828	(1,103,821)	0.97	336,405
<u>LUMP SUM - \$1,000 OR MORE,</u>					
<u>BUT LESS THAN \$1,500 PER</u>					
<u>YEAR OF SERVICE</u>					
AURORA	314,522	327,467	(12,945)	0.96	-
BLUE EARTH	244,939	257,940	(13,001)	0.95	3,037
BUFFALO	322,383	379,384	(57,001)	0.85	9,377
CASS LAKE	250,455	249,379	1,076	1.00	-
CHISAGO CITY	270,429	311,927	(41,498)	0.87	7,323
CHISHOLM	353,721	205,000	148,721	1.73	-
COLD SPRING	245,404	317,459	(72,055)	0.77	12,378
CROOKSTON	287,943	387,874	(99,931)	0.74	10,671

Table 2
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<u>LUMP SUM - \$1,000 OR MORE,</u>					
<u>BUT LESS THAN \$1,500 PER</u>					
<u>YEAR OF SERVICE (cont.)</u>					
CROSBY	279,765	352,062	(72,297)	0.79	6,400
DASSEL	328,535	341,200	(12,665)	0.96	-
DELANO	215,503	312,440	(96,937)	0.69	16,338
EAGLE LAKE	238,525	322,953	(84,428)	0.74	3,042
EAST BETHEL	308,873	282,378	26,495	1.09	-
EAST GRAND FORKS	545,646	551,503	(5,857)	0.99	-
ELY	395,366	354,720	40,646	1.11	-
EVELETH	95,062	88,000	7,062	1.08	-
FAIRFAX	397,946	357,173	40,773	1.11	-
FARMINGTON	372,580	545,902	(173,322)	0.68	23,245
FOLEY	321,024	353,501	(32,477)	0.91	1,545
GARRISON	221,566	163,420	58,146	1.36	-
HERMANTOWN	366,576	528,656	(162,080)	0.69	20,583
HOYT LAKES	271,529	253,580	17,949	1.07	-
ISANTI	342,125	417,618	(75,493)	0.82	2,198
JACKSON	359,355	340,156	19,199	1.06	-
LAKE CITY	254,720	296,599	(41,879)	0.86	10,299
LAKE ELMO	329,530	322,112	7,418	1.02	-
LE SUEUR	349,305	377,982	(28,677)	0.92	-
LINDSTROM	303,453	278,582	24,871	1.09	-
LITCHFIELD	306,736	386,442	(79,706)	0.79	854
LITTLE FALLS	296,955	311,334	(14,379)	0.95	6,269
LONG PRAIRIE	245,859	297,497	(51,638)	0.83	4,204
LORETTO	256,831	267,806	(10,975)	0.96	1,134
LOWER ST. CROIX VAL	405,798	380,878	24,920	1.07	-
MAHTOMEDI	302,609	249,660	52,949	1.21	-
MAPLE PLAIN	457,763	401,549	56,214	1.14	-
MILACA	332,324	224,340	107,984	1.48	-
MONTEVIDEO	275,114	300,820	(25,706)	0.91	1,291
MONTICELLO	309,566	346,580	(37,014)	0.89	7,669
MORA	343,960	368,015	(24,055)	0.93	-
MORRISTOWN	317,732	340,300	(22,568)	0.93	669
MT IRON	231,199	202,460	28,739	1.14	-
MT LAKE	246,415	217,040	29,375	1.14	-
NEW PRAGUE	366,817	394,356	(27,539)	0.93	3,024
NISSWA	231,869	270,140	(38,271)	0.86	6,072
NORTH MANKATO	228,936	254,320	(25,384)	0.90	791
OSAKIS	132,564	157,475	(24,911)	0.84	3,409
PELICAN RAPIDS	296,916	305,250	(8,334)	0.97	1,022

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<u>LUMP SUM - \$1,000 OR MORE,</u>					
<u>BUT LESS THAN \$1,500 PER</u>					
<u>YEAR OF SERVICE (cont.)</u>					
PINE RIVER	335,376	342,480	(7,104)	0.98	-
REDWOOD FALLS	382,789	376,691	6,098	1.02	-
ROCKFORD	166,371	175,603	(9,232)	0.95	1,963
ROSEAU	181,009	201,220	(20,211)	0.90	1,561
SAINT ANTHONY	270,827	326,680	(55,853)	0.83	8,472
SAINT BONIFACIUS	177,290	197,898	(20,608)	0.90	3,398
SAINT JAMES	232,245	253,615	(21,370)	0.92	12,468
SLEEPY EYE	396,549	436,110	(39,561)	0.91	4,628
TRACY	196,738	221,940	(25,202)	0.89	-
VICTORIA	147,539	251,780	(104,241)	0.59	14,249
WADENA	241,762	219,636	22,126	1.10	-
WALKER	211,161	207,620	3,541	1.02	-
WASECA	391,443	407,864	(16,421)	0.96	4,938
WAYZATA	374,597	407,257	(32,660)	0.92	11,603
TOTAL	17,878,439	18,979,623	(1,101,184)	0.94	226,124
<u>LUMP SUM - \$1,500 OR MORE,</u>					
<u>BUT LESS THAN \$2,000 PER</u>					
<u>YEAR OF SERVICE</u>					
BASS BROOK	409,719	403,434	6,285	1.02	-
BECKER	464,379	481,080	(16,701)	0.97	-
CAMBRIDGE	331,677	407,010	(75,333)	0.81	6,635
COTTAGE GROVE	933,576	972,496	(38,920)	0.96	-
DETROIT LAKES	459,331	419,568	39,763	1.09	-
FOREST LAKE	427,859	503,495	(75,636)	0.85	13,444
HAM LAKE	294,376	360,146	(65,770)	0.82	5,949
INTERNATIONAL FALLS	483,712	480,651	3,061	1.01	-
LONG LAKE	411,463	497,016	(85,553)	0.83	3,850
NEWPORT	439,847	498,343	(58,496)	0.88	7,076
NORTH ST. PAUL	611,897	644,076	(32,179)	0.95	-
OSSEO	172,135	103,838	68,297	1.66	-
PARK RAPIDS	373,027	384,520	(11,493)	0.97	-
PRINCETON	502,931	511,049	(8,118)	0.98	-
PRIOR LAKE	485,593	574,534	(88,941)	0.85	5,570
ROSEMOUNT	462,803	531,422	(68,619)	0.87	4,404
SAINT PAUL PARK	297,477	315,230	(17,753)	0.94	-

Table 2
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<u>LUMP SUM - \$1,500 OR MORE,</u>					
<u>BUT LESS THAN \$2,000 PER</u>					
<u>YEAR OF SERVICE (cont.)</u>					
SAINT PETER	631,783	702,090	(70,307)	0.90	6,742
SAUK RAPIDS	596,121	589,424	6,697	1.01	-
TWO HARBORS	474,182	467,397	6,785	1.01	-
VADNAIS HEIGHTS	334,785	493,684	(158,899)	0.68	20,514
WINDOM	516,684	486,648	30,036	1.06	-
TOTAL	10,115,357	10,827,151	(711,794)	0.93	74,184
<u>LUMP SUM - \$2,000 OR MORE,</u>					
<u>BUT LESS THAN \$2,500 PER</u>					
<u>YEAR OF SERVICE</u>					
BAYPORT	784,837	471,600	313,237	1.66	-
BEMIDJI PIONEER	745,786	740,780	5,006	1.01	-
CENTENNIAL	486,892	452,505	34,387	1.08	-
ELK RIVER	759,890	833,855	(73,965)	0.91	3,221
EXCELSIOR	940,093	911,561	28,532	1.03	-
FERGUS FALLS	844,874	847,057	(2,183)	1.00	-
INVER GROVE HEIGHTS	1,279,614	1,357,672	(78,058)	0.94	-
LITTLE CANADA	782,205	798,019	(15,814)	0.98	-
MAPLEWOOD	2,115,487	2,646,615	(531,128)	0.80	53,960
OAKDALE	485,863	546,081	(60,218)	0.89	6,531
OWATONNA	783,849	879,040	(95,191)	0.89	14,175
SHAKOPEE	666,543	789,289	(122,746)	0.84	26,263
THIEF RIVER FALLS	436,526	396,402	40,124	1.10	-
WILLMAR	762,010	793,004	(30,994)	0.96	-
WOODBURY	1,138,646	1,257,402	(118,756)	0.91	8,421
TOTAL	13,013,115	13,720,882	(707,767)	0.95	112,571
<u>LUMP SUM - \$2,500 OR MORE,</u>					
<u>BUT LESS THAN \$3,000 PER</u>					
<u>YEAR OF SERVICE</u>					
HASTINGS	1,059,218	1,012,241	46,977	1.05	-
MARSHALL	974,231	1,099,332	(125,101)	0.89	11,119
STILLWATER	964,443	1,041,553	(77,110)	0.93	8,950
TOTAL	2,997,892	3,153,126	(155,234)	0.95	20,069

Table 2
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For the Year Ended December 31, 1994

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<u>LUMP SUM - \$3,000 OR MORE, BUT LESS THAN \$3,500 PER YEAR OF SERVICE</u>					
ALEXANDRIA	803,761	957,094	(153,333)	0.84	20,071
GOLDEN VALLEY	1,604,389	1,578,334	26,055	1.02	-
GRAND RAPIDS	794,037	834,361	(40,324)	0.95	-
HOPKINS	1,229,358	1,293,961	(64,603)	0.95	-
MAPLE GROVE	1,541,412	1,783,197	(241,785)	0.86	22,678
NORTHFIELD	915,711	1,055,407	(139,696)	0.87	23,371
TOTAL	6,888,668	7,502,354	(613,686)	0.92	66,120
<u>LUMP SUM - \$3,500 OR MORE PER YEAR OF SERVICE</u>					
BRAINERD	1,409,918	1,489,994	(80,076)	0.95	-
LAKEVILLE	1,642,625	2,062,394	(419,769)	0.80	40,908
TOTAL	3,052,543	3,552,388	(499,845)	0.86	40,908
TOTAL FOR LUMP SUMS	105,073,259	107,486,014	(2,412,755)	0.98	968,521

Table 2
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For the Year Ended December 31, 1994

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<u>MONTHLY SERVICE</u>					
CHASKA	1,475,348	1,533,881	(58,533)	0.96	20,345
COLUMBIA HEIGHTS	949,137	637,958	311,179	1.49	-
CRYSTAL	2,454,441	2,488,823	(34,382)	0.99	17,194
EDEN PRAIRIE	3,518,574	4,772,000	(1,253,426)	0.74	93,802
EDINA	5,572,637	4,903,372	669,265	1.14	-
HUTCHINSON	713,889	963,134	(249,245)	0.74	28,855
MINNETONKA	4,346,363	4,049,205	297,158	1.07	-
MOUND	1,575,121	2,334,709	(759,588)	0.67	70,171
PINE CITY	312,469	388,744	(76,275)	0.80	8,435
SPRING LAKE PARK	3,266,580	3,066,507	200,073	1.07	-
WHITE BEAR LAKE	2,506,152	2,499,600	6,552	1.00	-
WORTHINGTON	671,808	1,192,666	(520,858)	0.56	69,506
TOTAL MONTHLY SERVICE	27,362,519	28,830,599	(1,468,080)	0.95	308,308
<u>MONTHLY/LS* COMBINATION</u>					
APPLE VALLEY	1,361,684	1,959,552	(597,868)	0.69	28,160
BROOKLYN CENTER	2,685,737	2,981,147	(295,410)	0.90	111,530
CHANHASSEN	769,764	972,122	(202,358)	0.79	11,173
EAGAN	2,170,291	2,783,850	(613,559)	0.78	44,041
FAIRMONT	1,532,233	1,634,182	(101,949)	0.94	10,822
GLENCOE	394,906	504,893	(109,987)	0.78	13,904
LAKE JOHANNA	1,956,948	2,397,800	(440,852)	0.82	43,769
NEW BRIGHTON	1,352,983	2,043,545	(690,562)	0.66	34,125
NEW HOPE	881,348	1,164,213	(282,865)	0.76	22,370
NEW ULM	1,317,665	1,766,057	(448,392)	0.75	29,561
PIPESTONE	293,027	498,412	(205,385)	0.59	27,980
PLYMOUTH	1,862,459	2,178,530	(316,071)	0.85	16,471
ROBBINSDALE	928,078	889,797	38,281	1.04	-
ROSEVILLE	3,239,077	4,207,818	(968,741)	0.77	93,605
SAVAGE	863,684	1,633,541	(769,857)	0.53	67,380
TOTAL MONTHLY/LS* COMBINATION	21,609,884	27,615,459	(6,005,575)	0.78	554,891

*LS - LUMP SUM

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1994

<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>
GRAND TOTAL FOR DEFINED CONTRIBUTION, LUMP SUM, MONTHLY SERVICE, AND MONTHLY/LS COMBINATION	<u>171,636,411</u>	<u>181,522,821</u>	<u>(9,886,410)</u>	<u>0.95</u>	<u>1,831,720</u>

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 schedules are completed in August which can result in an overstatement of the projected assets, which in turn can result in an understatement of the deficit. This substandard amortization will be corrected in future years, however, failure to meet projected asset levels every year will exacerbate efforts to eliminate all deficits.

Table 2-A
Associations 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>
<u>LUMP SUM - \$50 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE</u>				
WALTERS	0.78	(2,201)	50	-
<u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE</u>				
BLACKHOOF	0.81	(4,924)	150	1,130
FEDERAL DAM	0.69	(1,132)	100	-
MAHTOWA	0.75	(7,222)	150	3,408
MAKINEN	0.80	(6,875)	100	3,000
TWIN LAKES [MAHNOMEN]	0.87	(2,264)	100	-
<u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE</u>				
ALDEN	0.93	(4,217)	225	-
ELLEDALE	0.90	(4,322)	200	3,000
HILL CITY	0.80	(20,606)	280	-
KARLSTAD	0.74	(17,336)	200	1,935
LEAF VALLEY	0.88	(8,116)	200	-
MCKINLEY	0.85	(3,153)	200	893
ROLLINGSTONE	0.91	(3,163)	200	-
ROSE CREEK	0.91	(6,706)	250	-
SANBORN	0.94	(3,199)	250	2,000
SOLWAY	0.92	(3,339)	220	1,022
TOFTE	0.72	(7,248)	250	3,000
WARREN	0.71	(18,559)	250	-
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE</u>				
ALBERTVILLE	0.66	(27,607)	350	7,548
ASHBY	0.84	(12,114)	325	2,150
BEAVER CREEK	0.89	(9,117)	325	500
BIRD ISLAND	0.94	(5,090)	400	1,875
BYRON	0.87	(17,869)	450	1,000
CLEARWATER	0.93	(8,857)	450	4,074
CLINTON [BIG STONE]	0.77	(14,452)	300	5,826

Table 2-A
Associations 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>
<u>LUMP SUM - \$300 OR MORE,</u>				
<u>BUT LESS THAN \$500 PER</u>				
<u>YEAR OF SERVICE (cont.)</u>				
COMFREY	0.80	(21,694)	450	-
CUYUNA	0.67	(27,016)	350	10,389
EAGLE BEND	0.89	(12,190)	350	5,875
HAMBURG	0.34	(71,892)	450	9,100
HENDRICKS	0.87	(14,667)	350	4,378
HENNING	0.94	(8,452)	400	2,550
HERMAN	0.89	(6,254)	380	-
HILLS	0.84	(15,766)	300	1,850
KETTLE RIVER	0.84	(14,754)	450	1,159
KILKENNY	0.68	(28,782)	400	2,000
LAKE LILLIAN	0.92	(4,342)	300	2,451
LESTER PRAIRIE	0.92	(11,115)	450	6,000
MABEL	0.93	(4,814)	350	2,153
MISSION	0.86	(5,446)	450	3,242
NEW YORK MILLS	0.74	(27,540)	450	2,667
PALISADE	0.93	(5,960)	350	-
PARKERS PRAIRIE	0.85	(12,540)	400	7,128
PIKE SANDY BRITT	0.81	(18,846)	300	2,000
RENVILLE	0.92	(9,088)	450	2,441
RUSSELL	0.81	(10,906)	350	6,066
STORDEN	0.91	(7,948)	350	-
TOWER	0.84	(7,579)	300	3,587
TYLER	0.90	(10,312)	400	-
WATKINS	0.82	(17,935)	460	8,500
WAVERLY	0.83	(15,635)	450	5,000
<u>LUMP SUM - \$500 OR MORE,</u>				
<u>BUT LESS THAN \$1,000 PER</u>				
<u>YEAR OF SERVICE</u>				
AITKIN	0.82	(63,347)	925	9,682
ANNANDALE	0.89	(21,091)	800	-
APPLETON	0.90	(20,411)	650	-
BAGLEY	0.93	(13,000)	750	8,871
BEAVER BAY	0.76	(14,224)	500	3,800
BELLE PLAINE	0.86	(37,131)	825	5,527
BELLE PRAIRIE	0.93	(13,133)	700	1,500
BENSON	0.75	(81,927)	600	2,593
BIG LAKE	0.89	(20,636)	900	5,000
BIGFORK	0.94	(10,879)	750	-

Table 2-A
Associations 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>
<u>LUMP SUM - \$500 OR MORE,</u>				
<u>BUT LESS THAN \$1,000 PER</u>				
<u>YEAR OF SERVICE (cont.)</u>				
BOVEY	0.83	(17,844)	750	10,000
BRANDON	0.69	(36,553)	500	7,800
CALUMET	0.88	(15,406)	700	8,000
CARLOS	0.92	(13,941)	530	16,625
CARVER	0.85	(18,787)	700	15,000
CHATFIELD	0.72	(43,557)	800	-
CLEAR LAKE	0.92	(11,237)	525	-
CLEVELAND	0.92	(14,363)	650	2,000
COKATO	0.75	(61,419)	700	6,684
COLERAINE	0.93	(9,662)	750	7,095
DAYTON	0.86	(33,058)	750	3,000
DEERWOOD	0.93	(5,497)	575	1,183
EDEN VALLEY	0.94	(10,518)	575	3,000
FLOODWOOD	0.82	(28,557)	600	4,543
FRAZEE	0.93	(9,370)	500	2,776
FULDA	0.93	(16,183)	800	4,000
GAYLORD	0.87	(29,773)	750	5,652
GLENWOOD	0.78	(44,138)	700	18,468
GONVICK	0.80	(16,565)	500	5,273
GOOD THUNDER	0.92	(16,726)	750	6,930
GREENWOOD	0.80	(19,387)	500	7,000
HACKENSACK	0.73	(33,498)	750	9,561
HAMEL	0.89	(26,949)	650	4,500
HAYFIELD	0.72	(60,536)	750	9,759
HECTOR	0.87	(19,768)	700	-
HENDERSON	0.81	(22,607)	500	3,002
HERON LAKE	0.88	(25,851)	500	-
HIBBING	0.94	(13,652)	800	4,733
HINCKLEY	0.86	(24,625)	550	1,130
HOLDINGFORD	0.82	(33,521)	600	-
IDEAL	0.90	(17,916)	800	13,220
JANESVILLE	0.87	(20,949)	650	8,945
JORDAN	0.76	(74,234)	925	12,717
KASSON	0.85	(37,042)	860	14,302
KIMBALL	0.66	(48,029)	500	4,168
LAKE CRYSTAL	0.84	(33,934)	850	5,000
LAMBERTON	0.90	(6,928)	550	1,000
LEWISTON	0.93	(16,817)	625	1,762
LINWOOD	0.90	(19,389)	800	7,500
LONSDALE	0.87	(39,983)	800	2,500

Table 2-A
Associations 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>
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)</u>				
LUTSEN	0.82	(11,603)	600	5,000
LUVERNE	0.72	(101,885)	700	11,846
MADELIA	0.94	(12,224)	700	728
MAHNOMEN	0.92	(13,284)	550	500
MAPLE LAKE	0.87	(41,763)	750	13,500
MAYER	0.83	(24,597)	525	-
MELROSE	0.89	(14,732)	650	3,026
MINNEOTA	0.92	(17,626)	675	3,773
MONTGOMERY	0.51	(136,427)	650	17,880
MONTROSE	0.71	(35,583)	600	7,959
NEW LONDON	0.85	(26,509)	850	2,983
NICOLLET	0.87	(15,300)	525	5,654
NORTH BRANCH	0.78	(65,448)	900	10,168
NORWOOD	0.71	(45,237)	550	8,723
OLIVIA	0.93	(11,477)	750	4,010
ORTONVILLE	0.79	(53,335)	700	4,179
PALO	0.82	(29,821)	570	6,500
PAYNESVILLE	0.88	(28,821)	800	2,500
PERHAM	0.90	(17,738)	700	9,000
PIERZ	0.91	(23,129)	700	777
PROCTOR	0.77	(40,443)	800	-
RICE	0.90	(11,648)	550	959
RICHMOND	0.85	(23,834)	500	5,852
ROCKVILLE	0.61	(51,482)	530	5,727
RUSH CITY	0.79	(54,598)	700	6,000
SAINT CHARLES	0.93	(15,122)	700	1,850
SAINT CLAIR	0.92	(21,191)	680	5,062
SAINT JOSEPH	0.82	(69,475)	950	7,622
SAINT STEPHEN	0.74	(52,603)	500	5,600
SAUK CENTRE	0.91	(19,175)	700	4,900
SCANLON	0.84	(9,966)	500	-
SHERBURN	0.87	(16,093)	525	5,000
SILVER LAKE	0.67	(70,207)	500	6,000
SLAYTON	0.84	(32,660)	900	14,876
SPICER	0.93	(11,040)	750	9,034
SPRING GROVE	0.82	(20,422)	500	3,500
SPRINGFIELD	0.92	(14,490)	600	16,344
STACY-LENT	0.92	(13,243)	550	1,511
STAPLES	0.73	(62,633)	750	10,500
STEWART	0.85	(17,461)	500	9,517

**Table 2-A
Associations 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>
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)</u>				
THOMSON TOWN	0.91	(21,338)	700	3,906
WABASHA	0.90	(14,079)	650	11,856
WACONIA	0.94	(20,997)	850	13,549
WATERTOWN	0.92	(18,701)	925	12,000
ZIMMERMAN	0.93	(19,038)	900	20,000
<u>LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE</u>				
BUFFALO	0.85	(57,001)	1,200	-
CAMBRIDGE	0.81	(75,333)	1,500	-
CHISAGO CITY	0.87	(41,498)	1,250	13,495
COLD SPRING	0.77	(72,055)	1,000	9,995
CROOKSTON	0.74	(99,931)	1,000	10,000
CROSBY	0.79	(72,297)	1,200	8,000
DELANO	0.69	(96,937)	1,000	-
EAGLE LAKE	0.74	(84,428)	1,100	13,842
FARMINGTON	0.68	(173,322)	1,450	30,567
FOLEY	0.91	(32,477)	1,025	2,818
HERMANTOWN	0.69	(162,080)	1,400	35,183
ISANTI	0.82	(75,493)	1,275	4,009
LAKE CITY	0.86	(41,879)	1,175	9,029
LE SUEUR	0.92	(28,677)	1,300	4,864
LITCHFIELD	0.79	(79,706)	1,150	-
LONG PRAIRIE	0.83	(51,638)	1,250	1,790
MONTEVIDEO	0.91	(25,706)	1,000	2,726
MONTICELLO	0.89	(37,014)	1,300	-
MORA	0.93	(24,055)	1,000	-
MORRISTOWN	0.93	(22,568)	1,000	2,094
NEW PRAGUE	0.93	(27,539)	1,250	5,000
NEWPORT	0.88	(58,496)	1,500	25,405
NISSWA	0.86	(38,271)	1,000	5,500
NORTH MANKATO	0.90	(25,384)	1,300	2,921
OSAKIS	0.84	(24,911)	1,250	11,000
ROSEAU	0.90	(20,211)	1,000	3,496
SAINT ANTHONY	0.83	(55,853)	1,000	-
SAINT BONIFACIUS	0.90	(20,608)	1,050	5,544
SAINT JAMES	0.92	(21,370)	1,000	16,288

Table 2-A
Associations 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>
<u>LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE (cont.)</u>				
SAINT PAUL PARK	0.94	(17,753)	1,500	3,396
SAINT PETER	0.90	(70,307)	1,500	10,000
SLEEPY EYE	0.91	(39,561)	1,075	5,000
TRACY	0.89	(25,202)	1,000	2,500
VICTORIA	0.59	(104,241)	1,000	20,671
WAYZATA	0.92	(32,660)	1,200	13,246
<u>LUMP SUM - \$1,500 OR MORE, BUT LESS THAN \$2,000 PER YEAR OF SERVICE</u>				
FOREST LAKE	0.85	(75,636)	1,950	3,266
HAM LAKE	0.82	(65,770)	1,700	5,390
LONG LAKE	0.83	(85,553)	1,560	7,500
PRIOR LAKE	0.85	(88,941)	1,900	16,952
ROSEMOUNT	0.87	(68,619)	1,800	26,000
VADNAIS HEIGHTS	0.68	(158,899)	1,800	64,246
<u>LUMP SUM - \$2,000 OR MORE, BUT LESS THAN \$2,500 PER YEAR OF SERVICE</u>				
ELK RIVER	0.91	(73,965)	2,200	19,000
INVER GROVE HEIGHTS	0.94	(78,058)	2,100	10,000
MAPLEWOOD	0.80	(531,128)	2,080	151,934
OAKDALE	0.89	(60,218)	2,160	27,260
OWATONNA	0.89	(95,191)	2,075	-
SHAKOPEE	0.84	(122,746)	2,263	43,406
WOODBURY	0.91	(118,756)	2,400	76,291
<u>LUMP SUM - \$2,500 OR MORE, BUT LESS THAN \$3,000 PER YEAR OF SERVICE</u>				
MARSHALL	0.89	(125,101)	2,900	39,902
STILLWATER	0.93	(77,110)	2,600	-

Table 2-A
Associations 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>
<u>LUMP SUM - \$3,000 OR MORE, BUT LESS THAN \$3,500 PER YEAR OF SERVICE</u>				
ALEXANDRIA	0.84	(153,333)	3,100	48,144
MAPLE GROVE	0.86	(241,785)	3,200	66,555
NORTHFIELD	0.87	(139,696)	3,200	26,075
<u>LUMP SUM - \$3,500 OR MORE PER YEAR OF SERVICE</u>				
LAKEVILLE	0.80	(419,769)	3,500	146,100
<u>MONTHLY SERVICE</u>				
EDEN PRAIRIE	0.74	(1,253,426)	30	261,000
HUTCHINSON	0.74	(249,245)	7	21,160
MOUND	0.67	(759,588)	21	77,405
PINE CITY	0.80	(76,275)	4	6,500
WORTHINGTON	0.56	(520,858)	10	69,934
<u>MONTHLY/LS* COMBINATION</u>				
APPLE VALLEY	0.69	(597,868)	17	30,000
BROOKLYN CENTER	0.90	(295,410)	25	36,092
CHANHASSEN	0.79	(202,358)	14	18,820
EAGAN	0.78	(613,559)	28	115,780
FAIRMONT	0.94	(101,949)	18	13,730
GLENCOE	0.78	(109,987)	7	29,392
LAKE JOHANNA	0.82	(440,852)	20	-
NEW BRIGHTON	0.66	(690,562)	20	28,300
NEW HOPE	0.76	(282,865)	17	38,371
NEW ULM	0.75	(448,392)	13	46,754
PIPESTONE	0.59	(205,385)	8	41,956
PLYMOUTH	0.85	(316,071)	24	-
ROSEVILLE	0.77	(968,741)	20	175,181
SAVAGE	0.53	(769,857)	14	106,519

***LS - LUMP SUM**

**Table 2-B
Associations 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>
<u>LUMP SUM - LESS THAN \$50 PER YEAR OF SERVICE</u>				
CLIMAX	3.28	16,889	25	-
ELBOW-TULABY	6.68	6,310	25	130
FLENSBURG	1.20	2,135	25	-
HOLYOKE	2.32	2,631	25	-
LASALLE	6.03	4,396	25	-
NASSAU	3.38	10,008	25	-
NORTH STAR TOWNSHIP	1.59	340	10	-
PEMBERTON	23.68	15,467	10	1,000
REVERE	2.19	849	10	-
TAUNTON	1.12	356	20	195
<u>LUMP SUM - \$50 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE</u>				
CARSONVILLE	2.09	15,216	75	-
ELMER	1.76	5,903	50	-
FINLAYSON	1.70	8,330	50	-
FISHER	3.04	19,963	60	-
FRENCH TOWNSHIP	1.63	7,964	50	1,401
GOODLAND	1.34	2,198	75	-
GRANADA	4.57	53,922	75	1,577
LAKE WILSON	7.68	81,332	50	-
LAKELAND	3.13	11,400	50	-
LISMORE	1.40	9,834	95	-
LYND	1.71	5,450	50	445
MAPLE HILL	2.00	5,612	50	-
VINING	1.81	14,055	75	-
<u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE</u>				
ALASKA TOWNSHIP	1.37	2,358	100	-
BEARDSLEY	1.35	17,297	150	432
BETHEL	2.24	10,900	120	-
BLUFFTON	2.28	16,594	100	-
BREITUNG	1.35	8,234	170	4,000
BRIMSON-FAIRBANKS	1.20	2,347	100	-
CAMPBELL	1.38	19,759	125	-

Table 2-B
Associations 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>
<u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE (cont.)</u>				
CLARISSA	1.12	6,827	190	1,446
CLARKS GROVE	1.65	37,265	150	-
CLEMENTS	1.30	6,490	100	539
CLIFTON	1.83	22,704	100	-
COTTON	1.49	7,072	100	-
CROOKED LAKE	1.36	8,735	175	500
DARFUR	1.43	13,398	170	-
DENT	1.41	13,596	100	-
DEXTER	1.64	17,647	125	-
ELLSWORTH	1.29	23,307	180	-
FORADA	1.50	24,107	150	725
GARVIN	1.68	10,277	125	-
GHENT	1.47	11,815	125	-
GRYGLA	1.30	5,260	100	-
HANLEY FALLS	1.28	10,001	150	200
HARRIS	1.77	16,063	150	-
HITTERDAL	1.16	3,788	170	300
HOKAH	1.18	12,779	170	-
HOLLAND	2.40	18,284	100	-
JACOBSON	1.42	7,211	120	-
KENNEDY	1.28	4,726	175	-
MCGRATH	1.69	2,750	100	2,400
MIDDLE RIVER	2.16	27,637	100	-
NEW MUNICH	1.48	7,107	100	2,000
PORTER	1.11	6,270	175	-
SHELLY	2.23	31,288	150	-
SOLWAY RURAL	1.18	2,393	100	100
VESTA	1.78	23,706	150	-
VILLARD	2.51	16,130	100	-
WILMONT	1.64	22,167	167	-
WRIGHT	1.84	16,962	100	-
<u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE</u>				
AMBOY	1.47	26,382	225	-
ASKOV	1.37	12,933	250	-
BADGER	2.73	56,008	200	-
BELLINGHAM	1.30	15,932	200	-

Table 2-B
Associations 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>
<u>LUMP SUM - \$200 OR MORE,</u>				
<u>BUT LESS THAN \$300 PER</u>				
<u>YEAR OF SERVICE (cont.)</u>				
BIWABIK	1.32	7,202	200	1,000
BREVATOR	1.41	6,451	250	546
BROOK PARK	1.92	30,859	200	2,942
CANTON	1.19	8,853	250	-
CEYLON	1.94	35,167	200	-
CLINTON [ST. LOUIS]	1.11	7,887	250	-
DEER CREEK	1.43	12,574	250	-
DELAVAN	1.67	34,552	280	-
DOVER	1.15	11,611	250	-
DUNNELL	1.90	25,295	225	-
EASTERN HUBBARD	1.71	8,865	200	-
EASTON	1.24	18,108	250	1,000
ELIZABETH	1.24	16,441	275	6,000
EMMONS	1.17	10,180	250	-
EVANSVILLE	1.15	9,755	200	-
FIFTY LAKES	1.41	13,687	250	-
FREDENBERG	1.17	5,558	200	1,000
GNESEN	1.15	7,844	200	3,200
HALSTAD	1.18	6,774	200	-
HANCOCK	1.52	26,197	275	-
HANSKA	1.36	20,210	250	100
HARTLAND	1.94	40,595	200	30
HAYWARD	1.85	60,534	225	2,500
HOVLAND	1.41	9,505	250	-
IONA	1.77	18,872	250	-
LAKE BRONSON	1.41	8,495	200	-
LAKESWOOD	1.18	9,777	250	-
MAPLEVIEW	1.23	9,068	250	-
MCDAVITT	2.27	48,762	225	-
MEDFORD	1.36	19,089	230	500
NORTHOME	1.41	19,458	225	-
ORONOCO	1.80	41,284	200	-
OSTRANDER	1.33	9,980	200	253
RED WING	1.26	23,001	250	-
SABIN-ELMWOOD	1.34	19,873	250	-
SILICA	1.17	3,213	200	267
TWIN LAKES [FREEBORN]	1.76	28,676	200	800
UPSALA	1.51	22,901	200	500
VERGAS	1.35	22,415	250	-
WARBA-FEELY-SAGO	2.09	14,435	250	-

Table 2-B
Associations 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>
<u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE (cont.)</u>				
WARROAD	1.70	33,825	200	-
WAUBUN	1.14	5,955	250	-
WILLOW RIVER	1.27	9,765	250	-
WILSON	1.19	10,637	200	4,782
WOODSTOCK	1.17	5,931	250	500
WYKOFF	1.40	20,342	250	2,700
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE</u>				
ADRIAN	1.43	27,488	300	1,490
ALPHA	1.25	14,392	300	-
AUDUBON	1.27	17,347	400	-
BLOMKEST	1.14	9,620	400	1,000
BROWERVILLE	1.42	43,022	400	720
BUFFALO LAKE	1.17	12,307	425	2,000
CANOSIA	1.30	17,170	300	5,000
CHANDLER	1.17	11,794	300	-
CHOKIO	1.19	10,133	300	-
CYRUS	1.29	14,603	325	-
DANUBE	1.20	14,963	400	-
FAYAL	2.68	38,179	300	-
FERTILE	1.87	31,523	300	-
FORESTON	1.38	24,063	400	-
FRANKLIN	1.43	24,762	350	3,427
GARFIELD	1.42	29,643	350	-
GLYNDON	1.47	36,490	325	-
GRAND MEADOW	1.55	29,538	325	-
GROVE CITY	1.11	6,468	400	-
HALLOCK	1.18	19,260	400	-
HANOVER	1.20	12,747	400	5,191
HARMONY	1.11	8,822	300	8,000
HOUSTON	1.14	15,098	475	1,343
KELLOGG	1.50	33,497	300	1,500
KENSINGTON	1.29	13,774	400	1,305
KINNEY	1.48	38,423	400	-
LAFAYETTE	1.16	25,417	450	2,500
LAKE PARK	1.17	15,515	425	-
LANESBORO	1.11	8,832	400	3,000

Table 2-B
Associations 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>
<u>LUMP SUM - \$300 OR MORE,</u>				
<u>BUT LESS THAN \$500 PER</u>				
<u>YEAR OF SERVICE (cont.)</u>				
LEWISVILLE	1.34	19,221	300	-
LITTLEFORK	1.11	8,424	325	1,390
MCINTOSH	1.27	15,613	350	-
MILTONA	1.20	17,907	350	5,500
MORTON	1.42	20,292	360	-
NEW AUBURN	1.46	26,112	375	4,175
NEWFOLDEN	1.16	9,132	400	-
ODIN	1.57	23,992	350	-
OKABENA	1.23	14,847	350	53
ORMSBY	1.30	17,171	300	-
PRINSBURG	1.30	18,235	400	2,624
RAYMOND	1.45	23,896	400	1,500
ROTHSAY	1.30	31,924	450	-
ROYALTON	1.14	11,767	350	-
RUTHTON	1.18	12,219	400	850
SHAFER	1.46	30,102	325	-
TACONITE	1.20	10,449	400	500
VERNDALE	1.12	9,388	350	-
WALDORF	1.23	24,001	400	-
WALNUT GROVE	1.30	16,377	300	500
WATSON	1.15	14,651	325	-
WENDELL	1.69	28,002	300	-
WEST CONCORD	1.73	70,862	400	-
WOLF LAKE	1.31	19,945	450	-
WOOD LAKE	1.23	13,864	300	162
WRENSHALL	1.28	22,463	350	-
<u>LUMP SUM - \$500 OR MORE,</u>				
<u>BUT LESS THAN \$1,000 PER</u>				
<u>YEAR OF SERVICE</u>				
ADA	1.15	19,645	600	-
BABBITT	1.17	26,111	650	6,000
BACKUS	1.20	31,129	900	5,300
BARNUM	1.45	45,127	550	-
BATTLE LAKE	1.25	30,891	650	-
BUHL	1.21	13,723	600	4,461
CENTER CITY	1.16	14,131	850	4,721
CLEARBROOK	1.17	28,788	680	-

**Table 2-B
Associations 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>
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)</u>				
COOK	1.48	62,430	700	1,500
COSMOS	1.34	25,723	500	-
DILWORTH	1.23	51,135	750	4,250
DODGE CENTER	1.30	34,895	650	2,750
GOODVIEW	1.24	34,753	525	-
HUGO	1.29	53,914	800	-
KANDIYOHI	1.22	19,699	500	-
KASOTA	1.31	35,880	500	3,000
LACRESCENT	1.36	64,553	700	-
LAKEFIELD	1.17	28,140	700	-
LEXINGTON	1.37	65,883	900	-
MAPLETON	1.41	72,021	750	5,400
MARBLE	1.24	18,065	700	12,965
MINNESOTA LAKE	1.18	28,970	655	1,997
MOOSE LAKE	1.21	21,860	500	3,000
MORGAN	1.18	32,704	775	5,088
MORRIS	1.14	21,962	745	-
NASHWAUK	1.14	25,372	950	6,109
NEW RICHLAND	1.32	34,135	600	450
OAK GROVE	1.18	24,798	800	7,400
ORR	1.44	23,789	500	959
REMER	1.18	20,685	850	7,295
RICE LAKE	1.21	34,323	700	6,000
SAINT CLOUD	1.32	97,342	850	-
SAINT FRANCIS	1.49	69,079	800	-
SCANDIA VALLEY	1.24	13,954	500	6,138
SILVER BAY	1.16	17,253	800	-
STEWARTVILLE	1.19	47,822	975	-
TAYLORS FALLS	1.40	75,547	850	-
TRIMONT	1.54	61,570	500	1,696
TRUMAN	1.58	40,785	500	3,500
<u>LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE</u>				
CHISHOLM	1.73	148,721	1,000	-
ELY	1.11	40,646	1,200	-
FAIRFAX	1.11	40,773	1,200	6,494
GARRISON	1.36	58,146	1,000	-

Table 2-B
Associations 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>
<u>LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE (cont.)</u>				
MAHTOMEDI	1.21	52,949	1,000	7,500
MAPLE PLAIN	1.14	56,214	1,000	11,000
MILACA	1.48	107,984	1,300	-
MT IRON	1.14	28,739	1,000	8,400
MT LAKE	1.14	29,375	1,000	4,200
<u>LUMP SUM - \$1,500 OR MORE, BUT LESS THAN \$2,000 PER YEAR OF SERVICE</u>				
OSSEO	1.66	68,297	1,532	7,300
<u>LUMP SUM - \$2,000 OR MORE, BUT LESS THAN \$2,500 PER YEAR OF SERVICE</u>				
BAYPORT	1.66	313,237	2,000	-
<u>MONTHLY SERVICE</u>				
COLUMBIA HEIGHTS	1.49	311,179	18	35,801
EDINA	1.14	669,265	30	-

