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2002 Annual Report to Members

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TABLE OF CONTENTS

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	Page
MEMBER INFORMATION SECTION	
Letter of Transmittal	2
Board of Trustees	4
Summary of Relief Association Plan	6
FINANCIAL SECTION	
Financial Statements	
Administrative Expenses	9
Combined Statement of Financial Position - All Fund Types	9
Statement of Changes in Plan Net Assets	
Special Pension Trust Fund	10
Combined Statement of Revenues, Expenditures, and	
Changes in Fund Balance - Governmental Fund Types	11
ACTUARIAL SECTION	
Actuarial Valuation Data	12
STATISTICAL SECTION	
Schedule of Annual Benefit Payment	13
Analysis of Members by Classification	13
Members Retired 2002	14
Survivor Spouses Placed on Pension 2002	14

MINNEAPOLIS FIREFIGHTERS' RELIEF ASSOCIATION
INCORPORATED
NOV. 24, 1886

Minneapolis Firefighters' Relief Association

Pension Fund

2021 EAST HENNEPIN AVENUE
SUITE 360
MINNEAPOLIS, MINNESOTA 55413-2725
TELEPHONE 612/331-4255
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e mail admin@mfdra.com

May, 2003

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 eighth Annual Report for the fiscal year end December 31, 2002.

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.

Our Staff in the Pension Offices, Kathy, Mary and myself always look forward to assisting you in any way possible. We believe in what we are doing and the services we provide to you. We will continue to keep this attitude and a commitment to our advancement along with whatever peace of mind we are able to provide to you. If you have any questions about this report, please don't hesitate to contact me.

INVESTMENT POLICY AND STRATEGY

In accordance with Minnesota Statutes 356A.06, Subd. 7, the Minneapolis Firefighters' Relief Association employs nine Investment Managers: Two-balanced account managers (Alliance Capital and U.S.Bancorp), two core managers (Regent and Voyageur), one bond manager (American Express), one small cap equity manager (Kayne Anderson Rudnick), one large cap value manager (Marque Millennium), a growth at a reasonable price manager (White Pine Capital) and a stock index fund (State Board of Investment). Our Health Insurance Escrow account is invested with the State Board of Investment Income Share Account. 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 Consultant Firm, Standard Valuations Inc., of Saint Paul, Minnesota, to monitor and evaluate all investment management firm performances and to evaluate suggested investment alternatives in compliance with Minnesota Statutes, Section 69.80.

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 to the Special Fund Account).

One of this Association'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 Association and its Membership. Providing retirement benefits equal to other pension plans, is not only our right, it's our duty.

OTHER INFORMATION

In compliance with Minnesota Statutes, Section 69.80, the Office of the State Auditor performs auditing functions for the Association. As part of its audit, the Office of the State Auditor will issue a management and compliance letter covering its review of the 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 2002 audit of the Association's financial statements as audited by the Office of the State Auditor. The complete audit is available upon request to the Association Office Monday through Friday, 8:00 a.m. - 4:00 p.m.

Our Association is the oldest Firefighter Pension system in the United States. During the 2000 and 2001 Legislative Sessions we passed Legislation that compiles and organizes all the applicable laws relating to the Minneapolis Firefighters' Relief Association under Minnesota Statutes, Chapter 423C. If you are interested in locating Laws governing our Association they will be listed under this Statute.

ACKNOWLEDGEMENTS

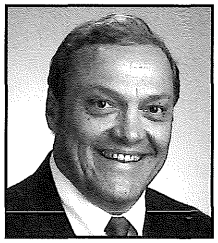
This report would not be possible without the efforts of the Association's staff, Kathy Morkrid and Mary Petersen, under the leadership and direction of the Board of Trustees and myself. We would also like to recognize the Office of the Minnesota State Auditor for the timely completion of our annual 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

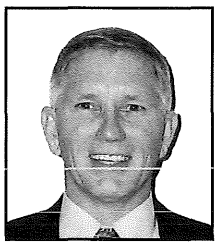
BOARD OF TRUSTEES



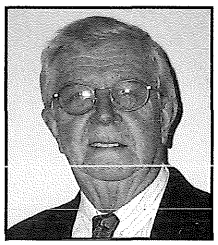
Walter Schirmer
Elected to the Board in 1986 and has held the position of Executive Secretary since December 1994. Has held prior positions of President and Treasurer. He is a 33 year member of the Minneapolis Fire Department formerly assigned to the Arson Division.



