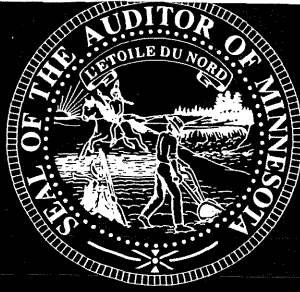


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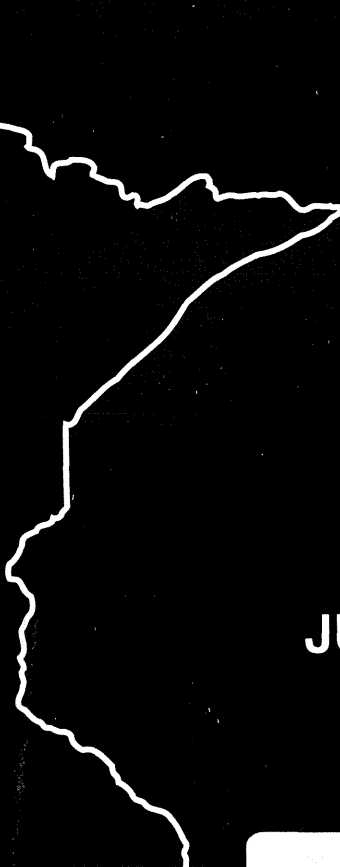
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# MINNESOTA OFFICE OF THE STATE AUDITOR

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

For the Year Ended December 31, 1995



**JUDITH H. DUTCHER  
STATE AUDITOR**

HD  
7116  
.F5  
V64  
1995

Pursuant to Minn. Stat. 6.72

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

- 1796 townships
- 853 cities
- 481 educational districts
- 87 counties
- 719 police and fire relief association funds
- 142 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 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, 1995

December 1996

OFFICE OF THE STATE AUDITOR  
Pension Oversight Division  
525 Park Street, Suite 400  
St. Paul, Minnesota  
55103

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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, 1996, or June 30, 1996, and the final certification for state aid was completed in December of 1996.

Pursuant to Minn. Stat. § § 6.495, subd. 3, and 69.051, subd. 1b, the OSA withheld the certification of 94 volunteer firefighters relief associations on August 31, 1996. As of December 2, 1996, these 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, 1993, and 1994 reporting years, the OSA withheld certification for 367, 134, and 111 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, 1995**

**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 RELIEFS 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 and have not consolidated with PERA as of the date of this report.

AUSTIN<sup>1</sup>  
RICHFIELD<sup>1</sup>

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, Bloomington's figures are not comparable to the figures of the other relief associations.

---

<sup>1</sup>This relief association is in the process of consolidating with PERA.

**5. VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATIONS SUBSIDIARY TO AN INDEPENDENT NONPROFIT FIREFIGHTING CORPORATION**

The following relief associations have filed as volunteer firefighter relief associations that are affiliated with independent nonprofit firefighting corporations under Minn. Stat. § 69.774 and are included within this report:

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

**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>
76	Defined Contribution Service Pension
10	Lump Sum Service Pension of Less Than \$50 Per Year of Service
13	Lump Sum Service Pension of \$50, But Less Than \$100 Per Year of Service

49	Lump Sum Service Pension of \$100, But Less Than \$200 Per Year of Service
74	Lump Sum Service Pension of \$200, But Less Than \$300 Per Year of Service
*143	Lump Sum Service Pension of \$300, But Less Than \$500 Per Year of Service
*194	Lump Sum Service Pension of \$500, But Less Than \$1000 Per Year of Service
*65	Lump Sum Service Pension of \$1000, But Less Than \$1500 Per Year of Service
*23	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
*5	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
10	Monthly Service Pension More than \$2 Per Month Per Year of Service
<u>15</u>	Lump Sum/Monthly Combination Service Pension
<u>700</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, 1995**

	Lump Sum/Monthly Service Pension Combination	Lump Sum Service Pension	Monthly Service Pension	Defined Contribution Service Pension	Total All Service Pensions
Net Assets	25,008,817	122,226,938	22,953,953	25,919,681	196,109,389
Required Reserves	28,819,704	113,855,616	24,678,407	25,919,681	193,273,408
<b>Surplus (Unfunded Accrued Liability)</b>	<b>(3,810,887)</b>	<b>8,371,322</b>	<b>(1,724,454)</b>	-	<b>2,835,981</b>
Contributions					
2% Insurance Aid	995,205	5,211,582	689,483	1,172,687	8,068,957
Municipal Contribution	870,130	2,803,095	724,911	238,864	4,637,000
<b>Total Contributions</b>	<b>1,865,335</b>	<b>8,014,677</b>	<b>1,414,394</b>	<b>1,411,551</b>	<b>12,705,957</b>
Normal Cost	981,755	10,869,651	686,563	-	12,537,969
Amortize Unfunded Liability	483,259	806,516	290,796	-	1,580,571
Estimated Administrative Expenses	173,554	665,182	214,571	-	1,053,307
Ten Percent of Surplus	19,333	1,236,967	208,122	-	1,464,422
<b>Total Financial Requirements</b>	<b>1,619,235</b>	<b>11,104,382</b>	<b>983,808</b>	-	<b>13,707,425</b>
Disbursements					
Administrative	173,554	666,288	214,571	207,969	1,262,382
Service Pension Benefits	1,727,218	6,712,352	911,758	4,645,463	13,996,791
Other Benefits	8,793	108,148	10,060	9,287	136,288
<b>Total Disbursements</b>	<b>1,909,565</b>	<b>7,486,788</b>	<b>1,136,389</b>	<b>4,862,719</b>	<b>15,395,461</b>
<b>Number of Relief Associations Reporting</b>	<b>15</b>	<b>599</b>	<b>10</b>	<b>76</b>	<b>700</b>
Membership					
Number of Active Members	726	14,189	464	1,721	17,100
Number of Retired Members	267	184	261	7	719
Number of Deferred Members	80	1,222	57	188	1,547
<b>Total Membership</b>	<b>1,073</b>	<b>15,595</b>	<b>782</b>	<b>1,916</b>	<b>19,366</b>



**Table 2**  
**Surplus/(Deficit) and Amortized Unfunded Liability**  
**For the Year Ended December 31, 1995**

<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>
<b><u>DEFINED CONTRIBUTION</u></b>					
ALASKA TOWNSHIP	11,385	11,385	-	1.00	-
ALBANY	209,813	209,813	-	1.00	-
ANDOVER	704,923	704,923	-	1.00	-
ANOKA-CHAMPLIN	2,538,389	2,538,389	-	1.00	-
AUSTIN	107,012	107,012	-	1.00	-
BRAHAM	193,298	193,298	-	1.00	-
BREWSTER	104,300	104,300	-	1.00	-
BROOKLYN PARK	4,480,692	4,480,692	-	1.00	-
CALLAWAY	86,995	86,995	-	1.00	-
COLOGNE	97,760	97,760	-	1.00	-
COON RAPIDS	2,487,556	2,487,556	-	1.00	-
CRANE LAKE	23,161	23,161	-	1.00	-
CROSSLAKE	315,574	315,574	-	1.00	-
CRYSTAL	1,276,341	1,276,341	-	1.00	-
DALBO	56,436	56,436	-	1.00	-
DONNELLY	31,981	31,981	-	1.00	-
EDINA	4,435,880	4,435,880	-	1.00	-
ELGIN	132,118	132,118	-	1.00	-
EMBARRASS	48,403	48,403	-	1.00	-
ERSKINE	39,492	39,492	-	1.00	-
FALCON HEIGHTS	625,492	625,492	-	1.00	-
FOSSTON	153,377	153,377	-	1.00	-
FOUNTAIN	31,770	31,770	-	1.00	-
FRIDLEY	1,913,889	1,913,889	-	1.00	-
GARY	23,570	23,570	-	1.00	-
GIBBON	238,355	238,355	-	1.00	-
GLENVILLE	50,470	50,470	-	1.00	-
GOODHUE	232,139	232,139	-	1.00	-
HAMPTON	76,262	76,262	-	1.00	-
HARDWICK	70,845	70,845	-	1.00	-
HAWLEY	201,162	201,162	-	1.00	-
IVANHOE	115,596	115,596	-	1.00	-
KENYON	155,543	155,543	-	1.00	-
KERKHOVEN	103,537	103,537	-	1.00	-
KIESTER	90,585	90,585	-	1.00	-
LAKE GEORGE	28,047	28,047	-	1.00	-
LAKEPORT	26,845	26,845	-	1.00	-
LE CENTER	204,077	204,077	-	1.00	-
LONDON	29,709	29,709	-	1.00	-

**Table 2**  
**Surplus/(Deficit) and Amortized Unfunded Liability**  
**For the Year Ended December 31, 1995**

<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>
<b><u>DEFINED CONTRIBUTION (cont.)</u></b>					
LONGVILLE	204,543	204,543	-	1.00	-
LYLE	44,515	44,515	-	1.00	-
MAGNOLIA	30,458	30,458	-	1.00	-
MARINE ON ST. CROIX	175,171	175,171	-	1.00	-
MAZEPPA	82,493	82,493	-	1.00	-
MEDICINE LAKE	229,987	229,987	-	1.00	-
MENDOTA HEIGHTS	1,019,605	1,019,605	-	1.00	-
MENTOR	29,464	29,464	-	1.00	-
MILLERVILLE	138,808	138,808	-	1.00	-
MILROY	59,972	59,972	-	1.00	-
MURDOCK	61,621	61,621	-	1.00	-
MYRTLE	16,637	16,637	-	1.00	-
NODINE	25,837	25,837	-	1.00	-
NORTHROP	30,606	30,606	-	1.00	-
ODESSA	14,206	14,206	-	1.00	-
OKLEE	71,725	71,725	-	1.00	-
PLAINVIEW	260,946	260,946	-	1.00	-
PLUMMER	45,898	45,898	-	1.00	-
RAMSEY	135,689	135,689	-	1.00	-
RED LAKE FALLS	108,172	108,172	-	1.00	-
ROUND LAKE	80,236	80,236	-	1.00	-
RUSHFORD	157,679	157,679	-	1.00	-
SAINT HILAIRE	50,084	50,084	-	1.00	-
SEAFORTH	5,201	5,201	-	1.00	-
SOUTH BEND	106,321	106,321	-	1.00	-
SWANVILLE	85,140	85,140	-	1.00	-
TOIVOLA	40,377	40,377	-	1.00	-
ULEN	75,246	75,246	-	1.00	-
VERMILION LAKE	30,742	30,742	-	1.00	-
WABASSO	109,763	109,763	-	1.00	-
WAHKON	23,756	23,756	-	1.00	-
WANAMINGO	60,771	60,771	-	1.00	-
WANDA	49,112	49,112	-	1.00	-
WELLS	225,248	225,248	-	1.00	-
WILLIAMS	48,171	48,171	-	1.00	-
WINTHROP	120,983	120,983	-	1.00	-
ZUMBROTA	111,719	111,719	-	1.00	-
<b>TOTAL DEFINED CONTRIBUTION</b>	<b>25,919,681</b>	<b>25,919,681</b>	<b>-</b>	<b>1.00</b>	<b>-</b>

**Table 2**  
**Surplus/(Deficit) and Amortized Unfunded Liability**  
**For the Year Ended December 31, 1995**

<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>
<b><u>LUMP SUM - LESS THAN \$50</u></b>					
<b><u>PER YEAR OF SERVICE</u></b>					
CLIMAX	23,054	4,739	18,315	4.86	-
ELBOW-TULABY	8,945	1,332	7,613	6.72	-
FLENSBURG	11,552	5,775	5,777	2.00	-
HOLYOKE	5,232	2,246	2,986	2.33	-
LASALLE	5,744	1,196	4,548	4.80	-
NASSAU	15,177	4,111	11,066	3.69	-
NORTH STAR TOWNSHIP	1,995	1,689	306	1.18	-
PEMBERTON	23,277	823	22,454	28.28	-
REVERE	1,946	854	1,092	2.28	-
TAUNTON	3,865	3,019	846	1.28	-
<b>TOTAL</b>	<b>100,787</b>	<b>25,784</b>	<b>75,003</b>	<b>3.91</b>	<b>-</b>
<b><u>LUMP SUM - \$50 OR MORE,</u></b>					
<b><u>BUT LESS THAN \$100 PER</u></b>					
<b><u>YEAR OF SERVICE</u></b>					
CARSONVILLE	35,041	12,267	22,774	2.86	-
DANVERS	11,771	13,857	(2,086)	0.85	220
ELMER	14,425	8,481	5,944	1.70	-
FINLAYSON	18,360	12,921	5,439	1.42	-
FISHER	30,171	9,306	20,865	3.24	-
FRENCH TOWNSHIP	29,313	12,930	16,383	2.27	-
GOODLAND	10,086	10,814	(728)	0.93	-
GRANADA	84,577	16,535	68,042	5.12	-
LAKELAND	21,190	6,104	15,086	3.47	-
LYND	16,591	8,209	8,382	2.02	-
MAPLE HILL	13,001	6,409	6,592	2.03	-
NORTHLAND	7,839	5,897	1,942	1.33	-
WALTERS	8,335	8,189	146	1.02	-
<b>TOTAL</b>	<b>300,700</b>	<b>131,919</b>	<b>168,781</b>	<b>2.28</b>	<b>220</b>

**Table 2**  
**Surplus/(Deficit) and Amortized Unfunded Liability**  
**For the Year Ended December 31, 1995**

<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>
<b><u>LUMP SUM - \$100 OR MORE,</u></b>					
<b><u>BUT LESS THAN \$200 PER</u></b>					
<b><u>YEAR OF SERVICE</u></b>					
ALBORN	36,338	26,597	9,741	1.37	-
ALMELUND	28,351	28,776	(425)	0.99	1,352
ALTURA	51,337	46,113	5,224	1.11	-
BETHEL	20,515	7,555	12,960	2.72	-
BIGELOW	19,488	18,384	1,104	1.06	-
BLACKHOOF	25,012	28,106	(3,094)	0.89	463
BLUFFTON	30,144	12,394	17,750	2.43	-
BREITUNG	30,980	23,465	7,515	1.32	-
BRIMSON-FAIRBANKS	15,190	12,916	2,274	1.18	-
CAMPBELL	69,993	47,888	22,105	1.46	-
CLEMENTS	31,047	38,155	(7,108)	0.81	488
CLIFTON	55,028	25,552	29,476	2.15	-
COTTON	26,990	15,730	11,260	1.72	-
CROOKED LAKE	38,716	26,063	12,653	1.49	-
DARFUR	47,659	34,427	13,232	1.38	-
DENT	31,830	18,747	13,083	1.70	-
DUMONT	30,501	27,637	2,864	1.10	-
EITZEN	38,453	38,320	133	1.00	-
ELROSA	72,171	62,944	9,227	1.15	-
FEDERAL DAM	4,045	4,528	(483)	0.89	110
GARVIN	23,830	10,827	13,003	2.20	-
GHENT	41,164	26,749	14,415	1.54	-
GRYGLA	22,518	16,668	5,850	1.35	-
HANLEY FALLS	47,247	35,742	11,505	1.32	-
HITTERDAL	32,589	23,263	9,326	1.40	-
HOKAH	85,439	68,691	16,748	1.24	-
HOLLAND	34,286	14,378	19,908	2.38	-
JACOBSON	25,619	19,189	6,430	1.34	-
KENNEDY	24,572	18,504	6,068	1.33	-
LAKE HENRY	52,477	46,907	5,570	1.12	-
LANCASTER	29,261	23,986	5,275	1.22	-
LISMORE	38,344	31,014	7,330	1.24	-
LUCAN	46,151	47,037	(886)	0.98	367
MAHTOWA	29,618	31,116	(1,498)	0.95	367
MAKINEN	35,893	36,734	(841)	0.98	722
MC GRATH	8,788	5,546	3,242	1.58	-
MIDDLE RIVER	58,582	25,346	33,236	2.31	-
NEW MUNICH	24,717	24,501	216	1.01	-

**Table 2**  
**Surplus/(Deficit) and Amortized Unfunded Liability**  
**For the Year Ended December 31, 1995**

<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>
<b><u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE (cont.)</u></b>					
PORTER	67,255	56,341	10,914	1.19	-
SAINT LEO	42,609	36,715	5,894	1.16	-
SHELLY	60,290	16,803	43,487	3.59	-
SOLWAY RURAL	18,581	15,220	3,361	1.22	-
STURGEON LAKE	18,628	17,157	1,471	1.09	-
TWIN LAKES [MAHNOMEN]	19,869	19,704	165	1.01	-
VILLARD	31,007	12,080	18,927	2.57	-
VINING	36,239	18,430	17,809	1.97	-
WILMONT	64,292	40,071	24,221	1.60	-
WRIGHT	37,632	19,888	17,744	1.89	-
<b>TOTAL</b>	<b>1,761,285</b>	<b>1,302,904</b>	<b>458,381</b>	<b>1.35</b>	<b>3,869</b>
<b><u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE</u></b>					
ALDEN	56,641	65,823	(9,182)	0.86	455
AMBOY	77,659	47,779	29,880	1.63	-
ASKOV	52,079	31,900	20,179	1.63	-
BADGER	95,147	31,184	63,963	3.05	-
BEARDSLEY	62,919	43,875	19,044	1.43	-
BELLINGHAM	71,109	60,360	10,749	1.18	-
BIWABIK	37,959	22,952	15,007	1.65	-
BOWLUS	71,983	64,575	7,408	1.11	-
BOYD	73,279	69,179	4,100	1.06	-
BREVATOR	27,134	18,880	8,254	1.44	-
BROOK PARK	65,590	36,011	29,579	1.82	-
CANTON	57,408	45,230	12,178	1.27	-
CEYLON	74,618	41,820	32,798	1.78	-
CHERRY	53,008	42,396	10,612	1.25	-
CLARISSA	74,332	82,910	(8,578)	0.90	907
CLINTON [ST. LOUIS]	89,094	79,802	9,292	1.12	-
COLVIN	46,337	41,076	5,261	1.13	-
DEER CREEK	47,020	44,725	2,295	1.05	-
DELAVAN	99,135	56,496	42,639	1.75	-
DEXTER	52,833	48,064	4,769	1.10	-
DUNNELL	57,985	30,644	27,341	1.89	-

**Table 2**  
**Surplus/(Deficit) and Amortized Unfunded Liability**  
**For the Year Ended December 31, 1995**

<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>
<b><u>LUMP SUM - \$200 OR MORE,</u></b>					
<b><u>BUT LESS THAN \$300 PER</u></b>					
<b><u>YEAR OF SERVICE (cont.)</u></b>					
EASTERN HUBBARD	25,081	15,696	9,385	1.60	-
ELLEDALE	40,718	39,928	790	1.02	-
ELLSWORTH	110,727	83,575	27,152	1.32	-
EMMONS	87,557	64,730	22,827	1.35	-
EVANSVILLE	79,323	68,752	10,571	1.15	-
FIFTY LAKES	48,425	32,901	15,524	1.47	-
FINLAND	39,683	34,128	5,555	1.16	-
FORADA	77,747	70,340	7,407	1.11	-
FREDENBERG	49,187	36,304	12,883	1.35	-
FROST	65,582	66,882	(1,300)	0.98	330
HALSTAD	47,769	40,713	7,056	1.17	-
HANCOCK	87,182	56,388	30,794	1.55	-
HANSKA	78,312	56,035	22,277	1.40	-
HARRIS	42,307	27,016	15,291	1.57	-
HARTLAND	84,102	40,772	43,330	2.06	-
HENDRUM	30,006	29,992	14	1.00	-
HEWITT	41,716	40,000	1,716	1.04	-
HILL CITY	67,160	85,736	(18,576)	0.78	1,852
HOVLAND	42,536	25,885	16,651	1.64	-
INDUSTRIAL	59,032	49,975	9,057	1.18	-
IONA	46,536	26,660	19,876	1.75	-
KARLSTAD	38,377	45,860	(7,483)	0.84	262
KELLIHER	70,665	64,360	6,305	1.10	-
LAKE BRONSON	32,011	23,604	8,407	1.36	-
LAKE WILSON	99,020	59,315	39,705	1.67	-
LAKWOOD	75,476	58,730	16,746	1.29	-
LEAF VALLEY	68,459	66,920	1,539	1.02	-
MAPLEVIEW	59,289	36,470	22,819	1.63	-
MC DAVITT	96,696	43,681	53,015	2.21	-
MC KINLEY	21,071	21,060	11	1.00	-
MEDFORD	78,256	69,848	8,408	1.12	-
NORTHOME	75,389	51,242	24,147	1.47	-
OSTRANDER	44,328	35,032	9,296	1.27	-
OTTERTAIL	78,149	60,490	17,659	1.29	-
ROLLINGSTONE	41,182	41,386	(204)	1.00	426
ROSE CREEK	73,622	89,330	(15,708)	0.82	2,553
SABIN-ELMWOOD	87,959	61,637	26,322	1.43	-
SAINT MARTIN	92,385	78,018	14,367	1.18	-

**Table 2**  
**Surplus/(Deficit) and Amortized Unfunded Liability**  
**For the Year Ended December 31, 1995**

<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>
<b><u>LUMP SUM - \$200 OR MORE,</u></b>					
<b><u>BUT LESS THAN \$300 PER</u></b>					
<b><u>YEAR OF SERVICE (cont.)</u></b>					
SANBORN	51,019	52,655	(1,636)	0.97	317
SILICA	26,025	20,308	5,717	1.28	-
SOLWAY	49,474	45,763	3,711	1.08	-
SQUAW LAKE	52,707	46,355	6,352	1.14	-
TOFTE	26,390	28,165	(1,775)	0.94	1,480
TWIN LAKES [FREEBORN]	62,987	36,432	26,555	1.73	-
VERGAS	96,535	62,260	34,275	1.55	-
VESTA	57,020	43,467	13,553	1.31	-
WARBA-FEELY-SAGO	33,278	16,570	16,708	2.01	-
WARREN	60,271	69,710	(9,439)	0.86	2,811
WAUBUN	47,986	40,015	7,971	1.20	-
WILLOW RIVER	50,201	39,110	11,091	1.28	-
WILSON	76,099	61,752	14,347	1.23	-
WOODSTOCK	45,277	39,325	5,952	1.15	-
WYKOFF	97,855	52,210	45,645	1.87	-
<b>TOTAL</b>	<b>4,559,415</b>	<b>3,559,169</b>	<b>1,000,246</b>	<b>1.28</b>	<b>11,393</b>
<b><u>LUMP SUM - \$300 OR MORE,</u></b>					
<b><u>BUT LESS THAN \$500 PER</u></b>					
<b><u>YEAR OF SERVICE</u></b>					
ADAMS	92,666	82,773	9,893	1.12	-
ADRIAN	111,804	94,752	17,052	1.18	-
ALBERTVILLE	71,007	110,049	(39,042)	0.65	6,176
ALPHA	76,522	47,120	29,402	1.62	-
ARGYLE	89,477	76,748	12,729	1.17	-
ASHBY	82,056	81,306	750	1.01	-
ATWATER	123,321	99,441	23,880	1.24	-
AUDUBON	106,011	69,792	36,219	1.52	-
BALATON	76,344	64,316	12,028	1.19	-
BALSAM	84,912	75,452	9,460	1.13	-
BARRETT	54,955	46,452	8,503	1.18	-
BEAVER CREEK	78,877	86,200	(7,323)	0.92	1,195
BELGRADE	139,284	124,072	15,212	1.12	-
BELVIEW	73,496	83,146	(9,650)	0.88	1,342
BERTHA	76,283	76,966	(683)	0.99	245
BIRD ISLAND	73,867	76,360	(2,493)	0.97	1,550

**Table 2**  
**Surplus/(Deficit) and Amortized Unfunded Liability**  
**For the Year Ended December 31, 1995**

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<b><u>LUMP SUM - \$300 OR MORE,</u></b>					
<b><u>BUT LESS THAN \$500 PER</u></b>					
<b><u>YEAR OF SERVICE (cont.)</u></b>					
BLOMKEST	83,017	71,992	11,025	1.15	-
BRANDON	87,170	89,813	(2,643)	0.97	-
BRICELYN	79,276	83,404	(4,128)	0.95	391
BROOTEN	119,774	113,832	5,942	1.05	-
BROWERVILLE	152,654	98,348	54,306	1.55	-
BROWNSDALE	91,929	76,904	15,025	1.20	-
BROWNTON	103,743	116,596	(12,853)	0.89	1,856
BUFFALO LAKE	102,559	75,036	27,523	1.37	-
BUTTERFIELD	80,091	88,712	(8,621)	0.90	1,340
BYRON	144,033	145,667	(1,634)	0.99	1,431
CANOSIA	86,959	62,178	24,781	1.40	-
CHANDLER	89,676	83,914	5,762	1.07	-
CHOKIO	83,846	59,544	24,302	1.41	-
CLAREMONT	76,316	80,532	(4,216)	0.95	422
CLARKFIELD	114,687	101,149	13,538	1.13	-
CLARKS GROVE	116,926	96,777	20,149	1.21	-
CLEARWATER	139,709	130,850	8,859	1.07	-
CLINTON [BIG STONE]	60,013	68,676	(8,663)	0.87	3,431
COMFREY	102,537	119,402	(16,865)	0.86	2,302
COTTONWOOD	135,999	132,446	3,553	1.03	-
COURTLAND	119,360	124,550	(5,190)	0.96	760
CURRIE	78,856	80,923	(2,067)	0.97	289
CUYUNA	52,798	64,288	(11,490)	0.82	1,814
CYRUS	69,178	54,310	14,868	1.27	-
DALTON	107,281	99,241	8,040	1.08	-
DANUBE	101,515	93,859	7,656	1.08	-
DOVER	75,342	72,702	2,640	1.04	-
EAGLE BEND	102,589	112,716	(10,127)	0.91	2,426
EASTON	104,708	105,423	(715)	0.99	378
ECHO	93,867	82,330	11,537	1.14	-
ELIZABETH	91,261	72,594	18,667	1.26	-
ELMORE	103,394	73,136	30,258	1.41	-
ELYSIAN	120,464	120,103	361	1.00	-
FAYAL	88,040	24,744	63,296	3.56	-
FERTILE	76,698	34,538	42,160	2.22	-
FORESTON	106,812	67,904	38,908	1.57	-
FRANKLIN	93,695	62,426	31,269	1.50	-
GARFIELD	112,932	75,903	37,029	1.49	-

**Table 2**  
**Surplus/(Deficit) and Amortized Unfunded Liability**  
**For the Year Ended December 31, 1995**

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<b><u>LUMP SUM - \$300 OR MORE,</u></b>					
<b><u>BUT LESS THAN \$500 PER</u></b>					
<b><u>YEAR OF SERVICE (cont.)</u></b>					
GLYNDON	135,785	104,718	31,067	1.30	-
GNESEN	131,223	112,973	18,250	1.16	-
GRACEVILLE	95,414	85,504	9,910	1.12	-
GRAND LAKE	118,854	96,395	22,459	1.23	-
GRAND MEADOW	92,054	60,195	31,859	1.53	-
GREEN ISLE	136,996	132,640	4,356	1.03	-
GREY EAGLE	97,570	96,281	1,289	1.01	-
GROVE CITY	74,750	58,484	16,266	1.28	-
HALLOCK	139,943	116,657	23,286	1.20	-
HARMONY	101,828	89,064	12,764	1.14	-
HAYWARD	129,062	75,533	53,529	1.71	-
HENDRICKS	103,613	135,191	(31,578)	0.77	4,364
HERMAN	64,761	62,452	2,309	1.04	-
HILLS	74,625	87,186	(12,561)	0.86	4,014
HOFFMAN	100,339	96,033	4,306	1.04	-
HOUSTON	136,560	117,795	18,765	1.16	-
IRONTON	84,204	82,234	1,970	1.02	-
JASPER	82,734	72,434	10,300	1.14	-
JEFFERS	72,957	71,604	1,353	1.02	-
KELLOGG	118,007	74,332	43,675	1.59	-
KENSINGTON	55,935	44,650	11,285	1.25	-
KETTLE RIVER	104,104	103,217	887	1.01	-
KILKENNY	76,152	98,768	(22,616)	0.77	2,945
KINNEY	124,540	81,184	43,356	1.53	-
LAFAYETTE	211,781	166,082	45,699	1.28	-
LAKE KABETOGAMA	24,492	19,458	5,034	1.26	-
LAKE LILLIAN	57,352	56,692	660	1.01	-
LAKE PARK	103,583	70,916	32,667	1.46	-
LANESBORO	89,385	79,754	9,631	1.12	-
LEROY	86,396	85,819	577	1.01	-
LESTER PRAIRIE	167,096	160,290	6,806	1.04	-
LEWISVILLE	77,641	51,048	26,593	1.52	-
LITTLEFORK	92,279	84,326	7,953	1.09	-
LOWRY	66,155	68,734	(2,579)	0.96	750
MABEL	73,266	81,656	(8,390)	0.90	1,229
MADISON LAKE	128,744	117,382	11,362	1.10	-
MANTORVILLE	83,824	73,766	10,058	1.14	-
MAYNARD	98,910	79,023	19,887	1.25	-

**Table 2**  
**Surplus/(Deficit) and Amortized Unfunded Liability**  
**For the Year Ended December 31, 1995**

<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>
<b><u>LUMP SUM - \$300 OR MORE,</u></b>					
<b><u>BUT LESS THAN \$500 PER</u></b>					
<b><u>YEAR OF SERVICE (cont.)</u></b>					
MC INTOSH	85,162	78,328	6,834	1.09	-
MENAHGA	114,260	93,447	20,813	1.22	-
MIESVILLE	111,123	104,472	6,651	1.06	-
MILAN	99,394	76,440	22,954	1.30	-
MILTONA	117,561	104,025	13,536	1.13	-
MORTON	83,330	63,844	19,486	1.31	-
NEW AUBURN	102,200	90,316	11,884	1.13	-
NEW YORK MILLS	83,509	103,416	(19,907)	0.81	2,549
NEWFOLDEN	67,126	56,832	10,294	1.18	-
ODIN	70,465	45,346	25,119	1.55	-
OKABENA	84,054	69,994	14,060	1.20	-
ORMSBY	75,733	55,657	20,076	1.36	-
ORONOCO	110,054	81,546	28,508	1.35	-
PALISADE	85,052	84,531	521	1.01	-
PIKE SANDY BRITT	110,048	109,532	516	1.00	-
PILLAGER	115,727	108,044	7,683	1.07	-
PRINSBURG	88,346	67,000	21,346	1.32	-
RANDALL	109,061	98,032	11,029	1.11	1,863
RANDOLPH	140,321	118,603	21,718	1.18	-
RAYMOND	87,460	57,160	30,300	1.53	-
RED WING	128,731	98,105	30,626	1.31	-
RENVILLE	113,923	113,292	631	1.01	-
ROTHSAY	149,226	113,657	35,569	1.31	-
ROYALTON	106,651	99,567	7,084	1.07	-
RUSSELL	47,676	59,907	(12,231)	0.80	1,938
RUTHTON	88,359	75,860	12,499	1.16	-
SHAFER	99,157	61,453	37,704	1.61	-
SHEVLIN	61,514	55,956	5,558	1.10	-
SOUTH HAVEN	121,576	111,096	10,480	1.09	-
STARBUCK	99,431	98,284	1,147	1.01	-
STEPHEN	124,550	111,726	12,824	1.11	-
STORDEN	96,732	91,812	4,920	1.05	-
SUNBURG	52,418	57,372	(4,954)	0.91	1,210
TOWER	52,312	50,868	1,444	1.03	-
TWIN VALLEY	81,387	73,750	7,637	1.10	-
TYLER	124,033	106,143	17,890	1.17	-
UNDERWOOD	73,232	58,949	14,283	1.24	-
UPSALA	74,836	71,772	3,064	1.04	-

**Table 2**  
**Surplus/(Deficit) and Amortized Unfunded Liability**  
**For the Year Ended December 31, 1995**

<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>
<b><u>LUMP SUM - \$300 OR MORE,</u></b>					
<b><u>BUT LESS THAN \$500 PER</u></b>					
<b><u>YEAR OF SERVICE (cont.)</u></b>					
VERNDALE	116,765	85,657	31,108	1.36	-
VERNON CENTER	81,704	74,959	6,745	1.09	-
WALDORF	142,173	111,928	30,245	1.27	-
WALNUT GROVE	82,379	68,340	14,039	1.21	-
WATKINS	115,158	112,792	2,366	1.02	-
WATSON	105,012	82,543	22,469	1.27	-
WELCOME	142,955	132,294	10,661	1.08	-
WENDELL	70,008	49,386	20,622	1.42	-
WEST CONCORD	164,401	84,216	80,185	1.95	-
WOLF LAKE	104,485	77,045	27,440	1.36	-
WOOD LAKE	79,362	70,077	9,285	1.13	-
WRENSHALL	107,927	83,244	24,683	1.30	-
WYOMING	135,146	113,949	21,197	1.19	-
<b>TOTAL</b>	<b>14,056,705</b>	<b>12,285,441</b>	<b>1,771,264</b>	<b>1.14</b>	<b>48,210</b>

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

ADA	163,936	133,520	30,416	1.23	-
AITKIN	275,645	313,649	(38,004)	0.88	10,570
ANNANDALE	207,670	209,290	(1,620)	0.99	4,165
APPLETON	203,145	220,489	(17,344)	0.92	5,038
ARLINGTON	218,722	207,604	11,118	1.05	-
AVON	136,003	126,505	9,498	1.08	-
BABBITT	213,694	166,426	47,268	1.28	-
BACKUS	210,905	174,008	36,897	1.21	-
BAGLEY	214,985	209,009	5,976	1.03	-
BARNESVILLE	207,478	199,889	7,589	1.04	-
BARNUM	153,752	111,892	41,860	1.37	-
BATTLE LAKE	170,016	123,591	46,425	1.38	-
BAUDETTE	278,798	246,854	31,944	1.13	-
BEAVER BAY	53,716	67,722	(14,006)	0.79	2,726
BELLE PLAINE	278,244	281,528	(3,284)	0.99	3,920
BELLE PRAIRIE [2]	144,298	144,298	-	1.00	-
BENSON	261,611	333,607	(71,996)	0.78	5,164
BIG LAKE	212,594	205,342	7,252	1.04	-

**Table 2**  
**Surplus/(Deficit) and Amortized Unfunded Liability**  
**For the Year Ended December 31, 1995**

<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>
<b><u>LUMP SUM - \$500 OR MORE,</u></b>					
<b><u>BUT LESS THAN \$1,000 PER</u></b>					
<b><u>YEAR OF SERVICE (cont.)</u></b>					
BIGFORK	165,709	164,190	1,519	1.01	-
BIWABIK CITY	203,619	164,760	38,859	1.24	-
BLACKDUCK	161,223	145,373	15,850	1.11	-
BLOOMING PRAIRIE	282,297	306,101	(23,804)	0.92	672
BOVEY	112,602	119,460	(6,858)	0.94	1,313
BRECKENRIDGE	373,397	330,411	42,986	1.13	-
BROWNS VALLEY	96,564	87,723	8,841	1.10	-
BUHL	79,443	56,888	22,555	1.40	-
CALEDONIA	228,001	205,911	22,090	1.11	-
CALUMET	125,499	127,862	(2,363)	0.98	997
CANBY	341,615	259,034	82,581	1.32	-
CANNON FALLS	398,024	388,802	9,222	1.02	-
CARLOS	232,624	217,921	14,703	1.07	-
CARLTON	238,333	198,127	40,206	1.20	-
CENTER CITY	129,661	104,737	24,924	1.24	-
CHATFIELD	140,003	174,920	(34,917)	0.80	4,987
CLARA CITY	142,357	125,843	16,514	1.13	-
CLEAR LAKE	158,353	144,378	13,975	1.10	-
CLEARBROOK	237,136	186,568	50,568	1.27	-
CLEVELAND	147,042	153,003	(5,961)	0.96	1,142
COKATO	223,884	248,680	(24,796)	0.90	8,191
COLERAINE	114,483	143,655	(29,172)	0.80	5,586
COOK	208,474	122,752	85,722	1.70	-
COSMOS	123,939	99,662	24,277	1.24	-
CROMWELL	91,148	105,930	(14,782)	0.86	2,316
DAWSON	302,495	235,474	67,021	1.28	-
DAYTON	249,997	256,620	(6,623)	0.97	1,608
DEER RIVER	201,781	156,776	45,005	1.29	-
DEERWOOD	91,862	89,573	2,289	1.03	454
DILWORTH	328,729	247,530	81,199	1.33	-
DODGE CENTER	176,575	141,565	35,010	1.25	-
EDEN VALLEY	192,339	178,811	13,528	1.08	-
EDGERTON	114,325	111,470	2,855	1.03	-
ELBOW LAKE	175,558	159,683	15,875	1.10	-
EMILY	123,782	118,249	5,533	1.05	-
EYOTA	116,275	118,412	(2,137)	0.98	-
FLOODWOOD	148,618	150,156	(1,538)	0.99	1,625
FRAZEE	160,712	141,674	19,038	1.13	-
FREEPORT [3]	133,670	123,286	10,384	1.08	-

**Table 2**  
**Surplus/(Deficit) and Amortized Unfunded Liability**  
**For the Year Ended December 31, 1995**

<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>
<b><u>LUMP SUM - \$500 OR MORE,</u></b>					
<b><u>BUT LESS THAN \$1,000 PER</u></b>					
<b><u>YEAR OF SERVICE (cont.)</u></b>					
FULDA	243,407	252,256	(8,849)	0.96	1,406
GAYLORD	243,906	225,786	18,120	1.08	-
GILBERT	200,305	160,596	39,709	1.25	-
GLENWOOD	136,610	177,772	(41,162)	0.77	13,046
GONVICK	66,347	76,960	(10,613)	0.86	2,864
GOOD THUNDER	235,680	232,337	3,343	1.01	2,328
GOODVIEW	217,148	156,166	60,982	1.39	-
GRAND MARAIS	231,745	197,280	34,465	1.17	-
GRANITE FALLS	186,699	171,538	15,161	1.09	-
GREENWOOD	99,239	96,970	2,269	1.02	-
HACKENSACK	92,614	118,746	(26,132)	0.78	4,037
HAMBURG	53,125	115,947	(62,822)	0.46	7,827
HAMEL	258,573	257,803	770	1.00	-
HANOVER	93,573	99,956	(6,383)	0.94	638
HAYFIELD	202,420	228,493	(26,073)	0.89	6,896
HECTOR	177,864	150,896	26,968	1.18	-
HENDERSON	103,057	114,180	(11,123)	0.90	2,551
HENNING	122,030	159,230	(37,200)	0.77	4,660
HERON LAKE	154,283	159,650	(5,367)	0.97	4,494
HINCKLEY	182,004	192,038	(10,034)	0.95	1,021
HOLDINGFORD	158,153	177,954	(19,801)	0.89	2,874
HOWARD LAKE	197,742	200,665	(2,923)	0.99	452
IDEAL	196,878	195,952	926	1.00	-
ISLE	112,735	100,388	12,347	1.12	-
JANESVILLE	139,258	158,125	(18,867)	0.88	3,775
JORDAN	305,958	343,340	(37,382)	0.89	8,550
KANDIYOHI	129,851	98,307	31,544	1.32	-
KASOTA	157,255	113,626	43,629	1.38	-
KASSON	204,207	236,780	(32,573)	0.86	7,136
KEEWATIN	231,323	207,009	24,314	1.12	-
KIMBALL	108,434	137,042	(28,608)	0.79	3,830
LACRESCENT	270,334	195,538	74,796	1.38	-
LAKE BENTON	105,205	107,580	(2,375)	0.98	883
LAKE CRYSTAL	200,495	225,335	(24,840)	0.89	3,710
LAKEFIELD	204,575	162,127	42,448	1.26	-
LAMBERTON	79,248	80,341	(1,093)	0.99	694
LEWISTON	253,757	249,283	4,474	1.02	-
LEXINGTON	254,337	184,453	69,884	1.38	-

**Table 2**  
**Surplus/(Deficit) and Amortized Unfunded Liability**  
**For the Year Ended December 31, 1995**

<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>
<b><u>LUMP SUM - \$500 OR MORE,</u></b>					
<b><u>BUT LESS THAN \$1,000 PER</u></b>					
<b><u>YEAR OF SERVICE (cont.)</u></b>					
LINWOOD	232,499	212,536	19,963	1.09	-
LONSDALE	303,191	332,450	(29,259)	0.91	5,585
LUTSEN	74,729	73,001	1,728	1.02	-
LUVERNE	305,689	354,883	(49,194)	0.86	19,771
MADELIA	201,633	211,641	(10,008)	0.95	1,437
MADISON	219,817	198,269	21,548	1.11	-
MAHNOMEN	172,105	160,970	11,135	1.07	-
MAPLE LAKE	287,994	303,060	(15,066)	0.95	2,681
MAPLETON	302,992	197,505	105,487	1.53	-
MARBLE	123,427	108,330	15,097	1.14	-
MAYER	137,507	145,071	(7,564)	0.95	2,854
MC GREGOR	163,477	135,997	27,480	1.20	-
MELROSE	169,020	147,966	21,054	1.14	-
MINNEOTA	228,259	232,240	(3,981)	0.98	1,623
MINNESOTA LAKE	216,074	170,133	45,941	1.27	-
MISSION	31,363	43,890	(12,527)	0.71	1,218
MONTGOMERY	136,012	266,384	(130,372)	0.51	22,282
MONTROSE	119,542	133,453	(13,911)	0.90	3,116
MOOSE LAKE	143,101	108,720	34,381	1.32	-
MORGAN	260,652	214,025	46,627	1.22	-
MORRIS	228,349	178,502	49,847	1.28	-
MOTLEY	192,459	174,356	18,103	1.10	-
NASHWAUK	212,000	189,145	22,855	1.12	-
NEVIS	189,626	171,461	18,165	1.11	-
NEW GERMANY	169,862	147,147	22,715	1.15	-
NEW LONDON	191,264	199,121	(7,857)	0.96	3,068
NEW MARKET	134,238	115,408	18,830	1.16	-
NEW RICHLAND	157,241	116,823	40,418	1.35	-
NEW SCANDIA	257,954	277,638	(19,684)	0.93	2,716
NICOLLET	132,351	129,644	2,707	1.02	-
NORWOOD	135,593	161,359	(25,766)	0.84	4,038
OAK GROVE	226,601	153,992	72,609	1.47	-
OGILVIE	119,043	117,963	1,080	1.01	-
OLIVIA	143,046	136,455	6,591	1.05	-
ONAMIA	225,118	184,744	40,374	1.22	-
ORR	89,561	64,958	24,603	1.38	-
ORTONVILLE	235,736	261,763	(26,027)	0.90	5,351
PALO	152,740	147,516	5,224	1.04	-

**Table 2**  
**Surplus/(Deficit) and Amortized Unfunded Liability**  
**For the Year Ended December 31, 1995**

<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>
<b><u>LUMP SUM - \$500 OR MORE,</u></b>					
<b><u>BUT LESS THAN \$1,000 PER</u></b>					
<b><u>YEAR OF SERVICE (cont.)</u></b>					
PARKERS PRAIRIE	93,249	120,080	(26,831)	0.78	3,559
PAYNESVILLE	187,537	199,216	(11,679)	0.94	-
PENNOCK	114,488	107,362	7,126	1.07	-
PERHAM	211,755	191,548	20,207	1.11	-
PIERZ	232,179	224,700	7,479	1.03	-
PINE ISLAND	215,317	185,184	30,133	1.16	-
PLATO	152,326	135,912	16,414	1.12	-
PRESTON	157,899	137,228	20,671	1.15	-
PROCTOR	171,864	182,280	(10,416)	0.94	4,782
REMER	154,624	132,221	22,403	1.17	-
RICE	128,705	129,905	(1,200)	0.99	1,074
RICE LAKE	258,865	219,644	39,221	1.18	-
RICHMOND	183,208	205,488	(22,280)	0.89	6,068
ROCKVILLE	117,492	141,753	(24,261)	0.83	3,538
ROGERS	285,957	283,426	2,531	1.01	-
RUSH CITY	259,063	304,267	(45,204)	0.85	7,504
SACRED HEART	151,864	150,850	1,014	1.01	-
SAINT CHARLES	233,917	230,934	2,983	1.01	-
SAINT CLAIR	248,054	245,819	2,235	1.01	-
SAINT CLOUD	452,884	316,942	135,942	1.43	-
SAINT FRANCIS	245,089	150,131	94,958	1.63	-
SAINT JOSEPH	391,656	410,872	(19,216)	0.95	5,549
SAINT MICHAEL	167,322	138,460	28,862	1.21	-
SAINT STEPHEN	159,878	181,530	(21,652)	0.88	5,246
SANDSTONE	229,517	193,105	36,412	1.19	-
SARTELL	188,943	176,674	12,269	1.07	-
SAUK CENTRE	185,609	191,297	(5,688)	0.97	1,783
SCANDIA VALLEY	98,735	64,890	33,845	1.52	-
SCANLON	71,344	69,694	1,650	1.02	-
SCHROEDER	72,280	63,632	8,648	1.14	-
SEBEKA	167,309	149,962	17,347	1.12	-
SHERBURN	129,958	126,374	3,584	1.03	-
SILVER BAY	158,048	120,102	37,946	1.32	-
SILVER LAKE	139,498	216,964	(77,466)	0.64	8,462
SLAYTON	195,442	209,863	(14,421)	0.93	2,800
SPICER	183,780	181,005	2,775	1.02	-
SPRING GROVE	94,014	116,630	(22,616)	0.81	2,332
SPRING VALLEY	320,938	295,290	25,648	1.09	-