Table 3
Calculation of Estimated 1995 Financial Requirements

<u>Name of Association</u>	<u>1994 Required Reserves</u>	<u>1995 Required Reserves</u>	<u>Normal Cost</u>	<u>Amortized Unfunded Liability</u>	<u>1994 Admin Plus 3.5%</u>	<u>Ten Percent of Surplus</u>	<u>1995 Financial Requirements</u>
<u>LUMP SUM - LESS THAN \$50</u>							
<u>PER YEAR OF SERVICE</u>							
CLIMAX	7,413	7,845	432	-	264	1,689	-
ELBOW-TULABY	1,111	1,332	221	-	-	631	-
FLENSBURG	10,905	11,461	556	-	-	214	342
HOLYOKE	1,999	2,246	247	-	-	263	-
LASALLE	874	1,121	247	-	-	440	-
NASSAU	4,205	4,687	482	-	227	1,001	-
NORTH STAR TOWNSHIP	578	600	22	-	-	34	-
PEMBERTON	682	817	135	-	-	1,547	-
REVERE	711	854	143	-	-	85	58
TAUNTON	2,909	3,191	282	-	-	36	246
Total	31,387	34,154	2,767	-	491	5,940	646
<u>LUMP SUM - \$50 OR MORE,</u>							
<u>BUT LESS THAN \$100 PER</u>							
<u>YEAR OF SERVICE</u>							
CARSONVILLE	13,999	16,381	2,382	-	139	1,522	999
DANVERS	9,154	10,097	943	-	104	46	1,001
ELMER	7,748	8,481	733	-	241	590	384
FINLAYSON	11,964	13,174	1,210	-	-	833	377
FISHER	9,779	10,942	1,163	-	106	1,996	-
FRENCH TOWNSHIP	12,723	13,667	944	-	-	796	148
GOODLAND	6,412	7,210	798	-	171	220	749
GRANADA	15,095	16,381	1,286	-	307	5,392	-
LAKE WILSON	12,183	13,103	920	-	477	8,133	-
LAKELAND	5,341	6,044	703	-	285	1,140	-
LISMORE	24,658	26,865	2,207	-	98	983	1,322
LYND	7,683	8,423	740	-	-	545	195
MAPLE HILL	5,614	6,409	795	-	-	561	234
NORTHLAND	5,400	5,897	497	-	-	53	444
VINING	17,295	18,385	1,090	-	104	1,406	-
WALTERS	9,957	10,723	766	253	-	-	1,019
Total	175,005	192,182	17,177	253	2,032	24,216	6,872
<u>LUMP SUM - \$100 OR MORE,</u>							
<u>BUT LESS THAN \$200 PER</u>							
<u>YEAR OF SERVICE</u>							
ALASKA TOWNSHIP	6,444	7,616	1,172	-	-	236	936
ALBORN	27,609	30,597	2,988	-	129	84	3,033
ALMELUND	21,138	23,981	2,843	1,133	-	-	3,976
ALTURA	42,638	46,182	3,544	-	285	330	3,499
BEARDSLEY	49,525	54,020	4,495	-	699	1,730	3,464
BETHEL	8,774	9,952	1,178	-	-	1,090	88
BIGELOW	17,158	18,918	1,760	-	259	13	2,006
BLACKHOOF	25,563	28,475	2,912	600	555	-	4,067
BLUFFTON	13,000	14,494	1,494	-	-	1,659	-
BREITUNG	23,374	26,375	3,001	-	-	823	2,178
BRIMSON-FAIRBANKS	11,544	13,028	1,484	-	487	235	1,736
CAMPBELL	51,693	55,138	3,445	-	147	1,976	1,616
CLARISSA	59,025	63,532	4,507	-	401	683	4,225
CLARKS GROVE	57,675	60,036	2,361	-	-	3,727	-
CLEMENTS	21,336	23,596	2,260	-	360	649	1,971
CLIFTON	27,506	28,968	1,462	-	-	2,270	-
COTTON	14,482	16,700	2,218	-	-	707	1,511
CROOKED LAKE	24,385	29,325	4,940	-	104	874	4,170
DARFUR	31,343	34,427	3,084	-	126	1,340	1,870

Table 3
Calculation of Estimated 1995 Financial Requirements

<u>Name of Association</u>	<u>1994 Required Reserves</u>	<u>1995 Required Reserves</u>	<u>Normal Cost</u>	<u>Amortized Unfunded Liability</u>	<u>1994 Admin Plus 3.5%</u>	<u>Ten Percent of Surplus</u>	<u>1995 Financial Requirements</u>
<u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE (cont.)</u>							
DENT	33,560	35,460	1,900	-	1	1,360	541
DEXTER	27,494	29,741	2,247	-	85	1,765	567
DUMONT	26,348	28,557	2,209	-	389	197	2,401
EITZEN	36,544	38,926	2,382	201	558	-	3,141
ELLSWORTH	79,204	83,575	4,371	-	-	2,331	2,040
ELROSA	58,654	63,559	4,905	302	98	-	5,305
FEDERAL DAM	3,678	4,408	730	110	-	-	840
FORADA	47,933	51,871	3,938	-	104	2,411	1,631
GARVIN	15,082	16,770	1,688	-	298	1,028	958
GHENT	24,897	26,754	1,857	-	764	1,182	1,439
GRYGLA	17,790	19,608	1,818	-	564	526	1,856
HANLEY FALLS	35,637	38,883	3,246	-	546	1,000	2,792
HARRIS	20,871	23,889	3,018	-	-	1,606	1,412
HITTERDAL	23,098	25,463	2,365	-	442	379	2,428
HOKAH	70,910	75,465	4,555	-	104	1,278	3,381
HOLLAND	13,064	14,858	1,794	-	-	1,828	-
JACOBSON	17,163	19,189	2,026	-	217	721	1,522
KENNEDY	16,766	19,081	2,315	-	-	473	1,842
LAKE HENRY	43,665	46,542	2,877	-	492	412	2,957
LANCASTER	23,474	25,256	1,782	-	362	132	2,012
LUCAN	43,950	47,043	3,093	172	432	-	3,697
MAHTOWA	29,076	31,935	2,859	1,270	-	-	4,129
MAKINEN	35,000	36,876	1,876	722	-	-	2,598
MCGRATH	4,002	5,296	1,294	-	-	275	1,019
MIDDLE RIVER	23,868	25,596	1,728	-	183	2,764	-
NEW MUNICH	14,660	16,214	1,554	-	858	711	1,701
PORTER	58,572	63,166	4,594	-	-	627	3,967
SAINT LEO	35,120	38,125	3,005	-	176	234	2,947
SHELLY	25,436	28,032	2,596	-	171	3,129	-
SOLWAY RURAL	13,286	15,096	1,810	-	161	239	1,732
STURGEON LAKE	15,946	17,550	1,604	802	-	-	2,406
TWIN LAKES [MAHNOMEN]	18,094	19,704	1,610	338	-	-	1,948
VESTA	30,294	32,901	2,607	-	166	2,371	402
VILLARD	10,698	12,603	1,905	-	-	1,613	292
WILMONT	34,471	38,165	3,694	-	141	2,217	1,618
WRIGHT	20,128	21,888	1,760	-	-	1,696	64
Total	1,582,645	1,723,405	140,760	5,650	10,864	52,931	107,931

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

ALDEN	60,797	66,368	5,571	571	673	-	6,815
AMBOY	56,032	60,704	4,672	-	-	2,638	2,034
ASKOV	35,025	38,770	3,745	-	126	1,293	2,578
BADGER	32,444	35,904	3,460	-	187	5,601	-
BELLINGHAM	52,776	57,188	4,412	-	-	1,593	2,819
BELVIEW	73,370	79,510	6,140	-	-	104	6,036
BIWABIK	22,672	26,712	4,040	-	-	720	3,320
BOWLUS	67,035	72,425	5,390	-	372	531	5,231
BOYD	63,608	68,916	5,308	3	974	-	6,285
BREVATOR	15,790	19,295	3,505	-	78	645	2,938
BROOK PARK	33,640	36,728	3,088	-	140	3,086	142
CANTON	46,580	51,330	4,750	-	809	885	4,674
CEYLON	37,596	41,952	4,356	-	728	3,517	1,567
CHERRY	38,076	42,028	3,952	-	-	195	3,757
CLINTON [ST. LOUIS]	69,923	74,676	4,753	-	-	789	3,964

Table 3
Calculation of Estimated 1995 Financial Requirements

Name of Association	1994 Required Reserves	1995 Required Reserves	Normal Cost	Amortized Unfunded Liability	1994 Admin Plus 3.5%	Ten Percent of Surplus	1995 Financial Requirements
LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE (cont.)							
COLVIN	37,528	40,828	3,300	-	559	-	3,859
CURRIE	64,284	69,937	5,653	-	456	572	5,537
DEER CREEK	29,080	32,133	3,053	-	104	1,257	1,900
DELAVAN	51,826	56,831	5,005	-	322	3,455	1,872
DOVER	79,935	85,105	5,170	-	814	1,161	4,823
DUNNELL	27,977	31,093	3,116	-	787	2,530	1,373
EASTERN HUBBARD	12,416	17,820	5,404	-	129	887	4,646
EASTON	77,025	83,440	6,415	-	420	1,811	5,024
ELIZABETH	68,891	74,577	5,686	-	-	1,644	4,042
ELLEDALE	42,096	45,560	3,464	624	342	-	4,430
EMMONS	59,070	64,880	5,810	-	-	1,018	4,792
EVANSVILLE	63,620	69,280	5,660	-	825	976	5,509
FIFTY LAKES	33,721	36,506	2,785	-	1,030	1,369	2,446
FINLAND	33,379	36,915	3,536	-	6,069	332	9,273
FREDENBERG	33,488	36,564	3,076	-	-	556	2,520
FROST	75,995	82,125	6,130	-	-	277	5,853
GNESEN	53,180	58,112	4,932	-	-	784	4,148
HALSTAD	38,499	42,995	4,496	-	-	677	3,819
HANCOCK	50,035	56,381	6,346	-	311	2,620	4,037
HANSKA	56,840	62,885	6,045	-	580	2,021	4,604
HARTLAND	43,188	47,192	4,004	-	647	4,060	591
HAYWARD	71,550	76,536	4,986	-	311	6,053	-
HENDRUM	38,844	40,060	1,216	43	524	-	1,783
HEWITT	36,970	40,495	3,525	-	181	88	3,618
HILL CITY	100,607	106,963	6,356	1,841	78	-	8,275
HOVLAND	23,435	26,420	2,985	-	457	951	2,491
INDUSTRIAL	44,790	48,870	4,080	331	790	-	5,201
IONA	24,440	26,660	2,220	-	-	1,887	333
KARLSTAD	66,184	72,084	5,900	2,529	-	-	8,429
KELLIHER	60,040	65,905	5,865	-	-	286	5,579
LAKE BRONSON	20,772	23,224	2,452	-	207	850	1,809
LAKEWOOD	53,655	59,240	5,585	-	145	978	4,752
LEAF VALLEY	65,261	69,925	4,664	826	455	-	5,945
LOWRY	50,439	55,819	5,380	-	-	205	5,175
MAPLEVIEW	38,918	42,658	3,740	-	21	907	2,854
MCDAVITT	38,329	42,304	3,975	-	-	4,876	-
MCKINLEY	20,850	23,442	2,592	622	261	-	3,475
MEDFORD	53,063	58,044	4,981	-	466	1,909	3,538
NORTHOME	47,430	47,430	-	-	346	1,946	-
ORONOCO	51,308	55,124	3,816	-	-	4,128	-
OSTRANDER	30,360	33,292	2,932	-	203	998	2,137
OTTERTAIL	66,622	73,332	6,710	-	181	539	6,352
RED WING	87,554	94,615	7,061	-	-	2,300	4,761
ROLLINGSTONE	36,142	40,768	4,626	426	181	-	5,233
ROSE CREEK	75,560	81,020	5,460	2,553	4	-	8,017
SABIN-ELMWOOD	57,664	62,752	5,088	-	1,826	1,987	4,927
SAINT MARTIN	79,743	86,213	6,470	-	677	797	6,350
SANBORN	52,615	57,655	5,040	317	52	-	5,409
SILICA	19,440	22,584	3,144	-	169	321	2,992
SOLWAY	43,048	49,648	6,600	599	466	-	7,665
SQUAW LAKE	45,875	50,755	4,880	-	388	345	4,923
TOFTE	26,160	29,165	3,005	1,204	272	-	4,481
TWIN LAKES [FREEBORN]	37,684	41,412	3,728	-	62	2,868	922
UPSALA	44,920	49,008	4,088	-	684	2,290	2,482
VERGAS	64,477	68,227	3,750	-	381	2,242	1,889
WARBA-FEELY-SAGO	13,205	16,270	3,065	-	-	1,444	1,621
WARREN	64,370	70,520	6,150	2,811	114	-	9,075
WARROAD	48,208	52,896	4,688	-	197	3,383	1,502

Table 3
Calculation of Estimated 1995 Financial Requirements

Name of Association	1994 Required Reserves	1995 Required Reserves	Normal Cost	Amortized Unfunded Liability	1994 Admin Plus 3.5%	Ten Percent of Surplus	1995 Financial Requirements
<u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE (cont.)</u>							
WAUBUN	43,989	48,440	4,451	-	642	596	4,497
WILLOW RIVER	36,125	39,585	3,460	-	-	977	2,483
WILSON	56,960	63,556	6,596	-	659	1,064	6,191
WOODSTOCK	35,360	39,175	3,815	-	3	593	3,225
WYKOFF	50,345	55,455	5,110	-	155	2,034	3,231
Total	3,760,748	4,111,211	350,463	15,300	29,040	99,446	300,880
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE</u>							
ADAMS	94,798	103,863	9,065	-	78	717	8,426
ADRIAN	64,470	72,030	7,560	-	932	2,749	5,743
ALBERTVILLE	80,382	87,788	7,406	4,068	-	-	11,474
ALPHA	56,504	60,608	4,104	-	31	1,439	2,696
ARGYLE	82,534	91,799	9,265	-	584	452	9,397
ASHBY	74,762	82,394	7,632	936	295	-	8,863
ATWATER	90,678	100,236	9,558	-	217	846	8,929
AUDUBON	65,456	74,816	9,360	-	207	1,735	7,832
BALATON	79,553	87,939	8,386	-	1,220	759	8,847
BALSAM	63,322	70,724	7,402	-	-	112	7,290
BARRETT	47,334	52,122	4,788	7	357	-	5,152
BEAVER CREEK	81,220	86,654	5,434	1,194	411	-	7,039
BELGRADE	116,256	126,264	10,008	-	252	263	9,997
BERTHA	65,694	72,156	6,462	-	155	127	6,490
BIRD ISLAND	87,013	96,794	9,781	1,550	352	-	11,683
BLOMKEST	66,432	71,992	5,560	-	207	962	4,805
BRICELYN	73,868	81,196	7,328	101	104	-	7,533
BROOTEN	122,520	131,560	9,040	-	652	480	9,212
BROWERVILLE	102,758	111,440	8,682	-	-	4,302	4,380
BROWNSDALE	74,008	82,160	8,152	-	666	629	8,189
BROWNTON	85,428	92,466	7,038	-	1,229	323	7,944
BUFFALO LAKE	74,467	84,610	10,143	-	124	1,231	9,036
BUTTERFIELD	92,476	100,225	7,749	1,340	160	-	9,249
BYRON	135,903	149,774	13,871	1,301	725	-	15,897
CANOSIA	57,294	63,078	5,784	-	-	1,717	4,067
CHANDLER	70,348	75,425	5,077	-	156	1,179	4,054
CHOKIO	53,304	59,310	6,006	-	116	1,013	5,109
CLAREMONT	67,839	73,438	5,599	16	2,181	-	7,796
CLARKFIELD	111,639	122,185	10,546	-	451	588	10,409
CLEARWATER	130,693	142,753	12,060	886	2,480	-	15,426
CLINTON [BIG STONE]	63,660	70,182	6,522	3,570	583	-	10,675
COMFREY	110,528	120,536	10,008	2,584	203	-	12,795
COTTONWOOD	126,435	137,384	10,949	-	1,468	93	12,324
COURTLAND	100,392	109,072	8,680	-	864	34	9,510
CROMWELL	72,132	79,500	7,368	-	2,315	690	8,993
CUYUNA	81,809	90,286	8,477	1,814	3,093	-	13,384
CYRUS	49,848	54,928	5,080	-	427	1,460	4,047
DALTON	92,639	100,507	7,868	-	953	415	8,406
DANUBE	74,814	81,742	6,928	-	367	1,496	5,799
EAGLE BEND	109,039	117,726	8,687	2,184	-	-	10,871
ECHO	76,051	82,694	6,643	-	-	718	5,925
EDGERTON	118,548	129,573	11,025	319	249	-	11,593
ELMORE	82,982	88,263	5,281	-	65	541	4,805
ELYSIAN	104,687	112,178	7,491	31	474	-	7,996
FAYAL	22,752	27,522	4,770	-	-	3,818	952
FERTILE	36,090	41,354	5,264	-	706	3,152	2,818

Table 3
Calculation of Estimated 1995 Financial Requirements

Name of Association	1994 Required Reserves	1995 Required Reserves	Normal Cost	Amortized Unfunded Liability	1994 Admin Plus 3.5%	Ten Percent of Surplus	1995 Financial Requirements
LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)							
FORESTON	62,608	70,256	7,648	-	129	2,406	5,371
FRANKLIN	57,870	64,995	7,125	-	864	2,476	5,513
GARFIELD	71,245	79,344	8,099	-	825	2,964	5,960
GLYNDON	77,387	84,986	7,599	-	-	3,649	3,950
GRACEVILLE	77,097	85,070	7,973	248	362	-	8,583
GRAND LAKE	88,859	99,771	10,912	-	-	581	10,331
GRAND MEADOW	53,272	60,657	7,385	-	-	2,954	4,431
GREEN ISLE	108,437	118,571	10,134	234	1,019	-	11,387
GREY EAGLE	87,132	94,524	7,392	441	983	-	8,816
GROVE CITY	57,512	64,232	6,720	-	263	647	6,336
HALLOCK	107,617	119,297	11,680	-	-	1,926	9,754
HAMBURG	108,405	120,564	12,159	11,672	2,492	-	26,323
HANOVER	62,612	71,132	8,520	-	12	1,275	7,257
HARMONY	82,638	89,988	7,350	-	684	882	7,152
HENDRICKS	109,731	118,173	8,442	2,730	269	-	11,441
HENNING	130,840	140,744	9,904	1,256	-	-	11,160
HERMAN	57,624	65,452	7,828	732	-	-	8,560
HILLS	97,386	104,586	7,200	3,704	732	-	11,636
HOFFMAN	87,465	96,488	9,023	-	-	264	8,759
HOUSTON	106,492	117,510	11,018	-	999	1,510	10,507
IRONTON	81,534	90,550	9,016	-	4,144	33	13,127
JASPER	72,498	80,525	8,027	-	-	285	7,742
JEFFERS	65,274	71,232	5,958	-	207	242	5,923
KELLOGG	67,032	74,322	7,290	-	494	3,350	4,434
KENSINGTON	48,080	56,000	7,920	-	414	1,377	6,957
KETTLE RIVER	94,415	102,407	7,992	1,475	965	-	10,432
KILKENNY	89,712	97,832	8,120	2,945	-	-	11,065
KINNEY	80,712	87,960	7,248	-	608	3,842	4,014
LAFAYETTE	155,255	166,082	10,827	-	657	2,542	8,942
LAKE KABETOGAMA	15,702	19,908	4,206	133	398	-	4,737
LAKE LILLIAN	55,704	59,266	3,562	1,234	-	-	4,796
LAKE PARK	92,820	101,813	8,993	-	183	1,552	7,624
LANESBORO	79,952	87,944	7,992	-	1,438	883	8,547
LEROY	77,772	85,814	8,042	704	304	-	9,050
LESTER PRAIRIE	147,312	160,470	13,158	1,150	534	-	14,842
LEWISVILLE	55,872	60,744	4,872	-	337	1,922	3,287
LITTLEFORK	73,875	82,309	8,434	-	431	842	8,023
MABEL	69,783	76,741	6,958	704	373	-	8,035
MADISON LAKE	115,392	125,408	10,016	-	752	898	9,870
MAYNARD	85,619	93,264	7,645	164	993	-	8,802
MCINTOSH	57,633	63,394	5,761	-	-	1,561	4,200
MENAHGA	87,499	95,815	8,316	-	207	322	8,201
MIESVILLE	97,518	106,566	9,048	-	521	40	9,529
MILAN	72,576	78,720	6,144	-	111	470	5,785
MILTONA	88,448	98,103	9,655	-	518	1,791	8,382
MISSION	38,846	43,364	4,518	1,218	234	-	5,970
MORTON	47,762	53,421	5,659	-	151	2,029	3,781
NEW AUBURN	56,250	62,532	6,282	-	482	2,611	4,153
NEW YORK MILLS	104,082	113,874	9,792	2,446	809	-	13,047
NEWFOLDEN	56,352	62,888	6,536	-	362	913	5,985
ODIN	41,783	46,354	4,571	-	338	2,399	2,510
OKABENA	63,315	69,944	6,629	-	-	1,485	5,144
ORMSBY	56,347	60,835	4,488	-	-	1,717	2,771
PALISADE	79,631	84,811	5,180	298	1,040	-	6,518
PARKERS PRAIRIE	85,160	95,184	10,024	3,828	207	-	14,059
PIKE SANDY BRITT	101,746	111,982	10,236	1,890	-	-	12,126
PILLAGER	97,809	105,549	7,740	366	1,018	-	9,124
PLATO	99,512	108,868	9,356	-	339	756	8,939

Table 3
Calculation of Estimated 1995 Financial Requirements

Name of Association	1994 Required Reserves	1995 Required Reserves	Normal Cost	Amortized Unfunded Liability	1994 Admin Plus 3.5%	Ten Percent of Surplus	1995 Financial Requirements
LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)							
PRINSBURG	60,904	67,256	6,352	-	482	1,824	5,010
RANDALL	88,528	98,032	9,504	1,621	274	-	11,399
RANDOLPH	114,997	126,738	11,741	-	347	162	11,926
RAYMOND	53,056	60,696	7,640	-	-	2,390	5,250
RENVILLE	111,231	123,255	12,024	1,163	383	-	13,570
ROTHSAY	106,046	116,586	10,540	-	484	3,192	7,832
ROYALTON	82,664	89,286	6,622	-	892	1,177	6,337
RUSSELL	58,232	64,196	5,964	1,867	-	-	7,831
RUTHTON	68,504	75,800	7,296	-	898	1,222	6,972
SHAFER	65,365	71,554	6,189	-	750	3,010	3,929
SHEVLIN	51,006	56,538	5,532	79	-	-	5,611
SOUTH HAVEN	101,032	109,064	8,032	-	733	33	8,732
STARBUCK	89,415	99,351	9,936	-	966	898	10,004
STEPHEN	103,096	112,604	9,508	-	120	955	8,673
STORDEN	85,750	89,677	3,927	869	928	-	5,724
SUNBURG	52,902	57,072	4,170	1,128	259	-	5,557
TACONITE	53,224	58,864	5,640	-	118	1,045	4,713
TOWER	47,766	53,028	5,262	839	-	-	6,101
TWIN VALLEY	69,884	76,796	6,912	-	191	240	6,863
TYLER	103,008	112,264	9,256	1,031	10	-	10,297
UNDERWOOD	57,781	64,202	6,421	-	712	417	6,716
VERNDALE	75,106	82,738	7,632	-	7	939	6,700
VERNON CENTER	68,467	74,507	6,040	-	678	622	6,096
WALDORF	106,168	114,448	8,280	-	-	2,400	5,880
WALNUT GROVE	54,434	60,793	6,359	-	-	1,638	4,721
WATKINS	98,946	109,525	10,579	1,866	721	-	13,166
WATSON	96,155	102,433	6,278	-	847	1,465	5,660
WAVERLY	91,307	100,865	9,558	3,118	-	-	12,676
WELCOME	119,194	130,349	11,155	-	725	980	10,900
WENDELL	40,344	45,822	5,478	-	533	2,800	3,211
WEST CONCORD	96,784	104,848	8,064	-	1,201	7,086	2,179
WOLF LAKE	65,224	72,768	7,544	-	241	1,995	5,790
WOOD LAKE	59,044	65,148	6,104	-	186	1,386	4,904
WRENSHALL	79,870	88,060	8,190	-	1,472	2,246	7,416
WYOMING	106,271	116,281	10,010	-	-	819	9,191
Total	11,221,877	12,311,825	1,089,948	75,054	70,469	130,377	1,105,094

**LUMP SUM - \$500 OR MORE,
BUT LESS THAN \$1,000 PER
YEAR OF SERVICE**

ADA	127,556	142,328	14,772	-	277	1,965	13,084
AITKIN	345,598	374,514	28,916	10,570	1,387	-	40,873
ALBERT LEA TOWN	132,676	143,626	10,950	255	612	-	11,817
ANNANDALE	196,551	215,273	18,722	4,165	1,211	-	24,098
APPLETON	213,513	223,142	9,629	5,039	874	-	15,542
ARLINGTON	240,912	256,164	15,252	799	715	-	16,766
AVON	119,010	130,444	11,434	-	503	10	11,927
BABBITT	156,026	171,275	15,249	-	1,348	2,611	13,986
BACKUS	158,050	174,008	15,958	-	352	3,113	13,197
BAGLEY	190,180	209,632	19,452	2,141	352	-	21,945
BARNESVILLE	195,663	213,772	18,109	647	970	-	19,726
BARNUM	100,199	112,486	12,287	-	1,117	4,513	8,891
BATTLE LAKE	125,944	137,566	11,622	-	1,279	3,089	9,812
BAUDETTE	227,376	248,048	20,672	-	398	924	20,146
BEAVER BAY	58,542	64,572	6,030	2,159	-	-	8,189
BELLE PLAINE	257,330	280,291	22,961	3,345	2,521	-	28,827

Table 3
Calculation of Estimated 1995 Financial Requirements

<u>Name of Association</u>	<u>1994 Required Reserves</u>	<u>1995 Required Reserves</u>	<u>Normal Cost</u>	<u>Amortized Unfunded Liability</u>	<u>1994 Admin Plus 3.5%</u>	<u>Ten Percent of Surplus</u>	<u>1995 Financial Requirements</u>
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)</u>							
BELLE PRAIRIE	186,046	203,406	17,360	1,313	786	-	19,459
BENSON	321,437	339,005	17,568	8,319	1,967	-	27,854
BIG LAKE	187,108	211,192	24,084	2,446	1,719	-	28,249
BIGFORK	176,160	190,995	14,835	441	259	-	15,535
BIWABIK CITY	171,495	187,965	16,470	387	265	-	17,122
BLACKDUCK	125,861	139,023	13,162	119	155	-	13,436
BLOOMING PRAIRIE	280,923	305,325	24,402	3,867	161	-	28,430
BOVEY	105,630	119,460	13,830	907	1,494	-	16,231
BRANDON	117,750	128,950	11,200	1,678	578	-	13,456
BRECKENRIDGE	302,109	328,926	26,817	-	2,594	2,440	26,971
BROWNS VALLEY	77,222	86,778	9,556	-	435	310	9,681
BUHL	65,524	72,508	6,984	-	1	1,372	5,613
CALEDONIA	205,116	221,044	15,928	-	1,164	562	16,530
CALUMET	124,030	137,414	13,384	997	656	-	15,037
CANBY	237,885	258,954	21,069	-	1,401	901	21,569
CANNON FALLS	344,368	368,464	24,096	73	775	-	24,944
CARLOS	182,673	195,817	13,144	-	388	-	13,532
CARLTON	180,016	202,051	22,035	-	-	1,883	20,152
CARVER	125,454	141,344	15,890	1,879	5,648	-	23,417
CENTER CITY	90,967	104,227	13,260	-	739	1,413	12,586
CHATFIELD	156,484	174,920	18,436	4,987	104	-	23,527
CLARA CITY	115,385	125,843	10,458	224	559	-	11,241
CLEAR LAKE	135,702	150,277	14,575	2,106	12	-	16,693
CLEARBROOK	172,997	185,659	12,662	-	891	2,879	10,674
CLEVELAND	174,224	190,656	16,432	1,432	-	-	17,864
COKATO	249,400	269,288	19,888	8,191	585	-	28,664
COLERAINE	141,645	157,260	15,615	2,342	217	-	18,174
COOK	129,024	140,896	11,872	-	492	6,243	6,121
COSMOS	76,356	81,508	5,152	-	-	2,572	2,580
DAWSON	220,554	240,794	20,240	-	1,175	1,694	19,721
DAYTON	237,960	261,150	23,190	1,609	1,802	-	26,601
DEER RIVER	148,960	164,192	15,232	-	621	198	15,655
DEERWOOD	79,142	88,883	9,741	817	-	-	10,558
DILWORTH	226,968	250,953	23,985	-	861	5,114	19,732
DODGE CENTER	116,124	125,887	9,763	-	-	3,490	6,273
EDEN VALLEY	163,307	178,711	15,404	251	461	-	16,116
ELBOW LAKE	145,240	159,683	14,443	-	1,114	128	15,429
EMILY	120,314	129,987	9,673	-	2,071	337	11,407
EYOTA	138,716	148,328	9,612	125	-	-	9,737
FLOODWOOD	157,848	174,252	16,404	1,453	1,196	-	19,053
FRAZEE	134,123	144,164	10,041	807	1,660	-	12,508
FREEPORT	124,679	136,559	11,880	-	78	815	11,143
FULDA	232,000	252,256	20,256	1,208	263	-	21,727
GAYLORD	229,866	248,316	18,450	2,754	4,055	-	25,259
GILBERT	178,056	196,668	18,612	145	1,195	-	19,952
GLENWOOD	202,048	225,176	23,128	12,587	2,068	-	37,783
GONVICK	81,370	90,440	9,070	2,287	134	-	11,491
GOOD THUNDER	217,060	234,097	17,037	2,002	1,631	-	20,670
GOODVIEW	143,384	159,305	15,921	-	2,840	3,475	15,286
GRAND MARAIS	192,676	216,634	23,958	-	588	1,214	23,332
GRANITE FALLS	157,165	175,975	18,810	5	426	-	19,241
GREENWOOD	96,990	108,780	11,790	1,866	875	-	14,531
HACKENSACK	122,121	135,081	12,960	4,037	461	-	17,458
HAMEL	251,171	273,148	21,977	1,618	2,214	-	25,809
HAYFIELD	214,213	234,073	19,860	6,704	1,363	-	27,927
HECTOR	146,832	161,476	14,644	200	283	-	15,127
HENDERSON	120,120	131,740	11,620	2,551	2,459	-	16,630
HERON LAKE	211,430	222,300	10,870	4,494	492	-	15,856

Table 3
Calculation of Estimated 1995 Financial Requirements

Name of Association	1994 Required Reserves	1995 Required Reserves	Normal Cost	Amortized Unfunded Liability	1994 Admin Plus 3.5%	Ten Percent of Surplus	1995 Financial Requirements
LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)							
HIBBING	226,881	250,991	24,110	1,365	2,038	-	27,513
HINCKLEY	177,331	191,521	14,190	1,021	465	-	15,676
HOLDINGFORD	184,146	198,810	14,664	2,080	-	-	16,744
HOWARD LAKE	180,655	202,121	21,466	586	2,002	-	24,054
HUGO	183,564	204,184	20,620	-	-	5,391	15,229
IDEAL	171,184	190,416	19,232	2,732	-	-	21,964
ISLE	115,288	127,224	11,936	-	558	65	12,429
JANESVILLE	158,089	174,860	16,771	2,503	689	-	19,963
JORDAN	314,853	341,682	26,829	6,402	1,770	-	35,001
KANDIYOHI	88,477	98,307	9,830	-	248	1,970	8,108
KASOTA	115,540	125,326	9,786	-	709	3,588	6,907
KASSON	244,557	265,881	21,324	6,847	3,270	-	31,441
KEEWATIN	238,662	256,449	17,787	141	2,443	-	20,371
KIMBALL	142,810	155,150	12,340	3,830	414	-	16,584
LACRESCENT	180,070	196,786	16,716	-	1,069	6,455	11,330
LAKE BENTON	102,840	113,250	10,410	555	226	-	11,191
LAKE CRYSTAL	217,209	238,000	20,791	3,574	999	-	25,364
LAKEFIELD	161,849	178,647	16,798	-	2,044	2,814	16,028
LAMBERTON	70,991	81,056	10,065	694	33	-	10,792
LEWISTON	230,645	248,995	18,350	2,390	293	-	21,033
LEXINGTON	176,776	195,371	18,595	-	-	6,588	12,007
LINWOOD	198,456	217,160	18,704	3,032	18	-	21,754
LONSDALE	310,850	332,290	21,440	5,483	618	-	27,541
LUTSEN	65,149	73,001	7,852	1,561	-	-	9,413
LUVERNE	358,769	384,123	25,354	16,543	6,678	-	48,575
MADELIA	196,060	214,470	18,410	1,222	771	-	20,403
MADISON	196,260	215,183	18,923	-	913	1,975	17,861
MAHNOMEN	160,321	175,083	14,762	1,328	296	-	16,386
MAPLE LAKE	309,855	330,060	20,205	8,116	714	-	29,035
MAPLETON	175,410	192,225	16,815	-	802	7,202	10,415
MARBLE	74,045	85,945	11,900	-	2,461	1,807	12,554
MAYER	142,222	155,348	13,126	1,185	608	-	14,919
MCGREGOR	129,237	141,194	11,957	-	-	1,238	10,719
MELROSE	131,755	148,876	17,121	1,126	563	-	18,810
MINNEOTA	213,111	231,862	18,751	1,623	52	-	20,426
MINNESOTA LAKE	157,321	173,424	16,103	-	930	2,897	14,136
MONTGOMERY	281,037	299,026	17,989	20,854	1,077	-	39,920
MONTROSE	122,365	134,317	11,952	2,844	747	-	15,543
MOOSE LAKE	102,220	113,580	11,360	-	768	2,186	9,942
MORGAN	177,261	193,102	15,841	-	1,424	3,270	13,995
MORRIS	157,168	178,477	21,309	-	1,645	2,196	20,758
MOTLEY	164,385	176,306	11,921	756	676	-	13,353
NASHWAUK	177,802	201,533	23,731	-	1,231	2,537	22,425
NEVIS	161,240	173,850	12,610	1,426	394	-	14,430
NEW GERMANY	152,867	165,918	13,051	346	-	-	13,397
NEW LONDON	177,293	197,591	20,298	2,162	1,252	-	23,712
NEW MARKET	105,723	117,800	12,077	-	162	718	11,521
NEW RICHLAND	106,397	118,915	12,518	-	350	3,414	9,454
NEW SCANDIA	228,272	251,616	23,344	1,197	906	-	25,447
NICOLLET	116,056	127,774	11,718	2,384	593	-	14,695
NORTH BRANCH	300,140	326,600	26,460	9,039	1,862	-	37,361
NORWOOD	155,266	169,203	13,937	5,398	2,094	-	21,429
OAK GROVE	138,223	156,550	18,327	-	1,415	2,480	17,262
OGILVIE	114,309	122,778	8,469	-	331	460	8,340
OLIVIA	159,713	177,743	18,030	1,145	684	-	19,859
ONAMIA	180,664	198,056	17,392	-	579	1,192	16,779
ORR	53,800	59,490	5,690	-	628	2,379	3,939
ORTONVILLE	257,257	276,213	18,956	5,182	4,266	-	28,404

Table 3
Calculation of Estimated 1995 Financial Requirements

<u>Name of Association</u>	<u>1994 Required Reserves</u>	<u>1995 Required Reserves</u>	<u>Normal Cost</u>	<u>Amortized Unfunded Liability</u>	<u>1994 Admin Plus 3.5%</u>	<u>Ten Percent of Surplus</u>	<u>1995 Financial Requirements</u>
<u>LUMP SUM - \$500 OR MORE.</u>							
<u>BUT LESS THAN \$1,000 PER</u>							
<u>YEAR OF SERVICE (cont.)</u>							
PALO	161,790	177,065	15,275	831	599	-	16,705
PAYNESVILLE	237,328	254,256	16,928	5,831	455	-	23,214
PENNOCK	84,908	91,956	7,048	-	-	824	6,224
PEQUOT LAKES	219,467	241,203	21,736	-	320	886	21,170
PERHAM	172,634	191,730	19,096	1,774	881	-	21,751
PIERZ	248,554	267,580	19,026	3,034	1,728	-	23,788
PINE ISLAND	162,536	180,127	17,591	-	-	1,314	16,277
PRESTON	124,818	137,228	12,410	-	-	937	11,473
PROCTOR	175,520	191,088	15,568	4,782	-	-	20,350
REMER	113,190	125,460	12,270	-	331	2,069	10,532
RICE	114,169	126,687	12,518	209	1,815	-	14,542
RICE LAKE	163,618	181,300	17,682	-	1,273	3,432	15,523
RICHMOND	158,720	171,240	12,520	3,674	1,043	-	17,237
ROCKVILLE	132,694	145,087	12,393	7,590	1,554	-	21,537
ROGERS	251,744	275,727	23,983	-	-	1,210	22,773
RUSH CITY	264,885	285,429	20,544	6,582	539	-	27,665
SACRED HEART	149,810	162,380	12,570	361	595	-	13,526
SAINT CHARLES	210,878	229,030	18,152	904	895	-	19,951
SAINT CLAIR	250,674	269,211	18,537	2,119	1,602	-	22,258
SAINT CLOUD	306,824	333,565	26,741	-	5,790	9,734	22,797
SAINT FRANCIS	139,560	159,288	19,728	-	-	6,908	12,820
SAINT JOSEPH	380,244	410,872	30,628	5,258	3,636	-	39,522
SAINT MICHAEL	122,598	128,394	5,796	-	693	173	6,316
SAINT STEPHEN	200,550	214,220	13,670	5,206	621	-	19,497
SANDSTONE	176,600	189,590	12,990	-	1,402	1,761	12,631
SARTELL	197,620	223,915	26,295	713	2,402	-	29,410
SAUK CENTRE	207,382	229,068	21,686	1,783	947	-	24,416
SCANDIA VALLEY	58,510	67,910	9,400	-	570	1,395	8,575
SCANLON	62,050	70,370	8,320	599	-	-	8,919
SCHROEDER	54,640	63,632	8,992	-	332	484	8,840
SEBEKA	173,876	187,493	13,617	174	755	-	14,546
SHERBURN	122,163	135,370	13,207	2,148	440	-	15,795
SILVER BAY	108,896	124,080	15,184	-	341	1,725	13,800
SILVER LAKE	213,832	229,813	15,981	7,655	301	-	23,937
SLAYTON	206,083	229,123	23,040	8,106	595	-	31,741
SPICER	164,100	181,005	16,905	3,207	479	-	20,591
SPRING GROVE	111,000	123,800	12,800	2,156	492	-	15,448
SPRING VALLEY	273,785	294,780	20,995	-	742	977	20,760
SPRINGFIELD	176,820	192,840	16,020	4,016	1,307	-	21,343
STACY-LENT	162,508	175,983	13,475	1,324	1,476	-	16,275
STAPLES	229,424	249,944	20,520	11,090	1,224	-	32,834
STEWART	114,470	125,860	11,390	4,587	-	-	15,977
STEWARTVILLE	248,670	271,073	22,403	-	1,859	4,782	19,480
TAYLORS FALLS	186,663	206,570	19,907	-	4,862	7,555	17,214
THOMSON TOWN	226,702	246,148	19,446	861	1,037	-	21,344
TRIMONT	114,708	126,538	11,830	-	476	6,157	6,149
TRUMAN	70,670	82,170	11,500	-	900	4,079	8,321
WABASHA	147,017	164,151	17,134	3,776	1,024	-	21,934
WACONIA	333,689	362,657	28,968	2,100	2,337	-	33,405
WAITE PARK	155,456	175,184	19,728	-	1,471	112	21,087
WATERTOWN	240,750	266,531	25,781	1,870	-	-	27,651
WATERVILLE	136,399	148,387	11,988	-	261	679	11,570
WESTBROOK	89,720	95,140	5,420	-	-	610	4,810
WHEATON	189,445	208,410	18,965	-	1,689	1,492	19,162
WINNEBAGO	104,713	117,051	12,338	-	1,171	-	13,509
WINSTED	157,700	172,050	14,350	-	-	1,585	12,765
YOUNG AMERICA	142,778	156,638	13,860	-	260	1,269	12,851