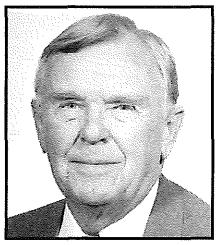
Arnold Reese
Elected to the Board of Trustees in December of 2000. He has been active in Local 82 union offices for many years and has always been a willing volunteer at all of our firefighter activities. He was a 27 year firefighter, retired in 2000.



Frank Boerboon
Elected to the Board in December 2002. He is a 29 year member of the Minneapolis Fire Department and is a Captain. He was previously President of Local 82 for 12 years.



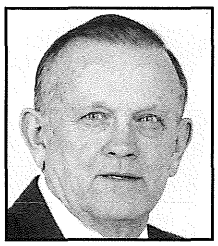
Richard Quarnstrom
Elected to the Board in 1999. Previously served on the Board between 1994 and 1997. He retired as a Battalion Chief in 1992 after 28 years of service on the Minneapolis Fire Department.



Joseph Quinn
Elected to the Board in 1993. He retired in 1991 after having served 43 years on the Minneapolis Fire Department.



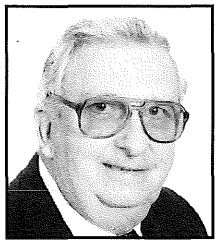
Ted Jacobsen
Elected to the Board in December 2000. Previously served on the Board between December 1997 and April 2000. He retired in 2000 after 25 years of service on the Minneapolis Fire Department.



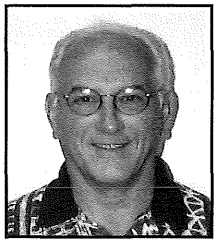
John George
Elected as a Retired Trustee in December 1991. He has been retired since 1976 following a 27 year career with the Minneapolis Fire Department.



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



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



David R. Pierson
Elected to the Board in December 2001 as a Retired Trustee. He retired in 2000 after serving 31 years on the Minneapolis Fire Department.

BOARD OF TRUSTEES AND STAFF

ACTIVE ELECTED TRUSTEES

	PERIOD OF SERVICE
Walter C. Schirmer	December 1986 - December 2005
Frank Boerboon	December 2002 - December 2005

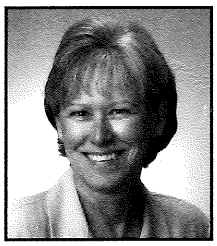
RETIRED ELECTED TRUSTEES

Ted H. Jacobsen	December 2000 - December 2003
John W. George	December 1991 - December 2003
Wallace O. Amundsen	December 1992 - December 2004
Joseph D. Quinn	December 1993 - December 2005
Arnold Reese	December 2000 - December 2003
Robert E. Wetherille	April 1996 - December 2005
Richard Quarnstrom	December 1999 - December 2004
David R. Pierson	December 2001 - December 2004

CITY OF MINNEAPOLIS APPOINTED TRUSTEES

There were no City appointed Trustees as of December 31, 2002

STAFF



Kathy Morkrid
Hired on June 9, 1988. Kathy is our lead Administrative Assistant and has been with us for 15 years. During that time with the Association she has displayed a total commitment to the advancement and stability of the Association's offices and its membership. She has an admirable work ethic and the ability to solve the problems we face on a daily basis.



Mary Petersen
Hired on January 31, 2000. Mary has adjusted to our organization very well. She has learned the intricate requirements related to the needs of our membership and many of the different aspects of member issues. She has learned to deal with these membership needs in a way that makes the job of member services a much smoother and less stressful task.

SUMMARY OF RELIEF ASSOCIATION PLAN

ADMINISTRATION

The Minneapolis Firefighters' Relief Association (MFRA) governing Board of Trustees comprises twelve members. Two are active members of the Minneapolis Fire Department and eight are retired or survivor spouse members of the MFRA. The Minneapolis City Council and Mayor appoint two Trustees. The Board of Trustees elects its Officers at the Annual Meeting in December to serve in each capacity for a two-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 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	$1,985.89	$23,829.60
18	28.80	2,102.71	25,232.52
19	30.40	2,219.53	26,634.36
20	34.00	2,482.36	29,788.32
21	35.60	2,599.18	31,190.16
22	37.20	2,716.00	32,592.00
23	38.80	2,832.82	33,993.84
24	40.40	2,949.63	35,395.56
25	42.00	3,066.45	36,797.40
25 (Single Alt. Svc.)	42.30	3,088.35	37,060.20
Permanent Disability	41.00	2,993.44	35,921.28

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.