**Table 2**  
**Surplus/(Deficit) and Amortized Unfunded Liability**  
**For the Year Ended December 31, 1995**

<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>
<b><u>LUMP SUM - \$500 OR MORE,</u></b>					
<b><u>BUT LESS THAN \$1,000 PER</u></b>					
<b><u>YEAR OF SERVICE (cont.)</u></b>					
SPRINGFIELD	193,384	193,596	(212)	1.00	1,340
STACY-LENT	131,445	130,725	720	1.01	-
STAPLES	192,096	228,779	(36,683)	0.84	7,628
STEWART	107,325	118,060	(10,735)	0.91	4,587
STEWARTVILLE	322,618	251,240	71,378	1.28	-
TACONITE	81,738	88,656	(6,918)	0.92	1,864
TAYLORS FALLS	302,725	207,080	95,645	1.46	-
THOMSON TOWN	259,217	256,384	2,833	1.01	-
TRIMONT	192,710	125,848	66,862	1.53	-
TRUMAN	122,043	104,920	17,123	1.16	-
WABASHA	161,506	199,032	(37,526)	0.81	4,647
WACONIA	368,477	332,992	35,485	1.11	-
WAITE PARK	178,912	148,396	30,516	1.21	-
WARROAD	98,511	123,134	(24,623)	0.80	1,498
WATERTOWN	270,351	271,993	(1,642)	0.99	-
WATERVILLE	165,918	144,943	20,975	1.14	-
WAVERLY	89,024	107,153	(18,129)	0.83	2,288
WESTBROOK	112,113	98,310	13,803	1.14	-
WHEATON	262,662	211,304	51,358	1.24	-
WINNEBAGO	119,997	105,652	14,345	1.14	-
WINSTED	209,742	184,050	25,692	1.14	-
YOUNG AMERICA	160,208	144,524	15,684	1.11	-
ZUMBRO FALLS	125,250	111,478	13,772	1.12	-
<b>TOTAL</b>	<b>35,948,178</b>	<b>34,073,640</b>	<b>1,874,538</b>	<b>1.06</b>	<b>296,435</b>

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

ALBERT LEA TOWN	168,791	169,502	(711)	1.00	1,890
AURORA	359,386	334,450	24,936	1.07	-
BLUE EARTH	321,861	303,834	18,027	1.06	-
BUFFALO	408,905	408,952	(47)	1.00	3,756
CARVER	175,163	209,260	(34,097)	0.84	-
CASS LAKE	306,429	280,564	25,865	1.09	-
CHISAGO CITY	297,156	316,260	(19,104)	0.94	9,914
CHISHOLM	464,764	230,140	234,624	2.02	-

**Table 2**  
**Surplus/(Deficit) and Amortized Unfunded Liability**  
**For the Year Ended December 31, 1995**

<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>
<b><u>LUMP SUM - \$1,000 OR MORE,</u></b>					
<b><u>BUT LESS THAN \$1,500 PER</u></b>					
<b><u>YEAR OF SERVICE (cont.)</u></b>					
COLD SPRING	301,970	315,045	(13,075)	0.96	4,068
CROOKSTON	284,273	334,704	(50,431)	0.85	9,381
CROSBY	294,949	337,378	(42,429)	0.87	6,400
DASSEL	353,760	315,825	37,935	1.12	-
DELANO	194,010	279,452	(85,442)	0.69	11,529
EAGLE LAKE	297,472	342,446	(44,974)	0.87	7,896
EAST BETHEL	381,368	303,012	78,356	1.26	-
ELY	406,867	331,598	75,269	1.23	-
EVELETH	121,666	91,700	29,966	1.33	-
FAIRFAX	373,024	329,152	43,872	1.13	-
FOLEY	362,425	344,123	18,302	1.05	-
GARRISON	205,111	157,258	47,853	1.30	-
HIBBING	300,407	299,802	605	1.00	-
HOYT LAKES	342,404	273,620	68,784	1.25	-
HUGO	302,183	232,601	69,582	1.30	-
ISANTI	366,847	400,707	(33,860)	0.92	5,259
JACKSON	327,551	253,202	74,349	1.29	-
LAKE CITY	330,588	321,761	8,827	1.03	-
LAKE ELMO	337,755	266,612	71,143	1.27	-
LE SUEUR	411,621	391,668	19,953	1.05	-
LINDSTROM	373,546	308,655	64,891	1.21	-
LITCHFIELD	350,489	373,940	(23,451)	0.94	4,122
LITTLE FALLS	337,429	315,500	21,929	1.07	-
LONG PRAIRIE	276,120	302,854	(26,734)	0.91	5,569
LORETTO	329,086	295,738	33,348	1.11	-
LOWER ST. CROIX VAL	510,794	421,222	89,572	1.21	-
MAHTOMEDI	350,976	330,905	20,071	1.06	-
MAPLE PLAIN	523,818	413,484	110,334	1.27	-
MILACA	377,086	236,990	140,096	1.59	-
MONTEVIDEO	327,455	331,260	(3,805)	0.99	1,357
MONTICELLO	337,605	362,209	(24,604)	0.93	7,907
MORA	370,468	354,054	16,414	1.05	-
MORRISTOWN	378,651	365,360	13,291	1.04	-
MT IRON	273,632	263,480	10,152	1.04	-
MT LAKE	266,862	262,729	4,133	1.02	-
NEW PRAGUE	460,757	424,231	36,526	1.09	-
NISSWA	274,245	290,200	(15,955)	0.95	2,180
NORTH BRANCH	307,082	344,748	(37,666)	0.89	11,451

**Table 2**  
**Surplus/(Deficit) and Amortized Unfunded Liability**  
**For the Year Ended December 31, 1995**

<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>
<b><u>LUMP SUM - \$1,000 OR MORE,</u></b>					
<b><u>BUT LESS THAN \$1,500 PER</u></b>					
<b><u>YEAR OF SERVICE (cont.)</u></b>					
NORTH MANKATO	250,472	234,799	15,673	1.07	-
OSAKIS	167,068	179,050	(11,982)	0.93	3,409
PELICAN RAPIDS	349,818	333,628	16,190	1.05	-
PEQUOT LAKES	266,587	253,608	12,979	1.05	-
PINE RIVER	405,781	366,408	39,373	1.11	-
REDWOOD FALLS	442,209	406,893	35,316	1.09	-
ROCKFORD	190,701	195,155	(4,454)	0.98	850
ROSEAU	227,811	228,900	(1,089)	1.00	2,468
SAINT ANTHONY	349,359	345,540	3,819	1.01	-
SAINT BONIFACIUS	242,764	264,134	(21,370)	0.92	4,661
SAINT JAMES	289,004	310,675	(21,671)	0.93	4,816
SLEEPY EYE	445,505	505,405	(59,900)	0.88	7,250
TRACY	236,303	230,260	6,043	1.03	-
VICTORIA	201,362	276,020	(74,658)	0.73	15,473
WADENA	302,176	235,797	66,379	1.28	-
WALKER	209,494	198,040	11,454	1.06	-
WASECA	487,254	482,650	4,604	1.01	-
WAYZATA	439,462	424,559	14,903	1.04	-
ZIMMERMAN	314,937	333,046	(18,109)	0.95	3,938
<b>TOTAL</b>	<b>21,042,874</b>	<b>19,976,754</b>	<b>1,066,120</b>	<b>1.05</b>	<b>135,544</b>
<b><u>LUMP SUM - \$1,500 OR MORE,</u></b>					
<b><u>BUT LESS THAN \$2,000 PER</u></b>					
<b><u>YEAR OF SERVICE</u></b>					
BASS BROOK	485,063	438,898	46,165	1.11	-
BECKER	548,962	490,046	58,916	1.12	-
CAMBRIDGE	347,221	351,420	(4,199)	0.99	6,635
COTTAGE GROVE	1,061,086	955,256	105,830	1.11	-
DETROIT LAKES	553,009	468,871	84,138	1.18	-
EAST GRAND FORKS	619,436	552,325	67,111	1.12	-
FARMINGTON	427,526	561,981	(134,455)	0.76	26,279
FOREST LAKE	584,234	553,298	30,936	1.06	-
HAM LAKE	380,128	387,964	(7,836)	0.98	5,949
HERMANTOWN	431,510	590,512	(159,002)	0.73	29,622
INTERNATIONAL FALLS	554,163	542,524	11,639	1.02	-
LONG LAKE	481,727	498,568	(16,841)	0.97	3,850

**Table 2**  
**Surplus/(Deficit) and Amortized Unfunded Liability**  
**For the Year Ended December 31, 1995**

<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>
<b><u>LUMP SUM - \$1,500 OR MORE,</u></b>					
<b><u>BUT LESS THAN \$2,000 PER</u></b>					
<b><u>YEAR OF SERVICE (cont.)</u></b>					
NEWPORT	479,495	458,442	21,053	1.05	-
NORTH ST. PAUL	676,787	653,214	23,573	1.04	-
OSSEO	256,896	436,800	(179,904)	0.59	22,704
PARK RAPIDS	456,368	421,680	34,688	1.08	-
PRINCETON	634,515	550,877	83,638	1.15	-
SAINT PAUL PARK	383,828	353,660	30,168	1.09	-
SAINT PETER	613,228	660,450	(47,222)	0.93	8,174
SAUK RAPIDS	721,391	642,652	78,739	1.12	-
TWO HARBORS	501,167	446,876	54,291	1.12	-
VADNAIS HEIGHTS	480,408	623,451	(143,043)	0.77	24,020
WINDOM	522,888	424,495	98,393	1.23	-
<b>TOTAL</b>	<b>12,201,036</b>	<b>12,064,260</b>	<b>136,776</b>	<b>1.01</b>	<b>127,233</b>
<b><u>LUMP SUM - \$2,000 OR MORE,</u></b>					
<b><u>BUT LESS THAN \$2,500 PER</u></b>					
<b><u>YEAR OF SERVICE</u></b>					
BEMIDJI PIONEER	951,105	801,855	149,250	1.19	-
CENTENNIAL	664,807	521,246	143,561	1.28	-
ELK RIVER	895,562	906,891	(11,329)	0.99	4,809
EXCELSIOR	1,158,018	971,632	186,386	1.19	-
FERGUS FALLS	953,818	844,704	109,114	1.13	-
INVER GROVE HEIGHTS	1,390,847	1,249,393	141,454	1.11	-
LITTLE CANADA	902,976	818,816	84,160	1.10	-
MAPLEWOOD	2,356,095	2,579,452	(223,357)	0.91	67,614
OAKDALE	568,811	620,511	(51,700)	0.92	9,360
OWATONNA	868,824	962,561	(93,737)	0.90	18,555
PRIOR LAKE	632,669	622,678	9,991	1.02	-
ROSEMOUNT	410,165	446,499	(36,334)	0.92	9,096
SHAKOPEE	819,432	903,920	(84,488)	0.91	16,117
THIEF RIVER FALLS	477,224	396,331	80,893	1.20	-
WILLMAR	886,333	748,220	138,113	1.18	-
<b>TOTAL</b>	<b>13,936,686</b>	<b>13,394,709</b>	<b>541,977</b>	<b>1.04</b>	<b>125,551</b>

**Table 2**  
**Surplus/(Deficit) and Amortized Unfunded Liability**  
**For the Year Ended December 31, 1995**

<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>
<b><u>LUMP SUM - \$2,500 OR MORE, BUT LESS THAN \$3,000 PER YEAR OF SERVICE</u></b>					
BAYPORT	1,010,151	721,270	288,881	1.40	-
HASTINGS	1,352,185	1,045,679	306,506	1.29	-
MARSHALL	1,122,610	1,112,734	9,876	1.01	-
STILLWATER	1,140,706	1,074,001	66,705	1.06	-
WOODBURY	1,510,430	1,385,261	125,169	1.09	-
<b>TOTAL</b>	<b>6,136,082</b>	<b>5,338,945</b>	<b>797,137</b>	<b>1.15</b>	<b>-</b>
<b><u>LUMP SUM - \$3,000 OR MORE, BUT LESS THAN \$3,500 PER YEAR OF SERVICE</u></b>					
ALEXANDRIA	1,060,106	1,117,366	(57,260)	0.95	10,856
GOLDEN VALLEY	2,006,648	1,531,711	474,937	1.31	-
GRAND RAPIDS	1,003,575	919,054	84,521	1.09	-
HOPKINS	1,422,593	1,273,423	149,170	1.12	-
MAPLE GROVE	2,014,158	2,013,215	943	1.00	-
NORTHFIELD	1,154,860	1,149,142	5,718	1.00	-
<b>TOTAL</b>	<b>8,661,940</b>	<b>8,003,911</b>	<b>658,029</b>	<b>1.08</b>	<b>10,856</b>
<b><u>LUMP SUM - \$3,500 OR MORE PER YEAR OF SERVICE</u></b>					
BRAINERD	1,635,473	1,582,536	52,937	1.03	-
LAKEVILLE	1,885,777	2,115,644	(229,867)	0.89	46,557
<b>TOTAL</b>	<b>3,521,250</b>	<b>3,698,180</b>	<b>(176,930)</b>	<b>0.95</b>	<b>46,557</b>
<b>TOTAL FOR LUMP SUMS</b>	<b>122,226,938</b>	<b>113,855,616</b>	<b>8,371,322</b>	<b>1.07</b>	<b>805,868</b>

**Table 2**  
**Surplus/(Deficit) and Amortized Unfunded Liability**  
**For the Year Ended December 31, 1995**

<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>
<b><u>MONTHLY SERVICE</u></b>					
CHASKA	1,634,048	2,181,961	(547,913)	0.75	34,976
COLUMBIA HEIGHTS	1,040,742	665,488	375,254	1.56	-
EDEN PRAIRIE	3,971,645	5,547,827	(1,576,182)	0.72	93,802
HUTCHINSON	819,898	1,057,570	(237,672)	0.78	28,855
MINNETONKA	5,278,982	4,281,405	997,577	1.23	-
MOUND	1,860,822	2,917,785	(1,056,963)	0.64	55,222
PINE CITY	374,203	388,744	(14,541)	0.96	8,435
SPRING LAKE PARK	4,150,830	3,590,056	560,774	1.16	-
WHITE BEAR LAKE	2,994,171	2,846,553	147,618	1.05	-
WORTHINGTON	828,612	1,201,018	(372,406)	0.69	69,506
<b>TOTAL</b>	<b><u>22,953,953</u></b>	<b><u>24,678,407</u></b>	<b><u>(1,724,454)</u></b>	<b><u>0.93</u></b>	<b><u>290,796</u></b>
<b><u>MONTHLY/LS* COMBINATION</u></b>					
APPLE VALLEY	1,682,899	2,122,767	(439,868)	0.79	34,422
BROOKLYN CENTER	2,734,697	2,839,532	(104,835)	0.96	26,241
CHANHASSEN	917,809	1,089,195	(171,386)	0.84	12,568
EAGAN	2,559,985	3,032,146	(472,161)	0.84	44,041
FAIRMONT	1,722,290	1,528,958	193,332	1.13	-
GLENCOE	454,387	621,770	(167,383)	0.73	18,498
LAKE JOHANNA	2,557,244	2,798,910	(241,666)	0.91	43,769
NEW BRIGHTON	1,621,780	2,043,545	(421,765)	0.79	34,125
NEW HOPE	1,064,430	1,093,435	(29,005)	0.97	22,370
NEW ULM	1,359,996	1,525,060	(165,064)	0.89	29,561
PIPESTONE	311,902	668,117	(356,215)	0.47	27,980
PLYMOUTH	2,219,849	2,249,281	(29,432)	0.99	-
ROBBINSDALE	927,559	929,640	(2,081)	1.00	12,573
ROSEVILLE	3,781,566	4,764,709	(983,143)	0.79	93,605
SAVAGE	1,092,424	1,512,639	(420,215)	0.72	80,563
<b>TOTAL MONTHLY/LS* COMBINATION</b>	<b><u>25,008,817</u></b>	<b><u>28,819,704</u></b>	<b><u>(3,810,887)</u></b>	<b><u>0.87</u></b>	<b><u>480,316</u></b>
<b>GRAND TOTAL FOR DEFINED CONTRIBUTION, LUMP SUM, MONTHLY SERVICE, AND MONTHLY/LS COMBINATION</b>	<b><u>196,109,389</u></b>	<b><u>193,273,408</u></b>	<b><u>2,835,981</u></b>	<b><u>1.01</u></b>	<b><u>1,576,980</u></b>

\*LS - LUMP SUM



## 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.
- [2] Belle Prairie Rural Firefighters Relief Association is in the process being dissolved. The results of its operations have been included in Tables 2, 5 and 6 under the defined benefit lump sum plans ranging from \$500 or more, but less than \$1,000 per year of service.
- [3] Freeport Fire Department Relief Association is changing from a defined benefit lump sum pension plan to a defined contribution pension plan effective January 1, 1996. The results of their operations have been included in Tables 2, 5 and 6 under the defined benefit lump sum plans ranging from \$500 or more, but less than \$1,000 per year of service.



**Table 2-A  
Relief 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>
<b><u>LUMP SUM - \$50 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE</u></b>				
DANVERS	0.85	(2,086)	75	-
GOODLAND	0.93	(728)	75	-
<b><u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE</u></b>				
BLACKHOOF	0.89	(3,094)	150	1,074
CLEMENTS	0.81	(7,108)	180	489
FEDERAL DAM	0.89	(483)	100	95
MAHTOWA	0.95	(1,498)	150	3,428
<b><u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE</u></b>				
ALDEN	0.86	(9,182)	225	715
CLARISSA	0.90	(8,578)	250	2,254
HILL CITY	0.78	(18,576)	280	1,894
KARLSTAD	0.84	(7,483)	200	2,389
ROSE CREEK	0.82	(15,708)	250	2,492
TOFTE	0.94	(1,775)	250	3,000
WARREN	0.86	(9,439)	250	-
<b><u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE</u></b>				
ALBERTVILLE	0.65	(39,042)	450	5,000
BEAVER CREEK	0.92	(7,323)	325	1,250
BELVIEW	0.88	(9,650)	300	1,763
BROWNTON	0.89	(12,853)	400	2,010
BUTTERFIELD	0.90	(8,621)	350	3,500
CLINTON [BIG STONE]	0.87	(8,663)	300	5,553
COMFREY	0.86	(16,865)	450	4,298
CUYUNA	0.82	(11,490)	350	2,943
EAGLE BEND	0.91	(10,127)	375	4,797
HENDRICKS	0.77	(31,578)	450	4,239

**Table 2-A**  
**Relief 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>
<b><u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)</u></b>				
HILLS	0.86	(12,561)	300	4,327
KILKENNY	0.77	(22,616)	400	2,000
MABEL	0.90	(8,390)	375	2,491
NEW YORK MILLS	0.81	(19,907)	450	4,300
RUSSELL	0.80	(12,231)	375	2,409
SUNBURG	0.91	(4,954)	300	-
<b><u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE</u></b>				
AITKIN	0.88	(38,004)	925	10,100
APPLETON	0.92	(17,344)	650	2,000
BEAVER BAY	0.79	(14,006)	500	6,908
BENSON	0.78	(71,996)	600	7,504
BLOOMING PRAIRIE	0.92	(23,804)	925	5,848
BOVEY	0.94	(6,858)	750	10,000
CHATFIELD	0.80	(34,917)	800	9,366
COKATO	0.90	(24,796)	800	9,988
COLERAINE	0.80	(29,172)	750	2,352
CROMWELL	0.86	(14,782)	500	6,667
GLENWOOD	0.77	(41,162)	700	-
GONVICK	0.86	(10,613)	500	5,715
HACKENSACK	0.78	(26,132)	750	9,553
HAMBURG	0.46	(62,822)	550	12,313
HANOVER	0.94	(6,383)	600	1,236
HAYFIELD	0.89	(26,073)	750	10,776
HENDERSON	0.90	(11,123)	500	3,178
HENNING	0.77	(37,200)	500	2,250
HOLDINGFORD	0.89	(19,801)	600	3,489
JANESVILLE	0.88	(18,867)	650	-
JORDAN	0.89	(37,382)	925	11,055
KASSON	0.86	(32,573)	890	10,211
KIMBALL	0.79	(28,608)	500	4,343
LAKE CRYSTAL	0.89	(24,840)	850	7,500
LONSDALE	0.91	(29,259)	800	4,030
LUVERNE	0.86	(49,194)	800	16,849
MISSION	0.71	(12,527)	500	1,221
MONTGOMERY	0.51	(130,372)	650	27,984

**Table 2-A**  
**Relief 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>
<b><u>LUMP SUM - \$500 OR MORE,</u></b>				
<b><u>BUT LESS THAN \$1,000 PER</u></b>				
<b><u>YEAR OF SERVICE (cont.)</u></b>				
MONTROSE	0.90	(13,911)	600	10,368
NEW SCANDIA	0.93	(19,684)	900	10,863
NORWOOD	0.84	(25,766)	550	8,194
OGILVIE	0.91	1,080	500	-
ORTONVILLE	0.90	(26,027)	700	9,186
PARKERS PRAIRIE	0.78	(26,831)	500	7,985
PAYNESVILLE	0.94	(11,679)	800	3,215
PROCTOR	0.94	(10,416)	800	4,886
RICHMOND	0.89	(22,280)	600	5,852
ROCKVILLE	0.83	(24,261)	530	11,485
RUSH CITY	0.85	(45,204)	800	8,700
SAINT STEPHEN	0.88	(21,652)	500	5,600
SILVER LAKE	0.64	(77,466)	500	6,000
SLAYTON	0.93	(14,421)	900	19,971
SPRING GROVE	0.81	(22,616)	500	3,500
STAPLES	0.84	(36,683)	750	13,634
STEWART	0.91	(10,735)	500	7,607
TACONITE	0.92	(6,918)	600	6,353
WABASHA	0.81	(37,526)	800	13,338
WARROAD	0.80	(24,623)	500	-
WAVERLY	0.83	(18,129)	500	5,000
<b><u>LUMP SUM - \$1,000 OR MORE,</u></b>				
<b><u>BUT LESS THAN \$1,500 PER</u></b>				
<b><u>YEAR OF SERVICE</u></b>				
CARVER	0.84	(34,097)	1,000	13,500
CHISAGO CITY	0.94	(19,104)	1,250	12,000
CROOKSTON	0.85	(50,431)	1,000	13,562
CROSBY	0.87	(42,429)	1,100	11,000
DELANO	0.69	(85,442)	1,000	12,836
EAGLE LAKE	0.87	(44,974)	1,100	20,035
ISANTI	0.92	(33,860)	1,275	4,469
LITCHFIELD	0.94	(23,451)	1,150	1,086
LONG PRAIRIE	0.91	(26,734)	1,250	3,344
MONTICELLO	0.93	(24,604)	1,325	-
NORTH BRANCH	0.89	(37,666)	1,000	13,302
OSAKIS	0.93	(11,982)	1,250	11,000
SAINT BONIFACIUS	0.92	(21,370)	1,300	7,125

**Table 2-A**  
**Relief 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>
<b><u>LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE (cont.)</u></b>				
SAINT JAMES	0.93	(21,671)	1,100	18,871
SLEEPY EYE	0.88	(59,900)	1,175	5,000
VICTORIA	0.73	(74,658)	1,000	24,014
<b><u>LUMP SUM - \$1,500 OR MORE, BUT LESS THAN \$2,000 PER YEAR OF SERVICE</u></b>				
FARMINGTON	0.76	(134,455)	1,550	34,375
HERMANTOWN	0.73	(159,002)	1,500	32,226
OSSEO	0.59	(179,904)	1,532	57,300
SAINT PETER	0.93	(47,222)	1,500	1,977
VADNAIS HEIGHTS	0.77	(143,043)	1,900	57,986
<b><u>LUMP SUM - \$2,000 OR MORE, BUT LESS THAN \$2,500 PER YEAR OF SERVICE</u></b>				
MAPLEWOOD	0.91	(223,357)	2,160	131,347
OAKDALE	0.92	(51,700)	2,160	27,543
OWATONNA	0.90	(93,737)	2,150	-
ROSEMOUNT	0.92	(36,334)	2,000	26,000
SHAKOPEE	0.91	(84,488)	2,332	43,400
<b><u>LUMP SUM - \$3,500 OR MORE PER YEAR OF SERVICE</u></b>				
LAKEVILLE	0.89	(229,867)	3,500	129,618
<b><u>MONTHLY SERVICE</u></b>				
CHASKA	0.75	(547,913)	13	71,840
EDEN PRAIRIE	0.72	(1,576,182)	30	360,685
HUTCHINSON	0.78	(237,672)	8	21,900
MOUND	0.64	(1,056,963)	21	80,500
WORTHINGTON	0.69	(372,406)	10	69,500

**Table 2-A  
Relief 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>
<b><u>MONTHLY/LS* COMBINATION</u></b>				
APPLE VALLEY	0.79	(439,868)	17	59,804
CHANHASSEN	0.84	(171,386)	15	14,789
EAGAN	0.84	(472,161)	28	104,305
GLENCOE	0.73	(167,383)	8	32,553
LAKE JOHANNA	0.91	(241,666)	20	65,500
NEW BRIGHTON	0.79	(421,765)	20	30,000
NEW ULM	0.89	(165,064)	13	48,183
PIPESTONE	0.47	(356,215)	8	36,339
ROSEVILLE	0.79	(983,143)	20	241,686
SAVAGE	0.72	(420,215)	15	115,182

\*LS - LUMP SUM



**Table 2-B**  
**Relief 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>
<b><u>LUMP SUM - LESS THAN \$50</u></b>				
<b><u>PER YEAR OF SERVICE</u></b>				
CLIMAX	4.86	18,315	25	-
ELBOW-TULABY	6.72	7,613	25	-
FLENSBURG	2.00	5,777	25	-
HOLYOKE	2.33	2,986	25	-
LASALLE	4.80	4,548	25	-
NASSAU	3.69	11,066	25	-
NORTH STAR TOWNSHIP	1.18	306	27	-
PEMBERTON	28.28	22,454	10	1,000
REVERE	2.28	1,092	10	-
TAUNTON	1.28	846	20	195
<b><u>LUMP SUM - \$50 OR MORE,</u></b>				
<b><u>BUT LESS THAN \$100 PER</u></b>				
<b><u>YEAR OF SERVICE</u></b>				
CARSONVILLE	2.86	22,774	75	-
ELMER	1.70	5,944	50	-
FINLAYSON	1.42	5,439	50	-
FISHER	3.24	20,865	60	-
FRENCH TOWNSHIP	2.27	16,383	50	1,201
GRANADA	5.12	68,042	75	2,721
LAKELAND	3.47	15,086	50	-
LYND	2.02	8,382	50	-
MAPLE HILL	2.03	6,592	50	-
NORTHLAND	1.33	1,942	50	-
<b><u>LUMP SUM - \$100 OR MORE,</u></b>				
<b><u>BUT LESS THAN \$200 PER</u></b>				
<b><u>YEAR OF SERVICE</u></b>				
ALBORN	1.37	9,741	175	518
ALTURA	1.11	5,224	175	-
BETHEL	2.72	12,960	120	-
BLUFFTON	2.43	17,750	100	-
BREITUNG	1.32	7,515	170	1,000
BRIMSON-FAIRBANKS	1.18	2,274	100	-
CAMPBELL	1.46	22,105	125	-
CLIFTON	2.15	29,476	100	-
COTTON	1.72	11,260	100	-
CROOKED LAKE	1.49	12,653	175	500
DARFUR	1.38	13,232	170	-

**Table 2-B**  
**Relief 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>
<b><u>LUMP SUM - \$100 OR MORE,</u></b>				
<b><u>BUT LESS THAN \$200 PER</u></b>				
<b><u>YEAR OF SERVICE (cont.)</u></b>				
DENT	1.70	13,083	125	-
ELROSA	1.15	9,227	150	-
GARVIN	2.20	13,003	125	-
GHENT	1.54	14,415	125	-
GRYGLA	1.35	5,850	100	-
HANLEY FALLS	1.32	11,505	150	200
HITTERDAL	1.40	9,326	170	300
HOKAH	1.24	16,748	170	-
HOLLAND	2.38	19,908	100	-
JACOBSON	1.34	6,430	120	-
KENNEDY	1.33	6,068	175	-
LAKE HENRY	1.12	5,570	150	-
LANCASTER	1.22	5,275	100	-
LISMORE	1.24	7,330	110	-
MC GRATH	1.58	3,242	100	1,200
MIDDLE RIVER	2.31	33,236	100	-
PORTER	1.19	10,914	175	-
SAINT LEO	1.16	5,894	125	-
SHELLY	3.59	43,487	150	589
SOLWAY RURAL	1.22	3,361	100	150
VILLARD	2.57	18,927	100	1,000
VINING	1.97	17,809	100	-
WILMONT	1.60	24,221	167	-
WRIGHT	1.89	17,744	100	-
<b><u>LUMP SUM - \$200 OR MORE,</u></b>				
<b><u>BUT LESS THAN \$300 PER</u></b>				
<b><u>YEAR OF SERVICE</u></b>				
AMBOY	1.63	29,880	225	-
ASKOV	1.63	20,179	250	-
BADGER	3.05	63,963	200	-
BEARDSLEY	1.43	19,044	250	227
BELLINGHAM	1.18	10,749	250	-
BIWABIK	1.65	15,007	200	1,000
BOWLUS	1.11	7,408	250	-
BREVATOR	1.44	8,254	250	-
BROOK PARK	1.82	29,579	200	-
CANTON	1.27	12,178	250	-
CEYLON	1.78	32,798	200	3,318

**Table 2-B**  
**Relief 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>
<b><u>LUMP SUM - \$200 OR MORE,</u></b>				
<b><u>BUT LESS THAN \$300 PER</u></b>				
<b><u>YEAR OF SERVICE (cont.)</u></b>				
CHERRY	1.25	10,612	200	-
CLINTON [ST. LOUIS]	1.12	9,292	250	-
COLVIN	1.13	5,261	200	2,500
DELAVAN	1.75	42,639	280	3,128
DUNNELL	1.89	27,341	225	-
EASTERN HUBBARD	1.60	9,385	200	-
ELLSWORTH	1.32	27,152	200	-
EMMONS	1.35	22,827	250	-
EVANSVILLE	1.15	10,571	200	-
FIFTY LAKES	1.47	15,524	250	1,000
FINLAND	1.16	5,555	200	-
FORADA	1.11	7,407	250	1,500
FREDENBERG	1.35	12,883	200	1,000
HALSTAD	1.17	7,056	200	-
HANCOCK	1.55	30,794	275	-
HANSKA	1.40	22,277	250	100
HARRIS	1.57	15,291	200	-
HARTLAND	2.06	43,330	250	199
HOVLAND	1.64	16,651	250	-
INDUSTRIAL	1.18	9,057	250	1,676
IONA	1.75	19,876	250	-
LAKE BRONSON	1.36	8,407	200	-
LAKE WILSON	1.67	39,705	250	200
LAKESWOOD	1.29	16,746	250	-
MAPLEVIEW	1.63	22,819	250	-
MC DAVITT	2.21	53,015	225	-
MEDFORD	1.12	8,408	280	755
NORTHOME	1.47	24,147	250	-
OSTRANDER	1.27	9,296	200	200
OTTERTAIL	1.29	17,659	200	-
SABIN-ELMWOOD	1.43	26,322	250	-
SAINT MARTIN	1.18	14,367	250	-
SILICA	1.28	5,717	200	954
SQUAW LAKE	1.14	6,352	250	1,477
TWIN LAKES [FREEBORN]	1.73	26,555	200	-
VERGAS	1.55	34,275	250	-
VESTA	1.31	13,553	200	-
WARBA-FEELY-SAGO	2.01	16,708	250	-
WAUBUN	1.20	7,971	250	-
WILLOW RIVER	1.28	11,091	250	-

**Table 2-B**  
**Relief 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>
<b><u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE (cont.)</u></b>				
WILSON	1.23	14,347	200	2,289
WOODSTOCK	1.15	5,952	250	500
WYKOFF	1.87	45,645	250	2,700
<b><u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE</u></b>				
ADAMS	1.12	9,893	375	-
ADRIAN	1.18	17,052	400	2,264
ALPHA	1.62	29,402	400	-
ARGYLE	1.17	12,729	400	-
ATWATER	1.24	23,880	450	-
AUDUBON	1.52	36,219	400	-
BALATON	1.19	12,028	350	-
BALSAM	1.13	9,460	400	-
BARRETT	1.18	8,503	300	2,870
BELGRADE	1.12	15,212	400	2,600
BLOMKEST	1.15	11,025	400	1,500
BROWERVILLE	1.55	54,306	400	720
BROWNSDALE	1.20	15,025	400	-
BUFFALO LAKE	1.37	27,523	425	2,000
CANOSIA	1.40	24,781	300	-
CHOKIO	1.41	24,302	300	2,880
CLARKFIELD	1.13	13,538	425	-
CLARKS GROVE	1.21	20,149	300	-
CYRUS	1.27	14,868	325	-
ECHO	1.14	11,537	350	950
ELIZABETH	1.26	18,667	300	-
ELMORE	1.41	30,258	400	1,400
FAYAL	3.56	63,296	300	10,500
FERTILE	2.22	42,160	300	-
FORESTON	1.57	38,908	400	2,000
FRANKLIN	1.50	31,269	350	3,076
GARFIELD	1.49	37,029	350	-
GLYNDON	1.30	31,067	325	-
GNESEN	1.16	18,250	400	6,400
GRACEVILLE	1.12	9,910	350	5,000
GRAND LAKE	1.23	22,459	400	4,000
GRAND MEADOW	1.53	31,859	325	-

**Table 2-B**  
**Relief 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>
<b><u>LUMP SUM - \$300 OR MORE,</u></b>				
<b><u>BUT LESS THAN \$500 PER</u></b>				
<b><u>YEAR OF SERVICE (cont.)</u></b>				
GROVE CITY	1.28	16,266	400	-
HALLOCK	1.20	23,286	400	-
HARMONY	1.14	12,764	300	-
HAYWARD	1.71	53,529	325	4,000
HOUSTON	1.16	18,765	475	-
JASPER	1.14	10,300	375	2,050
KELLOGG	1.59	43,675	300	1,500
KENSINGTON	1.25	11,285	400	3,941
KINNEY	1.53	43,356	400	-
LAFAYETTE	1.28	45,699	450	-
LAKE KABETOGAMA	1.26	5,034	300	3,349
LAKE PARK	1.46	32,667	425	600
LANESBORO	1.12	9,631	400	2,928
LEWISVILLE	1.52	26,593	300	-
MANTORVILLE	1.14	10,058	350	-
MAYNARD	1.25	19,887	350	-
MENAHGA	1.22	20,813	450	2,000
MILAN	1.30	22,954	300	-
MILTONA	1.13	13,536	350	2,500
MORTON	1.31	19,486	360	-
NEW AUBURN	1.13	11,884	375	1,900
NEWFOLDEN	1.18	10,294	400	-
ODIN	1.55	25,119	350	-
OKABENA	1.20	14,060	350	49
ORMSBY	1.36	20,076	300	57
ORONOCO	1.35	28,508	300	-
PRINSBURG	1.32	21,346	400	2,636
RANDALL	1.11	11,029	400	-
RANDOLPH	1.18	21,718	375	3,500
RAYMOND	1.53	30,300	400	1,500
RED WING	1.31	30,626	300	-
ROTHSAY	1.31	35,569	450	-
RUTHTON	1.16	12,499	400	425
SHAFER	1.61	37,704	325	-
STEPHEN	1.11	12,824	325	1,000
TYLER	1.17	17,890	375	3,000
UNDERWOOD	1.24	14,283	375	1,000
VERNDALE	1.36	31,108	350	-
WALDORF	1.27	30,245	400	220
WALNUT GROVE	1.21	14,039	350	500

**Table 2-B  
Relief 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>
<b><u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)</u></b>				
WATSON	1.27	22,469	325	-
WENDELL	1.42	20,622	300	-
WEST CONCORD	1.95	80,185	400	-
WOLF LAKE	1.36	27,440	450	-
WOOD LAKE	1.13	9,285	300	169
WRENSHALL	1.30	24,683	350	-
WYOMING	1.19	21,197	400	2,600
<b><u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE</u></b>				
ADA	1.23	30,416	600	-
BABBITT	1.28	47,268	650	4,000
BACKUS	1.21	36,897	900	5,800
BARNUM	1.37	41,860	550	-
BATTLE LAKE	1.38	46,425	650	-
BAUDETTE	1.13	31,944	800	-
BIWABIK CITY	1.24	38,859	750	-
BLACKDUCK	1.11	15,850	525	1,867
BRECKENRIDGE	1.13	42,986	825	8,000
BUHL	1.40	22,555	600	6,470
CALEDONIA	1.11	22,090	550	2,400
CANBY	1.32	82,581	890	-
CARLTON	1.20	40,206	900	4,330
CENTER CITY	1.24	24,924	850	4,158
CLARA CITY	1.13	16,514	525	-
CLEARBROOK	1.27	50,568	760	-
COOK	1.70	85,722	700	1,500
COSMOS	1.24	24,277	500	-
DAWSON	1.28	67,021	800	5,000
DEER RIVER	1.29	45,005	800	-
DILWORTH	1.33	81,199	750	4,250
DODGE CENTER	1.25	35,010	750	-
FRAZEE	1.13	19,038	500	5,700
GILBERT	1.25	39,709	900	5,542
GOODVIEW	1.39	60,982	525	121
GRAND MARAIS	1.17	34,465	825	3,679
HECTOR	1.18	26,968	700	3,800
ISLE	1.12	12,347	706	-

**Table 2-B**  
**Relief 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>
<b><u>LUMP SUM - \$500 OR MORE,</u></b>				
<b><u>BUT LESS THAN \$1,000 PER</u></b>				
<b><u>YEAR OF SERVICE (cont.)</u></b>				
KANDIYOHI	1.32	31,544	500	-
KASOTA	1.38	43,629	500	3,000
KEEWATIN	1.12	24,314	825	7,000
LACRESCENT	1.38	74,796	750	-
LAKEFIELD	1.26	42,448	700	2,100
LEXINGTON	1.38	69,884	900	5,753
MADISON	1.11	21,548	725	1,387
MAPLETON	1.53	105,487	750	5,400
MARBLE	1.14	15,097	750	12,247
MC GREGOR	1.20	27,480	675	-
MELROSE	1.14	21,054	650	3,096
MINNESOTA LAKE	1.27	45,941	680	-
MOOSE LAKE	1.32	34,381	500	3,000
MORGAN	1.22	46,627	875	3,709
MORRIS	1.28	49,847	745	1,500
NASHWAUK	1.12	22,855	950	2,782
NEVIS	1.11	18,165	500	-
NEW GERMANY	1.15	22,715	500	3,500
NEW MARKET	1.16	18,830	650	1,350
NEW RICHLAND	1.35	40,418	600	-
OAK GROVE	1.47	72,609	800	5,000
ONAMIA	1.22	40,374	800	-
ORR	1.38	24,603	750	2,036
PERHAM	1.11	20,207	700	9,000
PINE ISLAND	1.16	30,133	625	-
PLATO	1.12	16,414	565	10,800
PRESTON	1.15	20,671	525	2,374
REMER	1.17	22,403	850	7,275
RICE LAKE	1.18	39,221	850	6,000
SAINT CLOUD	1.43	135,942	900	2,541
SAINT FRANCIS	1.63	94,958	800	-
SAINT MICHAEL	1.21	28,862	700	3,000
SANDSTONE	1.19	36,412	550	-
SCANDIA VALLEY	1.52	33,845	500	3,000
SCHROEDER	1.14	8,648	800	4,559
SEBEKA	1.12	17,347	625	2,000
SILVER BAY	1.32	37,946	800	-
STEWARTVILLE	1.28	71,378	975	-
TAYLORS FALLS	1.46	95,645	850	-
TRIMONT	1.53	66,862	500	1,736

**Table 2-B  
Relief 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>
<b><u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)</u></b>				
TRUMAN	1.16	17,123	500	-
WACONIA	1.11	35,485	850	15,841
WAITE PARK	1.21	30,516	800	3,500
WATERVILLE	1.14	20,975	600	239
WESTBROOK	1.14	13,803	500	925
WHEATON	1.24	51,358	850	7,500
WINNEBAGO	1.14	14,345	525	2,700
WINSTED	1.14	25,692	500	7,700
YOUNG AMERICA	1.11	15,684	550	2,000
ZUMBRO FALLS	1.12	13,772	500	909
<b><u>LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE</u></b>				
CHISHOLM	2.02	234,624	1,000	-
DASSEL	1.12	37,935	1,250	22,794
EAST BETHEL	1.26	78,356	1,275	-
ELY	1.23	75,269	1,100	-
EVELETH	1.33	29,966	1,200	5,274
FAIRFAX	1.13	43,872	1,200	6,663
GARRISON	1.30	47,853	1,100	1,154
HOYT LAKES	1.25	68,784	1,000	4,975
HUGO	1.30	69,582	1,000	-
JACKSON	1.29	74,349	1,100	9,573
LAKE ELMO	1.27	71,143	1,450	-
LINDSTROM	1.21	64,891	1,450	-
LORETTO	1.11	33,348	1,100	29,000
LOWER ST. CROIX VAL	1.21	89,572	1,300	-
MAPLE PLAIN	1.27	110,334	1,000	11,800
MILACA	1.59	140,096	1,400	-
PINE RIVER	1.11	39,373	1,200	12,129
WADENA	1.28	66,379	1,075	2,650

**Table 2-B**  
**Relief 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>
<b><u>LUMP SUM - \$1,500 OR MORE, BUT LESS THAN \$2,000 PER YEAR OF SERVICE</u></b>				
BASS BROOK	1.11	46,165	1,550	4,000
BECKER	1.12	58,916	1,500	4,000
COTTAGE GROVE	1.11	105,830	1,500	590
DETROIT LAKES	1.18	84,138	1,600	-
EAST GRAND FORKS	1.12	67,111	1,500	-
PRINCETON	1.15	83,638	1,700	15,531
SAUK RAPIDS	1.12	78,739	1,800	9,515
TWO HARBORS	1.12	54,291	1,850	-
WINDOM	1.23	98,393	1,600	2,500
<b><u>LUMP SUM - \$2,000 OR MORE, BUT LESS THAN \$2,500 PER YEAR OF SERVICE</u></b>				
BEMIDJI PIONEER	1.19	149,250	2,300	7,354
CENTENNIAL	1.28	143,561	2,000	18,500
EXCELSIOR	1.19	186,386	2,250	-
FERGUS FALLS	1.13	109,114	2,000	1,500
INVER GROVE HEIGHTS	1.11	141,454	2,100	-
THIEF RIVER FALLS	1.20	80,893	2,000	-
WILLMAR	1.18	138,113	2,200	-
<b><u>LUMP SUM - \$2,500 OR MORE, BUT LESS THAN \$3,000 PER YEAR OF SERVICE</u></b>				
BAYPORT	1.40	288,881	2,750	-
HASTINGS	1.29	306,506	2,500	1,245
<b><u>LUMP SUM - \$3,000 OR MORE, BUT LESS THAN \$3,500 PER YEAR OF SERVICE</u></b>				
GOLDEN VALLEY	1.31	474,937	3,000	8,275
HOPKINS	1.12	149,170	3,000	25,100
<b><u>MONTHLY SERVICE</u></b>				
COLUMBIA HEIGHTS	1.56	375,254	18	29,969
MINNETONKA	1.23	997,577	30	22,187
SPRING LAKE PARK	1.16	560,774	20	33,804



**Table 3**  
**Calculation of Estimated 1996 Financial Requirements**

Name of Association	1995 Required Reserves	1996 Required Reserves	Normal Cost	Amortized Unfunded Liability	1995 Admin Plus 3.5%	Ten Percent of Surplus	1996 Financial Requirements
<b><u>LUMP SUM - LESS THAN \$50</u></b>							
<b><u>PER YEAR OF SERVICE</u></b>							
CLIMAX	4,739	5,170	431	-	255	1,832	-
ELBOW-TULABY	1,332	1,565	233	-	126	761	-
FLENSBURG	5,775	6,156	381	-	-	578	-
HOLYOKE	2,246	2,515	269	-	-	299	-
LASALLE	1,196	1,526	330	-	-	455	-
NASSAU	4,111	4,592	481	-	207	1,107	-
NORTH STAR TOWNSHIP	1,689	1,925	236	-	-	31	205
PEMBERTON	823	999	176	-	-	2,245	-
REVERE	854	1,006	152	-	-	109	43
TAUNTON	3,019	3,292	273	-	40	85	228
<b>Total</b>	<b>25,784</b>	<b>28,746</b>	<b>2,962</b>	<b>-</b>	<b>628</b>	<b>7,502</b>	<b>476</b>
<b><u>LUMP SUM - \$50 OR MORE</u></b>							
<b><u>BUT LESS THAN \$100 PER</u></b>							
<b><u>YEAR OF SERVICE</u></b>							
CARSONVILLE	12,267	13,613	1,346	-	-	2,277	-
DANVERS	13,857	15,290	1,433	220	260	-	1,913
ELMER	8,481	9,246	765	-	223	594	394
FINLAYSON	12,921	14,167	1,246	-	50	544	752
FISHER	9,306	10,558	1,252	-	214	2,087	-
FRENCH TOWNSHIP	12,930	13,858	928	-	-	1,638	-
GOODLAND	10,814	12,109	1,295	73	235	-	1,603
GRANADA	16,535	17,917	1,382	-	521	6,804	-
LAKELAND	6,104	6,905	801	-	100	1,509	-
LYND	8,209	8,859	650	-	-	838	-
MAPLE HILL	6,409	7,245	836	-	100	659	277
NORTHLAND	5,897	6,413	516	-	165	194	487
WALTERS	8,189	9,104	915	-	-	15	900
<b>Total</b>	<b>131,919</b>	<b>145,284</b>	<b>13,365</b>	<b>293</b>	<b>1,868</b>	<b>17,159</b>	<b>6,326</b>
<b><u>LUMP SUM - \$100 OR MORE</u></b>							
<b><u>BUT LESS THAN \$200 PER</u></b>							
<b><u>YEAR OF SERVICE</u></b>							
ALBORN	26,597	29,621	3,024	-	-	974	2,050
ALMELUND	28,776	32,331	3,555	1,352	-	-	4,907
ALTURA	46,113	49,618	3,505	-	370	522	3,353
BETHEL	7,555	8,750	1,195	-	-	1,296	-
BIGELOW	18,384	20,064	1,680	-	250	110	1,820
BLACKHOOF	28,106	31,125	3,019	463	466	-	3,948
BLUFFTON	12,394	13,918	1,524	-	-	1,775	-
BREITUNG	23,465	26,325	2,860	-	1,000	752	3,108
BRIMSON-FAIRBANKS	12,916	14,518	1,602	-	434	227	1,809
CAMPBELL	47,888	50,974	3,086	-	134	2,211	1,009
CLEMENTS	38,155	41,805	3,650	488	138	-	4,276
CLIFTON	25,552	27,208	1,656	-	-	2,948	-
COTTON	15,730	17,708	1,978	-	-	1,126	852
CROOKED LAKE	26,063	29,069	3,006	-	-	1,265	1,741
DARFUR	34,427	37,664	3,237	-	152	1,323	2,066
DENT	18,747	21,137	2,390	-	1	1,308	1,083
DUMONT	27,637	29,197	1,560	-	381	286	1,655
EITZEN	38,320	40,756	2,436	-	338	13	2,761
ELROSA	62,944	67,957	5,013	-	767	923	4,857
FEDERAL DAM	4,528	5,476	948	110	95	-	1,153
GARVIN	10,827	12,312	1,485	-	288	1,300	473