Table 3
Calculation of Estimated 1995 Financial Requirements

<u>Name of Association</u>	<u>1994 Required Reserves</u>	<u>1995 Required Reserves</u>	<u>Normal Cost</u>	<u>Amortized Unfunded Liability</u>	<u>1994 Admin Plus 3.5%</u>	<u>Ten Percent of Surplus</u>	<u>1995 Financial Requirements</u>
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)</u>							
ZIMMERMAN	264,268	285,959	21,691	3,091	1,280	-	26,062
ZUMBRO FALLS	102,758	112,138	9,380	-	418	109	9,689
Total	32,978,828	36,068,507	3,089,679	354,431	185,345	178,345	3,451,110
<u>LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE</u>							
AURORA	327,467	355,355	27,888	1,295	2,163	-	31,346
BLUE EARTH	257,940	286,720	28,780	3,037	968	-	32,785
BUFFALO	379,384	408,952	29,568	9,377	2,523	-	41,468
CASS LAKE	249,379	275,237	25,858	-	557	108	26,307
CHISAGO CITY	311,927	338,877	26,950	7,323	1,065	-	35,338
CHISHOLM	205,000	230,900	25,900	-	8,362	14,872	19,390
COLD SPRING	317,459	347,156	29,697	12,378	2,847	-	44,922
CROOKSTON	387,874	414,774	26,900	10,671	7,361	-	44,932
CROSBY	352,062	386,166	34,104	6,400	828	-	41,332
DASSEL	341,200	375,575	34,375	1,267	1,947	-	37,589
DELANO	312,440	337,580	25,140	16,338	718	-	42,196
EAGLE LAKE	322,953	354,128	31,175	3,042	63	-	34,280
EAST BETHEL	282,378	315,095	32,717	-	199	2,650	30,266
EAST GRAND FORKS	551,503	564,370	12,867	586	5,117	-	18,570
ELY	354,720	381,336	26,616	-	1,855	4,065	24,406
EVELETH	88,000	106,160	18,160	-	-	706	17,454
FAIRFAX	357,173	388,820	31,647	-	2,326	4,077	29,896
FARMINGTON	545,902	595,602	49,700	23,245	-	-	72,945
FOLEY	353,501	380,808	27,307	1,545	2,995	-	31,847
GARRISON	163,420	184,560	21,140	-	16	5,815	15,341
HERMANTOWN	528,656	574,744	46,088	20,583	1,428	-	68,099
HOYT LAKES	253,580	278,720	25,140	-	1,625	1,795	24,970
ISANTI	417,618	451,378	33,760	2,198	1,910	-	37,868
JACKSON	340,156	372,420	32,264	-	919	1,920	31,263
LAKE CITY	296,599	322,521	25,922	10,299	-	-	36,221
LAKE ELMO	322,112	357,514	35,402	-	3,598	742	38,258
LE SUEUR	377,982	406,614	28,632	2,868	364	-	31,864
LINDSTROM	278,582	311,410	32,828	-	5,439	2,487	35,780
LITCHFIELD	386,442	423,265	36,823	854	1,125	-	38,802
LITTLE FALLS	311,334	339,509	28,175	6,269	2,143	-	36,587
LONG PRAIRIE	297,497	324,022	26,525	4,204	1,455	-	32,184
LORETTO	267,806	298,246	30,440	1,134	869	-	32,443
LOWER ST. CROIX VAL	380,878	411,012	30,134	-	693	2,492	28,335
MAHTOMEDI	249,660	278,760	29,100	-	-	5,295	23,805
MAPLE PLAIN	401,549	433,642	32,093	-	1,490	5,621	27,962
MILACA	224,340	246,544	22,204	-	771	10,798	12,177
MONTEVIDEO	300,820	331,260	30,440	1,291	10	-	31,741
MONTICELLO	346,580	381,550	34,970	7,669	1,302	-	43,941
MORA	368,015	392,315	24,300	2,406	2,210	-	28,916
MORRISTOWN	340,300	365,360	25,060	669	-	-	25,729
MT IRON	202,460	222,900	20,440	-	-	2,874	17,566
MT LAKE	217,040	239,260	22,220	-	569	2,938	19,851
NEW PRAGUE	394,356	430,581	36,225	3,024	155	-	39,404
NISSWA	270,140	296,120	25,980	6,072	-	-	32,052
NORTH MANKATO	254,320	288,244	33,924	791	1,397	-	36,112
OSAKIS	157,475	179,050	21,575	3,409	721	-	25,705
PELICAN RAPIDS	305,250	333,628	28,378	1,022	677	-	30,077
PINE RIVER	342,480	373,296	30,816	710	1,377	-	32,903
REDWOOD FALLS	376,691	414,872	38,181	-	-	610	37,571

Table 3
Calculation of Estimated 1995 Financial Requirements

<u>Name of Association</u>	<u>1994 Required Reserves</u>	<u>1995 Required Reserves</u>	<u>Normal Cost</u>	<u>Amortized Unfunded Liability</u>	<u>1994 Admin Plus 3.5%</u>	<u>Ten Percent of Surplus</u>	<u>1995 Financial Requirements</u>
<u>LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE (cont.)</u>							
ROCKFORD	175,603	197,793	22,190	1,963	-	-	24,153
ROSEAU	201,220	222,940	21,720	1,561	362	-	23,643
SAINT ANTHONY	326,680	347,540	20,860	8,472	2,994	-	32,326
SAINT BONIFACIUS	197,898	217,596	19,698	3,398	388	-	23,484
SAINT JAMES	253,615	283,095	29,480	12,468	1,501	-	43,449
SLEEPY EYE	436,110	466,295	30,185	4,628	1,504	-	36,317
TRACY	221,940	246,100	24,160	2,520	1,990	-	28,670
VICTORIA	251,780	276,340	24,560	14,249	2,225	-	41,034
WADENA	219,636	241,803	22,167	-	715	2,213	20,669
WALKER	207,620	230,760	23,140	-	875	354	23,661
WASECA	407,864	457,584	49,720	4,938	930	-	55,588
WAYZATA	407,257	440,639	33,382	11,603	2,903	-	47,888
Total	18,979,623	20,735,413	1,755,790	237,776	90,544	72,432	2,011,678
<u>LUMP SUM - \$1,500 OR MORE, BUT LESS THAN \$2,000 PER YEAR OF SERVICE</u>							
BASS BROOK	403,434	439,952	36,518	-	935	629	36,824
BECKER	481,080	530,277	49,197	1,670	1,656	-	52,523
CAMBRIDGE	407,010	440,700	33,690	6,635	1,263	-	41,588
COTTAGE GROVE	972,496	1,061,116	88,620	3,892	6,400	-	98,912
DETROIT LAKES	419,568	459,048	39,480	-	4,955	3,976	40,459
FOREST LAKE	503,495	557,198	53,703	13,444	1,733	-	68,880
HAM LAKE	360,146	413,424	53,278	5,949	1,033	-	60,260
INTERNATIONAL FALLS	480,651	520,383	39,732	-	1,602	306	41,028
LONG LAKE	497,016	544,102	47,086	3,850	-	-	50,936
NEWPORT	498,343	544,715	46,372	7,076	5,259	-	58,707
NORTH ST. PAUL	644,076	700,884	56,808	3,218	13,631	-	73,657
OSSEO	103,838	116,818	12,980	-	13,862	6,830	20,012
PARK RAPIDS	384,520	422,680	38,160	1,149	170	-	39,479
PRINCETON	511,049	564,463	53,414	812	7,459	-	61,685
PRIOR LAKE	574,534	648,372	73,838	5,570	149	-	79,557
ROSEMOUNT	531,422	582,111	50,689	4,404	5,873	-	60,966
SAINT PAUL PARK	315,230	346,730	31,500	1,775	1,536	-	34,811
SAINT PETER	702,090	752,310	50,220	6,742	2,249	-	59,211
SAUK RAPIDS	589,424	628,272	38,848	-	2,793	670	40,971
TWO HARBORS	467,397	506,224	38,827	-	2,249	679	40,397
VADNAIS HEIGHTS	493,684	559,185	65,501	20,514	3,891	-	89,906
WINDOM	486,648	525,176	38,528	-	704	3,004	36,228
Total	10,827,151	11,864,140	1,036,989	86,700	79,402	16,094	1,186,997
<u>LUMP SUM - \$2,000 OR MORE, BUT LESS THAN \$2,500 PER YEAR OF SERVICE</u>							
BAYPORT	471,600	502,600	31,000	-	8,978	31,324	8,654
BEMIDJI PIONEER	740,780	822,246	81,466	-	7,404	501	88,369
CENTENNIAL	452,505	535,479	82,974	-	3,998	3,439	83,533
ELK RIVER	833,855	907,363	73,508	3,221	2,645	-	79,374
EXCELSIOR	911,561	985,329	73,768	-	10,395	2,853	81,310
FERGUS FALLS	847,057	917,107	70,050	218	3,332	-	73,600
HASTINGS	1,012,241	1,127,091	114,850	-	17,063	4,698	127,215
INVER GROVE HEIGHTS	1,357,672	1,469,262	111,590	7,806	12,227	-	131,623
LITTLE CANADA	798,019	868,006	69,987	1,581	2,987	-	74,555
MAPLEWOOD	2,646,615	2,940,290	293,675	53,960	11,879	-	359,514

Table 3
Calculation of Estimated 1995 Financial Requirements

<u>Name of Association</u>	<u>1994 Required Reserves</u>	<u>1995 Required Reserves</u>	<u>Normal Cost</u>	<u>Amortized Unfunded Liability</u>	<u>1994 Admin Plus 3.5%</u>	<u>Ten Percent of Surplus</u>	<u>1995 Financial Requirements</u>
<u>LUMP SUM - \$2,000 OR MORE, BUT LESS THAN \$2,500 PER YEAR OF SERVICE (cont.)</u>							
OAKDALE	546,081	605,181	59,100	6,531	9,442	-	75,073
OWATONNA	879,040	952,786	73,746	14,175	1,636	-	89,557
SHAKOPEE	789,289	871,799	82,510	26,263	4,979	-	113,752
THIEF RIVER FALLS	396,402	440,122	43,720	-	2,265	4,012	41,973
WILLMAR	793,004	870,620	77,616	3,099	6,062	-	86,777
WOODBURY	1,257,402	1,412,677	155,275	8,421	4,544	-	168,240
Total	14,733,123	16,227,958	1,494,835	125,275	109,836	46,827	1,683,119
<u>LUMP SUM - \$2,500 OR MORE, BUT LESS THAN \$3,000 PER YEAR OF SERVICE</u>							
GOLDEN VALLEY	1,578,334	1,668,365	90,031	-	31,573	2,606	118,998
GRAND RAPIDS	834,361	903,121	68,760	4,032	3,193	-	75,985
HOPKINS	1,293,961	1,416,628	122,667	6,460	6,443	-	135,570
MARSHALL	1,099,332	1,202,746	103,414	11,119	4,062	-	118,595
STILLWATER	1,041,553	1,117,785	76,232	8,950	12,308	-	97,490
Total	5,847,541	6,308,645	461,104	30,561	57,579	2,606	546,638
<u>LUMP SUM - \$3,000 OR MORE, BUT LESS THAN \$3,500 PER YEAR OF SERVICE</u>							
ALEXANDRIA	957,094	1,058,935	101,841	20,071	7,794	-	129,706
MAPLE GROVE	1,783,197	2,004,430	221,233	22,678	10,573	-	254,484
NORTHFIELD	1,055,407	1,137,424	82,017	23,371	9,428	-	114,816
Total	3,795,698	4,200,789	405,091	66,120	27,795	-	499,006
<u>LUMP SUM - \$3,500 OR MORE PER YEAR OF SERVICE</u>							
BRAINERD	1,489,994	1,639,925	149,931	8,008	11,336	-	169,275
LAKEVILLE	2,062,394	2,279,114	216,720	40,908	12,307	-	269,935
Total	3,552,388	3,919,039	366,651	48,916	23,643	-	439,210
TOTAL FOR LUMP SUMS	107,486,014	117,697,268	10,211,254	1,046,036	687,040	629,214	11,339,181

Table 3
Calculation of Estimated 1995 Financial Requirements

Name of Association	1994 Required Reserves	1995 Required Reserves	Normal Cost	Amortized Unfunded Liability	1994 Admin Plus 3.5%	Ten Percent of Surplus	1995 Financial Requirements
<u>MONTHLY SERVICE</u>							
CHASKA	1,533,881	1,571,350	37,469	20,345	2,588	-	60,402
COLUMBIA HEIGHTS	637,958	663,586	25,628	-	8,692	31,118	3,202
CRYSTAL	2,488,823	2,605,114	116,291	17,194	11,219	-	144,704
EDEN PRAIRIE	4,772,000	4,975,881	203,881	93,802	46,049	-	343,732
EDINA	4,903,372	4,999,399	96,027	-	60,419	66,927	89,519
HUTCHINSON	963,134	979,794	16,660	28,855	2,808	-	48,323
MINNETONKA	4,049,205	4,195,226	146,021	-	34,570	29,716	150,875
MOUND	2,334,709	2,380,267	45,558	70,171	2,686	-	118,415
PINE CITY	388,744	395,636	6,892	8,435	3,345	-	18,672
SPRING LAKE PARK	3,066,507	3,156,653	90,146	-	26,335	20,007	96,474
WHITE BEAR LAKE	2,499,600	2,571,227	71,627	-	25,325	655	96,297
WORTHINGTON	1,192,666	1,212,272	19,606	69,506	1,087	-	90,199
TOTAL MONTHLY SERVICE	<u>28,830,599</u>	<u>29,706,405</u>	<u>875,806</u>	<u>308,308</u>	<u>225,123</u>	<u>148,423</u>	<u>1,260,814</u>
<u>MONTHLY/LS* COMBINATION</u>							
APPLE VALLEY	1,959,552	2,049,423	89,871	28,160	19,945	-	137,976
BROOKLYN CENTER	2,981,147	3,049,845	68,698	111,530	12,689	-	192,917
CHANHASSEN	972,122	1,011,554	39,432	11,173	2,100	-	52,705
EAGAN	2,783,850	2,963,212	179,362	44,041	11,425	-	234,828
FAIRMONT	1,634,182	1,668,893	34,711	10,822	13,450	-	58,983
GLENCOE	504,893	524,237	19,344	13,904	6,872	-	40,120
LAKE JOHANNA	2,397,800	2,491,931	94,131	43,769	17,302	-	155,202
NEW BRIGHTON	2,043,545	2,084,080	40,535	34,125	3,216	-	77,876
NEW HOPE	1,164,213	1,205,576	41,363	22,370	15,379	-	79,112
NEW ULM	1,766,057	1,805,719	39,662	29,561	9,160	-	78,383
PIPESTONE	498,412	521,032	22,620	27,980	2,376	-	52,976
PLYMOUTH	2,178,530	2,276,635	98,105	16,471	7,433	-	122,009
ROBBINSDALE	889,797	910,765	20,968	-	10,581	3,828	27,721
ROSEVILLE	4,207,818	4,321,518	113,700	93,605	57,103	-	264,408
SAVAGE	1,633,541	1,670,591	37,050	67,380	18,368	-	122,798
TOTAL MONTHLY/LS* COMBINATION	<u>27,615,459</u>	<u>28,555,011</u>	<u>939,552</u>	<u>554,891</u>	<u>207,399</u>	<u>3,828</u>	<u>1,698,014</u>
GRAND TOTAL FOR LUMP SUM, MONTHLY SERVICE, AND MONTHLY/LS* COMBINATION	<u>163,932,072</u>	<u>175,958,684</u>	<u>12,026,612</u>	<u>1,909,235</u>	<u>1,119,562</u>	<u>781,465</u>	<u>14,298,009</u>

*LS - LUMP SUM

Table 4
Calculation of Estimated 1995 Municipal Contribution

Name of Association	1995 Financial Requirements	1994 Assets	5 Percent Assumed Interest	1995 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1995 Required Municipal Contribution
<u>LUMP SUM - LESS THAN \$50</u>							
<u>PER YEAR OF SERVICE</u>							
CLIMAX	-	24,302	1,215	1,319	2,534	(2,534)	-
ELBOW-TULABY	-	7,421	371	1,110	1,481	(1,481)	-
FLENSBURG	342	13,040	652	409	1,061	(719)	-
HOLYOKE	-	4,630	232	661	893	(893)	-
LASALLE	-	5,270	264	-	264	(264)	-
NASSAU	-	14,213	711	651	1,362	(1,362)	-
NORTH STAR TOWNSHIP	-	918	46	288	334	(334)	-
PEMBERTON	-	16,149	807	1,898	2,705	(2,705)	-
REVERE	58	1,560	78	172	250	(192)	-
TAUNTON	246	3,265	163	287	450	(204)	-
Total	646	90,768	4,539	6,795	11,334	(10,688)	-
<u>LUMP SUM - \$50 OR MORE,</u>							
<u>BUT LESS THAN \$100 PER</u>							
<u>YEAR OF SERVICE</u>							
CARSONVILLE	999	29,215	1,461	2,623	4,084	(3,085)	-
DANVERS	1,001	9,617	481	1,746	2,227	(1,226)	-
ELMER	384	13,651	683	311	994	(610)	-
FINLAYSON	377	20,294	1,015	2,913	3,928	(3,551)	-
FISHER	-	29,742	1,487	719	2,206	(2,206)	-
FRENCH TOWNSHIP	148	20,687	1,034	1,599	2,633	(2,485)	-
GOODLAND	749	8,610	431	910	1,341	(592)	-
GRANADA	-	69,017	3,451	653	4,104	(4,104)	-
LAKE WILSON	-	93,515	4,676	2,371	7,047	(7,047)	-
LAKELAND	-	16,741	837	1,217	2,054	(2,054)	-
LISMORE	1,322	34,492	1,725	2,358	4,083	(2,761)	-
LYND	195	13,133	657	1,269	1,926	(1,731)	-
MAPLE HILL	234	11,226	561	1,254	1,815	(1,581)	-
NORTHLAND	444	5,928	296	626	922	(478)	-
VINING	-	31,350	1,568	1,683	3,251	(3,251)	-
WALTERS	1,019	7,756	388	2,873	3,261	(2,242)	-
Total	6,872	414,974	20,751	25,125	45,876	(39,004)	-
<u>LUMP SUM - \$100 OR MORE,</u>							
<u>BUT LESS THAN \$200 PER</u>							
<u>YEAR OF SERVICE</u>							
ALASKA TOWNSHIP	936	8,802	440	3,208	3,648	(2,712)	-
ALBORN	3,033	28,445	1,422	1,235	2,657	376	376
ALMELUND	3,976	19,978	999	3,533	4,532	(556)	-
ALTURA	3,499	45,940	2,297	2,816	5,113	(1,614)	-
BEARDSLEY	3,464	66,822	3,341	2,270	5,611	(2,147)	-
BETHEL	88	19,674	984	844	1,828	(1,740)	-
BIGELOW	2,006	17,284	864	1,267	2,131	(125)	-
BLACKHOOF	4,067	20,639	1,032	1,405	2,437	1,630	1,630
BLUFFTON	-	29,594	1,480	2,227	3,707	(3,707)	-
BREITUNG	2,178	31,608	1,580	1,540	3,120	(942)	-
BRIMSON-FAIRBANKS	1,736	13,891	695	940	1,635	101	101
CAMPBELL	1,616	71,452	3,573	2,498	6,071	(4,455)	-
CLARISSA	4,225	65,852	3,293	2,710	6,003	(1,778)	-
CLARKS GROVE	-	94,940	4,747	4,289	9,036	(9,036)	-
CLEMENTS	1,971	27,826	1,391	1,461	2,852	(881)	-
CLIFTON	-	50,210	2,511	3,472	5,983	(5,983)	-
COTTON	1,511	21,554	1,078	1,092	2,170	(659)	-
CROOKED LAKE	4,170	33,120	1,656	1,890	3,546	624	624
DARFUR	1,870	44,741	2,237	1,467	3,704	(1,834)	-

Table 4
Calculation of Estimated 1995 Municipal Contribution

Name of Association	1995 Financial Requirements	1994 Assets	5 Percent Assumed Interest	1995 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1995 Required Municipal Contribution
<u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE (cont.)</u>							
DENT	541	47,156	2,358	4,177	6,535	(5,994)	-
DEXTER	567	45,141	2,257	2,140	4,397	(3,830)	-
DUMONT	2,401	28,317	1,416	1,172	2,588	(187)	-
EITZEN	3,141	34,657	1,733	1,792	3,525	(384)	-
ELLSWORTH	2,040	102,511	5,126	3,353	8,479	(6,439)	-
ELROSA	5,305	56,752	2,838	4,360	7,198	(1,893)	-
FEDERAL DAM	840	2,546	127	1,173	1,300	(460)	-
FORADA	1,631	72,040	3,602	1,431	5,033	(3,402)	-
GARVIN	958	25,359	1,268	420	1,688	(730)	-
GHENT	1,439	36,712	1,836	1,852	3,688	(2,249)	-
GRYGLA	1,856	23,050	1,153	2,548	3,701	(1,845)	-
HANLEY FALLS	2,792	45,638	2,282	1,500	3,782	(990)	-
HARRIS	1,412	36,934	1,847	3,005	4,852	(3,440)	-
HITTERDAL	2,428	26,886	1,344	1,661	3,005	(577)	-
HOKAH	3,381	83,689	4,184	3,205	7,389	(4,008)	-
HOLLAND	-	31,348	1,567	1,538	3,105	(3,105)	-
JACOBSON	1,522	24,374	1,219	811	2,030	(508)	-
KENNEDY	1,842	21,492	1,075	3,854	4,929	(3,087)	-
LAKE HENRY	2,957	47,782	2,389	1,531	3,920	(963)	-
LANCASTER	2,012	24,791	1,240	2,882	4,122	(2,110)	-
LUCAN	3,697	42,572	2,129	2,059	4,188	(491)	-
MAHTOWA	4,129	21,854	1,093	1,562	2,655	1,474	1,474
MAKINEN	2,598	28,125	1,406	924	2,330	268	268
MCGRATH	1,019	6,752	338	1,086	1,424	(405)	-
MIDDLE RIVER	-	51,505	2,575	3,170	5,745	(5,745)	-
NEW MUNICH	1,701	21,767	1,088	583	1,671	30	30
PORTER	3,967	64,842	3,242	1,598	4,840	(873)	-
SAINT LEO	2,947	37,462	1,873	1,812	3,685	(738)	-
SHELLY	-	56,724	2,836	1,528	4,364	(4,364)	-
SOLWAY RURAL	1,732	15,679	784	2,062	2,846	(1,114)	-
STURGEON LAKE	2,406	15,910	796	1,780	2,576	(170)	-
TWIN LAKES [MAHNOMEN]	1,948	15,830	792	1,418	2,210	(262)	-
VESTA	402	54,000	2,700	2,096	4,796	(4,394)	-
VILLARD	292	26,828	1,341	3,524	4,865	(4,573)	-
WILMONT	1,618	56,638	2,832	4,235	7,067	(5,449)	-
WRIGHT	64	37,090	1,855	898	2,753	(2,689)	-
Total	107,931	2,083,125	104,161	114,904	219,065	(111,134)	4,503

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

ALDEN	6,815	56,580	2,829	3,479	6,308	507	507
AMBOY	2,034	82,414	4,121	3,834	7,955	(5,921)	-
ASKOV	2,578	47,958	2,398	1,786	4,184	(1,606)	-
BADGER	-	88,452	4,423	3,333	7,756	(7,756)	-
BELLINGHAM	2,819	68,708	3,435	2,854	6,289	(3,470)	-
BELVIEW	6,036	74,408	3,720	2,778	6,498	(462)	-
BIWABIK	3,320	29,874	1,494	1,764	3,258	62	62
BOWLUS	5,231	72,346	3,617	3,498	7,115	(1,884)	-
BOYD	6,285	63,579	3,179	2,251	5,430	855	855
BREVATOR	2,938	22,241	1,112	2,007	3,119	(181)	-
BROOK PARK	142	64,499	3,225	915	4,140	(3,998)	-
CANTON	4,674	55,433	2,772	2,171	4,943	(269)	-
CEYLON	1,567	72,763	3,638	3,516	7,154	(5,587)	-
CHERRY	3,757	40,024	2,001	1,973	3,974	(217)	-
CLINTON [ST. LOUIS]	3,964	77,810	3,891	2,018	5,909	(1,945)	-

Table 4
Calculation of Estimated 1995 Municipal Contribution

Name of Association	1995 Financial Requirements	1994 Assets	5 Percent Assumed Interest	1995 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1995 Required Municipal Contribution
LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE (cont.)							
COLVIN	3,859	36,062	1,803	1,674	3,477	382	382
CURRIE	5,537	70,002	3,500	2,712	6,212	(675)	-
DEER CREEK	1,900	41,654	2,083	2,219	4,302	(2,402)	-
DELAVAN	1,872	86,378	4,319	2,764	7,083	(5,211)	-
DOVER	4,823	91,546	4,577	2,712	7,289	(2,466)	-
DUNNELL	1,373	53,272	2,664	2,291	4,955	(3,582)	-
EASTERN HUBBARD	4,646	21,281	1,064	2,646	3,710	936	936
EASTON	5,024	95,133	4,757	2,157	6,914	(1,890)	-
ELIZABETH	4,042	85,332	4,267	4,975	9,242	(5,200)	-
ELLENDALE	4,430	37,774	1,889	6,782	8,671	(4,241)	-
EMMONS	4,792	69,250	3,463	2,787	6,250	(1,458)	-
EVANSVILLE	5,509	73,375	3,669	2,603	6,272	(763)	-
FIFTY LAKES	2,446	47,408	2,370	1,400	3,770	(1,324)	-
FINLAND	9,273	36,701	1,835	3,222	5,057	4,216	4,216
FREDENBERG	2,520	39,046	1,952	1,987	3,939	(1,419)	-
FROST	5,853	78,769	3,938	5,546	9,484	(3,631)	-
GNESEN	4,148	61,024	3,051	2,777	5,828	(1,680)	-
HALSTAD	3,819	45,273	2,264	2,315	4,579	(760)	-
HANCOCK	4,037	76,232	3,812	3,788	7,600	(3,563)	-
HANSKA	4,604	77,050	3,853	3,642	7,495	(2,891)	-
HARTLAND	591	83,783	4,189	2,093	6,282	(5,691)	-
HAYWARD	-	132,084	6,604	3,029	9,633	(9,633)	-
HENDRUM	1,783	38,166	1,908	1,335	3,243	(1,460)	-
HEWITT	3,618	37,854	1,893	1,664	3,557	61	61
HILL CITY	8,275	80,001	4,000	2,721	6,721	1,554	1,554
HOVLAND	2,491	32,940	1,647	1,645	3,292	(801)	-
INDUSTRIAL	5,201	43,530	2,177	1,133	3,310	1,891	1,891
IONA	333	43,312	2,166	1,538	3,704	(3,371)	-
KARLSTAD	8,429	48,848	2,442	4,176	6,618	1,811	1,811
KELLIHER	5,579	62,900	3,145	2,718	5,863	(284)	-
LAKE BRONSON	1,809	29,267	1,463	1,215	2,678	(869)	-
LAKEWOOD	4,752	63,432	3,172	3,556	6,728	(1,976)	-
LEAF VALLEY	5,945	57,145	2,857	2,117	4,974	971	971
LOWRY	5,175	52,490	2,625	2,182	4,807	368	368
MAPLEVIEW	2,854	47,986	2,399	300	2,699	155	155
MCDAVITT	-	87,091	4,355	1,123	5,478	(5,478)	-
MCKINLEY	3,475	17,697	885	183	1,068	2,407	2,407
MEDFORD	3,538	72,152	3,608	2,954	6,562	(3,024)	-
NORTHOME	-	66,888	3,344	2,354	5,698	(5,698)	-
ORONOCO	-	92,592	4,630	1,634	6,264	(6,264)	-
OSTRANDER	2,137	40,340	2,017	1,659	3,676	(1,539)	-
OTTERTAIL	6,352	72,008	3,600	3,497	7,097	(745)	-
RED WING	4,761	110,555	5,528	5,000	10,528	(5,767)	-
ROLLINGSTONE	5,233	32,979	1,649	4,110	5,759	(526)	-
ROSE CREEK	8,017	68,854	3,443	3,019	6,462	1,555	1,555
SABIN-ELMWOOD	4,927	77,537	3,877	3,194	7,071	(2,144)	-
SAINT MARTIN	6,350	87,717	4,386	2,609	6,995	(645)	-
SANBORN	5,409	49,416	2,471	2,928	5,399	10	10
SILICA	2,992	22,653	1,133	443	1,576	1,416	1,416
SOLWAY	7,665	39,709	1,985	2,062	4,047	3,618	3,618
SQUAW LAKE	4,923	49,322	2,466	1,424	3,890	1,033	1,033
TOFTE	4,481	18,912	946	915	1,861	2,620	2,620
TWIN LAKES (FREEBORN)	922	66,360	3,318	269	3,587	(2,665)	-
UPSALA	2,482	67,821	3,391	3,209	6,600	(4,118)	-
VERGAS	1,889	86,892	4,345	4,375	8,720	(6,831)	-
WARBA-FEELY-SAGO	1,621	27,640	1,382	2,101	3,483	(1,862)	-
WARREN	9,075	45,811	2,291	8,777	11,068	(1,993)	-
WARROAD	1,502	82,033	4,102	11,564	15,666	(14,164)	-

Table 4
Calculation of Estimated 1995 Municipal Contribution

Name of Association	1995 Financial Requirements	1994 Assets	5 Percent Assumed Interest	1995 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1995 Required Municipal Contribution
<u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE (cont.)</u>							
WAUBUN	4,497	49,944	2,497	2,121	4,618	(121)	-
WILLOW RIVER	2,483	45,890	2,295	1,920	4,215	(1,732)	-
WILSON	6,191	67,597	3,380	4,908	8,288	(2,097)	-
WOODSTOCK	3,225	41,291	2,065	1,240	3,305	(80)	-
WYKOFF	3,231	70,687	3,534	2,658	6,192	(2,961)	-
Total	300,880	4,651,777	232,595	212,848	445,443	(144,563)	26,428
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE</u>							
ADAMS	8,426	101,968	5,098	5,289	10,387	(1,961)	-
ADRIAN	5,743	91,958	4,598	4,510	9,108	(3,365)	-
ALBERTVILLE	11,474	52,775	2,639	4,064	6,703	4,771	4,771
ALPHA	2,696	70,896	3,545	1,951	5,496	(2,800)	-
ARGYLE	9,397	87,054	4,353	4,307	8,660	737	737
ASHBY	8,863	62,648	3,132	3,874	7,006	1,857	1,857
ATWATER	8,929	99,141	4,957	5,170	10,127	(1,198)	-
AUDUBON	7,832	82,803	4,140	4,980	9,120	(1,288)	-
BALATON	8,847	87,146	4,357	4,544	8,901	(54)	-
BALSAM	7,290	64,441	3,222	2,411	5,633	1,657	1,657
BARRETT	5,152	47,266	2,363	2,069	4,432	720	720
BEAVER CREEK	7,039	72,103	3,605	2,261	5,866	1,173	1,173
BELGRADE	9,997	118,885	5,944	3,362	9,306	691	691
BERTHA	6,490	66,963	3,348	2,846	6,194	296	296
BIRD ISLAND	11,683	81,923	4,096	6,018	10,114	1,569	1,569
BLOMKEST	4,805	76,052	3,803	3,819	7,622	(2,817)	-
BRICELYN	7,533	71,656	3,583	2,853	6,436	1,097	1,097
BROOTEN	9,212	127,321	6,366	3,734	10,100	(888)	-
BROWERVILLE	4,380	145,780	7,289	4,906	12,195	(7,815)	-
BROWNSDALE	8,189	80,294	4,015	3,886	7,901	288	288
BROWNTON	7,944	88,658	4,433	3,709	8,142	(198)	-
BUFFALO LAKE	9,036	86,774	4,339	3,739	8,078	958	958
BUTTERFIELD	9,249	90,185	4,509	2,483	6,992	2,257	2,257
BYRON	15,897	118,034	5,902	20,323	26,225	(10,328)	-
CANOSIA	4,067	74,464	3,723	4,154	7,877	(3,810)	-
CHANDLER	4,054	82,142	4,107	3,974	8,081	(4,027)	-
CHOKIO	5,109	63,437	3,172	4,116	7,288	(2,179)	-
CLAREMONT	7,796	67,676	3,384	3,039	6,423	1,373	1,373
CLARKFIELD	10,409	117,514	5,876	5,319	11,195	(786)	-
CLEARWATER	15,426	121,836	6,092	6,511	12,603	2,823	2,823
CLINTON [BIG STONE]	10,675	49,208	2,460	2,864	5,324	5,351	5,351
COMFREY	12,795	88,834	4,442	4,113	8,555	4,240	4,240
COTTONWOOD	12,324	127,361	6,368	5,596	11,964	360	360
COURTLAND	9,510	100,731	5,037	3,748	8,785	725	725
CROMWELL	8,993	79,036	3,952	2,092	6,044	2,949	2,949
CUYUNA	13,384	54,793	2,740	573	3,313	10,071	10,071
CYRUS	4,047	64,451	3,223	2,215	5,438	(1,391)	-
DALTON	8,406	96,791	4,840	3,279	8,119	287	287
DANUBE	5,799	89,777	4,489	3,651	8,140	(2,341)	-
EAGLE BEND	10,871	96,849	4,842	2,820	7,662	3,209	3,209
ECHO	5,925	83,235	4,162	2,602	6,764	(839)	-
EDGERTON	11,593	117,927	5,896	5,670	11,566	27	27
ELMORE	4,805	88,394	4,420	3,250	7,670	(2,865)	-
ELYSIAN	7,996	104,377	5,219	3,507	8,726	(730)	-
FAYAL	952	60,931	3,047	4,143	7,190	(6,238)	-
FERTILE	2,818	67,613	3,381	5,922	9,303	(6,485)	-

Table 4
Calculation of Estimated 1995 Municipal Contribution

Name of Association	1995 Financial Requirements	1994 Assets	5 Percent Assumed Interest	1995 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1995 Required Municipal Contribution
LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)							
FORESTON	5,371	86,671	4,334	4,830	9,164	(3,793)	-
FRANKLIN	5,513	82,632	4,132	3,002	7,134	(1,621)	-
GARFIELD	5,960	100,888	5,044	3,130	8,174	(2,214)	-
GLYNDON	3,950	113,877	5,694	5,453	11,147	(7,197)	-
GRACEVILLE	8,583	74,617	3,731	4,750	8,481	102	102
GRAND LAKE	10,331	94,664	4,733	5,120	9,853	478	478
GRAND MEADOW	4,431	82,810	4,141	6,132	10,273	(5,842)	-
GREEN ISLE	11,387	106,101	5,305	3,776	9,081	2,306	2,306
GREY EAGLE	8,816	84,721	4,236	4,152	8,388	428	428
GROVE CITY	6,336	63,980	3,199	4,578	7,777	(1,441)	-
HALLOCK	9,754	126,877	6,344	6,080	12,424	(2,670)	-
HAMBURG	26,323	36,513	1,826	2,171	3,997	22,326	22,326
HANOVER	7,257	75,359	3,768	18,809	22,577	(15,320)	-
HARMONY	7,152	91,460	4,573	4,384	8,957	(1,805)	-
HENDRICKS	11,441	95,064	4,753	6,039	10,792	649	649
HENNING	11,160	122,388	6,119	8,633	14,752	(3,592)	-
HERMAN	8,560	51,370	2,569	3,989	6,558	2,002	2,002
HILLS	11,636	81,620	4,081	3,964	8,045	3,591	3,591
HOFFMAN	8,759	90,109	4,505	3,181	7,686	1,073	1,073
HOUSTON	10,507	121,590	6,080	4,850	10,930	(423)	-
IRONTON	13,127	81,866	4,093	893	4,986	8,141	8,141
JASPER	7,742	75,347	3,767	3,916	7,683	59	59
JEFFERS	5,923	67,696	3,385	2,887	6,272	(349)	-
KELLOGG	4,434	100,529	5,026	2,895	7,921	(3,487)	-
KENSINGTON	6,957	61,854	3,093	2,173	5,266	1,691	1,691
KETTLE RIVER	10,432	79,661	3,983	2,034	6,017	4,415	4,415
KILKENNY	11,065	60,930	3,047	5,862	8,909	2,156	2,156
KINNEY	4,014	119,135	5,957	1,540	7,497	(3,483)	-
LAFAYETTE	8,942	180,672	9,034	4,977	14,011	(5,069)	-
LAKE KABETOGAMA	4,737	15,218	761	795	1,556	3,181	3,181
LAKE LILLIAN	4,796	51,362	2,568	3,201	5,769	(973)	-
LAKE PARK	7,624	108,335	5,417	5,371	10,788	(3,164)	-
LANESBORO	8,547	88,784	4,439	4,370	8,809	(262)	-
LEROY	9,050	76,637	3,832	3,852	7,684	1,366	1,366
LESTER PRAIRIE	14,842	136,197	6,810	4,308	11,118	3,724	3,724
LEWISVILLE	3,287	75,093	3,755	4,019	7,774	(4,487)	-
LITTLEFORK	8,023	82,299	4,115	3,595	7,710	313	313
MABEL	8,035	64,969	3,248	3,297	6,545	1,490	1,490
MADISON LAKE	9,870	124,374	6,219	4,274	10,493	(623)	-
MAYNARD	8,802	83,983	4,199	4,098	8,297	505	505
MCINTOSH	4,200	73,246	3,662	2,663	6,325	(2,125)	-
MENAHGA	8,201	90,714	4,536	3,721	8,257	(56)	-
MIESVILLE	9,529	97,914	4,896	3,225	8,121	1,408	1,408
MILAN	5,785	77,272	3,864	5,477	9,341	(3,556)	-
MILTONA	8,382	106,355	5,318	3,238	8,556	(174)	-
MISSION	5,970	33,400	1,670	3,665	5,335	635	635
MORTON	3,781	68,054	3,403	4,058	7,461	(3,680)	-
NEW AUBURN	4,153	82,362	4,118	2,060	6,178	(2,025)	-
NEW YORK MILLS	13,047	76,542	3,827	5,557	9,384	3,663	3,663
NEWFOLDEN	5,985	65,484	3,274	5,050	8,324	(2,339)	-
ODIN	2,510	65,775	3,289	1,940	5,229	(2,719)	-
OKABENA	5,144	78,162	3,908	2,178	6,086	(942)	-
ORMSBY	2,771	73,518	3,676	1,735	5,411	(2,640)	-
PALISADE	6,518	73,671	3,684	2,421	6,105	413	413
PARKERS PRAIRIE	14,059	72,620	3,631	3,665	7,296	6,763	6,763
PIKE SANDY BRITT	12,126	82,900	4,145	4,793	8,938	3,188	3,188
PILLAGER	9,124	94,150	4,708	6,817	11,525	(2,401)	-
PLATO	8,939	107,070	5,354	2,812	8,166	773	773

