

**Minnesota Volunteer Fire Relief Association
Working Group Meeting**

State Auditor's Office
Monday, November 8, 2004
11 a.m. to 1 p.m.

- I. Call to Order**
Rotating Chair Anne Finn.

- II. Working Group Membership List**
Exhibit A.

- III. Review and Approval of October 18, 2004 Draft Minutes**
Exhibit B.

- IV. Funding for Fire Relief Associations**
Don Rambow to present.
Exhibit C.

- V. Financial Requirements for Fire Relief Associations**
Larry Martin to present.
Exhibit D – Section J.
 - Lump Sum Plans
 - Monthly and Combination Plans
 - Defined Contribution Plans

- VI. Required Reporting Form Compliance**
Exhibits E and F.

- VII. Working Group Process Recommendation**
Judy Strobel to present.

- VIII. Reference Items**
Exhibits G through P (to be distributed at the meeting).

- IX. Next Meeting**
Monday, November 22, 2004
11 a.m. to 1 p.m.
State Auditor's Office

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Working Group Membership

1. City Finance Manager

Don Rambow, Finance Director
City of White Bear Lake
4701 Highway 61 North
White Bear Lake, MN 55110-3227
(651) 429-8526
drambow@whitebearlake.org

2. Defined Contribution Plans

Curt Roberts, President
Maple Grove Fire Relief Association
12800 Arbor Lakes Parkway
Maple Grove, MN 55311
(612) 348-7131
Curt.Roberts@co.hennepin.mn.us

3. Defined Benefit Lump Sum Plans

Ed Dietz, Treasurer
Maplewood Fire Relief Association
1403 Kohlman Avenue
Maplewood, MN 55109
Phone: (651) 483-5354
Fax: (651) 249-2879

4. Legislative Commission on Pensions & Retirement

Lawrence A. Martin, Director
Edward Burek, Deputy Director
55 State Office Building
St. Paul, MN 55155
(651) 296-2750
lisa.dieslin@commissions.leg.state.mn.us

5. Minnesota Area Relief Association Coalition

Jim Hansen
Spring Lake Park, Blaine & Mounds View Fire Department
1710 County Highway 10 NE
Spring Lake Park, MN 55432
(763) 786-4436
jhansen@sbfmfire.com

6. Minnesota Fire Chiefs Association/Monthly Plans

Nyle Zikmund, Chief
Spring Lake Park, Blaine & Mounds View Fire Department
1710 County Highway 10 NE
Spring Lake Park, MN 55432
(763) 786-4436
nzikmund@sbfmfire.com

7. Minnesota League of Cities

Anne Finn
145 University Avenue West
St. Paul, MN 55103-2044
(651) 281-1200
afinn@lmnc.org

8. Minnesota State Fire Department Association

Dave Ganfield, Secretary
7100 – 147th Street West
Apple Valley, MN 55124
(612) 598-6369
msfda@msfda.org

9. Minnesota Small Cities

Phil Kern, City Administrator
PO Box 108
Delano, MN 55328-0108
Phone: (763) 972-0550
Fax: (763) 972-6174
pkern@delano.mn.us

10. Defined Benefit Lump Sum Plans

Dave Jaeger, Treasurer
Mahnomen Firemen's Relief Association
116 SW Roosevelt Street
Mahnomen, MN 56557
Phone: (218) 935-5668
Fax: (218) 935-2574

11. Defined Benefit Lump Sum Plans

Tom Nelson, Secretary
Northfield Fire Department Relief Association
801 Washington Street
Northfield, MN 55057
(612) 798-8670
Nelsont@stolaf.edu

12. State Auditor Patricia Anderson

Suite 500

525 Park Street

St. Paul, MN 55103

Phone: (651) 296-5985

Fax: (651) 282-5298

Exhibit C
Fire Relief Pension Funding Example

Year	Amount	Net Change	Percentage Change
1995	92,875		
1996	120,797	27,922	30.06%
1997	117,915	<2,882>	<2.39> %
1998	123,238	5,323	4.52%
1999	127,752	4,514	3.67%
2000	132,382	4,630	3.62%
2001	133,628	1,246	0.94%
2002	153,069	19,441	14.55%
2003	189,173	36,104	23.59%
2004	245,747	56,574	29.91%

Note the significant increases over the last three years.
How should these increases impact pension obligations?

Background Information on Volunteer Firefighter Relief Associations

- A. In General. Fire coverage in Minnesota is provided through approximately 800 firetowns. Pension coverage for paid firefighters is provided by the Public Employees Police and Fire Plan (PERA-P&F), three paid firefighter relief associations (Bloomington, Minneapolis, and Virginia), and 18 former paid firefighter consolidation accounts that were merged into PERA-P&F in 1999 (Albert Lea, Austin, Chisholm, Columbia Heights, Crookston, Duluth, Faribault, Hibbing, Mankato, Red Wing, Richfield, Rochester, St. Cloud, St. Louis Park, St. Paul, South St. Paul, West St. Paul, and Winona).

Coverage for volunteer firefighters in the state's roughly 800 firetowns is provided by approximately 700 volunteer firefighter relief associations. Although the Bloomington Firefighters Relief Association provides retirement coverage to firefighters in a volunteer fire department, the coverage is based on the salary of a salaried (police) position and is thus considered a paid firefighters relief association for statutory regulation purposes.

In Minnesota, volunteer firefighters typically have pension coverage as part of their compensation package and that pension coverage is provided by the various local volunteer firefighter relief associations located in the state. These volunteer firefighter relief associations are creatures of state law and are subject to various statutory regulations.

- B. Legal Status and Structure. Under Minnesota Statutes, Section 424A.001, Subdivision 4, volunteer firefighter relief associations are required to be nonprofit corporations organized under Minnesota Statutes, Chapter 317A, the Minnesota Nonprofit Corporation Act. Minnesota Statutes, Chapter 317A, applies to all Minnesota nonprofit corporations and contains numerous requirements on the manner of incorporation, general powers, scope of bylaws, function of the board and officers, rights and obligations of members, processes of consolidation, merger, or dissolution, and corporate registration. In several areas, Minnesota Statutes, Chapter 424A, contains additional regulation or conflicting regulation, and the more particularized regulatory provisions of that chapter apply. For instance, Minnesota Statutes, Section 317A.203, provides for a board of directors of at least three individuals, but Minnesota Statutes, Section 424A.04, Subdivision 1, provides for a board of trustees generally comprised of nine members. Also, Minnesota Statutes, Sections 317A.701 through 317A.791, generally governs the dissolution of a nonprofit corporation, but Minnesota Statutes, Section 424A.02, Subdivision 11, specifically governs the dissolution of a volunteer firefighter relief association.

A volunteer firefighter relief association under Minnesota Statutes, Chapter 424A, can exist in one of three ways:

1. Separate Corporation. As a separate nonprofit corporation directly associated with a municipal fire department established by municipal ordinance;
2. Division of Another Relief Association. As a volunteer division or account of a part paid and part volunteer firefighter relief association directly associated with a municipal fire department established by municipal ordinance; or
3. Subsidiary Corporation. As a separate nonprofit corporation subsidiary to an independent nonprofit firefighting corporation also organized under Minnesota Statutes, Chapter 317A, and operating exclusively for firefighting purposes.

A volunteer firefighter relief association, under Minnesota Statutes, Section 424A.001, Subdivision 4, has the status of a governmental entity, receiving public money, and providing benefit coverage for individuals providing the governmental services of firefighting and emergency first response.

- C. Volunteer Firefighter Relief Association Governance. Minnesota Statutes, Section 424A.04, Subdivision 1, requires either a nine-member board of trustees or a ten-member board of trustees. The board composition differs depending on whether the relief association is associated with a municipal fire department or is subsidiary to an independent nonprofit firefighting corporation, as follows:

<u>Relief Association Associated With Municipal Fire Department</u>	<u>Relief Association Subsidiary to Independent Nonprofit Firefighting Corporation</u>
Six trustees elected from the relief association membership (one can be a retiree receiving a monthly benefit, at relief association's discretion).	Six trustees elected from the relief association membership (one can be retiree receiving a monthly benefit, at relief association's discretion).

Relief Association Associated With Municipal Fire Department	Relief Association Subsidiary to Independent Nonprofit Firefighting Corporation
Three trustees from municipal officials (the mayor, clerk, the clerk-treasurer or finance director, and the municipal fire chief).	Three trustees from municipal officials (if one municipality served, three officials designated by municipality; if two municipalities served, two officials from largest municipality and one official from other municipality, designated by municipalities; if three or more municipalities served, one official from each of the three largest municipalities, designated by municipalities). One trustee, who is the fire chief of the independent nonprofit firefighting corporation.

If a fire department is not located in or associated with an organized municipality, the County Board of Commissioners must appoint the ex officio board members from the fire department service area.

Ex-officio trustees have the same rights and duties as elected trustees, except that ex-officio trustees may not serve as an officer of the board of trustees. Elected trustees have a term length as specified in the relief association bylaws, but it may not be longer than three years and it must be staggered if it is more than one year in length.

Minnesota Statutes, Section 424A.04, Subdivision 1, provides for at least three officers of a volunteer firefighter relief association. The three officers must include a president, a secretary, and a treasurer. The officers must be drawn from the relief association board of trustees, from the elected board membership. The officers can be elected by the board of trustees or by the relief association membership as the bylaws specify. No person is allowed to occupy more than one officer position at one time. Officers have a term length as specified in the relief association bylaws, but the term may not be longer than three years.

- D. **Volunteer Firefighter Relief Association Fund Structure.** Minnesota Statutes, Section 424A.05, requires that every relief association establish and maintain a special fund. The special fund is the fund from which volunteer firefighter pension benefits are payable and into which state aid, municipal contributions, and other public money is deposited. Beyond fire state aid and municipal tax revenue, the special fund also must receive all money or property donated by any person if so designated. Investment income on special fund assets also must be deposited in the special fund. Beyond the payment of service pensions, the special fund can also be disbursed for disability benefits, survivor benefits, funeral benefits, Minnesota State Fire Department Association and State Volunteer Firefighters' Benefit Association dues, and authorized administrative expenses. A survivor benefit may be paid to a designated beneficiary (which must be a natural person) if there is no surviving spouse or children. The payment of fees or assessments is permitted to the Minnesota Area Relief Association Coalition (MARAC). All benefit payments are required to be in accord with the requirements of law and the relief association bylaws.

The relief association treasurer is required to be the custodian of the special fund and recipient on behalf of the special fund of its revenue. The treasurer is required to maintain records documenting any transaction affecting the assets or revenues of the special fund. The records of the treasurer, as well as the relief association bylaws, are public and open for public inspection.

The assets of the special fund must be invested in authorized securities, which are either a limited list of securities for small relief associations, or a separate codified list which represents the pre-1994 list of authorized investment securities for the State Board of Investment for larger relief associations.

Relief associations under Minnesota Statutes, Section 69.775, also have authority to invest in mutual funds that are restricted to the same authorized securities, or to invest in the Minnesota Supplemental Investment Fund administered by the State Board of Investment.

Minnesota Statutes, Section 424A.06, allows a volunteer firefighter relief association to establish and maintain a general fund. The general fund is the fund into which non-tax or non-public funds are deposited and from which moneys can be expended as the relief association sees fit, as governed by its bylaws. The general fund traditionally is supported by member dues and by revenues raised from community fundraising events.

E. Volunteer Firefighter Relief Association Membership Inclusions and Exclusions. State law is largely silent on the question of which persons are required to be or may be included in the membership of or coverage by a volunteer firefighter relief association. Except for a definition of the term "volunteer firefighter" in Minnesota Statutes, Section 353.01, Subdivision 36, existing for purposes of providing an exclusion of volunteer firefighters from the Public Employees Retirement Association or Public Employees Police and Fire (PERA-P&F) coverage, the term "volunteer firefighter" is not defined in state law. Under Minnesota Statutes, Chapters 317A and 424A, each volunteer firefighter relief association sets its own qualifications or requirements for membership, subject to certain statutory membership exclusions. The determination of volunteer firefighter status occurs in conjunction with the municipal fire department or the independent nonprofit firefighting corporation membership requirements, since Minnesota Statutes, Section 424A.02, Subdivision 1, sets certain benefit qualifications in terms of active membership with the fire department in addition to relief association membership. Volunteer firefighters are not always individuals who donate their time for free to assist in fire suppression activities. Many volunteer firefighters are reimbursed for their out-of-pocket expenses, or are paid a minimum fire run amount, or are paid an hourly rate when engaged in fire department duties. Some volunteer firefighter relief associations cover salaried firefighters who also have PERA-P&F coverage. Fire department duties can include activities beyond strict fire suppression activities, including fire equipment maintenance, firefighters training, fire department administration, fire prevention, emergency first response services. When the fire department is the sponsoring entity for ambulance services, the activities can include paramedic or other ambulance and emergency medical duties. Because service pensions from a volunteer firefighters relief association are a function in large measure of the amount of fire state aid per relief association member, which is an amount determined independent of volunteer firefighter relief association requirements, there is an economic incentive for a relief association to be selective or restrained in fashioning the local definition or classification of a volunteer firefighter.