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 increased to 1.7/80 for the 20th year of service. For service in excess of 20 years, an additional 1.6/80 is provided for each year up to 25 years of service. An alternative Service Pension for certain qualified 25 year unmarried members amounts to 42.3 units per month.

   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. **Survivor Eligibility at Member's Death While in Active, Retired or Deferred Status**

   Spouse

   Eligibility

   Active Status: Married to member 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.

   Retired or Deferred Status: If married less than one (1) year prior to separation from service, or married after retirement, must be married for at least two (2) years and residing with member at time of death.

   Optional Annuities: There are six (6) separate annuity options available to members, 100%-75%-50% each with or without bounce back. This benefit must be **actuarially equivalent** to the annuity provided to a couple of the same age. 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 one (1) year prior to retirement or married after retirement.

   Amount
   22/80 of base pay if no option is chosen

   Child

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

   Amount
   8/80 of base pay per child. Children's maximum is 20/80 if spouse is receiving or 42/80 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.

SUMMARY OF PLAN PROVISIONS *(continued)*

Post Retirement Benefit:

102%: When the Association's actuarial funding level reaches 102+% the Retired/Survivor members will receive a post retirement benefit equal to 1 1/2% of the total fund value. Payment of the post retirement benefit shall be made only if the average time weighted total rate of return earned by the fund in the most recent five (5) fiscal years, exceeds by two percent (2%), the average percentage increase in the current monthly salary of a top grade firefighter in the most recent prior five (5) fiscal years. 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.

110%: When the Association's actuarial funding level reaches 110+% the 102+% benefit is calculated and set aside for distribution. Then the actuarial level is recalculated, minus the 102+% benefit amounts, and if the Association is still above 110% after that calculation, any amounts over the 110+% are determined and 20% of that overage is distributed to the Retired/Survivor members in the same manner as the 102+% benefit except there is no limit to the amount paid out other than the 20% of those funds over 110+%.

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 $1,200 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 $8.50 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.

SCHEDULE OF 2002 ADMINISTRATIVE EXPENSES

Personnel Expenses	
Officers' Salaries	41,616
Staff Salaries	102,951
Employer Payroll Taxes	11,374
Employer Pension Contribution	9,862
Employer Insurance Premiums	17,901
Employer Parking	1,800
Total Personnel Expenses	**$185,504**
Professional Services	
Accounting	1,805
Actuary	23,052
Audit	13,903
Legal Counsel	235,938
Contractual Services	59,669
Total Professional Services	**$334,367**
Communications	
Printing	16,995
Telephone	9,729
Postage	9,439
Conferences & Meetings	63,499
Memberships	1,365
Total Communications	**$101,027**
Total Office/Storage Space Rental	**$33,946**
Other	
Equipment	879
Office Supplies	5,847
Insurance	27,310
Parking	75
Mileage	1,431
Messenger Service	60
Subscriptions	112
Board Activities	8,396
Miscellaneous	1,874
Total Other	**$45,984**
TOTAL ADMINISTRATIVE EXPENSES	**$700,828**

COMBINED STATEMENT OF FINANCIAL POSITION ALL FUND TYPES
FOR THE YEAR ENDED DECEMBER 31, 2002

	Statement of Plan Net Assets Special Pension Trust Fund	Governmental Fund Types		Total (Memorandum Only)
		General	Special Revenue	
ASSETS				
Cash and deposits	**$ 1,783,678**	**$ 150,781**	**$ 4,404**	**$ 1,938,863**
Investments, at fair value				
U.S. government obligations	$ 38,371,752	$	$	$ 38,371,752
Corporate obligations	16,029,226			16,029,226
Corporate stock	109,328,783	99,852		109,428,635
TBA mortgage backed securities	596,917			596,917
Certificates of deposit		497,270		497,270
Investment pools				
Group trust - real estate	9,993			9,993
Common stock index account	9,416,515			9,416,515
Bond market account	45,273,678			45,273,678
Short-term cash equivalents	7,859,630	9,228		7,868,858
Total investments, at fair value	**$ 226,886,494**	**$ 606,350**	**$**	**$ 227,492,844**
Accrued interest and dividends receivable	$ 651,070	$	$	$ 651,070
Sales of securities	$ 195,233	$	$	$ 195,233
Contributions receivable	$ 321,269	$	$	$ 321,269
Total Assets	**$ 229,837,744**	**$ 757,131**	**$ 4,404**	**$ 230,599,279**