Table 4
Calculation of Estimated 1995 Municipal Contribution

Name of Association	1995 Financial Requirements	1994 Assets	5 Percent Assumed Interest	1995 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1995 Required Municipal Contribution
LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)							
PRINSBURG	5,010	79,139	3,957	2,360	6,317	(1,307)	-
RANDALL	11,399	84,069	4,203	8,010	12,213	(814)	-
RANDOLPH	11,926	116,617	5,831	6,131	11,962	(36)	-
RAYMOND	5,250	76,952	3,848	4,020	7,868	(2,618)	-
RENVILLE	13,570	102,143	5,107	6,130	11,237	2,333	2,333
ROTHSAY	7,832	137,970	6,899	9,306	16,205	(8,373)	-
ROYALTON	6,337	94,431	4,722	4,252	8,974	(2,637)	-
RUSSELL	7,831	47,326	2,366	2,571	4,937	2,894	2,894
RUTHTON	6,972	80,723	4,036	4,387	8,423	(1,451)	-
SHAFFER	3,929	95,467	4,773	3,567	8,340	(4,411)	-
SHEVLIN	5,611	50,692	2,535	1,380	3,915	1,696	1,696
SOUTH HAVEN	8,732	101,363	5,068	4,913	9,981	(1,249)	-
STARBUCK	10,004	98,392	4,920	6,334	11,254	(1,250)	-
STEPHEN	8,673	112,643	5,632	4,715	10,347	(1,674)	-
STORDEN	5,724	77,802	3,890	2,595	6,485	(761)	-
SUNBURG	5,557	50,007	2,500	3,190	5,690	(133)	-
TACONITE	4,713	63,673	3,184	1,458	4,642	71	71
TOWER	6,101	40,187	2,009	2,241	4,250	1,851	1,851
TWIN VALLEY	6,863	72,283	3,614	4,267	7,881	(1,018)	-
TYLER	10,297	92,696	4,635	4,756	9,391	906	906
UNDERWOOD	6,716	61,954	3,098	5,593	8,691	(1,975)	-
VERNDALE	6,700	84,494	4,225	3,530	7,755	(1,055)	-
VERNON CENTER	6,096	74,684	3,734	2,514	6,248	(152)	-
WALDORF	5,880	130,169	6,508	3,640	10,148	(4,268)	-
WALNUT GROVE	4,721	70,811	3,541	3,600	7,141	(2,420)	-
WATKINS	13,166	81,011	4,051	4,379	8,430	4,736	4,736
WATSON	5,660	110,806	5,540	4,030	9,570	(3,910)	-
WAVERLY	12,676	75,672	3,784	4,348	8,132	4,544	4,544
WELCOME	10,900	128,990	6,450	4,694	11,144	(244)	-
WENDELL	3,211	68,346	3,417	3,175	6,592	(3,381)	-
WEST CONCORD	2,179	167,646	8,382	5,798	14,180	(12,001)	-
WOLF LAKE	5,790	85,169	4,258	3,384	7,642	(1,852)	-
WOOD LAKE	4,904	72,908	3,645	2,449	6,094	(1,190)	-
WRENSHALL	7,416	102,333	5,117	2,570	7,687	(271)	-
WYOMING	9,191	114,464	5,723	7,850	13,573	(4,382)	-
Total	1,105,094	12,011,594	600,588	578,858	1,179,446	(74,352)	145,356

**LUMP SUM - \$500 OR MORE,
BUT LESS THAN \$1,000 PER
YEAR OF SERVICE**

ADA	13,084	147,201	7,360	7,206	14,566	(1,482)	-
AITKIN	40,873	282,251	14,113	14,619	28,732	12,141	12,141
ALBERT LEA TOWN	11,817	130,126	6,506	5,888	12,394	(577)	-
ANNANDALE	24,098	175,460	8,773	12,982	21,755	2,343	2,343
APPLETON	15,542	193,102	9,655	8,033	17,688	(2,146)	-
ARLINGTON	16,766	232,922	11,646	7,637	19,283	(2,517)	-
AVON	11,927	119,106	5,955	9,889	15,844	(3,917)	-
BABBITT	13,986	182,137	9,107	4,458	13,565	421	421
BACKUS	13,197	189,179	9,459	4,544	14,003	(806)	-
BAGLEY	21,945	177,180	8,859	8,143	17,002	4,943	4,943
BARNESVILLE	19,726	184,958	9,248	8,155	17,403	2,323	2,323
BARNUM	8,891	145,326	7,266	2,839	10,105	(1,214)	-
BATTLE LAKE	9,812	156,835	7,842	6,935	14,777	(4,965)	-
BAUDETTE	20,146	236,614	11,831	6,511	18,342	1,804	1,804
BEAVER BAY	8,189	44,318	2,216	322	2,538	5,651	5,651
BELLE PLAINE	28,827	220,199	11,010	11,332	22,342	6,485	6,485

Table 4
Calculation of Estimated 1995 Municipal Contribution

Name of Association	1995 Financial Requirements	1994 Assets	5 Percent Assumed Interest	1995 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1995 Required Municipal Contribution
LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)							
BELLE PRAIRIE	19,459	172,913	8,646	9,677	18,323	1,136	1,136
BENSON	27,854	239,510	11,976	11,309	23,285	4,569	4,569
BIG LAKE	28,249	166,472	8,324	16,791	25,115	3,134	3,134
BIGFORK	15,535	165,281	8,264	6,710	14,974	561	561
BIWABIK CITY	17,122	167,623	8,381	1,957	10,338	6,784	6,784
BLACKDUCK	13,436	124,667	6,233	5,766	11,999	1,437	1,437
BLOOMING PRAIRIE	28,430	267,684	13,384	10,796	24,180	4,250	4,250
BOVEY	16,231	87,786	4,389	2,922	7,311	8,920	8,920
BRANDON	13,456	81,197	4,060	3,314	7,374	6,082	6,082
BRECKENRIDGE	26,971	326,509	16,325	10,546	26,871	100	100
BROWNS VALLEY	9,681	80,323	4,016	1,734	5,750	3,931	3,931
BUHL	5,613	79,247	3,962	1,434	5,396	217	217
CALEDONIA	16,530	210,732	10,537	9,773	20,310	(3,780)	-
CALUMET	15,037	108,624	5,431	2,275	7,706	7,331	7,331
CANBY	21,569	246,898	12,345	7,271	19,616	1,953	1,953
CANNON FALLS	24,944	343,638	17,182	16,628	33,810	(8,866)	-
CARLOS	13,532	168,732	8,437	3,907	12,344	1,188	1,188
CARLTON	20,152	198,847	9,942	6,421	16,363	3,789	3,789
CARVER	23,417	106,667	5,333	8,669	14,002	9,415	9,415
CENTER CITY	12,586	105,098	5,255	3,532	8,787	3,799	3,799
CHATFIELD	23,527	112,927	5,646	8,759	14,405	9,122	9,122
CLARA CITY	11,241	113,143	5,657	5,771	11,428	(187)	-
CLEAR LAKE	16,693	124,465	6,223	8,021	14,244	2,449	2,449
CLEARBROOK	10,674	201,785	10,089	5,424	15,513	(4,839)	-
CLEVELAND	17,864	159,861	7,993	5,236	13,229	4,635	4,635
COKATO	28,664	187,981	9,399	9,548	18,947	9,717	9,717
COLERAINE	18,174	131,983	6,599	3,480	10,079	8,095	8,095
COOK	6,121	191,454	9,573	6,131	15,704	(9,583)	-
COSMOS	2,580	102,079	5,104	3,599	8,703	(6,123)	-
DAWSON	19,721	237,498	11,875	7,199	19,074	647	647
DAYTON	26,601	204,902	10,245	9,931	20,176	6,425	6,425
DEER RIVER	15,655	150,941	7,547	10,852	18,399	(2,744)	-
DEERWOOD	10,558	73,645	3,682	5,809	9,491	1,067	1,067
DILWORTH	19,732	278,103	13,905	10,548	24,453	(4,721)	-
DODGE CENTER	6,273	151,019	7,551	6,019	13,570	(7,297)	-
EDEN VALLEY	16,116	152,789	7,639	5,744	13,383	2,733	2,733
ELBOW LAKE	15,429	146,518	7,326	4,324	11,650	3,779	3,779
EMILY	11,407	123,685	6,184	2,543	8,727	2,680	2,680
EYOTA	9,737	137,462	6,873	5,793	12,666	(2,929)	-
FLOODWOOD	19,053	129,291	6,465	8,034	14,499	4,554	4,554
FRAZEE	12,508	124,753	6,238	7,336	13,574	(1,066)	-
FREEPORT	11,143	132,830	6,642	5,017	11,659	(516)	-
FULDA	21,727	215,817	10,791	7,365	18,156	3,571	3,571
GAYLORD	25,259	200,093	10,005	7,669	17,674	7,585	7,585
GILBERT	19,952	176,604	8,830	3,339	12,169	7,783	7,783
GLENWOOD	37,783	157,910	7,896	10,094	17,990	19,793	19,793
GONVICK	11,491	64,805	3,240	3,067	6,307	5,184	5,184
GOOD THUNDER	20,670	200,334	10,017	5,471	15,488	5,182	5,182
GOODVIEW	15,286	178,137	8,907	5,832	14,739	547	547
GRAND MARAIS	23,332	204,812	10,241	4,931	15,172	8,160	8,160
GRANITE FALLS	19,241	157,114	7,856	9,855	17,711	1,530	1,530
GREENWOOD	14,531	77,603	3,880	2,596	6,476	8,055	8,055
HACKENSACK	17,458	88,623	4,431	4,575	9,006	8,452	8,452
HAMEL	25,809	224,222	11,211	13,201	24,412	1,397	1,397
HAYFIELD	27,927	153,677	7,684	7,644	15,328	12,599	12,599
HECTOR	15,127	127,064	6,353	13,473	19,826	(4,699)	-
HENDERSON	16,630	97,513	4,876	2,985	7,861	8,769	8,769
HERON LAKE	15,856	185,579	9,279	4,034	13,313	2,543	2,543

Table 4
Calculation of Estimated 1995 Municipal Contribution

<u>Name of Association</u>	<u>1995 Financial Requirements</u>	<u>1994 Assets</u>	<u>5 Percent Assumed Interest</u>	<u>1995 Anticipated State Aid</u>	<u>Total Interest & State Aid</u>	<u>Balance of Financial Requirements</u>	<u>1995 Required Municipal Contribution</u>
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)</u>							
HIBBING	27,513	213,229	10,661	37,861	48,522	(21,009)	-
HINCKLEY	15,676	152,706	7,635	7,946	15,581	95	95
HOLDINGFORD	16,744	150,625	7,531	4,870	12,401	4,343	4,343
HOWARD LAKE	24,054	171,093	8,555	6,967	15,522	8,532	8,532
HUGO	15,229	237,478	11,874	10,938	22,812	(7,583)	-
IDEAL	21,964	153,268	7,663	5,360	13,023	8,941	8,941
ISLE	12,429	115,937	5,797	6,876	12,673	(244)	-
JANESVILLE	19,963	137,140	6,857	7,246	14,103	5,860	5,860
JORDAN	35,001	240,619	12,031	10,744	22,775	12,226	12,226
KANDIYOHI	8,108	108,176	5,409	4,166	9,575	(1,467)	-
KASOTA	6,907	151,420	7,571	6,599	14,170	(7,263)	-
KASSON	31,441	207,515	10,376	10,609	20,985	10,456	10,456
KEEWATIN	20,371	237,253	11,863	1,844	13,707	6,664	6,664
KIMBALL	16,584	94,781	4,739	5,888	10,627	5,957	5,957
LACRESCENT	11,330	244,623	12,231	12,252	24,483	(13,153)	-
LAKE BENTON	11,191	100,746	5,037	4,787	9,824	1,367	1,367
LAKE CRYSTAL	25,364	183,275	9,164	9,784	18,948	6,416	6,416
LAKEFIELD	16,028	189,989	9,499	8,662	18,161	(2,133)	-
LAMBERTON	10,792	64,063	3,203	4,780	7,983	2,809	2,809
LEWISTON	21,033	213,828	10,691	8,953	19,644	1,389	1,389
LEXINGTON	12,007	242,659	12,133	4,244	16,377	(4,370)	-
LINWOOD	21,754	179,067	8,953	7,699	16,652	5,102	5,102
LONSDALE	27,541	270,867	13,543	10,529	24,072	3,469	3,469
LUTSEN	9,413	53,546	2,677	2,477	5,154	4,259	4,259
LUVERNE	48,575	256,884	12,844	13,011	25,855	22,720	22,720
MADELIA	20,403	183,836	9,192	8,149	17,341	3,062	3,062
MADISON	17,861	216,014	10,801	6,842	17,643	218	218
MAHNOMEN	16,386	147,037	7,352	6,523	13,875	2,511	2,511
MAPLE LAKE	29,035	268,092	13,405	13,870	27,275	1,760	1,760
MAPLETON	10,415	247,431	12,372	7,621	19,993	(9,578)	-
MARBLE	12,554	92,110	4,606	1,019	5,625	6,929	6,929
MAYER	14,919	117,625	5,881	5,498	11,379	3,540	3,540
MCGREGOR	10,719	141,620	7,081	8,575	15,656	(4,937)	-
MELROSE	18,810	117,023	5,851	10,030	15,881	2,929	2,929
MINNEOTA	20,426	195,485	9,774	6,616	16,390	4,036	4,036
MINNESOTA LAKE	14,136	186,291	9,315	2,979	12,294	1,842	1,842
MONTGOMERY	39,920	144,610	7,231	8,120	15,351	24,569	24,569
MONTROSE	15,543	86,782	4,339	3,959	8,298	7,245	7,245
MOOSE LAKE	9,942	124,080	6,204	8,175	14,379	(4,437)	-
MORGAN	13,995	209,965	10,498	5,998	16,496	(2,501)	-
MORRIS	20,758	179,130	8,957	14,293	23,250	(2,492)	-
MOTLEY	13,353	157,080	7,854	4,480	12,334	1,019	1,019
NASHWAUK	22,425	203,174	10,159	5,512	15,671	6,754	6,754
NEVIS	14,430	154,518	7,726	4,734	12,460	1,970	1,970
NEW GERMANY	13,397	149,403	7,470	2,628	10,098	3,299	3,299
NEW LONDON	23,712	150,784	7,539	11,410	18,949	4,763	4,763
NEW MARKET	11,521	112,900	5,645	7,979	13,624	(2,103)	-
NEW RICHLAND	9,454	140,532	7,027	7,402	14,429	(4,975)	-
NEW SCANDIA	25,447	223,599	11,180	10,075	21,255	4,192	4,192
NICOLLET	14,695	100,756	5,038	9,223	14,261	434	434
NORTH BRANCH	37,361	234,692	11,735	13,374	25,109	12,252	12,252
NORWOOD	21,429	110,029	5,501	4,978	10,479	10,950	10,950
OAK GROVE	17,262	163,021	8,151	11,751	19,902	(2,640)	-
OGILVIE	8,340	118,907	5,945	5,804	11,749	(3,409)	-
OLIVIA	19,859	148,236	7,412	8,944	16,356	3,503	3,503
ONAMIA	16,779	192,582	9,629	5,999	15,628	1,151	1,151
ORR	3,939	77,589	3,879	2,498	6,377	(2,438)	-
ORTONVILLE	28,404	203,922	10,196	4,900	15,096	13,308	13,308

Table 4
Calculation of Estimated 1995 Municipal Contribution

Name of Association	1995 Financial Requirements	1994 Assets	5 Percent Assumed Interest	1995 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1995 Required Municipal Contribution
<u>LUMP SUM - \$500 OR MORE.</u>							
<u>BUT LESS THAN \$1,000 PER</u>							
<u>YEAR OF SERVICE (cont.)</u>							
PALO	16,705	131,969	6,598	2,256	8,854	7,851	7,851
PAYNESVILLE	23,214	208,507	10,425	11,820	22,245	969	969
PENNOCK	6,224	93,144	4,657	4,362	9,019	(2,795)	-
PEQUOT LAKES	21,170	228,327	11,416	8,322	19,738	1,432	1,432
PERHAM	21,751	154,896	7,745	10,713	18,458	3,293	3,293
PIERZ	23,788	225,425	11,271	14,022	25,293	(1,505)	-
PINE ISLAND	16,277	175,674	8,784	13,832	22,616	(6,339)	-
PRESTON	11,473	134,183	6,709	5,674	12,383	(910)	-
PROCTOR	20,350	135,077	6,754	8,957	15,711	4,639	4,639
REMER	10,532	133,875	6,694	4,527	11,221	(689)	-
RICE	14,542	102,521	5,126	5,913	11,039	3,503	3,503
RICE LAKE	15,523	197,941	9,897	7,046	16,943	(1,420)	-
RICHMOND	17,237	134,886	6,744	13,888	20,632	(3,395)	-
ROCKVILLE	21,537	81,212	4,061	12,333	16,394	5,143	5,143
ROGERS	22,773	263,848	13,192	21,257	34,449	(11,676)	-
RUSH CITY	27,665	210,287	10,514	7,674	18,188	9,477	9,477
SACRED HEART	13,526	149,034	7,452	6,324	13,776	(250)	-
SAINT CHARLES	19,951	195,756	9,788	8,638	18,426	1,525	1,525
SAINT CLAIR	22,258	229,483	11,474	7,728	19,202	3,056	3,056
SAINT CLOUD	22,797	404,166	20,208	19,789	39,997	(17,200)	-
SAINT FRANCIS	12,820	208,639	10,432	5,456	15,888	(3,068)	-
SAINT JOSEPH	39,522	310,769	15,538	14,913	30,451	9,071	9,071
SAINT MICHAEL	6,316	124,327	6,216	9,612	15,828	(9,512)	-
SAINT STEPHEN	19,497	147,947	7,397	6,729	14,126	5,371	5,371
SANDSTONE	12,631	194,206	9,710	7,552	17,262	(4,631)	-
SARTELL	29,410	190,492	9,525	16,135	25,660	3,750	3,750
SAUK CENTRE	24,416	188,207	9,410	14,423	23,833	583	583
SCANDIA VALLEY	8,575	72,464	3,623	3,138	6,761	1,814	1,814
SCANLON	8,919	52,084	2,604	1,657	4,261	4,658	4,658
SCHROEDER	8,840	59,480	2,974	603	3,577	5,263	5,263
SEBEKA	14,546	172,133	8,607	6,074	14,681	(135)	-
SHERBURN	15,795	106,070	5,304	4,816	10,120	5,675	5,675
SILVER BAY	13,800	126,149	6,307	6,017	12,324	1,476	1,476
SILVER LAKE	23,937	143,625	7,181	4,717	11,898	12,039	12,039
SLAYTON	31,741	173,423	8,671	7,907	16,578	15,163	15,163
SPICER	20,591	153,060	7,653	7,917	15,570	5,021	5,021
SPRING GROVE	15,448	90,578	4,529	5,024	9,553	5,895	5,895
SPRING VALLEY	20,760	283,551	14,178	8,015	22,193	(1,433)	-
SPRINGFIELD	21,343	162,330	8,117	8,995	17,112	4,231	4,231
STACY-LENT	16,275	149,265	7,463	6,805	14,268	2,007	2,007
STAPLES	32,834	166,791	8,340	9,726	18,066	14,768	14,768
STEWART	15,977	97,009	4,850	4,062	8,912	7,065	7,065
STEWARTVILLE	19,480	296,492	14,825	15,761	30,586	(11,106)	-
TAYLORS FALLS	17,214	262,210	13,111	4,545	17,656	(442)	-
THOMSON TOWN	21,344	205,364	10,268	8,204	18,472	2,872	2,872
TRIMONT	6,149	176,278	8,814	5,326	14,140	(7,991)	-
TRUMAN	8,321	111,455	5,573	5,994	11,567	(3,246)	-
WABASHA	21,934	132,938	6,647	8,510	15,157	6,777	6,777
WACONIA	33,405	312,692	15,635	13,574	29,209	4,196	4,196
WAITE PARK	21,087	156,574	7,829	10,710	18,539	2,548	2,548
WATERTOWN	27,651	222,049	11,102	21,325	32,427	(4,776)	-
WATERVILLE	11,570	143,188	7,159	5,388	12,547	(977)	-
WESTBROOK	4,810	95,816	4,791	5,121	9,912	(5,102)	-
WHEATON	19,162	204,366	10,218	7,322	17,540	1,622	1,622
WINNEBAGO	13,509	100,660	5,033	6,929	11,962	1,547	1,547
WINSTED	12,765	173,552	8,678	5,998	14,676	(1,911)	-
YOUNG AMERICA	12,851	155,463	7,773	8,765	16,538	(3,687)	-

Table 4
Calculation of Estimated 1995 Municipal Contribution

Name of Association	1995 Financial Requirements	1994 Assets	5 Percent Assumed Interest	1995 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1995 Required Municipal Contribution
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)</u>							
ZIMMERMAN	26,062	245,230	12,262	10,604	22,866	3,196	3,196
ZUMBRO FALLS	9,689	103,845	5,192	5,177	10,369	(680)	-
Total	3,451,110	31,875,007	1,593,750	1,471,845	3,065,595	385,515	662,097
<u>LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE</u>							
AURORA	31,346	314,522	15,726	4,480	20,206	11,140	11,140
BLUE EARTH	32,785	244,939	12,247	22,433	34,680	(1,895)	-
BUFFALO	41,468	322,383	16,119	27,907	44,026	(2,558)	-
CASS LAKE	26,307	250,455	12,523	12,398	24,921	1,386	1,386
CHISAGO CITY	35,338	270,429	13,521	9,940	23,461	11,877	11,877
CHISHOLM	19,390	353,721	17,686	12,080	29,766	(10,376)	-
COLD SPRING	44,922	245,404	12,270	13,878	26,148	18,774	18,774
CROOKSTON	44,932	287,943	14,397	10,536	24,933	19,999	19,999
CROSBY	41,332	279,765	13,988	8,933	22,921	18,411	18,411
DASSEL	37,589	328,535	16,427	9,711	26,138	11,451	11,451
DELANO	42,196	215,503	10,775	13,063	23,838	18,358	18,358
EAGLE LAKE	34,280	238,525	11,926	5,851	17,777	16,503	16,503
EAST BETHEL	30,266	308,873	15,444	17,023	32,467	(2,201)	-
EAST GRAND FORKS	18,570	545,646	27,282	22,246	49,528	(30,958)	-
ELY	24,406	395,366	19,768	13,713	33,481	(9,075)	-
EVELETH	17,454	95,062	4,753	7,372	12,125	5,329	5,329
FAIRFAX	29,896	397,946	19,897	6,494	26,391	3,505	3,505
FARMINGTON	72,945	372,580	18,629	22,001	40,630	32,315	32,315
FOLEY	31,847	321,024	16,051	15,743	31,794	53	53
GARRISON	15,341	221,566	11,078	7,860	18,938	(3,597)	-
HERMANTOWN	68,099	366,576	18,329	15,345	33,674	34,425	34,425
HOYT LAKES	24,970	271,529	13,576	4,615	18,191	6,779	6,779
ISANTI	37,868	342,125	17,106	15,306	32,412	5,456	5,456
JACKSON	31,263	359,355	17,968	13,611	31,579	(316)	-
LAKE CITY	36,221	254,720	12,736	15,874	28,610	7,611	7,611
LAKE ELMO	38,258	329,530	16,477	15,492	31,969	6,289	6,289
LE SUEUR	31,864	349,305	17,465	12,811	30,276	1,588	1,588
LINDSTROM	35,780	303,453	15,173	10,811	25,984	9,796	9,796
LITCHFIELD	38,802	306,736	15,337	21,472	36,809	1,993	1,993
LITTLE FALLS	36,587	296,955	14,848	14,851	29,699	6,888	6,888
LONG PRAIRIE	32,184	245,859	12,293	11,755	24,048	8,136	8,136
LORETTO	32,443	256,831	12,842	7,588	20,430	12,013	12,013
LOWER ST. CROIX VAL	28,335	405,798	20,290	16,945	37,235	(8,900)	-
MAHTOMEDI	23,805	302,609	15,130	20,118	35,248	(11,443)	-
MAPLE PLAIN	27,962	457,763	22,888	11,952	34,840	(6,878)	-
MILACA	12,177	332,324	16,616	11,989	28,605	(16,428)	-
MONTEVIDEO	31,741	275,114	13,756	13,691	27,447	4,294	4,294
MONTICELLO	43,941	309,566	15,478	31,129	46,607	(2,666)	-
MORA	28,916	343,960	17,198	16,370	33,568	(4,652)	-
MORRISTOWN	25,729	317,732	15,887	6,522	22,409	3,320	3,320
MT IRON	17,566	231,199	11,560	6,371	17,931	(365)	-
MT LAKE	19,851	246,415	12,321	7,270	19,591	260	260
NEW PRAGUE	39,404	366,817	18,341	14,000	32,341	7,063	7,063
NISSWA	32,052	231,869	11,593	13,792	25,385	6,667	6,667
NORTH MANKATO	36,112	228,936	11,447	22,227	33,674	2,438	2,438
OSAKIS	25,705	132,564	6,628	7,897	14,525	11,180	11,180
PELICAN RAPIDS	30,077	296,916	14,846	13,941	28,787	1,290	1,290
PINE RIVER	32,903	335,376	16,769	7,872	24,641	8,262	8,262
REDWOOD FALLS	37,571	382,789	19,139	16,680	35,819	1,752	1,752

Table 4
Calculation of Estimated 1995 Municipal Contribution

Name of Association	1995 Financial Requirements	1994 Assets	5 Percent Assumed Interest	1995 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1995 Required Municipal Contribution
<u>LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE (cont.)</u>							
ROCKFORD	24,153	166,371	8,319	8,542	16,861	7,292	7,292
ROSEAU	23,643	181,009	9,050	13,296	22,346	1,297	1,297
SAINT ANTHONY	32,326	270,827	13,541	19,114	32,655	(329)	-
SAINT BONIFACIUS	23,484	177,290	8,865	10,434	19,299	4,185	4,185
SAINT JAMES	43,449	232,245	11,612	13,339	24,951	18,498	18,498
SLEEPY EYE	36,317	396,549	19,827	14,803	34,630	1,687	1,687
TRACY	28,670	196,738	9,837	8,597	18,434	10,236	10,236
VICTORIA	41,034	147,539	7,377	8,880	16,257	24,777	24,777
WADENA	20,669	241,762	12,088	11,311	23,399	(2,730)	-
WALKER	23,661	211,161	10,558	10,854	21,412	2,249	2,249
WASECA	55,588	391,443	19,572	25,058	44,630	10,958	10,958
WAYZATA	47,888	374,597	18,730	21,754	40,484	7,404	7,404
Total	2,011,678	17,878,439	893,920	827,941	1,721,861	289,817	405,184
<u>LUMP SUM - \$1,500 OR MORE, BUT LESS THAN \$2,000 PER YEAR OF SERVICE</u>							
BASS BROOK	36,824	409,719	20,486	14,817	35,303	1,521	1,521
BECKER	52,523	464,379	23,219	27,329	50,548	1,975	1,975
CAMBRIDGE	41,588	331,677	16,584	25,387	41,971	(383)	-
COTTAGE GROVE	98,912	933,576	46,679	52,019	98,698	214	214
DETROIT LAKES	40,459	459,331	22,967	27,666	50,633	(10,174)	-
FOREST LAKE	68,880	427,859	21,393	40,604	61,997	6,883	6,883
HAM LAKE	60,260	294,376	14,719	19,620	34,339	25,921	25,921
INTERNATIONAL FALLS	41,028	483,712	24,186	25,935	50,121	(9,093)	-
LONG LAKE	50,936	411,463	20,573	20,231	40,804	10,132	10,132
NEWPORT	58,707	439,847	21,992	8,766	30,758	27,949	27,949
NORTH ST. PAUL	73,657	611,897	30,595	25,927	56,522	17,135	17,135
OSSEO	20,012	172,135	8,607	7,140	15,747	4,265	4,265
PARK RAPIDS	39,479	373,027	18,651	21,964	40,615	(1,136)	-
PRINCETON	61,685	502,931	25,147	25,738	50,885	10,800	10,800
PRIOR LAKE	79,557	485,593	24,280	41,573	65,853	13,704	13,704
ROSEMOUNT	60,966	462,803	23,140	25,999	49,139	11,827	11,827
SAINT PAUL PARK	34,811	297,477	14,874	11,507	26,381	8,430	8,430
SAINT PETER	59,211	631,783	31,589	23,173	54,762	4,449	4,449
SAUK RAPIDS	40,971	596,121	29,806	30,151	59,957	(18,986)	-
TWO HARBORS	40,397	474,182	23,709	14,976	38,685	1,712	1,712
VADNAIS HEIGHTS	89,906	334,785	16,739	28,003	44,742	45,164	45,164
WINDOM	36,228	516,684	25,834	14,408	40,242	(4,014)	-
Total	1,186,997	10,115,357	505,769	532,933	1,038,702	148,295	192,081
<u>LUMP SUM - \$2,000 OR MORE, BUT LESS THAN \$2,500 PER YEAR OF SERVICE</u>							
BAYPORT	8,654	784,837	39,242	29,917	69,159	(60,505)	-
BEMIDJI PIONEER	88,369	745,786	37,289	53,437	90,726	(2,357)	-
CENTENNIAL	83,533	486,892	24,345	36,248	60,593	22,940	22,940
ELK RIVER	79,374	759,890	37,995	41,526	79,521	(147)	-
EXCELSIOR	81,310	940,093	47,005	46,080	93,085	(11,775)	-
FERGUS FALLS	73,600	844,874	42,244	35,605	77,849	(4,249)	-
HASTINGS	127,215	1,059,218	52,961	54,517	107,478	19,737	19,737
INVER GROVE HEIGHTS	131,623	1,279,614	63,981	52,796	116,777	14,846	14,846
LITTLE CANADA	74,555	782,205	39,110	21,189	60,299	14,256	14,256
MAPLEWOOD	359,514	2,115,487	105,774	104,834	210,608	148,906	148,906

Table 4
Calculation of Estimated 1995 Municipal Contribution

<u>Name of Association</u>	<u>1995 Financial Requirements</u>	<u>1994 Assets</u>	<u>5 Percent Assumed Interest</u>	<u>1995 Anticipated State Aid</u>	<u>Total Interest & State Aid</u>	<u>Balance of Financial Requirements</u>	<u>1995 Required Municipal Contribution</u>
<u>LUMP SUM - \$2,000 OR MORE, BUT LESS THAN \$2,500 PER YEAR OF SERVICE (cont.)</u>							
OAKDALE	75,073	485,863	24,293	22,810	47,103	27,970	27,970
OWATONNA	89,557	783,849	39,192	57,768	96,960	(7,403)	-
SHAKOPEE	113,752	666,543	33,327	36,212	69,539	44,213	44,213
THIEF RIVER FALLS	41,973	436,526	21,826	20,585	42,411	(438)	-
WILLMAR	86,777	762,010	38,101	39,668	77,769	9,008	9,008
WOODBURY	168,240	1,138,646	56,932	59,028	115,960	52,280	52,280
Total	1,683,119	14,072,333	703,617	712,220	1,415,837	267,282	354,156
<u>LUMP SUM - \$2,500 OR MORE, BUT LESS THAN \$3,000 PER YEAR OF SERVICE</u>							
GOLDEN VALLEY	118,998	1,604,389	80,219	62,580	142,799	(23,801)	-
GRAND RAPIDS	75,985	794,037	39,702	39,999	79,701	(3,716)	-
HOPKINS	135,570	1,229,358	61,468	39,050	100,518	35,052	35,052
MARSHALL	118,595	974,231	48,712	34,790	83,502	35,093	35,093
STILLWATER	97,490	964,443	48,222	53,990	102,212	(4,722)	-
Total	546,638	5,566,458	278,323	230,409	508,732	37,906	70,145
<u>LUMP SUM - \$3,000 OR MORE, BUT LESS THAN \$3,500 PER YEAR OF SERVICE</u>							
ALEXANDRIA	129,706	803,761	40,188	40,861	81,049	48,657	48,657
MAPLE GROVE	254,484	1,541,412	77,071	97,810	174,881	79,603	79,603
NORTHFIELD	114,816	915,711	45,786	45,128	90,914	23,902	23,902
Total	499,006	3,260,884	163,045	183,799	346,844	152,162	152,162
<u>LUMP SUM - \$3,500 OR MORE PER YEAR OF SERVICE</u>							
BRAINERD	169,275	1,409,918	70,496	62,116	132,612	36,663	36,663
LAKEVILLE	269,935	1,642,625	82,131	65,631	147,762	122,173	122,173
Total	439,210	3,052,543	152,627	127,747	280,374	158,836	158,836
TOTAL FOR LUMP SUMS	11,339,181	105,073,259	5,253,685	5,025,424	10,279,109	1,060,072	2,170,948

Table 4
Calculation of Estimated 1995 Municipal Contribution

Name of Association	1995 Financial Requirements	1994 Assets	5 Percent Assumed Interest	1995 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1995 Required Municipal Contribution
MONTHLY SERVICE							
CHASKA	60,402	1,475,348	73,767	31,444	105,211	(44,809)	-
COLUMBIA HEIGHTS	3,202	949,137	47,457	42,522	89,979	(86,777)	-
CRYSTAL	144,704	2,454,441	122,722	47,496	170,218	(25,514)	-
EDEN PRAIRIE	343,732	3,518,574	175,929	128,147	304,076	39,656	39,656
EDINA	89,519	5,572,637	278,632	166,762	445,394	(355,875)	-
HUTCHINSON	48,323	713,889	35,694	35,287	70,981	(22,658)	-
MINNETONKA	150,875	4,346,363	217,318	147,741	365,059	(214,184)	-
MOUND	118,415	1,575,121	78,756	45,541	124,297	(5,882)	-
PINE CITY	18,672	312,469	15,623	17,072	32,695	(14,023)	-
SPRING LAKE PARK	96,474	3,266,580	163,329	128,357	291,686	(195,212)	-
WHITE BEAR LAKE	96,297	2,506,152	125,308	87,147	212,455	(116,158)	-
WORTHINGTON	90,199	671,808	33,590	23,687	57,277	32,922	32,922
TOTAL MONTHLY SERVICE	1,260,814	27,362,519	1,368,125	901,203	2,269,328	(1,008,514)	72,578
MONTHLY/LS* COMBINATION							
APPLE VALLEY	137,976	1,361,684	68,084	86,112	154,196	(16,220)	-
BROOKLYN CENTER	192,917	2,685,737	134,287	66,803	201,090	(8,173)	-
CHANHASSEN	52,705	769,764	38,488	37,080	75,568	(22,863)	-
EAGAN	234,828	2,170,291	108,515	132,926	241,441	(6,613)	-
FAIRMONT	58,983	1,532,233	76,612	32,877	109,489	(50,506)	-
GLENCOE	40,120	394,906	19,745	14,628	34,373	5,747	5,747
LAKE JOHANNA	155,202	1,956,948	97,847	110,853	208,700	(53,498)	-
NEW BRIGHTON	77,876	1,352,983	67,649	51,595	119,244	(41,368)	-
NEW HOPE	79,112	881,348	44,067	49,568	93,635	(14,523)	-
NEW ULM	78,383	1,317,665	65,883	33,649	99,532	(21,149)	-
PIPESTONE	52,976	293,027	14,651	13,381	28,032	24,944	24,944
PLYMOUTH	122,009	1,862,459	93,123	152,827	245,950	(123,941)	-
ROBBINSDALE	27,721	928,078	46,404	32,656	79,060	(51,339)	-
ROSEVILLE	264,408	3,239,077	161,954	93,543	255,497	8,911	8,911
SAVAGE	122,798	863,684	43,184	25,848	69,032	53,766	53,766
TOTAL MONTHLY/LS* COMBINATION	1,698,014	21,609,884	1,080,493	934,346	2,014,839	(316,825)	93,368
GRAND TOTAL FOR LUMP SUM, MONTHLY SERVICE, AND MONTHLY/LS* COMBINATION	14,298,009	154,045,662	7,702,303	6,860,973	14,563,276	(265,267)	2,336,894

*LS - LUMP SUM

Table 5
Revenues and Expenditures
For the year ended December 31, 1994

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
DEFINED CONTRIBUTION							
ALBANY	6,108	8,750	4,863	-	690	35,081	-
ANDOVER	36,383	24,600	430	3,000	2,376	10,428	-
ANOKA-CHAMPLIN	78,914	-	(118,927)	880	11,221	30,866	-
BINGHAM LAKE	919	322	952	-	181	-	-
BRAHAM	9,321	-	(966)	1,032	440	-	-
BREWSTER	5,366	-	2,496	-	226	-	-
BROOKLYN PARK	126,064	15,223	(87,146)	7,192	40,408	228,187	-
CALLAWAY	3,159	-	3,865	1,000	100	11,315	-
COLOGNE	4,744	1,500	2,741	6,671	701	-	-
COON RAPIDS	119,301	-	(45,899)	4,000	48,431	176,706	-
CRANE LAKE	757	-	47	1,530	-	-	-
CROSSLAKE	8,409	9,938	3,199	-	-	-	-
DALBO	3,331	-	(309)	3,122	-	-	-
DONNELLY	2,482	-	903	-	230	-	-
ELGIN	6,595	-	4,144	-	716	-	-
EMBARRASS	2,096	-	1,987	867	-	4,357	-
ERSKINE	2,161	-	1,061	-	-	7,026	-
FALCON HEIGHTS	20,977	-	(29,279)	2,000	2,909	5,890	-
FOSSTON	7,463	2,000	5,258	3,000	671	-	-
FOUNTAIN	1,424	-	795	167	100	-	-
FRIDLEY	72,741	-	(8,086)	3,000	8,860	318,420	-
GARY	1,675	-	446	-	200	2,651	-
GIBBON	5,950	500	12,273	3,419	1,482	46,370	-
GLENVILLE	3,133	-	1,667	699	312	-	-
GOODHUE	11,673	-	(3,540)	2,000	2,014	32,973	-
HAMPTON	-	-	281	-	411	-	-
HARDWICK	2,464	-	2,956	-	405	-	-
HAWLEY	7,280	5,500	8,074	956	15	-	-
IVANHOE	3,576	2,000	3,653	-	1,106	-	-
KENYON	8,871	3,000	(21,961)	5,762	247	23,250	-
KERKHOVEN	4,047	-	3,309	429	68	-	-
KIESTER	2,609	-	3,181	-	206	-	-
LAKE GEORGE	2,035	-	(2,390)	-	50	3,382	-
LAKEPORT	4,093	920	720	-	-	-	-
LE CENTER	7,716	4,000	9,268	2,900	615	7,583	-
LONDON	3,484	-	1,304	654	381	7,193	-
LONGVILLE	6,664	10,500	3,233	2,100	2,363	-	-
LYLE	4,436	-	1,402	-	405	-	-
MAGNOLIA	930	-	504	-	55	-	-
MANTORVILLE	4,032	-	2,201	1,089	-	-	-
MARINE ON ST. CROIX	3,769	2,500	1,460	2,142	225	15,975	-
MAZEPPA	3,998	-	133	-	407	1,689	-
MEDICINE LAKE	1,175	15,000	(385)	3	1,195	10,322	-
MENDOTA HEIGHTS	36,763	18,936	(22,884)	(15,194)	1,075	56,246	-
MENTOR	1,791	-	688	-	-	-	-
MILLERVILLE	1,651	5,000	(4,896)	-	-	-	-
MILROY	2,397	-	1,125	-	275	-	-
MURDOCK	2,733	1,600	1,710	-	-	-	-
MYRTLE	1,978	-	286	-	-	-	-
NODINE	2,091	450	(55)	-	-	-	-
NORTHROP	466	800	(1,191)	-	-	-	-
ODESSA	1,485	200	377	1,379	150	3,517	-
OKLEE	2,959	-	2,198	-	696	-	-
PLAINVIEW	10,348	-	7,732	1,000	-	12,948	-
PLUMMER	2,616	-	764	468	400	13,441	-