**Table 3**  
**Calculation of Estimated 1996 Financial Requirements**

<u>Name of Association</u>	<u>1995 Required Reserves</u>	<u>1996 Required Reserves</u>	<u>Normal Cost</u>	<u>Amortized Unfunded Liability</u>	<u>1995 Admin Plus 3.5%</u>	<u>Ten Percent of Surplus</u>	<u>1996 Financial Requirements</u>
<b><u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE (cont.)</u></b>							
GHENT	26,749	28,737	1,988	-	278	1,442	824
GRYGLA	16,668	18,574	1,906	-	605	585	1,926
HANLEY FALLS	35,742	38,616	2,874	-	17	1,151	1,740
HITTERDAL	23,263	25,548	2,285	-	15	933	1,367
HOKAH	68,691	73,402	4,711	-	894	1,675	3,930
HOLLAND	14,378	16,236	1,858	-	120	1,991	-
JACOBSON	19,189	21,094	1,905	-	265	643	1,527
KENNEDY	18,504	20,913	2,409	-	2,337	607	4,139
LAKE HENRY	46,907	50,282	3,375	-	225	557	3,043
LANCASTER	23,986	25,534	1,548	-	248	528	1,268
LISMORE	31,014	33,593	2,579	-	140	733	1,986
LUCAN	47,037	50,244	3,207	367	272	-	3,846
MAHTOWA	31,116	34,155	3,039	367	-	-	3,406
MAKINEN	36,734	38,576	1,842	722	-	-	2,564
MC GRATH	5,546	7,018	1,472	-	-	324	1,148
MIDDLE RIVER	25,346	27,102	1,756	-	100	3,324	-
NEW MUNICH	24,501	27,126	2,625	-	173	22	2,776
PORTER	56,341	60,835	4,494	-	-	1,091	3,403
SAINT LEO	36,715	39,740	3,025	-	206	589	2,642
SHELLY	16,803	18,386	1,583	-	568	4,349	-
SOLWAY RURAL	15,220	17,196	1,976	-	237	336	1,877
STURGEON LAKE	17,157	18,650	1,493	-	-	147	1,346
TWIN LAKES [MAHNOMEN]	19,704	21,258	1,554	-	-	17	1,537
VILLARD	12,080	14,228	2,148	-	445	1,893	700
VINING	18,430	19,551	1,121	-	100	1,781	-
WILMONT	40,071	43,955	3,884	-	211	2,422	1,673
WRIGHT	19,888	21,648	1,760	-	-	1,774	-
<b>Total</b>	<b>1,302,904</b>	<b>1,419,730</b>	<b>116,826</b>	<b>3,869</b>	<b>12,270</b>	<b>47,273</b>	<b>91,589</b>
<b><u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE</u></b>							
ALDEN	65,823	71,529	5,706	455	1,042	-	7,203
AMBOY	47,779	51,904	4,125	-	-	2,988	1,137
ASKOV	31,900	36,580	4,680	-	491	2,018	3,153
BADGER	31,184	34,912	3,728	-	1,931	6,396	-
BEARDSLEY	43,875	49,090	5,215	-	650	1,904	3,961
BELLINGHAM	60,360	65,440	5,080	-	185	1,075	4,190
BIWABIK	22,952	26,636	3,684	-	-	1,501	2,183
BOWLUS	64,575	70,110	5,535	-	347	741	5,141
BOYD	69,179	74,713	5,534	-	452	410	5,576
BREVATOR	18,880	22,555	3,675	-	325	825	3,175
BROOK PARK	36,011	39,223	3,212	-	-	2,958	254
CANTON	45,230	50,185	4,955	-	216	1,218	3,953
CEYLON	41,820	46,016	4,196	-	750	3,280	1,666
CHERRY	42,396	46,812	4,416	-	-	1,061	3,355
CLARISSA	82,910	88,905	5,995	907	485	-	7,387
CLINTON [ST. LOUIS]	79,802	84,879	5,077	-	-	929	4,148
COLVIN	41,076	44,236	3,160	-	500	526	3,134
DEER CREEK	44,725	49,100	4,375	-	200	230	4,345
DELAVAN	56,496	62,014	5,518	-	394	4,264	1,648
DEXTER	48,064	52,544	4,480	-	-	477	4,003
DUNNELL	30,644	33,878	3,234	-	609	2,734	1,109
EASTERN HUBBARD	15,696	18,904	3,208	-	-	939	2,269
ELLENDALE	39,928	43,436	3,508	-	395	79	3,824

**Table 3**  
**Calculation of Estimated 1996 Financial Requirements**

<u>Name of Association</u>	<u>1995 Required Reserves</u>	<u>1996 Required Reserves</u>	<u>Normal Cost</u>	<u>Amortized Unfunded Liability</u>	<u>1995 Admin Plus 3.5%</u>	<u>Ten Percent of Surplus</u>	<u>1996 Financial Requirements</u>
<u>LUMP SUM - \$200 OR MORE BUT LESS THAN \$300 PER YEAR OF SERVICE (cont.)</u>							
ELLSWORTH	83,575	88,070	4,495	-	-	2,715	1,780
EMMONS	64,730	70,630	5,900	-	-	2,283	3,617
EVANSVILLE	68,752	74,500	5,748	-	454	1,057	5,145
FIFTY LAKES	32,901	35,935	3,034	-	852	1,552	2,334
FINLAND	34,128	37,840	3,712	-	657	556	3,813
FORADA	70,340	76,170	5,830	-	118	741	5,207
FREDENBERG	36,304	39,392	3,088	-	-	1,288	1,800
FROST	66,882	73,591	6,709	330	200	-	7,239
HALSTAD	40,713	45,333	4,620	-	-	706	3,914
HANCOCK	56,388	63,045	6,657	-	-	3,079	3,578
HANSKA	56,035	62,265	6,230	-	701	2,228	4,703
HARRIS	27,016	30,512	3,496	-	-	1,529	1,967
HARTLAND	40,772	44,776	4,004	-	650	4,333	321
HENDRUM	29,992	33,520	3,528	-	250	1	3,777
HEWITT	40,000	43,395	3,395	-	252	172	3,475
HILL CITY	85,736	92,330	6,594	1,852	2,802	-	11,248
HOVLAND	25,885	28,855	2,970	-	521	1,665	1,826
INDUSTRIAL	49,975	54,205	4,230	-	795	906	4,119
IONA	26,660	28,980	2,320	-	-	1,988	332
KARLSTAD	45,860	51,192	5,332	262	-	-	5,594
KELLIHER	64,360	69,975	5,615	-	-	631	4,984
LAKE BRONSON	23,604	26,308	2,704	-	350	841	2,213
LAKE WILSON	59,315	64,145	4,830	-	280	3,971	1,139
LAKEWOOD	58,730	64,760	6,030	-	140	1,675	4,495
LEAF VALLEY	66,920	71,604	4,684	-	400	154	4,930
MAPLEVIEW	36,470	40,070	3,600	-	-	2,282	1,318
MC DAVITT	43,681	47,633	3,952	-	-	5,302	-
MC KINLEY	21,060	23,212	2,152	-	155	1	2,306
MEDFORD	69,848	76,750	6,902	-	450	841	6,511
NORTHOME	51,242	55,870	4,628	-	338	2,415	2,551
OSTRANDER	35,032	38,200	3,168	-	125	930	2,363
OTTERTAIL	60,490	66,238	5,748	-	200	1,766	4,182
ROLLINGSTONE	41,386	45,838	4,452	426	50	-	4,928
ROSE CREEK	89,330	94,585	5,255	2,553	15	-	7,823
SABIN-ELMWOOD	61,637	66,326	4,689	-	725	2,632	2,782
SAINT MARTIN	78,018	84,553	6,535	-	500	1,437	5,598
SANBORN	52,655	57,395	4,740	317	190	-	5,247
SILICA	20,308	23,684	3,376	-	10	572	2,814
SOLWAY	45,763	50,726	4,963	-	373	371	4,965
SQUAW LAKE	46,355	51,145	4,790	-	1,101	635	5,256
TOFTE	28,165	30,470	2,305	1,480	139	-	3,924
TWIN LAKES (FREEBORN)	36,432	39,880	3,448	-	1,500	2,656	2,292
VERGAS	62,260	66,245	3,985	-	100	3,428	657
VESTA	43,467	46,875	3,408	-	160	1,355	2,213
WARBA-FEELY-SAGO	16,570	20,130	3,560	-	-	1,671	1,889
WARREN	69,710	76,335	6,625	2,811	110	-	9,546
WAUBUN	40,015	43,953	3,938	-	437	797	3,578
WILLOW RIVER	39,110	42,530	3,420	-	-	1,109	2,311
WILSON	61,752	68,164	6,412	-	690	1,435	5,667
WOODSTOCK	39,325	43,541	4,216	-	-	595	3,621
WYKOFF	52,210	57,085	4,875	-	100	4,565	410
<b>Total</b>	<b>3,559,169</b>	<b>3,892,362</b>	<b>333,193</b>	<b>11,393</b>	<b>25,862</b>	<b>107,419</b>	<b>265,116</b>

**Table 3**  
**Calculation of Estimated 1996 Financial Requirements**

Name of Association	1995 Required Reserves	1996 Required Reserves	Normal Cost	Amortized Unfunded Liability	1995 Admin Plus 3.5%	Ten Percent of Surplus	1996 Financial Requirements
<b><u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE</u></b>							
ADAMS	82,773	90,951	8,178	-	-	989	7,189
ADRIAN	94,752	104,768	10,016	-	650	1,705	8,961
ALBERTVILLE	110,049	119,958	9,909	6,176	-	-	16,085
ALPHA	47,120	52,496	5,376	-	15	2,940	2,451
ARGYLE	76,748	86,148	9,400	-	486	1,273	8,613
ASHBY	81,306	88,594	7,288	-	242	75	7,455
ATWATER	99,441	109,152	9,711	-	230	2,388	7,553
AUDUBON	69,792	78,808	9,016	-	215	3,622	5,609
BALATON	64,316	71,883	7,567	-	849	1,203	7,213
BALSAM	75,452	83,868	8,416	-	-	946	7,470
BARRETT	46,452	51,192	4,740	-	1,190	850	5,080
BEAVER CREEK	86,200	91,582	5,382	1,195	532	-	7,109
BELGRADE	124,072	133,728	9,656	-	251	1,521	8,386
BELVIEW	83,146	89,878	6,732	1,342	-	-	8,074
BERTHA	76,966	83,769	6,803	245	377	-	7,425
BIRD ISLAND	76,360	85,997	9,637	1,550	124	-	11,311
BLOMKEST	71,992	77,808	5,816	-	500	1,103	5,213
BRANDON	89,813	100,395	10,582	264	1,859	-	12,705
BRICELYN	83,404	90,901	7,497	391	127	-	8,015
BROOTEN	113,832	121,656	7,824	-	492	594	7,722
BROWERVILLE	98,348	106,564	8,216	-	-	5,431	2,785
BROWNSDALE	76,904	84,944	8,040	-	1,338	1,503	7,875
BROWNTON	116,596	125,772	9,176	1,856	2,100	-	13,132
BUFFALO LAKE	75,036	85,229	10,193	-	110	2,752	7,551
BUTTERFIELD	88,712	95,950	7,238	1,340	155	-	8,733
BYRON	145,667	159,928	14,261	1,431	47	-	15,739
CANOSIA	62,178	68,382	6,204	-	-	2,478	3,726
CHANDLER	83,914	89,434	5,520	-	-	576	4,944
CHOKIO	59,544	65,904	6,360	-	310	2,430	4,240
CLAREMONT	80,532	86,993	6,461	422	1,473	-	8,356
CLARKFIELD	101,149	111,949	10,800	-	408	1,354	9,854
CLARKS GROVE	96,777	102,327	5,550	-	-	2,015	3,535
CLEARWATER	130,850	142,379	11,529	-	2,315	886	12,958
CLINTON (BIG STONE)	68,676	75,600	6,924	3,431	483	-	10,838
COMFREY	119,402	130,355	10,953	2,302	150	-	13,405
COTTONWOOD	132,446	143,584	11,138	-	1,556	355	12,339
COURTLAND	124,550	134,392	9,842	760	846	-	11,448
CURRIE	80,923	87,803	6,880	289	459	-	7,628
CUYUNA	64,288	71,393	7,105	1,814	1,262	-	10,181
CYRUS	54,310	59,662	5,352	-	-	1,487	3,865
DALTON	99,241	107,110	7,869	-	902	804	7,967
DANUBE	93,859	102,544	8,685	-	320	766	8,239
DOVER	72,702	79,121	6,419	-	1,137	264	7,292
EAGLE BEND	112,716	122,017	9,301	2,426	-	-	11,727
EASTON	105,423	113,672	8,249	378	456	-	9,083
ECHO	82,330	89,190	6,860	-	-	1,154	5,706
ELIZABETH	72,594	78,888	6,294	-	-	1,867	4,427
ELMORE	73,136	79,136	6,000	-	323	3,026	3,297
ELYSIAN	120,103	128,908	8,805	-	446	36	9,215
FAYAL	24,744	29,256	4,512	-	-	6,330	-
FERTILE	34,538	40,740	6,202	-	404	4,216	2,390
FORESTON	67,904	75,904	8,000	-	379	3,891	4,488
FRANKLIN	62,426	69,366	6,940	-	973	3,127	4,786
GARFIELD	75,903	83,792	7,889	-	209	3,703	4,395
GLYNDON	104,718	112,747	8,029	-	-	3,107	4,922
GNESEN	112,973	122,765	9,792	-	-	1,825	7,967
GRACEVILLE	85,504	93,918	8,414	-	350	991	7,773

**Table 3**  
**Calculation of Estimated 1996 Financial Requirements**

Name of Association	1995 Required Reserves	1996 Required Reserves	Normal Cost	Amortized Unfunded Liability	1995 Admin Plus 3.5%	Ten Percent of Surplus	1996 Financial Requirements
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)</u>							
GRAND LAKE	96,395	107,438	11,043	-	-	2,246	8,797
GRAND MEADOW	60,195	67,217	7,022	-	-	3,186	3,836
GREEN ISLE	132,640	144,736	12,096	-	550	436	12,210
GREY EAGLE	96,281	103,940	7,659	-	550	129	8,080
GROVE CITY	58,484	64,908	6,424	-	252	1,627	5,049
HALLOCK	116,657	127,889	11,232	-	-	2,329	8,903
HARMONY	89,064	96,174	7,110	-	1,172	1,276	7,006
HAYWARD	75,533	82,973	7,440	-	671	5,353	2,758
HENDRICKS	135,191	145,289	10,098	4,364	474	-	14,936
HERMAN	62,452	70,698	8,246	-	-	231	8,015
HILLS	87,186	94,476	7,290	4,014	260	-	11,564
HOFFMAN	96,033	105,014	8,981	-	-	431	8,550
HOUSTON	117,795	128,914	11,119	-	1,270	1,877	10,512
IRONTON	82,234	91,354	9,120	-	1,509	197	10,432
JASPER	72,434	80,263	7,829	-	-	1,030	6,799
JEFFERS	71,604	77,850	6,246	-	595	135	6,706
KELLOGG	74,332	81,904	7,572	-	2,370	4,368	5,574
KENSINGTON	44,650	53,050	8,400	-	400	1,129	7,671
KETTLE RIVER	103,217	112,397	9,180	-	821	89	9,912
KILKENNY	98,768	106,800	8,032	2,945	-	-	10,977
KINNEY	81,184	89,072	7,888	-	482	4,336	4,034
LAFAYETTE	166,082	177,305	11,223	-	684	4,570	7,337
LAKE KABETOGAMA	19,458	23,688	4,230	-	345	503	4,072
LAKE LILLIAN	56,692	60,368	3,676	-	-	66	3,610
LAKE PARK	70,916	80,384	9,468	-	100	3,267	6,301
LANESBORO	79,754	87,346	7,592	-	516	963	7,145
LEROY	85,819	93,913	8,094	-	298	58	8,334
LESTER PRAIRIE	160,290	173,493	13,203	-	474	681	12,996
LEWISVILLE	51,048	55,626	4,578	-	433	2,659	2,352
LITTLEFORK	84,326	92,862	8,536	-	455	795	8,196
LOWRY	68,734	76,150	7,416	750	-	-	8,166
MABEL	81,656	89,395	7,739	1,229	370	-	9,338
MADISON LAKE	117,382	128,137	10,755	-	637	1,136	10,256
MANTORVILLE	73,766	81,501	7,735	-	-	1,006	6,729
MAYNARD	79,023	86,310	7,287	-	886	1,989	6,184
MC INTOSH	78,328	86,068	7,740	-	368	683	7,425
MENAHGA	93,447	101,826	8,379	-	-	2,081	6,298
MIESVILLE	104,472	113,637	9,165	-	575	665	9,075
MILAN	76,440	82,518	6,078	-	100	2,295	3,883
MILTONA	104,025	113,792	9,767	-	460	1,354	8,873
MORTON	63,844	70,577	6,733	-	317	1,949	5,101
NEW AUBURN	90,316	97,441	7,125	-	396	1,188	6,333
NEW YORK MILLS	103,416	112,731	9,315	2,549	866	-	12,730
NEWFOLDEN	56,832	62,952	6,120	-	390	1,029	5,481
ODIN	45,346	50,078	4,732	-	381	2,512	2,601
OKABENA	69,994	76,888	6,894	-	-	1,406	5,488
ORMSBY	55,657	60,475	4,818	-	-	2,008	2,810
ORONOCO	81,546	87,176	5,630	-	-	2,851	2,779
PALISADE	84,531	90,271	5,740	-	854	52	6,542
PIKE SANDY BRITT	109,532	118,244	8,712	-	-	52	8,660
PILLAGER	108,044	116,673	8,629	-	1,140	768	9,001
PRINSBURG	67,000	73,320	6,320	-	426	2,135	4,611
RANDALL	98,032	107,976	9,944	-	988	1,103	9,829
RANDOLPH	118,603	130,043	11,440	-	449	2,172	9,717
RAYMOND	57,160	64,283	7,123	-	-	3,030	4,093
RED WING	98,105	107,294	9,189	-	-	3,063	6,126
RENVILLE	113,292	125,242	11,950	-	395	63	12,282

**Table 3**  
**Calculation of Estimated 1996 Financial Requirements**

<u>Name of Association</u>	<u>1995 Required Reserves</u>	<u>1996 Required Reserves</u>	<u>Normal Cost</u>	<u>Amortized Unfunded Liability</u>	<u>1995 Admin Plus 3.5%</u>	<u>Ten Percent of Surplus</u>	<u>1996 Financial Requirements</u>
<b><u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)</u></b>							
ROTHSAY	113,657	124,588	10,931	-	344	3,557	7,718
ROYALTON	99,567	108,250	8,683	-	659	708	8,634
RUSSELL	59,907	65,480	5,573	1,938	-	-	7,511
RUTHTON	75,860	82,644	6,784	-	76	1,250	5,610
SHAFFER	61,453	67,199	5,746	-	373	3,770	2,349
SHEVLIN	55,956	61,662	5,706	-	-	556	5,150
SOUTH HAVEN	111,096	120,232	9,136	-	753	1,048	8,841
STARBUCK	98,284	108,865	10,581	-	665	115	11,131
STEPHEN	111,726	121,126	9,400	-	120	1,282	8,238
STORDEN	91,812	98,413	6,601	-	50	492	6,159
SUNBURG	57,372	62,322	4,950	1,210	100	-	6,260
TOWER	50,868	55,860	4,992	-	600	144	5,448
TWIN VALLEY	73,750	81,204	7,454	-	204	764	6,894
TYLER	106,143	115,654	9,511	-	8	1,789	7,730
UNDERWOOD	58,949	65,320	6,371	-	12	1,428	4,955
UPSALA	71,772	78,224	6,452	-	97	306	6,243
VERNDALE	85,657	93,122	7,465	-	-	3,111	4,354
VERNON CENTER	74,959	81,743	6,784	-	660	675	6,769
WALDORF	111,928	120,256	8,328	-	-	3,025	5,303
WALNUT GROVE	68,340	75,977	7,637	-	-	1,404	6,233
WATKINS	112,792	124,164	11,372	-	665	237	11,800
WATSON	82,543	88,968	6,425	-	565	2,247	4,743
WELCOME	132,294	143,482	11,188	-	650	1,066	10,772
WENDELL	49,386	55,206	5,820	-	497	2,062	4,255
WEST CONCORD	84,216	91,664	7,448	-	-	8,019	-
WOLF LAKE	77,045	84,286	7,241	-	133	2,744	4,630
WOOD LAKE	70,077	77,228	7,151	-	100	929	6,322
WRENSHALL	83,244	92,309	9,065	-	1,317	2,468	7,914
WYOMING	113,949	125,029	11,080	-	-	2,120	8,960
<b>Total</b>	<b>12,285,441</b>	<b>13,429,966</b>	<b>1,144,525</b>	<b>46,611</b>	<b>60,377</b>	<b>203,456</b>	<b>1,050,446</b>

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

ADA	133,520	148,292	14,772	-	253	3,042	11,983
AITKIN	313,649	341,733	28,084	10,570	685	-	39,339
ANNANDALE	209,290	228,930	19,640	4,165	780	-	24,585
APPLETON	220,489	232,287	11,798	5,038	953	-	17,789
ARLINGTON	207,604	222,626	15,022	-	545	1,112	14,455
AVON	126,505	139,141	12,636	-	200	950	11,886
BABBITT	166,426	182,910	16,484	-	1,438	4,727	13,195
BACKUS	174,008	190,669	16,661	-	265	3,690	13,236
BAGLEY	209,009	228,854	19,845	-	325	598	19,572
BARNESVILLE	199,889	218,888	18,999	-	1,033	759	19,273
BARNUM	111,892	125,488	13,596	-	2,390	4,186	11,800
BATTLE LAKE	123,591	135,616	12,025	-	1,096	4,643	8,478
BAUDETTE	246,854	267,934	21,080	-	410	3,194	18,296
BEAVER BAY	67,722	74,672	6,950	2,726	10	-	9,686
BELLE PLAINE	281,528	305,920	24,392	3,920	2,527	-	30,839
BENSON	333,607	341,777	8,170	5,164	3,384	-	16,718
BIG LAKE	205,342	230,146	24,804	-	1,974	725	26,053
BIGFORK	164,190	178,170	13,980	-	300	152	14,128
BIWABIK CITY	164,760	181,725	16,965	-	265	3,886	13,344
BLACKDUCK	145,373	159,152	13,779	-	154	1,585	12,348
BLOOMING PRAIRIE	306,101	333,185	27,084	672	136	-	27,892

**Table 3**  
**Calculation of Estimated 1996 Financial Requirements**

Name of Association	1995 Required Reserves	1996 Required Reserves	Normal Cost	Amortized Unfunded Liability	1995 Admin Plus 3.5%	Ten Percent of Surplus	1996 Financial Requirements
<b>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)</b>							
BOVEY	119,460	133,425	13,965	1,313	1,213	-	16,491
BRECKENRIDGE	330,411	359,879	29,468	-	1,984	4,299	27,153
BROWNS VALLEY	87,723	98,534	10,811	-	806	884	10,733
BUHL	56,888	65,540	8,652	-	601	2,256	6,997
CALEDONIA	205,911	222,576	16,665	-	1,095	2,209	15,551
CALUMET	127,862	141,876	14,014	997	906	-	15,917
CANBY	259,034	280,960	21,926	-	1,363	8,258	15,031
CANNON FALLS	388,802	416,468	27,666	-	553	922	27,297
CARLOS	217,921	232,337	14,416	-	-	1,470	12,946
CARLTON	198,127	218,964	20,837	-	875	4,021	17,691
CENTER CITY	104,737	119,221	14,484	-	580	2,492	12,572
CHATFIELD	174,920	193,728	18,808	4,987	100	-	23,895
CLARA CITY	125,843	136,427	10,584	-	355	1,651	9,288
CLEAR LAKE	144,378	157,791	13,413	-	12	1,398	12,027
CLEARBROOK	186,568	199,932	13,364	-	854	5,057	9,161
CLEVELAND	153,003	167,475	14,472	1,142	-	-	15,614
COKATO	248,680	269,024	20,344	8,191	824	-	29,359
COLERAINE	143,655	155,685	12,030	5,586	819	-	18,435
COOK	122,752	133,798	11,046	-	475	8,572	2,949
COSMOS	99,662	105,942	6,280	-	-	2,428	3,852
CROMWELL	105,930	117,380	11,450	2,316	420	-	14,186
DAWSON	235,474	256,658	21,184	-	450	6,702	14,932
DAYTON	256,620	277,815	21,195	1,608	1,814	-	24,617
DEER RIVER	156,776	173,134	16,358	-	1,300	4,501	13,157
DEERWOOD	89,573	100,524	10,951	-	450	229	11,172
DILWORTH	247,530	270,075	22,545	-	2,010	8,120	16,435
DODGE CENTER	141,565	153,340	11,775	-	-	3,501	8,274
EDEN VALLEY	178,811	193,715	14,904	-	483	1,353	14,034
EDGERTON	111,470	123,330	11,860	-	205	286	11,779
ELBOW LAKE	159,683	174,819	15,136	-	964	1,588	14,512
EMILY	118,249	128,273	10,024	-	1,942	553	11,413
EYOTA	118,412	127,905	9,493	214	-	-	9,707
FLOODWOOD	150,156	166,188	16,032	1,625	657	-	18,314
FRAZEE	141,674	153,684	12,010	-	207	1,904	10,313
FULDA	252,256	273,392	21,136	1,406	255	-	22,797
GAYLORD	225,786	243,471	17,685	-	2,000	1,812	17,873
GILBERT	160,596	178,290	17,694	-	1,030	3,971	14,753
GLENWOOD	177,772	195,986	18,214	13,046	1,441	-	32,701
GONVICK	76,960	85,770	8,810	2,864	16	-	11,690
GOOD THUNDER	232,337	251,371	19,034	-	1,349	334	20,049
GOODVIEW	156,166	172,492	16,326	-	1,417	6,098	11,645
GRAND MARAIS	197,280	218,113	20,833	-	660	3,447	18,046
GRANITE FALLS	171,538	189,774	18,236	-	562	1,516	17,282
GREENWOOD	96,970	108,780	11,810	-	1,647	227	13,230
HACKENSACK	118,746	132,651	13,905	4,037	360	-	18,302
HAMBURG	115,947	128,223	12,276	7,827	2,005	-	22,108
HAMEL	257,803	279,099	21,296	-	1,538	77	22,757
HANOVER	99,956	112,184	12,228	638	237	-	13,103
HAYFIELD	228,493	249,912	21,419	6,896	973	-	29,288
HECTOR	150,896	167,220	16,324	-	145	2,697	13,772
HENDERSON	114,180	125,410	11,230	2,551	1,978	-	15,759
HENNING	159,230	171,900	12,670	4,660	-	-	17,330
HERON LAKE	159,650	169,400	9,750	4,494	431	-	14,675
HINCKLEY	192,038	207,548	15,510	1,021	359	-	16,890
HOLDINGFORD	177,954	192,978	15,024	2,874	-	-	17,898
HOWARD LAKE	200,665	222,690	22,025	452	1,665	-	24,142
IDEAL	195,952	217,936	21,984	-	950	93	22,841

**Table 3**  
**Calculation of Estimated 1996 Financial Requirements**

Name of Association	1995 Required Reserves	1996 Required Reserves	Normal Cost	Amortized Unfunded Liability	1995 Admin Plus 3.5%	Ten Percent of Surplus	1996 Financial Requirements
<b>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)</b>							
ISLE	100,388	111,441	11,053	-	809	1,235	10,627
JANESVILLE	158,125	174,886	16,761	3,775	543	-	21,079
JORDAN	343,340	372,974	29,634	8,550	1,445	-	39,629
KANDIYOHI	98,307	108,553	10,246	-	456	3,154	7,548
KASOTA	113,626	123,900	10,274	-	690	4,363	6,601
KASSON	236,780	258,101	21,321	7,136	3,085	-	31,542
KEEWATIN	207,009	223,184	16,175	-	2,310	2,431	16,054
KIMBALL	137,042	148,502	11,460	3,830	300	-	15,590
LACRESCENT	195,538	210,163	14,625	-	767	7,480	7,912
LAKE BENTON	107,580	117,690	10,110	883	248	-	11,241
LAKE CRYSTAL	225,335	246,959	21,624	3,710	1,221	-	26,555
LAKEFIELD	162,127	177,513	15,386	-	1,486	4,245	12,627
LAMBERTON	80,341	90,516	10,175	694	-	-	10,869
LEWISTON	249,283	269,133	19,850	-	-	447	19,403
LEXINGTON	184,453	204,433	19,980	-	2,994	6,988	15,986
LINWOOD	212,536	230,312	17,776	-	10	1,996	15,790
LONSDALE	332,450	354,450	22,000	5,585	819	-	28,404
LUTSEN	73,001	81,264	8,263	-	-	173	8,090
LUVERNE	354,883	384,179	29,296	19,771	1,714	-	50,781
MADELIA	211,641	232,205	20,564	1,437	809	-	22,810
MADISON	198,269	216,820	18,551	-	2,180	2,155	18,576
MAHNOMEN	160,970	174,324	13,354	-	379	1,114	12,619
MAPLE LAKE	303,060	322,665	19,605	2,681	810	-	23,096
MAPLETON	197,505	215,085	17,580	-	2,703	10,549	9,734
MARBLE	108,330	122,505	14,175	-	1,295	1,510	13,960
MAYER	145,071	156,882	11,811	2,854	650	-	15,315
MC GREGOR	135,997	148,191	12,194	-	-	2,748	9,446
MELROSE	147,966	166,166	18,200	-	405	2,105	16,500
MINNEOTA	232,240	250,883	18,643	1,623	-	-	20,266
MINNESOTA LAKE	170,133	185,176	15,043	-	949	4,594	11,398
MISSION	43,890	50,260	6,370	1,218	-	-	7,588
MONTGOMERY	266,384	282,486	16,102	22,282	963	-	39,347
MONTROSE	133,453	145,945	12,492	3,116	735	-	16,343
MOOSE LAKE	108,720	119,650	10,930	-	550	3,438	8,042
MORGAN	214,025	231,998	17,973	-	1,449	4,663	14,759
MORRIS	178,502	200,852	22,350	-	2,848	4,985	20,213
MOTLEY	174,356	185,679	11,323	-	627	1,810	10,140
NASHWAUK	189,145	212,762	23,617	-	2,562	2,286	23,893
NEVIS	171,461	184,841	13,380	-	935	1,817	12,498
NEW GERMANY	147,147	160,120	12,973	-	400	2,272	11,101
NEW LONDON	199,121	220,354	21,233	3,068	896	-	25,197
NEW MARKET	115,408	127,381	11,973	-	120	1,883	10,210
NEW RICHLAND	116,823	130,219	13,396	-	330	4,042	9,684
NEW SCANDIA	277,638	303,304	25,666	2,716	850	-	29,232
NICOLLET	129,644	141,436	11,792	-	550	271	12,071
NORWOOD	161,359	175,945	14,586	4,038	933	-	19,557
OAK GROVE	153,992	171,348	17,356	-	1,125	7,261	11,220
OGILVIE	117,963	126,873	8,910	-	360	108	9,162
OLIVIA	136,455	154,485	18,030	-	581	659	17,952
ONAMIA	184,744	200,856	16,112	-	294	4,037	12,369
ORR	64,958	71,151	6,193	-	533	2,460	4,266
ORTONVILLE	261,763	281,405	19,642	5,351	1,985	-	26,978
PALO	147,516	160,353	12,837	-	984	522	13,299
PARKERS PRAIRIE	120,080	132,990	12,910	3,559	650	-	17,119
PAYNESVILLE	199,216	216,992	17,776	1,168	995	-	19,939
PENNOCK	107,362	116,682	9,320	-	30	713	8,637
PERHAM	191,548	212,898	21,350	-	712	2,021	20,041
PIERZ	224,700	242,252	17,552	-	3,205	748	20,009

**Table 3**  
**Calculation of Estimated 1996 Financial Requirements**

<u>Name of Association</u>	<u>1995 Required Reserves</u>	<u>1996 Required Reserves</u>	<u>Normal Cost</u>	<u>Amortized Unfunded Liability</u>	<u>1995 Admin Plus 3.5%</u>	<u>Ten Percent of Surplus</u>	<u>1996 Financial Requirements</u>
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)</u>							
PINE ISLAND	185,184	202,696	17,512	-	910	3,013	15,409
PLATO	135,912	148,308	12,396	-	387	1,641	11,142
PRESTON	137,228	150,362	13,134	-	35	2,067	11,102
PROCTOR	182,280	197,094	14,814	4,782	-	-	19,596
REMER	132,221	144,733	12,512	-	511	2,240	10,783
RICE	129,905	141,092	11,187	1,074	1,778	-	14,039
RICE LAKE	219,644	244,297	24,653	-	-	3,922	20,731
RICHMOND	205,488	221,088	15,600	6,068	914	-	22,582
ROCKVILLE	141,753	154,440	12,687	3,538	1,691	-	17,916
ROGERS	283,426	309,970	26,544	-	23	253	26,314
RUSH CITY	304,267	327,171	22,904	7,504	751	-	31,159
SACRED HEART	150,850	163,990	13,140	-	962	101	14,001
SAINT CHARLES	230,934	249,232	18,298	-	828	298	18,828
SAINT CLAIR	245,819	263,689	17,870	-	1,402	224	19,048
SAINT CLOUD	316,942	345,094	28,152	-	7,550	13,594	22,108
SAINT FRANCIS	150,131	170,099	19,968	-	135	9,496	10,607
SAINT JOSEPH	410,872	441,557	30,685	5,549	3,500	-	39,734
SAINT MICHAEL	138,460	155,148	16,688	-	670	2,886	14,472
SAINT STEPHEN	181,530	194,050	12,520	5,246	635	-	18,401
SANDSTONE	193,105	207,273	14,168	-	1,210	3,641	11,737
SARTELL	176,674	198,944	22,270	-	3,315	1,227	24,358
SAUK CENTRE	191,297	212,175	20,878	1,783	1,291	-	23,952
SCANDIA VALLEY	64,890	73,760	8,870	-	843	3,385	6,328
SCANLON	69,694	79,434	9,740	-	171	165	9,746
SCHROEDER	63,632	73,088	9,456	-	282	865	8,873
SEBEKA	149,962	163,050	13,088	-	600	1,735	11,953
SHERBURN	126,374	138,727	12,353	-	302	358	12,297
SILVER BAY	120,102	136,214	16,112	-	261	3,795	12,578
SILVER LAKE	216,964	233,316	16,352	8,462	305	-	25,119
SLAYTON	209,863	232,218	22,355	2,800	1,489	-	26,644
SPICER	181,005	198,210	17,205	-	1,581	278	18,508
SPRING GROVE	116,630	129,390	12,760	2,332	465	-	15,557
SPRING VALLEY	295,290	314,857	19,567	-	1,711	2,565	18,713
SPRINGFIELD	193,596	208,944	15,348	1,340	1,055	-	17,743
STACY-LENT	130,725	144,552	13,827	-	375	72	14,130
STAPLES	228,779	248,759	19,980	7,628	1,058	-	28,666
STEWART	118,060	129,320	11,260	4,587	445	-	16,292
STEWARTVILLE	251,240	274,969	23,729	-	1,675	7,138	18,266
TACONITE	88,656	97,956	9,300	1,864	138	-	11,302
TAYLORS FALLS	207,080	227,361	20,281	-	5,024	9,565	15,740
THOMSON TOWN	256,384	279,424	23,040	-	992	283	23,749
TRIMONT	125,848	138,103	12,255	-	494	6,686	6,063
TRUMAN	104,920	116,910	11,990	-	988	1,712	11,266
WABASHA	199,032	221,240	22,208	4,647	4,291	-	31,146
WACONIA	332,992	361,093	28,101	-	2,695	3,549	27,247
WAITE PARK	148,396	167,580	19,184	-	662	3,052	16,794
WARROAD	123,134	135,224	12,090	1,498	195	-	13,783
WATERTOWN	271,993	298,989	26,996	164	-	-	27,160
WATERVILLE	144,943	156,487	11,544	-	304	2,098	9,750
WAVERLY	107,153	117,163	10,010	2,288	-	-	12,298
WESTBROOK	98,310	107,980	9,670	-	150	1,380	8,440
WHEATON	211,304	231,707	20,403	-	1,828	5,136	17,095
WINNEBAGO	105,652	117,736	12,084	-	738	1,435	11,387
WINSTED	184,050	199,030	14,980	-	-	2,569	12,411
YOUNG AMERICA	144,524	160,288	15,764	-	251	1,568	14,447
ZUMBRO FALLS	111,478	121,878	10,400	-	397	1,377	9,420
<b>Total</b>	<b>33,806,056</b>	<b>36,907,158</b>	<b>3,101,102</b>	<b>295,199</b>	<b>180,000</b>	<b>336,827</b>	<b>3,239,474</b>

**Table 3**  
**Calculation of Estimated 1996 Financial Requirements**

Name of Association	1995 Required Reserves	1996 Required Reserves	Normal Cost	Amortized Unfunded Liability	1995 Admin Plus 3.5%	Ten Percent of Surplus	1996 Financial Requirements
<u>LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE</u>							
ALBERT LEA TOWN	169,502	299,692	130,190	1,890	849	-	132,929
AURORA	334,450	364,168	29,718	-	3,489	2,494	30,713
BLUE EARTH	303,834	331,783	27,949	-	1,158	1,803	27,304
BUFFALO	408,952	438,256	29,304	3,756	3,612	-	36,672
CARVER	209,260	233,380	24,120	3,410	1,415	-	28,945
CASS LAKE	280,564	307,445	26,881	-	909	2,587	25,203
CHISAGO CITY	316,260	343,728	27,468	9,914	979	-	38,361
CHISHOLM	230,140	258,540	28,400	-	9,438	23,462	14,376
COLD SPRING	315,045	340,445	25,400	4,068	2,467	-	31,935
CROOKSTON	334,704	357,842	23,138	9,381	8,523	-	41,042
CROSBY	337,378	368,618	31,240	6,400	800	-	38,440
DASSEL	315,825	348,225	32,400	-	1,781	3,794	30,387
DELANO	279,452	303,592	24,140	11,529	16	-	35,685
EAGLE LAKE	342,446	373,729	31,283	7,896	142	-	39,321
EAST BETHEL	303,012	334,353	31,341	-	120	7,836	23,625
ELY	331,598	360,924	29,326	-	2,209	7,527	24,008
EVELETH	91,700	110,280	18,580	-	84	2,997	15,667
FAIRFAX	329,152	358,528	29,376	-	1,744	4,387	26,733
FOLEY	344,123	369,132	25,009	-	3,022	1,830	26,201
GARRISON	157,258	177,982	20,724	-	-	4,785	15,939
HIBBING	299,802	325,200	25,398	-	1,515	61	26,852
HOYT LAKES	273,620	297,280	23,660	-	2,214	6,878	18,996
HUGO	232,601	252,919	20,318	-	-	6,958	13,360
ISANTI	400,707	438,855	38,148	5,259	3,231	-	46,638
JACKSON	253,202	281,957	28,755	-	2,264	7,435	23,584
LAKE CITY	321,761	348,036	26,275	-	-	883	25,392
LAKE ELMO	266,612	300,781	34,169	-	4,764	7,114	31,819
LE SUEUR	391,668	424,716	33,048	-	1,903	1,995	32,956
LINDSTROM	308,655	341,251	32,596	-	800	6,489	26,907
LITCHFIELD	373,940	410,947	37,007	4,122	1,843	-	42,972
LITTLE FALLS	315,500	344,415	28,915	-	2,847	2,193	29,569
LONG PRAIRIE	302,854	329,829	26,975	5,569	725	-	33,269
LORETTO	295,738	326,060	30,322	-	1,378	3,335	28,365
LOWER ST. CROIX VAL	421,222	453,332	32,110	-	685	8,957	23,838
MAHTOMEDI	330,905	368,030	37,125	-	-	2,007	35,118
MAPLE PLAIN	413,484	445,953	32,469	-	1,435	11,033	22,871
MILACA	236,990	265,410	28,420	-	2,555	14,010	16,965
MONTEVIDEO	331,260	362,540	31,280	1,357	-	-	32,637
MONTICELLO	362,209	400,101	37,892	7,907	1,633	-	47,432
MORA	354,054	381,414	27,360	-	928	1,641	26,647
MORRISTOWN	365,360	390,140	24,780	-	-	1,329	23,451
MT IRON	263,480	289,184	25,704	-	-	1,015	24,689
MT LAKE	262,729	289,478	26,749	-	680	413	27,016
NEW PRAGUE	424,231	460,181	35,950	-	368	3,653	32,665
NISSWA	290,200	316,020	25,820	2,180	-	-	28,000
NORTH BRANCH	344,748	372,788	28,040	11,451	1,568	-	41,059
NORTH MANKATO	234,799	268,529	33,730	-	1,836	1,567	33,999
OSAKIS	179,050	201,650	22,600	3,409	736	-	26,745
PELICAN RAPIDS	333,628	363,265	29,637	-	847	1,619	28,865
PEQUOT LAKES	253,608	276,228	22,620	-	300	1,298	21,622
PINE RIVER	366,408	396,960	30,552	-	1,363	3,937	27,978
REDWOOD FALLS	406,893	448,375	41,482	-	-	3,532	37,950
ROCKFORD	195,155	221,530	26,375	850	-	-	27,225
ROSEAU	228,900	251,880	22,980	2,468	350	-	25,798
SAINT ANTHONY	345,540	366,100	20,560	-	2,812	382	22,990
SAINT BONIFACIUS	264,134	288,600	24,466	4,661	250	-	29,377

**Table 3**  
**Calculation of Estimated 1996 Financial Requirements**

<u>Name of Association</u>	<u>1995 Required Reserves</u>	<u>1996 Required Reserves</u>	<u>Normal Cost</u>	<u>Amortized Unfunded Liability</u>	<u>1995 Admin Plus 3.5%</u>	<u>Ten Percent of Surplus</u>	<u>1996 Financial Requirements</u>
<b><u>LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE (cont.)</u></b>							
SAINT JAMES	310,675	344,533	33,858	4,816	2,275	-	40,949
SLEEPY EYE	505,405	538,284	32,879	7,250	1,010	-	41,139
TRACY	230,260	255,540	25,280	-	2,073	604	26,749
VICTORIA	276,020	301,520	25,500	15,473	1,400	-	42,373
WADENA	235,797	257,985	22,188	-	1,613	6,638	17,163
WALKER	198,040	218,740	20,700	-	250	1,145	19,805
WASECA	482,650	530,614	47,964	-	75	460	47,579
WAYZATA	424,559	456,334	31,775	-	5,850	1,490	36,135
ZIMMERMAN	333,046	359,508	26,462	3,938	2,958	-	33,358
<b>Total</b>	<b>19,976,754</b>	<b>21,943,634</b>	<b>1,966,880</b>	<b>138,954</b>	<b>102,091</b>	<b>173,573</b>	<b>2,034,352</b>
<b><u>LUMP SUM - \$1,500 OR MORE, BUT LESS THAN \$2,000 PER YEAR OF SERVICE</u></b>							
BASS BROOK	438,898	476,873	37,975	-	949	4,617	34,307
BECKER	490,046	539,328	49,282	-	2,351	5,892	45,741
CAMBRIDGE	351,420	385,320	33,900	6,635	851	-	41,386
COTTAGE GROVE	955,256	1,037,276	82,020	-	10,264	10,583	81,701
DETROIT LAKES	468,871	509,783	40,912	-	5,699	8,414	38,197
EAST GRAND FORKS	552,325	592,817	40,492	-	5,924	6,711	39,705
FARMINGTON	561,981	616,780	54,799	26,279	1,813	-	82,891
FOREST LAKE	553,298	608,015	54,717	-	1,909	3,094	53,532
HAM LAKE	387,964	437,502	49,538	5,949	2,641	-	58,128
HERMANTOWN	590,512	642,472	51,960	29,622	1,529	-	83,111
INTERNATIONAL FALLS	542,524	585,332	42,808	-	1,467	1,164	43,111
LONG LAKE	498,568	540,735	42,167	3,850	-	-	46,017
NEWPORT	458,442	499,705	41,263	-	7,074	2,105	46,232
NORTH ST. PAUL	653,214	712,110	58,896	-	10,760	2,357	67,299
OSSEO	436,800	474,422	37,622	22,704	5,850	-	66,176
PARK RAPIDS	421,680	460,500	38,820	-	330	3,469	35,681
PRINCETON	550,877	608,099	57,222	-	7,661	8,364	56,519
SAINT PAUL PARK	353,660	388,850	35,190	-	1,470	3,017	33,643
SAINT PETER	660,450	703,770	43,320	8,174	3,297	-	54,791
SAUK RAPIDS	642,652	682,740	40,088	-	3,409	7,874	35,623
TWO HARBORS	446,876	487,156	40,280	-	1,715	5,429	36,566
VADNAIS HEIGHTS	623,451	692,409	68,958	24,020	6,355	-	99,333
WINDOM	424,495	461,199	36,704	-	909	9,839	27,774
<b>Total</b>	<b>12,064,260</b>	<b>13,143,193</b>	<b>1,078,933</b>	<b>127,233</b>	<b>84,227</b>	<b>82,929</b>	<b>1,207,464</b>
<b><u>LUMP SUM - \$2,000 OR MORE, BUT LESS THAN \$2,500 PER YEAR OF SERVICE</u></b>							
BEMIDJI PIONEER	801,855	893,019	91,164	-	6,729	14,925	82,968
CENTENNIAL	521,246	607,563	86,317	-	3,612	14,356	75,573
ELK RIVER	906,891	985,992	79,101	4,809	1,328	-	85,238
EXCELSIOR	971,632	1,049,073	77,441	-	4,612	18,639	63,414
FERGUS FALLS	844,704	918,319	73,615	-	3,128	10,911	65,832
INVER GROVE HEIGHTS	1,249,393	1,363,633	114,240	-	11,902	14,145	111,997
LITTLE CANADA	818,816	896,458	77,642	-	3,163	8,416	72,389
MAPLEWOOD	2,579,452	2,874,136	294,684	67,614	14,160	-	376,458
OAKDALE	620,511	683,467	62,956	9,360	8,687	-	81,003
OWATONNA	962,561	1,041,939	79,378	18,555	1,675	-	99,608
PRIOR LAKE	622,678	688,762	66,084	-	344	999	65,429

