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Minneapolis Firefighter's Relief Association

Minneapolis
Minnesota



Annual Report to Members

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FISCAL
YEAR ENDED
DECEMBER 31,
1 9 9 7

Minneapolis Firefighter's Relief Association

Pension Fund

2021 EAST HENNEPIN AVENUE
SUITE 360
MINNEAPOLIS, MINNESOTA 55413-2725
TELEPHONE 612/331-4255
FAX 612/331-4104
E MAIL mfdra@aol.com

August, 1998

Board of Trustees
Minneapolis Firefighter's Relief Association
2021 East Hennepin Avenue
360 Hennepin Square
Minneapolis MN 55413-2725

As Executive Secretary of the Minneapolis Firefighter's Relief Association, a single employer plan providing monthly health and pension benefits, I am pleased to submit this one hundred and twenty third Annual Report for the fiscal year end December 31, 1997.

To the best of our knowledge and belief, the enclosed data are accurate in all material respects and are reported in a manner designed to present fairly the financial position and results of operations of the various funds of the Minneapolis Firefighter's Relief Association. All disclosures necessary to enable the reader to gain an understanding of the Association's financial activities have been included.

INVESTMENT POLICY AND STRATEGY:

In accordance with Minnesota Statutes 356A.06, Subd. 7, the Minneapolis Firefighter's Relief Association employs four balanced account investment managers, Alliance Capital, Mitchell Hutchins Asset Management, Inc., Dean Witter Inter Capital, Inc., and Brinson Partners, to manage the majority of fund assets. All fund assets are managed within statutory guidelines, as well as a more restrictive investment policy adopted by the Board of Trustees.

The Association also employs an investment evaluator, Standard Valuations, Inc. of Saint Paul, Minnesota, to monitor and evaluate the investment management firm's performance, and to evaluate suggested investment alternatives, in compliance with Minnesota Statute 69.50.

The Minneapolis Firefighter's Relief Association is a defined benefit plan. All benefits are based on a scheduled number of units. A unit is 1/80th of the maximum monthly salary of a first grade Firefighter for the month the benefit is paid. Pensions are based on current payroll, and are fully escalated for all persons receiving a pension benefit. (Note: All active members, regardless of rank, contribute 8% of the maximum monthly salary of a first grade Firefighter).

1998 legislation was passed providing that if a Firefighter passed away, before choosing an option for his spouse during the allotted time span, such member is assumed to have chosen the 100% option for his surviving spouse. We also passed conforming law, which allows that if a Firefighter dies in the line of duty, the surviving spouse would not pay State taxes on the pension annuity she receives as the surviving spouse. In 1997 the Federal Government passed

Legislation allowing that no Federal taxes would be paid under these circumstances. This State Law was passed so as to conform to the Federal Law. One of this fund's main initiatives is to always look for ways to bring our level of benefits equal to those of other pension funds in the State. To have our retirement benefits equal to other pension plans is not only our right, it's our duty.

OTHER INFORMATION:

In compliance with Minnesota Statutes, Section 69.50, auditing functions for the Association are performed by the Office of the State Auditor. The independent auditor's report is included in the financial section of this report. As part of its audit, the Office of the State Auditor will issue a management and compliance letter covering its review of the Relief Association's system of internal control and compliance with applicable legal provisions. This letter will in no way modify or affect this report.

During the year we passed Articles of Incorporation and By-Law Amendments to satisfy a number of requirements and concerns. Some for legal reasons, some for efficiency and one for better identification of Association ownership. This last item, ownership, dealt with the name of our organization, The Minneapolis Fire Department Relief Association. This pension fund always has, and always will, belong to the pre June 1980 Minneapolis Firefighters and not the Department, as the name implies. With that in mind we decided to ask the membership to officially change our name to The Minneapolis **Firefighter's** Relief Association. By a vast majority the Membership concurred with this logic by unanimously voting to make this name change, along with the other needed and required changes. Thanks to all of you for your united understanding of these issues!