Table 5
Revenues and Expenditures
For the year ended December 31, 1994

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
DEFINED CONTRIBUTION (cont.)							
RAMSEY	27,899	-	5,139	1,415	-	-	-
RED LAKE FALLS	5,382	1,000	3,438	-	375	-	-
ROUND LAKE	3,748	-	(923)	1,291	-	14,036	-
RUSHFORD	8,072	-	4,926	1,000	1,221	13,575	-
SAINT HILAIRE	2,670	-	1,309	795	605	-	-
SEAFORTH	158	158	126	-	-	-	-
SOUTH BEND	3,069	6,021	3,709	-	-	-	-
SWANVILLE	7,238	3,500	5,478	-	-	-	-
TOIVOLA	1,226	-	(78)	-	754	-	-
ULEN	3,314	275	4,191	-	-	12,307	-
VERMILION LAKE	659	500	(68)	57	500	-	-
WABASSO	4,382	-	2,799	-	250	-	-
WAHKON	1,053	-	871	233	-	2,567	-
WANAMINGO	6,811	-	(8,891)	6,690	-	-	-
WANDA	1,884	-	1,971	777	-	3,273	-
WELLS	9,055	-	3,838	2,556	546	-	-
WILLIAMS	2,316	-	1,381	-	-	14,833	-
WINTHROP	5,271	1,440	3,863	-	860	14,360	-
ZUMBROTA	8,337	-	(11,370)	162	288	533	1,021
TOTAL	782,147	146,133	(222,519)	62,243	138,417	1,141,300	1,021
LUMP SUM - LESS THAN \$50 PER YEAR OF SERVICE							
CLIMAX	1,319	-	647	1,253	255	-	-
ELBOW-TULABY	1,110	130	364	-	-	-	-
FLENSBURG	409	-	459	-	-	750	-
HOLYOKE	624	-	79	703	-	-	-
LASALLE	-	-	204	159	-	-	-
NASSAU	651	-	465	-	219	-	-
NORTH STAR TOWNSHIP	288	-	19	135	-	25	-
PEMBERTON	1,898	1,000	357	5,737	-	-	-
REVERE	172	-	22	440	-	-	-
TAUNTON	287	195	55	-	-	-	-
TOTAL	6,758	1,325	2,671	8,427	474	775	-
LUMP SUM - \$50 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE							
CARSONVILLE	2,623	-	475	-	134	-	-
DANVERS	1,746	-	530	-	100	-	-
ELMER	311	-	456	-	233	-	-
FINLAYSON	2,913	-	782	-	-	-	-
FISHER	719	-	1,195	150	102	-	-
FRENCH TOWNSHIP	1,599	1,401	(1,220)	-	-	-	-
GOODLAND	910	-	295	225	165	-	-
GRANADA	653	1,577	3,586	-	297	-	-
LAKE WILSON	2,371	-	2,580	-	461	-	-
LAKELAND	1,217	-	(230)	-	275	880	-
LISMORE	2,358	-	1,296	-	95	-	-
LYND	1,269	445	415	-	-	-	-
MAPLE HILL	1,136	-	315	285	-	-	-

Table 5
Revenues and Expenditures
For the year ended December 31, 1994

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
LUMP SUM - \$50 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE (cont.)							
NORTHLAND	626	-	(321)	-	-	-	-
VINING	1,683	-	326	-	100	-	-
WALTERS	2,873	-	133	-	-	-	-
TOTAL	25,007	3,423	10,613	660	1,962	880	-
LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE							
ALASKA TOWNSHIP	3,208	-	343	692	-	-	-
ALBORN	1,235	912	(487)	340	125	3,850	-
ALMELUND	3,533	1,200	(99)	1,020	-	-	-
ALTURA	2,816	-	2,010	22	275	150	5,775
BEARDSLEY	2,270	432	3,074	-	675	1,875	-
BETHEL	-	-	402	4,866	-	-	-
BIGELOW	-	16,000	400	1,134	250	-	-
BLACKHOOF	1,405	1,130	(873)	30	536	60	-
BLUFFTON	2,227	-	874	-	-	-	-
BREITUNG	1,540	4,000	991	2,453	-	-	-
BRIMSON-FAIRBANKS	940	-	(1,008)	-	471	-	-
CAMPBELL	2,498	-	3,044	-	142	4,263	-
CLARISSA	2,710	1,446	2,069	48	387	-	-
CLARKS GROVE	4,289	-	561	(285)	-	-	-
CLEMENTS	1,461	539	3,142	77	348	293	-
CLIFTON	-	-	(3,084)	-	-	-	-
COTTON	1,092	-	(37)	1,342	-	-	-
CROOKED LAKE	1,890	500	524	95	100	-	-
DARFUR	1,467	-	1,853	240	122	-	-
DENT	4,177	-	1,794	-	1	-	-
DEXTER	2,140	-	1,848	-	82	-	-
DUMONT	1,172	-	1,156	44	376	-	-
EITZEN	1,792	605	1,562	1,000	539	3,200	-
ELLSWORTH	3,353	-	4,162	-	-	-	-
ELROSA	4,360	-	805	-	95	-	-
FEDERAL DAM	1,173	-	17	-	-	-	-
FORADA	1,431	725	1,325	3,560	100	-	-
GARVIN	420	-	1,001	-	288	-	-
GHENT	1,852	-	748	-	738	7,700	-
GRYGLA	2,548	-	619	250	545	-	-
HANLEY FALLS	1,500	200	2,136	689	528	898	-
HARRIS	3,005	-	1,329	-	-	-	-
HITTERDAL	1,661	300	(868)	250	427	-	-
HOKAH	3,205	-	2,712	-	100	-	-
HOLLAND	1,538	-	1,021	746	-	-	-
JACOBSON	-	-	600	-	210	-	-
KENNEDY	3,854	-	558	3,458	-	-	-
LAKE HENRY	1,531	101	813	36	475	-	-
LANCASTER	2,882	-	1,406	-	350	-	-
LUCAN	2,059	-	1,669	430	417	-	-
MAHTOWA	1,562	3,408	909	75	-	1,050	-
MAKINEN	924	3,000	(860)	-	-	-	-
MCGRATH	1,086	2,400	152	-	-	-	-

Table 5
Revenues and Expenditures
For the year ended December 31, 1994

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE (cont.)							
MIDDLE RIVER	3,170	-	1,146	-	177	4,510	-
NEW MUNICH	583	2,000	1,166	3,551	829	6,000	-
PORTER	1,598	-	3,196	-	-	-	-
SAINT LEO	1,812	-	1,999	-	170	5,225	-
SHELLY	1,528	-	2,554	1,456	165	1,800	-
SOLWAY RURAL	2,062	100	498	-	156	-	-
STURGEON LAKE	1,780	-	716	-	-	-	-
TWIN LAKES [MAHNOMEN]	-	-	(495)	1,266	-	-	-
VESTA	2,096	-	2,433	345	160	-	-
VILLARD	3,524	-	782	-	-	-	-
WILMONT	4,235	-	1,962	167	136	9,360	-
WRIGHT	898	-	1,183	-	-	-	-
TOTAL	107,092	38,998	57,453	29,397	10,495	50,234	5,775

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

ALDEN	3,479	-	1,994	720	650	6,683	-
AMBOY	3,834	-	1,595	-	-	-	-
ASKOV	1,786	-	2,035	1,760	122	2,574	-
BADGER	3,333	-	2,947	4,329	181	-	-
BELLINGHAM	2,854	-	1,851	-	-	7,480	-
BELVIEW	2,778	244	3,059	2,198	-	-	-
BIWABIK	1,764	1,000	(893)	1,150	-	-	-
BOWLUS	3,498	-	2,721	1,542	359	-	-
BOYD	2,251	-	1,179	-	941	-	-
BREVATOR	1,863	546	(522)	-	75	-	-
BROOK PARK	915	2,942	1,957	45	135	11,600	-
CANTON	2,171	-	1,785	2,527	782	-	-
CEYLON	3,516	-	2,636	1,030	703	-	-
CHERRY	1,973	400	(3,053)	78	-	14,263	-
CLINTON [ST. LOUIS]	2,018	-	2,916	479	-	5,298	-
COLVIN	1,674	2,500	1,913	(2,846)	540	-	-
CURRIE	2,712	1,000	2,926	-	441	11,495	-
DEER CREEK	2,219	-	1,459	3,546	100	2,886	-
DELAVAN	2,764	-	3,528	2,901	311	-	-
DOVER	2,712	-	1,062	4,500	786	8,525	-
DUNNELL	2,291	-	2,199	-	760	-	-
EASTERN HUBBARD	2,646	-	626	-	125	-	-
EASTON	2,157	1,000	4,373	-	406	-	-
ELIZABETH	4,975	6,000	(1,320)	-	-	-	-
ELLENDALE	6,782	3,000	1,411	-	330	5,317	-
EMMONS	2,787	-	2,323	3,548	-	-	-
EVANSVILLE	2,603	-	2,874	365	797	-	74
FIFTY LAKES	-	-	1,915	795	995	2,649	-
FINLAND	3,222	-	1,668	1,610	5,864	17,019	-
FREDENBERG	1,987	1,000	(1,789)	-	-	-	-
FROST	5,546	1,142	2,824	-	-	-	-
GNESEN	2,777	3,200	1,168	-	-	-	-
HALSTAD	2,315	-	1,998	-	-	7,370	-
HANCOCK	3,788	-	714	25	300	-	-

Table 5
Revenues and Expenditures
For the year ended December 31, 1994

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE (cont.)							
HANSKA	3,642	100	3,851	-	560	6,000	-
HARTLAND	2,093	30	4,827	-	625	-	-
HAYWARD	3,029	2,500	3,569	500	300	-	-
HENDRUM	1,335	389	1,023	-	506	-	-
HEWITT	1,664	-	1,448	-	175	-	-
HILL CITY	2,721	-	1,255	872	75	9,932	-
HOVLAND	1,645	-	(119)	2,723	442	-	-
INDUSTRIAL	1,133	1,222	(1,243)	1,830	763	990	-
IONA	1,538	-	1,468	1,408	-	-	-
KARLSTAD	4,176	1,935	1,515	29	-	4,620	-
KELLIHER	2,718	-	3,285	-	-	22,000	-
LAKE BRONSON	1,215	-	2,930	2,241	200	-	-
LAKEWOOD	3,556	-	(4,212)	25	140	-	-
LEAF VALLEY	2,117	-	1,124	4,341	440	-	-
LOWRY	2,182	2,500	896	468	-	230	-
MAPLEVIEW	300	-	(2,290)	3,731	20	34,050	1,134
MCDAVITT	1,123	-	1,163	892	-	-	-
MCKINLEY	183	893	(539)	993	252	-	-
MEDFORD	2,954	500	3,022	2,461	450	27,071	-
NORTHOME	2,354	-	2,489	18	334	-	-
ORONOCO	1,634	-	4,057	12,110	-	-	-
OSTRANDER	1,659	253	1,638	620	196	-	-
OTTERTAIL	3,497	2,500	1,930	-	175	-	-
RED WING	5,000	-	1,760	1,257	-	1,065	-
ROLLINGSTONE	4,110	-	188	1,610	175	-	-
ROSE CREEK	3,019	-	2,471	-	4	9,750	-
SABIN-ELMWOOD	3,194	-	1,837	115	1,764	7,500	-
SAINT MARTIN	2,609	-	3,267	4,151	654	5,500	-
SANBORN	2,928	2,000	1,466	611	50	-	-
SILICA	443	267	(637)	163	163	1,632	-
SOLWAY	2,062	1,022	279	961	450	4,840	-
SQUAW LAKE	1,424	7,920	(3,320)	1,345	375	-	-
TOFTE	915	3,000	1,023	(1,976)	263	-	-
TWIN LAKES [FREEBORN]	269	800	2,413	20	60	-	-
UPSALA	3,209	500	1,884	540	661	-	-
VERGAS	4,067	-	2,912	9,940	368	-	-
WARBA-FEELY-SAGO	2,101	-	368	-	-	-	-
WARREN	8,777	-	(1,477)	223	110	-	-
WARROAD	11,564	-	4,686	44	190	59,920	-
WAUBUN	2,121	-	2,434	210	620	210	-
WILLOW RIVER	1,920	-	2,194	-	-	-	-
WILSON	4,908	4,782	4,139	117	637	-	-
WOODSTOCK	1,240	500	1,827	500	3	-	-
WYKOFF	2,658	2,700	(438)	1,000	150	-	-
TOTAL	210,996	60,287	116,442	86,395	28,053	298,469	1,208

**LUMP SUM - \$300 OR MORE,
BUT LESS THAN \$500 PER
YEAR OF SERVICE**

ADAMS	5,289	-	2,341	1,081	75	-	-
ADRIAN	4,510	1,490	2,544	-	900	-	-
ALBERTVILLE	4,064	7,548	(180)	-	-	-	-

Table 5
Revenues and Expenditures
For the year ended December 31, 1994

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)							
ALPHA	1,951	-	3,097	-	30	-	-
ARGYLE	4,307	659	(1,615)	34	564	9,199	-
ASHBY	-	2,150	2,968	-	285	15,968	-
ATWATER	5,170	-	(1,272)	1,137	210	5,267	-
AUDUBON	4,980	-	302	-	200	2,400	-
BALATON	4,544	1,656	5,359	700	1,179	13,005	-
BALSAM	2,411	2,000	(1,177)	-	-	-	-
BARRETT	-	-	1,832	-	345	3,167	-
BEAVER CREEK	2,261	500	3,115	63	397	-	-
BELGRADE	3,362	2,670	4,085	2,000	243	13,750	-
BERTHA	2,846	-	2,088	2,681	150	-	-
BIRD ISLAND	6,018	1,875	2,669	-	340	9,211	-
BLOMKEST	3,819	1,000	2,064	-	200	-	-
BRICELYN	2,853	433	2,417	715	100	-	1,073
BROOTEN	3,734	-	5,469	67	630	-	-
BROWERVILLE	4,906	720	6,978	2,312	-	-	-
BROWNSDALE	3,886	-	2,375	810	643	-	-
BROWNTON	3,709	5,571	774	818	1,187	-	-
BUFFALO LAKE	3,739	2,000	2,973	4,105	120	-	-
BUTTERFIELD	2,483	3,500	2,799	-	155	11,550	-
BYRON	20,323	1,000	582	574	700	-	-
CANOSIA	-	5,000	2,320	778	-	-	-
CHANDLER	3,974	-	3,614	900	151	9,900	-
CHOKIO	4,116	-	(202)	739	112	16,500	-
CLAREMONT	3,039	630	407	-	2,107	-	-
CLARKFIELD	5,319	2,006	3,281	24	436	-	-
CLEARWATER	6,511	4,074	(8,101)	431	2,396	-	-
CLINTON [BIG STONE]	2,864	5,826	1,966	914	563	-	-
COMFREY	4,113	-	2,470	2,772	196	12,250	420
COTTONWOOD	5,596	1,416	7,492	799	1,418	-	-
COURTLAND	3,748	4,024	5,695	2,000	835	-	-
CROMWELL	2,092	8,024	(3,691)	-	2,237	-	-
CUYUNA	573	10,389	2,015	1,487	2,988	16,348	-
CYRUS	2,215	-	3,140	-	413	-	-
DALTON	3,279	1,037	4,307	80	921	-	-
DANUBE	3,651	-	2,149	-	355	-	-
EAGLE BEND	2,820	5,875	3,083	712	-	6,376	-
ECHO	2,602	950	2,072	-	-	8,855	-
EDGERTON	5,670	2,835	4,572	2,024	241	25,200	-
ELMORE	3,250	300	3,341	777	63	38,163	-
ELYSIAN	3,507	3,900	(5,369)	-	458	-	-
FAYAL	4,143	-	(2,168)	-	-	-	-
FERTILE	5,922	-	3,653	2,640	682	-	-
FORESTON	4,830	-	(4,715)	729	125	-	-
FRANKLIN	3,002	3,427	2,910	2,765	835	-	-
GARFIELD	3,130	-	1,133	2,619	797	20,176	-
GLYNDON	5,453	-	(3,976)	-	-	-	-
GRACEVILLE	4,750	-	(1,167)	-	350	7,700	-
GRAND LAKE	5,120	-	(2,209)	-	-	20,236	-
GRAND MEADOW	6,132	-	2,663	6,659	-	-	-
GREEN ISLE	3,776	5,275	(4,673)	-	985	11,800	-
GREY EAGLE	4,152	1,000	1,822	-	950	-	-
GROVE CITY	4,578	-	(2,513)	-	254	13,355	-

Table 5
Revenues and Expenditures
For the year ended December 31, 1994

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)							
HALLOCK	6,080	-	3,741	-	-	-	-
HAMBURG	2,171	9,100	1,680	26	2,408	22,200	-
HANOVER	18,809	5,191	(30)	2,047	12	19,335	-
HARMONY	4,384	8,000	3,154	68	661	7,578	-
HENDRICKS	6,039	4,378	2,715	587	260	-	-
HENNING	8,633	2,550	4,305	896	-	22,000	-
HERMAN	3,989	-	(6,014)	-	-	38,827	-
HILLS	3,964	1,850	3,851	1,150	707	-	-
HOFFMAN	3,181	1,306	4,842	-	-	-	-
HOUSTON	4,850	1,343	6,113	-	965	7,461	-
IRONTON	893	4,840	2,509	125	4,004	-	-
JASPER	3,916	2,250	3,883	863	-	6,075	-
JEFFERS	2,887	-	2,270	-	200	-	-
KELLOGG	2,895	1,500	(1,970)	105	477	-	-
KENSINGTON	2,173	1,305	2,567	5,902	400	-	-
KETTLE RIVER	2,034	1,159	(14,053)	1,000	932	2,890	-
KILKENNY	5,862	2,000	2,348	-	-	8,000	-
KINNEY	1,540	-	3,380	-	587	-	-
LAFAYETTE	4,977	2,500	5,579	2,000	635	-	-
LAKE KABETOGAMA	795	3,069	(61)	-	385	-	-
LAKE LILLIAN	2,885	2,451	3,157	-	-	-	-
LAKE PARK	5,371	-	8,984	2,283	177	-	-
LANESBORO	4,370	3,000	2,872	1,936	1,389	15,400	-
LEROY	3,852	-	3,474	104	294	-	-
LESTER PRAIRIE	4,308	6,000	2,273	-	516	9,900	-
LEWISVILLE	4,019	-	2,850	750	326	10,330	-
LITTLEFORK	3,595	1,390	3,922	-	416	-	-
MABEL	3,297	2,153	2,105	-	360	-	-
MADISON LAKE	4,274	500	4,504	117	727	-	-
MAYNARD	4,098	-	(1,904)	-	959	24,693	-
MCINTOSH	2,663	-	(1,290)	-	-	-	-
MENAHGA	3,721	1,000	(2,378)	-	200	-	-
MIESVILLE	3,225	1,829	3,628	1,034	503	-	-
MILAN	5,477	-	229	3,169	107	-	-
MILTONA	3,238	5,500	4,081	-	500	-	-
MISSION	3,665	3,242	2,492	-	226	-	-
MORTON	4,058	-	(1,614)	15	146	-	-
NEW AUBURN	2,060	4,175	(1,202)	254	466	-	-
NEW YORK MILLS	5,557	2,667	(14,219)	44	782	-	-
NEWFOLDEN	5,050	-	1,986	720	350	7,920	-
ODIN	1,940	-	3,373	1,520	327	-	-
OKABENA	2,178	53	3,251	763	-	-	-
ORMSBY	1,735	-	3,078	-	-	-	-
PALISADE	2,421	-	(794)	38	1,005	-	-
PARKERS PRAIRIE	3,665	7,128	(2,412)	160	200	24,200	-
PIKE SANDY BRITT	4,793	2,000	(148)	3,300	-	15,043	-
PILLAGER	6,817	3,000	(4,889)	75	984	-	-
PLATO	2,812	4,500	(2,363)	7,482	328	17,943	-
PRINSBURG	2,360	2,624	3,076	1,065	466	11,400	-
RANDALL	8,010	1,161	2,552	1,800	265	-	-
RANDOLPH	6,131	3,916	1,037	750	335	-	-
RAYMOND	4,020	1,500	2,715	1,021	-	-	-
RENVILLE	6,130	2,441	4,650	2,845	370	12,250	-

Table 5
Revenues and Expenditures
For the year ended December 31, 1994

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)</u>							
ROTHSAY	9,306	-	7,572	-	468	22,755	-
ROYALTON	4,252	-	3,912	1,797	862	-	-
RUSSELL	2,571	6,066	1,947	200	-	-	-
RUTHTON	4,387	850	3,987	-	868	-	-
SHAFFER	3,567	-	3,072	-	725	9,873	-
SHEVLIN	1,380	1,800	(3,765)	1,831	-	-	-
SOUTH HAVEN	4,913	2,531	(5,774)	2,368	708	9,423	-
STARBUCK	6,334	-	3,097	-	933	10,890	-
STEPHEN	4,715	1,000	3,710	-	116	7,865	-
STORDEN	2,595	-	4,319	735	897	8,085	-
SUNBURG	2,718	1,688	1,208	-	250	-	-
TACONITE	1,458	500	(1,604)	75	114	-	-
TOWER	2,241	3,587	1,213	1,576	-	30,320	-
TWIN VALLEY	4,267	-	3,147	251	185	3,256	-
TYLER	4,756	-	(2,385)	-	10	5,174	-
UNDERWOOD	5,593	-	(2,154)	-	688	-	-
VERNDALE	3,530	-	(1,925)	2,773	7	3,080	-
VERNON CENTER	2,514	1,878	2,589	-	655	-	-
WALDORF	3,640	-	7,288	1,000	-	11,080	-
WALNUT GROVE	3,600	500	3,321	-	-	-	-
WATKINS	4,379	8,500	(2,340)	2,190	697	36,272	-
WATSON	4,030	-	2,115	1,240	818	-	-
WAVERLY	4,348	5,000	2,089	-	-	-	-
WELCOME	4,694	2,500	7,217	81	700	5,660	-
WENDELL	3,175	-	3,925	630	515	-	6,270
WEST CONCORD	5,798	-	5,691	1,160	1,160	-	-
WOLF LAKE	3,384	-	1,308	86	233	-	-
WOOD LAKE	2,449	162	2,598	-	180	-	-
WRENSHALL	2,570	-	3,153	870	1,422	9,574	-
WYOMING	7,850	2,600	(1,790)	-	-	8,800	-
TOTAL	567,973	254,493	202,534	111,823	68,089	755,928	7,763

**LUMP SUM - \$500 OR MORE,
BUT LESS THAN \$1,000 PER
YEAR OF SERVICE**

ADA	7,206	-	6,195	-	268	13,000	-
AITKIN	14,619	9,682	3,265	3,000	1,340	72,375	-
ALBERT LEA TOWN	5,888	13,389	393	75	591	3,966	-
ANNANDALE	12,982	-	(1,627)	1,000	1,170	-	-
APPLETON	8,033	-	9,607	780	844	6,600	-
ARLINGTON	7,637	2,800	(4,265)	58	691	-	-
AVON	9,889	-	5,987	9,774	486	-	-
BABBITT	4,458	6,000	(26,440)	104	1,302	-	-
BACKUS	4,544	5,300	7,802	-	340	11,525	-
BAGLEY	8,143	8,871	883	1,025	340	-	-
BARNESVILLE	8,155	3,250	15,899	7,691	937	16,664	-
BARNUM	2,839	-	974	-	1,079	-	-
BATTLE LAKE	6,935	-	2,069	-	1,236	-	-
BAUDETTE	6,511	-	1,852	135	385	34,133	-
BEAVER BAY	322	3,800	1,491	-	-	5,350	-
BELLE PLAINE	11,332	5,527	(19,186)	3,120	2,436	25,819	-

Table 5
Revenues and Expenditures
For the year ended December 31, 1994

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)							
BELLE PRAIRIE	9,677	1,500	(9,368)	1,813	759	-	-
BENSON	11,309	2,593	11,998	152	1,900	16,720	-
BIG LAKE	16,791	5,000	(2,035)	4,620	1,661	32,944	-
BIGFORK	6,710	-	(2,181)	1,062	250	-	-
BIWABIK CITY	1,957	10,000	(16,894)	-	256	-	-
BLACKDUCK	5,766	2,686	(1,711)	-	150	13,000	-
BLOOMING PRAIRIE	10,796	4,362	9,500	2,130	156	58,492	-
BOVEY	2,922	10,000	(2,191)	-	1,443	32,000	-
BRANDON	3,314	7,800	868	966	558	20,658	-
BRECKENRIDGE	10,546	-	11,335	1,016	2,506	30,219	-
BROWNS VALLEY	1,734	3,356	359	21	420	25,861	7,613
BUHL	1,434	4,461	(1,542)	1,000	1	13,000	176
CALEDONIA	9,773	3,000	2,442	2,000	1,125	-	195
CALUMET	2,275	8,000	(6,648)	4,159	634	16,170	-
CANBY	7,271	2,500	(31,219)	103	1,354	25,030	-
CANNON FALLS	16,628	-	(7,556)	1,000	749	21,800	-
CARLOS	3,907	16,625	(6,297)	143	375	14,500	-
CARLTON	6,421	3,504	1,886	-	-	-	-
CARVER	8,669	15,000	(267)	54,352	5,457	30,221	-
CENTER CITY	3,532	4,721	3,284	2,011	714	-	-
CHATFIELD	8,759	-	6,136	3,000	100	50,152	-
CLARA CITY	5,771	-	(481)	831	540	18,135	-
CLEAR LAKE	8,021	-	3,034	-	12	13,825	-
CLEARBROOK	5,424	-	(984)	76	861	5,735	-
CLEVELAND	5,236	2,000	6,769	-	-	-	-
COKATO	9,548	6,684	(9,876)	480	565	4,725	-
COLERAINE	3,480	7,095	499	2,000	210	38,600	-
COOK	6,131	1,500	(2,168)	-	475	-	-
COSMOS	3,599	-	(3,308)	-	-	-	-
DAWSON	7,199	5,000	6,126	245	1,135	5,320	-
DAYTON	9,931	3,000	(6,725)	639	1,741	18,250	-
DEER RIVER	10,852	-	347	1,000	600	-	-
DEERWOOD	5,809	1,183	2,798	1,000	-	23,549	-
DILWORTH	10,548	4,250	(13,403)	806	832	360	-
DODGE CENTER	6,019	2,750	5,240	1,123	-	-	-
EDEN VALLEY	5,744	3,000	(13,124)	130	445	-	-
ELBOW LAKE	4,324	2,000	153	108	1,076	-	-
EMILY	2,543	5,072	6,601	-	2,001	-	-
EYOTA	5,793	-	6,414	-	-	29,160	-
FLOODWOOD	8,034	4,543	(8,021)	-	1,156	-	1,050
FRAZEE	7,336	2,776	3,083	115	1,604	2,104	-
FREEPORT	5,017	671	3,387	985	75	-	-
FULDA	7,365	4,000	6,278	-	254	-	-
GAYLORD	7,669	5,652	(8,629)	9,839	3,918	19,000	-
GILBERT	3,339	5,753	(5,811)	3,999	1,155	-	-
GLENWOOD	10,094	18,468	(554)	-	1,998	5,390	-
GONVICK	3,067	5,273	1,953	2,104	129	8,344	-
GOOD THUNDER	5,471	6,930	1,965	1	1,576	-	75
GOODVIEW	5,832	-	9,509	2,391	2,744	5,603	-
GRAND MARAIS	-	4,689	(6,912)	1,000	568	18,325	-
GRANITE FALLS	9,855	-	(5,252)	9,270	412	-	-
GREENWOOD	2,596	7,000	1,602	10	845	-	-
HACKENSACK	4,575	9,561	3,433	-	445	-	-

Table 5
Revenues and Expenditures
For the year ended December 31, 1994

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)							
HAMEL	13,201	4,500	7,321	-	2,139	22,170	-
HAYFIELD	7,644	9,759	(23,486)	-	1,317	11,225	-
HECTOR	13,473	-	(16)	5,760	273	19,200	-
HENDERSON	2,985	3,002	295	2,794	2,376	28,823	-
HERON LAKE	4,034	-	7,144	3,332	475	-	-
HIBBING	-	4,733	(25,789)	1,650	1,969	19,824	25
HINCKLEY	7,946	1,130	(9,908)	1,100	449	-	-
HOLDINGFORD	4,870	-	2,312	3,231	-	-	-
HOWARD LAKE	6,967	-	8,318	2,011	1,934	61,617	-
HUGO	10,938	-	(5,004)	-	-	-	-
IDEAL	5,360	13,220	5,099	625	-	12,968	-
ISLE	6,876	-	5,273	1,060	539	14,826	-
JANESVILLE	7,246	8,945	2,452	8	666	2,160	-
JORDAN	10,744	12,717	(18,663)	28	1,710	39,925	-
KANDIYOHI	4,166	-	(2,042)	3,910	240	-	-
KASOTA	6,599	3,000	5,727	2,900	685	-	-
KASSON	10,609	14,302	7,567	-	3,159	22,410	-
KEEWATIN	1,844	7,000	60	-	2,360	16,000	-
KIMBALL	5,888	4,168	3,484	-	400	12,875	-
LACRESCENT	12,252	-	9,862	1,693	1,033	20,784	-
LAKE BENTON	4,787	1,750	2,555	-	218	18,500	-
LAKE CRYSTAL	9,784	5,000	2,260	1,000	965	24,800	-
LAKEFIELD	8,662	-	7,237	8,708	1,975	-	-
LAMBERTON	4,780	1,000	2,738	2,110	32	38,429	-
LEWISTON	8,953	1,762	9,118	1,150	283	-	-
LEXINGTON	4,244	-	12,357	-	-	-	900
LINWOOD	7,699	7,500	5,728	10	17	-	-
LONSDALE	10,529	2,500	13,854	29	597	16,000	-
LUTSEN	2,477	5,000	(543)	-	-	-	-
LUVERNE	13,011	11,846	(13,187)	4,887	6,452	26,542	-
MADELIA	8,149	728	(5,514)	2,912	745	36,720	-
MADISON	6,842	1,202	12,466	1,163	882	-	-
MAHNOMEN	6,523	500	(11,156)	800	286	-	-
MAPLE LAKE	13,870	13,500	14,181	2,000	690	24,500	-
MAPLETON	7,621	5,400	(24,928)	750	775	-	-
MARBLE	1,019	12,965	(3,383)	18	2,378	16,597	50
MAYER	5,498	-	323	33	587	11,033	-
MCGREGOR	8,575	-	7,104	1,000	-	22,769	-
MELROSE	10,030	3,026	(4,989)	2,000	544	14,000	-
MINNEOTA	6,616	3,773	3,315	-	50	15,850	-
MINNESOTA LAKE	2,979	1,997	(726)	4,154	899	18,030	-
MONTGOMERY	8,120	17,880	5,936	-	1,041	47,550	-
MONTROSE	3,959	7,959	(2,684)	-	722	-	-
MOOSE LAKE	8,175	3,000	5,506	-	742	-	-
MORGAN	5,998	5,088	479	694	1,376	7,375	-
MORRIS	14,293	-	(10,074)	3,505	1,589	33,175	-
MOTLEY	4,480	1,731	(4,550)	1,000	653	-	-
NASHWAUK	5,512	6,109	8,552	71	1,189	-	-
NEVIS	4,734	5,000	1,886	4,959	381	-	-
NEW GERMANY	2,628	3,000	(8,586)	11,892	-	67,645	-
NEW LONDON	11,410	2,983	(5,829)	1,104	1,210	25,000	-
NEW MARKET	7,979	-	4,948	12,616	157	10,285	-
NEW RICHLAND	7,402	450	3,868	1,000	338	19,000	-

Table 5
Revenues and Expenditures
For the year ended December 31, 1994

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)							
NEW SCANDIA	10,075	10,075	10,345	875	875	19,400	-
NICOLLET	9,223	5,654	(1,355)	1,025	573	17,275	-
NORTH BRANCH	13,374	10,168	10,667	1,032	1,799	-	-
NORWOOD	4,978	8,723	(4,253)	10,050	2,023	21,770	-
OAK GROVE	11,751	7,400	(2,815)	2,070	1,367	-	-
OGILVIE	5,804	-	4,590	-	320	-	-
OLIVIA	8,944	4,010	4,959	-	661	-	-
ONAMIA	5,999	-	(14,358)	-	559	-	-
ORR	2,498	959	(763)	-	607	-	-
ORTONVILLE	4,900	4,179	6,907	-	4,122	28,600	-
PALO	2,135	6,500	(2,402)	934	579	35,956	-
PAYNESVILLE	11,820	2,500	5,031	-	440	36,400	-
PENNOCK	4,362	1,000	(3,971)	22	-	-	-
PEQUOT LAKES	8,322	22,817	(13,720)	12,724	309	15,250	-
PERHAM	10,713	9,000	1,618	1,462	851	8,800	-
PIERZ	14,022	777	6,674	-	1,670	35,600	-
PINE ISLAND	13,832	-	(3,264)	7,516	-	-	-
PRESTON	5,674	3,758	7,389	1,696	-	29,300	-
PROCTOR	8,957	-	(60)	1,235	-	-	19,200
REMER	4,527	7,295	6,739	798	320	-	-
RICE	5,913	959	(6,108)	5,584	1,754	5,852	-
RICE LAKE	7,046	6,000	4,218	1,000	1,230	16,000	-
RICHMOND	13,888	5,852	(6,975)	-	1,008	-	-
ROCKVILLE	12,333	5,727	(4,416)	4,500	1,501	2,612	-
ROGERS	21,257	4,000	10,091	54	-	54,952	-
RUSH CITY	7,674	6,000	7,288	-	521	-	-
SACRED HEART	6,324	1,416	7,025	1,081	575	15,500	-
SAINT CHARLES	8,638	1,850	(1,835)	28	865	33,868	-
SAINT CLAIR	7,728	5,062	(37,272)	6,934	1,548	16,640	-
SAINT CLOUD	19,789	-	1,169	-	5,594	9,117	-
SAINT FRANCIS	5,456	-	1,501	-	-	-	-
SAINT JOSEPH	14,913	7,622	(32,509)	3,000	3,513	11,752	-
SAINT MICHAEL	9,612	6,000	(3,361)	9,400	670	-	-
SAINT STEPHEN	6,729	5,600	(4,428)	1,285	600	-	-
SANDSTONE	7,552	-	(6,214)	4	1,355	-	-
SARTELL	16,135	96	2,891	1,000	2,321	52,070	-
SAUK CENTRE	14,423	4,900	1,029	1,000	915	-	-
SCANDIA VALLEY	3,138	6,138	(82)	800	551	-	-
SCANLON	1,657	-	(743)	-	-	-	-
SCHROEDER	603	1,693	(1,296)	287	321	-	-
SEBEKA	6,074	2,000	(4,664)	252	729	-	-
SHERBURN	4,816	5,000	1,715	-	425	22,315	900
SILVER BAY	6,017	-	(5,468)	216	329	9,818	-
SILVER LAKE	4,717	6,000	4,429	1,000	291	-	-
SLAYTON	7,907	14,876	(115)	1,000	575	19,900	-
SPICER	7,917	9,034	1,092	7,423	463	-	-
SPRING GROVE	5,024	3,500	3,291	-	475	10,450	-
SPRING VALLEY	8,015	-	1,279	1,000	717	-	-
SPRINGFIELD	8,995	16,344	3,446	1,000	1,263	-	-
STACY-LENT	6,805	1,511	(1,364)	4,197	1,426	-	-
STAPLES	9,726	10,500	62	1,000	1,183	26,500	-
STEWART	4,062	9,517	3,518	1,220	-	14,000	-
STEWARTVILLE	15,761	-	10,302	320	1,796	-	-

Table 5
Revenues and Expenditures
For the year ended December 31, 1994

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)							
TAYLORS FALLS	4,545	-	(17,073)	236	4,698	-	3,500
THOMSON TOWN	8,204	3,906	(4,914)	52	1,002	-	-
TRIMONT	5,326	1,696	6,467	773	460	8,228	-
TRUMAN	5,994	3,500	5,077	-	870	26,500	126
WABASHA	8,510	11,856	4,479	1,500	989	12,500	-
WACONIA	13,574	13,549	(7,815)	1,000	2,258	19,700	-
WAITE PARK	10,710	3,500	1,199	-	1,421	-	-
WATERTOWN	21,325	12,000	(30,297)	2,242	-	25,050	-
WATERVILLE	5,388	612	7,914	3,017	252	35,600	-
WESTBROOK	5,121	925	(1,944)	278	-	-	-
WHEATON	7,322	7,500	(17,482)	3,724	1,632	14,297	-
WINNEBAGO	6,929	2,700	2,320	2,000	1,131	13,462	-
WINSTED	5,998	7,700	(1,710)	-	-	-	-
YOUNG AMERICA	8,765	3,440	6,524	6,037	251	-	-
ZIMMERMAN	10,604	20,000	7,921	1,913	1,237	-	-
ZUMBRO FALLS	5,177	521	(389)	3,050	404	-	-
TOTAL	1,428,932	847,119	(117,260)	365,975	179,076	2,330,265	33,810
LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE							
AURORA	4,480	22,717	(21,468)	574	2,090	-	-
BLUE EARTH	22,433	16,000	(16,177)	165	935	15,540	-
BUFFALO	27,907	-	5,084	-	2,438	-	1,161
CASS LAKE	12,398	6,010	(18,167)	-	538	7,007	-
CHISAGO CITY	9,940	13,495	(4,781)	-	1,029	-	-
CHISHOLM	12,080	-	22,416	2,000	8,079	38,960	-
COLD SPRING	13,878	9,995	(13,377)	2,000	2,751	33,500	-
CROOKSTON	10,536	10,000	(4,832)	2,500	7,112	28,080	-
CROSBY	8,334	8,000	14,922	2,920	800	38,200	-
DASSEL	9,711	29,950	11,430	1,020	1,881	38,500	-
DELANO	13,063	-	11,857	30,611	694	-	-
EAGLE LAKE	5,851	13,842	(55,253)	-	61	-	-
EAST BETHEL	17,023	-	(32,084)	-	192	7,920	-
EAST GRAND FORKS	22,246	-	(8,852)	1,000	4,944	-	-
ELY	13,713	-	17,311	1,000	1,792	30,700	550
EVELETH	7,372	3,678	1,529	-	-	-	-
FAIRFAX	6,494	6,494	18,744	54	2,247	-	-
FARMINGTON	22,001	30,567	905	4,000	-	137,400	-
FOLEY	15,743	2,818	(9,964)	-	2,894	-	-
GARRISON	7,860	-	(6,896)	764	15	28,000	-
HERMANTOWN	15,345	35,183	(26,224)	-	1,380	-	-
HOYT LAKES	4,615	6,457	(27,865)	5,303	1,570	1,000	-
ISANTI	15,306	4,009	(29,176)	-	1,845	7,605	-
JACKSON	13,611	6,000	3,359	1,000	888	60,363	-
LAKE CITY	15,874	9,029	2,988	1,000	-	31,550	-
LAKE ELMO	15,492	-	(149)	1,984	3,476	48,050	-
LE SUEUR	12,811	4,864	(19,303)	1,000	352	40,000	-
LINDSTROM	-	6,000	(3,705)	295	5,255	-	-
LITCHFIELD	21,472	-	15,744	(45,226)	1,087	26,106	237
LITTLE FALLS	14,851	8,055	6,790	-	2,071	14,184	-