Minnesota Statutes, Section 424A.01, sets forth several exclusions from volunteer firefighter relief association membership or coverage. Minnesota Statutes, Section 424A.01, Subdivision 1, prohibits municipalities or independent nonprofit firefighting corporations from employing minors as volunteer firefighters, hence also excluding minors from volunteer firefighter relief association membership. Minnesota Statutes, Section 424A.01, Subdivision 2, excludes substitute volunteer firefighters from volunteer firefighter relief association membership. Minnesota Statutes, Section 424A.01, Subdivision 3, provides that members of the fire department who also decline to be members of the volunteer firefighter relief association are ineligible for volunteer firefighter relief association benefit coverage. Minnesota Statutes, Section 424A.01, Subdivision 4, allows a volunteer firefighter relief association board of trustees to exclude applicants for membership in the volunteer firefighter relief association from membership if they have a pre-existing physical or mental impairment or condition that would constitute a predictable and unwarranted risk of ancillary (disability or death) benefit liability, and if the relief association makes that determination based on medical evidence.

F. Benefit Coverage Provided By Volunteer Firefighter Relief Associations

1. In General. The state law regulating the benefit coverage provided to volunteer firefighters by volunteer firefighter relief associations from the relief association special fund is primarily Minnesota Statutes, Sections 424A.02, 424A.03, and 424A.10. Minnesota Statutes, Chapter 424A, was enacted in 1979. Unlike most public employee pension coverage, where state law specifies all or most aspects of the benefit plan, the statutory regulation of volunteer firefighter relief associations largely consists of specifying certain minimum eligibility requirements and certain benefit maximums, with the actual benefit plan assembled in the articles of incorporation or the bylaws of the particular volunteer firefighter relief association. The primary benefit coverage provided by a volunteer firefighter relief association is the service pension coverage, and most minimum eligibility requirements and benefit maximums relate to the service pension coverage.

The primary benefit payable from a volunteer fire relief association is a service pension. Most volunteer fire relief associations provide a lump sum service pension, with a minority providing a monthly benefit service pension (some with an alternative lump sum service pension). Service pensions are not payable before age 50, and usually are payable in full only with 20 years of service. Some volunteer fire relief associations have casualty (disability and death) benefit coverage if a service pension is not otherwise payable.

The funding of volunteer fire relief associations is primarily the annual fire state aid, which is allocated to cities based half on population compared to statewide totals, and half on their

property value compared to the statewide total. The aid is dedicated for pension purposes. Additionally, if the actuarial cost of the volunteer firefighters relief association exceeds the fire state aid, the municipality must levy a property tax to support the volunteer fire relief association.

2. Service Pension Eligibility Requirements. Minnesota Statutes, Section 424A.02, Subdivision 1, authorizes a volunteer firefighter relief association to provide a service pension to a member of the relief association if certain conditions are met by the volunteer firefighter. The volunteer firefighter must meet the following conditions:
 - i. Terminate Active Service. The person must separate from active service as a firefighter with the fire department, defined as the cessation of the performance of fire suppression duties and the cessation of the supervision of fire suppression activities. In 2002, certain retirees were authorized to receive and retain a volunteer firefighter pension although subsequently employed full-time within the fire department by the applicable city or independent nonprofit firefighting corporation, providing that the employer determines the position would be difficult to fill with another similarly qualified applicant, and providing the relief association bylaws permit it. If a firefighter resumes service, no additional service pension accrues and the individual must repay any previously received service pension.
 - ii. Attain at Least Age 50. The person must reach at least age 50.
 - iii. Have Credit for at Least Five Years Fire Department Service. The person must have credit for at least five years of service as an active member of the fire department with which the relief association is associated.
 - iv. Have Credit for at Least Five Years Relief Association Membership. The person must have credit for at least five years of active membership in the relief association before separating from service (open to modification for a new relief association covering an existing volunteer fire department, with firefighters having prior service).
 - v. Compliance with Additional Conditions. The person must comply with any additional age, service or membership conditions prescribed in the relief association bylaws.
3. Partial Vesting With Less Than 20 Years Service Credit. A vesting requirement is a requirement for a public pension plan member or beneficiary to obtain an enforceable entitlement to a pension benefit, typically the acquisition of credit for a specific minimum period of allowable service. Vesting requirements exist in defined benefit plans to provide a minimum threshold to be achieved before the pension plan member gains a nonforfeitable entitlement to an eventual retirement benefit. Vesting requirements can contribute significantly to the actuarial turnover gain that funds the retirement benefits payable to other public pension plan members.

Vesting requirements also reflect the contribution that public pension plan coverage is intended to provide to the public employing unit's personnel system. The minimum vesting requirement for any retirement benefit and the minimum vesting requirement for a full retirement benefit will generally induce many public employees to continue in public employment for at least one of those periods of time.

The volunteer firefighter personnel system varies considerably in the 700+ localities in Minnesota with volunteer fire department coverage, with some localities providing a considerable compensation package to volunteer firefighters and other localities providing no compensation beyond the volunteer firefighters relief association service pension. A vesting period for the volunteer firefighters relief association service pension will allow a locality to recover any resources that it expended in training a volunteer firefighter and will reduce the turnover of firefighters which consequentially demands efforts to recruit new firefighters.

Volunteer firefighter relief associations have traditionally required 20 years of service for a person to become eligible to receive a service pension. Before 1977, the minimum vesting period permitted by statute was 20 years of firefighting service. A shorter vesting period that was not necessarily supported by the volunteer fire community (as represented by the League of Minnesota Cities) was added in 1977, at the instigation of the then Pension Commission chair, but it was not widely implemented. As part of the 1979 revision of volunteer firefighters relief association laws assembled jointly by the Pension Commission staff, the Minnesota Fire Department Association, and the League of Minnesota Cities, the current vesting provision replaced the 1977 early vesting provision. Between 1979 and 1989, ten years of service were required as the minimum service requirement for entitlement to a partial service pension. In 1989, the ten years service requirement was reduced to five years. Under state law, the

maximum service pension payable with less than 20 years of service is limited to a portion of the service pension earned or accrued. The applicable statutory provision is Minnesota Statutes, Section 424A.02, Subdivision 2. The percentage of the accrued or earned benefit must be set forth in the articles of incorporation or the bylaws of the relief association. The 2004 Legislature permitted defined contribution volunteer firefighter relief associations to utilize a different vesting schedule than the vesting schedule applicable to lump sum volunteer firefighter relief associations.

The vesting schedule for lump sum volunteer firefighter relief associations and monthly benefit volunteer firefighter relief associations is as follows:

Completed Years of Service	Nonforfeitable Percentage of Pension Amount
5	40 percent
6	44 percent
7	48 percent
8	52 percent
9	56 percent
10	60 percent
11	64 percent
12	68 percent
13	72 percent
14	76 percent
15	80 percent
16	84 percent
17	88 percent
18	92 percent
19	96 percent
20 and thereafter	100 percent

The vesting schedule for defined contribution volunteer firefighter relief associations authorized by the 2004 Legislative Session is as follows:

Completed Years of Service	Nonforfeitable Percentage of Pension Amount
5	40 percent
6	52 percent
7	64 percent
8	76 percent
9	88 percent
10 and thereafter	100 percent

Five volunteer firefighter relief associations have special laws from before 1979 that provide vesting earlier than 20 years (Brooklyn Park (1975), Caledonia (1963), Dassel (1969), Golden Valley 91973), and Rockford (1976)). Only two volunteer firefighter relief associations have had special legislation enacted to provide early vesting since 1979, Minnetonka (Laws 1989, Chapter 319, Article 11, Section 5) and Eden Prairie (Laws 1995, Chapter 262, Article 10, Section 5).

The Minnetonka Volunteer Firefighters Relief Association early vesting was full proportional vesting at five years of service (i.e., for a \$500 pension, a pension of \$2,500 with five years and \$5,000 with ten years). The Eden Prairie Volunteer Firefighters Relief Association early vesting was 40 percent of the accrued amount at five years up to 100 percent of the accrued amount at ten years (i.e., for a \$500 pension, \$1,000 at five years and \$5,000 at ten years).

4. Flexible Service Pension Maximums.

- i. Service Pension Maximums Before 1979. Volunteer firefighter service pensions have always been subject to a benefit maximum, either under Minnesota Statutes, Section 69.06 (1905-1979) or Minnesota Statutes, Section 424A.02, Subdivision 3 (1979 to present). In the system used before 1979, a single-benefit maximum was stated in law, but without any mention of the financing needed to support that benefit level, and without any guidance for reasonable benefit levels that could be supported in municipalities where funding support was low. Prior to 1957, the maximum service pension payable to a retiring volunteer

firefighter was a \$40 monthly benefit (plus two dollars per month per year of service beyond 20 years to a maximum of \$60 per month) or \$100 per year of service credit lump sum benefit. In 1957, the lump sum benefit maximum was increased to \$200 per year of service credit. In 1973, the lump sum benefit maximum was increased to \$300 per year of service credit. In 1976, the monthly benefit maximum was increased to \$80 per month (plus four dollars per month per year of service beyond 20 years to a maximum of \$120 per month) or \$600 per year of service credit lump sum benefit.

- ii. Service Pension Maximums 1979 and After. In 1979, with the passage of Minnesota Statutes, Chapter 424A, recodifying the law governing volunteer fire pension coverage, the single dollar amount service pension maximums were eliminated in favor of flexible service pension maximums. The flexible service pension maximums established a sliding scale of benefit maximums based on the level of funding per firefighter for the previous three-year period, with the greatest monthly benefit service pension of \$15 per month per year of service up to 30 years of service if the funding per firefighter was at least \$744 per year and with the greatest lump sum benefit service pension of \$2,000 per year of service if the funding per firefighter was at least \$960 per year. In 1983, the upper end of the monthly benefit service pension flexible maximum sliding scale was increased to \$22.50 per year of service credit up to 30 years of service with at least \$1,678 funding per firefighter per year, and the upper end of the lump sum service pension flexible maximum sliding scale was increased to \$3,000 per year of service credit with at least \$1,440 funding per firefighter per year. In 1990, the monthly benefit service pension flexible maximum sliding scale was increased from \$22.50 per month per year of service to \$30.00 per month per year of service credit. In 1993, the maximum permitted lump sum pension was increased from \$3,000 per year of service to \$4,000 per year of service, to be phased in by 1996.

In 1997, the maximum permitted service pension was increased from \$30 per month per year of service to \$40 per month per year of service and from \$4,000 per year of service lump sum to \$5,500 per year of service lump sum.

The flexible service pension maximums were again increased by the 2000 Legislature. The 2000 Session changes increased the maximum monthly pension from \$40 per month per year of service to \$56, to be phased in by the end of calendar 2003. The maximum lump sum pension was increased from \$5,500 to \$7,500 per year of service, with a similar phase-in.

- iii. Current Service Pension Maximums. Minnesota Statutes, Section 424A.02, Subdivision 3, establishes a maximum service pension payable to a retiring former volunteer firefighter. Before 1979, the predecessor provision (Minnesota Statutes 1978, Section 69.06) set a single dollar amount maximum on volunteer fire service pensions. With the enactment of Minnesota Statutes, Section 424A.02, Subdivision 3, the service pension maximum has been a sliding scale depending on the financial resources of the relief association on a per firefighter basis. If a volunteer firefighter relief association has a substantial portion of the funding required to support a given level of service pension under the 1971 Volunteer Firefighter Relief Association Guidelines Act, Minnesota Statutes, Sections 69.771 through 69.776, the relief association is allowed to provide in its articles of incorporation or bylaws that service pension level.

The service pension can be a monthly benefit service pension (a specified dollar level per month per year of service credit, payable for life) or a lump sum service pension (a specified dollar level per year of service credit, payable in a lump sum or in a number of installment payments). If a relief association provides both a monthly benefit service pension and a lump sum service pension as an alternative, the amount of each type of service pension must comply with the flexible service pension maximum. The funding amount on which the flexible service pension maximum scale is based is the amount of funding available per firefighter, computed on a three-year average. The funding used in the computation is the amount of fire state aid received, the amount of any municipal funding provided, and one-tenth of the amount of any funding surplus (assets in excess of actuarial accrued liability).

5. Defined Contribution Lump Sum Service Pension Coverage. Minnesota Statutes, Section 424A.02, Subdivision 4, allows a volunteer firefighter relief association to provide a defined contribution (or split-the-pie) service pension in lieu of a defined benefit monthly benefit or lump sum service pension. The defined contribution service pension coverage necessitates that the volunteer firefighter relief association establish a separate account for each member, to which an

equal share of any fire state aid, municipal contributions or turnover gain (forfeited amounts upon early terminations under Minnesota Statutes, Section 424A.02, Subdivision 2) must be credited to each individual account. Investment income based on the account balance also must be credited to each individual account.

