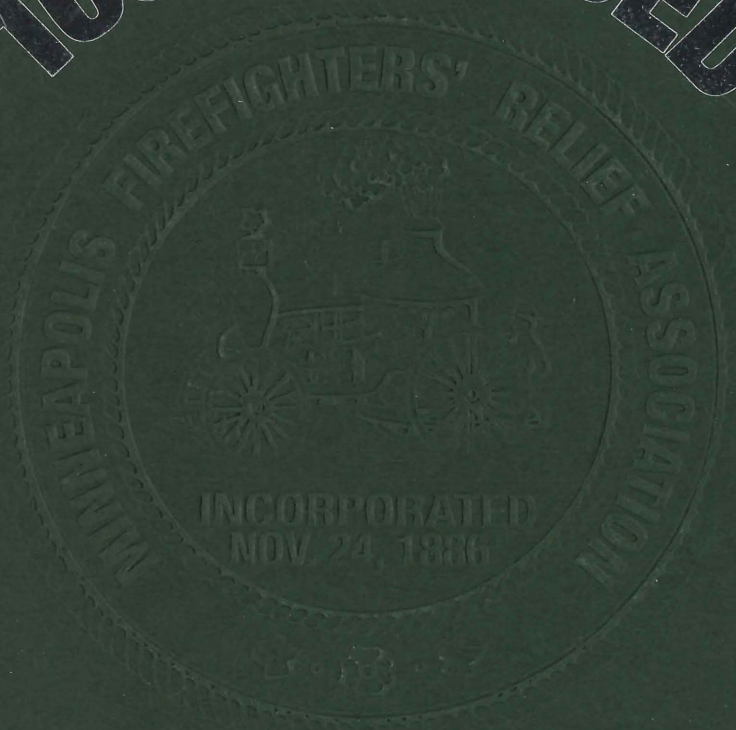
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Minneapolis Firefighters' Relief Association

Minneapolis
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1999 Annual Report to Members

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1999 IN MEMORIAM

Arline G. Anderson

Lorene S. Anderson

William F. Brix

Robert E. Campion

Helen M. Carlson

Gladys Dear

Lois Desmond

Earl W. Eggers

Beatrice Freberg

Mary C. Glodek

Jerry G. Godfrey

Monroe L. Hall

Esther E. Jansen

Dennis G. Johnson

George J. Johnson

Harold G. Johnson

Margaret McDonough

Stanley R. Nordberg

George C. Osum

Helen S. Peterson

Melvin Semler

Ingrid Simonson

Eric T. Wick

Theodore S. Wisniewski

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Minneapolis Firefighters' 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, 2000

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

As Executive Secretary of the Minneapolis Firefighters' Relief Association, a single employer plan providing monthly health and pension benefits, I am pleased to submit this one hundred and twenty fifth Annual Report for the fiscal year end December 31, 1999.

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 Firefighters' Relief Association. All disclosures necessary to enable the reader to gain an understanding of the Association's financial activities have been included.

COVER PAGE

The cover of this year's annual report represents a significant achievement in the long awaited progress of our Pension Fund. The 100% level of funding reached in 1998 and 1999, and signified on the cover, is representative of the long, hard and aggressive progress needed to finally reach the level of funding where we can start to distribute funds to our members in the long awaited effort to increase pension benefits and begin to make retirement life the enjoyable life it was meant to be.

A heartfelt message of appreciation is expressed to all members who have gone without for so very long because of not being able to distribute benefits while we were at lower levels of funding. Thank You for your patience and we hope we can make your remaining retirement years much more enjoyable than the previous. By utilizing the current Post Retirement Benefit structures recently adopted by our Association, and continuing to maintain good sound investment performance, we will be able to make this long awaited accomplishment work to the benefit of all our members and their future happiness and security in retirement.

INVESTMENT POLICY AND STRATEGY:

In accordance with Minnesota Statutes 356A.06, Subd. 7, the Minneapolis Firefighters' Relief Association employs one balanced account investment manager, Alliance Capital. We also have two Index Funds; a Wilshire 5000 and an S&P 500, managed by the State Board of Investment, and an S&P 500 Index Fund with Alliance Capital of New York, 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, and an investment consultant firm, Jeffrey Slocum and Associates, to monitor our investments and assist with decisions connected with the investment of the Association's funds..