Table 5
Revenues and Expenditures
For the year ended December 31, 1994

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<u>LUMP SUM - \$1,000 OR MORE,</u>							
<u>BUT LESS THAN \$1,500 PER</u>							
<u>YEAR OF SERVICE (cont.)</u>							
LONG PRAIRIE	11,755	1,790	1,392	2,795	1,406	65,112	-
LORETTO	7,588	54,480	(12,481)	-	840	-	-
LOWER ST. CROIX VAL	16,945	-	1,790	10,298	670	-	-
MAHTOMEDI	20,118	7,500	9,023	1,000	-	14,773	-
MAPLE PLAIN	11,952	11,000	10,052	-	1,440	-	-
MILACA	11,989	-	6,388	1,000	745	19,000	-
MONTEVIDEO	13,691	2,726	2,040	-	10	-	-
MONTICELLO	31,129	-	18,622	30	1,258	27,219	400
MORA	16,370	-	(3,117)	-	2,135	20,000	-
MORRISTOWN	6,522	2,094	174	3,000	-	-	-
MT IRON	6,371	8,400	(52)	200	-	-	-
MT LAKE	7,270	4,200	12,231	109	550	-	-
NEW PRAGUE	14,000	5,000	406	1,000	150	35,300	-
NISSWA	13,792	5,500	12,485	863	-	-	-
NORTH MANKATO	22,227	2,921	(30,673)	-	1,350	-	-
OSAKIS	7,897	11,000	5,774	21	697	26,000	-
PELICAN RAPIDS	13,941	-	4,287	-	654	-	-
PINE RIVER	7,872	10,180	(10,002)	-	1,330	-	-
REDWOOD FALLS	16,680	11,600	(4,801)	5,000	-	-	-
ROCKFORD	8,542	18,517	7,323	-	-	21,000	-
ROSEAU	13,296	3,496	5,938	14,035	350	42,000	-
SAINT ANTHONY	19,114	-	(9,191)	1,704	2,893	33,744	-
SAINT BONIFACIUS	10,434	5,544	(232)	5,775	375	-	-
SAINT JAMES	13,339	16,288	3,854	599	1,450	936	-
SLEEPY EYE	14,803	5,000	24,102	1,860	1,453	41,635	-
TRACY	8,597	2,500	(14,167)	-	1,923	-	3,000
VICTORIA	8,880	20,671	(1,517)	2,000	2,150	19,000	-
WADENA	11,311	2,675	(15,123)	2,100	691	22,500	-
WALKER	10,854	9,634	10,244	3,000	845	63,240	600
WASECA	25,058	8,237	27,822	(6,716)	899	102,893	-
WAYZATA	21,754	13,246	245	25,900	2,805	-	-
TOTAL	816,531	497,362	(102,358)	89,537	87,485	1,187,017	5,948
<u>LUMP SUM - \$1,500 OR MORE,</u>							
<u>BUT LESS THAN \$2,000 PER</u>							
<u>YEAR OF SERVICE</u>							
BASS BROOK	14,817	2,000	(1,070)	-	903	65,100	-
BECKER	27,329	4,000	(21,867)	-	1,600	5,120	-
CAMBRIDGE	25,387	-	1,347	-	1,220	87,520	150
COTTAGE GROVE	52,019	-	(82,594)	5,982	6,184	-	-
DETROIT LAKES	27,666	-	5,427	-	4,787	60,675	-
FOREST LAKE	40,604	3,266	(15,658)	680	1,674	-	-
HAM LAKE	19,620	5,390	(7,404)	18,144	998	115,600	-
INTERNATIONAL FALLS	25,935	-	17,403	760	1,548	-	-
LONG LAKE	20,231	7,500	(22,188)	6,700	-	29,234	-
NEWPORT	8,766	25,405	(3,441)	-	5,081	-	-
NORTH ST. PAUL	25,927	7,246	(202)	-	13,170	1,000	-
OSSEO	7,140	7,300	(33,209)	38,830	13,393	477,122	-
PARK RAPIDS	21,964	-	(24,845)	27,540	164	33,200	-
PRINCETON	25,738	-	(19,552)	15,168	7,207	132,164	-
PRIOR LAKE	41,573	16,952	(23,135)	-	144	60,800	-

Table 5
Revenues and Expenditures
For the year ended December 31, 1994

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<u>LUMP SUM - \$1,500 OR MORE, BUT LESS THAN \$2,000 PER YEAR OF SERVICE (cont.)</u>							
ROSEMOUNT	25,999	26,000	(7,979)	-	5,674	10,560	-
SAINT PAUL PARK	11,507	3,396	(20,796)	-	1,484	-	-
SAINT PETER	23,173	10,000	13,972	1,000	2,173	40,300	-
SAUK RAPIDS	30,151	9,515	18,813	1,136	2,699	49,320	-
TWO HARBORS	14,976	-	(22,667)	-	2,173	-	-
VADNAIS HEIGHTS	28,003	64,246	13,202	2,000	3,759	163,650	-
WINDOM	14,408	5,000	3,030	16,520	680	43,638	-
TOTAL	532,933	197,216	(233,413)	134,460	76,715	1,375,003	150
<u>LUMP SUM - \$2,000 OR MORE, BUT LESS THAN \$2,500 PER YEAR OF SERVICE</u>							
BAYPORT	29,917	-	(56,060)	-	8,674	-	-
BEMIDJI PIONEER	53,437	-	(66,703)	4,489	7,154	107,600	-
CENTENNIAL	36,248	18,000	(5,915)	-	3,863	4,394	-
ELK RIVER	41,526	19,000	19,402	-	2,556	82,400	-
EXCELSIOR	46,080	-	(32,166)	4,432	10,043	75,194	-
FERGUS FALLS	35,605	1,500	(8,118)	-	3,219	-	-
INVER GROVE HEIGHTS	52,796	10,000	(86,512)	84,935	11,814	53,675	-
LITTLE CANADA	21,189	16,500	62,588	(127,782)	2,886	201,576	-
MAPLEWOOD	104,834	151,934	(109,524)	6,000	11,477	336,527	-
OAKDALE	22,810	27,260	(5,594)	1,782	9,123	53,971	-
OWATONNA	57,768	-	38,189	1,000	1,581	59,015	-
SHAKOPEE	36,212	43,406	(3,402)	123	4,811	-	-
THIEF RIVER FALLS	20,585	-	13,177	3,058	2,188	131,623	-
WILLMAR	39,668	-	7,649	1,000	5,857	203,935	-
WOODBURY	59,028	76,291	8,414	-	4,390	-	-
TOTAL	657,703	363,891	(224,575)	(20,963)	89,636	1,309,910	-
<u>LUMP SUM - \$2,500 OR MORE, BUT LESS THAN \$3,000 PER YEAR OF SERVICE</u>							
HASTINGS	54,517	-	(47,110)	96	16,486	-	-
MARSHALL	34,790	39,902	(27,237)	(6,065)	3,925	75,025	-
STILLWATER	53,990	-	8,593	168,413	11,892	329,448	-
TOTAL	143,297	39,902	(65,754)	162,444	32,303	404,473	-
<u>LUMP SUM - \$3,000 OR MORE, BUT LESS THAN \$3,500 PER YEAR OF SERVICE</u>							
ALEXANDRIA	40,861	48,144	(4,672)	-	7,530	54,417	-
GOLDEN VALLEY	62,580	33,550	(53,375)	2,127	30,505	62,320	1,500
GRAND RAPIDS	39,999	1,302	(39,571)	2,000	3,085	-	-
HOPKINS	39,050	25,100	9,673	1,000	6,225	102,000	-
MAPLE GROVE	97,810	66,555	(74,928)	4,080	10,215	24,046	1,477
NORTHFIELD	45,128	26,075	22,040	3,000	9,109	231,914	-
TOTAL	325,428	200,726	(140,833)	12,207	66,669	474,697	2,977

Table 5
Revenues and Expenditures
For the year ended December 31, 1994

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
LUMP SUM - \$3,500 OR MORE PER YEAR OF SERVICE							
BRAINERD	62,116	40,335	(967)	2,000	10,953	118,610	-
LAKEVILLE	65,631	146,100	(38,336)	-	11,891	-	-
TOTAL	127,747	186,435	(39,303)	2,000	22,844	118,610	-
TOTAL FOR LUMP SUMS	4,950,397	2,691,177	(533,783)	982,362	663,801	8,306,261	57,631
MONTHLY SERVICE							
CHASKA	31,444	31,566	69,206	33,568	2,500	68,963	-
COLUMBIA HEIGHTS	-	35,801	20,288	-	8,398	31,143	1,500
CRYSTAL	47,496	45,527	115,700	3,326	10,840	136,944	-
EDEN PRAIRIE	128,147	261,000	3,918	1,970	44,492	132,343	-
EDINA	166,762	-	(179,825)	-	58,376	156,918	5,280
HUTCHINSON	35,287	21,160	(10,581)	-	2,713	46,269	-
MINNETONKA	147,741	19,525	19,547	-	33,401	122,530	2,650
MOUND	45,541	77,405	(80,438)	-	2,595	115,606	2,875
PINE CITY	17,072	6,500	(9,841)	-	3,232	25,500	1,500
SPRING LAKE PARK	128,357	25,000	(184,193)	-	25,444	134,540	50
WHITE BEAR LAKE	87,147	20,000	(126,365)	3,640	24,469	120,858	-
WORTHINGTON	23,687	69,934	(39,264)	-	1,050	79,243	2,000
TOTAL MONTHLY SERVICE	858,681	613,418	(401,848)	42,504	217,510	1,170,857	15,855
MONTHLY/LS* COMBINATION							
APPLE VALLEY	86,112	30,000	(89,712)	13,679	19,271	414,142	-
BROOKLYN CENTER	66,803	36,092	42,857	-	12,260	295,830	-
CHANHASSEN	37,080	18,820	(49,716)	-	2,029	33,304	-
EAGAN	132,926	115,780	36,995	3,000	11,039	9,300	-
FAIRMONT	32,877	13,730	27,034	13,222	12,995	110,950	-
GLENCOE	14,628	29,392	12,026	1,000	6,640	59,440	-
LAKE JOHANNA	110,853	-	(123,244)	63,500	16,717	117,182	-
NEW BRIGHTON	51,595	28,300	(20,044)	1,000	3,107	140,116	2,260
NEW HOPE	49,568	38,371	37,163	1,000	14,859	53,584	-
NEW ULM	33,649	46,754	32,762	1,300	8,850	127,350	7,000
PIPESTONE	13,381	41,956	9,185	-	2,296	15,472	-
PLYMOUTH	152,827	-	(194,936)	-	7,182	38,028	454
ROBBINSDALE	32,656	-	62,301	-	10,223	96,630	-
ROSEVILLE	93,543	175,181	226,066	7,007	55,172	174,380	-
SAVAGE	25,848	106,519	4,887	4,000	17,747	83,434	-
TOTAL MONTHLY/LS* COMBINATION	934,346	680,895	13,624	108,708	200,387	1,769,142	9,714
GRAND TOTAL FOR DEFINED CONTRIBUTION, LUMP SUM, MONTHLY SERVICE, AND MONTHLY/LS* COMBINATION							
	7,525,571	4,131,623	(1,144,526)	1,195,817	1,220,115	12,387,560	84,221

*LS - LUMP SUM

**Table 5-A
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>
<u>DEFINED CONTRIBUTION</u>						
BROOKLYN PARK	5,950	-	34,458	-	40,408	1.04%
COON RAPIDS	2,584	8,309	27,954	9,584	48,431	2.40%
GOODHUE	-	-	-	2,014	2,014	1.03%
IVANHOE	300	358	448	-	1,106	1.05%
LONDON	120	-	250	11	381	1.39%
LONGVILLE	-	-	2,363	-	2,363	1.22%
ODESSA	-	-	150	-	150	1.23%
OKLEE	300	-	250	146	696	1.05%
SAINT HILAIRE	160	-	445	-	605	1.24%
TOIVOLA	-	-	754	-	754	2.25%
VERMILION LAKE	-	-	500	-	500	2.08%
<u>LUMP SUM - LESS THAN \$50 PER YEAR OF SERVICE</u>						
CLIMAX	-	-	255	-	255	1.05%
NASSAU	50	-	169	-	219	1.54%
<u>LUMP SUM - \$50 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE</u>						
DANVERS	-	-	100	-	100	1.04%
ELMER	-	-	233	-	233	1.71%
GOODLAND	-	-	165	-	165	1.92%
LAKELAND	-	-	-	275	275	1.64%
<u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE</u>						
BEARDSLEY	325	-	350	-	675	1.01%
BIGELOW	-	-	250	-	250	1.45%
BLACKHOOF	300	-	187	49	536	2.60%
BRIMSON-FAIRBANKS	-	-	471	-	471	3.39%
CLEMENTS	200	-	148	-	348	1.25%
DUMONT	80	-	295	1	376	1.33%
EITZEN	-	-	520	19	539	1.56%
GARVIN	-	-	288	-	288	1.14%
GHENT	250	-	434	54	738	2.01%
GRYGLA	-	-	545	-	545	2.36%
HANLEY FALLS	-	-	20	508	528	1.16%

Table 5-A
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>
<u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE (cont.)</u>						
HITTERDAL	-	-	427	-	427	1.59%
LANCASTER	-	-	350	-	350	1.41%
NEW MUNICH	-	-	771	58	829	3.81%
<u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE</u>						
ALDEN	-	-	450	200	650	1.15%
BOYD	-	-	428	513	941	1.48%
CANTON	25	441	197	119	782	1.41%
COLVIN	200	-	340	-	540	1.50%
DUNNELL	-	-	747	13	760	1.43%
EVANSVILLE	60	-	537	200	797	1.09%
FIFTY LAKES	-	-	995	-	995	2.10%
FINLAND	-	554	5,275	35	5,864	15.98%
HENDRUM	350	-	150	6	506	1.33%
HOVLAND	-	142	250	50	442	1.34%
INDUSTRIAL	-	-	750	13	763	1.75%
MCKINLEY	-	-	-	252	252	1.42%
SABIN-ELMWOOD	-	-	475	1,289	1,764	2.28%
SOLWAY	-	-	385	65	450	1.13%
TOFTE	-	-	245	18	263	1.39%
WAUBUN	-	-	335	285	620	1.24%
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE</u>						
BALATON	575	-	314	290	1,179	1.35%
BROWNTON	-	-	1,172	15	1,187	1.34%
CLAREMONT	1,122	500	485	-	2,107	3.11%
CLEARWATER	400	-	1,996	-	2,396	1.97%
CLINTON [BIG STONE]	-	-	551	12	563	1.14%
COTTONWOOD	-	-	1,416	2	1,418	1.11%
CROMWELL	-	-	595	1,642	2,237	2.83%
CUYUNA	150	-	2,826	12	2,988	5.45%
FERTILE	-	682	-	-	682	1.01%
FRANKLIN	300	-	535	-	835	1.01%
GREY EAGLE	-	-	780	170	950	1.12%
HAMBURG	165	350	1,689	204	2,408	6.59%

Table 5-A
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>
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)</u>						
IRONTON	-	-	3,826	178	4,004	4.89%
KETTLE RIVER	-	-	635	297	932	1.17%
LAKE KABETOGAMA	100	-	285	-	385	2.53%
LANESBORO	175	-	1,188	26	1,389	1.56%
MAYNARD	-	-	959	-	959	1.14%
NEW YORK MILLS	400	-	376	6	782	1.02%
PALISADE	-	-	995	10	1,005	1.36%
PILLAGER	450	-	470	64	984	1.05%
RUTHTON	-	-	68	800	868	1.08%
STORDEN	50	-	-	847	897	1.15%
UNDERWOOD	-	-	651	37	688	1.11%
WRENSHALL	577	-	575	270	1,422	1.39%
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE</u>						
BELLE PLAINE	100	800	1,183	353	2,436	1.11%
BOVEY	200	-	1,149	94	1,443	1.64%
CARVER	-	224	5,233	-	5,457	5.12%
EMILY	-	-	1,884	117	2,001	1.62%
FRAZEE	-	-	1,604	-	1,604	1.29%
GAYLORD	1,563	655	671	1,029	3,918	1.96%
GLENWOOD	-	-	1,998	-	1,998	1.27%
GOODVIEW	225	300	2,129	90	2,744	1.54%
GREENWOOD	-	300	535	10	845	1.09%
HENDERSON	650	1,170	456	100	2,376	2.44%
HOWARD LAKE	550	300	1,084	-	1,934	1.13%
KASSON	375	971	1,670	143	3,159	1.52%
LAKEFIELD	500	210	1,265	-	1,975	1.04%
LUVERNE	600	-	5,852	-	6,452	2.51%
MARBLE	200	-	1,707	471	2,378	2.58%
NORWOOD	450	398	825	350	2,023	1.84%
ORTONVILLE	150	-	3,109	863	4,122	2.02%
RICE	100	-	1,604	50	1,754	1.71%
ROCKVILLE	275	-	1,226	-	1,501	1.85%
SAINT CLOUD	925	-	4,584	85	5,594	1.38%
SAINT JOSEPH	-	-	3,513	-	3,513	1.13%
SARTELL	300	-	2,021	-	2,321	1.22%
TAYLORS FALLS	646	-	3,872	180	4,698	1.79%
WINNEBAGO	600	221	310	-	1,131	1.12%

**Table 5-A
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>
<u>LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE</u>						
CHISHOLM	-	-	6,027	2,052	8,079	2.28%
COLD SPRING	1,398	125	1,198	30	2,751	1.12%
CROOKSTON	-	-	7,087	25	7,112	2.47%
LAKE ELMO	400	730	2,346	-	3,476	1.05%
LINDSTROM	250	-	-	5,005	5,255	1.73%
SAINT ANTHONY	-	-	-	2,893	2,893	1.07%
VICTORIA	1,100	-	1,050	-	2,150	1.46%
<u>LUMP SUM - \$1,500 OR MORE, BUT LESS THAN \$2,000 PER YEAR OF SERVICE</u>						
DETROIT LAKES	-	302	4,485	-	4,787	1.04%
NEWPORT	300	1,816	2,950	15	5,081	1.16%
NORTH ST. PAUL	-	1	12,479	690	13,170	2.15%
OSSEO	2,700	-	-	10,693	13,393	7.78%
PRINCETON	567	-	6,446	194	7,207	1.43%
ROSEMOUNT	180	-	5,409	85	5,674	1.23%
VADNAIS HEIGHTS	-	-	3,269	490	3,759	1.12%
<u>LUMP SUM - \$2,000 OR MORE, BUT LESS THAN \$2,500 PER YEAR OF SERVICE</u>						
BAYPORT	300	-	7,979	395	8,674	1.11%
EXCELSIOR	1,800	-	8,143	100	10,043	1.07%
HASTINGS	7,195	1,698	7,295	298	16,486	1.56%
OAKDALE	2,300	1,230	5,230	363	9,123	1.88%
<u>LUMP SUM - \$2,500 OR MORE, BUT LESS THAN \$3,000 PER YEAR OF SERVICE</u>						
STILLWATER	260	415	2,608	8,609	11,892	1.23%
<u>LUMP SUM - \$3,000 OR MORE, BUT LESS THAN \$3,500 PER YEAR OF SERVICE</u>						
GOLDEN VALLEY	5,033	1,478	23,691	303	30,505	1.90%

Table 5-A
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>
<u>MONTHLY SERVICE</u>						
EDEN PRAIRIE	3,255	-	40,396	841	44,492	1.26%
EDINA	21,140	1,721	32,377	3,138	58,376	1.05%
PINE CITY	1,309	608	876	439	3,232	1.03%
<u>MONTHLY/LS* COMBINATION</u>						
APPLE VALLEY	4,375	-	3,150	11,746	19,271	1.42%
GLENCOE	1,800	-	4,619	221	6,640	1.68%
NEW HOPE	1,770	-	9,136	3,953	14,859	1.69%
ROBBINSDALE	1,800	1,274	6,305	844	10,223	1.10%
ROSEVILLE	7,889	5,609	40,943	731	55,172	1.70%
SAVAGE	900	2,265	13,589	993	17,747	2.05%

***LS - LUMP SUM**

**Table 5-B
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>
<u>DEFINED CONTRIBUTION</u>						
BROOKLYN PARK	5,950	-	34,458	-	40,408	1.04%
COON RAPIDS	2,584	8,309	27,954	9,584	48,431	2.40%
<u>LUMP SUM - \$3,000 OR MORE, BUT LESS THAN \$3,500 PER YEAR OF SERVICE</u>						
GOLDEN VALLEY	5,033	1,478	23,691	303	30,505	1.90%
<u>MONTHLY SERVICE</u>						
EDEN PRAIRIE	3,255	-	40,396	841	44,492	1.26%
EDINA	21,140	1,721	32,377	3,138	58,376	1.05%
MINNETONKA	6,900	80	24,230	2,191	33,401	0.77%
SPRING LAKE PARK	10,233	2,964	8,189	4,058	25,444	0.78%
WHITE BEAR LAKE	4,144	268	12,218	7,839	24,469	0.98%
<u>MONTHLY/LS* COMBINATION</u>						
ROSEVILLE	7,889	5,609	40,943	731	55,172	1.70%

*LS - LUMP SUM

Table 6
Volunteer Firefighters Relief Associations
Number of Members, Minimum Requirements, Fidelity Bonds and Other Benefits
For the Year Ended December 31, 1994

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
DEFINED CONTRIBUTION																	
ALBANY	27	-	-	50	5	5	25,000	25,000	Bal	-	BAL.	-	-	-	-	-	BAL.
ANDOVER	42	-	7	50	5	5	2,500	65,000	Bal	-	-	-	-	-	-	-	BAL.
ANOKA-CHAMPLIN	40	-	3	50	10	10	-	500,000	Bal	-	-	-	-	-	-	-	BAL.
BINGHAM LAKE	12	-	-	55	10	10	-	20,000	Bal	-	-	-	-	-	-	-	BAL.
BRAHAM	30	-	2	50	7	7	-	20,000	Bal	-	BAL.	-	-	-	-	-	BAL.
BREWSTER	21	-	6	55	10	10	-	15,000	Bal	-	-	-	-	-	-	-	BAL.
BROOKLYN PARK	57	-	40	50	10	10	100,000	400,000	Bal	-	BAL.	-	-	-	-	-	BAL.
CALLAWAY	17	1	-	50	20	20	-	70,000	Bal	-	-	-	-	-	-	-	BAL.
COLOGNE	26	-	3	50	10	10	-	10,000	Bal	-	-	-	-	-	-	-	BAL.
COON RAPIDS	43	3	6	50	5	5	250,000	250,000	Bal	-	BAL.	-	-	-	-	-	BAL.
CRANE LAKE	14	-	-	50	10	10	50,000	10,000	Bal	-	-	-	-	-	-	-	BAL.
CROSSLAKE	22	-	10	50	10	10	-	30,000	Bal	-	BAL.	-	-	-	-	-	BAL.
DALBO	18	-	1	50	10	10	-	40,000	Bal	-	-	-	-	-	-	-	BAL.
DONNELLY	30	-	-	50	10	10	-	10,000	Bal	-	BAL.	-	-	-	-	-	BAL.
ELGIN	23	-	5	50	10	10	-	15,000	Bal	50	WKLY	50	WKLY	-	-	-	BAL.
EMBARRASS	22	-	-	50	10	20	-	6,000	Bal	-	-	-	-	-	-	-	BAL.
ERSKINE	17	-	-	50	20	10	-	5,000	Bal	-	-	-	-	-	-	-	BAL.
FALCON HEIGHTS	24	-	4	50	5	5	50,000	60,000	Bal	-	-	-	-	-	-	-	BAL.
FOSSTON	22	-	1	50	10	10	-	20,000	Bal	-	BAL.	-	-	-	-	-	BAL.
FOUNTAIN	20	-	-	50	10	10	-	10,000	Bal	-	-	-	-	-	-	-	BAL.
FRIDLEY	35	-	4	50	10	10	-	200,000	Bal	-	-	-	-	-	-	-	BAL.
GARY	19	-	3	50	10	10	-	20,000	Bal	-	-	-	-	-	-	-	BAL.
GIBBON	26	-	2	50	13	10	-	35,000	Bal	-	-	-	-	-	-	-	BAL.
GLENVILLE	26	-	5	50	5	5	-	10,000	Bal	-	-	-	-	-	-	-	BAL.
GOODHUE	26	-	-	50	10	10	-	30,000	Bal	30	WKLY	30	WKLY	-	-	-	BAL.
HAMPTON	17	-	5	50	10	10	-	10,000	Bal	-	-	-	-	-	-	-	BAL.
HARDWICK	18	-	4	50	10	10	-	45,000	Bal	-	-	-	-	-	-	-	BAL.
HAWLEY	23	-	-	50	10	10	-	20,000	Bal	-	-	-	-	-	-	-	BAL.
IVANHOE	24	-	2	50	10	10	-	12,000	Bal	-	BAL.	-	-	-	-	-	BAL.
KENYON	30	-	2	50	10	10	-	20,000	Bal	-	-	-	-	-	-	-	BAL.
KERKHOVEN	22	-	2	50	10	10	10,000	10,000	Bal	-	BAL.	-	-	-	-	-	BAL.
KIESTER	21	-	3	55	10	10	-	35,000	Bal	-	BAL.	42	WKLY	-	-	-	BAL.
LAKE GEORGE	14	-	-	50	10	10	-	6,000	Bal	-	BAL.	-	-	-	-	-	BAL.
LAKEPORT	16	-	-	55	10	10	-	25,000	Bal	-	-	-	-	-	-	-	BAL.
LE CENTER	20	-	4	50	10	10	2,000	21,000	Bal	-	BAL.	-	-	-	-	-	BAL.
LONDON	13	-	-	50	20	10	-	50,000	Bal	-	BAL.	100	WKLY	-	-	-	BAL.
LONGVILLE	21	-	-	50	5	5	-	20,000	Bal	-	-	-	-	-	-	-	BAL.
LYLE	21	-	-	50	10	10	-	15,000	Bal	-	-	-	-	-	-	-	BAL.
MAGNOLIA	11	-	-	50	10	10	-	10,000	Bal	-	-	-	-	-	-	-	BAL.
MANTORVILLE	20	-	3	50	10	10	-	10,000	Bal	-	BAL.	-	-	-	-	-	BAL.
MARINE ON ST. CROIX	34	-	-	50	5	5	-	15,000	Bal	-	-	-	-	-	-	-	BAL.
MAZEPPA	22	-	-	50	10	10	-	7,000	Bal	-	-	-	-	-	-	-	BAL.
MEDICINE LAKE	19	-	1	50	5	5	18,500	18,500	Bal	-	-	-	-	-	-	-	BAL.
MENDOTA HEIGHTS	36	-	5	50	10	10	100,000	100,000	Bal	-	BAL.	-	-	-	-	-	BAL.
MENTOR	12	-	-	50	10	10	-	5,000	Bal	-	-	-	-	-	-	-	BAL.
MILLERVILLE	17	-	2	55	10	10	-	20,000	Bal	-	BAL.	-	-	-	-	-	BAL.

NOTE: LUMP = Lump Sum, Y/S = Year of Service, BAL = Balance of Account, MO/YR = Per Month per 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, 1994

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
DEFINED CONTRIBUTION (cont.)																	
MILROY	15	-	1	50	10	10	-	60,000	Bal	-	-	-	-	-	-	-	-
MURDOCK	17	-	-	50	10	10	-	10,000	Bal	-	BAL.	-	-	-	-	-	BAL.
MYRTLE	15	-	-	50	-	20	5,000	5,000	Bal	5,000	ALL	5,000	-	5,000	-	5,000	ALL
NODINE	18	-	-	55	10	10	-	20,000	Bal	-	-	-	-	-	-	-	-
NORTHROP	17	-	17	50	10	10	-	2,500	Bal	-	BAL.	-	-	-	-	-	BAL.
ODESSA	16	-	-	50	20	20	-	10,000	Bal	-	-	-	-	-	-	-	-
OKLEE	19	-	1	50	10	10	-	10,000	Bal	1,000	MAX	-	-	-	-	-	BAL.
PLAINVIEW	22	-	2	50	10	10	40,000	40,000	Bal	-	-	50	WKLY	-	-	-	BAL.
PLUMMER	23	-	-	50	10	10	-	10,000	Bal	-	BAL.	-	-	-	-	-	BAL.
RAMSEY	24	-	-	50	10	10	-	10,000	Bal	-	-	-	-	-	-	-	-
RED LAKE FALLS	19	-	-	50	10	10	-	15,000	Bal	-	-	-	-	-	-	-	-
ROUND LAKE	16	2	1	50	20	20	-	70,000	Bal	-	-	-	-	-	-	-	-
RUSHFORD	27	-	1	50	20	10	-	20,000	Bal	-	BAL.	-	-	-	-	-	BAL.
SAINT HILAIRE	20	-	1	50	10	10	-	20,000	Bal	-	-	-	-	-	-	-	BAL.
SEAFORTH	14	-	3	50	10	10	-	2,000	Bal	-	BAL.	-	-	-	-	-	BAL.
SOUTH BEND	17	-	-	50	10	10	-	30,000	Bal	-	BAL.	-	-	-	-	-	BAL.
SWANVILLE	19	-	-	50	10	10	-	25,000	Bal	-	BAL.	-	-	-	-	-	BAL.
TOIVOLA	23	-	-	50	20	10	10,000	10,000	Bal	-	-	35	WKLY	-	-	-	BAL.
ULEN	21	-	-	50	10	20	-	7,000	Bal	-	-	-	-	-	-	-	-
VERMILION LAKE	15	-	3	50	10	10	-	3,000	Bal	-	-	-	-	-	-	-	-
WABASSO	22	-	2	50	10	10	-	15,000	Bal	-	-	-	-	-	-	-	-
WAHKON	16	-	-	50	10	10	-	5,000	Bal	-	-	-	-	-	-	-	BAL.
WANAMINGO	31	-	3	50	10	10	-	10,000	Bal	-	-	-	-	-	-	-	-
WANDA	20	-	1	50	20	20	-	10,000	Bal	-	-	-	-	-	-	-	-
WELLS	23	-	-	50	10	10	-	100,000	Bal	-	-	-	-	-	-	-	BAL.
WILLIAMS	18	-	-	50	15	14	-	5,000	Bal	-	-	-	-	-	-	-	-
WINTHROP	23	-	-	50	10	10	-	300,000	Bal	-	-	-	-	-	-	-	-
ZUMBROTA	27	-	-	50	10	10	-	75,000	Bal	-	-	-	-	-	-	-	-
TOTAL	1,647	6	171														
LUMP SUM - LESS THAN \$50 PER YEAR OF SERVICE																	
CLIMAX	18	-	8	50	10	10	-	4,000	25	-	-	-	-	-	-	-	-
ELBOW-TULABY	11	-	-	50	10	10	5,000	5,000	25	25	Y/S	-	-	-	-	-	25 Y/S
FLENSBURG	21	-	-	50	20	10	-	5,000	25	-	-	-	-	-	-	-	25 Y/S
HOLYOKE	10	-	-	50	5	5	-	5,000	25	-	-	-	-	25	Y/S	-	25 Y/S
LASALLE	13	-	-	50	10	10	-	1,000	25	25	Y/S	-	-	25	Y/S	-	25 Y/S
NASSAU	18	-	-	55	20	10	-	10,000	25	-	-	-	-	-	-	-	-
NORTH STAR TOWNSHIP	11	-	1	50	20	20	5,000	5,000	10	-	-	-	-	-	-	-	10 Y/S
PEMBERTON	18	-	-	50	10	10	-	5,000	10	10	Y/S	-	-	-	-	-	10 Y/S
REVERE	18	-	-	50	10	10	-	5,000	10	3	Y/S	-	-	-	-	-	5 Y/S
TAUNTON	14	-	-	60	20	10	10,000	10,000	20	-	-	50	MAX.	-	-	-	20 Y/S
TOTAL	152	-	9														

NOTE: LUMP = Lump Sum, Y/S = Year of Service, BAL = Balance of Account, MO/YR = Per Month per 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, 1994

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Fidelity Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
LUMP SUM - \$50 OR MORE.																	
BUT LESS THAN \$100 PER YEAR OF SERVICE																	
CARSONVILLE	18	-	-	50	10	10	-	10,000	75	75	Y/S	-	-	-	-	75	Y/S
DANVERS	16	-	-	50	10	10	5,000	5,000	50	50	Y/S	-	-	-	-	50	Y/S
ELMER	16	-	-	60	10	10	-	1,500	50	-	-	-	-	-	-	50	Y/S
FINLAYSON	25	-	-	50	10	10	-	5,000	50	50	Y/S	-	-	-	-	50	Y/S
FISHER	24	-	-	50	20	20	-	3,000	60	-	-	-	-	-	-	60	Y/S
FRENCH TOWNSHIP	23	-	5	50	10	10	10,000	10,000	50	50	Y/S	-	-	-	-	50	Y/S
GOODLAND	18	-	-	50	-	5	-	7,000	75	75	Y/S	-	-	75	Y/S	-	-
GRANADA	18	-	1	50	10	10	-	10,000	75	-	-	-	-	-	-	75	Y/S
LAKE WILSON	19	-	-	50	20	10	-	10,000	50	-	-	-	-	-	-	50	Y/S
LAKELAND	16	-	-	50	20	10	-	10,000	50	50	Y/S	-	-	-	-	50	Y/S
LISMORE	24	-	-	50	20	4	-	30,000	95	-	-	600	MAX	-	-	95	Y/S
LYND	15	-	-	50	20	20	-	10,000	50	-	-	-	-	-	-	50	Y/S
MAPLE HILL	17	-	-	50	10	10	-	10,000	50	50	Y/S	-	-	-	-	50	Y/S
NORTHLAND	10	-	-	50	10	10	-	5,000	50	50	Y/S	-	-	-	-	50	Y/S
VINING	18	-	-	55	10	10	-	7,500	75	-	-	-	-	300	MAX.	-	-
WALTERS	20	-	-	50	5	5	-	10,000	50	-	-	-	-	-	-	50	Y/S
TOTAL	297	-	6														
LUMP SUM - \$100 OR MORE.																	
BUT LESS THAN \$200 PER YEAR OF SERVICE																	
ALASKA TOWNSHIP	13	-	-	50	10	10	-	10,000	100	100	Y/S	-	-	-	-	100	Y/S
ALBORN	17	-	-	50	20	10	-	3,000	175	-	-	-	-	-	-	175	Y/S
ALMELUND	26	-	-	50	10	10	-	10,000	125	-	-	-	-	-	-	125	Y/S
ALTURA	17	-	-	50	20	10	-	10,000	175	175	Y/S	25	WKLY	-	-	175	Y/S
BEARDSLEY	20	3	-	50	20	20	-	7,500	150	-	-	-	-	-	-	-	-
BETHEL	13	-	-	50	10	10	-	2,000	120	-	-	-	-	-	-	-	-
BIGELOW	20	-	-	50	-	5	6,000	6,000	100	100	Y/S	6,000	-	100	-	100	Y/S
BLACKHOOF	20	-	1	50	10	10	3,000	3,000	150	150	Y/S	-	-	-	-	150	Y/S
BLUFFTON	15	-	-	50	20	20	-	3,000	100	100	Y/S	-	-	-	-	100	Y/S
BREITUNG	19	-	-	50	10	10	-	4,000	170	170	Y/S	-	-	-	-	170	Y/S
BRIMSON-FAIRBANKS	15	-	-	50	20	10	-	15,000	100	100	Y/S	-	-	-	-	100	Y/S
CAMPBELL	24	-	-	62	10	20	-	10,000	125	-	-	-	-	-	-	125	Y/S
CLARISSA	23	-	1	50	10	10	10,000	10,000	190	190	Y/S	-	-	-	-	190	Y/S
CLARKS GROVE	21	-	7	50	10	10	10,000	10,000	150	-	-	-	-	-	-	150	Y/S
CLEMENTS	25	-	1	50	10	10	-	4,000	100	100	Y/S	-	-	-	-	100	Y/S
CLIFTON	16	-	5	55	10	10	10,000	10,000	100	-	-	-	-	-	-	100	Y/S
COTTON	24	-	-	50	10	10	-	20,000	100	-	-	-	-	-	-	100	Y/S
CROOKED LAKE	16	-	1	50	5	5	-	5,000	175	-	-	-	-	-	-	175	Y/S
DARFUR	16	-	-	50	10	10	-	5,000	170	170	Y/S	2,000	MAX.	-	-	170	Y/S
DENT	21	-	12	50	10	10	-	10,000	100	-	-	-	-	-	-	100	Y/S

NOTE: LUMP = Lump Sum, Y/S = Year of Service, BAL = Balance of Account, MO/YR = Per Month per 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, 1994

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Fidelity Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
LUMP SUM - \$100 OR MORE.																	
BUT LESS THAN \$200 PER																	
YEAR OF SERVICE (cont.)																	
DEXTER	19	-	-	52	10	10	-	10,000	125	-	-	-	-	-	-	-	-
DUMONT	21	-	-	50	10	10	-	3,000	110	110	Y/S	-	-	-	-	110	Y/S
EITZEN	24	-	3	50	10	10	-	3,500	100	100	Y/S	-	-	-	-	100	Y/S
ELLSWORTH	24	-	-	55	10	10	-	10,000	180	-	-	-	-	-	-	-	-
ELROSA	30	-	3	55	5	5	-	10,000	150	-	-	-	-	-	-	150	Y/S
FEDERAL DAM	9	-	-	50	20	10	10,000	10,000	100	-	-	-	-	-	-	-	-
FORADA	22	-	-	50	20	20	-	10,000	150	-	-	-	-	-	-	-	-
GARVIN	17	-	3	55	10	10	-	10,000	125	-	-	-	-	-	-	125	Y/S
GHENT	17	-	3	50	10	10	-	5,000	125	-	-	-	-	-	-	125	Y/S
GRYGLA	20	-	-	50	20	20	-	20,000	100	-	-	-	-	-	-	100	Y/S
HANLEY FALLS	20	-	-	50	10	10	-	20,000	150	-	-	-	-	-	-	150	Y/S
HARRIS	25	-	-	50	20	10	-	50,000	150	150	Y/S	-	-	-	-	150	Y/S
HITTERDAL	17	-	-	55	10	10	-	20,000	170	-	-	-	-	-	-	-	-
HOKAH	30	-	1	50	10	10	-	20,000	170	170	Y/S	-	-	-	-	170	Y/S
HOLLAND	20	-	-	50	10	10	-	10,000	100	100	Y/S	-	-	-	-	100	Y/S
JACOBSON	16	-	-	50	10	10	-	15,000	120	120	Y/S	-	-	-	-	120	Y/S
KENNEDY	14	-	-	50	10	10	25,000	50,000	175	175	Y/S	-	-	-	-	175	Y/S
LAKE HENRY	20	-	-	50	10	10	-	10,000	150	150	Y/S	-	-	-	-	150	Y/S
LANCASTER	17	-	3	55	10	10	-	20,000	100	100	Y/S	-	-	-	-	100	Y/S
LUCAN	22	-	-	50	20	10	-	5,000	150	-	-	-	-	-	-	150	Y/S
MAHTOWA	19	-	-	50	5	5	10,000	10,000	150	150	Y/S	-	-	-	-	150	Y/S
MAKINEN	19	-	7	50	10	10	30,000	30,000	100	100	Y/S	-	-	-	-	100	Y/S
MCGRATH	20	-	-	50	5	5	-	1,000	100	100	Y/S	-	-	-	-	100	Y/S
MIDDLE RIVER	17	-	-	50	20	10	-	6,000	100	-	-	100	MAX.	-	-	-	-
NEW MUNICH	18	-	-	50	10	10	-	3,000	100	100	Y/S	-	-	-	-	100	Y/S
PORTER	25	-	-	55	10	10	-	10,000	175	-	-	-	-	-	-	175	Y/S
SAINT LEO	25	-	-	50	10	10	-	4,000	125	-	-	10	WKLY	-	-	125	Y/S
SHELLY	17	1	1	50	10	10	-	6,000	150	-	-	-	-	-	-	150	Y/S
SOLWAY RURAL	20	-	-	50	10	10	-	14,000	100	100	Y/S	-	-	-	-	100	Y/S
STURGEON LAKE	14	-	-	50	10	10	-	5,000	125	125	Y/S	-	-	-	-	125	Y/S
TWIN LAKES (MAHNOMEN)	15	-	-	50	10	10	-	20,000	100	-	-	-	-	-	-	100	Y/S
VESTA	17	-	1	50	10	10	5,000	10,000	150	150	Y/S	-	-	-	-	150	Y/S
VILLARD	24	-	-	50	10	10	-	5,000	100	-	-	-	-	-	-	-	-
WILMONT	24	-	-	50	10	10	-	10,000	167	-	-	-	-	-	-	-	-
WRIGHT	20	-	-	55	20	10	10,000	10,000	100	50	Y/S	-	-	-	-	50	Y/S
TOTAL	1,079	4	53														