6. Benefit Calculation Uniformity. Minnesota Statutes, Section 424A.02, Subdivision 6, provides that the method of calculating service pensions must be applied uniformly for all years of active service. It also provides that credit must be given for all years of service other than those covered by the 30-year service credit maximum and the partial early vesting provisions. The provision also prohibits the payment of a service pension to a person who remains an active firefighter, prohibits the payment of other special fund benefits to a person receiving a service pension, exempts volunteer firefighter relief association pensions and benefits from garnishment, judgement, execution or legal process other than marriage dissolution or child support obligations, and prohibits the assignment of any service pension or benefit from a volunteer firefighter relief association.
7. Deferred Service Pensions. For a volunteer firefighter who has completed the length of service credit required for vesting, has at least five years of relief association active membership, but separates from active volunteer firefighter service and volunteer firefighter relief association membership before age 50, Minnesota Statutes, Section 424A.02, Subdivision 7, provides for a deferred service pension payable when the former firefighter reaches at least age 50. The service pension is calculated based on the law in effect when active service terminated, but a lump sum service pension may be credited with interest. Before 2000, the relief association was permitted to pay interest on a deferred lump sum service pension at the rate actually earned by the relief association, but not to exceed the five percent interest rate actuarial assumption underlying lump sum volunteer firefighter relief association funding. In 2000, the lump sum deferred service pension interest provision was modified, to encompass three options. If the relief association bylaws so provide, interest can be provided on a lump sum deferred service pension at the actual rate of interest earned if the deferred pension amount is placed in a separate relief association account established for that purpose, at the actual rate of interest earned if the deferred pension amount is invested in a separate investment vehicle held by the relief association, or at a flat five percent interest rate. In addition, in 2004 legislation, relief associations may pay interest on a deferred pension equal to the actual time weighted rate of return of the pension plan as reported by the State Auditor, not to exceed five percent, if the bylaws are amended accordingly, with this authority expiring on December 31, 2008.
8. Installment Payments for Lump Sum Service Pensions. Volunteer firefighter relief associations that pay lump sum service pensions are authorized by Minnesota Statutes, Section 424A.02, Subdivision 8, to pay the lump sum service pension in installments. No limit in the number of installments is specified. The installments are to have the same present value as the lump sum service pension, based on a five percent interest assumption.
9. Conversion of Lump Sum Service Pensions Into Annuities Through Single Premium Insurance Annuity Purchase. Minnesota Statutes, Section 424A.02, Subdivision 8a, allows a volunteer firefighter relief association that pays a lump sum service pension to purchase a single premium insurance annuity for the retiring volunteer firefighter from an insurance company approved to do this type of business by the state Commerce Commissioner.
10. Ancillary Benefit Limits. Minnesota Statutes, Section 424A.02, Subdivision 9, places limits on ancillary retirement benefit coverage. Ancillary benefits are those benefits provided by a volunteer firefighter relief association other than the service pension, such as disability benefits, death benefits, or survivor benefits. The limitations are needed to protect the financial solvency regulation of volunteer firefighter relief associations, which is built around determining the accrued liability and financial requirements for the level of the service pension coverage provided by the volunteer firefighter relief association. The limitations are:
 - i. No Post-Retirement Benefit Beyond the Lump Sum Service Pension. Volunteer firefighter relief associations that provide lump sum service pensions are prohibited from paying any additional benefit to a retired firefighter or on behalf of a retired firefighter once payment of the service pension commences; and
 - ii. Maximum Ancillary Benefit Available. All volunteer firefighter relief associations are limited in the payment of pre-retirement and post-retirement ancillary benefits to the amount of the accrued service pension of the volunteer firefighter, except that the survivor benefit

payable on behalf of a deceased short service firefighter may be based on a five years of service accrued benefit if that produces a larger accrued service pension amount.

11. Post-Retirement Increases. A volunteer firefighter relief association paying a monthly service pension may, if it chooses, provide a post-retirement increase to service pension and benefit recipients upon providing a benefit increase to active firefighters, under Minnesota Statutes, Section 424A.02, Subdivision 9.
12. Municipal Approval of Benefit Changes; State Filing Requirements. Minnesota Statutes, Section 424A.02, Subdivision 10, requires municipal approval of any benefit changes or amendments to the relief association articles of incorporation or bylaws impacting on benefits unless the volunteer firefighter relief association has authority under the 1971 Volunteer Firefighter Relief Association Financing Guidelines Act to implement the benefit increase without local approval. The benefit change approval request must be accompanied by an estimate of the actuarial impact of the benefit change. Upon making a benefit change, the volunteer firefighter relief association must file a copy of the revised articles of incorporation or bylaws with the Commissioner of Commerce in order to retain eligibility for fire state aid.
13. Volunteer Firefighter Relief Association Dissolution and Consolidation. Minnesota Statutes, Chapter 424B, governs the dissolution and consolidation of volunteer firefighter relief associations. With approval of the governing bodies of each municipality, two or more relief associations servicing contiguous fire districts may initiate consolidation. Initiation involves proposing a consolidation resolution to the relief association board of trustees, notification of members, and a public hearing. If adopted by the majority of the board, a copy of the resolution must be filed with other relief associations which may be part of the consolidation. If two or more of the applicable relief associations adopt a consolidation resolution, those relief associations are consolidated as of the following January 1. If the subsequent relief association following the consolidation is a new relief association, the association must incorporate as a nonprofit corporation and the new board must include at least one board member from each prior association. If the consolidation retains one association and dissolves the others, the articles of incorporation of the remaining association must be revised as necessary. The president, secretary, and treasurer of the consolidated relief association must be elected by the association membership. On the effective date of the consolidation, the assets of the prior relief association special funds transfer to the consolidated special fund, and all liabilities, fund management and plan administration, and all records transfer to the new board of trustees. The consolidated relief association is the successor in interest in all claims for and against the special funds of the prior relief associations. Before consolidation, the secretaries of the prior relief associations must settle all accounts payable from the respective general fund. Remaining balances transfer to the general fund of the consolidated relief association. Following transfer of administration, records, special and general fund assets and liabilities, the prior relief associations cease to exist. The Secretary of State, State Auditor, Commissioner of Revenue, and the Commissioner of the federal Internal Revenue Service are to be notified of the termination. Administrative expenses consistent with Minnesota Statutes, Section 69.80 (authorized special fund administrative expenses) may be paid from the consolidated special fund. All other expenses must be paid from the general fund. The service pension of the consolidated relief association is the highest service pension amount payable by any of the relief associations that were included in the consolidation. Subsequent benefit increases after that date must conform to general law applicable to volunteer fire benefit levels. Unless the municipalities agree in writing to another procedure, the minimum annual financial obligation to the consolidated relief association must be allocated between the applicable municipalities in proportion to their fire state aid. If a municipality fails to pay its share, contributions must be covered by the remaining municipalities. The municipality which is delinquent or deficient in its payments must reimburse the other municipalities plus a 25 percent surcharge.

If a relief association is dissolved without consolidation, prior to the effective date of the dissolution the board must pay all accounts payable against the special fund other than the accrued liabilities for pensions and other benefits. The remainder of the special fund assets after settling those non-benefit-related obligations are transferred, in cash or securities, to the municipal finance officer. The board also transfers any records needed to settle future benefit-related claims. The assets of the prior special fund create a municipal trust fund to be invested according to investment and fiduciary law applicable to volunteer fire plans. The municipality and the trust fund are responsible for any remaining liabilities of the prior special fund, including any unfunded liabilities. The board must notify the Commissioner of Revenue, the State Auditor, and the Secretary of State of the dissolution action within 30 days of the effective date of the dissolution.

In lieu of the asset transfer to the municipality mentioned above, the board of the dissolving relief association may purchase annuity contracts. Payment of the annuity for which the contract is purchased may not begin before the retirement age specified in law and bylaw. Legal title to the annuity contract transfers to the municipality in trust.

14. Combined Volunteer Firefighter Relief Association Service Pensions. If the volunteer firefighter relief association elects to do so, the relief association under Minnesota Statutes, Section 424A.02, Subdivision 13, can recognize total service rendered for any other participating volunteer firefighter relief association in meeting its vesting requirement and can pay a prorated service pension based on the accrual service rendered in that relief association.
15. Supplemental Benefit for Lump Sum Volunteer Firefighter Relief Associations. Minnesota Statutes, Section 424A.10, requires a volunteer firefighter relief association that pays a lump sum service pension to pay a supplemental benefit from the relief association special fund to retiring firefighters who receive a lump sum service pension. The supplemental benefit is an amount equal to ten percent of the lump sum service pension paid, up to \$1,000. The supplemental benefit is reimbursable to volunteer firefighter relief associations annually, in March, from the state general fund by the Commissioner of Revenue, for the volunteer firefighter relief associations that apply for the reimbursement in the preceding February. The supplemental benefit was intended to offset the impact of a federal Internal Revenue Code ten percent income tax surcharge on pre-age 59-1/2 non-annuity pension distributions. The supplemental benefit is in lieu of a state income tax exclusion for lump sum retirement benefit distributions.

G. Volunteer Firefighter Relief Association Funding Requirements.

1. Volunteer Firefighter Relief Association Financing Guidelines Act of 1971. Minnesota Statutes, Sections 69.771 through 69.776, the Volunteer Firefighter Relief Association Financing Guidelines Act of 1971, governs the calculation of the actuarial accrued liability and annual funding requirement of volunteer firefighter relief associations, the determination of the financial requirements of volunteer firefighter relief associations, the determination of the minimum obligation of municipalities or independent nonprofit firefighting corporations toward the volunteer firefighter relief association, the requirement for municipal ratification of volunteer firefighter relief association plan amendments, and the investment of volunteer firefighter relief association special fund assets.
2. Calculation of Volunteer Firefighter Relief Association Actuarial Accrued Liability and Annual Funding Requirement. State law differentiates in the calculation of volunteer firefighter relief association actuarial accrued liabilities or its equivalent and the annual funding requirements. For volunteer firefighter relief associations providing monthly benefit service pensions, because there is a mortality risk and the need for making complicated computations, the relief association is required by Minnesota Statutes, Section 69.773, to utilize an approved actuary and have a quadrennial actuarial valuation prepared. For volunteer firefighter relief associations providing lump sum service pensions, because there is no mortality risk and the liability and funding calculations are less complicated, the relief association officers are required by Minnesota Statutes, Section 69.772, to estimate the association's actuarial liabilities and its annual funding requirement by using a simplified statutory valuation procedure.

The monthly benefit volunteer firefighter relief association actuarial work is governed essentially by the same requirements applicable for other Minnesota public pension plans, Minnesota Statutes, Sections 356.215, and 356.216. The actuarial valuations will disclose the relief association's actuarial accrued liability, the assets, unfunded actuarial accrued liability, normal cost, and amortization of the unfunded actuarial accrued liability (typically using a 20-year amortization period.) The financial requirement of the monthly benefit relief association is the combination of four items:

- i. The normal cost;
- ii. The amortization requirement if the relief association has an unfunded actuarial accrued liability;
- iii. The prior year's administrative expenses, multiplied by a factor of 1.035; and
- iv. One-tenth of the relief association's funding surplus, if the relief association has assets in excess of its actuarial accrued liability.

The lump sum volunteer firefighter relief association computations are required to follow simplified calculation procedures set forth in Minnesota Statutes, Section 69.772, Subdivision 2.

The table and related provisions in Minnesota Statutes, Section 69.772, Subdivision 2, were developed by the Commission and its consulting actuary in 1970-1971. The statutory table is basically a present value table assuming a lump sum benefit payable immediately after 20 years of service, based on a three percent interest assumption, and assuming no pre-retirement turnover or mortality. The following is the statutory pension liability table, applicable for a \$100 per year of service lump sum benefit:

<u>Cumulative Year</u>	<u>Accrued Liability</u>
1	\$60
2	124
3	190
4	260
5	334
6	410
7	492
8	576
9	666
10	760
11	858
12	962
13	1070
14	1184
15	1304
16	1428
17	1560
18	1698
19	1844
20	2000
21 and thereafter	100 additional per year

The relief association's accrued liability is calculated annually using the table, after being multiplied by a factor to adjust the \$100 lump sum per year of service table to the actual lump sum service pension amount provided by the volunteer firefighter relief association. Thus, for a volunteer firefighter relief association paying a \$1,000 per year of service lump sum service pension, the factor would be 10 (\$1,000 divided by \$100.) The calculated accrued liability is compared to the special fund assets to determine whether or not the relief association has an unfunded accrued liability. The following year's projected accrued liability is then calculated, based on an additional year of service per member, and the increase in the accrued liability over the current year's accrued liability is the annual accruing liability of the relief association, which is the functional equivalent of the normal cost calculation in an actuarial valuation prepared by an actuary under Minnesota Statutes, Section 356.215. The financial requirements of the relief association are the combination of three or four items:

- i. The computed annual accruing liability;
 - ii. One-tenth of the computed current year's unfunded accrued liability, if the relief association has an unfunded accrued liability;
 - iii. The prior year's administrative expense, multiplied by a factor of 1.035; and
 - iv. One-tenth of the relief association's funding surplus, if the relief association has assets in excess of the accrued liability.
3. Calculation of the Minimum Municipal Obligation. The Volunteer Firefighter Relief Association Financing Guidelines Act of 1971, Minnesota Statutes, Sections 69.771 through 69.776, requires municipal support of a relief association if the main other revenue source, the fire state aid program under Minnesota Statutes, Sections 69.011 through 69.051, is insufficient. Specifically, Minnesota Statutes, Section 69.772, Subdivision 3, for lump sum volunteer firefighter relief associations, and Minnesota Statutes, Section 69.773, Subdivision 5, for monthly benefit volunteer firefighter relief associations, require that the municipality include in its budget, levy for, and pay over to the relief association the amount of the financial requirements of the relief association, reduced by the amount of the fire state aid anticipated to be received in the following year. For lump sum volunteer firefighter relief associations, the relief association financial requirement also are reduced by an amount equal to five percent of the assets of the relief association, to adjust for the next year's future expected interest earnings. The determination of

the minimum municipal obligation must be made by the officers of the relief association, and must be certified to the municipality as part of the municipal budget preparation process.