The Minneapolis Firefighters' 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).
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 and to have the kinds of plan policies in place to assure the safety and advancement of our Membership. To have our retirement plan and 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. 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. The Financial Section of this report was excerpted from the 1999 audit of the MFRA financial statements as audited by the Office of the State Auditor. The complete audit is available upon request to the MFRA Office Monday through Friday, 8:00 a.m. – 4:00 p.m.

ACKNOWLEDGEMENTS:

This report would not be possible without the efforts of the Association's staff, Kathy Morkrid and Mary Petersen, under the leadership and direction of the Board of Trustees. The Board would also like to recognize the Office of the Minnesota State Auditor for the timely completion of our annual audit and their assistance in the matters of bookkeeping and policy issues which are suggested to assist us in becoming and remaining a better system for pension asset administration and distribution.

Respectfully submitted,

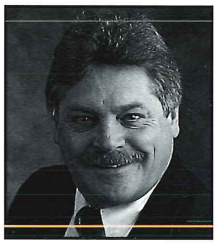


Walter C. Schirmer
Executive Secretary

BOARD OF TRUSTEES



Walter Schirmer
Elected to the Board in 1986 and has held the position of Executive Secretary since December 1994. Has held prior positions of President and Treasurer. He is a 30 year member of the Minneapolis Fire Department formerly assigned to the Arson Division.



Thomas Fyle
Elected to the Board in 1995. Previously served on the Board between 1983 and 1990. He is a 27 year member of the Minneapolis Fire Department and is a Captain.



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



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



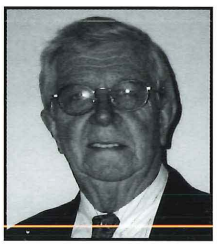
Wallace Amundsen
Elected to the Board in 1992. He retired in 1986 following 28 years with the Minneapolis Fire Department.



Steven Sorbel
Elected in 1994. He is a Captain and has been on the Minneapolis Fire Department for 30 years.



Alice Rainville
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.



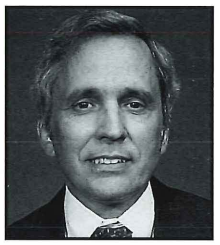
Richard Quarnstrom
Elected to the Board in 1999. Previously served on the Board between 1994 and 1997. He retired as a Battalion Chief in 1992 after 28 years of service on the Minneapolis Fire Department.



Ted Jacobsen
Elected to the Board in 1997. He has been a member of the Minneapolis Fire Department for over 20 years and is a Fire Motor Operator.



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



David Foster
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
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 AND STAFF

ACTIVE ELECTED TRUSTEES	PERIOD OF SERVICE
Walter C. Schirmer	December 1986 - December 2002
Steven O. Sorbel	December 1994 - December 2001
Ted H. Jacobsen	December 1997 - December 2000
Thomas R. Fyle	December 1995 - December 2002

RETIRED ELECTED TRUSTEES	
John W. George	December 1991 - December 2000
Wallace O. Amundsen	December 1992 - December 2001
Joseph D. Quinn	December 1993 - December 2002
Alice W. Rainville	December 1997 - December 2000
Richard Quarnstrom	December 1999 - December 2001
Robert E. Wetherille	April 1996 - December 2002

EX OFFICIO - APPOINTED BY CITY OF MINNEAPOLIS	
David A. Foster	January 1995 - December 2000
Lori Economy-Scholler	March 1997 - December 2000

STAFF



Kathy Morkrid
Hired on June 9, 1988 and has been a continuous 12 year employee. Kathy started out as Secretary/Receptionist and has advanced to her current position of lead Administrative Assistant.



Mary Petersen
Hired on January 31, 2000. As a new employee she has shown a great interest in the inner workings of our Association and has been progressing along very well. Her current position is Administrative Assistant.

SUMMARY OF RELIEF ASSOCIATION PLAN

ADMINISTRATION

The Minneapolis Firefighters' Relief Association (MFRA) governing Board of Trustees comprises twelve members. Four are active members of the Minneapolis Fire Department and six are retired or survivor spouse members of the MFRA. The Minneapolis City Council and Mayor appoint two ex officio Trustees. 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 and vacation 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.