NOTE: LUMP= Lump Sum, Y/S = Year of Service, BAL = Balance of Account, MO/YR = Per Month per 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, 1994

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE																	
ALDEN	24	2	3	50	10	10	-	10,000	225	225	Y/S	-	-	-	-	225	Y/S
AMBOY	20	-	3	50	10	10	-	10,000	225	-	-	-	-	-	-	225	Y/S
ASKOV	17	-	2	55	10	10	-	5,000	250	250	Y/S	-	-	-	-	250	Y/S
BADGER	20	-	-	50	20	10	-	10,000	200	-	-	-	-	-	-	-	-
BELLINGHAM	20	-	-	50	10	5	-	10,000	200	-	-	-	-	-	-	-	-
BELVIEW	24	-	-	50	10	10	-	10,000	250	-	-	-	-	-	-	250	Y/S
BIWABIK	24	-	-	50	10	10	-	10,000	200	200	Y/S	-	-	-	-	200	Y/S
BOWLUS	21	-	1	50	10	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
BOYD	20	-	3	50	10	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
BREVATOR	18	-	-	50	10	5	-	3,000	250	250	Y/S	-	-	-	-	250	Y/S
BROOK PARK	17	-	-	50	5	5	-	50,000	200	200	Y/S	-	-	-	-	200	Y/S
CANTON	20	-	-	50	10	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
CEYLON	21	-	-	50	10	10	-	8,000	200	25	WKLY	15	WKLY	-	-	200	Y/S
CHERRY	21	-	2	50	5	5	-	5,000	200	200	Y/S	-	-	-	-	200	Y/S
CLINTON (ST. LOUIS)	17	-	2	50	10	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
COLVIN	17	-	1	50	10	10	10,000	10,000	200	-	-	-	-	-	-	200	Y/S
CURRIE	20	-	-	50	10	10	8,000	8,000	275	-	-	-	-	-	-	-	-
DEER CREEK	19	-	-	50	10	10	3,000	4,500	250	-	-	-	-	-	-	-	-
DELAVAN	19	-	-	50	5	5	-	15,000	280	280	Y/S	-	-	-	-	280	Y/S
DOVER	21	-	-	50	20	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
DUNNELL	15	-	-	50	10	10	-	100,000	225	50	Y/S	-	-	-	-	100	Y/S
EASTERN HUBBARD	19	-	-	55	10	10	10,000	10,000	200	-	-	-	-	-	-	200	Y/S
EASTON	24	-	-	50	10	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
ELIZABETH	21	-	-	50	10	10	-	10,000	275	-	-	-	-	-	-	-	-
ELLENDALE	18	-	-	50	5	5	-	5,000	200	-	-	-	-	-	-	200	Y/S
EMMONS	25	-	1	50	10	10	25,000	50,000	250	-	-	-	-	-	-	250	Y/S
EVANSVILLE	30	-	-	50	10	10	-	10,000	200	-	-	-	-	-	-	200	Y/S
FIFTY LAKES	13	-	5	50	10	10	-	30,000	250	250	Y/S	-	-	-	-	250	Y/S
FINLAND	18	-	-	50	10	10	-	10,000	200	-	-	-	-	-	-	200	Y/S
FREDENBERG	14	-	-	50	10	10	-	10,000	200	-	-	-	-	-	-	-	-
FROST	22	-	2	50	10	10	-	10,000	275	275	Y/S	200	MAX.	-	-	275	Y/S
GNESEN	26	-	1	50	10	10	-	10,000	200	-	-	-	-	-	-	-	-
HALSTAD	24	-	3	55	10	10	-	40,000	200	200	Y/S	-	-	-	-	200	Y/S
HANCOCK	25	-	-	50	20	20	-	10,000	275	-	-	-	-	-	-	100	Y/S
HANSKA	25	-	-	50	20	20	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
HARTLAND	21	-	-	50	20	20	-	10,000	200	-	-	42	WKLY	-	-	200	Y/S
HAYWARD	23	-	3	50	10	10	-	15,000	225	-	-	-	-	-	-	225	Y/S
HENDRUM	18	-	-	50	20	20	10,000	10,000	200	200	Y/S	-	-	-	-	200	Y/S
HEWITT	14	-	-	50	10	10	-	5,000	250	250	Y/S	-	-	-	-	250	Y/S
HILL CITY	25	-	2	50	10	10	-	15,000	280	280	Y/S	-	-	-	-	280	Y/S
HOVLAND	11	-	-	50	20	10	-	5,000	250	-	-	-	-	-	-	-	-
INDUSTRIAL	18	-	1	50	5	5	10,000	10,000	250	250	Y/S	-	-	-	-	250	Y/S
IONA	9	-	-	50	20	10	5,000	5,000	250	250	Y/S	-	-	-	-	250	Y/S
KARLSTAD	30	1	-	50	10	10	-	55,000	200	200	Y/S	-	-	-	-	200	Y/S

NOTE: LUMP = Lump Sum, Y/S = Year of Service, BAL = Balance of Account, MO/YR = Per Month per 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, 1994

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE (cont.)																	
KELLIHER	21	-	-	50	10	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
LAKE BRONSON	15	-	-	50	10	10	-	4,000	200	-	-	-	-	-	-	50	Y/S
LAKEWOOD	25	-	-	50	20	20	-	50,000	250	-	-	-	-	-	-	-	-
LEAF VALLEY	25	-	-	50	5	5	-	10,000	200	-	-	-	-	-	-	-	-
LOWRY	23	-	-	50	10	10	-	10,000	240	100	Y/S	-	-	-	-	100	Y/S
MAPLEVIEW	18	-	-	50	20	5	-	10,000	250	-	-	-	-	-	-	-	-
MCDAVITT	20	-	4	50	10	10	10,000	10,000	225	225	Y/S	-	-	-	-	225	Y/S
MCKINLEY	14	-	-	50	5	5	-	50,000	200	-	-	-	-	-	-	-	-
MEDFORD	23	4	3	50	10	10	-	50,000	230	230	Y/S	-	-	-	-	230	Y/S
NORTHOME	17	-	1	50	11	10	-	20,000	225	-	-	-	-	-	-	-	-
ORONOCO	22	-	-	50	10	10	-	10,000	200	-	-	-	-	-	-	200	Y/S
OSTRANDER	17	-	-	50	20	10	-	5,000	200	-	-	-	-	-	-	-	-
OTTERTAIL	31	-	4	50	10	10	-	7,500	200	200	Y/S	-	-	-	-	200	Y/S
RED WING	30	-	8	55	10	10	20,000	20,000	250	250	Y/S	-	-	-	-	250	Y/S
ROLLINGSTONE	24	-	1	50	10	10	-	10,000	200	200	Y/S	-	-	-	-	200	Y/S
ROSE CREEK	21	-	1	50	10	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
SABIN-ELMWOOD	25	-	2	50	10	10	10,000	10,000	250	250	Y/S	-	-	-	-	250	Y/S
SAINT MARTIN	25	-	-	50	5	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
SANBORN	19	-	-	50	20	10	-	5,000	250	250	Y/S	-	-	-	-	250	Y/S
SILICA	21	-	-	50	10	10	10,000	10,000	200	-	-	-	-	-	-	-	-
SOLWAY	35	-	4	50	10	10	-	5,000	220	-	-	-	-	-	-	-	-
SQUAW LAKE	16	-	-	55	10	10	5,000	5,000	250	250	Y/S	-	-	-	-	250	Y/S
TOFTE	12	-	-	50	5	10	-	10,000	250	-	-	-	-	-	-	250	Y/S
TWIN LAKES (FREEBORN)	20	-	-	50	10	10	-	7,500	200	-	-	-	-	-	-	200	Y/S
UPSALA	21	-	1	50	10	10	10,000	10,000	200	-	-	-	-	-	-	-	-
VERGAS	14	-	6	50	10	10	-	5,000	250	-	-	-	-	-	-	250	Y/S
WARBA-FEELY-SAGO	17	-	-	50	10	10	-	10,000	250	-	-	-	-	-	-	50	Y/S
WARREN	26	-	4	50	5	5	50,000	50,000	250	-	-	-	-	-	-	-	-
WARROAD	26	-	2	50	10	10	15,000	15,000	200	200	Y/S	-	-	-	-	200	Y/S
WAUBUN	18	-	-	50	10	10	-	5,000	250	-	-	-	-	-	-	250	Y/S
WILLOW RIVER	15	-	2	50	10	10	-	6,000	250	250	Y/S	-	-	-	-	250	Y/S
WILSON	29	-	-	50	10	10	20,000	20,000	200	-	-	-	-	-	-	-	-
WOODSTOCK	15	-	2	50	10	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
WYKOFF	22	-	-	50	20	10	-	7,500	250	-	-	-	-	-	-	-	-
TOTAL	1,610	7	80														

NOTE: LUMP = Lump Sum, Y/S = Year of Service, BAL = Balance of Account, MO/YR = Per Month per 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, 1994

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE																	
ADAMS	25	-	2	50	10	10	5,000	15,000	375	375	Y/S	-	-	-	-	375	Y/S
ADRIAN	24	-	-	50	20	20	-	100,000	300	300	Y/S	-	-	-	-	300	Y/S
ALBERTVILLE	23	-	-	55	10	10	-	10,000	350	-	-	-	-	-	-	350	Y/S
ALPHA	15	-	-	50	20	10	-	10,000	300	-	-	-	-	-	-	300	Y/S
ARGYLE	25	-	-	50	10	10	-	10,000	413	-	-	-	-	-	-	413	Y/S
ASHBY	24	-	-	50	5	5	-	30,000	325	-	-	-	-	-	-	-	-
ATWATER	21	-	1	50	10	10	-	10,000	450	-	-	-	-	-	-	450	Y/S
AUDUBON	24	-	1	50	10	10	10,000	10,000	400	200	Y/S	-	-	-	-	200	Y/S
BALATON	26	1	-	50	10	10	10,000	10,000	350	350	Y/S	10	DAILY	-	-	350	Y/S
BALSAM	20	-	2	50	10	10	-	10,000	350	350	Y/S	-	-	-	-	350	Y/S
BARRETT	16	-	-	55	10	10	-	10,000	300	-	-	-	-	-	-	-	-
BEAVER CREEK	16	-	2	50	10	10	-	10,000	325	325	Y/S	-	-	-	-	325	Y/S
BELGRADE	25	-	-	50	10	10	-	15,000	400	400	Y/S	-	-	-	-	400	Y/S
BERTHA	20	-	-	50	10	10	-	8,000	300	300	Y/S	-	-	-	-	300	Y/S
BIRD ISLAND	24	-	2	50	10	10	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
BLOMKEST	16	-	1	55	10	20	-	10,000	400	-	-	-	-	-	-	400	Y/S
BRICELYN	23	-	2	55	20	10	-	10,000	325	325	Y/S	-	-	-	-	325	Y/S
BROOTEN	21	-	-	50	10	10	-	14,000	400	400	Y/S	-	-	-	-	400	Y/S
BROWERVILLE	22	-	1	50	10	10	-	15,000	400	320	Y/S	-	-	-	-	320	Y/S
BROWNSDALE	18	-	-	50	20	10	-	10,000	400	-	-	-	-	-	-	-	-
BROWNTON	25	-	1	50	10	10	-	10,000	300	200	Y/S	-	-	-	-	300	Y/S
BUFFALO LAKE	25	-	2	50	10	10	-	10,000	425	425	Y/S	20	DAILY	-	-	425	Y/S
BUTTERFIELD	24	-	-	50	5	5	-	10,000	350	350	Y/S	35	WKLY	-	-	350	Y/S
BYRON	29	-	6	50	5	5	15,000	15,000	450	450	Y/S	-	-	-	-	450	Y/S
CANOSIA	20	-	2	50	10	10	-	100,000	300	-	-	-	-	-	-	-	-
CHANDLER	15	-	4	50	10	10	-	60,000	300	300	Y/S	-	-	-	-	300	Y/S
CHOKIO	22	2	-	50	20	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
CLAREMONT	14	-	5	50	10	10	-	10,000	350	350	Y/S	-	-	-	-	350	Y/S
CLARKFIELD	27	-	2	50	10	10	-	13,000	425	425	Y/S	-	-	-	-	425	Y/S
CLEARWATER	29	-	3	50	10	10	30,000	30,000	450	450	Y/S	-	-	-	-	450	Y/S
CLINTON (BIG STONE)	20	-	4	50	10	10	-	5,000	300	-	-	-	-	-	-	-	-
COMFREY	21	-	1	50	10	10	-	10,000	450	450	Y/S	225	WKLY	-	-	450	Y/S
COTTONWOOD	28	-	2	55	10	20	15,000	15,000	375	375	Y/S	-	-	-	-	375	Y/S
COURTLAND	22	-	1	50	10	10	-	20,000	400	400	Y/S	-	-	-	-	400	Y/S
CROMWELL	22	-	2	55	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
CUYUNA	21	-	1	50	10	10	-	10,000	350	350	Y/S	-	-	-	-	350	Y/S
CYRUS	18	-	1	50	10	10	-	10,000	325	-	-	-	-	-	-	325	Y/S
DALTON	24	-	3	50	10	10	-	10,000	325	-	-	-	-	-	-	-	-
DANUBE	18	-	4	50	10	10	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
EAGLE BEND	25	-	3	50	10	10	-	30,000	350	350	Y/S	-	-	-	-	350	Y/S
ECHO	21	-	-	50	10	10	-	9,000	350	350	Y/S	-	-	-	-	350	Y/S
EDGERTON	24	-	-	50	10	10	-	20,000	450	450	Y/S	-	-	-	-	450	Y/S
ELMORE	20	-	-	50	10	10	-	60,000	375	375	Y/S	-	-	-	-	375	Y/S
ELYSIAN	23	-	3	50	20	10	-	15,000	325	325	Y/S	-	-	-	-	325	Y/S

NOTE: LUMP = Lump Sum, Y/S = Year of Service, BAL = Balance of Account, MO/YR = Per Month per 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, 1994

Name of Association	Number of Members			Minimum Retirement	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred	Age	Active Service	Active Membership	Secretary	Treasurer		Amount	Amount	Type	Amount	Type	Amount	Type	Amount
LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)																	
FAYAL	20	-	-	50	10	10	-	20,000	300	300	Y/S	-	-	-	-	300	Y/S
FERTILE	20	-	-	50	20	10	-	7,000	300	-	-	-	-	-	-	-	-
FORESTON	23	-	3	50	5	5	-	10,000	400	500	MAX.	-	-	-	-	500	MAX.
FRANKLIN	20	-	3	50	10	10	-	20,000	350	350	Y/S	-	-	-	-	350	Y/S
GARFIELD	24	-	-	50	10	10	7,500	15,000	350	200	Y/S	-	-	-	-	200	Y/S
GLYNDON	26	-	4	50	20	10	-	20,000	325	-	-	-	-	-	-	325	Y/S
GRACEVILLE	25	-	4	50	10	10	-	10,000	350	350	Y/S	-	-	-	-	350	Y/S
GRAND LAKE	27	-	3	50	10	10	15,000	15,000	350	350	Y/S	-	-	-	-	350	Y/S
GRAND MEADOW	25	-	2	55	15	15	100,000	100,000	325	-	-	-	-	-	-	-	-
GREEN ISLE	24	-	2	50	10	10	-	15,000	425	425	Y/S	-	-	-	-	425	Y/S
GREY EAGLE	18	-	9	50	5	5	-	10,000	425	425	Y/S	-	-	-	-	425	Y/S
GROVE CITY	20	-	6	50	10	10	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
HALLOCK	28	-	1	50	10	10	-	100,000	400	20	Y/S	-	-	-	-	50	Y/S
HAMBURG	28	-	-	50	20	20	-	10,000	450	10	WKLY	-	-	-	-	200	MAX.
HANOVER	25	-	2	60	10	10	-	100,000	400	-	-	-	-	-	-	-	-
HARMONY	26	-	-	50	10	10	-	10,000	300	-	-	-	-	-	-	-	-
HENDRICKS	25	-	5	50	5	5	1,000	10,000	350	-	-	-	-	-	-	-	-
HENNING	25	-	-	50	5	10	-	15,000	400	400	Y/S	-	-	-	-	400	Y/S
HERMAN	23	-	-	50	10	10	-	10,000	380	-	-	-	-	-	-	-	-
HILLS	23	-	3	50	10	10	-	10,000	300	-	-	-	-	-	-	-	-
HOFFMAN	24	-	-	50	10	10	-	10,000	350	350	Y/S	-	-	-	-	350	Y/S
HOUSTON	24	-	4	50	10	10	-	50,000	475	475	Y/S	-	-	-	-	475	Y/S
IRONTON	25	-	3	50	10	10	-	10,000	400	-	-	-	-	-	-	400	Y/S
JASPER	22	-	1	50	10	10	-	10,000	375	375	Y/S	-	-	-	-	375	Y/S
JEFFERS	21	-	-	50	20	20	-	10,000	300	-	-	-	-	-	-	-	-
KELLOGG	25	-	-	50	20	10	-	15,000	300	300	Y/S	-	-	-	-	300	Y/S
KENSINGTON	24	-	-	50	10	10	-	10,000	400	-	-	-	-	-	-	-	-
KETTLE RIVER	21	-	1	50	10	10	10,000	20,000	450	450	Y/S	-	-	-	-	450	Y/S
KILKENNY	21	-	-	50	10	10	60,000	60,000	400	400	Y/S	-	-	-	-	400	Y/S
KINNEY	20	-	5	50	10	10	-	15,000	400	14	WKLY	14	WKLY	-	-	400	Y/S
LAFAYETTE	22	-	1	50	10	10	-	19,000	450	-	-	-	-	-	-	-	-
LAKE KABETOGAMA	19	-	-	50	5	5	2,500	2,500	300	300	Y/S	-	-	-	-	300	Y/S
LAKE LILLIAN	13	-	1	50	10	10	-	15,000	300	-	-	-	-	-	-	-	-
LAKE PARK	24	-	-	50	10	10	-	15,000	425	-	-	-	-	-	-	-	-
LANESBORO	22	-	-	50	10	10	-	10,000	400	-	-	-	-	-	-	-	-
LERoy	24	-	1	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
LESTER PRAIRIE	30	-	-	50	20	10	-	15,000	450	-	-	400	MAX.	-	-	450	Y/S
LEWISVILLE	18	-	-	50	20	20	-	50,000	300	-	-	50	WKLY	-	-	300	Y/S
LITTLEFORK	26	-	3	50	5	10	-	10,000	325	-	-	-	-	-	-	-	-
MABEL	20	-	-	50	10	10	-	10,000	350	250	Y/S	-	-	-	-	125	Y/S
MADISON LAKE	23	-	2	50	5	5	-	20,000	400	400	Y/S	-	-	-	-	400	Y/S
MAYNARD	22	-	-	50	10	10	-	20,000	350	350	Y/S	-	-	-	-	150	Y/S
MCINTOSH	17	-	-	50	10	10	-	10,000	350	-	-	-	-	-	-	-	-

NOTE: LUMP = Lump Sum, Y/S = Year of Service, BAL = Balance of Account, MO/YR = Per Month per 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, 1994

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Fidelity Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)																	
MENAHGA	21	-	2	55	10	10	-	100,000	450	450	Y/S	-	-	-	-	450	Y/S
MIESVILLE	29	-	-	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
MILAN	20	-	-	55	10	10	-	10,000	300	300	Y/S	21	WKLY	-	-	300	Y/S
MILTONA	26	-	4	50	10	10	-	15,000	350	350	Y/S	-	-	-	-	350	Y/S
MISSION	15	-	1	50	10	10	5,000	5,000	450	450	Y/S	-	-	-	-	450	Y/S
MORTON	23	-	-	50	10	20	-	50,000	360	360	Y/S	-	-	-	-	360	Y/S
NEW AUBURN	21	-	-	50	10	10	-	10,000	375	-	-	-	-	-	-	375	Y/S
NEW YORK MILLS	22	-	4	50	10	10	-	10,000	450	125	Y/S	-	-	-	-	450	Y/S
NEWFOLDEN	15	-	-	50	10	10	-	10,000	400	-	-	1,600	MAX.	-	-	400	Y/S
ODIN	13	-	-	50	20	10	-	10,000	350	-	-	15	WKLY	-	-	350	Y/S
OKABENA	20	-	1	55	5	5	-	10,000	350	350	Y/S	-	-	-	-	350	Y/S
ORMSBY	15	-	3	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
PALISADE	17	-	2	50	10	10	-	10,000	350	350	Y/S	25	WKLY	-	-	350	Y/S
PARKERS PRAIRIE	23	-	-	50	10	5	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
PIKE SANDY BRITT	32	-	9	50	10	10	10,000	10,000	300	-	-	-	-	-	-	-	-
PILLAGER	18	-	2	50	10	10	-	20,000	450	450	Y/S	-	-	-	-	450	Y/S
PLATO	25	-	-	50	5	5	-	15,000	438	438	Y/S	-	-	-	-	438	Y/S
PRINSBURG	18	-	2	50	10	10	60,000	60,000	400	400	Y/S	-	-	-	-	400	Y/S
RANDALL	25	-	-	50	10	10	-	25,000	400	400	Y/S	-	-	-	-	400	Y/S
RANDOLPH	28	-	11	50	20	10	-	20,000	375	-	-	-	-	-	-	-	-
RAYMOND	23	-	1	50	10	10	-	15,000	400	400	Y/S	-	-	-	-	400	Y/S
RENVILLE	25	-	1	50	5	5	-	15,000	450	-	-	-	-	-	-	-	-
ROTHSAY	22	-	1	50	10	10	-	15,000	450	450	Y/S	-	-	-	-	450	Y/S
ROYALTON	22	-	2	50	10	10	-	100,000	350	350	Y/S	-	-	-	-	350	Y/S
RUSSELL	20	-	2	50	10	10	-	5,000	350	350	Y/S	-	-	-	-	350	Y/S
RUTHTON	17	-	-	50	10	10	-	10,000	400	-	-	-	-	-	-	400	Y/S
SHAFER	21	-	4	50	10	10	100,000	100,000	325	325	Y/S	-	-	-	-	325	Y/S
SHEVLIN	19	-	-	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
SOUTH HAVEN	21	-	-	50	10	10	50,000	50,000	400	400	Y/S	-	-	-	-	400	Y/S
STARBUCK	22	-	-	50	10	10	-	10,000	450	-	-	-	-	-	-	-	-
STEPHEN	28	-	-	50	20	20	-	20,000	325	-	-	-	-	-	-	325	Y/S
STORDEN	19	-	1	50	10	10	-	10,000	350	-	-	-	-	-	-	-	-
SUNBURG	18	-	2	50	10	10	-	100,000	300	300	Y/S	-	-	-	-	300	Y/S
TACONITE	15	-	-	50	10	10	-	8,000	400	-	-	280	MAX	-	-	400	Y/S
TOWER	17	-	-	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
TWIN VALLEY	28	-	5	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
TYLER	22	-	-	50	10	10	-	20,000	400	400	Y/S	-	-	-	-	400	Y/S
UNDERWOOD	18	-	3	50	10	10	-	7,000	350	350	Y/S	-	-	-	-	350	Y/S
VERNDALE	22	-	-	50	5	5	-	10,000	350	350	Y/S	-	-	-	-	350	Y/S
VERNON CENTER	20	-	4	50	10	10	-	10,000	375	375	Y/S	-	-	-	-	375	Y/S
WALDORF	24	1	3	50	10	10	50,000	50,000	400	-	-	-	-	-	-	400	Y/S
WALNUT GROVE	20	-	3	50	10	10	-	100,000	300	-	-	-	-	-	-	-	-
WATKINS	25	-	1	50	10	10	-	10,000	460	460	Y/S	-	-	-	-	460	Y/S

NOTE: LUMP = Lump Sum, Y/S = Year of Service, BAL = Balance of Account, MO/YR = Per Month per 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, 1994

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Fidelity Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
LUMP SUM - \$300 OR MORE.																	
BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)																	
WATSON	21	-	-	50	10	10	-	15,000	325	325	Y/S	-	-	-	-	325	Y/S
WAVERLY	24	-	4	50	10	10	-	9,000	450	-	-	-	-	-	-	450	Y/S
WELCOME	26	-	3	50	10	10	-	25,000	425	425	Y/S	-	-	-	-	425	Y/S
WENDELL	21	-	-	50	20	20	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
WEST CONCORD	23	-	-	50	10	10	-	20,000	400	1,500	MAX.	-	-	-	-	400	Y/S
WOLF LAKE	21	-	-	55	10	10	-	20,000	450	-	-	900	MAX.	1,000	MAX.	-	-
WOOD LAKE	20	-	3	50	10	10	10,000	10,000	300	300	Y/S	-	-	-	-	300	Y/S
WRENSHALL	23	-	-	50	15	10	-	15,000	350	350	Y/S	30	WKLY	-	-	350	Y/S
WYOMING	23	-	2	50	10	10	15,000	15,000	400	400	Y/S	-	-	-	-	400	Y/S
TOTAL	3,063	4	219														
LUMP SUM - \$500 OR MORE.																	
BUT LESS THAN \$1,000 PER YEAR OF SERVICE																	
66 ADA	25	-	1	50	10	10	-	75,000	600	-	-	-	-	-	-	600	Y/S
AITKIN	30	-	-	50	10	10	-	40,000	925	925	Y/S	-	-	-	-	925	Y/S
ALBERT LEA TOWN	15	5	-	50	5	5	-	15,000	800	800	Y/S	-	-	-	-	800	Y/S
ANNANDALE	25	-	5	50	5	5	-	20,000	800	800	Y/S	-	-	-	-	800	Y/S
APPLETON	20	7	4	55	10	10	40,000	40,000	650	650	Y/S	-	-	-	-	650	Y/S
ARLINGTON	29	-	2	50	10	10	-	40,000	550	550	Y/S	-	-	-	-	550	Y/S
AVON	19	5	-	50	20	10	-	15,000	650	-	-	-	-	-	-	-	-
BABBITT	25	-	1	50	10	10	-	25,000	650	650	Y/S	20	DAILY	-	-	650	Y/S
BACKUS	18	-	4	50	10	10	25,000	25,000	900	900	Y/S	-	-	-	-	900	Y/S
BAGLEY	25	-	3	50	10	10	-	20,000	750	750	Y/S	-	-	-	-	750	Y/S
BARNESVILLE	26	-	1	50	10	10	-	20,000	650	650	Y/S	-	-	-	-	650	Y/S
BARNUM	23	-	1	50	10	10	20,000	20,000	550	550	Y/S	-	-	-	-	550	Y/S
BATTLE LAKE	20	-	2	50	10	10	2,000	20,000	650	650	Y/S	-	-	-	-	650	Y/S
BAUDETTE	24	-	1	50	5	5	-	25,000	800	800	Y/S	-	-	-	-	800	Y/S
BEAVER BAY	14	1	6	50	20	10	25,000	25,000	500	500	Y/S	35	WKLY	-	-	500	Y/S
BELLE PLAINE	29	1	-	50	10	10	30,000	30,000	825	-	-	-	-	-	-	825	Y/S
BELLE PRAIRIE	24	-	-	50	5	5	10,000	40,000	700	700	Y/S	-	-	-	-	700	Y/S
BENSON	29	18	2	50	10	10	10,000	25,000	600	600	Y/S	-	-	-	-	600	Y/S
BIG LAKE	28	-	3	50	5	10	-	20,000	900	900	Y/S	-	-	-	-	900	Y/S
BIGFORK	19	-	1	50	10	10	-	20,000	750	-	-	-	-	-	-	-	-
BIWABIK CITY	22	-	2	50	10	10	-	50,000	750	750	Y/S	-	-	-	-	750	Y/S
BLACKDUCK	25	-	1	50	10	10	-	15,000	550	-	-	-	-	-	-	550	Y/S
BLOOMING PRAIRIE	25	-	-	50	10	10	-	100,000	925	-	-	-	-	-	-	-	-
BOVEY	20	-	-	50	10	10	-	15,000	750	-	-	-	-	-	-	-	-
BRANDON	24	-	1	50	20	5	-	10,000	500	500	Y/S	-	-	-	-	500	Y/S
BRECKENRIDGE	34	2	2	50	10	10	-	50,000	825	825	Y/S	5	DAILY	-	-	825	Y/S
BROWNS VALLEY	18	-	-	50	20	20	-	11,000	525	525	Y/S	-	-	-	-	525	Y/S
BUHL	17	-	1	50	10	10	-	25,000	600	600	Y/S	14	WKLY	-	-	600	Y/S

NOTE: LUMP = Lump Sum, Y/S = Year of Service, BAL = Balance of Account, MO/YR = Per Month per 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, 1994

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Fidelity Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE																	
CALEDONIA	31	-	11	50	10	10	-	200,000	550	-	-	35	WKLY	-	-	550	Y/S
CALUMET	21	-	2	50	10	10	-	15,000	700	-	-	-	-	-	-	700	Y/S
CANBY	23	1	3	50	10	10	-	30,000	890	-	-	-	-	-	-	-	-
CANNON FALLS	30	-	2	50	10	10	-	75,000	800	-	-	-	-	-	-	-	-
CARLOS	26	-	-	50	10	10	-	20,000	530	-	-	-	-	-	-	530	Y/S
CARLTON	24	-	4	50	10	10	30,000	30,000	900	900	Y/S	-	-	-	-	900	Y/S
CARVER	26	-	-	50	20	20	50,000	50,000	700	-	-	-	-	-	-	700	Y/S
CENTER CITY	18	1	-	50	10	10	5,000	15,000	850	850	Y/S	-	-	-	-	850	Y/S
CHATFIELD	24	-	3	50	10	10	-	15,000	800	-	-	-	-	-	-	-	-
CLARA CITY	20	2	-	50	20	10	-	15,000	525	525	Y/S	-	-	-	-	525	Y/S
CLEAR LAKE	28	-	-	50	20	10	15,000	15,000	525	525	Y/S	-	-	-	-	525	Y/S
CLEARBROOK	19	-	3	50	10	10	-	24,000	680	680	Y/S	-	-	-	-	680	Y/S
CLEVELAND	22	-	2	50	10	10	-	20,000	650	-	-	-	-	-	-	650	Y/S
COKATO	24	4	-	50	6	6	-	100,000	700	700	Y/S	-	-	-	-	700	Y/S
COLERAINE	19	-	1	50	10	5	20,000	20,000	750	750	Y/S	-	-	-	-	750	Y/S
COOK	18	-	-	50	20	20	-	20,000	700	-	-	-	-	-	-	700	Y/S
COSMOS	11	-	5	50	5	5	-	11,000	500	500	Y/S	-	-	-	-	500	Y/S
DAWSON	25	2	-	50	20	10	-	44,000	800	800	Y/S	50	WKLY	-	-	800	Y/S
DAYTON	29	-	2	50	5	5	-	25,000	750	-	-	-	-	-	-	750	Y/S
DEER RIVER	24	-	1	50	10	10	-	20,000	800	800	Y/S	-	-	-	-	800	Y/S
DEERWOOD	18	-	-	50	10	10	-	10,000	575	-	-	-	-	-	-	575	Y/S
DILWORTH	33	-	-	50	10	10	25,000	30,000	750	750	Y/S	-	-	-	-	750	Y/S
DODGE CENTER	16	-	5	50	10	10	15,000	20,000	650	-	-	-	-	-	-	650	Y/S
EDEN VALLEY	24	-	2	50	10	10	-	25,000	575	575	Y/S	-	-	-	-	575	Y/S
ELBOW LAKE	27	-	3	50	10	10	-	15,000	550	-	-	-	-	-	-	-	-
EMILY	19	-	7	50	10	10	-	20,000	535	-	-	-	-	-	-	535	Y/S
EYOTA	19	-	-	50	15	15	-	20,000	540	540	Y/S	35	WKLY	-	-	540	Y/S
FLOODWOOD	28	-	3	50	20	20	-	20,000	600	600	Y/S	1,000	MAX.	-	-	600	Y/S
FRAZEE	22	-	1	50	5	5	25,000	25,000	500	500	Y/S	-	-	-	-	500	Y/S
FREEPORT	22	-	4	50	20	20	-	20,000	500	-	-	-	-	-	-	500	Y/S
FULDA	24	-	-	50	10	10	-	35,000	800	-	-	-	-	-	-	800	Y/S
GAYLORD	26	1	2	50	10	10	20,000	30,000	750	750	Y/S	-	-	-	-	750	Y/S
GILBERT	20	-	-	50	20	10	-	25,000	900	-	-	-	-	-	-	-	-
GLENWOOD	31	-	1	50	10	11	-	44,000	700	700	Y/S	-	-	-	-	700	Y/S
GONVICK	20	-	-	50	10	10	-	10,000	500	500	Y/S	-	-	-	-	500	Y/S
GOOD THUNDER	22	-	5	50	5	5	-	20,000	750	-	-	100	WKLY	-	-	750	Y/S
GOODVIEW	32	-	4	50	8	8	-	100,000	525	525	Y/S	-	-	-	-	525	Y/S
GRAND MARAIS	30	-	1	50	10	10	-	30,000	825	825	Y/S	-	-	-	-	825	Y/S
GRANITE FALLS	26	-	-	50	10	10	15,000	20,000	725	725	Y/S	-	-	-	-	725	Y/S
GREENWOOD	25	-	-	50	5	5	-	10,000	500	500	Y/S	-	-	-	-	500	Y/S
HACKENSACK	20	-	1	50	10	10	-	10,000	750	750	Y/S	-	-	-	-	750	Y/S
HAMEL	32	-	1	50	10	10	-	40,000	650	650	Y/S	-	-	-	-	650	Y/S
HAYFIELD	27	1	4	50	10	10	-	25,000	750	750	Y/S	-	-	-	-	750	Y/S
HECTOR	24	-	-	50	10	10	15,000	15,000	700	700	Y/S	-	-	-	-	700	Y/S

NOTE: LUMP = Lump Sum, Y/S = Year of Service, BAL = Balance of Account, MO/YR = Per Month per 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, 1994

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
LUMP SUM - \$500 OR MORE.																	
BUT LESS THAN \$1,000 PER																	
YEAR OF SERVICE (cont.)																	
HENDERSON	24	3	1	50	10	10	-	10,000	500	500	Y/S	-	-	-	-	500	Y/S
HERON LAKE	23	-	-	55	10	10	-	20,000	500	-	-	-	-	-	-	-	-
HIBBING	25	-	4	50	5	5	25,000	25,000	800	-	-	-	-	-	-	800	Y/S
HINCKLEY	26	-	-	50	10	10	-	100,000	550	-	-	-	-	-	-	550	Y/S
HOLDINGFORD	25	-	-	50	20	10	-	17,500	600	-	-	-	-	-	-	-	-
HOWARD LAKE	26	-	2	50	20	10	-	25,000	800	800	Y/S	-	-	-	-	800	Y/S
HUGO	28	-	5	50	10	10	-	25,000	800	800	Y/S	-	-	-	-	800	Y/S
IDEAL	22	-	1	50	10	10	-	20,000	800	-	-	-	-	-	-	800	Y/S
ISLE	17	-	2	50	10	10	-	12,000	706	706	Y/S	-	-	-	-	706	Y/S
JANESVILLE	25	18	2	50	10	10	-	15,000	650	-	-	-	-	-	-	650	Y/S
JORDAN	30	-	2	50	10	10	30,000	30,000	925	925	Y/S	-	-	-	-	925	Y/S
KANDIYOHI	20	-	4	50	5	5	20,000	20,000	500	-	-	-	-	-	-	500	Y/S
KASOTA	22	-	-	50	10	10	-	20,000	500	500	Y/S	10	WKLY	-	-	500	Y/S
KASSON	24	-	5	50	20	10	-	25,000	860	860	Y/S	-	-	-	-	860	Y/S
KEEWATIN	21	-	4	50	10	10	-	30,000	825	825	Y/S	900	MAX	-	-	825	Y/S
KIMBALL	23	-	2	50	10	10	-	10,000	500	-	-	-	-	-	-	500	Y/S
LACRESCENT	23	-	5	50	10	10	-	40,000	700	700	Y/S	900	MAX.	-	-	700	Y/S
LAKE BENTON	21	-	1	50	10	10	-	15,000	500	500	Y/S	-	-	-	-	500	Y/S
LAKE CRYSTAL	25	-	-	50	10	10	-	20,000	850	-	-	-	-	-	-	-	-
LAKEFIELD	22	-	-	50	10	20	85,000	85,000	700	-	-	-	-	-	-	-	-
LAMBERTON	20	-	1	50	10	10	-	11,000	550	550	Y/S	-	-	-	-	550	Y/S
LEWISTON	30	-	2	50	5	5	-	25,000	625	625	Y/S	-	-	-	-	625	Y/S
LEXINGTON	19	-	5	50	10	10	-	50,000	900	75	MTHLY	75	MTHLY	-	-	900	Y/S
LINWOOD	25	-	3	50	10	10	20,000	20,000	800	400	Y/S	-	-	-	-	800	Y/S
LONSDALE	23	-	4	50	10	10	-	30,000	800	800	Y/S	-	-	-	-	800	Y/S
LUTSEN	14	-	1	50	10	10	-	10,000	600	-	-	-	-	-	-	200	Y/S
LUVERNE	37	16	1	50	10	10	30,000	30,000	700	-	-	-	-	-	-	750	MAX.
MADELIA	25	-	3	50	10	10	-	100,000	700	700	Y/S	-	-	-	-	700	Y/S
MADISON	25	-	-	50	10	10	30,000	30,000	725	-	-	300	MAX	-	-	-	-
MAHNOMEN	25	-	-	50	10	10	-	20,000	550	550	Y/S	-	-	-	-	550	Y/S
MAPLE LAKE	27	-	-	50	10	10	30,000	30,000	750	750	Y/S	-	-	-	-	750	Y/S
MAPLETON	24	-	4	50	10	10	-	30,000	750	750	Y/S	-	-	-	-	750	Y/S
MARBLE	19	-	2	50	10	10	10,000	10,000	700	700	Y/S	10	WKLY	-	-	700	Y/S
MAYER	20	1	4	50	5	5	-	15,000	525	-	-	-	-	-	-	-	-
MCGREGOR	20	-	2	50	10	10	-	20,000	675	675	Y/S	-	-	-	-	675	Y/S
MELROSE	28	-	-	50	10	10	-	15,000	650	650	Y/S	-	-	-	-	650	Y/S
MINNEOTA	26	-	-	50	10	10	-	22,500	675	675	Y/S	25	WKLY	-	-	675	Y/S
MINNESOTA LAKE	24	1	5	50	5	5	-	50,000	655	-	-	-	-	-	-	655	Y/S
MONTGOMERY	31	16	2	55	20	10	200,000	200,000	650	-	-	76	MAX.	-	-	650	Y/S
MONTROSE	22	-	2	55	10	10	10,000	10,000	600	600	Y/S	-	-	-	-	600	Y/S
MOOSE LAKE	25	-	3	50	10	10	12,000	15,000	500	500	Y/S	-	-	-	-	500	Y/S
MORGAN	21	-	2	50	10	10	-	25,000	775	-	-	-	-	-	-	775	Y/S
MORRIS	31	-	-	50	20	20	-	30,000	745	-	-	-	-	-	-	-	-
MOTLEY	17	-	6	50	10	10	-	120,000	650	-	-	-	-	-	-	-	-