4. Compliance with Municipal Funding Requirement. If the municipality fails to include the minimum municipal obligation in its budget or fails to spread the obligation in its property tax levy, Minnesota Statutes, Section 69.772, Subdivision 4, for lump sum volunteer firefighter relief associations, and Minnesota Statutes, Section 69.773, Subdivision 5, for monthly benefit volunteer firefighter relief associations, require that the relief association officers certify the required municipal obligation amount to the county auditor, who is required to levy that amount as part of the property taxes of that municipality
 5. Applicable Actuarial Funding And Procedures, Relief Association Discontinuing Monthly Pensions, Or Purchasing Annuities To Finance Monthly Pensions. If a volunteer fire relief association discontinues providing monthly pensions or purchases annuities to cover the monthly pensions, the funding procedures and minimum municipal obligation requirements applicable to lump sum plans apply, rather than those applicable to monthly benefit plans.
- H. Volunteer Firefighter Relief Association Investment Authority. Volunteer firefighter relief associations are either subject to a limited list of authorized investment securities or to an expanded list of authorized investment securities.

Minnesota Statutes, Section 356A.06, Subdivision 6, provides that a relief association that has less than \$1 million in assets based on book value is a limited list plan unless the relief association:

1. Invests at least 60 percent of its assets based on book value using the services of an investment advisor registered with the securities and exchange commission in accordance with the federal Investment Advisors Act of 1940 or uses a licensed investment advisor under state law; or
2. Invests at least 60 percent of its assets based on book value through the State Board of Investment; or
3. Uses a combination of a registered/licensed investment advisor and the State Board of Investment to invest at least 75 percent of its assets based on book value.

A relief association which has more than \$1 million in assets based on book value or which meets one or more of the above requirements is an expanded list plan and is permitted to invest according to the expanded list of authorized investment securities under Minnesota Statutes, Section 356A.06, Subdivision 7.

Section 356A.06, Subdivision 6, includes the following investment securities in the limited list of authorized investment securities:

1. Insured certificates of deposit and savings accounts.
2. Fixed income government obligations which have yield and quality comparable to non-tax exempt issues, and which have been issued by government units which back the securities by full taxing authority and which have not defaulted on any interest and principal during the preceding ten years (revenue bonds must be self supporting for the last five years).
3. Domestic corporate obligations, including bonds, notes, debentures, or other regularly issued and readily marketable forms of indebtedness, providing that average pre-tax earnings for the past five years are at least 150 percent of total interest and principal payments, and providing that the debt is in the top three quality ratings of Moody's Investors Service or Standard and Poor's ratings.
4. Mutual fund shares, providing that the securities the mutual fund holds comply with (1) through (3) above.

Section 69.775 permits stock investing through a mutual fund. Section 69.775 indicates that, notwithstanding Section 356A.06, Subdivision 6, volunteer firefighter relief associations can invest up to 75 percent of the market value of their assets in open end mutual funds if the investments of those funds are consistent with the expanded list of authorized investments.

Those volunteer firefighter relief associations that are not subject to the limited list are permitted by Section 356A.06, Subdivision 7, to invest in the full range of acceptable investments for the State Board of Investment prior to 1994. This creates a difference between the relief associations that are subject to the limited list and those which are not. The difference concerns the form of the

investments. Limited list relief associations can invest through mutual funds in securities of the types applicable to expanded list volunteer firefighter relief associations. Those associations subject to the expanded list and not subject to the limited list can invest in these assets without use of a mutual fund.

The expanded list of authorized investment securities includes the following:

1. Government obligations, including notes, bills, bonds, and mortgages backed by the full faith and credit of the issuer and with a rating within the top four quality rating categories of a nationally recognized rating agency. Acceptable investments include guaranteed and insured issues of the United States and its agencies, the states and their political subdivisions, Canadian issues and those of the International Bank for Reconstruction and Development, the Inter-American Development Bank, the Asian Development Bank, the African Development Bank, or any other United States Government sponsored organization of which the United States is a member, provided that the principal and interest is payable in United States dollars;
2. Domestic corporate debt, including bonds, notes, debentures, and transportation equipment obligations, providing the obligations are rated among the top four quality categories by a nationally recognized rating agency, and Canadian debt meeting these quality requirements, providing the principle and interest payments are in United States dollars;
3. Various other forms of investments, including bankers acceptances, certificates of deposit, commercial paper, mortgage participation certificates and pools, guaranteed investment contracts, savings accounts, guaranty fund certificates, surplus notes, and mutual insurance company debt, providing various quality and insurance requirements regarding these various investments as specified in detail in the statutes are met;
4. Stocks and convertibles of any domestic corporation, Canadian corporation, or any corporation whose stock trades on the New York or American Stock Exchanges; and
5. Venture capital, real estate and resource limited partnerships, below investment grade debt, and international securities, with limits regarding the minimum number of other unrelated owners of the limited partnership investments and the maximum portion of a portfolio that can be devoted to these types of investments, in order to limit the risk exposure.

Finally, Minnesota Statutes, Section 356.71, permits any public pension plan whose assets are not invested by the State Board of Investment to invest in Minnesota situs nonfarm real estate ownership interests or loans secured by mortgages or deeds of trust.

- I. Fiduciary Obligations. The fiduciary obligations of volunteer firefighter relief association administrators and the standards which they must follow in conducting those duties are codified in Minnesota Statutes, Chapter 356A, the Public Pension Fiduciary Responsibility Law. This regulation includes:
 1. Fiduciary Status. Board members and the chief administering officer of volunteer firefighter relief associations are fiduciaries. As fiduciaries, they have a duty to active members, deferred retirees, and benefit recipients, to the state, and to local taxpayers.
 2. Fiduciary Activities. The activities of volunteer firefighter plan fiduciaries include, but are not limited to:
 - i. Determination of Plan Benefits. Administrators must correctly compute benefits and provide only authorized benefits to plan members;
 - ii. Determining Funding Requirements and Contributions. Funding requirements must be properly determined;
 - iii. Maintaining Membership and Financial Records. Accurate, well maintained membership data and financial information must be maintained;
 - iv. Plan Administrative Expenses. Administrative expenses must be reasonable and necessary; and
 - v. Investment of Plan Assets. Investments should be properly diversified, prudent, and consistent with laws indicating authorized investments for the particular fund.

All fiduciary activities must be conducted in accordance with the purpose and intent of the by-laws and relevant laws, and must be conducted faithfully and without prejudice. No fiduciary or relative of a fiduciary may receive anything more than nominal compensation in consideration

for a pension plan disbursement. The administrators are also bound in all their actions by the prudent person standard, which requires the fiduciary to act in good faith and to exercise the degree of judgement and care that persons of prudence, discretion, and intelligence would exercise in the management of their own affairs, and, for investments, not undertaken for speculation, considering the probable safety of the plan capital as well as the probable investment return to be derived from the assets.

3. Specific Investment Requirements. Section 356A.06 details investment-related fiduciary requirements, as follows:
 - i. Financial control of assets. Plan assets may be held only by the plan treasurer, the depository agent of the plan, or the State Board of Investment or its depository agent;
 - ii. Diversification. Investment must be properly diversified among investment types to minimize the risk of substantial investment losses;
 - iii. Sufficient Liquidity. Plans must invest sufficient assets in cash equivalent securities to meet immediate liquidity needs, thus avoiding losses due to forced early liquidation of other securities;
 - iv. Collateralization. Plans are required to designate a financial institution as the depository for plan assets not held by the plan's custodian bank and is subject to the applicable federal government insurance limits unless collateralized by the institution.
 - v. Investment Authority Disclosure. Before using any investment broker, the plan is required to provide the broker with a written statement of the applicable state law and plan policy investment restrictions and the broker must acknowledge receipt of the statement and must agree to comply with those restrictions.
 - vi. Conflicts of Interest. Any conflict of interest must be avoided and no fiduciary may personally profit, directly or indirectly, from the investment of plan assets;
 - vii. Prohibited Transactions. Certain transactions are explicitly prohibited, which include, but are not limited to, sales, exchanges, or leases of real estate between the pension plan and a fiduciary of the plan, lending of money or extensions of credit by the plan to a fiduciary, transfers of assets between a fiduciary and the plan, and sales of services by a fiduciary to a plan;
 - viii. Economic Interest Statement. To help identify actual or potential conflicts of interest, members of the governing board and the chief administrative officer of the relief association must file an annual economic interest statement which is available for public inspection, which must identify ownership interests in investment brokerage businesses, real estate sales, insurance agencies, banks, or other financial institutions, and which must identify any relationship or financial arrangement that can lead to a conflict of interest;
 - ix. Investment Business Recipient Disclosure. The chief administrative officer must annually disclose the recipients of investment business or investment commissions paid to brokers, banks, or other investment managers; and
 - x. Authorized Investments. Volunteer fire relief associations are either "limited list" associations, or "expanded list" associations, depending on the size of their asset base or whether the plan uses professional investment advisors. Plans with more than \$1 million in assets, or smaller plans that use professional investment advisors are expanded list associations, enabling them to invest following essentially the same investment authorization as the State Board of Investment had prior to 1994. In addition, under other statutes, these plans are given broader real estate investment authorization than the State Board of Investment. Limited list plans are somewhat more restricted, although they share the same real estate investment authorization as the expanded list plans. In all cases, investments must meet prudent investment standards.
4. Required Disclosure to the Membership. The chief administrating officer of the volunteer firefighter relief association must provide a benefit summary to all plan participants. A copy of all financial reports and actuarial reports required of volunteer fire plans, or a summary of these reports, must be provided to relief association members.
5. Adverse Determination Review Procedure. A review procedure covering adverse determination of eligibility, benefits, or other rights under the plan must be available to volunteer firefighter relief association members. Members must be given timely notice and a reasonable opportunity

to be heard in the review process. If a specific review procedure is not specified by other law, the volunteer firefighters relief association must develop and adopt a review procedure.

6. Fiduciary Continuing Education Requirement. Fiduciaries must make a reasonable effort to obtain the knowledge and skills necessary to perform their obligations effectively. The governing boards of the volunteer firefighter relief associations must develop continuing education programs for relief association board of trustee members who are not proficient in all areas of their fiduciary responsibilities.
7. Consultant Certificate of Insurance. Before hiring or contracting with a consultant, a volunteer fire relief association must obtain a copy of the consultant's certificate of insurance. A consultant is an individual or firm providing legal or financial advice, including an actuary; attorney; accountant; investment advisor, manager, counselor, or investment manager selection consultant; pension benefit design advisor or consultant; or any other financial consultant.

J. Background Information on Fire State Aid.

1. Establishment. The Fire State aid program was initially established in 1885 (Laws 1885, Chapter 187). The program is codified in Minnesota Statutes, Sections 69.011 through 69.051.

The Fire State aid was initially intended to assist municipal and other fire departments in obtaining firefighting equipment and in providing firefighter pension coverage. In 1943, for municipalities and nonprofit firefighting corporations with fire pension coverage, the Fire State aid was dedicated to fire pension funding. Fire State aid is payable to municipalities and fire department with paid or volunteer firefighters or with a combination of paid and volunteer firefighters.

2. Source of Fire State Aid Revenue. The Fire State aid program is funded from a premium tax on various types of minimum coverage, primarily fire insurance. The 1885 law established a one-half of one percent tax on insurance premiums for property located in municipalities having a fire protection service. Laws 1903, Chapter 20, raised the tax to the two percent premium tax level and specified uses for the money raised. The funds were to be used to provide retirement and disability benefits to fire department members and their survivors, and to help maintain the fire department, including covering purchase and maintenance costs of fire equipment.

After 1903, the most fundamental changes in the Fire State aid laws were to restrict the use of the aid to providing pension and disability related benefits, and to change the nature of the aid distribution system. Authority to use the aid to purchase fire equipment and to cover other costs of operating the fire service existed from 1885 until 1943, when Laws 1943, Chapter 323, Section 2, deleted the language authorizing this use. Laws 1945, Chapter 225, provided for the use of fire State aid for firefighting equipment purposes only if no firefighter relief association is associated with the fire department.

Before 1995, the Fire State aid program was financed from the dedicated proceeds of a generally applicable two percent premium tax on fire, lightning, sprinkler damage, and extended coverage insurance on property located within the State. Minnesota Statutes, Section 60A.15, Subdivision 1, imposed a premium tax on fire and related insurance of two percent for most insurance companies, and one-half of one percent for town and farmer's mutual insurance companies and mutual property and casualty insurance companies with assets less than \$1.6 billion. The Fire State aid under Minnesota Statutes, Section 69.021, Subdivision 5, Paragraph (b), was funded by an appropriation equal to the amount of fire and related insurance premium taxes collected. Half of the total Fire State aid amount was distributed in proportion to the population according to the last federal census and half was distributed in proportion to property market values, excluding mineral values but including tax-exempt property. This allocation method reflected an assumption that local property values and population relative to the whole State reflect the relative need for fire protection services. Before 1995, the last major revision in the insurance premium tax rates underlying the fire State aid program occurred in 1988 (Laws 1988, Chapter 719, Article 2, Sections 1 through 5) when the fire and related insurance premium tax rates were reduced for certain mutual insurance companies. Before 1995, the last major revision in the amount of State tax revenue available for allocation as Fire State aid occurred in 1991 (Laws 1991, Chapter 291, Article 13) when the appropriation for the Fire State aid program was reduced to the amount of the insurance premium taxes raised.