ACKNOWLEDGEMENTS:

This report would not be possible without the efforts of the Association's staff, Kathy Morkrid and Christine Pederson, under the leadership and direction of the Board of Trustees. The Board would also like to recognize Sharyn North, our audit accountant and the Office of the Minnesota State Auditor, for the timely completion of our annual audit.

Respectfully submitted,

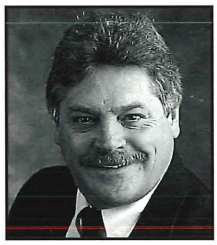


Walter C. Schirmer
Executive Secretary

BOARD OF TRUSTEES



Walter Schirmer
was elected to the Board in 1986 and holds the position of Executive Secretary. He has held prior positions of President and Treasurer. He is a 28 year member of the Minneapolis Fire Department formerly assigned to the Arson Division.



Thomas Fyle
was elected to the Board in 1995 and serves as the President. He previously served on the Board between 1983 and 1990. He is a 25 year member of the Minneapolis Fire Department and is a Captain at Station 10.



Joseph Quinn
has been a Retired Trustee since 1993 and is the Treasurer. He retired in 1991 after having served 43 years on the Minneapolis Fire Department.



John George
was elected as a Retired Trustee in December 1991. He has been retired since 1976 following a 27 year career with the Minneapolis Fire Department. He was elected Assistant Secretary in 1996.



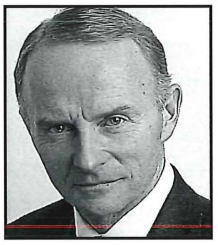
Wallace Amundsen
was elected to the Board in 1992 and serves as the Vice President. He retired in 1986 following 28 years with the Minneapolis Fire Department.



Steven Sorbel
was elected in 1994. He is a Captain at Station 22 and has been on the Minneapolis Fire Department for 28 years. He serves as the Assistant Treasurer.



Alice Rainville
was elected in 1997 as the first Survivor Spouse on the Board of Trustees. She served 22 years on the Minneapolis City Council as Council Member.



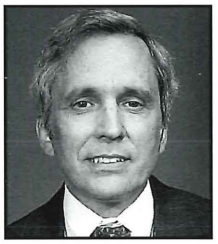
David Soderholm
was elected to the Board in 1995. He has been a member of the Minneapolis Fire Department for 31 years and is a Fire Motor Operator at Station 28.



Ted Jacobsen
was elected to the Board in 1997. He has been a member of the Minneapolis Fire Department for over 20 years and is a Captain at Station 10.



Robert Wetherille
was elected to the Board in April 1996. He retired in 1992 after 43 years of service on the Minneapolis Fire Department.



David Foster
was appointed a Trustee by the Mayor and City Council in January 1995. He is Director of Financial Operations for the City of Minneapolis.



Lori Economy-Scholler
was appointed a Trustee by the Mayor and City Council in March 1997. She is Director of Revenue and Cash Management for the City of Minneapolis.

BOARD OF TRUSTEES

ACTIVE ELECTED TRUSTEES	PERIOD OF SERVICE
Walter C. Schirmer	December 1986 - December 1999
Steven O. Sorbel	December 1994 - December 1999
David O. Soderholm	December 1995 - December 1999
Ted H. Jacobsen	December 1997 - December 1999
Thomas R. Fyle	December 1995 - December 1999

RETIRED ELECTED TRUSTEES	
John W. George	December 1991 - December 2000
Wallace O. Amundsen	December 1992 - December 1998
Joseph D. Quinn	December 1993 - December 1999
Alice W. Rainville	December 1997 - December 2000
Robert E. Wetherille	April 1996 - December 1999

EX OFFICIO - APPOINTED BY CITY OF MINNEAPOLIS	
David A. Foster	January 1995 - December 1998
Lori Economy-Scholler	March 1997 - December 1998

SUMMARY OF RELIEF ASSOCIATION PLAN

ADMINISTRATION

The Minneapolis Firefighter's Relief Association (MFRA) governing Board of Trustees comprises twelve members. Five are active members of the Minneapolis Fire Department elected to serve two-year terms by the active firefighter members. Five are retired or survivor spouse members of the MFRA elected to three-year terms by their peers. The Minneapolis City Council and Mayor appoint two ex officio Trustees. Ex officio Trustees are appointed to serve two-year terms.