NOTE: LUMP = Lump Sum, Y/S = Year of Service, BAL = Balance of Account, MO/YR = Per Month per 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, 1994

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Fidelity Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit		
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type	
LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)																		
NASHWAUK	27	-	-	50	10	10	-	35,000	950	950	Y/S	-	-	-	-	950	Y/S	
NEVIS	23	-	1	50	10	10	5,000	20,000	500	500	Y/S	-	-	-	-	500	Y/S	
NEW GERMANY	25	-	1	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S	
NEW LONDON	25	-	-	50	10	10	-	20,000	850	-	-	-	-	-	-	100	Y/S	
NEW MARKET	20	-	4	50	10	10	-	15,000	650	650	Y/S	-	-	-	-	650	Y/S	
NEW RICHLAND	24	-	1	50	10	10	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S	
NEW SCANDIA	28	-	1	50	10	10	-	30,000	800	800	Y/S	-	-	-	-	800	Y/S	
NICOLLET	22	1	3	50	5	5	-	15,000	525	-	-	-	-	-	-	-	-	
NORTH BRANCH	28	-	1	50	10	10	-	25,000	900	900	Y/S	-	-	-	-	900	Y/S	
NORWOOD	27	-	6	50	10	10	-	50,000	550	550	Y/S	-	-	-	-	550	Y/S	
OAK GROVE	24	-	2	50	10	10	-	20,000	800	800	Y/S	-	-	-	-	800	Y/S	
OGILVIE	18	-	-	50	10	10	-	200,000	500	500	Y/S	-	-	-	-	500	Y/S	
OLIVIA	25	-	1	50	10	10	-	40,000	750	750	MAX	-	-	-	-	750	Y/S	
ONAMIA	21	-	1	50	10	10	-	100,000	800	800	Y/S	-	-	-	-	800	Y/S	
ORR	12	-	1	50	10	10	10,000	10,000	500	500	Y/S	-	-	-	-	500	Y/S	
ORTONVILLE	29	-	-	50	10	10	-	100,000	700	-	-	-	-	-	-	-	-	
PALO	21	-	1	50	10	10	-	30,000	570	570	Y/S	-	-	-	-	570	Y/S	
PAYNESVILLE	21	-	2	50	10	10	-	25,000	800	800	Y/S	-	-	-	-	800	Y/S	
PENNOCK	18	-	-	50	10	10	-	10,000	500	-	-	-	-	-	-	-	-	
PEQUOT LAKES	24	-	1	50	10	10	-	25,000	950	-	-	-	-	-	-	-	-	
PERHAM	27	-	3	55	10	10	35,000	35,000	700	-	-	-	-	-	-	400	Y/S	
PIERZ	26	-	-	50	12	12	100,000	100,000	700	-	-	-	-	-	-	700	Y/S	
PINE ISLAND	26	-	5	50	10	10	100,000	100,000	625	625	Y/S	-	-	-	-	625	Y/S	
PRESTON	22	-	-	50	10	10	-	15,000	525	-	-	-	-	-	-	-	-	
PROCTOR	21	-	-	50	20	10	10,000	15,000	800	-	-	840	MAX.	-	-	-	800	Y/S
REMER	16	-	1	50	20	10	-	30,000	850	-	-	-	-	-	-	850	Y/S	
RICE	23	-	1	50	5	10	50,000	50,000	550	550	Y/S	-	-	-	-	550	Y/S	
RICE LAKE	27	-	1	50	10	10	-	20,000	700	-	-	-	-	-	-	700	Y/S	
RICHMOND	24	-	-	50	10	10	15,000	15,000	500	500	Y/S	-	-	-	-	500	Y/S	
ROCKVILLE	25	-	3	50	10	10	-	10,000	530	2,100	MAX	-	-	-	-	530	Y/S	
ROGERS	25	2	2	50	10	10	-	50,000	900	900	Y/S	-	-	-	-	900	Y/S	
RUSH CITY	26	-	2	50	10	20	25,000	25,000	700	700	Y/S	-	-	-	-	700	Y/S	
SACRED HEART	25	-	3	50	10	10	-	25,000	500	-	-	-	-	-	-	500	Y/S	
SAINT CHARLES	28	-	2	50	10	10	-	25,000	700	-	-	-	-	-	-	700	Y/S	
SAINT CLAIR	26	1	2	50	10	10	25,000	25,000	680	-	-	-	-	-	-	680	Y/S	
SAINT CLOUD	30	-	2	50	10	10	-	45,000	850	800	Y/S	-	-	-	-	800	Y/S	
SAINT FRANCIS	23	-	1	50	10	10	-	25,000	800	500	Y/S	-	-	-	-	500	Y/S	
SAINT JOSEPH	29	-	2	50	10	10	-	35,000	950	-	-	-	-	-	-	-	-	
SAINT MICHAEL	23	-	-	50	10	10	-	100,000	700	700	Y/S	-	-	-	-	700	Y/S	
SAINT STEPHEN	27	-	-	50	10	10	-	50,000	500	500	Y/S	-	-	-	-	500	Y/S	
SANDSTONE	26	-	-	50	20	20	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S	
SARTELL	27	-	-	50	10	10	-	30,000	965	-	-	-	-	-	-	-	-	
SAUK CENTRE	30	-	-	50	10	10	-	100,000	700	700	Y/S	-	-	-	-	700	Y/S	
SCANDIA VALLEY	20	-	-	50	10	10	20,000	20,000	500	500	Y/S	-	-	-	-	500	Y/S	

NOTE: LUMP = Lump Sum, Y/S = Year of Service, BAL = Balance of Account, MO/YR = Per Month per 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, 1994

Name of Association	Number of Members			Minimum Retirement	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred	Age	Active Service	Active Membership	Secretary	Treasurer		Amount	Amount	Type	Amount	Type	Amount	Type	Amount
LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)																	
SCANLON	19	-	2	50	10	10	-	10,000	500	500	Y/S	-	-	-	-	500	Y/S
SCHROEDER	13	-	-	50	20	10	5,000	15,000	800	800	Y/S	-	-	-	-	800	Y/S
SEBEKA	21	-	1	55	10	10	-	20,000	625	625	Y/S	-	-	-	-	625	Y/S
SHERBURN	24	-	3	50	10	10	-	25,000	525	525	Y/S	75	WKLY	-	-	525	Y/S
SILVER BAY	21	-	2	50	10	10	15,000	15,000	800	800	Y/S	-	-	-	-	800	Y/S
SILVER LAKE	30	-	3	50	10	10	-	25,000	500	500	Y/S	-	-	-	-	500	Y/S
SLAYTON	27	-	3	50	10	10	-	20,000	900	-	-	-	-	-	-	-	-
SPICER	24	-	2	50	10	10	-	25,000	750	750	Y/S	-	-	-	-	750	Y/S
SPRING GROVE	25	-	-	50	10	10	-	9,000	500	-	-	4	DAILY	-	-	500	Y/S
SPRING VALLEY	20	-	-	50	10	10	-	30,000	850	-	-	-	-	-	-	-	-
SPRINGFIELD	26	-	4	50	10	20	-	50,000	600	600	Y/S	15	DAILY	-	-	600	Y/S
STACY-LENT	26	-	3	50	10	10	-	16,000	550	-	-	-	-	-	-	-	-
STAPLES	28	-	4	50	10	10	-	25,000	750	750	Y/S	-	-	-	-	750	Y/S
STEWART	22	-	-	50	10	10	-	10,000	500	-	-	-	-	-	-	500	Y/S
STEWARTVILLE	25	-	3	50	10	10	-	30,000	975	975	Y/S	-	-	-	-	975	Y/S
TAYLORS FALLS	24	-	2	50	10	10	-	30,000	850	-	-	-	-	-	-	200	Y/S
THOMSON TOWN	28	-	6	50	10	10	-	30,000	700	-	-	-	-	-	-	700	Y/S
TRIMONT	21	-	3	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
TRUMAN	25	-	1	50	10	10	-	20,000	500	500	Y/S	21	WKLY	-	-	500	Y/S
WABASHA	28	-	1	50	10	10	35,000	35,000	650	-	-	25	WKLY	-	-	650	Y/S
WACONIA	35	-	3	50	10	10	-	150,000	850	850	Y/S	-	-	-	-	850	Y/S
WAITE PARK	26	-	-	50	10	10	1,000	25,000	800	800	Y/S	-	-	-	-	800	Y/S
WATERTOWN	28	-	-	50	5	5	-	54,000	925	50	MINIM	-	-	-	-	925	Y/S
WATERVILLE	21	2	1	50	10	10	-	25,000	600	600	Y/S	-	-	-	-	600	Y/S
WESTBROOK	20	-	-	50	10	20	-	10,000	500	-	-	-	-	1,000	MAX.	-	-
WHEATON	25	-	1	50	10	10	50,000	50,000	800	800	Y/S	-	-	-	-	800	Y/S
WINNEBAGO	24	1	2	50	10	10	-	10,000	525	-	-	-	-	-	-	-	-
WINSTED	30	-	1	50	20	20	2,000	20,000	500	-	-	400	MAX.	-	-	500	Y/S
YOUNG AMERICA	27	-	6	50	10	10	-	100,000	500	500	Y/S	-	-	-	-	500	Y/S
ZIMMERMAN	24	1	-	50	10	10	-	30,000	900	-	-	-	-	-	-	-	-
ZUMBRO FALLS	20	-	1	50	10	10	-	15,000	500	500	Y/S	-	-	-	-	500	Y/S
TOTAL	4,572	116	335														
LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE																	
AURORA	23	-	2	50	10	10	-	35,000	1,050	1,050	Y/S	-	-	-	-	1,050	Y/S
BLUE EARTH	30	1	-	50	10	10	-	250,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
BUFFALO	25	-	2	50	10	10	-	250,000	1,200	1,200	Y/S	700	MAX	-	-	1,200	Y/S
CASS LAKE	23	-	2	50	10	10	-	30,000	1,100	-	-	-	-	-	-	-	-
CHISAGO CITY	21	-	3	50	5	5	-	30,000	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
CHISHOLM	27	-	-	50	10	10	-	42,500	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S

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Table 6
Volunteer Firefighters Relief Associations
Number of Members, Minimum Requirements, Fidelity Bonds and Other Benefits
For the Year Ended December 31, 1994

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
LUMP SUM - \$1,000 OR MORE.																	
BUT LESS THAN \$1,500 PER																	
YEAR OF SERVICE (cont.)																	
COLD SPRING	26	-	6	50	10	10	-	27,500	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
CROOKSTON	24	10	-	50	10	10	-	35,000	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
DASSEL	29	-	3	50	6	6	-	40,000	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
DELANO	28	-	3	50	5	5	-	30,000	1,000	-	-	-	-	-	-	-	-
EAGLE LAKE	25	-	5	50	10	10	-	40,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
EAST BETHEL	28	-	3	50	10	10	-	50,000	1,275	1,275	Y/S	-	-	-	-	1,275	Y/S
EAST GRAND FORKS	31	-	-	50	5	5	-	75,000	1,450	-	-	-	-	-	-	1,450	Y/S
ELY	24	-	5	50	10	10	45,000	45,000	1,200	1,200	Y/S	700	MAX	-	-	1,200	Y/S
EVELETH	23	-	-	50	10	10	-	10,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
FAIRFAX	26	-	4	55	5	5	-	400,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
FARMINGTON	32	-	8	50	10	10	10,000	32,000	1,450	1,450	Y/S	-	-	-	-	1,450	Y/S
FOLEY	25	-	-	50	10	10	-	35,000	1,025	-	-	-	-	-	-	1,025	Y/S
GARRISON	25	1	2	50	10	10	-	30,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
HERMANTOWN	33	-	7	50	10	20	40,000	40,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
HOYT LAKES	23	-	3	50	10	10	-	30,000	1,000	-	-	-	-	-	-	1,000	Y/S
ISANTI	26	-	-	50	10	10	-	35,000	1,275	-	-	-	-	-	-	1,275	Y/S
JACKSON	29	-	2	50	5	10	-	35,000	1,100	-	-	42	WKLY	-	-	1,100	Y/S
LAKE CITY	22	-	-	50	10	10	-	35,000	1,175	1,175	Y/S	-	-	-	-	1,175	Y/S
LAKE ELMO	29	-	2	50	10	10	-	40,000	1,450	-	-	-	-	-	-	1,450	Y/S
LE SUEUR	24	1	1	50	10	10	50,000	50,000	1,300	250	Y/S	-	-	-	-	1,300	Y/S
LINDSTROM	24	-	1	50	20	20	-	100,000	1,450	1,450	Y/S	-	-	-	-	1,450	Y/S
LITCHFIELD	30	-	2	50	10	10	-	70,000	1,150	1,150	Y/S	84	WKLY	-	-	1,150	Y/S
LITTLE FALLS	23	-	1	50	10	10	30,000	30,000	1,250	-	-	-	-	-	-	1,250	Y/S
LONG PRAIRIE	22	-	2	50	10	10	50,000	50,000	1,250	-	-	-	-	-	-	1,250	Y/S
LORETTO	28	-	4	50	10	10	25,000	50,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
LOWER ST. CROIX VAL	23	-	7	50	10	10	-	100,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
MAHTOMEDI	32	-	4	50	10	10	30,000	50,000	1,000	-	-	-	-	-	-	1,000	Y/S
MAPLE PLAIN	27	-	9	50	10	10	-	50,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
MILACA	18	-	4	50	5	5	-	35,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
MONTEVIDEO	29	-	-	50	20	10	-	50,000	1,000	1,000	Y/S	1,200	MAX.	-	-	1,000	Y/S
MONTICELLO	30	-	-	50	10	10	-	40,000	1,300	1,300	Y/S	400	MAX	-	-	1,300	Y/S
MORA	29	-	8	55	10	10	-	250,000	1,000	-	-	-	-	-	-	-	-
MORRISTOWN	25	-	-	50	10	10	-	100,000	1,000	-	-	-	-	-	-	-	-
MT IRON	20	-	1	50	10	10	-	25,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
MT LAKE	23	-	1	50	10	10	-	50,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
NEW PRAGUE	30	-	2	50	20	10	-	40,000	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
NISSWA	27	-	1	50	10	10	-	25,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
NORTH MANKATO	28	-	8	50	5	5	25,000	25,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
OSAKIS	20	-	2	50	20	10	-	50,000	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
PELICAN RAPIDS	24	-	2	50	10	10	-	30,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
PINE RIVER	30	-	-	50	10	10	-	40,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
REDWOOD FALLS	27	-	3	50	10	10	-	50,000	1,300	-	-	-	-	-	-	1,300	Y/S
ROCKFORD	26	-	9	50	5	5	-	500,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S

NOTE: LUMP = Lump Sum, Y/S = Year of Service, BAL = Balance of Account, MO/YR = Per Month per 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, 1994

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Fidelity Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE (cont.)																	
ROSEAU	22	-	-	50	10	10	-	20,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
SAINT ANTHONY	21	-	7	50	10	10	-	30,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
SAINT BONIFACIUS	21	-	-	50	10	10	-	20,000	1,050	1,050	Y/S	-	-	-	-	1,050	Y/S
SAINT JAMES	34	4	2	55	10	10	-	25,000	1,000	-	-	-	-	-	-	1,000	Y/S
SLEEPY EYE	29	-	2	55	10	10	40,000	40,000	1,075	-	-	-	-	-	-	-	-
TRACY	24	-	4	50	5	5	25,000	25,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
VICTORIA	27	-	3	50	5	5	-	20,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
WADENA	20	-	3	50	10	10	-	60,000	1,075	1,075	Y/S	-	-	-	-	1,075	Y/S
WALKER	23	-	-	50	10	10	-	25,000	1,000	1,000	Y/S	50	WKLY	-	-	1,000	Y/S
WASECA	34	2	2	55	10	10	-	50,000	1,400	1,400	Y/S	280	MAX.	-	-	1,400	Y/S
WAYZATA	25	-	5	50	10	10	-	100,000	1,200	-	-	-	-	-	-	-	-
TOTAL	1,586	19	165														
LUMP SUM - \$1,500 OR MORE, BUT LESS THAN \$2,000 PER YEAR OF SERVICE																	
BASS BROOK	24	-	-	50	10	10	-	50,000	1,550	1,550	Y/S	-	-	-	-	1,550	Y/S
BECKER	34	1	2	50	10	10	-	50,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
CAMBRIDGE	23	-	1	50	10	10	-	60,000	1,500	1,500	Y/S	175	WKLY	-	-	1,500	Y/S
COTTAGE GROVE	63	-	14	50	10	10	-	125,000	1,500	-	-	-	-	-	-	1,500	Y/S
DETROIT LAKES	27	17	7	50	5	5	-	100,000	1,500	-	-	-	-	-	-	-	-
FOREST LAKE	30	-	2	50	5	5	50,000	50,000	1,950	1,950	Y/S	-	-	-	-	1,950	Y/S
HAM LAKE	35	-	2	50	10	9	50,000	50,000	1,700	1,700	Y/S	-	-	-	-	1,700	Y/S
INTERNATIONAL FALLS	24	-	4	50	5	5	-	50,000	1,575	1,575	Y/S	-	-	-	-	1,575	Y/S
LONG LAKE	27	-	4	50	10	10	-	50,000	1,560	-	-	-	-	-	-	1,560	Y/S
NEWPORT	31	-	8	50	10	10	50,000	50,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
NORTH ST. PAUL	36	-	4	50	10	10	-	75,000	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
OSSEO	26	-	-	50	20	10	30,000	60,000	1,532	1,532	Y/S	-	-	-	-	1,000	MAX.
PARK RAPIDS	26	-	-	50	10	10	6,000	40,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
PRINCETON	32	-	3	50	10	10	-	75,000	1,700	950	Y/S	-	-	-	-	1,700	Y/S
PRIOR LAKE	41	-	4	50	10	10	75,000	75,000	1,900	100	Y/S	-	-	-	-	1,900	Y/S
ROSEMOUNT	29	-	5	50	10	10	75,000	75,000	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
SAINT PAUL PARK	26	-	3	50	10	10	-	30,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
SAINT PETER	33	6	-	50	5	5	100,000	100,000	1,500	-	-	140	WKLY	-	-	1,500	Y/S
SAUK RAPIDS	27	1	2	50	10	10	-	60,000	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
TWO HARBORS	20	-	4	50	10	10	-	50,000	1,850	1,850	Y/S	-	-	-	-	1,850	Y/S
VADNAIS HEIGHTS	41	-	1	50	10	10	-	50,000	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
WINDOM	26	-	2	55	10	10	-	75,000	1,600	-	-	-	-	-	-	1,600	Y/S
TOTAL	681	25	72														

NOTE: LUMP = Lump Sum, Y/S = Year of Service, BAL = Balance of Account, MO/YR = Per Month per 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, 1994

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
LUMP SUM - \$2,000 OR MORE, BUT LESS THAN \$2,500 PER YEAR OF SERVICE																	
BAYPORT	22	-	2	50	10	10	-	90,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
BEMIDJI PIONEER	40	-	4	50	10	10	-	100,000	2,300	-	-	-	-	-	-	-	-
CENTENNIAL	50	-	-	50	5	5	-	500,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
ELK RIVER	32	-	1	50	5	5	-	85,000	2,200	-	-	-	-	-	-	-	-
EXCELSIOR	35	7	-	50	10	10	-	100,000	2,250	2,250	Y/S	-	-	-	-	2,250	Y/S
FERGUS FALLS	39	-	16	50	10	10	-	92,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
INVER GROVE HEIGHTS	53	-	9	50	10	10	25,000	200,000	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
LITTLE CANADA	35	-	2	50	10	10	20,000	100,000	2,050	2,050	Y/S	-	-	-	-	2,050	Y/S
MAPLEWOOD	147	-	23	50	10	10	200,000	300,000	2,080	2,080	Y/S	-	-	-	-	2,080	Y/S
OAKDALE	30	-	-	50	20	10	-	70,000	2,160	2,160	Y/S	35	WKLY	-	-	2,160	Y/S
OWATONNA	34	-	2	50	10	10	-	100,000	2,075	2,075	Y/S	28	WKLY	-	-	2,075	Y/S
SHAKOPEE	36	-	1	50	5	5	-	100,000	2,263	2,263	Y/S	-	-	-	-	2,263	Y/S
THIEF RIVER FALLS	26	-	1	50	10	10	-	50,000	2,000	500	Y/S	-	-	-	-	500	Y/S
WILLMAR	43	-	-	50	10	10	-	200,000	2,200	2,200	Y/S	-	-	-	-	2,200	Y/S
WOODBURY	60	-	13	50	5	5	150,000	150,000	2,400	2,400	Y/S	560	MAX.	-	-	2,400	Y/S
TOTAL	682	7	74														
LUMP SUM - \$2,500 OR MORE, BUT LESS THAN \$3,000 PER YEAR OF SERVICE																	
HASTINGS	48	-	4	50	10	10	-	200,000	2,500	2,500	Y/S	28	WKLY	-	-	2,500	Y/S
MARSHALL	43	1	2	50	5	5	125,000	125,000	2,900	2,900	Y/S	175	WKLY	-	-	2,900	Y/S
STILLWATER	30	-	4	50	10	10	-	125,000	2,600	-	-	35	WKLY	-	-	2,600	Y/S
TOTAL	121	1	10														
LUMP SUM - \$3,000 OR MORE, BUT LESS THAN \$3,500 PER YEAR OF SERVICE																	
ALEXANDRIA	30	-	-	50	10	10	-	100,000	3,100	3,100	Y/S	-	-	-	-	3,100	Y/S
GOLDEN VALLEY	44	-	20	50	10	10	300,000	300,000	3,000	3,000	Y/S	300	WKLY	-	-	3,000	Y/S
GRAND RAPIDS	25	-	6	50	10	10	90,000	90,000	3,000	3,000	Y/S	40	WKLY	-	-	3,000	Y/S
HOPKINS	36	-	4	50	10	5	130,000	130,000	3,000	3,000	Y/S	1,500	MAX.	-	-	3,000	Y/S
MAPLE GROVE	69	-	11	50	5	5	400,000	400,000	3,200	3,200	Y/S	120	WKLY	-	-	3,200	Y/S
NORTHFIELD	26	4	6	50	5	5	-	125,000	3,200	3,200	Y/S	-	-	-	-	3,200	Y/S
TOTAL	230	4	47														

106

NOTE: LUMP = Lump Sum, Y/S = Year of Service, BAL = Balance of Account, MO/YR = Per Month per 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, 1994

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
LUMP SUM - \$3,500 OR MORE PER YEAR OF SERVICE																	
BRAINERD	40	-	2	50	10	10	-	150,000	3,500	3,500	Y/S	84	WKLY	-	-	3,500	Y/S
LAKEVILLE	74	-	2	50	10	10	200,000	200,000	3,500	3,500	Y/S	-	-	-	-	3,500	Y/S
TOTAL	114	-	4														
TOTAL FOR LUMP SUMS	14,187	187	1,074														
MONTHLY SERVICE																	
CHASKA	40	20	2	50	15	15	150,000	150,000	13 [1]	13	MO/YR	13	MTHLY	4,000	MAX.	9	MO/YR
COLUMBIA HEIGHTS	24	10	-	50	10	10	100,000	100,000	18 [1]	18	MO/YR	-	-	1,500	LUMP	18	MO/YR
CRYSTAL	38	31	5	50	10	10	300,000	300,000	18 [1]	3,000	Y/S	10	DAILY	-	-	3,000	Y/S
EDEN PRAIRIE	71	24	5	50	10	10	-	400,000	30 [1]	30	MO/YR	-	-	-	-	30	MO/YR
EDINA	36	19	6	50	5	5	500,000	500,000	30 [1]	180	MO/YR	10	DAILY	360	Y/S	30	Y/S
HUTCHINSON	40	30	10	50	10	10	-	80,000	7 [1]	50	Y/S	-	-	-	-	5,000	LUMP
MINNETONKA	67	34	9	50	10	10	1,000,000	1,000,000	30 [1]	-	-	5	DAILY	-	-	30	MO/YR
MOUND	36	26	4	50	20	20	-	200,000	21 [1]	21	MO/YR	290	MO MAX	1,500	-	21	MO/YR
PINE CITY	26	25	-	50	20	20	10,000	34,000	4 [1]	-	-	-	-	1,500	LUMP	-	-
SPRING LAKE PARK	62	31	6	50	20	20	-	350,000	20 [1]	-	-	25	DAILY	3,000	LUMP	-	75% BEN
WHITE BEAR LAKE	53	33	10	50	10	10	10,000	260,000	18 [1]	-	-	-	-	1,000	MAX.	1,000	MAX.
WORTHINGTON	32	29	5	55	10	10	-	100,000	10 [1]	-	VESTED	-	-	-	-	5,000	MAX.
TOTAL MONTHLY SERVICE	525	312	62														
MONTHLY/LS* COMBINATION																	
APPLE VALLEY	66	10	5	50	5	5	-	250,000	17 [2]	-	-	-	-	-	-	14	MTHLY
BROOKLYN CENTER	32	33	5	50	10	10	300,000	300,000	25 [2]	-	-	-	-	2,500	LUMP	-	-
CHANHASSEN	43	10	4	50	10	10	200,000	200,000	14 [2]	14	MO/YR	5	DAILY	-	-	2,100	Y/S
EAGAN	99	-	17	50	5	5	-	300,000	28 [2]	3,500	YRLY	-	-	1,000	LUMP	3,500	Y/S
FAIRMONT	32	16	4	50	10	10	175,000	175,000	18 [2]	18	MO/YR	-	-	1,000	LUMP	18	MO/YR MA
GLENCOE	40	12	1	50	10	10	-	50,000	7 [2]	1,050	Y/S	20	DAILY	-	-	1,050	Y/S
LAKE JOHANNA	70	25	2	50	10	10	500,000	500,000	20 [2]	-	-	80	WKLY	-	-	20	MO/YR
NEW BRIGHTON	38	24	2	50	10	10	-	170,000	20 [2]	-	-	10	DAILY	1,000	LUMP	10	MO/YR
NEW HOPE	31	14	9	50	5	5	50,000	100,000	17 [2]	17	MO/YR	35	WKLY	-	-	17	MO/YR
NEW ULM	41	29	-	10	10	10	3,000	144,000	13 [2]	13	MO/YR	25	DAILY	-	-	13	MO/YR
PIPESTONE	35	15	-	50	10	10	-	30,000	8 [2]	-	-	-	-	1,000	LUMP	-	-
PLYMOUTH	65	11	3	50	10	10	200,000	200,000	24 [2]	3,500	Y/S	170	MTHLY	3,500	YRLY	3,500	YRLY
ROBBINSDALE	27	18	1	50	10	10	-	500,000	13 [2]	-	-	50	WKLY	2,500	LUMP	2,250	YRLY

[1] These are pension amounts stated as per month per year of service.

[2] These are pension amounts stated as per month per year of service, but also have the option of taking a lump sum pension which is not stated here.

*LS - LUMP SUM

NOTE: LUMP = Lump Sum, Y/S = Year of Service, BAL = Balance of Account, MO/YR = Per Month per 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, 1994

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
MONTHLY/LS* COMBINATION																	
ROSEVILLE	78	31	8	50	10	10	400,000	400,000	20 [2]	2,000	YRLY	10	DAILY	2,000	YRLY	2,000	YRLY
SAVAGE	38	23	3	50	20	10	-	1,000,000	14 [2]	-	VESTED	25	WKLY	5,000	LUMP	-	VESTED
TOTAL MONTHLY/LS* COMBINATION	735	271	64														
GRAND TOTAL FOR DEFINED CONTRIBUTION, LUMP SUM, MONTHLY SERVICE, AND MONTHLY/LS COMBINATION																	
	17,094	776	1,371														

108

[1] These are pension amounts stated as per month per year of service.

[2] These are pension amounts stated as per month per year of service, but also have the option of taking a lump sum pension which is not stated here.

*LS - LUMP SUM

NOTE: LUMP= Lump Sum, Y/S = Year of Service, BAL = Balance of Account, MO/YR = Per Month per Year of Service

**Table 6-A
Associations Reporting An Increase in Benefit**

<u>Name of Association</u>	<u>COUNTY</u>	<u>1993 Benefit Amount</u>	<u>1994 Benefit Amount</u>	<u>Difference</u>
<u>LUMP SUM - LESS THAN \$50 PER YEAR OF SERVICE</u>				
TAUNTON	LYON	15	20	5
<u>LUMP SUM - \$50 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE</u>				
GOODLAND	ITASCA	50	75	25
<u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE</u>				
ALTURA	WINONA	150	175	25
BIGELOW	NOBLES	-	100	100
DARFUR	WATONWAN	160	170	10
GHENT	LYON	100	125	25
<u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE</u>				
CLINTON [ST. LOUIS]	ST LOUIS	200	250	50
DEER CREEK	OTTER TAIL	170	250	80
ELIZABETH	OTTER TAIL	250	275	25
FINLAND	LAKE	100	200	100
HARTLAND	FREEBORN	150	200	50
HILL CITY	AITKIN	200	280	80
LEAF VALLEY	DOUGLAS	125	200	75
MCKINLEY	ST LOUIS	120	200	80
OTTERTAIL	OTTER TAIL	100	200	100
ROLLINGSTONE	WINONA	150	200	50
SANBORN	REDWOOD	200	250	50
SOLWAY	ST LOUIS	200	220	20
WARBA-FEELY-SAGO	ITASCA	150	250	100

[A] - These reliefs changed from a monthly benefit to a lump sum benefit amount

5-A
Associations Reporting an Increase in Benefit

Name of Association	COUNT	1993 Benefit Amount	1994 Benefit Amount	Difference
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE</u>				
BEAVER CREEK	ROCK	300	325	25
BYRON	OLMSTEAD	350	450	100
CLEARWATER	WRIGHT	275	450	175
COMFREY	BROWN	400	450	50
EDGERTON	PIPESTONE	400	450	50
GARFIELD	DOUGLAS	175	350	175
GRACEVILLE	BIG STONE	300	350	50
GRAND LAKE	ST LOUIS	325	350	25
GREEN ISLE	SIBLEY	400	425	25
HENNING	OTTER TAIL	320	400	80
HILLS	ROCK	250	300	50
KILKENNY	LE SUEUR	200	400	200
LAFAYETTE	NICOLLET	425	450	25
LANESBORO	FILLMORE	360	400	40
MORTON	RENVILLE	320	360	40
NEW AUBURN	SIBLEY	300	375	75
PALISADE	AITKIN	250	350	100
PLATO	MCLEOD	412	438	26
SHAFER	CHISAGO	275	325	50
SOUTH HAVEN	WRIGHT	250	400	150
TYLER	LINCOLN	350	400	50
WAVERLY	WRIGHT	365	450	85
WOLF LAKE	BECKER	400	450	50
WOOD LAKE	YELLOW MEDICINE	275	300	25
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE</u>				
ARLINGTON	SIBLEY	500	550	50
BARNESVILLE	CLAY	600	650	50
BENSON [A]	SWIFT	4	600	596
BLACKDUCK	BELTRAMI	500	550	50
BOVEY	ITASCA	500	750	250
BRANDON	DOUGLAS	350	500	150
CALEDONIA	HOUSTON	500	550	50
CANBY	YELLOW MEDICINE	850	890	40
CARLOS	DOUGLAS	450	530	80

[A] - These reliefs changed from a monthly benefit to a lump sum benefit amount

**Table 6-A
Associations Reporting An Increase in Benefit**

<u>Name of Association</u>	<u>COUNTY</u>	<u>1993 Benefit Amount</u>	<u>1994 Benefit Amount</u>	<u>Difference</u>
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)</u>				
CARVER	CARVER	500	700	200
CLEAR LAKE	SHERBURNE	475	525	50
CLEVELAND	LE SUEUR	600	650	50
COSMOS	MEEKER	400	500	100
DAYTON	HENNEPIN	650	750	100
DEER RIVER	ITASCA	700	800	100
EYOTA	OLMSTED	500	540	40
FLOODWOOD	ST LOUIS	500	600	100
FULDA	MURRAY	750	800	50
GOODVIEW	WINONA	500	525	25
GREENWOOD	ST LOUIS	300	500	200
HAMEL	HENNEPIN	500	650	150
HAYFIELD	DODGE	700	750	50
HINCKLEY	PINE	500	550	50
HOWARD LAKE	WRIGHT	700	800	100
HUGO	WASHINGTON	600	800	200
KANDIYOHI	KANDIYOHI	400	500	100
KASSON	DODGE	830	860	30
KEEWATIN	ITASCA	750	825	75
KIMBALL	STEARNS	475	500	25
LAMBERTON	REDWOOD	500	550	50
MADISON	LAC QUI PARLE	700	725	25
MAPLE LAKE	WRIGHT	650	750	100
MARBLE	ITASCA	500	700	200
MAYER	CARVER	400	525	125
NASHWAUK	ITASCA	900	950	50
NEW LONDON	KANDIYOHI	800	850	50
NEW MARKET	SCOTT	550	650	100
NICOLLET	NICOLLET	515	525	10
OGILVIE	KANABEC	450	500	50
PENNOCK	KANDIYOHI	400	500	100
PEQUOT LAKES	CROW WING	875	950	75
PERHAM	OTTER TAIL	400	700	300
REMER	CASS	750	850	100
RICE	BENTON	500	550	50
ROCKVILLE	STEARNS	456	530	74
RUSH CITY	CHISAGO	600	700	100

[A] - These reliefs changed from a monthly benefit to a lump sum benefit amount

Table 6-A
Associations Reporting An Increase in Benefit

Name of Association	COUNTY	1993 Benefit Amount	1994 Benefit Amount	Difference
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)</u>				
SAINT CLOUD	STEARNS	800	850	50
SAINT FRANCIS	ANOKA	500	800	300
SAINT MICHAEL	WRIGHT	500	700	200
SARTELL	STEARNS	950	965	15
SAUK CENTRE	STEARNS	675	700	25
SCANLON	CARLTON	300	500	200
SCHROEDER	COOK	650	800	150
SEBEKA	WADENA	600	625	25
SILVER BAY	LAKE	700	800	100
SILVER LAKE	MCLEOD	250	500	250
SPRING GROVE	HOUSTON	475	500	25
SPRINGFIELD	BROWN	550	600	50
STACY-LENT	CHISAGO	450	550	100
TAYLORS FALLS	CHISAGO	700	850	150
WAITE PARK	STEARNS	750	800	50
WATERTOWN	CARVER	900	925	25
<u>LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE</u>				
CASS LAKE	CASS	1,000	1,100	100
DELANO	WRIGHT	800	1,000	200
EAST BETHEL	ANOKA	1,200	1,275	75
FOLEY	BENTON	1,000	1,025	25
HERMANTOWN	ST LOUIS	1,200	1,400	200
ISANTI	ISANTI	1,150	1,275	125
LAKE ELMO	WASHINGTON	1,350	1,450	100
LE SUEUR	LE SUEUR	1,200	1,300	100
LINDSTROM	CHISAGO	1,250	1,450	200
LORETTO	HENNEPIN	1,000	1,100	100
MONTICELLO	WRIGHT	1,225	1,300	75
MORA	KANABEC	900	1,000	100
MORRISTOWN	RICE	800	1,000	200
MT LAKE	COTTONWOOD	900	1,000	100
NEW PRAGUE	SCOTT	1,225	1,250	25
NORTH MANKATO	NICOLLET	1,250	1,300	50
PELICAN RAPIDS	OTTER TAIL	1,000	1,100	100

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Table 6-A
Associations Reporting An Increase in Benefit

<u>Name of Association</u>	<u>COUNTY</u>	<u>1993 Benefit Amount</u>	<u>1994 Benefit Amount</u>	<u>Difference</u>
<u>LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE (cont.)</u>				
SAINT JAMES	WATONWAN	975	1,000	25
SLEEPY EYE	BROWN	1,025	1,075	50
TRACY	LYON	925	1,000	75
VICTORIA	CARVER	900	1,000	100
WADENA	WADENA	1,000	1,075	75
<u>LUMP SUM - \$1,500 OR MORE, BUT LESS THAN \$2,000 PER YEAR OF SERVICE</u>				
BECKER	SHERBURNE	1,400	1,500	100
COTTAGE GROVE	WASHINGTON	1,375	1,500	125
DETROIT LAKES	BECKER	1,400	1,500	100
HAM LAKE	ANOKA	1,400	1,700	300
LONG LAKE	HENNEPIN	1,435	1,560	125
OSSEO [A]	HENNEPIN	6	1,532	1,526
PARK RAPIDS	HUBBARD	1,400	1,500	100
ROSEMOUNT	DAKOTA	1,600	1,800	200
SAINT PAUL PARK	WASHINGTON	1,400	1,500	100
SAINT PETER	NICOLLET	1,400	1,500	100
SAUK RAPIDS	BENTON	1,600	1,800	200
TWO HARBORS	LAKE	1,450	1,850	400
WINDOM	COTTONWOOD	1,300	1,600	300
<u>LUMP SUM - \$2,000 OR MORE, BUT LESS THAN \$2,500 PER YEAR OF SERVICE</u>				
BEMIDJI PIONEER	BELTRAMI	2,000	2,300	300
ELK RIVER	SHERBURNE	2,100	2,200	100
EXCELSIOR	HENNEPIN	2,100	2,250	150
OAKDALE	WASHINGTON	2,000	2,160	160
OWATONNA	STEELE	2,025	2,075	50
WOODBURY	WASHINGTON	2,200	2,400	200

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**Table 6-A
Associations Reporting An Increase in Benefit**

<u>Name of Association</u>	<u>COUNTY</u>	<u>1993 Benefit Amount</u>	<u>1994 Benefit Amount</u>	<u>Difference</u>
<u>LUMP SUM - \$3,000 OR MORE, BUT LESS THAN \$3,500 PER YEAR OF SERVICE</u>				
MAPLE GROVE	HENNEPIN	2,800	3,200	400
<u>LUMP SUM - \$3,500 OR MORE PER YEAR OF SERVICE</u>				
BRAINERD	CROW WING	3,375	3,500	125
LAKEVILLE	DAKOTA	3,375	3,500	125
<u>MONTHLY SERVICE</u>				
COLUMBIA HEIGHTS	ANOKA	17	18	1
WHITE BEAR LAKE	RAMSEY	15	18	3
<u>MONTHLY/LS* COMBINATION</u>				
BROOKLYN CENTER	HENNEPIN	22	25	3
CHANHASSEN	CARVER	13	14	1
EAGAN	DAKOTA	23	28	5
FAIRMONT	MARTIN	17	18	1
NEW ULM	BROWN	12	13	1
ROBBINSDALE	HENNEPIN	12	13	1
ROSEVILLE	RAMSEY	18	20	2

***LS - LUMP SUM**

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