The 1995 Omnibus Tax Bill, Laws 1995, Chapter 264, increased the various insurance premium taxes and also increased the revenue available for the fire State aid program. Laws 1995, Chapter

264, Article 9, Section 3, amending Minnesota Statutes, Section 60A.15, Subdivision 1, increased the insurance premium tax rates for town and farmers' mutual insurance companies and for mutual property casualty companies with assets no greater than \$1.6 billion. The pre-1995 insurance premium tax rate for these mutual insurance companies was one-half of one percent of the amount of all premiums. The rate was increased by the 1995 Legislature to two percent of all life insurance premiums, one percent of all other insurance premiums for all town and farmers' mutual insurance companies and for the smaller mutual property and casualty companies (assets of no more than \$5 million) and 1.26 percent of all other insurance premiums for the larger mutual property and casualty companies (assets over \$5 million and no greater than \$1.6 billion). Laws 1995, Chapter 264, Article 9, Section 5, amending Minnesota Statutes, Section 69.021, Subdivision 5, increases the insurance premium tax revenue dedicated to the fire State aid program and the police State aid program. For the fire State aid program, the dedicated revenue is increased from the amount of insurance premium taxes collected on fire, lightning, sprinkler leakage, and extended coverage insurance, to the greater of either 107 percent of the fire, lightning, sprinkler leakage, and extended coverage insurance premium taxes collected or an amount equal to one percent of the fire, lightning, sprinkler leakage, and extended coverage premiums written by town and farmers' mutual insurance companies and by mutual property and casualty companies with assets not exceeding \$5 million and to two percent of the fire, lightning, sprinkler leakage, and extended coverage premiums written by all other fire risk insurers.

In 1996, Minnesota Statutes, Sections 69.021, Subdivision 7, and 423A.02, were amended to implement a minimum Fire State aid floor for volunteer firefighter relief associations that would otherwise receive a disproportionately small amount of Fire State aid on a per-active-member basis.

Total Fire State aid has increased over time, as follows:

Year	Total Fire State Aid	Aid to Volunteer Firefighters	Aid to Paid Firefighters
1988	\$10,840,404	\$7,528,581	\$3,311,823
1989	10,923,145	7,601,263	3,321,882
1990	10,872,111	7,508,647	3,363,464
1991	10,491,446	7,650,439	2,841,532
1992	10,530,014	7,716,007	2,814,007
1993	9,997,957	7,349,215	2,648,742
1994	10,665,543	7,869,847	2,795,696
1995	11,336,631	8,405,060	2,931,571
1996	14,797,126	11,006,256	3,790,870
1997	15,148,160	11,476,519	3,671,641
1998	16,088,768	11,976,222	4,112,546
1999	16,682,376	12,419,342	4,263,034
2000	17,265,502	12,879,980	4,385,522
2001	17,964,376	13,595,203	4,369,173
2002	19,912,608	14,930,886	4,981,722

3. Qualification Requirements for Receipt of Fire State Aid. Before 1969, Fire State aid was provided to municipalities that had an organized fire department upon the filing of a certificate by the municipal clerk stating that the fire department exists, stating that the fire department does not employ any minor under age 18, and indicating the fire department's water supply, the number of fire department organized companies, the number of fire department engines and trucks, the number of hose carts in use, and the number of hose feet in use.

In 1969, the qualifications for Fire State aid were increased. Municipalities and independent nonprofit firefighting corporations using paid, volunteer, or a combination of paid and volunteer firefighters can qualify to receive the aid. To determine which municipalities and independent nonprofit firefighting corporations qualify for the aid, the municipal clerk or the secretary of the nonprofit firefighting corporation, if appropriate, and fire chief certify by March 15 of each year to the Department of Revenue that a municipal fire department or nonprofit firefighting corporation exists which meets minimum required standards for the aid. These standards include a requirement that the fire department or nonprofit firefighting corporation be in existence at least one year, that it have at least ten paid or volunteer firefighters, that regularly scheduled meetings are held for training and equipment maintenance, and that the department has a fire truck and other necessary firefighting equipment.

4. Allocation of Fire State Aid. Initially, Fire State aid was allocated to the various municipalities and independent nonprofit firefighting corporations based on the amount of fire insurance written in that firetown, as identified by the various insurance agents and insurance companies. The allocation method eventually proved problematic, in part because of errors made by insurance company agents in identifying applicable firetowns.

In 1969, the allocation method was shifted to a combination of population ranking and property value ranking. One half of the Fire State aid was distributed in proportion to the population according to the last federal census and one half was distributed in proportion to property market values, excluding mineral values but including tax-exempt property. This allocation method reflected an assumption that local property values and population relative to the whole State reflect the relative need for fire protection services.

In 1996, for municipalities and independent nonprofit firefighting corporations with wholly volunteer fire departments, an additional allocation of aid is made to bring the municipal or corporation total up to the minimum volunteer firefighter fire State aid amount multiplied by the total number of active volunteer firefighters to a maximum of 30 firefighters.

5. Permissible Use of Fire State Aid. Initially, in 1885, fire State aid could be used to provide firefighters with pension coverage or to maintain the fire department, including the purchase of fire equipment. In 1943, the Fire State aid was dedicated solely to firefighter pension funding if the firefighters have pension coverage. For municipalities and non-profit firefighting corporations where the associated firefighters do not have pension coverage, Fire State aid must be used to maintain the fire department or purchase fire equipment.
6. Source Of Additional Revenues if Shortfall Occurs. If a relief association funding requirements exceed all applicable revenue sources, including tax revenues derived from taxes on life insurance providers and town and farmers' mutual insurance companies and mutual property and casualty companies, any shortfall or additional revenue needs must be paid from the state's general fund if appropriated by the Legislature. The provision is not to be interpreted as relieving any municipality of its obligations to a relief association.

K. Background Information on the Minimum Volunteer Fire State Aid Program.

1. Establishment. The minimum volunteer Fire State aid program was enacted in 1996 (Laws 1996, Chapter 438, Article 4, Section 2). The program is codified as Minnesota Statutes, Sections 69.021, Subdivision 7, Paragraph (d), and 423A.01, Subdivision 7, Paragraph (a). The minimum Fire State aid program was an effort to address a long-standing concern that the State fire tax aid provides unreasonable low aid amounts per firefighter in many communities in the State. Many jurisdictions were receiving well under \$100 per firefighter. After the minimum Fire State aid program was introduced, the floor aid per eligible firefighter was increased to slightly over \$260 per firefighter.
2. Source of Minimum Fire State Aid. Thirty percent of any unallocated amortization or supplemental amortization State aid is dedicated as a minimum Fire State aid amount for volunteer fire relief associations. Amortization State aid and supplemental amortization State aid becomes unallocated when there is the payment of a thirteenth check by the Minneapolis Fire Relief Association or by the Minneapolis Police Relief Association or when a former local police or paid firefighter consolidation account became fully funded.

The amount of amortization State aid and supplemental amortization State aid dedicated to the minimum fire State aid (and added to the fire insurance premium tax equivalent amount dedicated to pension purposes and already included in the total fire State aid in the preceding section) is as follows:

Year	Total Additional Aid Dedicated to Volunteer Firefighters
1996	\$ 663,788
1997	667,610
1998	974,076
1999	1,034,608
2000	1,210,366
2001	1,065,323
2002	1,846,119

3. Qualification Requirements for the Receipt of Minimum Fire State Aid. The minimum volunteer firefighter Fire State aid is payable to municipalities with volunteer firefighters and with Fire State aid calculated on the basis of relative property value and relative population that is modest, with these minimum receipt municipalities brought up to the minimum fire State aid amount for firefighters, not to exceed 30, until the funding dedicated for the program is exhausted. Roughly half of the municipalities with volunteer firefighter relief associations receive some minimum Fire State aid amount.
4. Allocation of Minimum Fire State Aid. The minimum Fire State aid program is targeted to volunteer fire relief associations that receive low aid per firefighter under the State fire tax aid program. The firefighter count used in the allocation procedure is the number of firefighters, not to exceed 30, in each relief association in 1993. The minimum floor Fire State aid program brings the funding for those associations receiving the least aid per firefighter up to a higher, uniform level. Volunteer fire relief associations established after 1999 also are eligible for inclusion in the minimum floor fire aid distribution. The member count the association will use in the distribution is the member count, up to a limit of 20 firefighters, reported in the first annual financial reporting submitted to the State Auditor by the association.
5. Permissible Uses of Minimum Fire State Aid. Minimum Fire State aid is included in the Fire State aid allocation and is subject to the same permissible use as fire State aid.

L. Background Information on the First Class City Fire Insurance Premium Tax Surcharge.

1. Establishment. The first class city fire insurance premium tax surcharge was enacted in 1934 (Extra Session Laws 1934, Chapter 53, Sections 1 through 3). It is codified in Minnesota Statutes, Section 297I.10.

The first class city fire insurance premium tax surcharge was enacted to assist the three first class city fire department relief associations in paying the service pensions and other retirement benefits that are payable. The provisions were enacted at a time when the Duluth Fire Department Relief Association, the Minneapolis Fire Department Relief Association, and the St. Paul Fire Department Relief Association were funded in virtually a current disbursements (or “pay-as-you-go”) manner, when there were substantial statutory limits on the amount of municipal taxes that could be levied in support of the relief associations, and before the enactment of the 1969 Police and Paid Fire Relief Association Financing Guidelines Act mandating some measure of actuarial funding.

2. Source of Program Revenue. The first class city fire insurance premium tax surcharge is funding from the dedicated proceeds of a surcharge on the premiums paid on fire insurance written in a city of the first class. The surcharge is an amount equal to two percent of those premiums. The surcharge is collected by the Commissioner of Commerce and deposited in the State General Fund.
3. Qualification Requirement for Receipt of Surcharge Amounts. There are no qualification requirements for the receipt of the first class city fire insurance premium tax surcharge proceeds.
4. Allocation of First Class City Fire Insurance Premium Tax Surcharge. The first class city insurance premium tax surcharge is allocated based on the geographical source of the insurance premium tax surcharge. Thus, the fire insurance premium tax surcharge proceeds collected from Duluth are payable to the Duluth Fire Consolidation Account, the fire insurance premium tax surcharge proceeds collected from Minneapolis are payable to the Minneapolis Firefighters Relief Association, and the fire insurance premium tax surcharge proceeds collected from St. Paul are payable to the St. Paul Fire Consolidation Account.

M. Background on the Volunteer Fire Lump Sum Supplemental Benefit and State Reimbursement.

1. Establishment. In 1988 (Laws 1988, Chapter 719, Article 19, Section 22), as part of that legislative session’s tax bill, the Legislature mandated that volunteer firefighter relief associations that pay a lump sum service pension also pay a supplemental benefit equal to ten percent of the amount of the lump sum service pension payable to retiring members, to a maximum of \$1,000 per lump sum service pension. The provision is coded as Minnesota Statutes, Section 424A.10. The supplemental benefit was intended to reimburse retiring volunteer firefighters for a change in Minnesota tax law, enacted in the late 1980s, which caused Minnesota public pensions to be taxable under Minnesota law. Given the relatively modest level

of volunteer fire pensions, at least as of the late 1980s, the 1988 enactment of the volunteer fire lump sum supplemental benefit may have been intended to offset the impact of that new Minnesota taxation, so that the new tax treatment did not discourage individuals from providing volunteer fire services.

2. Source of the Volunteer Fire Lump Sum Supplemental Benefit State Reimbursement. The volunteer fire lump sum supplemental benefit State reimbursement is payable from a State General Fund appropriation to the Department of Revenue.
3. Qualification Requirements for Receipt of the Volunteer Fire Lump Sum Supplemental Benefit State Reimbursement. The supplemental benefit is reimbursable by the State if the volunteer firefighter relief association that paid the supplemental benefit applies with the Commissioner of Revenue by the subsequent February 15, with the reimbursement paid on March 15 from a State General Fund appropriation for that purpose.
4. Amount of the Volunteer Fire Lump Sum Supplement Benefit State Reimbursement. The amount of the State General Fund appropriation to the Department of Revenue for payment by the Department of Revenue of volunteer fire lump sum supplemental benefits is as follows:

Fiscal Year	Supplemental Benefit Reimbursement Appropriation	Fiscal Year	Supplemental Benefit Reimbursement Appropriation
1989	not available	1996	\$400,000
1990	not available	1997	378,000
1991	not available	1998	375,000
1992	not available	1999	370,000
1993	not available	2000	378,000
1994	not available	2001	420,000
1995	\$400,000	2002	420,000

5. Permissible Uses for Reimbursement Amounts. The State reimbursement of volunteer fire lump sum supplemental benefits are required to be deposited into the special fund of the applicable volunteer firefighter relief association and may be expended for any lawful purpose for the relief association.