COMBINED STATEMENT OF FINANCIAL POSITION ALL FUND TYPES *(continued)*

	Statement of Plan Net Assets Special Pension Trust Fund	Governmental Fund Types		Total (Memorandum Only)
		General	Special Revenue	
LIABILITIES AND FUND BALANCE/NET ASSETS				
Liabilities				
Accounts payable	$ 229,476	$	$	$ 229,476
Security purchases payable	636,095			636,095
Escrow account for health benefits	2,391,199			2,391,199
Total Liabilities	**$ 3,256,770**	**$**	**$**	**$ 3,256,770**
Net assets held in trust for pension benefits	**$ 226,580,974**			**226,580,974**
Fund Balance				
Unreserved, undesignated		757,131	4,404	761,535
Total Liabilities and Fund Balance		**$ 757,131**	**$ 4,404**	
Total				**$ 230,599,279**

STATEMENT OF CHANGES IN PLAN NET ASSETS SPECIAL PENSION TRUST FUND

FOR THE YEAR ENDED DECEMBER 31, 2002

Additions	
Investment Income (loss)	
Interest and dividends	$ 5,329,235
Net appreciation (depreciation) in fair value of investments	(30,879,426)
Total investment income (loss)	**$ (25,550,191)**
Less: direct investment expenses	(1,093,627)
Net investment income (loss)	**$ (26,643,818)**
Contributions	
Employer	
City of Minneapolis	$ 5,907
State of Minnesota	1,024,112
Employee	
Members	149,260
Total Contributions	**$ 1,179,279**
Other	**$ 1,137**
Total Additions	**$ (25,463,402)**
Deductions	
Benefits paid to participants	$ 24,064,274
Administrative expenses	707,462
Total Deductions	**$ 24,771,736**
Net Increase (Decrease)	**$ (50,235,138)**
Net Assets Held in Trust for Pension Benefits Beginning of Year	**276,816,112**
Net Assets Held in Trust for Pension Benefits End of Year	**$ 226,580,974**

COMBINED STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCE GOVERNMENTAL FUND TYPES

FOR THE YEAR ENDED DECEMBER 31, 2002

	General Fund	Special Revenue Fund	Total (Memorandum) Only)
Revenues			
Membership dues	$ 40,682	$ 30,740	$ 71,422
Interest earned	21,154		21,154
Net appreciation (depreciation) in fair value of investments	62,627		62,627
Total Revenues	**$ 124,463**	**$ 30,740**	**$ 155,203**
Expenditures			
Membership benefits			
Funeral benefits	$ 13,200	$	$ 13,200
Retirement benefits	25,415		25,415
Contributions to candidates		41,600	41,600
Board activities	11,035		11,035
Educational conferences	6,400		6,400
Other	36	678	714
Total Expenditures	**$ 56,086**	**$ 42,278**	**$ 98,364**
Excess of Revenues Over (Under) Expenditures	**$ 68,377**	**$(11,538)**	**$ 56,839**
Fund Balance – Beginning of Year	**688,754**	**15,942**	**704,696**
Fund Balance – End of Year	**$ 757,131**	**$ 4,404**	**$ 761,535**

SUMMARY OF ACCRUED AND UNFUNDED ACCRUED LIABILITIES
SCHEDULE OF FUNDING PROGRESS (Dollar amounts in thousands)

Valuation Date December 31	Actuarial Value of Assets	Actuarial Accrued Liabilities	Unfunded Actuarial Accrued Liabilities	Funded Ratio	Annual Active Member Payroll	Unfunded Actuarial Accrued Liabilities as a Percent of Active Member Payroll
1993	$ 177,529	$ 223,357	$ 45,828	79.50%	$ 13,395	342%
1994	178,003	228,567	50,564	77.90	13,073	387
1995	194,611	234,386	39,775	83.00	11,839	336
1996	208,969	252,540	43,571	82.70	12,298	354
1997	245,306	274,030	28,724	89.50	12,079	238
1998	300,150	284,874	(15,276)	105.4	11,357	(135)
1999	318,043	291,168	(26,875)	109.2	10,040	(268)
2000	315,900	293,802	(22,098)	107.5	7,054	(313)
2001	304,887	293,396	(11,491)	103.9	5,888	(195)
2002	255,194	292,678	37,484	87.2	5,540	676.6

SCHEDULE OF ANNUAL BENEFIT PAYMENT (No Option Chosen)