**Table 3**  
**Calculation of Estimated 1996 Financial Requirements**

<u>Name of Association</u>	<u>1995 Required Reserves</u>	<u>1996 Required Reserves</u>	<u>Normal Cost</u>	<u>Amortized Unfunded Liability</u>	<u>1995 Admin Plus 3.5%</u>	<u>Ten Percent of Surplus</u>	<u>1996 Financial Requirements</u>
<b><u>LUMP SUM - \$2,000 OR MORE, BUT LESS THAN \$2,500 PER YEAR OF SERVICE (cont.)</u></b>							
ROSEMOUNT	446,499	498,680	52,181	9,096	6,904	-	68,181
SHAKOPEE	903,920	1,000,069	96,149	16,117	3,791	-	116,057
THIEF RIVER FALLS	396,331	441,651	45,320	-	547	8,089	37,778
WILLMAR	748,220	831,292	83,072	-	6,644	13,811	75,905
<b>Total</b>	<b>13,394,709</b>	<b>14,774,053</b>	<b>1,379,344</b>	<b>125,551</b>	<b>77,226</b>	<b>104,291</b>	<b>1,477,830</b>
<b><u>LUMP SUM - \$2,500 OR MORE, BUT LESS THAN \$3,000 PER YEAR OF SERVICE</u></b>							
BAYPORT	721,270	790,995	69,725	-	10,087	28,888	50,924
HASTINGS	1,045,679	1,161,079	115,400	-	14,458	30,651	99,207
MARSHALL	1,112,734	1,224,384	111,650	-	4,308	988	114,970
STILLWATER	1,074,001	1,160,685	86,684	-	9,647	6,671	89,660
WOODBURY	1,385,261	1,563,469	178,208	-	3,802	12,517	169,493
<b>Total</b>	<b>5,338,945</b>	<b>5,900,612</b>	<b>561,667</b>	<b>-</b>	<b>42,302</b>	<b>79,715</b>	<b>524,254</b>
<b><u>LUMP SUM - \$3,000 OR MORE, BUT LESS THAN \$3,500 PER YEAR OF SERVICE</u></b>							
ALEXANDRIA	1,117,366	1,229,058	111,692	10,856	12,072	-	134,620
GOLDEN VALLEY	1,531,711	1,642,469	110,758	-	22,453	47,494	85,717
GRAND RAPIDS	919,054	1,006,224	87,170	-	3,167	8,452	81,885
HOPKINS	1,273,423	1,396,254	122,831	-	5,350	14,917	113,264
MAPLE GROVE	2,013,215	2,257,981	244,766	-	11,175	94	255,847
NORTHFIELD	1,149,142	1,242,616	93,474	-	6,648	572	99,550
<b>Total</b>	<b>8,003,911</b>	<b>8,774,602</b>	<b>770,691</b>	<b>10,856</b>	<b>60,865</b>	<b>71,529</b>	<b>770,883</b>
<b><u>LUMP SUM - \$3,500 OR MORE PER YEAR OF SERVICE</u></b>							
BRAINERD	1,582,536	1,739,099	156,563	-	11,104	5,294	162,373
LAKEVILLE	2,115,644	2,359,244	243,600	46,557	6,362	-	296,519
<b>Total</b>	<b>3,698,180</b>	<b>4,098,343</b>	<b>400,163</b>	<b>46,557</b>	<b>17,466</b>	<b>5,294</b>	<b>458,892</b>
<b>TOTAL FOR LUMP SUMS</b>	<b>113,588,032</b>	<b>124,457,683</b>	<b>10,869,651</b>	<b>806,516</b>	<b>665,182</b>	<b>1,236,967</b>	<b>11,127,102</b>
<b><u>MONTHLY SERVICE</u></b>							
CHASKA	2,181,961	2,224,293	42,332	34,976	2,704	-	80,012
COLUMBIA HEIGHTS	665,488	690,756	25,268	-	1,767	37,525	-
EDEN PRAIRIE	5,547,827	5,751,708	203,881	93,802	50,796	-	348,479
HUTCHINSON	1,057,570	1,077,865	20,295	28,855	8,096	-	57,246
MINNETONKA	4,281,405	4,420,473	139,068	-	46,706	99,758	86,016
MOUND	2,917,785	2,961,207	43,422	55,222	6,825	-	105,469
PINE CITY	388,744	395,636	6,892	8,435	3,274	-	18,601
SPRING LAKE PARK	3,590,056	3,697,094	107,038	-	52,768	56,077	103,729
WHITE BEAR LAKE	2,846,553	2,925,314	78,761	-	37,845	14,762	101,844
WORTHINGTON	1,201,018	1,220,624	19,606	69,506	3,790	-	92,902
<b>TOTAL MONTHLY SERVICE</b>	<b>24,678,407</b>	<b>25,364,970</b>	<b>686,563</b>	<b>290,796</b>	<b>214,571</b>	<b>208,122</b>	<b>994,298</b>

**Table 3**  
**Calculation of Estimated 1996 Financial Requirements**

Name of Association	1995 Required Reserves	1996 Required Reserves	Normal Cost	Amortized Unfunded Liability	1995 Admin Plus 3.5%	Ten Percent of Surplus	1996 Financial Requirements
<b><u>MONTHLY/LS* COMBINATION</u></b>							
APPLE VALLEY	2,122,767	2,212,638	89,871	34,422	16,090	-	140,383
BROOKLYN CENTER	2,839,532	2,900,816	61,284	26,241	13,055	-	100,580
CHANHASSEN	1,089,195	1,137,125	47,930	12,568	2,913	-	63,411
EAGAN	3,032,146	3,220,476	188,330	44,041	15,807	-	248,178
FAIRMONT	1,528,958	1,563,669	34,711	-	13,024	19,333	28,402
GLENCOE	621,770	643,263	21,493	18,498	4,804	-	44,795
LAKE JOHANNA	2,798,910	2,893,041	94,131	43,769	19,851	-	157,751
NEW BRIGHTON	2,043,545	2,084,080	40,535	34,125	4,597	-	79,257
NEW HOPE	1,093,435	1,134,798	41,363	22,370	16,366	-	80,099
NEW ULM	1,525,060	1,564,722	39,662	29,561	6,186	-	75,409
PIPESTONE	668,117	690,737	22,620	27,980	1,735	-	52,335
PLYMOUTH	2,249,281	2,363,857	114,576	2,943	8,624	-	126,143
ROBBINSDALE	929,640	956,638	26,998	12,573	13,669	-	53,240
ROSEVILLE	4,764,709	4,878,409	113,700	93,605	26,088	-	233,393
SAVAGE	1,512,639	1,557,190	44,551	80,563	10,745	-	135,859
<b>TOTAL MONTHLY/LS* COMBINATION</b>	<b><u>28,819,704</u></b>	<b><u>29,801,459</u></b>	<b><u>981,755</u></b>	<b><u>483,259</u></b>	<b><u>173,554</u></b>	<b><u>19,333</u></b>	<b><u>1,619,235</u></b>
<b>GRAND TOTAL FOR LUMP SUM, MONTHLY SERVICE, AND MONTHLY/LS* COMBINATION</b>	<b><u>167,086,143</u></b>	<b><u>179,624,112</u></b>	<b><u>12,537,969</u></b>	<b><u>1,580,571</u></b>	<b><u>1,053,307</u></b>	<b><u>1,464,422</u></b>	<b><u>13,740,635</u></b>

\* LS-LUMP SUM



**Table 4**  
**Calculation of Estimated 1996 Municipal Contribution**

<u>Name of Association</u>	<u>1996 Financial Requirements</u>	<u>1995 Assets</u>	<u>5 Percent Assumed Interest</u>	<u>1996 Anticipated State Aid</u>	<u>Total Interest &amp; State Aid</u>	<u>Balance of Financial Requirements</u>	<u>1996 Required Municipal Contribution</u>
<b><u>LUMP SUM - LESS THAN \$50 PER YEAR OF SERVICE</u></b>							
CLIMAX	-	23,054	1,153	1,437	2,590	(3,736)	-
ELBOW-TULABY	-	8,945	447	1,171	1,618	(2,020)	-
FLENSBURG	-	11,552	578	5,820	6,398	(6,595)	-
HOLYOKE	-	5,232	262	661	923	(953)	-
LASALLE	-	5,744	287	3,439	3,726	(3,851)	-
NASSAU	-	15,177	759	693	1,452	(1,871)	-
NORTH STAR TOWNSHIP	205	1,995	100	384	484	(279)	-
PEMBERTON	-	23,277	1,164	2,006	3,170	(5,239)	-
REVERE	43	1,946	97	189	286	(243)	-
TAUNTON	228	3,865	193	302	495	(267)	-
<b>Total</b>	<b>476</b>	<b>100,787</b>	<b>5,040</b>	<b>16,102</b>	<b>21,142</b>	<b>(25,054)</b>	<b>-</b>
<b><u>LUMP SUM - \$50 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE</u></b>							
CARSONVILLE	-	35,041	1,752	5,026	6,778	(7,709)	-
DANVERS	1,913	11,771	589	1,856	2,445	(532)	-
ELMER	394	14,425	721	330	1,051	(657)	-
FINLAYSON	752	18,360	918	3,585	4,503	(3,751)	-
FISHER	-	30,171	1,509	764	2,273	(2,894)	-
FRENCH TOWNSHIP	-	29,313	1,466	1,799	3,265	(3,975)	-
GOODLAND	1,603	10,086	504	4,761	5,265	(3,662)	-
GRANADA	-	84,577	4,229	681	4,910	(9,811)	-
LAKELAND	-	21,190	1,060	1,306	2,366	(2,974)	-
LYND	-	16,591	830	1,338	2,168	(2,356)	-
MAPLE HILL	277	13,001	650	1,254	1,904	(1,627)	-
NORTHLAND	487	7,839	392	705	1,097	(610)	-
WALTERS	900	8,335	417	1,528	1,945	(1,045)	-
<b>Total</b>	<b>6,326</b>	<b>300,700</b>	<b>15,037</b>	<b>24,933</b>	<b>39,970</b>	<b>(41,603)</b>	<b>-</b>
<b><u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE</u></b>							
ALBORN	2,050	36,338	1,817	1,333	3,150	(1,100)	-
ALMELUND	4,907	28,351	1,418	3,761	5,179	(272)	-
ALTURA	3,353	51,337	2,567	3,004	5,571	(2,218)	-
BETHEL	-	20,515	1,026	2,910	3,936	(4,037)	-
BIGELOW	1,820	19,488	974	1,267	2,241	(421)	-
BLACKHOOF	3,948	25,012	1,251	1,506	2,757	1,191	1,191
BLUFFTON	-	30,144	1,507	1,222	2,729	(2,980)	-
BREITUNG	3,108	30,980	1,549	1,625	3,174	(66)	-
BRIMSON-FAIRBANKS	1,809	15,190	760	1,005	1,765	44	44
CAMPBELL	1,009	69,993	3,500	2,607	6,107	(5,098)	-
CLEMENTS	4,276	31,047	1,552	1,511	3,063	1,213	1,213
CLIFTON	-	55,028	2,751	5,290	8,041	(9,333)	-
COTTON	852	26,990	1,350	1,155	2,505	(1,653)	-
CROOKED LAKE	1,741	38,716	1,936	2,101	4,037	(2,296)	-
DARFUR	2,066	47,659	2,383	1,539	3,922	(1,856)	-
DENT	1,083	31,830	1,592	4,507	6,099	(5,016)	-
DUMONT	1,655	30,501	1,525	1,281	2,806	(1,151)	-
EITZEN	2,761	38,453	1,923	972	2,895	(134)	-
ELROSA	4,857	72,171	3,609	2,574	6,183	(1,326)	-
FEDERAL DAM	1,153	4,045	202	1,249	1,451	(298)	-
GARVIN	473	23,830	1,192	228	1,420	(947)	-

**Table 4**  
**Calculation of Estimated 1996 Municipal Contribution**

Name of Association	1996 Financial Requirements	1995 Assets	5 Percent Assumed Interest	1996 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1996 Required Municipal Contribution
<b><u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE (cont.)</u></b>							
GHENT	824	41,164	2,058	1,940	3,998	(3,174)	-
GRYGLA	1,926	22,518	1,126	2,697	3,823	(1,897)	-
HANLEY FALLS	1,740	47,247	2,362	1,550	3,912	(2,172)	-
HITTERDAL	1,367	32,589	1,629	1,741	3,370	(2,003)	-
HOKAH	3,930	85,439	4,272	3,412	7,684	(3,754)	-
HOLLAND	-	34,286	1,714	1,662	3,376	(3,389)	-
JACOBSON	1,527	25,619	1,281	717	1,998	(471)	-
KENNEDY	4,139	24,572	1,229	4,081	5,310	(1,171)	-
LAKE HENRY	3,043	52,477	2,624	1,621	4,245	(1,202)	-
LANCASTER	1,268	29,261	1,463	3,044	4,507	(3,239)	-
LISMORE	1,986	38,344	1,917	2,469	4,386	(2,400)	-
LUCAN	3,846	46,151	2,308	2,132	4,440	(594)	-
MAHTOWA	3,406	29,618	1,481	1,662	3,143	263	263
MAKINEN	2,564	35,893	1,795	514	2,309	255	255
MC GRATH	1,148	8,788	439	592	1,031	117	117
MIDDLE RIVER	-	58,582	2,929	3,358	6,287	(7,755)	-
NEW MUNICH	2,776	24,717	1,236	618	1,854	922	922
PORTER	3,403	67,255	3,363	1,700	5,063	(1,660)	-
SAINT LEO	2,642	42,609	2,130	1,873	4,003	(1,361)	-
SHELLY	-	60,290	3,015	1,658	4,673	(6,871)	-
SOLWAY RURAL	1,877	18,581	929	2,185	3,114	(1,237)	-
STURGEON LAKE	1,346	18,628	931	1,895	2,826	(1,480)	-
TWIN LAKES (MAHNOMEN)	1,537	19,869	993	1,418	2,411	(874)	-
VILLARD	700	31,007	1,550	1,893	3,443	(2,743)	-
VINING	-	36,239	1,812	1,827	3,639	(4,199)	-
WILMONT	1,673	64,292	3,215	4,397	7,612	(5,939)	-
WRIGHT	-	37,632	1,855	898	2,753	(2,767)	-
<b>Total</b>	<b>91,589</b>	<b>1,761,285</b>	<b>88,040</b>	<b>96,201</b>	<b>184,241</b>	<b>(98,549)</b>	<b>4,005</b>
<b><u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE</u></b>							
ALDEN	7,203	56,641	2,832	3,645	6,477	726	726
AMBOY	1,137	77,659	3,883	4,028	7,911	(6,774)	-
ASKOV	3,153	52,079	2,604	1,900	4,504	(1,351)	-
BADGER	-	95,147	4,757	3,502	8,259	(8,996)	-
BEARDSLEY	3,961	62,919	3,146	2,424	5,570	(1,609)	-
BELLINGHAM	4,190	71,109	3,555	3,035	6,590	(2,400)	-
BIWABIK	2,183	37,959	1,898	1,859	3,757	(1,574)	-
BOWLUS	5,141	71,983	3,599	3,690	7,289	(2,148)	-
BOYD	5,576	73,279	3,664	2,361	6,025	(449)	-
BREVATOR	3,175	27,134	1,357	2,007	3,364	(189)	-
BROOK PARK	254	65,590	3,280	4,497	7,777	(7,523)	-
CANTON	3,953	57,408	2,870	2,329	5,199	(1,246)	-
CEYLON	1,666	74,618	3,731	3,460	7,191	(5,525)	-
CHERRY	3,355	53,008	2,650	2,172	4,822	(1,467)	-
CLARISSA	7,387	74,332	3,717	2,846	6,563	824	824
CLINTON (ST. LOUIS)	4,148	89,094	4,455	2,149	6,604	(2,456)	-
COLVIN	3,134	46,337	2,317	927	3,244	(110)	-
DEER CREEK	4,345	47,020	2,351	2,507	4,858	(513)	-
DELAVAN	1,648	99,135	4,957	2,836	7,793	(6,145)	-
DEXTER	4,003	52,833	2,642	2,227	4,869	(866)	-
DUNNELL	1,109	57,985	2,899	2,239	5,138	(4,029)	-
EASTERN HUBBARD	2,269	25,081	1,254	2,822	4,076	(1,807)	-
ELLENDALE	3,824	40,718	2,036	3,712	5,748	(1,924)	-

**Table 4**  
**Calculation of Estimated 1996 Municipal Contribution**

<u>Name of Association</u>	<u>1996 Financial Requirements</u>	<u>1995 Assets</u>	<u>5 Percent Assumed Interest</u>	<u>1996 Anticipated State Aid</u>	<u>Total Interest &amp; State Aid</u>	<u>Balance of Financial Requirements</u>	<u>1996 Required Municipal Contribution</u>
<b>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE (cont.)</b>							
ELLSWORTH	1,780	110,727	5,536	3,489	9,025	(7,245)	-
EMMONS	3,617	87,557	4,378	2,912	7,290	(3,673)	-
EVANSVILLE	5,145	79,323	3,966	2,748	6,714	(1,569)	-
FIFTY LAKES	2,334	48,425	2,421	3,439	5,860	(3,526)	-
FINLAND	3,813	39,683	1,984	2,549	4,533	(720)	-
FORADA	5,207	77,747	3,887	1,518	5,405	(198)	-
FREDENBERG	1,800	49,187	2,459	2,172	4,631	(2,831)	-
FROST	7,239	65,582	3,279	2,864	6,143	1,096	1,096
HALSTAD	3,914	47,769	2,388	2,482	4,870	(956)	-
HANCOCK	3,578	87,182	4,359	3,982	8,341	(4,763)	-
HANSKA	4,703	78,312	3,916	3,990	7,906	(3,203)	-
HARRIS	1,967	42,307	2,115	3,252	5,367	(3,400)	-
HARTLAND	321	84,102	4,205	2,184	6,389	(6,068)	-
HENDRUM	3,777	30,006	1,500	1,515	3,015	762	762
HEWITT	3,475	41,716	2,086	1,752	3,838	(363)	-
HILL CITY	11,248	67,160	3,358	2,893	6,251	4,997	4,997
HOVLAND	1,826	42,536	2,127	959	3,086	(1,260)	-
INDUSTRIAL	4,119	59,032	2,952	1,219	4,171	(52)	-
IONA	332	46,536	2,327	1,616	3,943	(3,611)	-
KARLSTAD	5,594	38,377	1,919	4,388	6,307	(713)	-
KELLIHER	4,984	70,665	3,533	2,855	6,388	(1,404)	-
LAKE BRONSON	2,213	32,011	1,601	1,591	3,192	(979)	-
LAKE WILSON	1,139	99,020	4,951	2,520	7,471	(6,332)	-
LAKEWOOD	4,495	75,476	3,774	3,860	7,634	(3,139)	-
LEAF VALLEY	4,930	68,459	3,423	2,117	5,540	(610)	-
MAPLEVIEW	1,318	59,289	2,964	316	3,280	(1,962)	-
MC DAVITT	-	96,696	4,835	1,277	6,112	(7,462)	-
MC KINLEY	2,306	21,071	1,054	194	1,248	1,058	1,058
MEDFORD	6,511	78,256	3,913	3,158	7,071	(560)	-
NORTHOME	2,551	75,389	3,769	2,489	6,258	(3,707)	-
OSTRANDER	2,363	44,328	2,216	1,767	3,983	(1,620)	-
OTTERTAIL	4,182	78,149	3,907	3,847	7,754	(3,572)	-
ROLLINGSTONE	4,928	41,182	2,059	4,374	6,433	(1,505)	-
ROSE CREEK	7,823	73,622	3,681	3,158	6,839	984	984
SABIN-ELMWOOD	2,782	87,959	4,398	3,407	7,805	(5,023)	-
SAINT MARTIN	5,598	92,385	4,619	2,774	7,393	(1,795)	-
SANBORN	5,247	51,019	2,551	3,105	5,656	(409)	-
SILICA	2,814	26,025	1,301	476	1,777	1,037	1,037
SOLWAY	4,965	49,474	2,474	3,469	5,943	(978)	-
SQUAW LAKE	5,256	52,707	2,635	1,512	4,147	1,109	1,109
TOFTE	3,924	26,390	1,320	1,019	2,339	1,585	1,585
TWIN LAKES (FREEBORN)	2,292	62,987	3,149	5,026	8,175	(5,883)	-
VERGAS	657	96,535	4,827	4,375	9,202	(8,545)	-
VESTA	2,213	57,020	2,851	2,177	5,028	(2,815)	-
WARBA-FEELY-SAGO	1,889	33,278	1,664	2,276	3,940	(2,051)	-
WARREN	9,546	60,271	3,014	9,373	12,387	(2,841)	-
WAUBUN	3,578	47,986	2,399	2,246	4,645	(1,067)	-
WILLOW RIVER	2,311	50,201	2,510	2,059	4,569	(2,258)	-
WILSON	5,667	76,099	3,805	2,741	6,546	(879)	-
WOODSTOCK	3,621	45,277	2,264	1,328	3,592	29	29
WYKOFF	410	97,855	4,893	2,850	7,743	(7,333)	-
<b>Total</b>	<b>265,116</b>	<b>4,559,415</b>	<b>227,970</b>	<b>198,833</b>	<b>426,803</b>	<b>(163,774)</b>	<b>14,207</b>

**Table 4**  
**Calculation of Estimated 1996 Municipal Contribution**

Name of Association	1996 Financial Requirements	1995 Assets	5 Percent Assumed Interest	1996 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1996 Required Municipal Contribution
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE</u>							
ADAMS	7,189	92,666	4,633	5,513	10,146	(2,957)	-
ADRIAN	8,961	111,804	5,590	4,736	10,326	(1,365)	-
ALBERTVILLE	16,085	71,007	3,550	7,899	11,449	4,636	4,636
ALPHA	2,451	76,522	3,826	2,027	5,853	(3,402)	-
ARGYLE	8,613	89,477	4,474	4,497	8,971	(358)	-
ASHBY	7,455	82,056	4,103	3,874	7,977	(522)	-
ATWATER	7,553	123,321	6,166	5,501	11,667	(4,114)	-
AUDUBON	5,609	106,011	5,301	5,303	10,604	(4,995)	-
BALATON	7,213	76,344	3,817	4,776	8,593	(1,380)	-
BALSAM	7,470	84,912	4,246	2,605	6,851	619	619
BARRETT	5,080	54,955	2,748	2,069	4,817	263	263
BEAVER CREEK	7,109	78,877	3,944	2,362	6,306	803	803
BELGRADE	8,386	139,284	6,964	3,568	10,532	(2,146)	-
BELVIEW	8,074	73,496	3,675	2,891	6,566	1,508	1,508
BERTHA	7,425	76,283	3,814	2,991	6,805	620	620
BIRD ISLAND	11,311	73,867	3,693	6,182	9,875	1,436	1,436
BLOMKEST	5,213	83,017	4,151	4,007	8,158	(2,945)	-
BRANDON	12,705	87,170	4,359	3,501	7,860	4,845	4,845
BRICELYN	8,015	79,276	3,964	2,937	6,901	1,114	1,114
BROOTEN	7,722	119,774	5,989	3,937	9,926	(2,204)	-
BROWERVILLE	2,785	152,654	7,633	5,161	12,794	(10,009)	-
BROWNSDALE	7,875	91,929	4,596	4,087	8,683	(808)	-
BROWNTON	13,132	103,743	5,187	3,965	9,152	3,980	3,980
BUFFALO LAKE	7,551	102,559	5,128	3,878	9,006	(1,455)	-
BUTTERFIELD	8,733	80,091	4,005	2,623	6,628	2,105	2,105
BYRON	15,739	144,033	7,202	11,488	18,690	(2,951)	-
CANOSIA	3,726	86,959	4,348	4,154	8,502	(4,776)	-
CHANDLER	4,944	89,676	4,484	2,209	6,693	(1,749)	-
CHOKIO	4,240	83,846	4,192	4,304	8,496	(4,256)	-
CLAREMONT	8,356	76,316	3,816	3,241	7,057	1,299	1,299
CLARKFIELD	9,854	114,687	5,734	5,564	11,298	(1,444)	-
CLARKS GROVE	3,535	116,926	5,846	4,546	10,392	(6,857)	-
CLEARWATER	12,958	139,709	6,985	7,045	14,030	(1,072)	-
CLINTON [BIG STONE]	10,838	60,013	3,001	3,008	6,009	4,829	4,829
COMFREY	13,405	102,537	5,127	4,443	9,570	3,835	3,835
COTTONWOOD	12,339	135,999	6,800	5,852	12,652	(313)	-
COURTLAND	11,448	119,360	5,968	3,981	9,949	1,499	1,499
CURRIE	7,628	78,856	3,943	2,876	6,819	809	809
CUYUNA	10,181	52,798	2,640	6,349	8,989	1,192	1,192
CYRUS	3,865	69,178	3,459	2,333	5,792	(1,927)	-
DALTON	7,967	107,281	5,364	3,542	8,906	(939)	-
DANUBE	8,239	101,515	5,076	3,731	8,807	(568)	-
DOVER	7,292	75,342	3,767	2,952	6,719	573	573
EAGLE BEND	11,727	102,589	5,129	2,949	8,078	3,649	3,649
EASTON	9,083	104,708	5,235	2,215	7,450	1,633	1,633
ECHO	5,706	93,867	4,693	2,688	7,381	(1,675)	-
ELIZABETH	4,427	91,261	4,563	2,790	7,353	(2,926)	-
ELMORE	3,297	103,394	5,170	3,341	8,511	(5,214)	-
ELYSIAN	9,215	120,464	6,023	3,735	9,758	(543)	-
FAYAL	-	88,040	4,402	4,385	8,787	(10,605)	-
FERTILE	2,390	76,698	3,835	6,314	10,149	(7,759)	-
FORESTON	4,488	106,812	5,341	2,633	7,974	(3,486)	-
FRANKLIN	4,786	93,695	4,685	3,076	7,761	(2,975)	-
GARFIELD	4,395	112,932	5,647	3,361	9,008	(4,613)	-
GLYNDON	4,922	135,785	6,789	5,878	12,667	(7,745)	-
GNESEN	7,967	131,223	6,561	1,840	8,401	(434)	-
GRACEVILLE	7,773	95,414	4,771	5,072	9,843	(2,070)	-

**Table 4**  
**Calculation of Estimated 1996 Municipal Contribution**

Name of Association	1996 Financial Requirements	1995 Assets	5 Percent Assumed Interest	1996 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1996 Required Municipal Contribution
<b><u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)</u></b>							
GRAND LAKE	8,797	118,854	5,943	5,550	11,493	(2,696)	-
GRAND MEADOW	3,836	92,054	4,603	6,416	11,019	(7,183)	-
GREEN ISLE	12,210	136,996	6,850	2,056	8,906	3,304	3,304
GREY EAGLE	8,080	97,570	4,879	4,433	9,312	(1,232)	-
GROVE CITY	5,049	74,750	3,738	4,805	8,543	(3,494)	-
HALLOCK	8,903	139,943	6,997	6,490	13,487	(4,584)	-
HARMONY	7,006	101,828	5,091	4,674	9,765	(2,759)	-
HAYWARD	2,758	129,062	6,453	3,174	9,627	(6,869)	-
HENDRICKS	14,936	103,613	5,181	3,314	8,495	6,441	6,441
HERMAN	8,015	64,761	3,238	4,295	7,533	482	482
HILLS	11,564	74,625	3,731	4,147	7,878	3,686	3,686
HOFFMAN	8,550	100,339	5,017	3,412	8,429	121	121
HOUSTON	10,512	136,560	6,828	5,176	12,004	(1,492)	-
IRONTON	10,432	84,204	4,210	956	5,166	5,266	5,266
JASPER	6,799	82,734	4,137	4,132	8,269	(1,470)	-
JEFFERS	6,706	72,957	3,648	3,079	6,727	(21)	-
KELLOGG	5,574	118,007	5,900	3,100	9,000	(3,426)	-
KENSINGTON	7,671	55,935	2,797	2,290	5,087	2,584	2,584
KETTLE RIVER	9,912	104,104	5,205	2,148	7,353	2,559	2,559
KILKENNY	10,977	76,152	3,808	3,249	7,057	3,920	3,920
KINNEY	4,034	124,540	6,227	1,642	7,869	(3,835)	-
LAFAYETTE	7,337	211,781	10,589	5,272	15,861	(8,524)	-
LAKE KABETOGAMA	4,072	24,492	1,225	855	2,080	1,992	1,992
LAKE LILLIAN	3,610	57,352	2,868	3,201	6,069	(2,459)	-
LAKE PARK	6,301	103,583	5,179	5,693	10,872	(4,571)	-
LANESBORO	7,145	89,385	4,469	4,691	9,160	(2,015)	-
LEROY	8,334	86,396	4,320	4,054	8,374	(40)	-
LESTER PRAIRIE	12,996	167,096	8,355	4,517	12,872	124	124
LEWISVILLE	2,352	77,641	3,882	4,194	8,076	(5,724)	-
LITTLEFORK	8,196	92,279	4,614	3,827	8,441	(245)	-
LOWRY	8,166	66,155	3,308	2,288	5,596	2,570	2,570
MABEL	9,338	73,266	3,663	3,535	7,198	2,140	2,140
MADISON LAKE	10,256	128,744	6,437	4,594	11,031	(775)	-
MANTORVILLE	6,729	83,824	4,191	4,378	8,569	(1,840)	-
MAYNARD	6,184	98,910	4,946	4,482	9,428	(3,244)	-
MC INTOSH	7,425	85,162	4,258	2,863	7,121	304	304
MENAHGA	6,298	114,260	5,713	3,999	9,712	(3,414)	-
MIESVILLE	9,075	111,123	5,556	3,470	9,026	49	49
MILAN	3,883	99,394	4,970	3,025	7,995	(4,112)	-
MILTONA	8,873	117,561	5,878	3,404	9,282	(409)	-
MORTON	5,101	83,330	4,167	2,133	6,300	(1,199)	-
NEW AUBURN	6,333	102,200	5,110	2,165	7,275	(942)	-
NEW YORK MILLS	12,730	83,509	4,175	5,903	10,078	2,652	2,652
NEWFOLDEN	5,481	67,126	3,356	5,408	8,764	(3,283)	-
ODIN	2,601	70,465	3,523	2,014	5,537	(2,936)	-
OKABENA	5,488	84,054	4,203	2,309	6,512	(1,024)	-
ORMSBY	2,810	75,733	3,787	1,791	5,578	(2,768)	-
ORONOCO	2,779	110,054	5,503	1,759	7,262	(4,483)	-
PALISADE	6,542	85,052	4,253	2,607	6,860	(318)	-
PIKE SANDY BRITT	8,660	110,048	5,502	5,484	10,986	(2,326)	-
PILLAGER	9,001	115,727	5,786	7,394	13,180	(4,179)	-
PRINSBURG	4,611	88,346	4,417	2,523	6,940	(2,329)	-
RANDALL	9,829	109,061	5,453	8,386	13,839	(4,010)	-
RANDOLPH	9,717	140,321	7,016	6,596	13,612	(3,895)	-
RAYMOND	4,093	87,460	4,373	4,339	8,712	(4,619)	-
RED WING	6,126	128,731	6,437	5,000	11,437	(5,311)	-
RENVILLE	12,282	113,923	5,696	6,264	11,960	322	322

**Table 4**  
**Calculation of Estimated 1996 Municipal Contribution**

<u>Name of Association</u>	<u>1996 Financial Requirements</u>	<u>1995 Assets</u>	<u>5 Percent Assumed Interest</u>	<u>1996 Anticipated State Aid</u>	<u>Total Interest &amp; State Aid</u>	<u>Balance of Financial Requirements</u>	<u>1996 Required Municipal Contribution</u>
<b><u>LUMP SUM - \$300 OR MORE.</u></b>							
<b><u>BUT LESS THAN \$500 PER</u></b>							
<b><u>YEAR OF SERVICE (cont.)</u></b>							
ROTHSAY	7,718	149,226	7,461	5,001	12,462	(4,744)	-
ROYALTON	8,634	106,651	5,333	4,539	9,872	(1,238)	-
RUSSELL	7,511	47,676	2,384	2,682	5,066	2,445	2,445
RUTHTON	5,610	88,359	4,418	2,407	6,825	(1,215)	-
SHAFER	2,349	99,157	4,958	3,567	8,525	(6,176)	-
SHEVLIN	5,150	61,514	3,076	1,710	4,786	364	364
SOUTH HAVEN	8,841	121,576	6,079	5,281	11,360	(2,519)	-
STARBUCK	11,131	99,431	4,972	6,664	11,636	(505)	-
STEPHEN	8,238	124,550	6,228	4,893	11,121	(2,883)	-
STORDEN	6,159	96,732	4,837	2,744	7,581	(1,422)	-
SUNBURG	6,260	52,418	2,621	5,026	7,647	(1,387)	-
TOWER	5,448	52,312	2,616	1,214	3,830	1,618	1,618
TWIN VALLEY	6,894	81,387	4,069	4,460	8,529	(1,635)	-
TYLER	7,730	124,033	6,202	5,020	11,222	(3,492)	-
UNDERWOOD	4,955	73,232	3,662	6,088	9,750	(4,795)	-
UPSALA	6,243	74,836	3,742	3,775	7,517	(1,274)	-
VERNDALE	4,354	116,765	5,838	3,932	9,770	(5,416)	-
VERNON CENTER	6,769	81,704	4,085	2,618	6,703	66	66
WALDORF	5,303	142,173	7,109	3,953	11,062	(5,759)	-
WALNUT GROVE	6,233	82,379	4,119	3,752	7,871	(1,638)	-
WATKINS	11,800	115,158	5,758	4,641	10,399	1,401	1,401
WATSON	4,743	105,012	5,251	4,462	9,713	(4,970)	-
WELCOME	10,772	142,955	7,148	4,685	11,833	(1,061)	-
WENDELL	4,255	70,008	3,500	3,454	6,954	(2,699)	-
WEST CONCORD	-	164,401	8,220	6,180	14,400	(14,971)	-
WOLF LAKE	4,630	104,485	5,224	3,575	8,799	(4,169)	-
WOOD LAKE	6,322	79,362	3,968	2,557	6,525	(203)	-
WRENSHALL	7,914	107,927	5,396	2,768	8,164	(250)	-
WYOMING	8,960	135,146	6,757	8,667	15,424	(6,464)	-
<b>Total</b>	<b>1,050,446</b>	<b>14,056,705</b>	<b>702,842</b>	<b>576,055</b>	<b>1,278,897</b>	<b>(230,840)</b>	<b>85,657</b>
<b><u>LUMP SUM - \$500 OR MORE.</u></b>							
<b><u>BUT LESS THAN \$1,000 PER</u></b>							
<b><u>YEAR OF SERVICE</u></b>							
ADA	11,983	163,936	8,197	7,713	15,910	(3,927)	-
AITKIN	39,339	275,645	13,782	15,492	29,274	10,065	10,065
ANNANDALE	24,585	207,670	10,384	13,948	24,332	253	253
APPLETON	17,789	203,145	10,157	8,753	18,910	(1,121)	-
ARLINGTON	14,455	218,722	10,936	8,059	18,995	(4,540)	-
AVON	11,886	136,003	6,800	10,601	17,401	(5,515)	-
BABBITT	13,195	213,694	10,685	4,743	15,428	(2,233)	-
BACKUS	13,236	210,905	10,545	4,932	15,477	(2,241)	-
BAGLEY	19,572	214,985	10,749	8,671	19,420	152	152
BARNESVILLE	19,273	207,478	10,374	8,607	18,981	292	292
BARNUM	11,800	153,752	7,688	3,007	10,695	1,105	1,105
BATTLE LAKE	8,478	170,016	8,501	7,570	16,071	(7,593)	-
BAUDETTE	18,296	278,798	13,940	6,905	20,845	(2,549)	-
BEAVER BAY	9,686	53,716	2,686	507	3,193	6,493	6,493
BELLE PLAINE	30,839	278,244	13,912	12,175	26,087	4,752	4,752
BENSON	16,718	261,611	13,081	11,944	25,025	(8,307)	-
BIG LAKE	26,053	212,594	10,630	18,317	28,947	(2,894)	-
BIGFORK	14,128	165,709	8,285	7,262	15,547	(1,419)	-
BIWABIK CITY	13,344	203,619	10,181	2,082	12,263	1,081	1,081
BLACKDUCK	12,348	161,223	8,061	6,077	14,138	(1,790)	-
BLOOMING PRAIRIE	27,892	282,297	14,115	11,340	25,455	2,437	2,437

**Table 4**  
**Calculation of Estimated 1996 Municipal Contribution**

Name of Association	1996 Financial Requirements	1995 Assets	5 Percent Assumed Interest	1996 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1996 Required Municipal Contribution
<b>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)</b>							
BOVEY	16,491	112,602	5,630	3,108	8,738	7,753	7,753
BRECKENRIDGE	27,153	373,397	18,670	11,090	29,760	(2,607)	-
BROWNS VALLEY	10,733	96,564	4,828	1,840	6,668	4,065	4,065
BUHL	6,997	79,443	3,972	1,531	5,503	1,494	1,494
CALEDONIA	15,551	228,001	11,400	10,477	21,877	(6,326)	-
CALUMET	15,917	125,499	6,275	2,440	8,715	7,202	7,202
CANBY	15,031	341,615	17,081	7,602	24,683	(9,652)	-
CANNON FALLS	27,297	398,024	19,901	17,948	37,849	(10,552)	-
CARLOS	12,946	232,624	11,631	4,178	15,809	(2,863)	-
CARLTON	17,691	238,333	11,917	6,922	18,839	(1,148)	-
CENTER CITY	12,572	129,661	6,483	3,760	10,243	2,329	2,329
CHATFIELD	23,895	140,003	7,000	9,409	16,409	7,486	7,486
CLARA CITY	9,288	142,357	7,118	6,270	13,388	(4,100)	-
CLEAR LAKE	12,027	158,353	7,918	8,798	16,716	(4,689)	-
CLEARBROOK	9,161	237,136	11,857	5,773	17,630	(8,469)	-
CLEVELAND	15,614	147,042	7,352	5,522	12,874	2,740	2,740
COKATO	29,359	223,884	11,194	10,164	21,358	8,001	8,001
COLERAINE	18,435	114,483	5,724	3,703	9,427	9,008	9,008
COOK	2,949	208,474	10,424	6,526	16,950	(14,001)	-
COSMOS	3,852	123,939	6,197	3,771	9,968	(6,116)	-
CROMWELL	14,186	91,148	4,557	2,244	6,801	7,385	7,385
DAWSON	14,932	302,495	15,125	7,648	22,773	(7,841)	-
DAYTON	24,617	249,997	12,500	10,753	23,253	1,364	1,364
DEER RIVER	13,157	201,781	10,089	11,710	21,799	(8,642)	-
DEERWOOD	11,172	91,862	4,593	6,239	10,832	340	340
DILWORTH	16,435	328,729	16,436	11,306	27,742	(11,307)	-
DODGE CENTER	8,274	176,575	8,829	6,401	15,230	(6,956)	-
EDEN VALLEY	14,034	192,339	9,617	6,087	15,704	(1,670)	-
EDGERTON	11,779	114,325	5,716	6,080	11,796	(17)	-
ELBOW LAKE	14,512	175,558	8,778	4,664	13,442	1,070	1,070
EMILY	11,413	123,782	6,189	2,777	8,966	2,447	2,447
EYOTA	9,707	116,275	5,814	6,259	12,073	(2,366)	-
FLOODWOOD	18,314	148,618	7,431	4,456	11,887	6,427	6,427
FRAZEE	10,313	160,712	8,036	7,753	15,789	(5,476)	-
FULDA	22,797	243,407	12,170	7,830	20,000	2,797	2,797
GAYLORD	17,873	243,906	12,195	8,041	20,236	(2,363)	-
GILBERT	14,753	200,305	10,015	3,541	13,556	1,197	1,197
GLENWOOD	32,701	136,610	6,831	10,617	17,448	15,253	15,253
GONVICK	11,690	66,347	3,317	3,318	6,635	5,055	5,055
GOOD THUNDER	20,049	235,680	11,784	5,779	17,563	2,486	2,486
GOODVIEW	11,645	217,148	10,857	6,289	17,146	(5,501)	-
GRAND MARAIS	18,046	231,745	11,587	4,931	16,518	1,528	1,528
GRANITE FALLS	17,282	186,699	9,335	10,400	19,735	(2,453)	-
GREENWOOD	13,230	99,239	4,962	2,865	7,827	5,403	5,403
HACKENSACK	18,302	92,614	4,631	5,032	9,663	8,639	8,639
HAMBURG	22,108	53,125	2,656	2,480	5,136	16,972	16,972
HAMEL	22,757	258,573	12,929	12,134	25,063	(2,306)	-
HANOVER	13,103	93,573	4,679	10,764	15,443	(2,340)	-
HAYFIELD	29,288	202,420	10,121	8,105	18,226	11,062	11,062
HECTOR	13,772	177,864	8,893	7,009	15,902	(2,130)	-
HENDERSON	15,759	103,057	5,153	3,159	8,312	7,447	7,447
HENNING	17,330	122,030	6,102	4,791	10,893	6,437	6,437
HERON LAKE	14,675	154,283	7,714	4,260	11,974	2,701	2,701
HINCKLEY	16,890	182,004	9,100	8,609	17,709	(819)	-
HOLDINGFORD	17,898	158,153	7,908	4,067	11,975	5,923	5,923
HOWARD LAKE	24,142	197,742	9,887	7,439	17,326	6,816	6,816
IDEAL	22,841	196,878	9,844	5,892	15,736	7,105	7,105

**Table 4**  
**Calculation of Estimated 1996 Municipal Contribution**

Name of Association	1996 Financial Requirements	1995 Assets	5 Percent Assumed Interest	1996 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1996 Required Municipal Contribution
<b>LUMP SUM - \$500 OR MORE.</b>							
<b>BUT LESS THAN \$1,000 PER</b>							
<b>YEAR OF SERVICE (cont.)</b>							
ISLE	10,627	112,735	5,637	7,386	13,023	(2,396)	-
JANESVILLE	21,079	139,258	6,963	7,819	14,782	6,297	6,297
JORDAN	39,629	305,958	15,298	11,572	26,870	12,759	12,759
KANDIYOHI	7,548	129,851	6,493	4,430	10,923	(3,375)	-
KASOTA	6,601	157,255	7,863	7,153	15,016	(8,415)	-
KASSON	31,542	204,207	10,210	11,419	21,629	9,913	9,913
KEEWATIN	16,054	231,323	11,566	1,907	13,473	2,581	2,581
KIMBALL	15,590	108,434	5,422	6,240	11,662	3,928	3,928
LACRESCENT	7,912	270,334	13,517	13,150	26,667	(18,755)	-
LAKE BENTON	11,241	105,205	5,260	5,096	10,356	885	885
LAKE CRYSTAL	26,555	200,495	10,025	10,329	20,354	6,201	6,201
LAKEFIELD	12,627	204,575	10,229	9,100	19,329	(6,702)	-
LAMBERTON	10,869	79,248	3,962	5,061	9,023	1,846	1,846
LEWISTON	19,403	253,757	12,688	9,590	22,278	(2,875)	-
LEXINGTON	15,986	254,337	12,717	4,430	17,147	(1,161)	-
LINWOOD	15,790	232,499	11,625	8,363	19,988	(4,198)	-
LONSDALE	28,404	303,191	15,160	11,466	26,626	1,778	1,778
LUTSEN	8,090	74,729	3,736	2,809	6,545	1,545	1,545
LUVERNE	50,781	305,689	15,284	13,849	29,133	21,648	21,648
MADELIA	22,810	201,633	10,082	8,434	18,516	4,294	4,294
MADISON	18,576	219,817	10,991	7,270	18,261	315	315
MAHNOMEN	12,619	172,105	8,605	7,084	15,689	(3,070)	-
MAPLE LAKE	23,096	287,994	14,400	14,964	29,364	(6,268)	-
MAPLETON	9,734	302,992	15,150	7,998	23,148	(13,414)	-
MARBLE	13,960	123,427	6,171	1,083	7,254	6,706	6,706
MAYER	15,315	137,507	6,875	3,079	9,954	5,361	5,361
MC GREGOR	9,446	163,477	8,174	9,182	17,356	(7,910)	-
MELROSE	16,500	169,020	8,451	10,604	19,055	(2,555)	-
MINNEOTA	20,266	228,259	11,413	6,901	18,314	1,952	1,952
MINNESOTA LAKE	11,398	216,074	10,804	3,122	13,926	(2,528)	-
MISSION	7,588	31,363	1,568	5,449	7,017	571	571
MONTGOMERY	39,347	136,012	6,801	11,642	18,443	20,904	20,904
MONTROSE	16,343	119,542	5,977	4,232	10,209	6,134	6,134
MOOSE LAKE	8,042	143,101	7,155	8,715	15,870	(7,828)	-
MORGAN	14,759	260,652	13,033	6,299	19,332	(4,573)	-
MORRIS	20,213	228,349	11,417	15,133	26,550	(6,337)	-
MOTLEY	10,140	192,459	9,623	4,772	14,395	(4,255)	-
NASHWAUK	23,893	212,000	10,600	5,916	16,516	7,377	7,377
NEVIS	12,498	189,626	9,481	5,085	14,566	(2,068)	-
NEW GERMANY	11,101	169,862	8,493	2,815	11,308	(207)	-
NEW LONDON	25,197	191,264	9,563	12,253	21,816	3,381	3,381
NEW MARKET	10,210	134,238	6,712	8,723	15,435	(5,225)	-
NEW RICHLAND	9,684	157,241	7,862	7,956	15,818	(6,134)	-
NEW SCANDIA	29,232	257,954	12,898	10,863	23,761	5,471	5,471
NICOLLET	12,071	132,351	6,618	9,880	16,498	(4,427)	-
NORWOOD	19,557	135,593	6,780	5,264	12,044	7,513	7,513
OAK GROVE	11,220	226,601	11,330	12,826	24,156	(12,936)	-
OGILVIE	9,162	119,043	5,952	5,794	11,746	(2,584)	-
OLIVIA	17,952	143,046	7,152	9,265	16,417	1,535	1,535
ONAMIA	12,369	225,118	11,256	6,406	17,662	(5,293)	-
ORR	4,266	89,561	4,478	2,632	7,110	(2,844)	-
ORTONVILLE	26,978	235,736	11,787	5,561	17,348	9,630	9,630
PALO	13,299	152,740	7,637	2,256	9,893	3,406	3,406
PARKERS PRAIRIE	17,119	93,249	4,662	3,877	8,539	8,580	8,580
PAYNESVILLE	19,939	187,537	9,377	12,503	21,880	(1,941)	-
PENNOCK	8,637	114,488	5,724	4,699	10,423	(1,786)	-
PERHAM	20,041	211,755	10,588	11,497	22,085	(2,044)	-
PIERZ	20,009	232,179	11,609	14,838	26,447	(6,438)	-