RELIEF	File Ready to Review	Days Early/(Late)
<u>Reliefs Due 3/31 and Submitted Timely (108)</u>		

1 HOVLAND AREA FIRE RELIEF ASSOCIATION	2/19/2004	41
2 LUTSEN FIRE RELIEF ASSOCIATION	2/19/2004	41
3 SACRED HEART FIRE RELIEF ASSOCIATION	2/19/2004	41
4 MIDDLE RIVER FIRE RELIEF ASSOCIATION	2/25/2004	35
5 GUNFLINT TRAIL FIRE RELIEF ASSOCIATION	2/26/2004	34
6 TOFTE FIRE RELIEF ASSOCIATION	3/1/2004	30
7 ATWATER FIRE RELIEF ASSOCIATION	3/5/2004	26
8 CHANDLER FIRE RELIEF ASSOCIATION	3/9/2004	22
9 LAKE HENRY FIRE RELIEF ASSOCIATION	3/9/2004	22
10 LAKE WILSON FIRE RELIEF ASSOCIATION	3/9/2004	22
11 SCHROEDER FIRE RELIEF ASSOCIATION	3/9/2004	22
12 SUNBURG FIRE RELIEF ASSOCIATION	3/9/2004	22
13 ELLSWORTH FIRE RELIEF ASSOCIATION	3/10/2004	21
14 ALDEN FIRE RELIEF ASSOCIATION	3/12/2004	19
15 HARDWICK FIRE RELIEF ASSOCIATION	3/12/2004	19
16 HILLS FIRE RELIEF ASSOCIATION	3/12/2004	19
17 DEXTER FIRE RELIEF ASSOCIATION	3/16/2004	15
18 GROVE CITY FIRE RELIEF ASSOCIATION	3/16/2004	15
19 KENSINGTON FIRE RELIEF ASSOCIATION	3/16/2004	15
20 ALTURA FIRE RELIEF ASSOCIATION	3/17/2004	14
21 DUMONT FIRE RELIEF ASSOCIATION	3/17/2004	14
22 WARREN FIRE RELIEF ASSOCIATION	3/17/2004	14
23 WRENSHALL FIRE RELIEF ASSOCIATION	3/17/2004	14
24 COURTLAND FIRE RELIEF ASSOCIATION	3/18/2004	13
25 CURRIE FIRE RELIEF ASSOCIATION	3/18/2004	13
26 ASHBY FIRE RELIEF ASSOCIATION	3/19/2004	12
27 LAKEWOOD FIRE RELIEF ASSOCIATION	3/19/2004	12
28 MABEL FIRE RELIEF ASSOCIATION	3/19/2004	12
29 NASSAU FIRE RELIEF ASSOCIATION	3/19/2004	12
30 RED LAKE FALLS FIRE RELIEF ASSOCIATION	3/19/2004	12
31 RUSHMORE FIRE RELIEF ASSOCIATION	3/19/2004	12
32 ALMELUND FIRE RELIEF ASSOCIATION	3/22/2004	9
33 EASTERN HUBBARD FIRE RELIEF ASSOCIATION	3/22/2004	9
34 ELBOW TULABY LAKES FIRE RELIEF ASSOCIATION	3/22/2004	9
35 FLENSBURG FIRE RELIEF ASSOCIATION	3/22/2004	9
36 LAKE LILLIAN FIRE RELIEF ASSOCIATION	3/22/2004	9
37 DARFUR FIRE RELIEF ASSOCIATION	3/23/2004	8
38 FRENCH TOWNSHIP FIRE RELIEF ASSOCIATION	3/23/2004	8
39 ALASKA FIRE RELIEF ASSOCIATION	3/24/2004	7
40 CANTON FIRE RELIEF ASSOCIATION	3/24/2004	7
41 DALBO FIRE RELIEF ASSOCIATION	3/24/2004	7
42 LYLE FIRE RELIEF ASSOCIATION	3/24/2004	7
43 PLUMMER FIRE RELIEF ASSOCIATION	3/24/2004	7
44 BREITUNG FIRE RELIEF ASSOCIATION	3/25/2004	6
45 OGILVIE FIRE RELIEF ASSOCIATION	3/25/2004	6
46 BELLINGHAM FIRE RELIEF ASSOCIATION	3/26/2004	5
47 BIRD ISLAND FIRE RELIEF ASSOCIATION	3/26/2004	5
48 EAGLE BEND FIRE RELIEF ASSOCIATION	3/26/2004	5
49 HANLEY FALLS FIRE RELIEF ASSOCIATION	3/26/2004	5
50 MAHTOWA FIRE RELIEF ASSOCIATION	3/26/2004	5
51 MURDOCK FIRE RELIEF ASSOCIATION	3/26/2004	5
52 ORMSBY FIRE RELIEF ASSOCIATION	3/26/2004	5
53 REVERE FIRE RELIEF ASSOCIATION	3/26/2004	5
54 ADAMS FIRE RELIEF ASSOCIATION	3/29/2004	2
55 AUDUBON FIRE RELIEF ASSOCIATION	3/29/2004	2
56 BAGLEY FIRE RELIEF ASSOCIATION	3/29/2004	2

RELIEF	File Ready to Review	Days Early/(Late)
57 BIWABIK FIRE RELIEF ASSOCIATION	3/29/2004	2
58 BROWNSDALE FIRE RELIEF ASSOCIATION	3/29/2004	2
59 BUTTERFIELD FIRE RELIEF ASSOCIATION	3/29/2004	2
60 CEYLON FIRE RELIEF ASSOCIATION	3/29/2004	2
61 DANUBE FIRE RELIEF ASSOCIATION	3/29/2004	2
62 ELBOW LAKE FIRE RELIEF ASSOCIATION	3/29/2004	2
63 EVANSVILLE FIRE RELIEF ASSOCIATION	3/29/2004	2
64 FOUNTAIN FIRE RELIEF ASSOCIATION	3/29/2004	2
65 HALSTAD FIRE RELIEF ASSOCIATION	3/29/2004	2
66 KIMBALL FIRE RELIEF ASSOCIATION	3/29/2004	2
67 KINNEY FIRE RELIEF ASSOCIATION	3/29/2004	2
68 LAMBERTON FIRE RELIEF ASSOCIATION	3/29/2004	2
69 NODINE FIRE RELIEF ASSOCIATION	3/29/2004	2
70 NORTHOME FIRE RELIEF ASSOCIATION	3/29/2004	2
71 OKLEE FIRE RELIEF ASSOCIATION	3/29/2004	2
72 RAYMOND FIRE RELIEF ASSOCIATION	3/29/2004	2
73 SWANVILLE FIRE RELIEF ASSOCIATION	3/29/2004	2
74 TACONITE FIRE RELIEF ASSOCIATION	3/29/2004	2
75 TOWER FIRE RELIEF ASSOCIATION	3/29/2004	2
76 WATSON FIRE RELIEF ASSOCIATION	3/29/2004	2
77 WAUBUN FIRE RELIEF ASSOCIATION	3/29/2004	2
78 WESTBROOK FIRE RELIEF ASSOCIATION	3/29/2004	2
79 ALBORN FIRE RELIEF ASSOCIATION	3/30/2004	1
80 BEAVER CREEK FIRE RELIEF ASSOCIATION	3/30/2004	1
81 GENEVA FIRE RELIEF ASSOCIATION	3/30/2004	1
82 ROLLINGSTONE FIRE RELIEF ASSOCIATION	3/30/2004	1
83 WILLOW RIVER FIRE RELIEF ASSOCIATION	3/30/2004	1
84 WOOD LAKE FIRE RELIEF ASSOCIATION	3/30/2004	1
85 ASKOV FIRE RELIEF ASSOCIATION	3/31/2004	0
86 BRICELYN FIRE RELIEF ASSOCIATION	3/31/2004	0
87 BROWNS VALLEY FIRE RELIEF ASSOCIATION	3/31/2004	0
88 CANOSIA FIRE RELIEF ASSOCIATION	3/31/2004	0
89 COLERAINE FIRE RELIEF ASSOCIATION	3/31/2004	0
90 CRANE LAKE FIRE RELIEF ASSOCIATION **	3/31/2004	0
91 EYOTA FIRE RELIEF ASSOCIATION	3/31/2004	0
92 HARRIS FIRE RELIEF ASSOCIATION	3/31/2004	0
93 HARTLAND FIRE RELIEF ASSOCIATION	3/31/2004	0
94 KIESTER FIRE RELIEF ASSOCIATION	3/31/2004	0
95 LANESBORO FIRE RELIEF ASSOCIATION	3/31/2004	0
96 MC INTOSH FIRE RELIEF ASSOCIATION	3/31/2004	0
97 Minnesota City Fire Relief Association	3/31/2004	0
98 NEW YORK MILLS FIRE RELIEF ASSOCIATION	3/31/2004	0
99 ORR FIRE RELIEF ASSOCIATION	3/31/2004	0
100 RICE FIRE RELIEF ASSOCIATION	3/31/2004	0
101 ROSE CREEK FIRE RELIEF ASSOCIATION	3/31/2004	0
102 SAINT HILAIRE FIRE RELIEF ASSOCIATION	3/31/2004	0
103 SANBORN FIRE RELIEF ASSOCIATION	3/31/2004	0
104 SEAFORTH FIRE RELIEF ASSOCIATION	3/31/2004	0
105 STURGEON LAKE FIRE RELIEF ASSOCIATION	3/31/2004	0
106 WALNUT GROVE FIRE RELIEF ASSOCIATION	3/31/2004	0
107 WELCOME FIRE RELIEF ASSOCIATION	3/31/2004	0
108 WOLF LAKE FIRE RELIEF ASSOCIATION	3/31/2004	0

Reliefs Due 3/31, Submitted Between 4/1 and 8/31 (200)

1 ALPHA FIRE RELIEF ASSOCIATION	4/1/2004	-1
2 BALATON FIRE RELIEF ASSOCIATION	4/1/2004	-1
3 BOVEY FIRE RELIEF ASSOCIATION	4/1/2004	-1
4 CLARISSA FIRE RELIEF ASSOCIATION	4/1/2004	-1

RELIEF	File Ready to Review	Days Early/(Late)
5 CLINTON FIRE RELIEF ASSOCIATION [ST LOUIS]	4/1/2004	-1
6 COSMOS FIRE RELIEF ASSOCIATION	4/1/2004	-1
7 ELGIN FIRE RELIEF ASSOCIATION	4/1/2004	-1
8 ELLENDALE FIRE RELIEF ASSOCIATION	4/1/2004	-1
9 FERTILE FIRE RELIEF ASSOCIATION	4/1/2004	-1
10 FROST FIRE RELIEF ASSOCIATION	4/1/2004	-1
11 GARFIELD FIRE RELIEF ASSOCIATION	4/1/2004	-1
12 GREY EAGLE FIRE RELIEF ASSOCIATION	4/1/2004	-1
13 HANSKA FIRE RELIEF ASSOCIATION	4/1/2004	-1
14 INDUSTRIAL FIRE RELIEF ASSOCIATION	4/1/2004	-1
15 JASPER FIRE RELIEF ASSOCIATION	4/1/2004	-1
16 KELLIHER FIRE RELIEF ASSOCIATION	4/1/2004	-1
17 LUCAN FIRE RELIEF ASSOCIATION	4/1/2004	-1
18 MAYNARD FIRE RELIEF ASSOCIATION	4/1/2004	-1
19 MAZEPPA FIRE RELIEF ASSOCIATION	4/1/2004	-1
20 ODIN FIRE RELIEF ASSOCIATION	4/1/2004	-1
21 OSTRANDER FIRE RELIEF ASSOCIATION	4/1/2004	-1
22 STARBUCK FIRE RELIEF ASSOCIATION	4/1/2004	-1
23 WANDA FIRE RELIEF ASSOCIATION	4/1/2004	-1
24 WYKOFF FIRE RELIEF ASSOCIATION	4/1/2004	-1
25 BOWLUS FIRE RELIEF ASSOCIATION	4/2/2004	-2
26 CALLAWAY FIRE RELIEF ASSOCIATION **	4/2/2004	-2
27 CLARKS GROVE FIRE RELIEF ASSOCIATION	4/2/2004	-2
28 DALTON FIRE RELIEF ASSOCIATION	4/2/2004	-2
29 DEER CREEK FIRE RELIEF ASSOCIATION	4/2/2004	-2
30 DEERWOOD FIRE RELIEF ASSOCIATION	4/2/2004	-2
31 DENT FIRE RELIEF ASSOCIATION	4/2/2004	-2
32 DONNELLY FIRE RELIEF ASSOCIATION	4/2/2004	-2
33 DUNNELL FIRE RELIEF ASSOCIATION **	4/2/2004	-2
34 ERSKINE FIRE RELIEF ASSOCIATION	4/2/2004	-2
35 GARY FIRE RELIEF ASSOCIATION	4/2/2004	-2
36 HENDRUM FIRE RELIEF ASSOCIATION	4/2/2004	-2
37 HEWITT FIRE RELIEF ASSOCIATION	4/2/2004	-2
38 LAKE BENTON FIRE RELIEF ASSOCIATION	4/2/2004	-2
39 LAKE KABETOGAMA FIRE RELIEF ASSOCIATION	4/2/2004	-2
40 Marietta Fire Relief Association	4/2/2004	-2
41 MENTOR FIRE RELIEF ASSOCIATION	4/2/2004	-2
42 ONAMIA FIRE RELIEF ASSOCIATION	4/2/2004	-2
43 PARKERS PRAIRIE FIRE RELIEF ASSOCIATION	4/2/2004	-2
44 PENNOCK FIRE RELIEF ASSOCIATION	4/2/2004	-2
45 PRINSBURG FIRE RELIEF ASSOCIATION	4/2/2004	-2
46 ROYALTON FIRE RELIEF ASSOCIATION	4/2/2004	-2
47 SOLWAY RURAL FIRE RELIEF ASSOCIATION	4/2/2004	-2
48 STEPHEN FIRE RELIEF ASSOCIATION	4/2/2004	-2
49 UNDERWOOD FIRE RELIEF ASSOCIATION	4/2/2004	-2
50 VERGAS FIRE RELIEF ASSOCIATION	4/2/2004	-2
51 WABASSO FIRE RELIEF ASSOCIATION	4/2/2004	-2
52 BOYD FIRE RELIEF ASSOCIATION	4/5/2004	-5
53 BUHL FIRE RELIEF ASSOCIATION	4/5/2004	-5
54 CHOKIO FIRE RELIEF ASSOCIATION	4/5/2004	-5
55 CLIMAX FIRE RELIEF ASSOCIATION	4/5/2004	-5
56 CULVER FIRE RELIEF ASSOCIATION	4/5/2004	-5
57 FIFTY LAKES FIRE RELIEF ASSOCIATION	4/5/2004	-5
58 FISHER FIRE RELIEF ASSOCIATION	4/5/2004	-5
59 GARVIN FIRE RELIEF ASSOCIATION	4/5/2004	-5
60 MILAN FIRE RELIEF ASSOCIATION	4/5/2004	-5
61 NORTHROP FIRE RELIEF ASSOCIATION	4/5/2004	-5
62 RUSSELL FIRE RELIEF ASSOCIATION	4/5/2004	-5