PENSION RATES

Years	Units	Monthly Amount	Annual Amount
17	27.20	$1,846.57	$22,158.84
18	28.80	1,919.89	23,038.68
19	30.40	2,039.38	24,472.56
20	34.00	2,308.22	27,698.64
21	35.60	2,416.84	29,002.08
22	37.20	2,525.46	30,305.52
23	38.80	2,634.08	31,608.96
24	40.40	2,742.70	32,912.40
25	42.00	2,851.33	34,215.96
Permanent Disability	41.00	2,783.44	33,401.28

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

A survivor spouse shall be limited to one (1) survivor spouse benefit from this Association at a maximum of the number of units per month as provided in the option chosen by the eligible member qualifying the spouse for benefits, or as otherwise described in the Association By-Laws. To the surviving children under eighteen (18) years of age, 8 units per month, or as otherwise described in the Association By-Laws, but in no case shall the amount paid to the survivor spouse with children exceed the sum of a twenty-five (25) year service pension per month.

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.

COMBINED BALANCE SHEET - ALL FUND TYPES

DECEMBER 31, 1999

EXHIBIT A

	Governmental Fund Types		Fiduciary Fund Type	Total (Memorandum Only)
	General	Special Revenue	Special Pension	
ASSETS				
Cash and deposits	$ 215,649	$ 6,988	$ 1,313,238	$ 1,535,875
Investments	547,526	—	343,448,780	343,996,306
Receivables				
Interest and dividends	—	—	805,431	805,431
Intergovernmental	—	—	201,630	201,630
Total Assets	$ 763,175	$ 6,988	$ 345,769,079	$ 346,539,242
LIABILITIES AND EQUITY				
Liabilities				
Accounts payable	$ —	$ —	$ 1,164,778	$ 1,164,778
Escrow account for health benefits	—	—	3,365,016	3,365,016
Total Liabilities	$ —	$ —	$ 4,529,794	$ 4,529,794
Equity				
Net assets held in trust for pension benefits	$ —	$ —	$ 341,239,285	$ 341,239,285
Fund balances				
Unreserved, undesignated	763,175	6,988	—	770,163
Total Equity	$ 763,175	$ 6,988	$ 341,239,285	$ 342,009,448
Total Liabilities and Equity	$ 763,175	$ 6,988	$ 345,769,079	$ 346,539,242

STATEMENT OF CHANGES IN PLAN NET ASSETS SPECIAL PENSION FUND

FOR THE FISCAL YEAR ENDED DECEMBER 31, 1999

EXHIBIT B

Investment Income	
Net appreciation (depreciation) in fair value of investments	$ 47,496,810
Interest and dividends	6,423,114
Less investment expenses	(802,971)
Net investment income	$ 53,116,953
Contributions	
Employer	
City of Minneapolis	$ 720,376
State of Minnesota	
2% insurance tax	456,956
Amoritzation Aid	—
Employee	
Members	316,986
Other	2,017
Total additions	$ 54,613,288
Benefits paid to participants	$ 22,196,232
Administrative expenses	1,097,438
Total deductions	$ 23,293,670
Net increase (decrease)	$ 31,319,618
Net assets held in Trust for Pension Benefits	
Beginning of year	309,919,667
End of year	$ 341,239,285

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

FOR THE FISCAL YEAR ENDED DECEMBER 31, 1999 EXHIBIT C

	Governmental Funds		
	General Fund	Special Revenue Fund	Total (Memorandum) Only)
Revenues			
Membership Dues	$ 56,374	$ 18,033	$ 74,407
Interest and dividends	41,562	—	41,562
Total revenues	$ 97,936	$ 18,033	$ 115,969
Expenditures			
Membership benefits			
Funeral benefits	$ 14,000	$ —	$ 14,000
Retirement benefits	67,305	—	67,305
Board activities	15,552	—	15,552
Educational conferences	5,600	—	5,600
Contributions to candidates	—	11,950	11,950
Other	—	98	98
Total expenditures	$ 102,457	$ 12,048	$ 114,505
Excess of revenues over (under) expenditures	$ (4,521)	$ 5,985	$ 1,464
Fund balances – January 1, 1999	767,696	1,003	768,699
Fund balances – December 31, 1999	$ 763,175	$ 6,988	$ 770,163

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 taxable income 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 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 residing with member at time of death.