**Table 4**  
**Calculation of Estimated 1996 Municipal Contribution**

<u>Name of Association</u>	<u>1996 Financial Requirements</u>	<u>1995 Assets</u>	<u>5 Percent Assumed Interest</u>	<u>1996 Anticipated State Aid</u>	<u>Total Interest &amp; State Aid</u>	<u>Balance of Financial Requirements</u>	<u>1996 Required Municipal Contribution</u>
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)</u>							
PINE ISLAND	15,409	215,317	10,766	14,860	25,626	(10,217)	-
PLATO	11,142	152,326	7,616	3,158	10,774	368	368
PRESTON	11,102	157,899	7,895	6,047	13,942	(2,840)	-
PROCTOR	19,596	171,864	8,593	9,601	18,194	1,402	1,402
REMER	10,783	154,624	7,731	4,862	12,593	(1,810)	-
RICE	14,039	128,705	6,435	6,303	12,738	1,301	1,301
RICE LAKE	20,731	258,865	12,943	7,532	20,475	256	256
RICHMOND	22,582	183,208	9,160	7,658	16,818	5,764	5,764
ROCKVILLE	17,916	117,492	5,875	6,983	12,858	5,058	5,058
ROGERS	26,314	285,957	14,298	12,988	27,286	(972)	-
RUSH CITY	31,159	259,063	12,953	8,145	21,098	10,061	10,061
SACRED HEART	14,001	151,864	7,593	3,293	10,886	3,115	3,115
SAINT CHARLES	18,828	233,917	11,696	9,285	20,981	(2,153)	-
SAINT CLAIR	19,048	248,054	12,403	8,237	20,640	(1,592)	-
SAINT CLOUD	22,108	452,884	22,644	21,441	44,085	(21,977)	-
SAINT FRANCIS	10,607	245,089	12,254	5,881	18,135	(7,528)	-
SAINT JOSEPH	39,734	391,656	19,583	15,995	35,578	4,156	4,156
SAINT MICHAEL	14,472	167,322	8,366	10,602	18,968	(4,496)	-
SAINT STEPHEN	18,401	159,878	7,994	7,247	15,241	3,160	3,160
SANDSTONE	11,737	229,517	11,476	8,034	19,510	(7,773)	-
SARTELL	24,358	188,943	9,447	17,498	26,945	(2,587)	-
SAUK CENTRE	23,952	185,609	9,280	15,158	24,438	(486)	-
SCANDIA VALLEY	6,328	98,735	4,937	3,471	8,408	(2,080)	-
SCANLON	9,746	71,344	3,567	1,794	5,361	4,385	4,385
SCHROEDER	8,873	72,280	3,614	603	4,217	4,656	4,656
SEBEKA	11,953	167,309	8,365	6,462	14,827	(2,874)	-
SHERBURN	12,297	129,958	6,498	4,874	11,372	925	925
SILVER BAY	12,578	158,048	7,902	6,291	14,193	(1,615)	-
SILVER LAKE	25,119	139,498	6,975	5,049	12,024	13,095	13,095
SLAYTON	26,644	195,442	9,772	8,349	18,121	8,523	8,523
SPICER	18,508	183,780	9,189	8,524	17,713	795	795
SPRING GROVE	15,557	94,014	4,701	5,381	10,082	5,475	5,475
SPRING VALLEY	18,713	320,938	16,047	8,564	24,611	(5,898)	-
SPRINGFIELD	17,743	193,384	9,669	9,586	19,255	(1,512)	-
STACY-LENT	14,130	131,445	6,572	7,297	13,869	261	261
STAPLES	28,666	192,096	9,605	10,276	19,881	8,785	8,785
STEWART	16,292	107,325	5,366	4,271	9,637	6,655	6,655
STEWARTVILLE	18,266	322,618	16,131	16,848	32,979	(14,713)	-
TACONITE	11,302	81,738	4,087	1,558	5,645	5,657	5,657
TAYLORS FALLS	15,740	302,725	15,136	2,483	17,619	(1,879)	-
THOMSON TOWN	23,749	259,217	12,961	8,736	21,697	2,052	2,052
TRIMONT	6,063	192,710	9,636	5,301	14,937	(8,874)	-
TRUMAN	11,266	122,043	6,102	6,015	12,117	(851)	-
WABASHA	31,146	161,506	8,075	9,072	17,147	13,999	13,999
WACONIA	27,247	368,477	18,424	14,806	33,230	(5,983)	-
WAITE PARK	16,794	178,912	8,946	11,760	20,706	(3,912)	-
WARROAD	13,783	98,511	4,926	12,200	17,126	(3,343)	-
WATERTOWN	27,160	270,351	13,518	11,866	25,384	1,776	1,776
WATERVILLE	9,750	165,918	8,296	5,761	14,057	(4,307)	-
WAVERLY	12,298	89,024	4,451	4,675	9,126	3,172	3,172
WESTBROOK	8,440	112,113	5,606	5,431	11,037	(2,597)	-
WHEATON	17,095	262,662	13,133	7,910	21,043	(3,948)	-
WINNEBAGO	11,387	119,997	6,000	7,083	13,083	(1,696)	-
WINSTED	12,411	209,742	10,487	6,407	16,894	(4,483)	-
YOUNG AMERICA	14,447	160,208	8,010	4,911	12,921	1,526	1,526
ZUMBRO FALLS	9,420	125,250	6,263	5,545	11,808	(2,388)	-
<b>Total</b>	<b>3,239,474</b>	<b>35,670,210</b>	<b>1,783,513</b>	<b>1,449,275</b>	<b>3,232,788</b>	<b>6,686</b>	<b>481,451</b>

**Table 4**  
**Calculation of Estimated 1996 Municipal Contribution**

Name of Association	1996 Financial Requirements	1995 Assets	5 Percent Assumed Interest	1996 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1996 Required Municipal Contribution
<b><u>LUMP SUM - \$1,000 OR MORE,</u></b>							
<b><u>BUT LESS THAN \$1,500 PER</u></b>							
<b><u>YEAR OF SERVICE</u></b>							
ALBERT LEA TOWN	132,929	168,791	8,440	3,150	11,590	121,339	121,339
AURORA	30,713	359,386	17,969	4,728	22,697	8,016	8,016
BLUE EARTH	27,304	321,861	16,093	12,034	28,127	(823)	-
BUFFALO	36,672	408,905	20,445	30,145	50,590	(13,918)	-
CARVER	28,945	175,163	8,758	4,963	13,721	15,224	15,224
CASS LAKE	25,203	306,429	15,321	13,202	28,523	(3,320)	-
CHISAGO CITY	38,361	297,156	14,858	10,712	25,570	12,791	12,791
CHISHOLM	14,376	464,764	23,238	13,191	36,429	(22,053)	-
COLD SPRING	31,935	301,970	15,099	14,749	29,848	2,087	2,087
CROOKSTON	41,042	284,273	14,214	11,568	25,782	15,260	15,260
CROSBY	38,440	294,949	14,747	8,933	23,680	14,760	14,760
DASSEL	30,387	353,760	17,688	10,367	28,055	2,332	2,332
DELANO	35,685	194,010	9,701	14,007	23,708	11,977	11,977
EAGLE LAKE	39,321	297,472	14,874	6,312	21,186	18,135	18,135
EAST BETHEL	23,625	381,368	19,068	18,359	37,427	(13,802)	-
ELY	24,008	406,867	20,343	15,409	35,752	(11,744)	-
EVELETH	15,667	121,666	6,083	7,779	13,862	1,805	1,805
FAIRFAX	26,733	373,024	18,651	6,663	25,314	1,419	1,419
FOLEY	26,201	362,425	18,121	16,749	34,870	(8,669)	-
GARRISON	15,939	205,111	10,256	8,359	18,615	(2,676)	-
HIBBING	26,852	300,407	15,020	11,900	26,920	(68)	-
HOYT LAKES	18,996	342,404	17,120	4,913	22,033	(3,037)	-
HUGO	13,360	302,183	15,109	11,971	27,080	(13,720)	-
ISANTI	46,638	366,847	18,342	16,441	34,783	11,855	11,855
JACKSON	23,584	327,551	16,378	14,417	30,795	(7,211)	-
LAKE CITY	25,392	330,588	16,529	17,105	33,634	(8,242)	-
LAKE ELMO	31,819	337,755	16,888	16,571	33,459	(1,640)	-
LE SUEUR	32,956	411,621	20,581	14,173	34,754	(1,798)	-
LINDSTROM	26,907	373,546	18,677	10,811	29,488	(2,581)	-
LITCHFIELD	42,972	350,489	17,524	22,786	40,310	2,662	2,662
LITTLE FALLS	29,569	337,429	16,871	15,746	32,617	(3,048)	-
LONG PRAIRIE	33,269	276,120	13,806	12,472	26,278	6,991	6,991
LORETTO	28,365	329,086	16,454	8,966	25,420	2,945	2,945
LOWER ST. CROIX VAL	23,838	510,794	25,540	18,068	43,608	(19,770)	-
MAHTOMEDI	35,118	350,976	17,549	21,828	39,377	(4,259)	-
MAPLE PLAIN	22,871	523,818	26,191	12,974	39,165	(16,294)	-
MILACA	16,965	377,086	18,854	12,712	31,566	(14,601)	-
MONTEVIDEO	32,637	327,455	16,373	14,406	30,779	1,858	1,858
MONTICELLO	47,432	337,605	16,880	33,234	50,114	(2,682)	-
MORA	26,647	370,468	18,523	18,357	36,880	(10,233)	-
MORRISTOWN	23,451	378,651	18,933	7,056	25,989	(2,538)	-
MT IRON	24,689	273,632	13,682	6,717	20,399	4,290	4,290
MT LAKE	27,016	266,862	13,343	7,725	21,068	5,948	5,948
NEW PRAGUE	32,665	460,757	23,038	18,061	41,099	(8,434)	-
NISSWA	28,000	274,245	13,712	15,172	28,884	(884)	-
NORTH BRANCH	41,059	307,082	15,354	14,535	29,889	11,170	11,170
NORTH MANKATO	33,999	250,472	12,524	24,225	36,749	(2,750)	-
OSAKIS	26,745	167,068	8,353	8,478	16,831	9,914	9,914
PELICAN RAPIDS	28,865	349,818	17,491	15,086	32,577	(3,712)	-
PEQUOT LAKES	21,622	266,587	13,329	8,935	22,264	(642)	-
PINE RIVER	27,978	405,781	20,289	8,479	28,768	(790)	-
REDWOOD FALLS	37,950	442,209	22,110	17,494	39,604	(1,654)	-
ROCKFORD	27,225	190,701	9,535	9,202	18,737	8,488	8,488
ROSEAU	25,798	227,811	11,391	14,043	25,434	364	364
SAINT ANTHONY	22,990	349,359	17,468	20,118	37,586	(14,596)	-
SAINT BONIFACIUS	29,377	242,764	12,138	10,187	22,325	7,052	7,052

**Table 4**  
**Calculation of Estimated 1996 Municipal Contribution**

Name of Association	1996 Financial Requirements	1995 Assets	5 Percent Assumed Interest	1996 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1996 Required Municipal Contribution
<b><u>LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE (cont.)</u></b>							
SAINT JAMES	40,949	289,004	14,450	14,207	28,657	12,292	12,292
SLEEPY EYE	41,139	445,505	22,275	15,986	38,261	2,878	2,878
TRACY	26,749	236,303	11,815	9,038	20,853	5,896	5,896
VICTORIA	42,373	201,362	10,068	9,757	19,825	22,548	22,548
WADENA	17,163	302,176	15,109	11,945	27,054	(9,891)	-
WALKER	19,805	209,494	10,475	11,786	22,261	(2,456)	-
WASECA	47,579	487,254	24,363	26,357	50,720	(3,141)	-
WAYZATA	36,135	439,462	21,973	22,959	44,932	(8,797)	-
ZIMMERMAN	33,358	314,937	15,747	11,739	27,486	5,872	5,872
<b>Total</b>	<b>2,034,352</b>	<b>21,042,874</b>	<b>1,052,141</b>	<b>880,517</b>	<b>1,932,658</b>	<b>101,694</b>	<b>348,168</b>
<b><u>LUMP SUM - \$1,500 OR MORE, BUT LESS THAN \$2,000 PER YEAR OF SERVICE</u></b>							
BASS BROOK	34,307	485,063	24,253	15,834	40,087	(5,780)	-
BECKER	45,741	548,962	27,448	29,248	56,696	(10,955)	-
CAMBRIDGE	41,386	347,221	17,361	27,016	44,377	(2,991)	-
COTTAGE GROVE	81,701	1,061,086	53,054	55,943	108,997	(27,296)	-
DETROIT LAKES	38,197	553,009	27,650	29,443	57,093	(18,896)	-
EAST GRAND FORKS	39,705	619,436	30,972	23,964	54,936	(15,231)	-
FARMINGTON	82,891	427,526	21,376	23,811	45,187	37,704	37,704
FOREST LAKE	53,532	584,234	29,212	43,192	72,404	(18,872)	-
HAM LAKE	58,128	380,128	19,006	21,474	40,480	17,648	17,648
HERMANTOWN	83,111	431,510	21,576	16,559	38,135	44,976	44,976
INTERNATIONAL FALLS	43,111	554,163	27,708	27,020	54,728	(11,617)	-
LONG LAKE	46,017	481,727	24,086	22,275	46,361	(344)	-
NEWPORT	46,232	479,495	23,975	9,272	33,247	12,985	12,985
NORTH ST. PAUL	67,299	676,787	33,839	27,309	61,148	6,151	6,151
OSSEO	66,176	256,896	12,845	7,428	20,273	45,903	45,903
PARK RAPIDS	35,681	456,368	22,818	23,479	46,297	(10,616)	-
PRINCETON	56,519	634,515	31,726	27,640	59,366	(2,847)	-
SAINT PAUL PARK	33,643	383,828	19,191	12,184	31,375	2,268	2,268
SAINT PETER	54,791	613,228	30,661	24,194	54,855	(64)	-
SAUK RAPIDS	35,623	721,391	36,070	32,412	68,482	(32,859)	-
TWO HARBORS	36,566	501,167	25,058	16,022	41,080	(4,514)	-
VADNAIS HEIGHTS	99,333	480,408	24,020	29,763	53,783	45,550	45,550
WINDOM	27,774	522,888	26,144	17,058	43,202	(15,428)	-
<b>Total</b>	<b>1,207,464</b>	<b>12,201,036</b>	<b>610,049</b>	<b>562,540</b>	<b>1,172,589</b>	<b>34,875</b>	<b>213,185</b>
<b><u>LUMP SUM - \$2,000 OR MORE, BUT LESS THAN \$2,500 PER YEAR OF SERVICE</u></b>							
BEMIDJI PIONEER	82,968	951,105	47,555	55,762	103,317	(20,349)	-
CENTENNIAL	75,573	664,807	33,240	39,945	73,185	2,388	2,388
ELK RIVER	85,238	895,562	44,778	42,091	86,869	(1,631)	-
EXCELSIOR	63,414	1,158,018	57,901	49,818	107,719	(44,305)	-
FERGUS FALLS	65,832	953,818	47,691	37,909	85,600	(19,768)	-
INVER GROVE HEIGHTS	111,997	1,390,847	69,542	56,618	126,160	(14,163)	-
LITTLE CANADA	72,389	902,976	45,149	22,430	67,579	4,810	4,810
MAPLEWOOD	376,458	2,356,095	117,805	111,103	228,908	147,550	147,550
OAKDALE	81,003	568,811	28,441	24,579	53,020	27,983	27,983
OWATONNA	99,608	868,824	43,441	61,166	104,607	(4,999)	-
PRIOR LAKE	65,429	632,669	31,633	45,343	76,976	(11,547)	-

**Table 4**  
**Calculation of Estimated 1996 Municipal Contribution**

<u>Name of Association</u>	<u>1996 Financial Requirements</u>	<u>1995 Assets</u>	<u>5 Percent Assumed Interest</u>	<u>1996 Anticipated State Aid</u>	<u>Total Interest &amp; State Aid</u>	<u>Balance of Financial Requirements</u>	<u>1996 Required Municipal Contribution</u>
<b><u>LUMP SUM - \$2,000 OR MORE, BUT LESS THAN \$2,500 PER YEAR OF SERVICE (cont.)</u></b>							
ROSEMOUNT	68,181	410,165	20,508	28,356	48,864	19,317	19,317
SHAKOPEE	116,057	819,432	40,972	39,502	80,474	35,583	35,583
THIEF RIVER FALLS	37,778	477,224	23,861	21,781	45,642	(7,864)	-
WILLMAR	75,905	886,333	44,317	41,991	86,308	(10,403)	-
<b>Total</b>	<b>1,477,830</b>	<b>13,936,686</b>	<b>696,834</b>	<b>678,394</b>	<b>1,375,228</b>	<b>102,602</b>	<b>237,631</b>
<b><u>LUMP SUM - \$2,500 OR MORE, BUT LESS THAN \$3,000 PER YEAR OF SERVICE</u></b>							
BAYPORT	50,924	1,010,151	50,508	32,167	82,675	(31,751)	-
HASTINGS	99,207	1,352,185	67,609	58,197	125,806	(26,599)	-
MARSHALL	114,970	1,122,610	56,131	36,906	93,037	21,933	21,933
STILLWATER	89,660	1,140,706	57,035	58,262	115,297	(25,637)	-
WOODBURY	169,493	1,510,430	75,522	66,956	142,478	27,015	27,015
<b>Total</b>	<b>524,254</b>	<b>6,136,082</b>	<b>306,805</b>	<b>252,488</b>	<b>559,293</b>	<b>(35,039)</b>	<b>48,948</b>
<b><u>LUMP SUM - \$3,000 OR MORE, BUT LESS THAN \$3,500 PER YEAR OF SERVICE</u></b>							
ALEXANDRIA	134,620	1,060,106	53,005	43,654	96,659	37,961	37,961
GOLDEN VALLEY	85,717	2,006,648	100,332	66,069	166,401	(80,684)	-
GRAND RAPIDS	81,885	1,003,575	50,179	43,092	93,271	(11,386)	-
HOPKINS	113,264	1,422,593	71,130	41,069	112,199	1,065	1,065
MAPLE GROVE	255,847	2,014,158	100,708	106,192	206,900	48,947	48,947
NORTHFIELD	99,550	1,154,860	57,743	48,298	106,041	(6,491)	-
<b>Total</b>	<b>770,883</b>	<b>8,661,940</b>	<b>433,097</b>	<b>348,374</b>	<b>781,471</b>	<b>(10,588)</b>	<b>87,973</b>
<b><u>LUMP SUM - \$3,500 OR MORE PER YEAR OF SERVICE</u></b>							
BRAINERD	162,373	1,635,473	81,774	66,504	148,278	14,095	14,095
LAKEVILLE	296,519	1,885,777	94,289	72,515	166,804	129,715	129,715
<b>Total</b>	<b>458,892</b>	<b>3,521,250</b>	<b>176,063</b>	<b>139,019</b>	<b>315,082</b>	<b>143,810</b>	<b>143,810</b>
<b>TOTAL FOR LUMP SUMS</b>	<b>11,127,102</b>	<b>121,948,970</b>	<b>6,097,431</b>	<b>5,222,731</b>	<b>11,320,162</b>	<b>(215,780)</b>	<b>1,665,035</b>
<b><u>MONTHLY SERVICE</u></b>							
CHASKA	80,012	1,634,048	81,702	33,934	115,636	(35,624)	-
COLUMBIA HEIGHTS	-	1,040,742	52,037	54,482	106,519	(117,009)	-
EDEN PRAIRIE	348,479	3,971,645	198,582	139,315	337,897	10,582	10,582
HUTCHINSON	57,246	819,898	40,995	37,869	78,864	(21,618)	-
MINNETONKA	86,016	5,278,982	263,949	157,435	421,384	(335,368)	-
MOUND	105,469	1,860,822	93,041	48,685	141,726	(36,257)	-
PINE CITY	18,601	374,203	18,710	18,214	36,924	(18,323)	-
SPRING LAKE PARK	103,729	4,150,830	207,542	135,877	343,419	(239,690)	-
WHITE BEAR LAKE	101,844	2,994,171	149,709	92,875	242,584	(140,740)	-
WORTHINGTON	92,902	828,612	41,431	25,279	66,710	26,192	26,192
<b>TOTAL MONTHLY SERVICE</b>	<b>994,298</b>	<b>22,953,953</b>	<b>1,147,698</b>	<b>743,965</b>	<b>1,891,663</b>	<b>(907,855)</b>	<b>36,774</b>

**Table 4**  
**Calculation of Estimated 1996 Municipal Contribution**

<u>Name of Association</u>	<u>1996 Financial Requirements</u>	<u>1995 Assets</u>	<u>5 Percent Assumed Interest</u>	<u>1996 Anticipated State Aid</u>	<u>Total Interest &amp; State Aid</u>	<u>Balance of Financial Requirements</u>	<u>1996 Required Municipal Contribution</u>
<b>MONTHLY/LS* COMBINATION</b>							
APPLE VALLEY	140,383	1,682,899	84,145	92,882	177,027	(36,644)	-
BROOKLYN CENTER	100,580	2,734,697	136,735	69,299	206,034	(105,454)	-
CHANHASSEN	63,411	917,809	45,890	41,111	87,001	(23,590)	-
EAGAN	248,178	2,559,985	127,999	142,807	270,806	(22,628)	-
FAIRMONT	28,402	1,722,290	86,115	33,725	119,840	(91,438)	-
GLENCOE	44,795	454,387	22,719	15,524	38,243	6,552	6,552
LAKE JOHANNA	157,751	2,557,244	127,862	117,367	245,229	(87,478)	-
NEW BRIGHTON	79,257	1,621,780	81,089	54,854	135,943	(56,686)	-
NEW HOPE	80,099	1,064,430	53,222	52,307	105,529	(25,430)	-
NEW ULM	75,409	1,359,996	68,000	36,054	104,054	(28,645)	-
PIPESTONE	52,335	311,902	15,595	14,261	29,856	22,479	22,479
PLYMOUTH	126,143	2,219,849	110,992	164,632	275,624	(149,481)	-
ROBBINSDALE	53,240	927,559	46,378	34,163	80,541	(27,301)	-
ROSEVILLE	233,393	3,781,566	189,078	97,431	286,509	(53,116)	-
SAVAGE	135,859	1,092,424	54,621	28,788	83,409	52,450	52,450
<b>TOTAL MONTHLY/LS* COMBINATION</b>	<u>1,619,235</u>	<u>25,008,817</u>	<u>1,250,440</u>	<u>995,205</u>	<u>2,245,645</u>	<u>(626,410)</u>	<u>81,481</u>
<b>GRAND TOTAL FOR LUMP SUM, MONTHLY SERVICE, AND MONTHLY/LS* COMBINATION</b>	<u>13,740,635</u>	<u>169,911,740</u>	<u>8,495,569</u>	<u>6,961,901</u>	<u>15,457,470</u>	<u>(1,750,045)</u>	<u>1,783,290</u>

\* LS-LUMP SUM



**Table 5**  
**Revenues and Expenditures**  
**For the year ended December 31, 1995**

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<b>DEFINED CONTRIBUTION</b>							
ALASKA TOWNSHIP	1,749	-	557	277	-	-	-
ALBANY	6,916	10,000	19,396	2,000	765	8,189	-
ANDOVER	40,140	32,250	93,617	2,000	5,364	39,249	-
ANOKA-CHAMPLIN	84,041	-	269,943	-	7,891	-	-
AUSTIN	100,800	-	6,630	-	418	-	-
BRAHAM	9,214	-	40,625	111	1,105	52,736	-
BREWSTER	5,591	-	4,537	700	226	7,700	-
BROOKLYN PARK	132,679	15,545	680,847	1,513	44,723	209,244	-
CALLAWAY	3,333	-	5,103	-	599	-	-
COLOGNE	5,141	1,500	7,752	-	705	-	-
COON RAPIDS	127,346	-	479,719	3,000	45,429	88,379	-
CRANE LAKE	609	-	3,494	1,278	-	-	-
CROSSLAKE	9,401	10,275	29,991	1,000	-	21,879	-
CRYSTAL	52,693	61,301	392,444	33,540	24,146	1,693,932	-
DALBO	3,570	-	6,900	1,316	-	5,373	-
DONNELLY	2,618	-	1,101	(50)	142	6,588	-
EDINA	195,355	-	716,206	164,592	43,339	2,166,040	3,532
ELGIN	7,109	-	11,726	-	826	-	-
EMBARRASS	2,212	-	2,566	1,280	-	1,294	-
ERSKINE	2,331	-	1,025	-	-	5,794	-
FALCON HEIGHTS	21,859	-	104,964	3,487	4,468	6,377	-
FOSSTON	7,951	2,000	8,962	1	600	12,794	-
FOUNTAIN	1,521	-	1,459	-	170	-	-
FRIDLEY	76,077	-	226,446	-	11,328	304	-
GARY	1,739	-	955	241	100	891	-
GIBBON	6,248	1,000	12,952	3,125	1,479	44,599	-
GLENVILLE	3,305	-	2,784	-	208	11,012	-
GOODHUE	12,478	-	22,558	2,000	13	-	-
HAMPTON	1,564	-	9,320	3,000	100	-	-
HARDWICK	2,567	-	3,018	546	585	6,011	-
HAWLEY	7,709	5,500	13,218	-	407	-	-
IVANHOE	3,734	2,000	6,062	-	1,255	-	-
KENYON	9,465	3,000	14,061	-	220	-	-
KERKHOVEN	4,371	300	4,897	159	93	-	-
KIESTER	2,715	-	4,200	-	122	1,002	-
LAKE GEORGE	2,160	-	2,484	654	50	338	-
LAKEPORT	2,295	860	1,403	-	-	-	-
LE CENTER	8,121	4,000	10,932	-	322	8,800	-
LONDON	1,910	-	665	-	320	-	-
LONGVILLE	7,236	10,500	11,347	1,000	893	17,725	-
LYLE	2,404	-	959	-	400	-	-
MAGNOLIA	967	-	1,369	-	-	-	-
MARINE ON ST. CROIX	4,082	3,000	27,611	929	265	-	-
MAZEPPA	4,252	-	9,168	4,055	345	-	-
MEDICINE LAKE	1,270	18,000	49,030	2,000	1,245	24,424	-
MENDOTA HEIGHTS	39,510	21,572	99,450	-	1,200	60,215	-
MENTOR	1,965	-	1,526	-	-	-	-
MILLERVILLE	1,746	5,000	16,251	-	-	-	-
MILROY	2,488	-	4,032	40	250	-	-
MURDOCK	2,541	1,900	2,360	-	-	-	-
MYRTLE	2,067	-	207	-	-	-	-
NODINE	2,224	250	3,833	183	-	2,017	-
NORTHROP	486	800	4,586	-	-	-	-
ODESSA	3,046	200	439	-	158	-	-

**Table 5**  
**Revenues and Expenditures**  
**For the year ended December 31, 1995**

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<b>DEFINED CONTRIBUTION (cont.)</b>							
OKLEE	3,126	-	2,960	-	593	-	-
PLAINVIEW	11,108	3,293	25,793	1,000	-	15,099	-
PLUMMER	2,751	-	1,703	1,222	400	-	-
RAMSEY	30,816	-	9,766	370	-	-	-
RED LAKE FALLS	5,597	2,000	7,306	-	375	13,288	-
ROUND LAKE	3,901	-	11,612	937	3	10,085	-
RUSHFORD	8,585	1,500	8,102	203	1,581	-	-
SAINT HILAIRE	2,875	-	2,071	-	430	3,036	-
SEAFORTH	150	150	160	-	-	-	-
SOUTH BEND	3,226	7,142	4,532	-	-	-	4,632
SWANVILLE	3,948	3,500	4,661	1,052	54	16,065	-
TOIVOLA	1,542	-	5,678	-	350	-	-
ULEN	3,465	275	3,710	-	-	-	-
VERMILION LAKE	721	500	6,551	-	300	767	-
WABASSO	4,548	-	12,686	-	300	9,930	-
WAHKON	1,146	-	3,418	218	-	2,401	-
WANAMINGO	7,333	6,811	6,392	-	-	3,625	-
WANDA	1,950	-	2,774	297	-	-	-
WELLS	9,419	1,500	16,793	2,703	506	22,069	-
WILLIAMS	5,086	-	1,814	1,348	-	1,483	-
WINTHROP	5,546	1,440	13,005	-	510	44,709	-
ZUMBROTA	8,927	-	5,681	694	293	-	1,123
<b>TOTAL</b>	<b>1,172,687</b>	<b>238,864</b>	<b>3,614,855</b>	<b>244,021</b>	<b>207,969</b>	<b>4,645,463</b>	<b>9,287</b>
<b>LUMP SUM - LESS THAN \$50 PER YEAR OF SERVICE</b>							
CLIMAX	1,437	-	645	-	255	3,075	-
ELBOW-TULABY	1,171	-	479	-	126	-	-
FLENSBURG	-	-	512	475	-	2,475	-
HOLYOKE	661	-	(59)	-	-	-	-
LASALLE	-	-	461	12	-	-	-
NASSAU	693	-	477	-	207	-	-
NORTH STAR TOWNSHIP	728	-	38	460	-	149	-
PEMBERTON	2,006	1,000	971	3,151	-	-	-
REVERE	189	-	10	287	-	-	100
TAUNTON	302	195	143	-	40	-	-
<b>TOTAL</b>	<b>7,187</b>	<b>1,195</b>	<b>3,677</b>	<b>4,385</b>	<b>628</b>	<b>5,699</b>	<b>100</b>
<b>LUMP SUM - \$50 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE</b>							
CARSONVILLE	2,654	-	3,172	-	-	-	-
DANVERS	1,856	-	558	-	260	-	-
ELMER	330	-	667	-	223	-	-
FINLAYSON	3,585	-	642	-	50	-	-
FISHER	764	-	1,199	-	214	1,320	-
FRENCH TOWNSHIP	1,799	1,201	5,626	-	-	-	-
GOODLAND	-	-	436	1,355	235	80	-
GRANADA	681	2,721	12,679	-	521	-	-
LAKELAND	1,306	-	3,243	-	100	-	-
LYND	1,338	-	2,120	-	-	-	-

**Table 5**  
**Revenues and Expenditures**  
**For the year ended December 31, 1995**

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<b>LUMP SUM - \$50 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE (cont.)</b>							
MAPLE HILL	1,254	-	451	170	100	-	-
NORTHLAND	705	-	1,371	-	165	-	-
WALTERS	1,528	-	201	-	-	1,150	-
<b>TOTAL</b>	<b>17,800</b>	<b>3,922</b>	<b>32,365</b>	<b>1,525</b>	<b>1,868</b>	<b>2,550</b>	<b>-</b>
<b>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE</b>							
ALBORN	1,333	518	6,042	-	-	-	-
ALMELUND	3,761	1,200	3,412	-	-	-	-
ALTURA	3,004	-	2,688	525	370	450	-
BETHEL	-	-	557	284	-	-	-
BIGELOW	1,267	-	1,187	-	250	-	-
BLACKHOOF	1,506	1,074	3,605	-	466	1,346	-
BLUFFTON	1,222	-	1,428	-	-	2,100	-
BREITUNG	1,625	1,000	1,486	-	1,000	3,740	-
BRIMSON-FAIRBANKS	1,005	-	570	158	434	-	-
CAMPBELL	2,607	-	3,380	388	134	7,700	-
CLEMENTS	1,511	489	1,315	44	138	-	-
CLIFTON	-	-	4,018	4,200	-	3,400	-
COTTON	1,155	-	2,896	1,385	-	-	-
CROOKED LAKE	2,101	500	4,858	185	-	2,048	-
DARFUR	1,539	-	1,713	294	152	-	-
DENT	4,507	-	1,892	-	1	21,725	-
DUMONT	1,281	-	1,236	48	381	-	-
EITZEN	972	605	1,557	1,000	338	-	-
ELROSA	2,574	-	13,398	214	767	-	-
FEDERAL DAM	1,249	95	250	-	95	-	-
GARVIN	228	-	1,119	287	288	2,875	-
GHENT	1,940	-	2,090	700	278	-	-
GRYGLA	2,697	-	676	-	605	3,300	-
HANLEY FALLS	1,550	200	2,637	12	17	-	-
HITTERDAL	1,741	300	3,677	-	15	-	-
HOKAH	3,412	-	4,842	-	894	5,610	-
HOLLAND	1,662	-	1,396	-	120	-	-
JACOBSON	717	-	618	165	265	-	-
KENNEDY	4,081	-	1,336	-	2,337	-	-
LAKE HENRY	1,621	-	3,257	42	225	-	-
LANCASTER	3,044	-	1,674	-	248	-	-
LISMORE	2,469	-	1,523	-	140	-	-
LUCAN	2,132	-	1,675	44	272	-	-
MAHTOWA	1,662	3,428	1,411	1,263	-	-	-
MAKINEN	514	3,000	4,254	-	-	-	-
MC GRATH	592	1,200	244	-	-	-	-
MIDDLE RIVER	3,358	-	3,409	410	100	-	-
NEW MUNICH	618	1,000	1,365	140	173	-	-
PORTER	1,700	-	2,968	5,060	-	7,315	-
SAINT LEO	1,873	-	1,908	1,572	206	-	-
SHELLY	1,658	589	3,357	467	568	1,937	-
SOLWAY RURAL	2,185	150	493	311	237	-	-
STURGEON LAKE	1,895	-	823	-	-	-	-

**Table 5**  
**Revenues and Expenditures**  
**For the year ended December 31, 1995**

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<b>LUMP SUM - \$100 OR MORE. BUT LESS THAN \$200 PER YEAR OF SERVICE (cont.)</b>							
TWIN LAKES [MAHNOMEN]	1,418	-	2,437	184	-	-	-
VILLARD	1,893	1,000	1,084	647	445	-	-
VINING	1,827	-	2,915	247	100	-	-
WILMONT	4,397	-	2,593	875	211	-	-
WRIGHT	898	-	1,644	200	-	2,200	-
<b>TOTAL</b>	<b>88,001</b>	<b>16,348</b>	<b>114,913</b>	<b>21,351</b>	<b>12,270</b>	<b>65,746</b>	<b>-</b>
<b>LUMP SUM - \$200 OR MORE. BUT LESS THAN \$300 PER YEAR OF SERVICE</b>							
ALDEN	3,645	715	2,683	-	1,042	5,940	-
AMBOY	4,028	-	4,267	1,305	-	14,355	-
ASKOV	1,900	-	2,632	80	491	-	-
BADGER	6,612	-	3,923	2,711	1,931	4,620	-
BEARDSLEY	2,424	227	3,221	1,875	650	11,000	-
BELLINGHAM	3,035	-	8,318	514	185	9,281	-
BIWABIK	1,859	1,000	5,226	-	-	-	-
BOWLUS	3,690	-	4,576	243	347	8,525	-
BOYD	2,361	197	7,169	425	452	-	-
BREVATOR	2,007	-	3,211	-	325	-	-
BROOK PARK	-	-	1,091	-	-	-	-
CANTON	2,329	-	3,284	15	216	3,437	-
CEYLON	3,460	3,318	388	1,221	750	5,720	62
CHERRY	2,172	-	9,046	1,766	-	-	-
CLARISSA	2,846	2,254	3,842	23	485	-	-
CLINTON [ST. LOUIS]	2,149	-	9,114	21	-	-	-
COLVIN	927	2,500	7,042	306	500	-	-
DEER CREEK	2,507	1,500	1,710	-	200	-	-
DELAVAN	2,836	3,128	4,256	2,931	394	-	-
DEXTER	2,227	-	2,343	3,500	-	378	-
DUNNELL	2,239	-	2,611	472	609	-	-
EASTERN HUBBARD	2,822	-	978	-	-	-	-
ELLENDALE	3,712	3,000	2,084	483	395	5,940	-
ELLSWORTH	3,489	-	4,727	-	-	-	-
EMMONS	2,912	-	12,894	2,501	-	-	-
EVANSVILLE	2,748	-	3,654	-	454	-	-
FIFTY LAKES	-	1,000	1,663	(794)	852	-	-
FINLAND	2,549	-	1,963	1,987	657	2,860	-
FORADA	1,518	1,500	6,076	3,881	118	7,150	-
FREDENBERG	2,172	1,000	6,969	-	-	-	-
FROST	2,864	2,000	1,410	1,927	200	17,243	3,945
HALSTAD	2,482	-	2,479	-	-	550	-
HANCOCK	3,982	-	6,968	-	-	-	-
HANSKA	3,990	100	3,973	575	701	6,675	-
HARRIS	3,252	-	2,121	-	-	-	-
HARTLAND	2,184	199	3,976	-	650	5,390	-
HENDRUM	1,515	-	1,709	1,406	250	12,540	-
HEWITT	1,752	-	1,862	500	252	-	-
HILL CITY	2,893	1,894	5,864	2,299	2,802	22,989	-
HOVLAND	959	-	6,197	2,961	521	-	-
INDUSTRIAL	1,219	1,676	9,102	4,300	795	-	-

**Table 5**  
**Revenues and Expenditures**  
**For the year ended December 31, 1995**

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<b>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE (cont.)</b>							
IONA	1,616	-	1,609	-	-	-	-
KARLSTAD	4,388	2,389	1,662	450	-	19,360	-
KELLIHER	2,855	-	2,910	2,000	-	-	-
LAKE BRONSON	1,591	-	1,502	-	350	-	-
LAKE WILSON	2,520	200	3,065	-	280	-	-
LAKewood	3,860	-	8,299	25	140	-	-
LEAF VALLEY	4,366	2,500	6,077	2,000	400	3,229	-
MAPLEVIEW	316	-	13,366	5,871	-	8,250	-
MC DAVITT	1,277	-	8,328	-	-	-	-
MC KINLEY	194	377	2,958	-	155	-	-
MEDFORD	3,158	755	2,641	-	450	-	-
NORTHOME	2,489	-	6,332	18	338	-	-
OSTRANDER	1,767	200	2,146	-	125	-	-
OTTERTAIL	3,847	-	11,482	3,479	200	12,467	-
ROLLINGSTONE	4,374	-	3,839	40	50	-	-
ROSE CREEK	3,158	2,492	3,633	1,750	15	6,250	-
SABIN-ELMWOOD	3,407	-	8,740	-	725	-	1,000
SAINT MARTIN	2,774	-	3,755	4,689	500	6,050	-
SANBORN	3,105	2,000	2,128	60	190	5,500	-
SILICA	476	954	3,968	202	10	2,218	-
SOLWAY	3,469	2,557	7,016	-	373	2,904	-
SQUAW LAKE	1,512	1,477	6,211	511	1,101	5,225	-
TOFTE	1,019	3,000	3,563	35	139	-	-
TWIN LAKES (FREEBORN)	-	-	2,967	-	1,500	4,840	-
VERGAS	4,375	-	8,027	1	100	2,660	-
VESTA	2,177	-	862	141	160	-	-
WARBA-FEELY-SAGO	2,276	-	2,207	1,154	-	-	-
WARREN	9,373	-	5,197	-	110	-	-
WAUBUN	2,246	-	2,403	-	437	6,170	-
WILLOW RIVER	2,059	-	2,252	-	-	-	-
WILSON	2,741	2,289	4,078	84	690	-	-
WOODSTOCK	1,328	500	2,158	-	-	-	-
WYKOFF	2,850	2,700	21,718	-	100	-	-
<b>TOTAL</b>	<b>191,230</b>	<b>51,598</b>	<b>343,721</b>	<b>61,944</b>	<b>25,862</b>	<b>229,716</b>	<b>5,007</b>

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

ADAMS	5,513	-	4,573	-	-	19,388	-
ADRIAN	4,736	2,264	13,496	-	650	-	-
ALBERTVILLE	7,899	5,000	5,333	-	-	-	-
ALPHA	2,027	-	3,614	-	15	-	-
ARGYLE	4,497	-	11,155	945	486	13,688	-
ASHBY	7,487	8,952	3,211	-	242	-	-
ATWATER	5,501	-	18,500	409	230	-	-
AUDUBON	5,303	-	21,455	(196)	215	3,139	-
BALATON	4,776	-	4,906	1,155	849	20,790	-
BALSAM	2,605	-	15,625	6,008	-	3,767	-
BARRETT	3,975	2,870	2,033	-	1,190	-	-
BEAVER CREEK	2,362	1,250	3,617	77	532	-	-
BELGRADE	3,568	2,600	13,175	1,307	251	-	-

**Table 5**  
**Revenues and Expenditures**  
**For the year ended December 31, 1995**

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<b>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)</b>							
BELVIEW	2,891	1,763	2,936	243	-	8,745	-
BERTHA	2,991	891	3,669	2,146	377	-	-
BIRD ISLAND	6,182	1,875	4,131	837	124	20,957	-
BLOMKEST	4,007	1,500	1,958	-	500	-	-
BRANDON	3,501	5,573	12,130	2,028	1,859	15,400	-
BRICELYN	2,937	1,091	3,621	98	127	-	-
BROOTEN	3,937	-	5,636	1,140	492	16,993	-
BROWERVILLE	5,161	720	9,014	2,319	-	10,340	-
BROWNSDALE	4,087	-	3,976	4,910	1,338	-	-
BROWNTON	3,965	2,010	9,402	5,319	2,100	3,511	-
BUFFALO LAKE	3,878	2,000	17,369	2,050	110	9,402	-
BUTTERFIELD	2,623	3,500	4,352	1,662	155	21,876	200
BYRON	11,488	-	18,255	-	47	3,697	-
CANOSIA	4,154	-	4,423	3,920	-	-	-
CHANDLER	2,209	600	4,725	-	-	-	-
CHOKIO	4,304	2,880	13,441	95	310	-	-
CLAREMONT	3,241	630	6,242	-	1,473	-	-
CLARKFIELD	5,564	-	11,752	-	408	19,735	-
CLARKS GROVE	4,546	-	17,440	-	-	-	-
CLEARWATER	7,045	3,740	25,749	140	2,315	16,486	-
CLINTON [BIG STONE]	3,008	5,553	2,559	168	483	-	-
COMFREY	4,443	4,298	4,487	1,000	150	-	375
COTTONWOOD	5,852	-	9,810	32	1,556	5,500	-
COURTLAND	3,981	2,610	6,884	6,000	846	-	-
CURRIE	2,876	1,000	4,392	1,045	459	-	-
CUYUNA	-	2,943	1,817	549	1,262	6,042	-
CYRUS	2,333	-	2,394	-	-	-	-
DALTON	3,542	1,880	5,970	-	902	-	-
DANUBE	3,731	-	8,327	-	320	-	-
DOVER	2,952	-	9,171	8,885	1,137	36,075	-
EAGLE BEND	2,949	4,797	4,084	1,225	-	-	7,315
EASTON	2,215	500	7,316	-	456	-	-
ECHO	2,688	950	6,189	805	-	-	-
ELIZABETH	2,790	-	12,489	-	-	9,350	-
ELMORE	3,341	1,400	18,472	7,150	323	15,040	-
ELYSIAN	3,735	8,034	12,564	780	446	8,580	-
FAYAL	4,385	10,500	12,224	-	-	-	-
FERTILE	6,314	-	3,175	-	404	-	-
FORESTON	2,633	2,000	15,477	410	379	-	-
FRANKLIN	3,076	3,076	4,785	1,099	973	-	-
GARFIELD	3,361	-	10,929	4,631	209	6,668	-
GLYNDON	5,878	-	1,128	14,902	-	-	-
GNESEN	1,840	6,400	959	61,000	-	-	-
GRACEVILLE	5,072	5,000	11,075	-	350	-	-
GRAND LAKE	5,550	4,000	16,502	-	-	1,862	-
GRAND MEADOW	6,416	-	2,828	-	-	-	-
GREEN ISLE	2,056	1,416	25,909	2,064	550	-	-
GREY EAGLE	4,433	1,000	10,465	309	550	2,808	-
GROVE CITY	4,805	-	13,441	-	252	7,224	-
HALLOCK	6,490	-	6,576	-	-	-	-
HARMONY	4,674	-	5,425	1,440	1,172	-	-
HAYWARD	3,174	4,000	19,774	2,251	671	24,757	6,793
HENDRICKS	3,314	4,239	4,990	-	474	3,520	-