	RELIEF	File Ready to Review	Days Early/(Late)
63	SABIN-ELMWOOD FIRE RELIEF ASSOCIATION	4/5/2004	-5
64	WINGER FIRE RELIEF ASSOCIATION	4/5/2004	-5
65	BRIMSON FIRE RELIEF ASSOCIATION	4/6/2004	-6
66	WILMONT FIRE RELIEF ASSOCIATION	4/6/2004	-6
67	AMBOY FIRE RELIEF ASSOCIATION	4/7/2004	-7
68	BEAVER BAY FIRE RELIEF ASSOCIATION **	4/7/2004	-7
69	CARSONVILLE FIRE RELIEF ASSOCIATION	4/7/2004	-7
70	MEADOWLANDS FIRE RELIEF ASSOCIATION	4/7/2004	-7
71	HAMPTON FIRE RELIEF ASSOCIATION	4/8/2004	-8
72	LAKE BRONSON FIRE RELIEF ASSOCIATION	4/8/2004	-8
73	DELAVAN FIRE RELIEF ASSOCIATION	4/9/2004	-9
74	MAPLE HILL FIRE RELIEF ASSOCIATION	4/9/2004	-9
75	DANVERS FIRE RELIEF ASSOCIATION	4/12/2004	-12
76	ELIZABETH FIRE RELIEF ASSOCIATION	4/12/2004	-12
77	FEDERAL DAM FIRE RELIEF ASSOCIATION	4/12/2004	-12
78	LAKELAND FIRE RELIEF ASSOCIATION	4/12/2004	-12
79	SEDAN FIRE RELIEF ASSOCIATION	4/12/2004	-12
80	SHEVLIN FIRE RELIEF ASSOCIATION	4/12/2004	-12
81	WRIGHT FIRE RELIEF ASSOCIATION	4/12/2004	-12
82	EASTON FIRE RELIEF ASSOCIATION	4/13/2004	-13
83	ELLSBURG FIRE RELIEF ASSOCIATION	4/13/2004	-13
84	BRANDON FIRE RELIEF ASSOCIATION	4/15/2004	-15
85	NORTH STAR TOWNSHIP FIRE RELIEF ASSOCIATION	4/15/2004	-15
86	LISMORE FIRE RELIEF ASSOCIATION	4/16/2004	-16
87	MANTORVILLE FIRE RELIEF ASSOCIATION	4/16/2004	-16
88	TAUNTON FIRE RELIEF ASSOCIATION **	4/16/2004	-16
89	VILLARD FIRE RELIEF ASSOCIATION	4/19/2004	-19
90	WILLIAMS FIRE RELIEF ASSOCIATION	4/19/2004	-19
91	GRAND LAKE FIRE RELIEF ASSOCIATION	4/21/2004	-21
92	MILROY FIRE RELIEF ASSOCIATION	4/21/2004	-21
93	ARGYLE FIRE RELIEF ASSOCIATION	4/22/2004	-22
94	SOLWAY FIRE RELIEF ASSOCIATION	4/22/2004	-22
95	FORADA FIRE RELIEF ASSOCIATION	4/23/2004	-23
96	CAMPBELL FIRE RELIEF ASSOCIATION	4/26/2004	-26
97	MORTON FIRE RELIEF ASSOCIATION	4/26/2004	-26
98	PALISADE FIRE RELIEF ASSOCIATION	4/26/2004	-26
99	CLEMENTS FIRE RELIEF ASSOCIATION	4/28/2004	-28
100	CYRUS FIRE RELIEF ASSOCIATION **	4/28/2004	-28
101	GHENT FIRE RELIEF ASSOCIATION	4/28/2004	-28
102	ELMER FIRE RELIEF ASSOCIATION	4/29/2004	-29
103	ULEN FIRE RELIEF ASSOCIATION	4/29/2004	-29
104	RUTHTON FIRE RELIEF ASSOCIATION	4/30/2004	-30
105	SOUTH HAVEN FIRE RELIEF ASSOCIATION	4/30/2004	-30
106	HALLOCK FIRE RELIEF ASSOCIATION	5/3/2004	-33
107	SILICA FIRE RELIEF ASSOCIATION	5/3/2004	-33
108	MAGNOLIA FIRE RELIEF ASSOCIATION	5/4/2004	-34
109	MEDFORD FIRE RELIEF ASSOCIATION	5/6/2004	-36
110	BERTHA FIRE RELIEF ASSOCIATION	5/10/2004	-40
111	SAINT LEO FIRE RELIEF ASSOCIATION	5/11/2004	-41
112	CUYUNA FIRE RELIEF ASSOCIATION	5/12/2004	-42
113	VESTA FIRE RELIEF ASSOCIATION	5/12/2004	-42
114	BLUFFTON FIRE RELIEF ASSOCIATION	5/13/2004	-43
115	FINLAYSON FIRE RELIEF ASSOCIATION	5/13/2004	-43
116	JEFFERS FIRE RELIEF ASSOCIATION	5/13/2004	-43
117	CLAREMONT FIRE RELIEF ASSOCIATION	5/14/2004	-44
118	ELMORE FIRE RELIEF ASSOCIATION	5/14/2004	-44
119	TOIVOLA FIRE RELIEF ASSOCIATION **	5/17/2004	-47
120	WALDORF FIRE RELIEF ASSOCIATION	5/17/2004	-47

RELIEF	File Ready to Review	Days Early/(Late)
121 CLINTON FIRE RELIEF ASSOCIATION [BIG STONE]	5/18/2004	-48
122 MC DAVITT FIRE RELIEF ASSOCIATION	5/18/2004	-48
123 HANCOCK FIRE RELIEF ASSOCIATION	5/19/2004	-49
124 VERMILION LAKE FIRE RELIEF ASSOCIATION	5/19/2004	-49
125 BEARDSLEY FIRE RELIEF ASSOCIATION	5/20/2004	-50
126 ECHO FIRE RELIEF ASSOCIATION	5/20/2004	-50
127 SCANLON FIRE RELIEF ASSOCIATION	5/20/2004	-50
128 IONA FIRE RELIEF ASSOCIATION	5/21/2004	-51
129 LITTLEFORK FIRE RELIEF ASSOCIATION	5/24/2004	-54
130 SQUAW LAKE FIRE RELIEF ASSOCIATION	5/24/2004	-54
131 VINING FIRE RELIEF ASSOCIATION	5/24/2004	-54
132 BLACKHOOF FIRE RELIEF ASSOCIATION	5/25/2004	-55
133 MILTONA FIRE RELIEF ASSOCIATION	5/25/2004	-55
134 BREWSTER FIRE RELIEF ASSOCIATION	5/27/2004	-57
135 DOVRAY FIRE RELIEF ASSOCIATION	5/27/2004	-57
136 GRACEVILLE FIRE RELIEF ASSOCIATION	5/27/2004	-57
137 MISSION FIRE RELIEF ASSOCIATION	5/27/2004	-57
138 PORTER FIRE RELIEF ASSOCIATION	5/27/2004	-57
139 ST. MARTIN FIRE RELIEF ASSOCIATION	5/27/2004	-57
140 COTTON FIRE RELIEF ASSOCIATION	5/28/2004	-58
141 LAKE PARK FIRE RELIEF ASSOCIATION	5/28/2004	-58
142 GRANADA FIRE RELIEF ASSOCIATION **	6/1/2004	-62
143 MAKINEN FIRE RELIEF ASSOCIATION	6/1/2004	-62
144 OKABENA FIRE RELIEF ASSOCIATION	6/1/2004	-62
145 PEQUAYWAN FIRE RELIEF ASSOCIATION	6/3/2004	-64
146 TWIN LAKES FIRE RELIEF ASSOCIATION (CITY)	6/3/2004	-64
147 CROOKED LAKE FIRE RELIEF ASSOCIATION	6/4/2004	-65
148 GOODLAND FIRE RELIEF ASSOCIATION	6/4/2004	-65
149 MC GRATH FIRE RELIEF ASSOCIATION **	6/4/2004	-65
150 COLOGNE FIRE RELIEF ASSOCIATION	6/7/2004	-68
151 GONVICK FIRE RELIEF ASSOCIATION **	6/7/2004	-68
152 HAYWARD FIRE RELIEF ASSOCIATION	6/7/2004	-68
153 ELYSIAN FIRE RELIEF ASSOCIATION	6/8/2004	-69
154 KILKENNY FIRE RELIEF ASSOCIATION	6/8/2004	-69
155 CLIFTON FIRE RELIEF ASSOCIATION	6/9/2004	-70
156 ROUND LAKE FIRE RELIEF ASSOCIATION	6/9/2004	-70
157 ODESSA FIRE RELIEF ASSOCIATION	6/10/2004	-71
158 SHAFER FIRE RELIEF ASSOCIATION	6/10/2004	-71
159 LE ROY FIRE RELIEF ASSOCIATION	6/15/2004	-76
160 KARLSTAD FIRE RELIEF ASSOCIATION	6/17/2004	-78
161 EMMONS FIRE RELIEF ASSOCIATION	6/18/2004	-79
162 DOVER FIRE RELIEF ASSOCIATION	6/21/2004	-82
163 WENDELL FIRE RELIEF ASSOCIATION	6/21/2004	-82
164 KENNEDY FIRE RELIEF ASSOCIATION	6/24/2004	-85
165 LAKE GEORGE FIRE RELIEF ASSOCIATION **	6/28/2004	-89
166 ORONOCO FIRE RELIEF ASSOCIATION	6/28/2004	-89
167 TWIN VALLEY FIRE RELIEF ASSOCIATION	6/30/2004	-91
168 BROOTEN FIRE RELIEF ASSOCIATION	7/2/2004	-93
169 EMILY FIRE RELIEF ASSOCIATION	7/2/2004	-93
170 JACOBSON FIRE RELIEF ASSOCIATION	7/6/2004	-97
171 KETTLE RIVER FIRE RELIEF ASSOCIATION	7/6/2004	-97
172 PIKE-SANDY-BRITT FIRE RELIEF ASSOCIATION	7/6/2004	-97
173 BELVIEW FIRE RELIEF ASSOCIATION	7/8/2004	-99
174 FINLAND FIRE RELIEF ASSOCIATION	7/8/2004	-99
175 GLENVILLE FIRE RELIEF ASSOCIATION **	7/8/2004	-99
176 LEWISVILLE FIRE RELIEF ASSOCIATION	7/9/2004	-100
177 BIGELOW FIRE RELIEF ASSOCIATION	7/12/2004	-103
178 GREEN ISLE FIRE RELIEF ASSOCIATION	7/16/2004	-107

RELIEF	File Ready to Review	Days Early/(Late)
179 ADA FIRE RELIEF ASSOCIATION	7/19/2004	-110
180 BLOMKEST FIRE RELIEF ASSOCIATION	7/19/2004	-110
181 PEMBERTON FIRE RELIEF ASSOCIATION	7/19/2004	-110
182 HILL CITY FIRE RELIEF ASSOCIATION	7/20/2004	-111
183 LONDON FIRE RELIEF ASSOCIATION	7/20/2004	-111
184 KERKHOVEN FIRE RELIEF ASSOCIATION	7/23/2004	-114
185 LYND FIRE RELIEF ASSOCIATION	7/23/2004	-114
186 STEWART FIRE RELIEF ASSOCIATION	7/26/2004	-117
187 BADGER FIRE RELIEF ASSOCIATION	7/30/2004	-121
188 HITTERDAL FIRE RELIEF ASSOCIATION	7/30/2004	-121
189 VERNON CENTER FIRE RELIEF ASSOCIATION	8/2/2004	-124
190 LAKEPORT FIRE RELIEF ASSOCIATION **	8/4/2004	-126
191 MYRTLE FIRE RELIEF ASSOCIATION	8/4/2004	-126
192 TYLER FIRE RELIEF ASSOCIATION	8/5/2004	-127
193 STORDEN FIRE RELIEF ASSOCIATION	8/9/2004	-131
194 HOLLAND FIRE RELIEF ASSOCIATION	8/16/2004	-138
195 EITZEN FIRE RELIEF ASSOCIATION	8/17/2004	-139
196 HERON LAKE FIRE RELIEF ASSOCIATION	8/19/2004	-141
197 BARRETT FIRE RELIEF ASSOCIATION	8/25/2004	-147
198 COLVIN FIRE RELIEF ASSOCIATION	8/26/2004	-148
199 HENDERSON FIRE RELIEF ASSOCIATION **	8/27/2004	-149
200 FREDENBERG FIRE RELIEF ASSOCIATION	8/30/2004	-152