The Board of Trustees elects its Officers at the Annual Meeting in December to serve in each capacity for a one year term, with the Executive Secretary functioning as the chief administrative officer of the Association. With Board of Trustee approval, the Executive Secretary develops the annual budget, is responsible for financial information, determines staffing requirements, contracts for professional services, and directs the day-to-day operations of the Association.

SUMMARY OF RETIREMENT SYSTEM PLAN

HISTORY AND PURPOSE

The Fireman Association was formed on September 10, 1868. The preamble to the constitution states: ". . . in order to insure a more efficient and uniform system in the Fire Department of the City of Minneapolis and to provide for the relief of disabled firemen and their families."

The Association was incorporated under Minnesota laws on November 24, 1886.

On July 1, 1879, the volunteer fire department disbanded and the paid department came into being.

A service pension was first authorized in 1897, not to exceed $40.00 per month. Increases were in 1925 to $50.00 per month, in 1933 to $75.00 per month, in 1936 to $98.00 per month, in 1947 to $108.00 per month and in 1955 our present escalated system of units was adopted. Although the law allowed for payments of up to 40 units, this amount was not paid until 1965, due to insufficient amounts of income to the Association.

Since then we have paid the maximum amount allowable under the State of Minnesota Statutes.

Pursuant to Minnesota Statutes, Section 423A.01, all eligible employees employed after June 15, 1980, became members of the Minnesota Public Employees Retirement Association (P.E.R.A.) Police and Fire Fund. At the same time, anyone retiring after June 15, 1980, would receive an extra unit per month.

PENSION BENEFITS - SPECIAL FUND

All benefits are based on a plan of a number of units. A unit is 1/80th of the maximum monthly salary of a Firefighter for the month the benefit is paid. Pensions are based on current payroll and are fully escalated for all persons receiving a pension benefit. (NOTE: All active members, regardless of rank, contribute 8% of the maximum monthly salary of a Firefighter.)

DEFINITION OF SALARY

The term "salary" includes the following elements of compensation, to the extent they are payable under a collective bargaining agreement: (a) base wages; (b) Fair Labor Standards Act (FLSA) overtime attributable to the regularly scheduled work period; (c) selection premium pay; (d) the uniform and professional allowance paid to firefighters; (e) longevity payments; (f) an average of overtime actually worked in excess of FLSA overtime amounts by firefighters with 25 years or more of service, up to a maximum of 136 hours, in the immediately preceding year; and (g) the maximum sick leave buy-back benefit available to first grade firefighters. Salary shall not include severance payments, worker's compensation payments, and employer-paid amounts used by employees toward the cost of health and medical insurance coverage. Any new item of compensation granted to first grade firefighters in the collective bargaining process after April 15, 1995 may be included in salary by action of the board of trustees of the relief association, provided that at least 50 percent of all first grade firefighters are eligible to receive the new compensation item. The amount to be included in salary for any such new compensation item shall be the average amount paid to those first grade firefighters who received the compensation item.

VESTING

A member must have five (5) years of service to be vested in the pension plan, and he must be fifty (50) years old before he can draw a service pension.

SERVICE PENSIONS

Years	Units	Years	Units
5	8.00	16	25.60
6	9.60	17	27.20
7	11.20	18	28.80
8	12.80	19	30.40
9	14.40	20	33.00
10	16.00	21	34.60
11	17.60	22	36.20
12	19.20	23	37.80
13	20.80	24	39.40
14	22.40	25	41.00
15	24.00		

RETURN OF CONTRIBUTIONS

Active and retired members who die without leaving a survivor spouse or dependent child or children entitled to receive monthly pension benefits may have their uncollected member contributions distributed to a designated beneficiary or to their estate.

SURVIVORS PENSIONS

Survivor spouses receive 22 units of pension effective January 1, 1993. The member's dependent children each receive eight (8) units until age 18 or until age 22 if they are a full time single student. A survivor spouse and her children cannot receive combined benefits in excess of 41 units.