**Table 5**  
**Revenues and Expenditures**  
**For the year ended December 31, 1995**

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<b>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)</b>							
HERMAN	4,295	2,297	3,268	3,530	-	-	-
HILLS	4,147	4,327	3,931	-	260	19,140	-
HOFFMAN	3,412	1,730	5,088	-	-	-	-
HOUSTON	5,176	-	10,386	678	1,270	-	-
IRONTON	956	7,092	3,699	900	1,509	8,800	-
JASPER	4,132	2,050	3,919	-	-	2,714	-
JEFFERS	3,079	-	2,777	-	595	-	-
KELLOGG	3,100	1,500	15,153	95	2,370	-	-
KENSINGTON	2,290	3,941	2,180	(3,810)	400	10,120	-
KETTLE RIVER	2,148	1,907	20,920	289	821	-	-
KILKENNY	3,249	2,000	2,137	6,000	-	-	-
KINNEY	1,642	-	6,014	177	482	1,946	-
LAFAYETTE	5,272	-	24,521	2,000	684	-	-
LAKE KABETOGAMA	855	3,349	5,415	-	345	-	-
LAKE LILLIAN	3,201	1,690	3,663	10	-	2,574	-
LAKE PARK	5,693	600	4,569	6,236	100	21,038	-
LANESBORO	4,691	2,928	7,252	1,400	516	15,154	-
LEROY	4,054	942	4,950	112	298	-	-
LESTER PRAIRIE	4,517	6,500	19,456	900	474	-	-
LEWISVILLE	4,194	-	3,607	1,780	433	6,600	-
LITTLEFORK	3,827	1,632	6,778	-	455	1,802	-
LOWRY	2,288	4,000	7,147	230	-	-	-
MABEL	3,535	2,491	2,641	-	370	-	-
MADISON LAKE	4,594	7,850	11,993	2,107	637	21,537	-
MANTORVILLE	4,378	-	2,983	1,710	-	-	-
MAYNARD	4,482	-	18,114	2,104	886	8,887	-
MC INTOSH	2,863	-	9,421	-	368	-	-
MENAHGA	3,999	2,000	16,852	695	-	-	-
MIESVILLE	3,470	1,631	8,683	-	575	-	-
MILAN	3,025	-	18,197	1,000	100	-	-
MILTONA	3,404	2,500	5,762	-	460	-	-
MORTON	2,133	-	13,441	19	317	-	-
NEW AUBURN	2,165	1,900	16,169	-	396	-	-
NEW YORK MILLS	5,903	4,300	7,486	44	866	9,900	-
NEWFOLDEN	5,408	-	2,907	599	390	6,582	300
ODIN	2,014	-	3,057	-	381	-	-
OKABENA	2,309	49	3,497	37	-	-	-
ORMSBY	1,791	57	3,935	31	-	3,600	-
ORONOCO	1,759	-	6,462	9,241	-	-	-
PALISADE	2,607	1,000	8,628	-	854	-	-
PIKE SANDY BRITT	10,618	3,000	11,481	2,049	-	-	-
PILLAGER	7,394	3,000	12,238	85	1,140	-	-
PRINSBURG	2,523	2,636	4,404	70	426	-	-
RANDALL	8,386	-	12,136	5,458	988	-	-
RANDOLPH	6,596	3,500	26,306	-	449	12,250	-
RAYMOND	4,339	1,500	4,605	64	-	-	-
RED WING	5,000	-	19,311	1,055	-	7,190	-
RENVILLE	6,264	1,906	12,161	1,000	395	9,156	-
ROTHSAY	5,001	-	8,833	1,805	344	4,039	-
ROYALTON	4,539	1,500	6,694	146	659	-	-
RUSSELL	2,682	2,409	2,604	155	-	7,500	-
RUTHTON	2,407	425	4,080	800	76	-	-
SHAFER	3,567	-	8,193	-	373	7,697	-

**Table 5**  
**Revenues and Expenditures**  
**For the year ended December 31, 1995**

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<b><u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)</u></b>							
SHEVLIN	1,710	3,250	5,444	418	-	-	-
SOUTH HAVEN	5,281	2,001	21,021	1,720	753	9,057	-
STARBUCK	6,664	-	5,239	990	665	11,189	-
STEPHEN	4,893	1,000	5,419	715	120	-	-
STORDEN	2,744	-	16,236	-	50	-	-
SUNBURG	-	-	2,491	20	100	-	-
TOWER	1,214	4,662	2,539	4,310	600	-	-
TWIN VALLEY	4,460	-	3,927	921	204	-	-
TYLER	5,020	3,000	15,805	7,520	8	-	-
UNDERWOOD	6,088	1,000	13,394	-	12	9,192	-
UPSALA	3,775	500	2,837	-	97	-	-
VERNDALE	3,932	-	23,148	5,191	-	-	-
VERNON CENTER	2,618	-	4,492	570	660	-	-
WALDORF	3,953	220	7,831	-	-	-	-
WALNUT GROVE	3,752	500	5,846	1,470	-	-	-
WATKINS	4,641	6,500	20,589	3,082	665	-	-
WATSON	4,462	-	11,802	600	565	22,093	-
WELCOME	4,685	2,500	7,430	854	650	854	-
WENDELL	3,454	-	3,085	570	497	4,950	-
WEST CONCORD	6,180	-	6,575	-	-	16,000	-
WOLF LAKE	3,575	-	15,874	-	133	-	-
WOOD LAKE	2,557	169	3,828	-	100	-	-
WRENSHALL	2,768	-	11,143	700	1,317	7,700	-
WYOMING	8,667	2,600	8,615	800	-	-	-
<b>TOTAL</b>	<b>575,333</b>	<b>247,346</b>	<b>1,268,215</b>	<b>233,609</b>	<b>60,377</b>	<b>604,601</b>	<b>14,983</b>

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

ADA	7,713	-	8,275	1,000	253	-	-
AITKIN	15,492	10,100	27,687	2,740	685	61,940	-
ANNANDALE	13,948	2,385	20,178	-	780	-	3,520
APPLETON	8,753	2,000	6,936	105	953	6,798	-
ARLINGTON	8,059	2,800	24,578	1,850	545	50,942	-
AVON	10,601	-	6,496	-	200	-	-
BABBITT	4,743	4,000	24,120	132	1,438	-	-
BACKUS	4,932	5,800	11,259	-	265	-	-
BAGLEY	8,671	5,824	23,635	-	325	-	-
BARNESVILLE	8,607	3,575	27,908	1,000	1,033	17,537	-
BARNUM	3,007	-	22,109	-	2,390	14,300	-
BATTLE LAKE	7,570	-	19,707	-	1,096	13,000	-
BAUDETTE	6,905	-	33,599	2,090	410	-	-
BEAVER BAY	507	6,908	1,843	150	10	-	-
BELLE PLAINE	12,175	11,216	36,181	1,000	2,527	-	-
BELLE PRAIRIE [2]	10,333	1,500	28,113	120	425	68,256	-
BENSON	11,944	7,504	23,812	145	3,384	17,920	-
BIG LAKE	18,317	5,683	23,656	440	1,974	-	-
BIGFORK	7,262	609	14,983	(252)	300	21,874	-
BIWABIK CITY	2,082	-	39,179	11,000	265	16,000	-
BLACKDUCK	6,077	1,867	27,766	1,000	154	-	-
BLOOMING PRAIRIE	11,340	5,848	13,936	3,125	136	19,500	-

**Table 5**  
**Revenues and Expenditures**  
**For the year ended December 31, 1995**

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<b>LUMP SUM - \$500 OR MORE.</b>							
<b>BUT LESS THAN \$1,000 PER</b>							
<b>YEAR OF SERVICE (cont.)</b>							
BOVEY	3,108	10,000	10,921	2,000	1,213	-	-
BRECKENRIDGE	11,090	8,000	31,077	-	1,984	1,000	295
BROWNS VALLEY	1,840	3,742	11,444	21	806	-	-
BUHL	1,531	6,470	6,559	1,000	601	14,569	194
CALEDONIA	10,477	2,400	19,207	-	1,095	13,500	220
CALUMET	2,440	10,000	18,742	1,000	906	14,401	-
CANBY	7,602	-	67,473	21,005	1,363	-	-
CANNON FALLS	17,948	-	60,306	85	553	23,400	-
CARLOS	4,178	10,000	40,714	9,000	-	-	-
CARLTON	6,922	4,330	29,109	-	875	-	-
CENTER CITY	3,760	4,158	17,215	11	580	-	-
CHATFIELD	9,409	9,366	7,239	2,000	100	838	-
CLARA CITY	6,270	-	20,872	2,427	355	-	-
CLEAR LAKE	8,798	5,545	18,557	1,000	12	-	-
CLEARBROOK	5,773	-	48,897	521	854	18,986	-
CLEVELAND	5,522	2,000	4,359	-	-	24,700	-
COKATO	10,164	9,988	36,400	1,640	824	21,465	-
COLERAINE	3,703	2,352	12,544	2,798	819	38,078	-
COOK	6,526	1,500	23,469	1,000	475	15,000	-
COSMOS	3,771	-	18,089	-	-	-	-
CROMWELL	2,244	6,667	14,121	1,000	420	11,500	-
DAWSON	7,648	5,000	44,799	8,000	450	-	-
DAYTON	10,753	3,000	32,156	1,000	1,814	-	-
DEER RIVER	11,710	-	40,430	-	1,300	-	-
DEERWOOD	6,239	2,000	8,476	1,952	450	-	-
DILWORTH	11,306	4,250	42,444	581	2,010	5,945	-
DODGE CENTER	6,401	-	19,155	-	-	-	-
EDEN VALLEY	6,087	3,000	30,816	130	483	-	-
EDGERTON	6,080	3,040	13,859	4,314	205	30,690	-
ELBOW LAKE	4,664	2,000	23,232	108	964	-	-
EMILY	2,777	2,775	6,758	-	1,942	6,048	4,223
EYOTA	6,259	-	6,936	-	-	34,382	-
FLOODWOOD	4,456	4,546	24,932	-	657	13,950	-
FRAZEE	7,753	5,700	22,522	191	207	-	-
FREEPORT [3]	5,718	748	10,122	28	681	15,095	-
FULDA	7,830	4,000	16,014	-	255	-	-
GAYLORD	8,041	16,458	38,564	1,000	2,000	18,250	-
GILBERT	3,541	5,542	34,873	-	1,030	19,225	-
GLENWOOD	10,617	-	14,524	-	1,441	45,000	-
GONVICK	3,318	5,715	3,750	775	16	12,000	-
GOOD THUNDER	5,779	5,200	27,290	1	1,349	1,575	-
GOODVIEW	6,289	121	40,261	2,481	1,417	8,724	-
GRAND MARAIS	4,931	3,679	27,653	5,530	660	14,200	-
GRANITE FALLS	10,400	-	19,746	-	562	-	-
GREENWOOD	2,865	16,100	9,979	1,010	1,647	6,671	-
HACKENSACK	5,032	9,553	8,516	1,000	360	19,750	-
HAMBURG	2,480	12,313	2,096	1,728	2,005	-	-
HAMEL	12,134	4,500	23,255	11,000	1,538	15,000	-
HANOVER	10,764	1,236	8,550	100	237	2,200	-
HAYFIELD	8,105	10,776	30,835	-	973	-	-
HECTOR	7,009	3,800	37,822	1,840	145	-	-
HENDERSON	3,159	3,178	15,418	1,000	1,978	13,625	1,608
HENNING	4,791	2,250	8,801	1,800	-	18,000	-
HERON LAKE	4,260	1,321	8,037	2,017	431	46,500	-

**Table 5**  
**Revenues and Expenditures**  
**For the year ended December 31, 1995**

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<b>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)</b>							
HINCKLEY	8,609	838	20,065	145	359	-	-
HOLDINGFORD	4,067	3,489	22,572	-	-	22,600	-
HOWARD LAKE	7,439	9,252	8,623	3,000	1,665	-	-
IDEAL	5,892	13,198	24,470	1,000	950	-	-
ISLE	7,386	-	17,500	3,227	809	30,506	-
JANESVILLE	8,819	-	7,378	14,028	543	27,314	250
JORDAN	11,572	11,055	42,107	2,050	1,445	-	-
KANDIYOHI	4,430	-	17,701	-	456	-	-
KASOTA	7,153	3,000	9,372	-	690	13,000	-
KASSON	11,419	10,211	9,947	2,000	3,085	33,800	-
KEEWATIN	1,907	7,000	35,993	1,000	2,310	49,520	-
KIMBALL	6,240	4,343	2,370	1,000	300	-	-
LACRESCENT	13,150	-	12,507	583	767	1,000	-
LAKE BENTON	5,096	1,469	4,062	1,580	248	7,500	-
LAKE CRYSTAL	10,329	7,500	10,932	1,000	1,221	11,200	120
LAKEFIELD	9,100	2,100	18,364	1,508	1,486	15,000	-
LAMBERTON	5,061	3,068	3,916	3,140	-	-	-
LEWISTON	9,590	1,990	28,350	-	-	-	-
LEXINGTON	4,430	5,753	15,942	-	2,994	11,453	-
LINWOOD	8,363	7,500	48,573	6	10	11,000	-
LONSDALE	11,466	4,030	17,618	29	819	-	-
LUTSEN	2,809	5,000	13,374	-	-	-	-
LUVERNE	13,849	16,849	59,206	2,741	1,714	42,126	-
MADELIA	9,089	-	5,776	10,945	809	7,204	-
MADISON	7,270	1,387	13,155	1,121	2,180	16,950	-
MAHNOMEN	7,084	500	23,971	7,542	379	13,650	-
MAPLE LAKE	14,964	9,000	13,998	1,000	810	18,250	-
MAPLETON	7,998	5,400	44,439	427	2,703	-	-
MARBLE	1,083	12,247	17,766	1,516	1,295	-	-
MAYER	3,079	10,189	21,942	2,000	650	16,678	-
MC GREGOR	9,182	-	9,600	4,075	-	1,000	-
MELROSE	10,604	3,096	37,702	1,000	405	-	-
MINNEOTA	6,901	5,332	19,541	1,125	-	-	125
MINNESOTA LAKE	3,122	-	27,502	108	949	-	-
MISSION	3,343	1,221	1,345	-	-	4,633	-
MONTGOMERY	-	27,984	3,026	2,000	963	40,645	-
MONTROSE	4,232	10,368	18,895	-	735	-	-
MOOSE LAKE	8,715	3,000	8,056	-	550	-	200
MORGAN	6,299	3,709	42,067	61	1,449	-	-
MORRIS	15,133	1,500	35,434	2,000	2,848	-	-
MOTLEY	4,772	2,488	28,746	-	627	-	-
NASHWAUK	5,916	2,782	11,991	5,000	2,562	14,300	-
NEVIS	5,085	-	31,755	-	935	797	-
NEW GERMANY	2,815	3,500	28,694	4,934	400	19,084	-
NEW LONDON	12,253	4,719	23,296	1,108	896	-	-
NEW MARKET	8,723	1,350	4,020	7,365	120	-	-
NEW RICHLAND	7,956	-	9,083	-	330	-	-
NEW SCANDIA	10,863	10,863	12,478	1,000	850	-	-
NICOLLET	9,880	7,200	15,065	-	550	-	-
NORWOOD	5,264	8,194	17,777	1,698	933	6,437	-
OAK GROVE	12,826	5,000	46,879	-	1,125	-	-
OGILVIE	5,794	-	9,422	130	360	14,850	-
OLIVIA	9,265	4,058	19,598	2,528	581	40,058	-

**Table 5**  
**Revenues and Expenditures**  
**For the year ended December 31, 1995**

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<b>LUMP SUM - \$500 OR MORE.</b>							
<b>BUT LESS THAN \$1,000 PER</b>							
<b>YEAR OF SERVICE (cont.)</b>							
ONAMIA	6,406	-	38,176	-	294	11,752	-
ORR	2,632	2,036	7,837	-	533	-	-
ORTONVILLE	10,798	9,186	26,815	2,000	1,985	15,000	-
PALO	2,256	6,500	22,819	2,968	984	12,788	-
PARKERS PRAIRIE	3,877	7,985	9,417	-	650	-	-
PAYNESVILLE	12,503	3,215	19,487	3,020	995	58,200	-
PENNOCK	4,699	-	16,697	-	30	-	-
PERHAM	11,497	9,000	36,274	800	712	-	-
PIERZ	14,838	-	35,721	2,000	3,205	42,600	-
PINE ISLAND	14,860	-	23,798	1,895	910	-	-
PLATO	3,158	10,800	24,408	7,277	387	-	-
PRESTON	6,047	2,374	13,306	2,024	35	-	-
PROCTOR	9,601	4,886	22,300	-	-	-	-
REMER	4,862	7,275	9,123	-	511	-	-
RICE	6,303	1,037	2,478	18,144	1,778	-	-
RICE LAKE	7,532	6,000	46,392	1,000	-	-	-
RICHMOND	7,658	5,852	33,726	2,000	914	-	-
ROCKVILLE	6,983	11,485	18,237	1,797	1,691	531	-
ROGERS	12,988	2,000	12,693	3,000	23	8,549	-
RUSH CITY	8,145	8,700	34,232	11,000	751	12,550	-
SACRED HEART	3,293	3,096	8,347	1,056	962	12,000	-
SAINT CHARLES	9,285	978	25,058	3,668	828	-	-
SAINT CLAIR	8,237	5,000	18,926	8,530	1,402	20,720	-
SAINT CLOUD	21,441	2,541	67,982	-	7,550	35,696	-
SAINT FRANCIS	5,881	-	30,569	135	135	-	-
SAINT JOSEPH	15,995	6,498	61,894	-	3,500	-	-
SAINT MICHAEL	10,602	3,000	25,113	4,950	670	-	-
SAINT STEPHEN	7,247	5,600	28,511	-	635	28,792	-
SANDSTONE	8,034	-	41,654	108	1,210	13,275	-
SARTELL	17,498	4,980	25,573	3,000	3,315	49,285	-
SAUK CENTRE	15,158	4,900	23,568	3,000	1,291	34,625	13,308
SCANDIA VALLEY	3,471	3,000	20,478	165	843	-	-
SCANLON	1,794	5,737	11,900	-	171	-	-
SCHROEDER	603	4,559	7,890	30	282	-	-
SEBEKA	6,462	2,000	23,212	252	600	36,150	-
SHERBURN	4,874	6,000	17,856	1,315	302	5,405	450
SILVER BAY	6,291	-	29,568	677	261	4,376	-
SILVER LAKE	5,049	6,000	4,979	1,000	305	14,850	-
SLAYTON	8,349	19,971	13,188	1,000	1,489	19,000	-
SPICER	8,524	5,969	17,558	250	1,581	-	-
SPRING GROVE	5,381	3,500	3,484	116	465	8,580	-
SPRING VALLEY	8,564	-	50,234	-	1,711	19,700	-
SPRINGFIELD	9,586	5,251	17,271	-	1,055	-	-
STACY-LENT	7,297	7	19,098	503	375	44,350	-
STAPLES	10,276	13,634	18,203	1,000	1,058	16,750	-
STEWART	4,271	7,607	4,875	1,400	445	7,392	-
STEWARTVILLE	16,848	-	31,297	156	1,675	20,500	-
TACONITE	1,558	6,353	10,247	45	138	-	-
TAYLORS FALLS	2,483	-	43,056	-	5,024	-	-
THOMSON TOWN	8,736	4,000	42,109	-	992	-	-
TRIMONT	5,301	1,736	9,864	25	494	-	-
TRUMAN	6,015	-	5,663	234	988	-	336
WABASHA	9,072	13,338	9,414	1,035	4,291	-	-

**Table 5**  
**Revenues and Expenditures**  
**For the year ended December 31, 1995**

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<b><u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)</u></b>							
WACONIA	14,806	15,841	52,483	1,000	2,695	25,650	-
WAITE PARK	11,760	3,500	35,428	-	662	27,688	-
WARROAD	12,200	-	4,473	-	195	-	-
WATERTOWN	11,866	6,000	27,935	2,501	-	-	-
WATERVILLE	5,761	239	17,013	21	304	-	-
WAVERLY	4,675	5,000	2,946	730	-	-	-
WESTBROOK	5,431	925	10,090	1	150	-	-
WHEATON	7,910	7,500	50,756	6,008	1,828	12,050	-
WINNEBAGO	7,083	2,700	10,292	-	738	-	-
WINSTED	6,407	7,700	22,083	-	-	-	-
YOUNG AMERICA	4,911	2,000	9,548	8,220	251	19,683	-
ZUMBRO FALLS	5,545	909	17,748	100	397	-	2,500
<b>TOTAL</b>	<b>1,458,470</b>	<b>874,570</b>	<b>4,223,222</b>	<b>327,615</b>	<b>181,106</b>	<b>1,981,376</b>	<b>27,349</b>
<b><u>LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE</u></b>							
ALBERT LEA TOWN	3,150	13,414	26,147	1,075	849	4,272	-
AURORA	4,728	9,172	59,100	1,474	3,489	26,121	-
BLUE EARTH	12,034	16,000	45,681	4,665	1,158	300	-
BUFFALO	30,145	-	60,598	-	3,612	-	609
CARVER	4,963	13,500	18,756	32,692	1,415	-	-
CASS LAKE	13,202	5,987	43,787	596	909	6,689	-
CHISAGO CITY	10,712	12,000	56,994	-	979	52,000	-
CHISHOLM	13,191	-	107,358	-	9,438	-	-
COLD SPRING	14,749	9,995	62,884	1,025	2,467	29,620	-
CROOKSTON	11,568	13,562	58,703	6,100	8,523	85,080	-
CROSBY	8,933	11,000	14,851	2,000	800	20,800	-
DASSEL	10,367	22,794	54,810	1,035	1,781	62,000	-
DELANO	16,007	12,836	10,680	-	16	61,000	-
EAGLE LAKE	6,312	20,035	14,741	18,001	142	-	-
EAST BETHEL	18,359	-	53,536	720	120	-	-
ELY	15,409	-	28,001	1,000	2,209	30,700	-
EVELETH	7,779	5,274	13,635	-	84	-	-
FAIRFAX	6,663	6,663	18,325	2,046	1,744	56,875	-
FOLEY	16,749	2,500	50,773	-	3,022	25,600	-
GARRISON	8,359	1,154	34,532	2,000	-	62,500	-
HIBBING	19,400	21,749	47,544	-	1,515	-	-
HOYT LAKES	4,913	4,975	63,201	-	2,214	-	-
HUGO	11,971	-	52,734	-	-	-	-
ISANTI	16,441	4,469	55,493	-	3,231	48,450	-
JACKSON	14,417	9,573	62,621	1,425	2,264	114,125	270
LAKE CITY	17,105	10,245	48,518	-	-	-	-
LAKE ELMO	16,571	-	35,200	2,818	4,764	41,600	-
LE SUEUR	14,173	7,651	75,374	1,771	1,903	34,750	-
LINDSTROM	10,811	-	60,386	3,460	800	-	-
LITCHFIELD	22,786	1,086	45,085	2,015	1,843	25,150	216
LITTLE FALLS	15,746	9,500	20,743	(2,668)	2,847	-	-
LONG PRAIRIE	12,472	3,344	39,294	2,176	725	26,300	-
LORETTO	8,966	29,000	35,667	-	1,378	-	-
LOWER ST. CROIX VAL	18,068	-	81,301	6,313	685	-	-

**Table 5**  
**Revenues and Expenditures**  
**For the year ended December 31, 1995**

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<b>LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE (cont.)</b>							
MAHTOMEDI	21,828	7,500	19,039	-	-	-	-
MAPLE PLAIN	12,974	11,800	59,485	-	1,435	16,769	-
MILACA	12,712	-	41,684	1,000	2,555	8,079	-
MONTEVIDEO	14,406	7,126	30,809	-	-	-	-
MONTICELLO	33,234	-	30,625	1,000	1,633	34,787	400
MORA	18,357	-	49,527	1,000	928	41,448	-
MORRISTOWN	7,056	2,029	45,359	6,475	-	-	-
MT IRON	6,717	8,400	27,116	200	-	-	-
MT LAKE	7,725	5,976	17,002	958	680	10,534	-
NEW PRAGUE	20,790	5,598	66,920	1,000	368	-	-
NISSWA	15,172	11,444	15,760	-	-	-	-
NORTH BRANCH	14,535	13,302	54,329	-	1,568	8,208	-
NORTH MANKATO	24,225	6,509	38,206	2,000	1,836	47,568	-
OSAKIS	8,478	11,000	13,740	2,022	736	-	-
PELICAN RAPIDS	15,086	2,500	36,163	-	847	-	-
PEQUOT LAKES	8,935	11,587	17,038	1,000	300	-	-
PINE RIVER	8,479	12,129	56,560	-	1,363	5,400	-
REDWOOD FALLS	17,494	13,600	58,201	-	-	29,875	-
ROCKFORD	9,202	7,945	6,183	1,000	-	-	-
ROSEAU	14,043	-	31,085	2,024	350	-	-
SAINT ANTHONY	20,118	-	61,196	30	2,812	-	-
SAINT BONIFACIUS	10,187	7,125	41,831	6,581	250	-	-
SAINT JAMES	14,207	18,871	32,098	165	2,275	-	-
SLEEPY EYE	15,986	5,000	28,980	-	1,010	-	-
TRACY	9,038	-	28,640	17,100	2,073	11,640	1,500
VICTORIA	9,757	24,014	20,452	1,000	1,400	-	-
WADENA	11,945	2,650	51,857	525	1,613	4,950	-
WALKER	11,786	9,459	8,198	3,000	250	32,560	1,300
WASECA	26,357	14,944	52,604	3,000	75	1,020	-
WAYZATA	22,959	17,041	35,115	-	5,850	4,400	-
ZIMMERMAN	11,739	25,000	44,127	223	2,958	8,424	-
<b>TOTAL</b>	<b>892,746</b>	<b>540,027</b>	<b>2,676,982</b>	<b>143,042</b>	<b>102,091</b>	<b>1,079,594</b>	<b>4,295</b>

**LUMP SUM - \$1,500 OR MORE,  
BUT LESS THAN \$2,000 PER  
YEAR OF SERVICE**

BASS BROOK	15,834	4,000	56,460	-	949	-	-
BECKER	29,248	4,000	87,698	1,500	2,351	35,512	-
CAMBRIDGE	27,016	-	52,379	-	851	63,000	-
COTTAGE GROVE	55,943	590	178,741	-	10,264	97,500	-
DETROIT LAKES	29,443	-	78,724	9,570	5,699	18,120	240
EAST GRAND FORKS	23,964	-	112,867	-	5,924	57,117	-
FARMINGTON	23,811	34,375	49,723	1,000	1,813	52,150	-
FOREST LAKE	43,192	9,544	104,802	746	1,909	-	-
HAM LAKE	21,474	26,324	61,636	1,351	2,641	22,392	-
HERMANTOWN	16,559	32,226	56,278	3,860	1,529	42,460	-
INTERNATIONAL FALLS	27,020	-	44,898	-	1,467	-	-
LONG LAKE	22,275	10,000	34,792	3,197	-	-	-
NEWPORT	9,272	28,201	58,749	1,000	7,074	50,500	-
NORTH ST. PAUL	27,309	7,496	77,945	1,000	10,760	38,100	-
OSSEO	7,428	57,300	19,485	6,398	5,850	-	-

**Table 5**  
**Revenues and Expenditures**  
**For the year ended December 31, 1995**

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<b><u>LUMP SUM - \$1,500 OR MORE,</u></b>							
<b><u>BUT LESS THAN \$2,000 PER</u></b>							
<b><u>YEAR OF SERVICE (cont.)</u></b>							
PARK RAPIDS	23,479	-	59,862	330	330	-	-
PRINCETON	27,640	15,531	94,074	2,000	7,661	-	-
SAINT PAUL PARK	12,184	1,998	73,639	-	1,470	-	-
SAINT PETER	24,194	1,977	65,052	1,000	3,297	101,901	5,580
SAUK RAPIDS	32,412	9,515	92,492	980	3,409	6,720	-
TWO HARBORS	16,022	-	80,278	-	1,715	67,600	-
VADNAIS HEIGHTS	29,763	57,986	60,229	4,000	6,355	-	-
WINDOM	17,058	2,500	86,875	1,009	909	100,329	-
<b>TOTAL</b>	<b>562,540</b>	<b>303,563</b>	<b>1,687,678</b>	<b>38,941</b>	<b>84,227</b>	<b>753,401</b>	<b>5,820</b>
<b><u>LUMP SUM - \$2,000 OR MORE,</u></b>							
<b><u>BUT LESS THAN \$2,500 PER</u></b>							
<b><u>YEAR OF SERVICE</u></b>							
BEMIDJI PIONEER	55,762	7,354	160,142	1,228	6,729	12,439	-
CENTENNIAL	39,945	18,500	122,733	732	3,612	-	-
ELK RIVER	42,091	663	93,246	1,000	1,328	-	-
EXCELSIOR	49,818	-	186,271	1,000	4,612	14,552	-
FERGUS FALLS	37,909	1,500	133,663	-	3,128	61,000	-
INVER GROVE HEIGHTS	56,618	-	216,857	4,000	11,902	154,340	-
LITTLE CANADA	22,430	17,160	136,619	1,000	3,163	53,275	-
MAPLEWOOD	111,103	131,347	372,351	13,000	14,160	373,033	-
OAKDALE	24,579	27,543	85,953	1,000	8,687	47,440	-
OWATONNA	61,166	-	61,088	1,000	1,675	36,604	-
PRIOR LAKE	45,343	12,737	99,121	1,000	344	26,536	-
ROSEMOUNT	28,356	26,000	92,950	960	6,904	194,000	-
SHAKOPEE	39,502	43,400	85,330	108	3,791	11,660	-
THIEF RIVER FALLS	21,781	-	67,084	1,000	547	48,620	-
WILLMAR	41,991	-	169,816	-	6,644	80,840	-
<b>TOTAL</b>	<b>678,394</b>	<b>286,204</b>	<b>2,083,224</b>	<b>27,028</b>	<b>77,226</b>	<b>1,114,339</b>	<b>-</b>
<b><u>LUMP SUM - \$2,500 OR MORE,</u></b>							
<b><u>BUT LESS THAN \$3,000 PER</u></b>							
<b><u>YEAR OF SERVICE</u></b>							
BAYPORT	32,167	-	203,234	-	10,087	-	-
HASTINGS	58,197	1,245	319,084	2,000	14,458	72,912	189
MARSHALL	36,906	35,212	202,521	2,000	4,308	76,477	47,475
STILLWATER	58,262	-	191,257	4,000	9,647	67,609	-
WOODBURY	66,956	62,000	301,447	1,000	3,802	60,241	-
<b>TOTAL</b>	<b>252,488</b>	<b>98,457</b>	<b>1,217,543</b>	<b>9,000</b>	<b>42,302</b>	<b>277,239</b>	<b>47,664</b>
<b><u>LUMP SUM - \$3,000 OR MORE,</u></b>							
<b><u>BUT LESS THAN \$3,500 PER</u></b>							
<b><u>YEAR OF SERVICE</u></b>							
ALEXANDRIA	43,654	49,712	175,051	-	12,072	-	-
GOLDEN VALLEY	66,069	8,275	440,403	77	22,453	88,612	1,500
GRAND RAPIDS	43,092	5,019	164,594	-	3,167	-	-
HOPKINS	41,069	25,100	251,916	-	5,350	119,000	-
MAPLE GROVE	106,192	86,599	401,556	1,000	11,175	109,996	1,430

**Table 5**  
**Revenues and Expenditures**  
**For the year ended December 31, 1995**

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
NORTHFIELD	48,298	34,350	174,149	5,000	6,648	16,000	-
<b>TOTAL</b>	<b>348,374</b>	<b>209,055</b>	<b>1,607,669</b>	<b>6,077</b>	<b>60,865</b>	<b>333,608</b>	<b>2,930</b>
<b>LUMP SUM - \$3,500 OR MORE PER YEAR OF SERVICE</b>							
BRAINERD	66,504	41,192	277,366	2,000	11,104	150,403	-
LAKEVILLE	72,515	129,618	159,461	2,000	6,362	114,080	-
<b>TOTAL</b>	<b>139,019</b>	<b>170,810</b>	<b>436,827</b>	<b>4,000</b>	<b>17,466</b>	<b>264,483</b>	<b>-</b>
<b>TOTAL FOR LUMP SUMS</b>	<b>5,211,582</b>	<b>2,803,095</b>	<b>15,696,036</b>	<b>878,517</b>	<b>666,288</b>	<b>6,712,352</b>	<b>108,148</b>
<b>MONTHLY SERVICE</b>							
CHASKA	33,934	71,840	125,055	-	2,704	69,425	-
COLUMBIA HEIGHTS	-	29,969	94,253	-	1,767	29,351	1,500
EDEN PRAIRIE	139,315	360,685	330,511	-	50,796	139,706	-
HUTCHINSON	37,869	21,900	103,717	-	8,096	49,381	-
MINNETONKA	157,435	22,187	931,243	50	46,706	125,530	6,060
MOUND	48,685	80,500	285,741	-	6,825	122,400	-
PINE CITY	18,214	6,500	66,794	-	3,274	25,000	1,500
SPRING LAKE PARK	135,877	33,804	900,605	6,057	52,768	139,325	-
WHITE BEAR LAKE	92,875	28,026	536,530	2,106	37,845	133,673	-
WORTHINGTON	25,279	69,500	144,782	-	3,790	77,967	1,000
<b>TOTAL MONTHLY SERVICE</b>	<b>689,483</b>	<b>724,911</b>	<b>3,519,231</b>	<b>8,213</b>	<b>214,571</b>	<b>911,758</b>	<b>10,060</b>
<b>MONTHLY/LS* COMBINATION</b>							
APPLE VALLEY	92,882	59,804	218,391	-	16,090	33,772	-
BROOKLYN CENTER	69,299	42,092	228,755	-	13,055	275,631	2,500
CHANHASSEN	41,111	14,789	128,762	-	2,913	33,704	-
EAGAN	142,807	104,305	235,681	-	15,807	77,292	-
FAIRMONT	33,725	22,730	247,480	13,546	13,024	114,400	-
GLENCOE	15,524	32,553	36,978	2,000	4,804	22,770	-
LAKE JOHANNA	117,367	65,500	560,756	-	19,851	123,476	-
NEW BRIGHTON	54,854	30,000	299,597	1,780	4,597	112,836	-
NEW HOPE	52,307	56,967	137,579	-	16,366	47,405	-
NEW ULM	36,054	48,183	186,465	3,033	6,186	225,218	-
PIPESTONE	14,261	36,339	16,575	1,000	1,735	46,272	1,293
PLYMOUTH	164,632	-	386,447	-	8,624	137,738	-
ROBBINSDALE	34,163	-	84,792	-	13,669	105,805	-
ROSEVILLE	97,431	241,686	533,744	1,196	26,088	305,480	-
SAVAGE	28,788	115,182	165,934	-	10,745	65,419	5,000
<b>TOTAL MONTHLY/LS* COMBINATION</b>	<b>995,205</b>	<b>870,130</b>	<b>3,467,936</b>	<b>22,555</b>	<b>173,554</b>	<b>1,727,218</b>	<b>8,793</b>
<b>GRAND TOTAL FOR DEFINED CONTRIBUTION, LUMP SUM, MONTHLY SERVICE, AND MONTHLY/LS* COMBINATION</b>							
	<b>8,068,957</b>	<b>4,637,000</b>	<b>26,298,058</b>	<b>1,153,306</b>	<b>1,262,382</b>	<b>13,996,791</b>	<b>136,288</b>

[2] and [3] - See "Footnotes to Table 2"

\*LS - LUMP SUM



**Table 5-A**  
**Relief Associations Reporting Expenses Greater Than 1% of Assets**

<u>Association Name</u>	<u>Salaries</u>	<u>Conventions</u>	<u>Dues Actuarial Audit &amp; Bond</u>	<u>Other</u>	<u>Total Expenses</u>	<u>% of Assets</u>
<b><u>DEFINED CONTRIBUTION</u></b>						
COON RAPIDS	2,584	4,886	28,664	9,295	45,429	1.83%
CRYSTAL	7,800	1,232	13,711	1,403	24,146	1.89%
IVANHOE	300	505	450	-	1,255	1.09%
LONDON	120	-	200	-	320	1.08%
ODESSA	-	-	158	-	158	1.11%
<b><u>LUMP SUM - LESS THAN \$50 PER YEAR OF SERVICE</u></b>						
CLIMAX	-	-	255	-	255	1.11%
ELBOW-TULABY	-	-	126	-	126	1.41%
NASSAU	50	-	157	-	207	1.36%
TAUNTON	-	-	40	-	40	1.03%
<b><u>LUMP SUM - \$50 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE</u></b>						
DANVERS	75	-	185	-	260	2.21%
ELMER	-	-	223	-	223	1.55%
GOODLAND	-	-	235	-	235	2.33%
NORTHLAND	-	-	165	-	165	2.10%
<b><u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE</u></b>						
BIGELOW	-	-	250	-	250	1.28%
BLACKHOOF	300	-	166	-	466	1.86%
BREITUNG	-	-	-	1,000	1,000	3.23%
BRIMSON-FAIRBANKS	-	-	400	34	434	2.86%
DUMONT	80	-	300	1	381	1.25%
ELROSA	400	-	367	-	767	1.06%
FEDERAL DAM	-	-	95	-	95	2.35%
GARVIN	-	-	288	-	288	1.21%
GRYGLA	-	-	605	-	605	2.69%
HOKAH	-	-	785	109	894	1.05%
JACOBSON	-	-	265	-	265	1.03%
KENNEDY	-	-	2,328	9	2,337	9.51%
SOLWAY RURAL	-	-	225	12	237	1.28%
VILLARD	-	-	440	5	445	1.44%

**Table 5-A**  
**Relief Associations Reporting Expenses Greater Than 1% of Assets**

<u>Association Name</u>	<u>Salaries</u>	<u>Conventions</u>	<u>Dues Actuarial Audit &amp; Bond</u>	<u>Other</u>	<u>Total Expenses</u>	<u>% of Assets</u>
<b><u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE</u></b>						
ALDEN	185	195	605	57	1,042	1.84%
BADGER	-	-	-	1,931	1,931	2.03%
BEARDSLEY	375	-	275	-	650	1.03%
BREVATOR	-	130	195	-	325	1.20%
CEYLON	100	-	302	348	750	1.01%
COLVIN	200	-	300	-	500	1.08%
DUNNELL	-	-	603	6	609	1.05%
FIFTY LAKES	-	-	852	-	852	1.76%
FINLAND	-	-	621	36	657	1.66%
HILL CITY	-	-	2,677	125	2,802	4.17%
HOVLAND	-	42	479	-	521	1.22%
INDUSTRIAL	-	-	795	-	795	1.35%
LAKE BRONSON	100	-	250	-	350	1.09%
SQUAW LAKE	-	-	1,097	4	1,101	2.09%
TWIN LAKES [FREEBORN]	-	-	-	1,500	1,500	2.38%
<b><u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE</u></b>						
BALATON	575	-	274	-	849	1.11%
BARRETT	-	-	398	792	1,190	2.17%
BRANDON	-	-	1,817	42	1,859	2.13%
BROWNSDALE	-	-	1,222	116	1,338	1.46%
BROWNTON	-	-	2,060	40	2,100	2.02%
CLAREMONT	973	-	500	-	1,473	1.93%
CLEARWATER	400	-	1,915	-	2,315	1.66%
COTTONWOOD	-	-	1,556	-	1,556	1.14%
CUYUNA	150	-	1,003	109	1,262	2.39%
DOVER	350	-	660	127	1,137	1.51%
FRANKLIN	400	-	573	-	973	1.04%
HARMONY	450	-	560	162	1,172	1.15%
IRONTON	-	-	1,340	169	1,509	1.79%
KELLOGG	1,600	-	635	135	2,370	2.01%
LAKE KABETOGAMA	100	-	221	24	345	1.41%
NEW YORK MILLS	400	-	450	16	866	1.04%
PALISADE	-	-	844	10	854	1.00%
TOWER	-	-	600	-	600	1.15%
WRENSHALL	542	-	750	25	1,317	1.22%

**Table 5-A**  
**Relief Associations Reporting Expenses Greater Than 1% of Assets**

<u>Association Name</u>	<u>Salaries</u>	<u>Conventions</u>	<u>Dues Actuarial Audit &amp; Bond</u>	<u>Other</u>	<u>Total Expenses</u>	<u>% of Assets</u>
<b><u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE</u></b>						
BARNUM	-	-	2,390	-	2,390	1.55%
BENSON	300	-	846	2,238	3,384	1.29%
BOVEY	200	-	871	142	1,213	1.08%
EMILY	-	-	1,911	31	1,942	1.57%
GLENWOOD	-	-	1,316	125	1,441	1.05%
GREENWOOD	-	325	850	472	1,647	1.66%
HAMBURG	180	350	1,346	129	2,005	3.77%
HENDERSON	-	890	650	438	1,978	1.92%
KASSON	375	984	1,205	521	3,085	1.51%
LEXINGTON	-	-	2,994	-	2,994	1.18%
MARBLE	200	-	1,061	34	1,295	1.05%
MORRIS	600	-	263	1,985	2,848	1.25%
NASHWAUK	500	-	150	1,912	2,562	1.21%
PIERZ	725	-	2,462	18	3,205	1.38%
RICE	100	-	1,663	15	1,778	1.38%
ROCKVILLE	275	-	1,416	-	1,691	1.44%
SAINT CLOUD	495	1,105	5,242	708	7,550	1.67%
SARTELL	300	-	1,981	1,034	3,315	1.75%
TAYLORS FALLS	646	-	3,997	381	5,024	1.66%
WABASHA	650	-	3,500	141	4,291	2.66%
<b><u>LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE</u></b>						
CHISHOLM	-	-	9,363	75	9,438	2.03%
CROOKSTON	-	-	8,462	61	8,523	3.00%
LAKE ELMO	400	1,401	2,696	267	4,764	1.41%
WAYZATA	900	-	4,950	-	5,850	1.33%
<b><u>LUMP SUM - \$1,500 OR MORE, BUT LESS THAN \$2,000 PER YEAR OF SERVICE</u></b>						
DETROIT LAKES	-	266	5,428	5	5,699	1.03%
NEWPORT	300	1,839	4,919	16	7,074	1.48%
NORTH ST. PAUL	-	-	10,760	-	10,760	1.59%
OSSEO	-	-	-	5,850	5,850	2.28%
PRINCETON	567	-	7,021	73	7,661	1.21%
VADNAIS HEIGHTS	-	-	6,355	-	6,355	1.32%

**Table 5-A**  
**Relief Associations Reporting Expenses Greater Than 1% of Assets**

<u>Association Name</u>	<u>Salaries</u>	<u>Conventions</u>	<u>Dues Actuarial Audit &amp; Bond</u>	<u>Other</u>	<u>Total Expenses</u>	<u>% of Assets</u>
<b><u>LUMP SUM - \$2,000 OR MORE, BUT LESS THAN \$2,500 PER YEAR OF SERVICE</u></b>						
OAKDALE	2,298	1,230	5,035	124	8,687	1.53%
ROSEMOUNT	280	-	6,429	195	6,904	1.68%
<b><u>LUMP SUM - \$2,500 OR MORE, BUT LESS THAN \$3,000 PER YEAR OF SERVICE</u></b>						
HASTINGS	4,890	-	8,990	578	14,458	1.07%
<b><u>LUMP SUM - \$3,000 OR MORE, BUT LESS THAN \$3,500 PER YEAR OF SERVICE</u></b>						
ALEXANDRIA	-	-	11,857	215	12,072	1.14%
GOLDEN VALLEY	5,449	1,360	14,755	889	22,453	1.12%
<b><u>MONTHLY SERVICE</u></b>						
EDEN PRAIRIE	-	-	49,822	974	50,796	1.28%
SPRING LAKE PARK	13,535	4,623	30,780	3,830	52,768	1.27%
WHITE BEAR LAKE	2,383	690	24,770	10,002	37,845	1.26%
<b><u>MONTHLY/LS* COMBINATION</u></b>						
GLENCOE	1,800	-	2,856	148	4,804	1.06%
NEW HOPE	2,250	200	10,223	3,693	16,366	1.54%
ROBBINSDALE	1,800	266	7,435	4,168	13,669	1.47%

\*LS-LUMP SUM

**Table 5-B**  
**Relief Associations Reporting Expenses Greater Than \$20,000**

<u>Association Name</u>	<u>Salaries</u>	<u>Conventions</u>	<u>Dues Actuarial Audit &amp; Bond</u>	<u>Other</u>	<u>Total Expenses</u>	<u>% of Assets</u>
<b><u>DEFINED CONTRIBUTION</u></b>						
BROOKLYN PARK	4,550	-	40,173	-	44,723	1.00%
COON RAPIDS	2,584	4,886	28,664	9,295	45,429	1.83%
CRYSTAL	7,800	1,232	13,711	1,403	24,146	1.89%
EDINA	21,500	1,799	16,681	3,359	43,339	0.98%
<b><u>LUMP SUM - \$3,000 OR MORE, BUT LESS THAN \$3,500 PER YEAR OF SERVICE</u></b>						
GOLDEN VALLEY	5,449	1,360	14,755	889	22,453	1.12%
<b><u>MONTHLY SERVICE</u></b>						
EDEN PRAIRIE	-	-	49,822	974	50,796	1.28%
MINNETONKA	6,900	(40)	37,344	2,502	46,706	0.88%
SPRING LAKE PARK	13,535	4,623	30,780	3,830	52,768	1.27%
WHITE BEAR LAKE	2,383	690	24,770	10,002	37,845	1.26%
<b><u>MONTHLY/LS* COMBINATION</u></b>						
ROSEVILLE	7,651	-	10,488	7,949	26,088	0.69%

\*LS - LUMP SUM



**Table 6**  
**Volunteer Firefighters Relief Associations**  
**Summary of Data on Relief Association Membership and Bylaw Provisions**  
**For the Year Ended December 31, 1995**