Optional Annuities: There are (6) 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.

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
1990	$119,652	$196,491	60.90%	$76,839	$13,855	550%
1991	139,891	201,461	69.40	61,570	13,665	451
1992	156,279	211,558	73.90	55,279	13,614	406
1993	177,529	223,357	79.50	45,828	13,395	342
1994	178,003	228,567	77.90	50,564	13,073	387
1995	194,611	234,386	83.00	39,775	11,839	336
1996	208,969	252,540	82.70	43,571	12,298	354
1997	245,306	274,030	89.50	28,724	12,079	238
1998	300,150	284,874	105.40	(15,276)	11,357	(135)
1999	318,043	291,168	109.20	(26,875)	10,040	(268)

SCHEDULE OF ANNUAL BENEFIT PAYMENT (No Option Chosen)

December 31	Service Pensioners Amount	Post Retirement Benefit	Disabilitants Amount	Post Retirement Benefit	Surviror Spouses Amount	Post Retirement Benefit	Dependent Children Amount	Post Retirement Benefit
1999	$34,216	$10,195	$33,401	$9,952	$17,923	$5,340	$6,517	$1,941

The Post Retirement Benefit Paid June 1, 2000 is based on a 1999 25-Year Service Pension of 42 Units, with no option selected, and a 22 Unit Survivor Spouse Pension with no option selected.

Lump Sum Post Retirement Benefit
1 Unit = $242.7464 (1999)
When qualifying factors have been met by the Association, members receive Post Retirement Benefit units based on the total number of units they received during the previous year of retirement.

ANALYSIS OF MEMBERS ON PENSION BY CLASSIFICATION

Total Service Pensioners	411
Deferred	1
Total Disability Pensioners	9
Total Survivor Spouses	198
Total Dependent Children	4
Total Active Members	153
Total Membership	776

Unit Values:
Effective January 1, – October 14, 1999.....$64.9037
Effective October 15, – December 31, 1999.....$67.8887

Members Retired 1999

25 Year Service Pension

Richard F. Pommer	Captain	January 20, 1999
Gabriel Saice	Firefighter	March 25, 1999
Charles Cremers	Firefighter	April 1, 1999
Richard Boulet	Battalion Chief	May 23, 1999
George LaBelle	Firefighter	May 23, 1999
Richard Smokstad	Fire Motor Operator	May 23, 1999
Mark D. Johnson	Firefighter	June 20, 1999
Paul Blegen	Firefighter	July 5, 1999
Curtis Lindberg	District Fire Chief	July 31, 1999
Peter M. Smith	Fire Motor Operator	August 2, 1999
Roger Dorf	Fire Motor Operator	August 29, 1999
Thomas Dickinson	District Fire Chief	September 11, 1999
Terrance Barrett	Captain	September 16, 1999
William Paget	Captain	October 10, 1999
Darrell Schillinger	Firefighter	November 1, 1999
James McDonough	Captain	November 1, 1999
David O. Shefland	Fire Motor Operator	November 1, 1999
Gedeon Dupont	Fire Motor Operator	November 6, 1999
David J. Bartosh	Captain	November 7, 1999
Joseph Pixomatis	Captain	November 19, 1999
Donald Vessey, Jr.	Fire Motor Operator	November 21, 1999
David M. Johnson	Captain	December 3, 1999
Gary Chestek	Firefighter	December 29, 1999

Permanent Disability

Artis Griffin	Firefighter	August 2, 1999
Ronald L. Johnson	Fire Inspector	September 27, 1999
Maurice King	Firefighter	November 15, 1999

Survivor Spouses Placed on Pension 1999

Margaret Osum	February 11, 1999
Doris Brix	May 3, 1999
Florenze Wick	June 14, 1999
Mary Jo Eggers	July 18, 1999
Goldie Nordberg	July 27, 1999
Gloria Semler	December 10, 1999
Arlene Godfrey	December 13, 1999
Doris Hall	December 14, 1999

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