TOTAL TEMPORARY DISABILITY PENSIONS

Whenever a member becomes temporarily disabled because of sickness or injury, on or off the job, he will receive a temporary disability pension of 40 units, provided he has expired all his leaves of absence.

PERMANENT DISABILITY PENSIONS

Whenever a member becomes permanently disabled because of sickness or injury, he will be entitled to a permanent disability pension of 41 units.

If a member is discharged by the Minneapolis Fire Department administration for medical reasons, he will automatically be entitled to a Permanent Disability Pension. Disability arising from employment other than the Minneapolis Fire Department will cause a member to forfeit his entitlement to a disability pension.

ADDITIONAL BENEFITS - GENERAL FUND

DEATH BENEFIT

Upon the death of any active or former active member on the pension rolls of the Association, the sum of $1,000 shall be appropriated to his designated beneficiary or estate to defray the expense of his funeral.

RETIREMENT BENEFIT

Every member of the Association who retires after having completed a period, or periods on the Minneapolis Fire Department of five (5) years shall be paid upon his retirement from the payroll of said department, out of the General Fund, the sum of $7.50 per month for each full month of active service on the department completed after May 1, 1957. More than half a month of service shall be construed as a full month. In case of the death of an active member of this Association, his widow or beneficiary shall receive an amount calculated as provided herein, upon the months of service of the deceased member, but without the requirement of any minimum years of service. In case an active member is retired because of disability before completing five years of service, he shall never the less be entitled to the payment, upon retirement, of the amounts provided for herein.

JUDITH H. DUTCHER
STATE AUDITOR

STATE OF MINNESOTA
OFFICE OF THE STATE AUDITOR
SUITE 400
525 PARK STREET
SAINT PAUL, MN 55103-2139

(612) 296-2551 (Voice)
(612) 296-4755 (Fax)
stateauditor@osa.state.mn.us (E-Mail)
1-800-627-3529 (Relay Service)

INDEPENDENT AUDITOR'S REPORT

Board of Trustees
Minneapolis Fire Department
Relief Association

We have audited the basic financial statements of the Minneapolis Fire Department Relief Association as of and for the year ended December 31, 1997, as listed in the table of contents. These basic financial statements are the responsibility of the Minneapolis Fire Department Relief Association's management. Our responsibility is to express an opinion on these basic financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the basic financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall basic financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the basic financial statements referred to above present fairly, in all material respects, the net assets and changes in net assets of the pension trust fund and the financial position and results of operations of the governmental funds of the Minneapolis Fire Department Relief Association as of December 31, 1997, and for the year then ended, in conformity with generally accepted accounting principles.

As discussed in Note 3.A. to the basic financial statements, the Minneapolis Fire Department Relief Association adopted Governmental Accounting Standards Board Statement No. *25, Financial Reporting for Defined Benefit Pension Plans and Note Disclosures for Defined Contribution Plans.*

Our audit was conducted for the purposes of forming an opinion on the basic financial statements taken as a whole. The supplemental schedules referred to in the table of contents are not a required part of the basic financial statements but are required by the Governmental Accounting Standards Board. We have applied certain limited procedures to the information in the schedules, which consisted principally of inquiries of management regarding the methods of measurement and presentation of the supplementary information. However, we did not audit the information and express no opinion on it.