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	Type	Amount	Type	Amount	Type	Amount
<b>DEFINED CONTRIBUTION</b>																	
ALASKA TOWNSHIP	13	-	-	50	10	10	-	10,000	BAL	-	BAL.	-	-	-	-	-	BAL.
ALBANY	24	-	1	50	5	5	25,000	25,000	BAL	-	BAL.	-	-	-	-	-	BAL.
ANDOVER	38	-	20	50	5	5	2,500	75,000	BAL	-	BAL.	-	-	-	-	-	BAL.
ANOKA-CHAMPLIN	42	-	6	50	10	10	-	500,000	BAL	-	-	-	-	-	-	-	BAL.
AUSTIN	17	-	-	50	10	10	-	10,000	BAL	-	BAL.	-	-	-	-	-	BAL.
BRAHAM	28	-	8	50	7	7	-	20,000	BAL	-	BAL.	-	-	-	-	-	BAL.
BREWSTER	20	-	6	55	10	10	-	15,000	BAL	-	BAL.	-	-	-	-	-	BAL.
BROOKLYN PARK	55	-	33	50	10	10	500,000	500,000	BAL	-	BAL.	-	-	-	-	-	BAL.
CALLAWAY	18	-	1	50	20	20	-	70,000	BAL	-	-	-	-	-	-	-	BAL.
COLOGNE	25	-	3	50	10	10	-	10,000	BAL	-	-	-	-	-	-	-	BAL.
COON RAPIDS	41	-	1	50	5	5	250,000	250,000	BAL	-	BAL.	-	-	-	-	-	BAL.
CRANE LAKE	13	-	-	50	10	10	50,000	50,000	BAL	-	-	-	-	-	-	-	BAL.
CROSSLAKE	24	-	8	50	10	10	-	50,000	BAL	-	BAL.	-	-	-	-	-	BAL.
CRYSTAL	41	-	5	50	10	10	300,000	300,000	BAL	-	BAL.	-	-	-	-	-	BAL.
DALBO	15	1	1	50	10	10	-	40,000	BAL	-	-	-	-	-	-	-	BAL.
DONNELLY	29	-	-	50	10	10	-	10,000	BAL	-	BAL.	-	-	-	-	-	BAL.
EDINA	36	-	8	50	5	5	500,000	500,000	BAL	-	BAL.	-	-	-	-	-	BAL.
ELGIN	25	-	7	50	10	10	-	15,000	BAL	-	BAL.	-	-	-	-	-	BAL.
EMBARRASS	16	-	-	50	10	10	-	6,000	BAL	-	-	-	-	-	-	-	BAL.
ERSKINE	18	1	-	50	20	10	-	5,000	BAL	-	-	-	-	-	-	-	BAL.
FALCON HEIGHTS	21	-	9	50	5	5	60,000	70,000	BAL	-	-	-	-	-	-	-	BAL.
FOSSTON	22	-	1	50	10	10	-	20,000	BAL	-	BAL.	-	-	-	-	-	BAL.
FOUNTAIN	20	-	1	50	10	10	-	10,000	BAL	-	-	-	-	-	-	-	BAL.
FRIDLEY	35	-	5	50	20	20	-	200,000	BAL	-	-	-	-	-	-	-	BAL.
GARY	20	-	2	50	10	10	-	20,000	BAL	-	-	-	-	-	-	-	BAL.
GIBBON	23	-	2	50	13	13	-	25,000	BAL	-	-	-	-	-	-	-	BAL.
GLENVILLE	26	-	3	50	5	5	-	10,000	BAL	-	-	-	-	-	-	-	BAL.
GOODHUE	24	-	2	50	10	10	-	30,000	BAL	30	WKLY	30	WKLY	-	-	-	BAL.
HAMPTON	17	-	5	50	10	10	-	10,000	BAL	-	-	-	-	-	-	-	BAL.
HARDWICK	18	-	3	50	10	10	-	45,000	BAL	-	BAL.	-	-	-	-	-	BAL.
HAWLEY	22	-	1	50	10	10	-	25,000	BAL	-	-	-	-	-	-	-	BAL.
IVANHOE	25	-	1	50	10	10	-	12,500	BAL	-	BAL.	-	-	-	-	-	BAL.
KENYON	30	-	2	50	10	10	-	20,000	BAL	-	BAL.	-	-	-	-	-	BAL.
KERKHOVEN	24	-	2	50	10	10	15,000	15,000	BAL	-	BAL.	-	-	-	-	-	BAL.
KIESTER	20	-	3	55	20	10	-	35,000	BAL	-	-	42	WKLY	-	-	-	BAL.
LAKE GEORGE	18	-	1	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	15	-	-	50	20	10	-	10,000	BAL	-	BAL	-	-	-	-	-	BAL.
LONGVILLE	24	-	-	50	5	5	-	25,000	BAL	-	-	-	-	-	-	-	BAL.
LYLE	21	-	-	50	10	10	-	15,000	BAL	-	-	-	-	-	-	-	BAL.
MAGNOLIA	11	-	-	50	10	10	-	10,000	BAL	-	-	-	-	-	-	-	BAL.
MARINE ON ST. CROIX	33	-	-	50	5	5	-	20,000	BAL	-	-	-	-	-	-	-	BAL.
MAZEPPA	22	-	-	50	10	10	-	10,000	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**  
**Summary of Data on Relief Association Membership and Bylaw Provisions**  
**For the Year Ended December 31, 1995**

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	Amount	Type	Amount	Type	Amount	Type	Amount
<b>DEFINED CONTRIBUTION (cont.)</b>																	
MEDICINE LAKE	19	-	-	50	5	5	40,000	40,000	BAL	-	-	-	-	-	-	-	-
MENDOTA HEIGHTS	35	-	5	50	10	10	100,000	200,000	BAL	-	BAL.	-	-	-	-	-	BAL.
MENTOR	12	-	-	50	10	10	-	5,000	BAL	-	-	-	-	-	-	-	BAL.
MILLERVILLE	21	-	4	55	10	10	-	20,000	BAL	-	BAL	-	-	-	-	-	BAL.
MILROY	20	-	1	50	10	10	-	60,000	BAL	-	BAL.	50	DAILY	-	-	-	BAL.
MURDOCK	20	-	-	50	10	10	-	10,000	BAL	-	BAL.	-	-	-	-	-	BAL.
MYRTLE	16	-	-	50	5	5	5,000	5,000	BAL	-	BAL.	-	-	-	-	-	BAL.
NODINE	16	-	1	55	10	10	-	20,000	BAL	-	-	-	-	-	-	-	-
NORTHROP	17	-	2	50	10	10	-	5,000	BAL	-	BAL.	-	-	-	-	-	BAL.
ODESSA	13	-	-	50	20	20	-	10,000	BAL	-	-	-	-	-	-	-	-
OKLEE	20	-	1	50	10	10	-	10,000	BAL	1,000	MAX	-	-	-	-	-	BAL.
PLAINVIEW	22	-	1	50	10	10	40,000	40,000	BAL	-	-	50	WKLY	-	-	-	BAL.
PLUMMER	24	-	-	50	10	10	-	10,000	BAL	-	BAL.	-	-	-	-	-	BAL.
RAMSEY	25	-	-	50	10	10	-	20,000	BAL	-	BAL.	-	-	-	-	-	BAL.
RED LAKE FALLS	20	-	-	50	10	10	-	15,000	BAL	-	-	-	-	-	-	-	BAL.
ROUND LAKE	20	1	1	50	10	5	-	70,000	BAL	-	BAL.	-	-	-	-	-	BAL.
RUSHFORD	29	-	1	50	20	10	-	20,000	BAL	-	BAL.	-	-	-	-	-	BAL.
SAINT HILAIRE	21	-	1	50	10	10	-	20,000	BAL	-	-	-	-	-	-	-	BAL.
SEAFORTH	12	-	4	50	10	10	-	2,000	BAL	-	BAL.	-	-	-	-	-	BAL.
SOUTH BEND	16	-	-	50	15	15	-	30,000	BAL	-	BAL.	-	-	-	-	-	BAL.
SWANVILLE	19	-	-	50	10	10	-	50,000	BAL	-	BAL.	-	-	-	-	-	BAL.
TOIVOLA	24	-	-	50	20	20	10,000	10,000	BAL	-	-	-	-	-	-	-	BAL.
ULEN	21	-	-	50	10	10	-	8,000	BAL	-	-	-	-	-	-	-	BAL.
VERMILION LAKE	17	-	3	50	10	10	-	30,000	BAL	-	BAL.	-	-	-	-	-	BAL.
WABASSO	22	-	3	50	10	10	-	15,000	BAL	-	BAL.	-	-	-	-	-	BAL.
WAHKON	16	-	1	50	20	10	-	5,000	BAL	-	-	-	-	-	-	-	BAL.
WANAMINGO	28	-	3	50	10	10	-	10,000	BAL	-	-	-	-	-	-	-	BAL.
WANDA	21	-	1	50	10	10	-	10,000	BAL	-	BAL.	-	-	-	-	-	BAL.
WELLS	25	4	-	50	10	10	-	100,000	BAL	-	-	-	-	-	-	-	BAL.
WILLIAMS	17	-	-	50	10	10	-	5,000	BAL	-	-	-	-	-	-	-	-
WINTHROP	21	-	-	50	10	10	-	300,000	BAL	-	-	-	-	-	-	-	-
ZUMBROTA	27	-	-	50	10	10	-	75,000	BAL	-	-	-	-	-	-	-	BAL.
<b>TOTAL</b>	<b>1,721</b>	<b>7</b>	<b>188</b>														
<b>LUMP SUM - LESS THAN \$50 PER YEAR OF SERVICE</b>																	
CLIMAX	18	-	-	50	10	10	-	4,000	25	-	-	-	-	-	-	-	-
ELBOW-TULABY	11	-	-	50	10	10	5,000	5,000	25	10	Y/S	-	-	-	-	-	10 Y/S
FLENSBURG	17	-	-	50	20	10	-	5,000	25	25	Y/S	-	-	-	-	-	25 Y/S
HOLYOKE	9	-	-	50	5	5	-	5,000	25	-	-	-	-	-	-	-	25 Y/S
LASALLE	18	-	-	50	10	10	-	10,000	25	25	Y/S	-	-	-	-	-	25 Y/S
NASSAU	18	-	-	55	20	20	-	10,000	25	-	-	-	-	-	-	-	-
NORTH STAR TOWNSHIP	10	-	2	50	5	5	5,000	5,000	27	-	-	-	-	-	-	-	27 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**  
**Summary of Data on Relief Association Membership and Bylaw Provisions**  
**For the Year Ended December 31, 1995**

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
<b>LUMP SUM - LESS THAN \$50 PER YEAR OF SERVICE (cont.)</b>																	
PEMBERTON	21	-	-	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	13	-	-	60	10	10	10,000	10,000	20	-	-	10	WKLY	-	-	20	Y/S
<b>TOTAL</b>	<b>153</b>	<b>-</b>	<b>2</b>														
<b>LUMP SUM - \$50 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE</b>																	
CARSONVILLE	19	-	-	50	10	10	-	10,000	75	75	Y/S	-	-	-	-	75	Y/S
DANVERS	16	-	-	50	10	10	5,000	5,000	75	75	Y/S	-	-	-	-	75	Y/S
ELMER	16	-	-	60	10	10	-	1,500	50	-	-	30	WKLY	-	-	50	Y/S
FINLAYSON	25	-	-	50	10	10	-	5,000	50	50	Y/S	-	-	-	-	50	Y/S
FISHER	21	-	-	50	20	20	3,000	3,500	60	-	-	-	-	100	LUMP	-	-
FRENCH TOWNSHIP	24	-	6	50	10	10	10,000	10,000	50	50	Y/S	-	-	-	-	50	Y/S
GOODLAND	20	-	-	50	20	20	-	7,500	75	75	Y/S	-	-	-	-	75	Y/S
GRANADA	17	-	1	50	10	10	-	10,000	75	-	-	-	-	-	-	75	Y/S
LAKELAND	16	-	-	50	20	20	-	10,000	50	50	Y/S	-	-	-	-	50	Y/S
LYND	16	-	-	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	11	-	-	50	10	10	-	5,000	50	50	Y/S	-	-	-	-	50	Y/S
WALTERS	17	-	-	50	5	5	-	10,000	50	-	-	-	-	-	-	50	Y/S
<b>TOTAL</b>	<b>235</b>	<b>-</b>	<b>7</b>														
<b>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE</b>																	
ALBORN	19	-	-	50	20	10	-	6,000	175	175	Y/S	-	-	-	-	175	Y/S
ALMELUND	26	-	-	50	10	10	-	10,000	150	150	Y/S	-	-	-	-	150	Y/S
ALTURA	20	-	-	50	20	20	-	10,000	175	-	-	-	-	-	-	175	Y/S
BETHEL	13	-	-	50	10	10	-	3,000	120	120	Y/S	-	-	-	-	120	Y/S
BIGELOW	20	-	-	50	10	10	6,000	6,000	100	100	Y/S	-	-	-	-	100	Y/S
BLACKHOOF	17	-	2	50	10	10	3,000	3,000	150	150	Y/S	-	-	-	-	150	Y/S
BLUFFTON	15	-	-	50	10	10	-	3,500	100	100	Y/S	-	-	-	-	100	Y/S
BREITUNG	17	-	1	50	10	10	-	40,000	170	170	Y/S	-	-	-	-	170	Y/S
BRIMSON-FAIRBANKS	16	-	-	50	20	10	-	15,000	100	100	Y/S	-	-	-	-	100	Y/S
CAMPBELL	23	-	-	62	20	10	-	10,000	125	-	-	-	-	-	-	125	Y/S
CLEMENTS	22	-	2	50	10	10	2,000	5,000	180	180	Y/S	-	-	-	-	180	Y/S
CLIFTON	18	-	3	55	20	20	10,000	10,000	100	-	-	-	-	-	-	100	Y/S
COTTON	24	-	-	50	5	5	-	20,000	100	100	Y/S	-	-	-	-	100	Y/S
CROOKED LAKE	17	-	2	50	5	5	-	5,000	175	175	Y/S	-	-	-	-	175	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**  
**Summary of Data on Relief Association Membership and Bylaw Provisions**  
**For the Year Ended December 31, 1995**

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
<b>LUMP SUM - \$100 OR MORE.</b>																	
<b>BUT LESS THAN \$200 PER</b>																	
<b>YEAR OF SERVICE (cont.)</b>																	
DARFUR	19	-	1	50	10	10	-	5,000	170	170	Y/S	20 DAILY	-	-	-	170	Y/S
DENT	20	-	4	50	10	10	-	10,000	125	-	-	-	-	-	-	125	Y/S
DUMONT	20	-	1	50	10	10	-	3,000	110	110	Y/S	-	-	-	-	110	Y/S
EITZEN	27	-	3	50	10	10	-	3,500	100	100	Y/S	-	-	-	-	100	Y/S
ELROSA	30	-	3	50	5	5	-	10,000	150	150	Y/S	-	-	-	-	150	Y/S
FEDERAL DAM	16	-	-	55	20	10	10,000	10,000	100	100	Y/S	-	-	-	-	100	Y/S
GARVIN	17	-	2	55	10	10	-	10,000	125	-	-	-	-	-	-	125	Y/S
GHENT	18	-	3	50	10	10	-	5,000	125	-	-	-	-	-	-	125	Y/S
GRYGLA	20	-	-	50	20	20	-	20,000	100	100	Y/S	-	-	-	-	100	Y/S
HANLEY FALLS	22	-	7	50	10	10	-	20,000	150	-	-	-	-	-	-	150	Y/S
HITTERDAL	20	-	-	50	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	21	-	-	50	10	10	-	10,000	150	150	Y/S	-	-	-	-	150	Y/S
LANCASTER	17	-	4	55	10	10	-	20,000	100	50	Y/S	-	-	-	-	50	Y/S
LISMORE	25	-	-	50	20	20	-	30,000	110	110	Y/S	100 WKLY	-	200 LUMP	-	110	Y/S
LUCAN	24	-	-	50	10	10	-	5,000	150	-	-	-	-	-	-	150	Y/S
MAHTOWA	21	-	-	50	5	5	-	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
MC GRATH	20	-	-	50	5	5	-	10,000	100	100	Y/S	-	-	-	-	100	Y/S
MIDDLE RIVER	17	-	-	50	20	20	-	6,000	100	-	-	100 WKLY.	-	-	-	-	-
NEW MUNICH	18	-	-	50	10	10	-	3,000	150	150	Y/S	-	-	-	-	150	Y/S
PORTER	24	-	-	55	10	10	-	10,000	175	105	Y/S	-	-	-	-	175	Y/S
SAINT LEO	25	-	-	50	10	10	-	4,000	125	125	Y/S	10 WKLY	-	-	-	125	Y/S
SHELLY	18	-	-	50	10	10	-	8,000	150	150	Y/S	-	-	-	-	150	Y/S
SOLWAY RURAL	20	-	-	50	10	10	-	14,000	100	100	Y/S	-	-	-	-	100	Y/S
STURGEON LAKE	13	-	-	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
VILLARD	25	-	-	50	10	10	-	5,000	100	100	Y/S	-	-	-	-	100	Y/S
VINING	18	-	-	55	20	10	7,500	7,500	100	-	-	-	-	-	-	-	-
WILMONT	23	-	-	50	10	10	-	10,000	167	-	-	-	-	-	-	-	-
WRIGHT	19	-	-	55	20	10	10,000	10,000	100	50	Y/S	-	-	-	-	50	Y/S
<b>TOTAL</b>	<b>958</b>	<b>-</b>	<b>46</b>														

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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**  
**Summary of Data on Relief Association Membership and Bylaw Provisions**  
**For the Year Ended December 31, 1995**

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	Amount	Type	Amount	Type	Amount	Type	Amount	Type
<b>LUMP SUM - \$200 OR MORE.</b>																		
<b>BUT LESS THAN \$300 PER</b>																		
<b>YEAR OF SERVICE</b>																		
ALDEN	24	-	4	50	10	10	-	10,000	225	225	Y/S	-	-	-	-	225	Y/S	
AMBOY	20	2	3	50	10	10	-	10,000	225	225	Y/S	-	-	-	-	225	Y/S	
ASKOV	17	-	2	55	10	10	-	5,000	250	250	Y/S	-	-	-	-	250	Y/S	
BADGER	18	1	-	50	10	10	-	10,000	200	200	Y/S	-	-	-	-	200	Y/S	
BEARDSLEY	20	-	2	50	20	20	-	7,500	250	-	-	-	-	-	-	-	-	
BELLINGHAM	19	-	3	50	10	10	-	10,000	250	100	Y/S	-	-	-	-	250	Y/S	
BIWABIK	21	-	-	50	10	10	-	10,000	200	200	Y/S	-	-	-	-	200	Y/S	
BOWLUS	21	-	1	50	20	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	10	-	3,000	250	250	Y/S	-	-	-	-	250	Y/S	
BROOK PARK	16	-	-	50	5	5	-	50,000	200	200	Y/S	-	-	-	-	200	Y/S	
CANTON	20	-	-	50	20	20	-	10,000	250	50	Y/S	-	-	-	-	250	Y/S	
CEYLON	22	-	-	50	20	10	-	8,000	200	-	-	15	WKLY	-	-	200	Y/S	
CHERRY	20	-	2	50	5	5	-	5,000	200	200	Y/S	-	-	-	-	200	Y/S	
CLARISSA	23	-	1	50	10	10	10,000	10,000	250	250	Y/S	-	-	-	-	250	Y/S	
CLINTON (ST. LOUIS)	20	-	2	50	10	10	-	10,000	250	250	Y/S	-	25	WKLY	-	-	250	Y/S
COLVIN	17	-	2	50	10	10	10,000	10,000	200	-	-	-	-	-	-	200	Y/S	
DEER CREEK	21	-	-	50	20	10	3,000	10,000	250	250	Y/S	-	-	-	-	250	Y/S	
DELAVAN	18	-	-	50	5	5	-	15,000	280	280	Y/S	-	-	-	-	280	Y/S	
DEXTER	21	-	-	50	20	10	-	10,000	200	-	-	-	-	-	-	-	-	
DUNNELL	14	-	-	50	10	10	-	100,000	225	50	Y/S	-	-	-	-	225	Y/S	
EASTERN HUBBARD	20	-	-	55	10	10	-	25,000	200	-	-	-	-	-	-	200	Y/S	
ELLEDALE	19	-	-	50	5	5	-	5,000	200	200	Y/S	-	-	-	-	200	Y/S	
ELLSWORTH	21	-	-	55	10	10	10,000	10,000	200	-	-	-	-	-	-	-	-	
EMMONS	25	-	1	50	10	10	25,000	25,000	250	-	-	-	-	-	-	250	Y/S	
EVANSVILLE	30	-	-	50	10	10	-	10,000	200	-	-	-	-	-	-	200	Y/S	
FIFTY LAKES	12	-	5	50	10	10	-	30,000	250	250	Y/S	-	-	-	-	250	Y/S	
FINLAND	20	-	-	50	10	10	-	10,000	200	-	-	-	-	-	-	200	Y/S	
FORADA	23	-	-	50	10	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S	
FREDENBERG	16	-	-	50	10	10	-	10,000	200	200	Y/S	-	-	-	-	200	Y/S	
FROST	24	-	1	50	10	10	-	10,000	275	275	Y/S	35	WKLY	-	-	275	Y/S	
HALSTAD	24	-	3	55	10	10	-	40,000	200	200	Y/S	-	-	-	-	200	Y/S	
HANCOCK	25	-	-	50	10	10	-	10,000	275	-	-	-	-	-	-	100	Y/S	
HANSKA	25	-	-	50	20	20	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S	
HARRIS	19	-	1	50	20	10	-	50,000	200	200	Y/S	-	-	-	-	200	Y/S	
HARTLAND	16	-	-	50	20	10	-	10,000	250	1,250	LUMP	42	WKLY	-	-	1,250	LUMP	
HENDRUM	20	-	-	50	10	10	-	10,000	200	200	Y/S	-	-	-	-	200	Y/S	
HEWITT	14	-	1	50	10	10	-	5,000	250	250	Y/S	-	-	-	-	250	Y/S	
HILL CITY	24	-	4	50	10	10	13,000	13,000	280	280	Y/S	-	-	-	-	280	Y/S	
HOVLAND	11	-	-	50	10	10	-	5,000	250	250	Y/S	-	-	-	-	250	Y/S	
INDUSTRIAL	18	-	1	50	5	5	10,000	10,000	250	250	Y/S	-	-	-	-	250	Y/S	
IONA	12	-	-	50	20	20	5,000	5,000	250	250	Y/S	-	-	-	-	250	Y/S	
KARLSTAD	30	-	-	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**  
**Summary of Data on Relief Association Membership and Bylaw Provisions**  
**For the Year Ended December 31, 1995**

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	Type	Amount	Type	Amount	Type	Amount
<b>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE (cont.)</b>																	
KELLIHER	23	-	-	50	10	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
LAKE BRONSON	15	-	-	50	10	10	-	4,000	200	200	Y/S	-	-	-	-	200	Y/S
LAKE WILSON	18	-	-	50	10	10	-	10,000	250	-	-	-	-	-	-	-	-
LAKEWOOD	25	-	-	50	20	20	-	50,000	250	250	Y/S	-	-	-	-	250	Y/S
LEAF VALLEY	25	-	-	50	5	5	-	10,000	200	200	Y/S	-	-	-	-	200	Y/S
MAPLEVIEW	17	-	-	50	5	5	10,000	10,000	250	250	Y/S	-	-	-	-	250	Y/S
MC DAVITT	17	-	3	50	10	10	10,000	10,000	225	225	Y/S	-	-	-	-	225	Y/S
MC KINLEY	11	-	2	50	20	20	-	-	200	-	-	-	-	-	-	-	-
MEDFORD	26	-	4	50	10	10	-	150,000	280	280	Y/S	-	-	-	-	280	Y/S
NORTHOME	19	-	2	50	10	10	-	30,000	250	250	Y/S	-	-	-	-	250	Y/S
OSTRANDER	17	-	-	50	10	10	-	5,000	200	200	Y/S	-	-	-	-	200	Y/S
OTTERTAIL	28	-	4	50	10	10	-	10,000	200	200	Y/S	-	-	-	-	200	Y/S
ROLLINGSTONE	25	-	2	50	10	10	-	10,000	200	200	Y/S	-	-	-	-	200	Y/S
ROSE CREEK	21	-	2	62	20	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	-	2	50	10	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
SANBORN	18	-	-	50	20	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
SILICA	21	-	-	50	10	10	10,000	10,000	200	200	Y/S	-	-	-	-	200	Y/S
SOLWAY	26	-	5	50	10	10	-	5,000	220	220	Y/S	-	-	-	-	220	Y/S
SQUAW LAKE	15	-	2	50	10	10	100,000	100,000	250	250	Y/S	-	-	-	-	250	Y/S
TOFTE	9	-	-	50	5	5	10,000	10,000	250	250	Y/S	-	-	-	-	250	Y/S
TWIN LAKES (FREEBORN)	18	-	-	50	10	10	-	7,500	200	-	-	-	-	-	-	200	Y/S
VERGAS	16	1	5	50	10	10	-	10,000	250	-	-	-	-	-	-	250	Y/S
VESTA	17	-	1	50	20	10	5,000	6,000	200	200	Y/S	-	-	-	-	200	Y/S
WARBA-FEELY-SAGO	17	-	-	50	10	10	-	10,000	250	-	-	-	-	-	-	50	Y/S
WARREN	25	-	6	50	5	5	50,000	50,000	250	250	Y/S	-	-	-	-	250	Y/S
WAUBUN	17	-	-	50	20	10	-	5,000	250	250	Y/S	-	-	-	-	250	Y/S
WILLOW RIVER	14	-	2	50	10	10	-	6,000	250	250	Y/S	-	-	-	-	250	Y/S
WILSON	31	-	-	50	10	10	20,000	20,000	200	200	Y/S	-	-	-	-	200	Y/S
WOODSTOCK	17	-	2	50	10	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
WYKOFF	20	-	2	50	10	10	-	15,000	250	250	Y/S	-	-	-	-	250	Y/S
<b>TOTAL</b>	<b>1,476</b>	<b>4</b>	<b>90</b>														
<b>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE</b>																	
ADAMS	22	-	2	50	10	10	5,000	15,000	375	375	Y/S	-	-	-	-	375	Y/S
ADRIAN	23	-	-	50	20	20	-	15,000	400	400	Y/S	-	-	-	-	400	Y/S
ALBERTVILLE	23	-	-	55	10	10	-	10,000	450	450	Y/S	-	-	-	-	450	Y/S
ALPHA	16	-	-	50	10	10	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
ARGYLE	25	-	-	50	10	10	-	10,000	400	-	-	-	-	-	-	400	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**  
**Summary of Data on Relief Association Membership and Bylaw Provisions**  
**For the Year Ended December 31, 1995**

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
<b>LUMP SUM - \$300 OR MORE.</b>																	
<b>BUT LESS THAN \$500 PER</b>																	
<b>YEAR OF SERVICE (cont.)</b>																	
ASHBY	23	-	-	50	5	5	-	10,000	325	325	Y/S	-	-	-	-	325	Y/S
ATWATER	22	-	1	50	10	10	-	12,500	450	450	Y/S	-	-	-	-	450	Y/S
AUDUBON	23	-	2	50	10	10	20,000	20,000	400	400	Y/S	-	-	-	-	400	Y/S
BALATON	24	-	1	50	10	10	10,000	10,000	350	350	Y/S	10	DAILY	-	-	350	Y/S
BALSAM	20	-	1	50	10	10	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
BARRETT	16	-	-	55	10	10	-	10,000	300	-	-	-	-	-	-	300	Y/S
BEAVER CREEK	17	-	2	50	10	10	-	10,000	325	325	Y/S	-	-	-	-	325	Y/S
BELGRADE	26	-	-	50	10	10	-	15,000	400	400	Y/S	-	-	-	-	400	Y/S
BELVIEW	20	-	1	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
BERTHA	19	-	1	50	10	10	-	8,000	320	320	Y/S	-	-	-	-	320	Y/S
BIRD ISLAND	25	-	1	50	10	10	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
BLOMKEST	16	-	1	55	10	10	-	10,000	400	-	-	-	-	200	LUMP	-	-
BRANDON	24	-	1	50	5	5	-	10,000	475	500	Y/S	-	-	-	-	500	Y/S
BRICELYN	22	-	3	55	10	10	-	10,000	350	350	Y/S	-	-	-	-	350	Y/S
BROOTEN	18	-	-	50	10	10	-	12,000	400	400	Y/S	-	-	-	-	400	Y/S
BROWERVILLE	20	-	2	50	10	10	-	170,000	400	320	Y/S	-	-	-	-	320	Y/S
BROWNSDALE	20	-	-	50	20	20	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
BROWNSTON	26	-	1	50	10	10	-	10,500	400	200	Y/S	-	-	-	-	300	Y/S
BUFFALO LAKE	25	-	1	50	10	10	-	10,000	425	425	Y/S	20	DAILY	-	-	425	Y/S
BUTTERFIELD	24	-	3	50	5	5	-	10,000	350	350	Y/S	35	WKLY	-	-	350	Y/S
BYRON	27	-	8	50	5	5	15,000	15,000	450	450	Y/S	-	-	-	-	450	Y/S
CANOSIA	21	-	2	50	10	10	-	100,000	300	300	Y/S	-	-	-	-	300	Y/S
CHANDLER	18	-	4	50	10	10	-	60,000	300	300	Y/S	-	-	-	-	300	Y/S
CHOKIO	20	-	2	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
CLAREMONT	15	-	5	50	10	10	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
CLARKFIELD	28	-	1	50	10	10	-	13,000	425	425	Y/S	-	-	-	-	425	Y/S
CLARKS GROVE	21	-	8	50	10	10	10,000	20,000	300	300	Y/S	-	-	-	-	300	Y/S
CLEARWATER	28	-	4	50	10	10	30,000	30,000	450	450	Y/S	-	-	-	-	450	Y/S
CLINTON [BIG STONE]	20	-	4	50	10	10	-	7,000	300	300	Y/S	-	-	-	-	300	Y/S
COMFREY	25	-	1	50	10	10	-	200,000	450	450	Y/S	15	DAILY	-	-	450	Y/S
COTTONWOOD	26	-	4	55	10	10	15,000	15,000	375	375	Y/S	-	-	-	-	375	Y/S
COURTLAND	21	-	1	50	10	10	-	20,000	475	475	Y/S	-	-	-	-	475	Y/S
CURRIE	22	-	-	50	10	10	10,000	10,000	325	325	Y/S	-	-	-	-	325	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	-	4	50	10	10	-	20,000	325	325	Y/S	-	-	-	-	325	Y/S
DANUBE	20	-	4	50	10	10	-	25,000	450	450	Y/S	-	-	-	-	450	Y/S
DOVER	18	-	-	50	10	10	-	10,000	350	350	Y/S	-	-	-	-	350	Y/S
EAGLE BEND	25	-	3	50	10	10	-	30,000	375	375	Y/S	-	-	-	-	375	Y/S
EASTON	24	-	-	50	10	10	-	11,000	320	320	Y/S	-	-	-	-	320	Y/S
ECHO	21	-	-	50	10	10	-	9,000	350	350	Y/S	-	-	-	-	350	Y/S
ELIZABETH	23	-	-	50	20	20	-	10,000	300	-	-	-	-	-	-	-	-
ELMORE	20	-	-	50	10	10	-	60,000	400	400	Y/S	-	-	-	-	400	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**  
**Summary of Data on Relief Association Membership and Bylaw Provisions**  
**For the Year Ended December 31, 1995**

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
<b>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)</b>																	
ELYSIAN	22	1	3	50	10	10	-	15,000	375	375	Y/S	-	-	-	-	375	Y/S
FAYAL	18	-	-	50	10	10	-	20,000	300	300	Y/S	-	-	-	-	300	Y/S
FERTILE	22	-	-	50	20	10	-	8,000	300	-	-	-	-	-	-	300	Y/S
FORESTON	22	-	6	50	5	5	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
FRANKLIN	19	-	3	50	10	10	-	20,000	350	350	Y/S	-	-	-	-	350	Y/S
GARFIELD	24	-	-	50	10	10	10,000	15,000	350	200	Y/S	-	-	-	-	200	Y/S
GLYNDON	27	-	5	50	10	10	-	100,000	325	-	-	-	-	-	-	325	Y/S
GNESEN	25	-	1	50	10	10	-	30,000	400	200	Y/S	-	-	-	-	200	Y/S
GRACEVILLE	25	-	4	50	10	10	-	10,000	350	350	Y/S	-	-	-	-	350	Y/S
GRAND LAKE	28	-	3	50	10	10	15,000	15,000	400	400	Y/S	-	-	-	-	400	Y/S
GRAND MEADOW	25	-	3	55	20	15	-	10,000	325	-	-	-	-	-	-	325	Y/S
GREEN ISLE	25	-	2	50	10	10	-	15,000	475	475	Y/S	-	-	-	-	475	Y/S
GREY EAGLE	19	-	8	50	5	5	-	10,000	450	100	Y/S	-	-	-	-	450	Y/S
GROVE CITY	20	-	5	50	10	10	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
HALLOCK	27	-	1	50	10	10	-	100,000	400	20	Y/S	-	-	-	-	50	Y/S
HARMONY	27	-	-	50	10	10	-	15,000	300	300	Y/S	-	-	-	-	300	Y/S
HAYWARD	25	-	2	50	10	10	-	15,000	325	325	Y/S	-	-	-	-	325	Y/S
HENDRICKS	23	-	7	50	5	5	-	15,000	450	450	Y/S	-	-	-	-	450	Y/S
HERMAN	22	-	-	50	10	10	-	10,000	380	380	Y/S	-	-	-	-	380	Y/S
HILLS	23	-	1	50	10	10	-	10,000	300	-	-	500 MAX.	-	-	-	125	Y/S
HOFFMAN	24	-	-	50	10	10	-	15,000	350	350	Y/S	-	-	-	-	350	Y/S
HOUSTON	25	-	5	50	10	10	-	50,000	475	475	Y/S	-	-	-	-	475	Y/S
IRONTON	25	-	4	50	10	10	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
JASPER	22	-	1	50	10	10	-	10,000	375	375	Y/S	-	-	-	-	375	Y/S
JEFFERS	19	-	-	50	20	20	-	10,000	300	-	-	-	-	-	-	300	Y/S
KELLOGG	25	-	-	50	5	5	-	15,000	300	300	Y/S	-	-	-	-	300	Y/S
KENSINGTON	25	-	-	50	20	20	-	10,000	400	-	-	-	-	-	-	-	-
KETTLE RIVER	20	-	3	50	10	10	10,000	20,000	450	150	Y/S	-	-	200	LUMP	150	Y/S
KILKENNY	19	-	1	50	10	10	60,000	60,000	400	400	Y/S	-	-	1,000	LUMP	-	-
KINNEY	21	-	4	50	10	10	-	15,000	400	400	Y/S	14	WKLY	-	-	400	Y/S
LAFAYETTE	21	-	2	50	10	10	-	22,000	450	-	-	-	-	-	-	475	Y/S
LAKE KABETOGAMA	18	-	1	50	5	5	2,500	2,500	300	300	Y/S	-	-	-	-	300	Y/S
LAKE LILLIAN	14	-	-	50	10	10	-	15,000	300	300	Y/S	-	-	-	-	300	Y/S
LAKE PARK	23	-	-	50	10	10	-	10,358	425	425	Y/S	-	-	-	-	425	Y/S
LANESBORO	20	-	2	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	-	150,000	450	-	-	20	WKLY	250	LUMP	450	Y/S
LEWISVILLE	17	-	-	50	20	20	50,000	50,000	300	300	Y/S	-	-	-	-	300	Y/S
LITTLEFORK	26	-	4	50	5	5	-	10,000	325	325	Y/S	-	-	-	-	325	Y/S
LOWRY	24	-	1	50	10	10	-	10,000	300	100	Y/S	-	-	-	-	100	Y/S
MABEL	20	-	-	50	10	10	-	10,000	375	250	Y/S	-	-	-	-	125	Y/S
MADISON LAKE	25	2	3	50	10	10	20,000	20,000	450	-	-	-	-	-	-	450	Y/S
MANTORVILLE	22	-	2	50	10	10	-	10,000	350	350	Y/S	-	-	-	-	350	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**  
**Summary of Data on Relief Association Membership and Bylaw Provisions**  
**For the Year Ended December 31, 1995**

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
<b>LUMP SUM - \$300 OR MORE.</b>																	
<b>BUT LESS THAN \$500 PER</b>																	
<b>YEAR OF SERVICE (cont.)</b>																	
MAYNARD	21	-	-	50	10	10	20,000	20,000	350	350	Y/S	-	-	-	-	150	Y/S
MC INTOSH	17	-	-	50	10	10	-	10,000	450	450	Y/S	-	-	-	-	450	Y/S
MENAHGA	21	-	3	55	10	10	-	100,000	450	450	Y/S	-	-	-	-	450	Y/S
MIESVILLE	30	-	1	50	10	10	-	20,000	300	300	Y/S	-	-	-	-	300	Y/S
MILAN	19	-	-	55	10	10	-	10,000	300	300	Y/S	21	WKLY	-	-	300	Y/S
MILTONA	25	-	4	50	10	10	-	15,000	350	350	Y/S	-	-	-	-	350	Y/S
MORTON	22	-	-	50	10	10	-	50,000	360	360	Y/S	-	-	-	-	360	Y/S
NEW AUBURN	21	-	-	50	10	10	-	11,000	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	400	Y/S	1,600	MAX.	-	-	400	Y/S
ODIN	13	-	-	50	20	10	-	10,000	350	-	-	15	WKLY	-	-	350	Y/S
OKABENA	19	-	1	55	5	5	-	10,000	350	350	Y/S	-	-	-	-	350	Y/S
ORMSBY	16	-	3	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
ORONOCO	19	-	1	50	10	10	-	15,000	300	-	-	-	-	-	-	300	Y/S
PALISADE	19	-	2	50	10	10	-	10,000	350	350	Y/S	25	WKLY	-	-	-	-
PIKE SANDY BRITT	29	-	13	50	10	10	-	20,000	300	-	-	-	-	-	-	300	Y/S
PILLAGER	21	-	3	50	10	10	-	100,000	450	450	Y/S	-	-	-	-	450	Y/S
PRINSBURG	17	-	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	29	-	10	50	5	5	-	20,000	375	-	-	-	-	-	-	375	Y/S
RAYMOND	20	-	1	50	10	10	-	15,000	400	400	Y/S	-	-	-	-	400	Y/S
RED WING	30	-	7	55	10	10	20,000	20,000	300	300	Y/S	-	-	-	-	300	Y/S
RENVILLE	23	-	4	50	10	10	-	15,000	450	450	Y/S	-	-	-	-	450	Y/S
ROTHSAY	22	-	2	50	10	10	-	15,000	450	450	Y/S	-	-	-	-	450	Y/S
ROYALTON	24	-	2	50	10	10	-	100,000	375	375	Y/S	-	-	-	-	375	Y/S
RUSSELL	19	-	3	50	10	10	-	5,000	375	375	Y/S	-	-	-	-	375	Y/S
RUTHTON	17	-	-	50	10	10	-	10,000	400	-	-	-	-	-	-	400	Y/S
SHAFER	21	-	4	50	10	10	-	100,000	325	325	Y/S	-	-	-	-	325	Y/S
SHEVLIN	20	-	1	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
SOUTH HAVEN	22	-	-	50	10	10	50,000	50,000	400	400	Y/S	-	-	-	-	400	Y/S
STARBUCK	23	-	1	50	10	10	-	10,000	495	495	Y/S	-	-	-	-	495	Y/S
STEPHEN	28	-	1	50	20	20	-	20,000	325	325	Y/S	-	-	-	-	325	Y/S
STORDEN	18	-	-	50	10	10	-	10,000	350	350	Y/S	-	-	-	-	350	Y/S
SUNBURG	17	-	3	50	10	10	-	100,000	300	300	Y/S	-	-	-	-	300	Y/S
TOWER	18	-	-	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
TWIN VALLEY	21	-	6	50	20	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
TYLER	26	-	-	50	10	10	-	20,000	375	375	Y/S	-	-	-	-	375	Y/S
UNDERWOOD	18	-	2	50	10	10	-	8,000	375	375	Y/S	-	-	-	-	375	Y/S
UPSALA	22	-	2	50	10	10	10,000	10,000	300	300	Y/S	-	-	-	-	300	Y/S
VERNDALE	21	-	-	50	5	5	-	7,500	350	350	Y/S	-	-	-	-	350	Y/S
VERNON CENTER	20	-	4	50	10	10	-	10,000	375	375	Y/S	-	-	-	-	375	Y/S
WALDORF	22	1	3	50	10	10	50,000	50,000	400	-	-	-	-	-	-	400	Y/S
WALNUT GROVE	20	-	3	50	10	10	-	100,000	350	350	Y/S	-	-	-	-	350	Y/S

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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**  
**Summary of Data on Relief Association Membership and Bylaw Provisions**  
**For the Year Ended December 31, 1995**

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
<b>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)</b>																	
WATKINS	25	-	1	50	10	10	-	15,000	475	475	Y/S	-	-	-	-	475	Y/S
WATSON	21	-	-	50	10	10	-	15,000	325	325	Y/S	-	-	-	-	325	Y/S
WELCOME	25	-	4	50	10	10	-	25,000	425	475	Y/S	-	-	-	-	475	Y/S
WENDELL	20	-	-	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
WEST CONCORD	22	-	1	50	20	20	-	20,000	400	400	Y/S	-	-	-	-	400	Y/S
WOLF LAKE	21	-	-	55	10	10	-	20,000	450	-	-	30	DAILY	-	-	450	Y/S
WOOD LAKE	20	-	3	50	10	10	10,000	10,000	300	300	Y/S	-	-	-	-	300	Y/S
WRENSHALL	27	-	-	50	10	10	-	15,000	350	350	Y/S	5	DAILY	250	LUMP	350	Y/S
WYOMING	27	-	-	50	10	10	-	15,000	400	400	Y/S	-	-	-	-	400	Y/S
<b>TOTAL</b>	<b>3,142</b>	<b>4</b>	<b>274</b>														
<b>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE</b>																	
ADA	25	-	1	50	10	10	-	75,000	600	-	-	-	-	-	-	600	Y/S
AITKIN	30	-	1	50	10	10	-	40,000	925	925	Y/S	-	-	-	-	925	Y/S
ANNANDALE	27	-	7	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	21	5	-	50	10	10	-	20,000	650	650	Y/S	-	-	-	-	650	Y/S
BABBITT	27	-	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	24	-	4	50	10	10	-	30,000	750	375	Y/S	-	-	-	-	750	Y/S
BARNESVILLE	26	-	4	50	10	10	-	21,000	650	650	Y/S	-	-	-	-	650	Y/S
BARNUM	22	1	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	-	35,000	800	350	Y/S	-	-	-	-	800	Y/S
BEAVER BAY	15	1	5	50	20	10	-	10,000	500	500	Y/S	20	WKLY	-	-	500	Y/S
BELLE PLAINE	30	1	-	50	10	10	30,000	30,000	825	825	Y/S	-	-	-	-	825	Y/S
BELLE PRAIRIE [2]	20	-	-	50	5	5	10,000	10,000	700	700	Y/S	-	-	-	-	700	Y/S
BENSON	28	20	1	50	10	10	-	30,000	600	600	Y/S	-	-	-	-	600	Y/S
BIG LAKE	27	-	4	50	5	5	-	23,000	900	900	Y/S	-	-	-	-	900	Y/S
BIGFORK	20	-	1	50	10	10	-	20,000	750	750	Y/S	-	-	-	-	750	Y/S
BIWABIK CITY	21	-	1	50	10	10	-	50,000	750	750	Y/S	-	-	-	-	750	Y/S
BLACKDUCK	25	-	1	50	10	10	-	20,000	525	525	Y/S	-	-	-	-	525	Y/S
BLOOMING PRAIRIE	29	1	1	50	10	10	-	100,000	925	925	Y/S	-	-	-	-	925	Y/S
BOVEY	20	-	1	50	10	10	-	15,000	750	750	Y/S	-	-	-	-	750	Y/S
BRECKENRIDGE	37	1	2	50	10	10	-	50,000	825	825	Y/S	5	DAILY	-	-	825	Y/S
BROWNS VALLEY	21	-	-	50	20	20	-	11,000	525	525	Y/S	-	-	-	-	525	Y/S
BUHL	20	-	1	50	10	10	-	10,000	600	600	Y/S	14	WKLY	-	-	600	Y/S
CALEDONIA	31	-	10	50	10	10	-	200,000	550	550	Y/S	35	WKLY	-	-	550	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**  
**Summary of Data on Relief Association Membership and Bylaw Provisions**  
**For the Year Ended December 31, 1995**