December 31	Service Pensioners Amount	Post Retirement Benefit	Disabilitants Amount	Post Retirement Benefit	Survivor Spouses Amount	Post Retirement Benefit	Dependent Children Amount	Post Retirement Benefit
2002	$36,797	$0	$35,921	$0	$19,275	$0	$7,009	$0

There will not be a Post Retirement Benefit paid in 2003

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 BY CLASSIFICATION

Total Service Pensioners	436
Deferred	2
Total Disability Pensioners	8
Total Survivor Spouses	188
Total Dependent Children	2
Total Active Members	76
Total Membership	712

Unit Values:

Effective January 1, – October 14, 2002 ..... $73.0107 (Local 82 contract not settled as of December 31, 2002)

Members Retired 2002

25 Year Service Pension

Dennis Knutson	Firefighter	January 8, 2002
Wayne Garnett	Captain	January 25, 2002
Ronald Hagen	Fire Investigator	July 14, 2002
Paul Heiges	Fire Motor Operator	July 14, 2002
McCary Mitchell	Captain	November 4, 2002
Tom Fyle	Captain	November 17, 2002

Permanent Disability

John Peters	Firefighter	August 6, 2002
Mark Leitschuh	Firefighter	October 23, 2002

Survivor Spouses Placed on Pension 2002

Kim Anderson	January 14, 2002
Marilyn Van Asch	February 1, 2002
Bettie Crose	February 9, 2002
Rita Williams	June 6, 2002
Harriette Watten	July 6, 2002
Donna Hannon	July 22, 2002
Ruth Erikson	August 10, 2002
M. Louise Anderson	December 12, 2002

2002 IN MEMORIAM

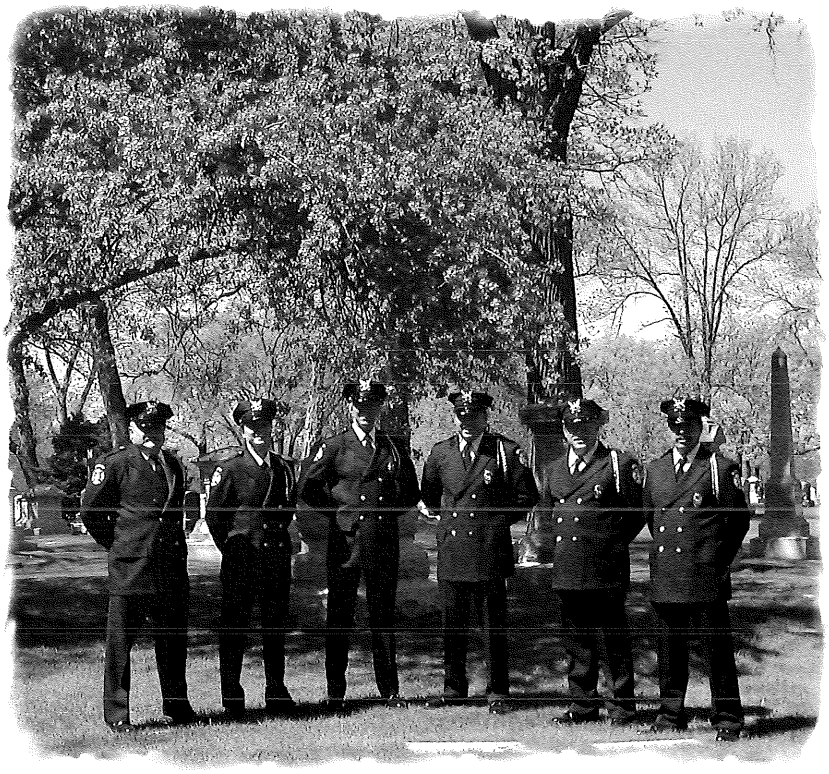
George Anderson
Richard Dennis Anderson
Ralph Crose
Merlyn Erikson
John Hannon
Floyd Logstrom
Archie Swanson
Eugene Van Asch
James Warn
Alvin Watten
Ethridge Williams



Minneapolis Fire Department Honor Guard

2002 IN MEMORIAM

Helen R. Anderson
Lenore Anderson
Margaret Bosshart
Genevieve Conway
Marjorie Hackett
Helen Hovland
Shirley Lyon
Estelle Monahan
Bernice Nelson
Margaret Osum
Hilverda Palmer
Rose Peterson
Vega Peterson
Lucille Uhlenkott
Loretta Veilleux
Grace Westling



Minneapolis Fire Department Honor Guard