JUDITH H. DUTCHER
STATE AUDITOR

GREG HIERLINGER, CPA
DEPUTY STATE AUDITOR

June 1, 1998

COMBINED BALANCE SHEET ALL FUND TYPES

DECEMBER 31, 1997

EXHIBIT A

	Governmental Fund Types		Fiduciary Fund Type	Total
	General	Special Revenue	Special Pension	(Memorandum Only)
ASSETS				
Cash and deposits	$ 4,151	$ 3,560	$ 125,090	$ 132,801
Investments	736,240	—	264,792,470	265,528,710
Receivables				
Interest and dividends	—	—	1,281,085	1,281,085
Intergovernmental	—	—	932,084	932,084
Total Assets	$ 740,391	$ 3,560	$ 267,130,729	$ 267,874,680
LIABILITIES AND EQUITY				
Liabilities				
Accounts payable	$ —	$ —	$ 15,501	$ 15,501
Escrow account for health benefits	$ —	$ —	2,394,328	$ 2,394,328
Total Liabilities	$ —	$ —	$ 2,409,829	$ 2,409,829
Equity				
Net assets available for benefits	$ —	$ —	$ 264,720,900	$ 264,720,900
Fund balances				
Unreserved, undesignated	$ 740,391	$ 3,560	$ —	$ 743,951
Total Equity	$ 740,391	$ 3,560	$ 264,720,900	$ 265,464,851
Total Liabilities and Equity	$ 740,391	$ 3,560	$ 267,130,729	$ 267,874,680

The accompanying notes are an integral part of the financial statements.

STATEMENT OF CHANGES IN PLAN NET ASSETS SPECIAL PENSION FUND

FOR THE FISCAL YEAR ENDED DECEMBER 31, 1997

EXHIBIT B

Investment income	
Net appreciation in fair value of investments	
Common stocks, corporate and government bonds and notes	$ 44,144,592
Interest and dividends	7,643,535
Less investment expenses	(870,421)
Net investment income	$ 50,917,706
Contributions	
Employer	
City of Minneapolis	$ 3,725,237
State of Minnesota	
2% insurance tax	700,851
Amoritzation Aid	$ 518,736
Employee	
Members	954,264
Other	1,622
Total additions	$ 56,818,416
Benefits paid to participants	$ 18,235,925
Administrative expenses	513,812
Total deductions	$ 18,749,737
Net increase	$ 38,068,679
Net assets held in Trust for Pension Benefits	
Beginning of year	226,652,221
End of year	$ 264,720,900

The accompanying notes are an integral part of the financial statements.

COMBINED STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES GOVERNMENTAL FUNDS

FOR THE FISCAL YEAR ENDED DECEMBER 31, 1997

EXHIBIT C

	Governmental Funds		
	General Fund	Special Revenue Fund	Total (Memorandum) Only)
Revenues			
Membership Dues	$ 58,973	$ 14,319	$ 73,292
Interest and dividends	56,881	—	56,881
Total revenues	$ 115,854	$ 14,319	$ 130,173
Expenditures			
Membership benefits			
Funeral benefits	$ 22,000	$ —	$ 22,000
Retirement benefits	55,650	—	55,650
Board activities	19,865	—	19,865
Educational conferences	5,900	—	5,900
Contributions to candidates	—	11,150	11,150
Other	—	80	136
Total expenditures	$ 103,471	$ 11,230	$ 114,701
Excess of revenues over (under) expenditures	12,383	3,089	15,472
Fund balances – January 1, 1997	728,008	471	728,479
Fund balances – December 31, 1997	$ 740,391	$ 3,560	$ 743,951

The accompanying notes are an integral part of the financial statements.

SUMMARY OF PLAN PROVISIONS

1. **Age & Service Retirement**

   Eligibility: 5 years of service and 50 years of age.

   Amount: Amount 1.6/80 of base pay for each of the first 19 years of service and 2.6/80 is added for the 20th year of service. For service in excess of 20 years, an additional 1.6/80 is provided for each year for a maximum of 41/80 of base pay for 25 or more years of service.

   Pay Used for Plan Purposes: "Base pay" means the maximum monthly salary of a first grade firefighter.

2. **Disability Retirement**

   Eligibility

   Disabled to the extent that no longer able to perform the duties of a firefighter.

   Amount

   41/80 of base pay.

3. **Member's Death While Active, Or In Deferred Status, Or Retired**

   Eligibility

   Spouse Married to member at separation from service and residing with member at time of death. (For service or deferred retirement, must have been married at least one year before separation from service.)

   Child Younger than age 18, or if full-time student, younger than age 22.

   Amount

   Spouse 22/80 of base pay.