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
<b>LUMP SUM - \$500 OR MORE.</b>																	
<b>BUT LESS THAN \$1,000 PER</b>																	
<b>YEAR OF SERVICE (cont.)</b>																	
CALUMET	21	-	1	50	10	10	-	15,000	700	-	-	-	-	-	-	700	Y/S
CANBY	23	3	-	50	10	10	-	30,000	890	890	Y/S	-	-	-	-	890	Y/S
CANNON FALLS	30	-	3	50	10	10	-	75,000	900	900	Y/S	-	-	-	-	900	Y/S
CARLOS	24	-	2	50	10	10	-	25,000	600	-	-	-	-	-	-	600	Y/S
CARLTON	25	-	5	50	10	10	30,000	30,000	900	900	Y/S	-	-	-	-	900	Y/S
CENTER CITY	19	-	1	50	10	10	5,000	15,000	850	850	Y/S	-	-	-	-	850	Y/S
CHATFIELD	24	-	3	50	5	5	-	15,000	800	800	Y/S	-	-	-	-	800	Y/S
CLARA CITY	20	-	-	50	5	5	-	15,000	525	525	Y/S	-	-	-	-	525	Y/S
CLEAR LAKE	25	-	2	50	10	10	15,000	20,000	525	525	Y/S	-	-	-	-	525	Y/S
CLEARBROOK	19	-	3	50	10	10	-	24,000	760	760	Y/S	-	-	-	-	760	Y/S
CLEVELAND	20	-	6	50	5	5	-	20,000	600	100	Y/S	-	-	-	-	600	Y/S
COKATO	24	3	2	50	5	5	-	100,000	800	500	Y/S	-	-	-	-	800	Y/S
COLERAINE	16	-	4	50	5	5	20,000	20,000	750	750	Y/S	-	-	-	-	750	Y/S
COOK	16	-	-	50	20	20	-	20,000	700	-	-	-	-	-	-	700	Y/S
COSMOS	12	-	6	50	5	5	-	13,000	500	500	Y/S	-	-	-	-	500	Y/S
CROMWELL	23	-	2	50	20	10	-	10,000	500	500	Y/S	-	-	-	-	500	Y/S
DAWSON	25	2	-	50	5	5	-	44,000	800	800	Y/S	50	WKLY	-	-	800	Y/S
DAYTON	28	-	4	50	5	5	-	25,000	750	750	Y/S	-	-	-	-	750	Y/S
DEER RIVER	22	-	2	50	10	10	-	20,000	800	800	Y/S	-	-	-	-	800	Y/S
DEERWOOD	20	-	-	50	10	10	-	10,000	575	-	-	-	-	-	-	575	Y/S
DILWORTH	32	-	-	50	10	10	25,000	50,000	750	750	Y/S	-	-	-	-	750	Y/S
DODGE CENTER	18	-	6	50	10	10	20,000	20,000	750	-	-	-	-	-	-	750	Y/S
EDEN VALLEY	23	-	3	50	10	10	-	25,000	600	-	-	-	-	-	-	3,000	MAX.
EDGERTON	24	-	-	50	10	10	-	15,000	500	500	Y/S	-	-	-	-	500	Y/S
ELBOW LAKE	27	-	3	50	10	10	-	20,000	550	550	Y/S	-	-	-	-	550	Y/S
EMILY	20	-	5	50	10	10	-	20,000	535	-	-	-	-	-	-	535	Y/S
EYOTA	20	-	-	50	15	15	-	20,000	540	250	Y/S	35	WKLY	-	-	540	Y/S
FLOODWOOD	27	-	3	50	20	20	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
FRAZEE	24	-	1	50	5	5	25,000	25,000	500	500	Y/S	-	-	-	-	500	Y/S
FREEPORT (3)	22	-	2	50	10	10	-	20,000	BAL	-	BAL.	-	-	-	-	BAL.	
FULDA	24	-	-	50	10	10	-	50,000	800	800	Y/S	-	-	-	-	800	Y/S
GAYLORD	25	1	3	50	10	10	30,000	30,000	750	750	Y/S	-	-	-	-	750	Y/S
GILBERT	20	-	-	50	10	10	-	25,000	900	900	Y/S	-	-	-	-	900	Y/S
GLENWOOD	30	-	1	50	10	10	-	44,000	700	700	Y/S	-	-	-	-	700	Y/S
GONVICK	20	-	-	50	10	10	-	25,000	500	500	Y/S	-	-	-	-	500	Y/S
GOOD THUNDER	26	-	5	50	5	5	-	35,000	750	-	-	100	WKLY	-	-	750	Y/S
GOODVIEW	31	-	4	50	8	8	-	100,000	525	525	Y/S	-	-	-	-	525	Y/S
GRAND MARAIS	27	-	1	50	10	10	-	25,000	825	825	Y/S	-	-	-	-	825	Y/S
GRANITE FALLS	26	-	-	50	10	10	10,000	20,000	725	725	Y/S	-	-	-	-	725	Y/S
GREENWOOD	23	-	-	50	5	5	-	10,000	500	500	Y/S	-	-	-	-	500	Y/S
HACKENSACK	20	-	1	50	10	10	-	15,000	750	750	Y/S	-	-	-	-	750	Y/S
HAMBURG	27	-	-	50	10	10	-	10,000	550	550	Y/S	-	-	-	-	550	Y/S
HAMEL	32	-	3	50	10	10	-	40,000	650	650	Y/S	-	-	-	-	650	Y/S
HANOVER	23	-	3	60	10	10	-	12,500	600	600	Y/S	-	-	-	-	600	Y/S

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

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**Volunteer Firefighters Relief Associations**  
**Summary of Data on Relief Association Membership and Bylaw Provisions**  
**For the Year Ended December 31, 1995**

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
<b>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)</b>																	
HAYFIELD	24	-	5	50	10	10	-	25,000	750	750	Y/S	-	-	-	-	750	Y/S
HECTOR	21	-	-	50	10	10	15,000	20,000	700	700	Y/S	-	-	-	-	700	Y/S
HENDERSON	22	2	1	50	10	10	-	15,000	500	500	Y/S	-	-	-	-	500	Y/S
HENNING	25	-	-	50	5	5	-	15,000	500	500	Y/S	-	-	-	-	500	Y/S
HERON LAKE	22	-	-	55	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
HINCKLEY	30	-	-	50	10	10	-	100,000	550	550	Y/S	-	-	-	-	550	Y/S
HOLDINGFORD	24	-	1	50	10	10	-	17,500	600	600	Y/S	-	-	-	-	600	Y/S
HOWARD LAKE	28	-	2	50	10	10	-	25,000	800	800	Y/S	-	-	-	-	800	Y/S
IDEAL	22	-	1	50	10	10	-	20,000	900	900	Y/S	-	-	-	-	900	Y/S
ISLE	18	-	1	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	-	-	-	-	650	Y/S
JORDAN	30	-	2	50	10	10	-	40,000	925	925	Y/S	-	-	-	-	925	Y/S
KANDIYOHI	21	-	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	25	-	5	50	20	20	-	25,000	890	890	Y/S	-	-	-	-	890	Y/S
KEEWATIN	18	-	4	50	10	10	-	30,000	825	825	Y/S	900	MAX	-	-	825	Y/S
KIMBALL	23	-	2	50	10	10	-	15,000	500	500	Y/S	-	-	-	-	500	Y/S
LACRESCENT	20	-	7	50	10	10	-	40,000	750	750	Y/S	15	DAILY	-	-	750	Y/S
LAKE BENTON	20	-	1	50	10	10	-	15,000	500	500	Y/S	-	-	-	-	500	Y/S
LAKE CRYSTAL	26	-	-	50	10	10	-	20,000	850	850	Y/S	-	-	-	-	850	Y/S
LAKEFIELD	25	-	2	50	10	10	85,000	85,000	700	-	-	-	-	-	-	-	-
LAMBERTON	20	-	2	50	10	10	-	11,000	550	550	Y/S	-	-	-	-	550	Y/S
LEWISTON	32	-	2	50	5	5	-	30,000	625	625	Y/S	-	-	-	-	625	Y/S
LEXINGTON	21	-	5	50	10	10	-	50,000	900	75	MTHLY	75	MTHLY	-	-	900	Y/S
LINWOOD	24	-	4	50	10	10	20,000	20,000	800	400	Y/S	-	-	-	-	800	Y/S
LONSDALE	25	-	4	50	10	10	-	40,000	800	800	Y/S	-	-	-	-	800	Y/S
LUTSEN	14	-	1	50	10	10	-	10,000	600	-	-	-	-	-	-	200	Y/S
LUVERNE	36	9	2	50	10	10	-	50,000	800	-	-	-	-	-	-	800	Y/S
MADELIA	27	-	2	50	10	10	-	100,000	700	700	Y/S	-	-	-	-	700	Y/S
MADISON	26	-	1	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	25	-	-	50	10	10	30,000	20,000	750	750	Y/S	-	-	-	-	750	Y/S
MAPLETON	24	-	5	50	10	10	-	35,000	750	750	Y/S	-	-	-	-	750	Y/S
MARBLE	20	2	-	50	10	10	10,000	15,000	750	750	Y/S	10	WKLY	-	-	750	Y/S
MAYER	20	1	5	50	5	5	-	15,000	575	575	Y/S	-	-	-	-	575	Y/S
MC GREGOR	19	-	3	50	10	10	-	20,000	675	675	Y/S	-	-	-	-	675	Y/S
MELROSE	30	-	1	50	10	10	-	18,000	650	650	Y/S	-	-	-	-	650	Y/S
MINNEOTA	26	-	-	50	10	10	-	25,000	675	675	Y/S	25	WKLY	-	-	675	Y/S
MINNESOTA LAKE	24	-	5	50	5	5	-	35,000	680	-	-	-	-	-	-	680	Y/S
MISSION	15	-	2	50	5	5	5,000	5,000	500	-	-	-	-	-	-	500	Y/S
MONTGOMERY	30	13	1	55	20	20	200,000	200,000	650	-	-	76	MAX.	-	-	-	-
MONTROSE	22	-	2	55	10	10	-	10,000	600	600	Y/S	-	-	-	-	600	Y/S
MOOSE LAKE	25	-	5	50	10	10	15,000	15,000	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**  
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**For the Year Ended December 31, 1995**

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
<b>LUMP SUM - \$500 OR MORE.</b>																	
<b>BUT LESS THAN \$1,000 PER</b>																	
<b>YEAR OF SERVICE (cont.)</b>																	
MORGAN	26	-	2	50	10	10	-	25,000	875	875	Y/S	-	-	-	-	875	Y/S
MORRIS	31	-	-	50	20	20	30,000	30,000	745	-	-	-	-	-	-	745	Y/S
MOTLEY	18	-	6	50	10	10	-	25,000	650	-	-	-	-	-	-	-	-
NASHWAUK	26	-	-	50	10	10	-	35,000	950	950	Y/S	-	-	-	-	950	Y/S
NEVIS	23	-	4	50	10	10	2,500	20,000	500	300	Y/S	-	-	-	-	500	Y/S
NEW GERMANY	29	-	1	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
NEW LONDON	24	-	1	50	10	10	-	20,000	850	-	-	-	-	-	-	100	Y/S
NEW MARKET	19	-	5	50	10	10	-	15,000	650	650	Y/S	-	-	-	-	650	Y/S
NEW RICHLAND	25	-	2	50	10	10	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
NEW SCANDIA	28	-	1	50	10	10	-	30,000	900	900	Y/S	-	-	-	-	900	Y/S
NICOLLET	21	-	3	50	5	5	-	15,000	545	-	-	-	-	-	-	-	-
NORWOOD	27	-	7	50	10	10	-	12,500	550	-	-	-	-	-	-	550	Y/S
OAK GROVE	21	-	3	50	10	10	-	30,000	800	800	Y/S	-	-	-	-	800	Y/S
OGLIVIE	19	1	-	50	10	10	-	200,000	500	500	Y/S	-	-	-	-	500	Y/S
OLIVIA	25	-	-	50	10	10	-	40,000	750	750	Y/S	-	-	-	-	750	Y/S
ONAMIA	21	-	3	50	10	10	-	100,000	800	800	Y/S	-	-	-	-	800	Y/S
ORR	12	-	1	50	10	10	10,000	10,000	750	750	Y/S	-	-	-	-	750	Y/S
ORTONVILLE	28	-	-	50	10	10	-	100,000	700	700	Y/S	-	-	-	-	700	Y/S
PALO	22	-	1	50	10	10	-	30,000	570	570	Y/S	-	-	-	-	570	Y/S
PARKERS PRAIRIE	25	-	-	50	10	10	-	10,000	500	500	Y/S	-	-	-	-	500	Y/S
PAYNESVILLE	22	-	-	50	5	5	-	25,000	800	800	Y/S	-	-	-	-	800	Y/S
PENNOCK	18	-	-	50	10	10	-	11,500	500	500	Y/S	-	-	-	-	500	Y/S
PERHAM	33	-	3	55	10	10	35,000	35,000	700	-	-	-	-	-	-	700	Y/S
PIERZ	25	-	-	50	10	10	100,000	100,000	700	700	Y/S	-	-	-	-	700	Y/S
PINE ISLAND	26	-	5	50	10	10	100,000	100,000	625	625	Y/S	-	-	-	-	625	Y/S
PLATO	25	-	-	50	5	5	-	15,233	565	565	Y/S	-	-	-	-	565	Y/S
PRESTON	24	-	-	50	10	10	-	25,000	525	525	Y/S	-	-	-	-	525	Y/S
PROCTOR	18	-	1	50	20	10	20,000	20,000	800	-	-	10 DAILY	-	-	-	800	Y/S
REMER	16	-	1	50	10	10	-	30,000	850	-	-	-	-	-	-	850	Y/S
RICE	20	-	4	50	5	5	-	50,000	550	550	Y/S	-	-	-	-	550	Y/S
RICE LAKE	29	-	1	50	10	10	-	30,000	850	-	-	-	-	-	-	850	Y/S
RICHMOND	24	-	-	50	10	10	200,000	200,000	600	600	Y/S	-	-	-	-	600	Y/S
ROCKVILLE	24	-	4	50	10	10	-	10,000	530	530	Y/S	-	-	-	-	530	Y/S
ROGERS	25	1	1	50	10	10	-	50,000	950	950	Y/S	-	-	-	-	950	Y/S
RUSH CITY	27	-	6	50	10	10	25,000	26,000	800	800	Y/S	-	-	-	-	800	Y/S
SACRED HEART	22	-	2	50	10	10	-	25,000	500	-	-	-	-	-	-	500	Y/S
SAINT CHARLES	27	-	2	50	10	10	-	50,000	700	-	-	-	-	-	-	700	Y/S
SAINT CLAIR	26	1	2	50	10	10	25,000	25,000	680	680	Y/S	-	-	-	-	680	Y/S
SAINT CLOUD	28	-	2	50	10	10	50,000	50,000	900	900	Y/S	-	-	-	-	900	Y/S
SAINT FRANCIS	27	-	2	50	10	10	-	25,000	800	800	Y/S	-	-	-	-	800	Y/S
SAINT JOSEPH	29	-	2	50	10	10	-	40,000	950	950	Y/S	-	-	-	-	950	Y/S
SAINT MICHAEL	23	-	-	50	10	10	-	100,000	700	700	Y/S	-	-	-	-	700	Y/S
SAINT STEPHEN	25	-	-	50	10	10	-	50,000	500	500	Y/S	-	-	-	-	500	Y/S

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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**  
**Summary of Data on Relief Association Membership and Bylaw Provisions**  
**For the Year Ended December 31, 1995**

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	Type	Amount	Type	Amount	Type	Amount
<b>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)</b>																	
SANDSTONE	29	-	-	50	10	10	-	20,000	550	550	Y/S	-	-	-	-	550	Y/S
SARTELL	25	-	-	50	10	10	-	30,000	965	965	Y/S	-	-	-	-	965	Y/S
SAUK CENTRE	30	-	-	50	10	10	-	100,000	725	725	Y/S	-	-	-	-	725	Y/S
SCANDIA VALLEY	19	-	-	50	10	10	20,000	20,000	500	500	Y/S	-	-	-	-	500	Y/S
SCANLON	23	-	3	50	10	10	10,000	10,000	500	-	-	-	-	-	-	500	Y/S
SCHROEDER	13	-	-	50	10	10	10,000	10,000	800	800	Y/S	-	-	-	-	800	Y/S
SEBEKA	19	-	-	50	10	10	-	20,000	625	625	Y/S	-	-	-	-	625	Y/S
SHERBURN	21	-	3	50	10	10	-	25,000	550	550	Y/S	75	WKLY	-	-	550	Y/S
SILVER BAY	21	-	1	50	10	10	25,000	25,000	800	800	Y/S	-	-	-	-	800	Y/S
SILVER LAKE	32	-	3	50	10	10	-	25,000	500	500	Y/S	-	-	-	-	500	Y/S
SLAYTON	26	-	4	50	5	5	-	20,000	900	900	Y/S	-	-	-	-	900	Y/S
SPICER	24	-	2	50	10	10	-	25,000	750	750	Y/S	-	-	-	-	750	Y/S
SPRING GROVE	25	-	-	50	10	10	-	10,000	500	-	-	4	DAILY	-	-	500	Y/S
SPRING VALLEY	23	-	1	50	10	10	-	30,000	850	850	Y/S	-	-	-	-	850	Y/S
SPRINGFIELD	26	-	5	50	10	10	-	50,000	600	600	Y/S	15	DAILY	-	-	600	Y/S
STACY-LENT	23	-	4	50	10	10	-	16,000	550	550	Y/S	-	-	-	-	550	Y/S
STAPLES	28	-	4	50	10	10	-	25,000	750	750	Y/S	-	-	-	-	750	Y/S
STEWART	20	-	2	50	10	10	-	14,000	500	500	Y/S	-	-	-	-	500	Y/S
STEWARTVILLE	26	-	3	50	10	10	-	35,000	975	975	Y/S	-	-	-	-	975	Y/S
TACONITE	16	-	-	50	20	20	-	10,000	600	-	-	280	MAX	-	-	600	Y/S
TAYLORS FALLS	25	-	2	50	10	10	-	40,000	850	850	Y/S	-	-	-	-	850	Y/S
THOMSON TOWN	32	-	6	50	10	10	-	30,000	730	-	-	-	-	-	-	730	Y/S
TRIMONT	22	-	5	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
TRUMAN	24	-	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	800	-	-	25	WKLY	-	-	800	Y/S
WACONIA	35	-	3	50	10	10	-	150,000	850	850	Y/S	-	-	-	-	850	Y/S
WAITE PARK	25	-	2	50	10	10	1,000	20,000	800	800	Y/S	-	-	-	-	800	Y/S
WARROAD	26	-	2	50	10	10	15,000	15,000	500	500	Y/S	-	-	-	-	500	Y/S
WATERTOWN	30	-	3	50	5	5	-	40,000	950	950	Y/S	-	-	-	-	950	Y/S
WATERVILLE	20	-	2	50	10	10	-	25,000	600	600	Y/S	-	-	-	-	600	Y/S
WAVERLY	23	-	4	50	10	10	-	9,000	500	-	-	-	-	-	-	500	Y/S
WESTBROOK	21	-	1	50	10	10	-	12,000	500	-	-	-	-	-	-	500	Y/S
WHEATON	25	-	1	50	10	10	-	50,000	850	850	Y/S	-	-	-	-	850	Y/S
WINNEBAGO	25	-	2	50	10	10	-	20,000	525	525	Y/S	-	-	-	-	525	Y/S
WINSTED	30	-	1	50	20	20	2,000	21,000	500	-	-	400	MAX.	-	-	500	Y/S
YOUNG AMERICA	24	-	7	50	10	10	-	150,000	550	550	Y/S	-	-	-	-	550	Y/S
ZUMBRO FALLS	21	-	4	50	10	10	-	15,000	500	500	Y/S	-	-	-	-	500	Y/S
<b>TOTAL</b>	<b>4,643</b>	<b>94</b>	<b>402</b>														

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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**  
**Summary of Data on Relief Association Membership and Bylaw Provisions**  
**For the Year Ended December 31, 1995**

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
<b>LUMP SUM - \$1,000 OR MORE.</b>																	
<b>BUT LESS THAN \$1,500 PER</b>																	
<b>YEAR OF SERVICE</b>																	
ALBERT LEA TOWN	15	5	-	50	5	5	-	25,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
AURORA	25	-	6	50	10	10	-	35,000	1,050	1,050	Y/S	-	-	-	-	1,050	Y/S
BLUE EARTH	30	1	4	50	10	10	-	250,000	1,010	1,010	Y/S	-	-	-	-	1,010	Y/S
BUFFALO	27	-	2	50	10	10	-	250,000	1,200	1,200	Y/S	700	MAX	-	-	800	Y/S
CARVER	26	-	-	50	20	20	50,000	50,000	1,000	-	-	-	-	-	-	1,000	Y/S
CASS LAKE	23	-	3	50	5	5	-	31,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
CHISAGO CITY	19	-	2	50	5	5	-	35,000	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
CHISHOLM	29	-	-	50	10	10	-	50,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
COLD SPRING	29	-	5	50	10	10	-	35,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
CROOKSTON	24	9	-	50	10	10	-	70,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
CROSBY	30	-	3	50	5	5	35,000	35,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
DASSEL	28	-	4	50	5	5	-	40,000	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
DELANO	24	-	3	50	5	5	-	30,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
EAGLE LAKE	25	-	5	50	10	10	-	40,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
EAST BETHEL	26	-	4	50	10	10	-	50,000	1,275	1,275	Y/S	-	-	-	-	1,275	Y/S
ELY	30	-	6	50	10	10	-	50,000	1,100	1,100	Y/S	700	MAX	-	-	1,100	Y/S
EVELETH	20	-	-	50	5	5	-	20,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
FAIRFAX	25	-	3	55	5	5	-	400,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
FOLEY	25	-	1	50	10	10	-	40,000	1,025	-	-	-	-	-	-	1,025	Y/S
GARRISON	21	-	2	50	10	10	-	30,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
HIBBING	26	-	4	50	5	5	12,500	12,500	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
HOYT LAKES	25	-	5	50	20	10	-	40,000	1,000	-	-	-	-	-	-	1,000	Y/S
HUGO	20	-	9	50	10	10	-	35,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
ISANTI	32	-	1	50	10	10	-	50,000	1,275	1,275	Y/S	-	-	-	-	1,275	Y/S
JACKSON	28	-	4	50	10	10	5,000	40,000	1,100	-	-	43	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	28	-	2	50	10	10	-	40,000	1,450	-	-	-	-	-	-	1,450	Y/S
LE SUEUR	23	1	1	50	10	10	50,000	50,000	1,350	250	Y/S	-	-	-	-	1,350	Y/S
LINDSTROM	23	1	-	50	10	10	-	100,000	1,450	1,450	Y/S	-	-	-	-	1,450	Y/S
LITCHFIELD	30	-	3	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	40,000	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
LONG PRAIRIE	22	-	2	50	10	10	50,000	50,000	1,250	-	-	-	-	-	-	1,250	Y/S
LORETTO	27	-	5	50	10	10	25,000	50,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
LOWER ST. CROIX VAL	29	-	7	50	10	10	-	100,000	1,300	-	-	-	-	-	-	1,300	Y/S
MAHTOMEDI	32	-	5	50	10	10	50,000	50,000	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
MAPLE PLAIN	27	-	6	50	10	10	-	52,300	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
MILACA	22	-	4	50	5	5	-	40,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
MONTEVIDEO	29	-	-	50	20	10	500,000	500,000	1,000	1,000	Y/S	1,200	MAX.	-	-	1,000	Y/S
MONTICELLO	29	-	-	50	10	10	-	35,000	1,325	1,325	Y/S	400	MAX	-	-	1,325	Y/S
MORA	29	-	7	55	10	10	-	250,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
MORRISTOWN	25	-	-	50	10	10	-	50,000	1,000	-	-	-	-	-	-	1,000	Y/S
MT IRON	20	-	1	50	10	10	-	30,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
MT LAKE	23	1	-	50	10	10	-	100,000	1,150	1,150	Y/S	-	-	-	-	1,150	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**  
**Summary of Data on Relief Association Membership and Bylaw Provisions**  
**For the Year Ended December 31, 1995**

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
<b>LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE (cont.)</b>																	
NEW PRAGUE	30	-	2	50	10	10	-	50,000	1,250	-	-	-	-	-	-	-	-
NISSWA	27	-	1	50	10	10	-	27,500	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
NORTH BRANCH	27	-	1	50	10	10	-	35,000	1,000	-	-	-	-	-	-	1,000	Y/S
NORTH MANKATO	26	-	8	50	5	5	25,000	30,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
OSAKIS	20	-	2	50	10	10	-	50,000	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
PELICAN RAPIDS	24	-	2	50	10	10	25,000	40,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
PEQUOT LAKES	25	-	1	50	10	10	-	27,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
PINE RIVER	28	-	-	50	5	5	-	50,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
REDWOOD FALLS	29	1	5	50	10	10	-	50,000	1,375	1,375	Y/S	-	-	-	-	1,375	Y/S
ROCKFORD	29	-	-	50	5	5	-	500,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
ROSEAU	24	-	-	50	10	10	-	25,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
SAINT ANTHONY	21	-	7	50	10	10	-	40,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
SAINT BONIFACIUS	20	-	-	50	10	10	-	24,300	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
SAINT JAMES	34	4	2	55	20	10	-	35,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
SLEEPY EYE	30	-	2	55	10	10	700,000	700,000	1,175	1,175	Y/S	-	-	-	-	1,175	Y/S
TRACY	25	-	3	50	5	5	25,000	25,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
VICTORIA	29	-	3	50	5	5	-	25,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
WADENA	20	-	2	50	10	10	-	40,000	1,075	-	-	-	-	-	-	1,075	Y/S
WALKER	21	-	-	50	10	10	-	25,000	1,000	1,000	Y/S	100	WKLY	1,000	LUMP	1,000	Y/S
WASECA	32	2	3	50	10	10	-	50,000	1,400	1,400	Y/S	280	MAX.	-	-	1,400	Y/S
WAYZATA	26	-	4	50	10	10	-	100,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
ZIMMERMAN	23	-	1	50	10	10	-	40,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
<b>TOTAL</b>	<b>1,665</b>	<b>25</b>	<b>169</b>														
<b>LUMP SUM - \$1,500 OR MORE, BUT LESS THAN \$2,000 PER YEAR OF SERVICE</b>																	
BASS BROOK	24	-	1	50	10	10	-	400,000	1,550	1,550	Y/S	-	-	-	-	1,550	Y/S
BECKER	31	-	6	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	55	-	15	50	10	10	-	125,000	1,500	-	-	-	-	-	-	1,500	Y/S
DETROIT LAKES	26	15	8	50	10	10	-	100,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
EAST GRAND FORKS	30	-	-	55	5	5	750,000	750,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
FARMINGTON	31	-	8	50	10	10	10,000	50,000	1,550	1,550	Y/S	-	-	-	-	1,550	Y/S
FOREST LAKE	30	-	3	50	5	5	50,000	60,000	1,950	1,950	Y/S	-	-	-	-	1,950	Y/S
HAM LAKE	33	-	2	50	10	9	50,000	50,000	1,700	1,700	Y/S	-	-	-	-	1,700	Y/S
HERMANTOWN	35	-	6	50	10	10	40,000	50,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
INTERNATIONAL FALLS	24	-	4	50	5	5	-	60,000	1,650	1,650	Y/S	-	-	-	-	1,650	Y/S
LONG LAKE	30	-	4	50	10	10	-	50,000	1,560	1,560	Y/S	-	-	-	-	1,560	Y/S
NEWPORT	25	-	12	50	10	10	50,000	50,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
NORTH ST. PAUL	35	-	4	50	10	10	-	75,000	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
OSSEO	26	-	-	50	10	10	2,500	50,000	1,532	1,532	Y/S	-	-	-	-	1,000	MAX.

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**  
**Summary of Data on Relief Association Membership and Bylaw Provisions**  
**For the Year Ended December 31, 1995**

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
<b>LUMP SUM - \$1,500 OR MORE, BUT LESS THAN \$2,000 PER YEAR OF SERVICE (cont.)</b>																	
PARK RAPIDS	26	-	-	50	10	10	10,000	48,000	1,500	-	-	-	-	-	-	1,500	Y/S
PRINCETON	32	-	5	50	10	10	-	75,000	1,700	950	Y/S	-	-	-	-	1,700	Y/S
SAINT PAUL PARK	23	-	3	50	10	10	30,000	30,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
SAINT PETER	32	8	-	50	5	5	100,000	100,000	1,500	-	-	140	WKLY	-	-	1,500	Y/S
SAUK RAPIDS	28	1	2	50	10	10	-	100,000	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
TWO HARBORS	20	-	4	50	10	10	-	75,000	1,850	1,850	Y/S	-	-	-	-	1,850	Y/S
VADNAIS HEIGHTS	40	-	2	50	5	5	-	50,000	1,900	1,900	Y/S	-	-	-	-	1,900	Y/S
WINDOM	24	3	-	55	10	10	-	75,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
<b>TOTAL</b>	<b>683</b>	<b>27</b>	<b>90</b>														
<b>LUMP SUM - \$2,000 OR MORE, BUT LESS THAN \$2,500 PER YEAR OF SERVICE</b>																	
BEMIDJI PIONEER	40	-	3	50	10	10	-	100,000	2,300	2,300	Y/S	-	-	-	-	2,300	Y/S
CENTENNIAL	50	-	7	50	5	5	-	500,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
ELK RIVER	34	2	-	50	5	5	-	100,000	2,350	2,350	Y/S	-	-	-	-	2,350	Y/S
EXCELSIOR	32	8	2	50	10	10	-	130,000	2,250	2,250	Y/S	-	-	-	-	2,250	Y/S
FERGUS FALLS	38	-	16	50	10	10	-	120,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
INVER GROVE HEIGHTS	53	-	8	50	10	10	25,000	200,000	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
LITTLE CANADA	36	-	3	50	10	10	-	120,000	2,050	2,050	Y/S	-	-	-	-	2,050	Y/S
MAPLEWOOD	135	-	25	50	10	10	300,000	300,000	2,160	3,000	Y/S	-	-	-	-	3,000	Y/S
OAKDALE	28	-	2	50	10	10	-	70,000	2,160	2,160	Y/S	35	WKLY	-	-	2,160	Y/S
OWATONNA	36	-	2	50	10	10	-	100,000	2,150	2,150	Y/S	28	WKLY	-	-	2,150	Y/S
PRIOR LAKE	39	-	4	50	10	10	75,000	75,000	2,000	100	Y/S	-	-	-	-	500	Y/S
ROSEMOUNT	27	-	5	50	10	10	75,000	75,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
SHAKOPEE	39	-	1	50	5	5	-	100,000	2,332	2,332	Y/S	-	-	-	-	2,332	Y/S
THIEF RIVER FALLS	25	-	1	50	10	10	-	50,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
WILLMAR	42	-	-	50	10	10	-	200,000	2,200	2,200	Y/S	-	-	-	-	2,200	Y/S
<b>TOTAL</b>	<b>654</b>	<b>10</b>	<b>79</b>														
<b>LUMP SUM - \$2,500 OR MORE, BUT LESS THAN \$3,000 PER YEAR OF SERVICE</b>																	
BAYPORT	25	-	2	50	10	10	-	120,000	2,750	2,750	Y/S	-	-	-	-	2,750	Y/S
HASTINGS	45	-	4	50	20	10	-	200,000	2,500	2,500	Y/S	28	WKLY	-	-	2,500	Y/S
MARSHALL	41	-	3	50	5	5	-	125,000	2,900	2,900	Y/S	175	WKLY	-	-	2,900	Y/S
STILLWATER	35	-	4	50	5	5	-	125,000	2,600	-	-	35	WKLY	-	-	2,600	Y/S
WOODBURY	69	13	1	50	5	5	-	250,000	2,600	2,600	Y/S	560	MAX.	-	-	2,600	Y/S
<b>TOTAL</b>	<b>215</b>	<b>13</b>	<b>14</b>														

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**  
**Summary of Data on Relief Association Membership and Bylaw Provisions**  
**For the Year Ended December 31, 1995**

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
<b>LUMP SUM - \$3,000 OR MORE, BUT LESS THAN \$3,500 PER YEAR OF SERVICE</b>																	
ALEXANDRIA	30	-	4	50	10	10	-	110,000	3,300	3,300	Y/S	-	-	-	-	3,300	Y/S
GOLDEN VALLEY	47	-	20	50	10	10	300,000	300,000	3,000	3,000	Y/S	300	WKLY	1,500	LUMP	3,000	Y/S
GRAND RAPIDS	25	-	6	50	10	10	104,000	104,000	3,000	3,000	Y/S	40	WKLY	-	-	3,000	Y/S
HOPKINS	34	5	-	50	5	5	-	143,000	3,000	3,000	Y/S	1,500	MAX.	-	-	3,000	Y/S
MAPLE GROVE	82	-	11	50	5	5	400,000	400,000	3,400	3,400	Y/S	130	WKLY	-	-	3,400	Y/S
NORTHFIELD	26	2	5	50	5	5	-	125,000	3,300	3,300	Y/S	-	-	-	-	3,300	Y/S
<b>TOTAL</b>	<b>244</b>	<b>7</b>	<b>46</b>														
<b>LUMP SUM - \$3,500 OR MORE PER YEAR OF SERVICE</b>																	
BRAINERD	40	-	1	50	10	10	-	175,000	4,000	4,000	Y/S	84	WKLY	-	-	4,000	Y/S
LAKEVILLE	81	-	2	50	8	8	200,000	200,000	3,500	3,500	Y/S	-	-	-	-	3,500	Y/S
<b>TOTAL</b>	<b>121</b>	<b>-</b>	<b>3</b>														
<b>TOTAL FOR LUMP SUMS</b>	<b>14,189</b>	<b>184</b>	<b>1,222</b>														
<b>MONTHLY SERVICE</b>																	
CHASKA	36	21	2	50	15	15	200,000	200,000	13 [1]	13	MO/YR	13	MTHLY	4,000	MAX.	9	MO/YR
COLUMBIA HEIGHTS	25	8	-	50	10	10	500,000	500,000	18 [1]	18	MO/YR	-	-	1,500	LUMP	18	MO/YR
EDEN PRAIRIE	81	26	4	50	10	10	-	500,000	30 [1]	30	MO/YR	-	-	-	-	20	MO/YR
HUTCHINSON	38	30	11	50	10	10	-	100,000	8 [1]	50	Y/S	-	-	-	-	5,000	LUMP
MINNETONKA	64	35	13	50	10	10	1,000,000	1,000,000	30 [1]	-	-	5	DAILY	5,000	-	-	50% BEN
MOUND	37	25	6	50	20	20	-	250,000	21 [1]	21	MO/YR	290	MTHLY	1,500	LUMP	21	MO/YR
PINE CITY	27	24	1	50	20	20	10,000	50,000	4 [1]	-	-	-	-	1,500	LUMP	-	-
SPRING LAKE PARK	68	29	6	50	20	20	-	450,000	20 [1]	-	-	25	DAILY	3,000	LUMP	-	75% BEN
WHITE BEAR LAKE	52	35	8	50	10	10	10,000	300,000	18 [1]	18	MO/YR	-	-	2,000	MAX.	18	MO/YR
WORTHINGTON	36	28	6	55	10	10	-	100,000	10 [1]	-	-	-	-	-	-	5,000	MAX.
<b>TOTAL MONTHLY SERVICE</b>	<b>464</b>	<b>261</b>	<b>57</b>														

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**  
**Summary of Data on Relief Association Membership and Bylaw Provisions**  
**For the Year Ended December 31, 1995**

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	
<b>MONTHLY/LS* COMBINATION</b>																		
APPLE VALLEY	66	10	4	50	5	5	-	250,000	17 [4]	-	-	-	-	-	-	14	MO/YR	
BROOKLYN CENTER	33	33	6	50	10	10	-	500,000	26 [4]	-	-	2,500	LUMP	3,750	Y/S			
CHANHASSEN	43	11	3	50	10	10	200,000	200,000	15 [4]	-	15	MO/YR	5	DAILY	-	2,250	Y/S	
EAGAN	97	-	17	50	5	5	-	300,000	28 [4]	-	-	1,000	LUMP	3,750	Y/S			
FAIRMONT	32	16	5	50	10	10	175,000	175,000	18 [4]	-	18	MO/YR	-	-	1,000	LUMP	18	MO/YR
GLENCOE	40	13	3	50	10	10	-	50,000	8 [4]	1,050	Y/S	20	DAILY	-	-	1,050	Y/S	
LAKE JOHANNA	68	27	3	50	10	10	500,000	500,000	20 [4]	-	-	80	WKLY	-	-	20	MO/YR	
NEW BRIGHTON	35	24	3	50	10	10	-	170,000	20 [4]	-	-	10	DAILY	1,000	LUMP	10	MO/YR	
NEW HOPE	31	14	9	50	5	5	50,000	100,000	17 [4]	-	17	MO/YR	35	WKLY	-	-	17	MO/YR
NEW ULM	40	31	1	50	10	10	6,000	144,000	13 [4]	-	13	MO/YR	25	DAILY	-	-	1,950	Y/S
PIPESTONE	35	15	-	50	10	10	-	35,000	8 [4]	-	-	22	DAILY	1,000	LUMP	-	-	
PLYMOUTH	67	-	14	50	10	10	250,000	250,000	24 [4]	3,750	Y/S	170	MTHLY	-	-	3,750	Y/S	
ROBBINSDALE	28	19	1	50	10	10	-	300,000	13 [4]	-	-	50	WKLY	2,500	LUMP	1,125	Y/S	
ROSEVILLE	74	31	9	50	10	10	400,000	400,000	20 [4]	2,000	Y/S	10	DAILY	-	-	2,000	Y/S	
SAVAGE	37	23	2	50	10	10	-	1,000,000	15 [4]	-	15	MO/YR	25	WKLY	5,000	LUMP	15	MO/YR
<b>TOTAL MONTHLY/LS* COMBINATION</b>	<b>726</b>	<b>267</b>	<b>80</b>															
<b>GRAND TOTAL FOR DEFINED CONTRIBUTION, LUMP SUM, MONTHLY SERVICE, AND MONTHLY/LS COMBINATION</b>	<b>17,100</b>	<b>719</b>	<b>1,547</b>															

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

[2] See [2] on "Footnotes to Table 2".

[3] See [3] on "Footnotes to Table 2".

[4] 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**  
**Relief Associations Reporting An Increase in Service Pension Benefit**

<u>Name of Association</u>	<u>COUNTY</u>	<u>1994 Benefit Amount</u>	<u>1995 Benefit Amount</u>	<u>Difference</u>
<b><u>LUMP SUM - LESS THAN \$50 PER YEAR OF SERVICE</u></b>				
NORTH STAR TOWNSHIP	ST LOUIS	10	27	17
<b><u>LUMP SUM - \$50 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE</u></b>				
DANVERS	SWIFT	50	75	25
<b><u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE</u></b>				
VINING	OTTER TAIL	75	100	25
LISMORE	NOBLES	95	110	15
DENT	OTTER TAIL	100	125	25
NEW MUNICH	STEARNS	100	150	50
ALMELUND	CHISAGO	125	150	25
CLEMENTS	REDWOOD	100	180	80
<b><u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE</u></b>				
VESTA	REDWOOD	150	200	50
HARRIS	CHISAGO	150	200	50
DEXTER	MOWER	125	200	75
ELLSWORTH	NOBLES	180	200	20
CLARISSA	TODD	190	250	60
BELLINGHAM	LAC QUI PARLE	200	250	50
HARTLAND	FREEBORN	200	250	50
LAKE WILSON	MURRAY	50	250	200
NORTHOME	KOOCHICHING	225	250	25
BEARDSLEY	BIG STONE	150	250	100
FORADA	DOUGLAS	150	250	100
MEDFORD	STEELE	230	280	50

**Table 6-A**  
**Relief Associations Reporting An Increase in Service Pension Benefit**

<u>Name of Association</u>	<u>COUNTY</u>	<u>1994 Benefit Amount</u>	<u>1995 Benefit Amount</u>	<u>Difference</u>
<b><u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE</u></b>				
RED WING	GOODHUE	250	300	50
BELVIEW	REDWOOD	250	300	50
ORONOCO	OLMSTED	200	300	100
CLARKS GROVE	FREEBORN	150	300	150
LOWRY	POPE	240	300	60
ELIZABETH	OTTER TAIL	275	300	25
UPSALA	MORRISON	200	300	100
BERTHA	TODD	300	320	20
EASTON	FARIBAULT	250	320	70
CURRIE	MURRAY	275	325	50
HAYWARD	FREEBORN	225	325	100
MANTORVILLE	DODGE	-	350	350
BRICELYN	FARIBAULT	325	350	25
WALNUT GROVE	REDWOOD	300	350	50
DOVER	OLMSTED	250	350	100
RUSSELL	LYON	350	375	25
ROYALTON	MORRISON	350	375	25
EAGLE BEND	TODD	350	375	25
ELYSIAN	LE SUEUR	325	375	50
UNDERWOOD	OTTER TAIL	350	375	25
MABEL	FILLMORE	350	375	25
ELMORE	FARIBAULT	375	400	25
ALPHA	JACKSON	300	400	100
ADRIAN	NOBLES	300	400	100
CLAREMONT	DODGE	350	400	50
BROWNTON	MCLEOD	300	400	100
GNESEN	ST LOUIS	200	400	200
BALSAM	ITASCA	350	400	50
GRAND LAKE	ST LOUIS	350	400	50
DANUBE	RENVILLE	400	450	50
HENDRICKS	LINCOLN	350	450	100
ALBERTVILLE	WRIGHT	350	450	100
MC INTOSH	POLK	350	450	100
MADISON LAKE	BLUE EARTH	400	450	50
GREY EAGLE	TODD	425	450	25
COURTLAND	NICOLLET	400	475	75

**Table 6-A**  
**Relief Associations Reporting An Increase in Service Pension Benefit**

<u>Name of Association</u>	<u>COUNTY</u>	<u>1994 Benefit Amount</u>	<u>1995 Benefit Amount</u>	<u>Difference</u>
<b><u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)</u></b>				
WATKINS	MEEKER	460	475	15
GREEN ISLE	SIBLEY	425	475	50
STARBUCK	POPE	450	495	45
<b><u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE</u></b>				
PARKERS PRAIRIE	OTTER TAIL	400	500	100
WAVERLY	WRIGHT	450	500	50
HENNING	OTTER TAIL	400	500	100
EDGERTON	PIPESTONE	450	500	50
WARROAD	ROSEAU	200	500	300
CROMWELL	CARLTON	300	500	200
MISSION	CROW WING	450	500	50
NICOLLET	NICOLLET	525	545	20
SHERBURN	MARTIN	525	550	25
HAMBURG	CARVER	450	550	100
YOUNG AMERICA	CARVER	500	550	50
SANDSTONE	PINE	500	550	50
PLATO	MCLEOD	438	565	127
MAYER	CARVER	525	575	50
RICHMOND	STEARNS	500	600	100
TACONITE	ITASCA	400	600	200
EDEN VALLEY	MEEKER	575	600	25
CARLOS	DOUGLAS	530	600	70
HANOVER	HENNEPIN	400	600	200
MINNESOTA LAKE	FARIBAULT	655	680	25
SAUK CENTRE	STEARNS	700	725	25
THOMSON TOWN	CARLTON	700	730	30
LACRESCENT	HOUSTON	700	750	50
ORR	ST LOUIS	500	750	250
DODGE CENTER	DODGE	650	750	100
MARBLE	ITASCA	700	750	50
CLEARBROOK	CLEARWATER	680	760	80
WABASHA	WABASHA	650	800	150
LUVERNE	ROCK	700	800	100

**Table 6-A**  
**Relief Associations Reporting An Increase in Service Pension Benefit**

<u>Name of Association</u>	<u>COUNTY</u>	<u>1994 Benefit Amount</u>	<u>1995 Benefit Amount</u>	<u>Difference</u>
<b><u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)</u></b>				
RUSH CITY	CHISAGO	700	800	100
COKATO	WRIGHT	700	800	100
RICE LAKE	ST LOUIS	700	850	150
WHEATON	TRAVERSE	800	850	50
MORGAN	REDWOOD	775	875	100
KASSON	DODGE	860	890	30
IDEAL	CROW WING	800	900	100
NEW SCANDIA	WASHINGTON	800	900	100
CANNON FALLS	GOODHUE	800	900	100
SAINT CLOUD	STEARNS	850	900	50
WATERTOWN	CARVER	925	950	25
ROGERS	HENNEPIN	900	950	50
<b><u>LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE</u></b>				
ALBERT LEA TOWN	FREEBORN	800	1000	200
HIBBING	ST LOUIS	800	1000	200
CARVER	CARVER	700	1000	300
NORTH BRANCH	CHISAGO	900	1000	100
PEQUOT LAKES	CROW WING	950	1000	50
HUGO	WASHINGTON	800	1000	200
BLUE EARTH	FARIBAULT	1000	1010	10
ZIMMERMAN	SHERBURNE	900	1100	200
SAINT JAMES	WATONWAN	1000	1100	100
GARRISON	CROW WING	1000	1100	100
MT LAKE	COTTONWOOD	1000	1150	150
SLEEPY EYE	BROWN	1075	1175	100
MT IRON	ST LOUIS	1000	1200	200
CASS LAKE	CASS	1100	1200	100
EVELETH	ST. LOUIS	1000	1200	200
MAHTOMEDI	WASHINGTON	1000	1250	250
SAINT BONIFACIUS	HENNEPIN	1050	1300	250
MONTICELLO	WRIGHT	1300	1325	25
LE SUEUR	LE SUEUR	1300	1350	50
REDWOOD FALLS	REDWOOD	1300	1375	75
MILACA	MILLE LACS	1300	1400	100

**Table 6-A**  
**Relief Associations Reporting An Increase in Service Pension Benefit**

<u>Name of Association</u>	<u>COUNTY</u>	<u>1994 Benefit Amount</u>	<u>1995 Benefit Amount</u>	<u>Difference</u>
<b><u>LUMP SUM - \$1,500 OR MORE, BUT LESS THAN \$2,000 PER YEAR OF SERVICE</u></b>				
HERMANTOWN	ST. LOUIS	1400	1500	100
EAST GRAND FORKS	POLK	1450	1500	50
FARMINGTON	DAKOTA	1450	1550	100
DETROIT LAKES	BECKER	1500	1600	100
INTERNATIONAL FALLS	KOOCHICHING	1575	1650	75
VADNAIS HEIGHTS	RAMSEY	1800	1900	100
<b><u>LUMP SUM - \$2,000 OR MORE, BUT LESS THAN \$2,500 PER YEAR OF SERVICE</u></b>				
PRIOR LAKE	SCOTT	1900	2000	100
ROSEMOUNT	DAKOTA	1800	2000	200
OWATONNA	STEELE	2075	2150	75
MAPLEWOOD	RAMSEY	2080	2160	80
SHAKOPEE	SCOTT	2263	2332	69
ELK RIVER	SHERBURNE	2200	2350	150
<b><u>LUMP SUM - \$2,500 OR MORE, BUT LESS THAN \$32,000 PER YEAR OF SERVICE</u></b>				
WOODBURY	WASHINGTON	2400	2600	200
BAYPORT	WASHINGTON	2000	2750	750
<b><u>LUMP SUM - \$3,000 OR MORE, BUT LESS THAN \$3,500 PER YEAR OF SERVICE</u></b>				
ALEXANDRIA	DOUGLAS	3100	3300	200
NORTHFIELD	RICE	3200	3300	100
MAPLE GROVE	HENNEPIN	3200	3400	200
<b><u>LUMP SUM - \$3,500 OR MORE PER YEAR OF SERVICE</u></b>				
BRAINERD <b><u>MONTHLY SERVICE</u></b>	CROW WING	3500	4000	500
HUTCHINSON	MCLEOD	7	8	1

**Table 6-A**  
**Relief Associations Reporting An Increase in Service Pension Benefit**

<u>Name of Association</u>	<u>COUNTY</u>	<u>1994 Benefit Amount</u>	<u>1995 Benefit Amount</u>	<u>Difference</u>
<b><u>MONTHLY/LS COMBINATION</u></b>				
CHANHASSEN	CARVER	14	15	1
SAVAGE	SCOTT	14	15	1