   Child 8/80 of base pay per child. Children's maximum is 19/80 if spouse is receiving or 41/80 if no spouse is receiving.

4. **Vested Deferred:** 5 years of service. Benefit payment is deferred until age 50.

5. **Post-Retirement Adjustments ("Escalator"):** Each time base pay is changed, payments to all benefit recipients are changed simultaneously by the same percent that base pay is changed.

6. **Member Contributions:** 8% of base pay. After 25 years of service, member contributions are paid to a separate health insurance account. Member contributions are non-refundable.

Spouse Eligibility at Member's Death While in Active, Deferred or Retired Status

Active Status: Married to member at least (1) year prior to separation from service and be married to, and residing with, the member at time of death. Any active member who dies before afforded the opportunity to make an annuity option choice will be presumed to have chosen the 100% option for his spouse.

Service and Deferred Status: If married less than 1 year before separation from service, or married after retirement, must be married for at least (5) years and married to, and residing with, member at time of death.

Optional Annuities: There are (5) separate annuity options available to members, 100%-75-50% each with or without bounce back. This benefit is **actuarially equivalent** to the annuity provided to a couple of the same age. If there is an age difference between a couple married less than (1) year before separation there will be an actuarial adjustment in the member's retirement benefit and his spouses benefit. These calculations will be based on the age differences between the couple and the particular option chosen.

NOTE: Currently these options are not available to members who were married less than (1) year before retirement or married after retirement and married less than (5) years at the time the law was passed and during the time period allowed for choosing an option. Members falling into this category will presently only qualify for the usual spouse annuity.

Additional Unit: There will be an additional unit added to the 20-25 year Pension annuity. One-half will be added when the actuarial funding level reaches 90+% and one-half at 92. 5+% for a total of 42 units.

Post Retirement Benefit: When the fund's actuarial funding level reaches 102+% the members will receive a post retirement benefit equal to 1½% of the total fund value. This amount will be calculated and distributed based on the number of units the member is eligible to receive for years of service and number of months retired during the year previous to the funds meeting the required actuarial levels of funding. This benefit will be distributed in a lump sum payment on June 1st of the year following the fulfillment of all requirements connected to this benefit.

SUMMARY OF ACCRUED AND UNFUNDED ACCRUED LIABILITIES LAST TEN YEARS (in thousands)

Valuation Date December 31	Net Valuation Assets	Actuarial Accrued Liabilities	Assets as a % of Accrued Liabilities	Unfunded Actuarial Accrued Liabilities	Annual Active Member Payroll	Unfunded Actuarial Accrued Liabilities as a % of Active Member Payroll
1988	$ 93,601	$ 188,014	49.8%	$ 94,413	$ 14,046	672%
1989	110,092	192,264	57.3	82,172	14,067	584
1990	119,652	196,491	60.9	76,839	13,855	550
1991	139,891	201,461	69.4	61,570	13,665	451
1992	156,279	211,558	73.9	55,279	13,614	406
1993	177,529	223,357	79.5	45,828	13,395	342
1994	178,003	228,567	77.9	50,564	13,073	387
1995	194,611	234,386	83.0	39,775	11,839	336
1996	208,969	252,540	82.7	43,571	12,298	354
1997	245,306	274,030	89.5	28,724	12,079	238

SUMMARY OF ACCRUED AND UNFUNDED ACCRUED LIABILITIES LAST TEN YEARS (in thousands)

Valuation Date December 31	Net Valuation Assets	Actuarial Accrued Liabilities	Assets as a % of Accrued Liabilities	Unfunded Actuarial Accrued Liabilities	Annual Active Member Payroll	Unfunded Actuarial Accrued Liabilities as a % of Active Member Payroll
1988	$ 93,601	$ 188,014	49.8%	$ 94,413	$ 14,046	672%
1989	110,092	192,264	57.3	82,172	14,067	584
1990	119,652	196,491	60.9	76,839	13,855	550
1991	139,891	201,461	69.4	61,570	13,665	451
1992	156,279	211,558	73.9	55,279	13,614	406
1993	177,529	223,357	79.5	45,828	13,395	342
1994	178,003	228,567	77.9	50,564	13,073	387
1995	194,611	234,386	83.0	39,775	11,839	336
1996	208,969	252,540	82.7	43,571	12,298	354
1997	245,306	274,030	89.5	28,724	12,079	238

SCHEDULE OF AVERAGE ANNUAL BENEFIT PAYMENT
LAST TEN YEARS

	Service Pensioners		Disabilitants		Survivor Spouses		Dependent Children	
December 31	Number	Amount	Number	Amount	Number	Amount	Number	Amount
1988	354	18,632	14	18,804	189	9,989	5	3,805
1989	347	19,465	15	19,287	188	10,421	5	3,970
1990	346	21,583	15	20,156	191	11,561	5	4,399
1991	354	20,195	13	20,005	181	11,187	6	4,447
1992	358	22,737	11	22,605	188	12,811	5	5,177
1993	368	23,252	11	22,380	190	12,835	5	4,944
1994	368	29,995	10	28,964	192	16,885	5	6,021
1995	387	26,037	12	25,580	193	14,885	4	5,372
1996	385	29,169	13	28,084	194	15,986	5	6,067
1997	384	31,125	13	31,879	202	17,020	4	8,162

Unaudited

ANALYSIS OF MEMBERS ON PENSION BY CLASSIFICATION

Total Service Pensioners	384
Deferred	3
Total Disability Pensioners	
1st Class	13
Total Survivor Spouses	202
Total Dependent Children	4
Total Active Members	198
Total Membership	804
Unit Values:	
Effective January 1, 1997	$63.5464

Unaudited

Members Retired 1997

25 Year Service Pension

John P. Obern	Captain	February 2, 1997
Wayne F. Brown	Captain	March 2, 1997
Dale O. Nelson	Firefighter	May 15, 1997
George E. Messing	Captain	June 7, 1997
Richard D. Haugen	Deputy Chief	June 22, 1997
Lawrence H. Graham	Firefighter	June 29, 1997
Harold D. Fjerstad	District Chief	August 3, 1997
Gary S. Wicklander	Fire Motor Operator	December 1, 1997
David M. Smith	Firefighter	December 2, 1997
Francis LaForest	Firefighter	December 6, 1997
James F. Babekuhl	Fire Motor Operator	December 7, 1997
Clarence E. Matson	Captain	December 8, 1997

24 Year Service Pension

Orley R. Pettiford	Inspector	March2, 1997
Gerald F. Ganley	Firefighter	August 17, 1997
Patrick M. Duffy	Captain	August 21, 1997

23 Year Service Pension

Edward R. Ballweber	Firefighter	January 28, 1997

17 Year Service Pension

John D. Kelvie	Fire Motor Operator	September 16, 1997

Permanent Disability

Arthur E. Kirsch	Firefighter	March 1, 1997
Bruce A. Matey	Fire Motor Operator	June 3, 1997
Matthew H. Jacobson	Captain	July 1, 1997
John T. Scheiderich	Captain	October 1, 1997

Survivor Spouses Placed on Pension 1997

Mary L. Bitney	July 1, 1996
Marjorie Geist	July 1, 1996
Myrna V. Johnson	July 1, 1996
LaVerne F. Stasik	July 1, 1996
Marguerite A. Whiteford	July 1, 1996
Margaret W. McDonald	October 1, 1996
June E. Rober	November 1, 1996
Mohana M. Fiddler	January 1, 1997
Mary Lou Wood	January 6, 1997
Nancy H. Courteau	January 23, 1997
Carol A. LeVesque	February 28, 1997
Elizabeth Kelly	March 25, 1997
Lucile Wiggen	April 17, 1997
Joan Davison	May 1, 1997
Ruth Conley	May 29, 1997
Shirley Noble	July 3, 1997
Constance Nelson	August 14, 1997
Hazel Conklin	August 28, 1997
Evelyn Forsland	September 7, 1997
Betsy Swenson	November 3, 1997
Edith Munn	November 27, 1997
Helmi Lofback	December 8, 1997

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