Reliefs due 3/31, Submitted Between 9/1 and 10/31 (18)

1 WARBA FIRE RELIEF ASSOCIATION	9/3/2004	-156
2 CHERRY FIRE RELIEF ASSOCIATION	9/6/2004	-159
3 UPSALA FIRE RELIEF ASSOCIATION	9/6/2004	-159
4 WARROAD FIRE RELIEF ASSOCIATION	9/6/2004	-159
5 GREENBUSH FIRE RELIEF ASSOCIATION **	9/13/2004	-166
6 BROOK PARK FIRE RELIEF ASSOCIATION	9/17/2004	-170
7 MIESVILLE FIRE RELIEF ASSOCIATION	10/8/2004	-191
8 MC KINLEY FIRE RELIEF ASSOCIATION	10/11/2004	-194
9 GRYGLA FIRE RELIEF ASSOCIATION	10/12/2004	-195
10 NEWFOLDEN FIRE RELIEF ASSOCIATION	10/15/2004	-198
11 HOKAH FIRE RELIEF ASSOCIATION **	10/19/2004	-202
12 NORTHLAND FIRE RELIEF ASSOCIATION **	10/20/2004	-203
13 LANCASTER FIRE RELIEF ASSOCIATION **	10/25/2004	-208
14 WEST CONCORD FIRE RELIEF ASSOCIATION **	10/26/2004	-209
15 BROWNSVILLE FIRE RELIEF ASSOCIATION **	10/27/2004	-210
16 LaSalle Fire Relief Association **	10/27/2004	-210
17 BREVATOR FIRE RELIEF ASSOCIATION **	10/29/2004	-212
18 WOODSTOCK FIRE RELIEF ASSOCIATION	10/29/2004	-212

Reliefs Due 3/31, Submitted After 10/31 or Not Yet Filed (12)

1 ARROWHEAD FIRE RELIEF ASSOCIATION **		
2 BALDWIN FIRE RELIEF ASSOCIATION **		
3 BETHEL FIRE RELIEF ASSOCIATION **		
4 DAKOTA FIRE RELIEF ASSOCIATION **		
5 EMBARRASS FIRE RELIEF ASSOCIATION **		
6 HERMAN FIRE RELIEF ASSOCIATION **		
7 IRONTON FIRE RELIEF ASSOCIATION **		
8 MAPLEVIEW FIRE RELIEF ASSOCIATION **		
9 NEW MUNICH FIRE RELIEF ASSOCIATION **		
10 SHELLY FIRE RELIEF ASSOCIATION **		
11 TWIN LAKES FIRE RELIEF ASSOCIATION (VFD) **		
12 WALTERS FIRE RELIEF ASSOCIATION **		

** - Relief is not yet certified for 2004 state fire aid.

RELIEF

File Ready to Review

Days Early/(Late)

Reliefs Due 6/30 and Submitted Timely (156)

1 BAYPORT FIRE RELIEF ASSOCIATION	3/16/2004	106
2 LITTLE CANADA FIRE RELIEF ASSOCIATION	3/16/2004	106
3 PILLAGER FIRE RELIEF ASSOCIATION	3/16/2004	106
4 CARLOS FIRE RELIEF ASSOCIATION	3/24/2004	98
5 LEAF VALLEY FIRE RELIEF ASSOCIATION	3/26/2004	96
6 SANDSTONE FIRE RELIEF ASSOCIATION	3/30/2004	92
7 RANDALL FIRE RELIEF ASSOCIATION	4/5/2004	86
8 LOWRY FIRE RELIEF ASSOCIATION	4/6/2004	85
9 NISSWA FIRE RELIEF ASSOCIATION	4/12/2004	79
10 TWO HARBORS FIRE RELIEF ASSOCIATION	4/12/2004	79
11 MELROSE FIRE RELIEF ASSOCIATION	4/19/2004	72
12 CHISHOLM FIRE RELIEF ASSOCIATION	4/29/2004	62
13 NEW BRIGHTON FIRE RELIEF ASSOCIATION	5/3/2004	58
14 EAGAN FIRE RELIEF ASSOCIATION	5/6/2004	55
15 HUGO FIRE RELIEF ASSOCIATION	5/12/2004	49
16 EVELETH POLICE AND FIRE TRUST FUND	5/13/2004	48
17 AUSTIN FIRE RELIEF ASSOCIATION	5/19/2004	42
18 BYRON FIRE RELIEF ASSOCIATION	5/19/2004	42
19 FOREST LAKE FIRE RELIEF ASSOCIATION	5/19/2004	42
20 RUSH CITY FIRE RELIEF ASSOCIATION	5/19/2004	42
21 OAK GROVE FIRE RELIEF ASSOCIATION	5/20/2004	41
22 OWATONNA FIRE RELIEF ASSOCIATION	5/20/2004	41
23 ELK RIVER FIRE RELIEF ASSOCIATION	5/21/2004	40
24 STACY-LENT AREA FIRE RELIEF ASSOCIATION	5/21/2004	40
25 LEXINGTON FIRE RELIEF ASSOCIATION	5/24/2004	37
26 WADENA FIRE RELIEF ASSOCIATION	5/24/2004	37
27 ARLINGTON FIRE RELIEF ASSOCIATION	5/28/2004	33
28 BATTLE LAKE FIRE RELIEF ASSOCIATION	5/28/2004	33
29 CHATFIELD FIRE RELIEF ASSOCIATION	5/28/2004	33
30 HACKENSACK FIRE RELIEF ASSOCIATION	5/28/2004	33
31 MILACA FIRE RELIEF ASSOCIATION	5/28/2004	33
32 BARNESVILLE FIRE RELIEF ASSOCIATION	6/1/2004	29
33 DEER RIVER FIRE RELIEF ASSOCIATION	6/1/2004	29
34 MENAHGA FIRE RELIEF ASSOCIATION	6/1/2004	29
35 SAVAGE FIRE RELIEF ASSOCIATION	6/1/2004	29
36 BIWABIK CITY FIRE RELIEF ASSOCIATION	6/2/2004	28
37 WILSON FIRE RELIEF ASSOCIATION	6/2/2004	28
38 WINTHROP FIRE RELIEF ASSOCIATION	6/2/2004	28
39 AURORA FIRE RELIEF ASSOCIATION	6/4/2004	26
40 EAST GRAND FORKS FIRE RELIEF ASSOCIATION	6/4/2004	26
41 PROCTOR FIRE RELIEF ASSOCIATION	6/4/2004	26
42 WASECA FIRE RELIEF ASSOCIATION	6/4/2004	26
43 FREEPORT FIRE RELIEF ASSOCIATION	6/7/2004	23
44 PINE ISLAND FIRE RELIEF ASSOCIATION	6/8/2004	22
45 COON RAPIDS FIRE RELIEF ASSOCIATION	6/10/2004	20
46 MOUNTAIN LAKE FIRE RELIEF ASSOCIATION	6/10/2004	20
47 OAKDALE FIRE RELIEF ASSOCIATION	6/10/2004	20
48 OLIVIA FIRE RELIEF ASSOCIATION	6/10/2004	20
49 RAMSEY FIRE RELIEF ASSOCIATION	6/10/2004	20
50 FALCON HEIGHTS FIRE RELIEF ASSOCIATION	6/14/2004	16
51 MARSHALL FIRE RELIEF ASSOCIATION	6/14/2004	16
52 SAINT PETER FIRE RELIEF ASSOCIATION	6/14/2004	16
53 SHERBURN FIRE RELIEF ASSOCIATION	6/14/2004	16
54 FAIRMONT POLICEMEN'S BENEFIT ASSOCIATION	6/15/2004	15
55 ISANTI FIRE RELIEF ASSOCIATION	6/15/2004	15
56 SAINT JAMES FIRE RELIEF ASSOCIATION	6/15/2004	15

	RELIEF	File Ready to Review	Days Early/(Late)
57	LAFAYETTE FIRE RELIEF ASSOCIATION	6/16/2004	14
58	NORTH MANKATO FIRE RELIEF ASSOCIATION	6/16/2004	14
59	SAINT JOSEPH FIRE RELIEF ASSOCIATION	6/16/2004	14
60	BRAINERD FIRE RELIEF ASSOCIATION	6/17/2004	13
61	DILWORTH FIRE RELIEF ASSOCIATION	6/17/2004	13
62	MONTEVIDEO FIRE RELIEF ASSOCIATION	6/17/2004	13
63	ROSEVILLE FIRE RELIEF ASSOCIATION	6/17/2004	13
64	GRAND MARAIS FIRE RELIEF ASSOCIATION	6/18/2004	12
65	HOFFMAN FIRE RELIEF ASSOCIATION	6/18/2004	12
66	MONTICELLO FIRE RELIEF ASSOCIATION	6/18/2004	12
67	ROBBINSDALE FIRE RELIEF ASSOCIATION	6/18/2004	12
68	ROGERS FIRE RELIEF ASSOCIATION	6/18/2004	12
69	ALBANY FIRE RELIEF ASSOCIATION	6/21/2004	9
70	BROOKLYN PARK FIRE RELIEF ASSOCIATION	6/21/2004	9
71	COOK FIRE RELIEF ASSOCIATION	6/21/2004	9
72	VADNAIS HEIGHTS FIRE RELIEF ASSOCIATION	6/21/2004	9
73	TRIMONT FIRE RELIEF ASSOCIATION	6/22/2004	8
74	BALSAM FIRE RELIEF ASSOCIATION	6/23/2004	7
75	GOODHUE FIRE RELIEF ASSOCIATION	6/23/2004	7
76	HARMONY FIRE RELIEF ASSOCIATION	6/23/2004	7
77	NEW ULM FIRE RELIEF ASSOCIATION	6/23/2004	7
78	CATARACT FIRE RELIEF ASSOCIATION	6/24/2004	6
79	FERGUS FALLS FIRE RELIEF ASSOCIATION	6/24/2004	6
80	FRIDLEY FIRE RELIEF ASSOCIATION	6/24/2004	6
81	GOODVIEW FIRE RELIEF ASSOCIATION	6/24/2004	6
82	HASTINGS FIRE RELIEF ASSOCIATION	6/24/2004	6
83	MADISON FIRE RELIEF ASSOCIATION	6/24/2004	6
84	OSSEO FIRE RELIEF ASSOCIATION	6/24/2004	6
85	REMER FIRE RELIEF ASSOCIATION	6/24/2004	6
86	SHAKOPEE FIRE RELIEF ASSOCIATION	6/24/2004	6
87	THIEF RIVER FALLS FIRE RELIEF ASSOCIATION	6/24/2004	6
88	ANOKA-CHAMPLIN FIRE RELIEF ASSOCIATION	6/25/2004	5
89	BLOOMING PRAIRIE FIRE RELIEF ASSOCIATION	6/25/2004	5
90	HINCKLEY FIRE RELIEF ASSOCIATION	6/25/2004	5
91	JANESVILLE FIRE RELIEF ASSOCIATION	6/25/2004	5
92	LAKE CITY FIRE RELIEF ASSOCIATION	6/25/2004	5
93	NASHWAWK POLICE RELIEF ASSOCIATION	6/25/2004	5
94	NEWPORT FIRE RELIEF ASSOCIATION	6/25/2004	5
95	NORTH BRANCH FIRE RELIEF ASSOCIATION	6/25/2004	5
96	SLEEPY EYE FIRE RELIEF ASSOCIATION	6/25/2004	5
97	STEWARTVILLE FIRE RELIEF ASSOCIATION	6/25/2004	5
98	ZUMBROTA FIRE RELIEF ASSOCIATION	6/25/2004	5
99	DAYTON FIRE RELIEF ASSOCIATION	6/28/2004	2
100	EDEN PRAIRIE FIRE RELIEF ASSOCIATION	6/28/2004	2
101	FORESTON FIRE RELIEF ASSOCIATION	6/28/2004	2
102	INTERNATIONAL FALLS FIRE RELIEF ASSOCIATION	6/28/2004	2
103	MADELIA FIRE RELIEF ASSOCIATION	6/28/2004	2
104	MAHNOMEN FIRE RELIEF ASSOCIATION	6/28/2004	2
105	MAPLETON FIRE RELIEF ASSOCIATION	6/28/2004	2
106	PAYNESVILLE FIRE RELIEF ASSOCIATION	6/28/2004	2
107	PIPESTONE FIRE RELIEF ASSOCIATION	6/28/2004	2
108	REDWOOD FALLS FIRE RELIEF ASSOCIATION	6/28/2004	2
109	SAINT CLOUD FIRE RELIEF ASSOCIATION (TOWN)	6/28/2004	2
110	SAUK CENTRE FIRE RELIEF ASSOCIATION	6/28/2004	2
111	SCANDIA VALLEY FIRE RELIEF ASSOCIATION	6/28/2004	2
112	EDEN VALLEY FIRE RELIEF ASSOCIATION	6/29/2004	1
113	ELY FIRE RELIEF ASSOCIATION	6/29/2004	1
114	FOLEY FIRE RELIEF ASSOCIATION	6/29/2004	1

	RELIEF	File Ready to Review	Days Early/(Late)
115	GIBBON FIRE RELIEF ASSOCIATION	6/29/2004	1
116	GILBERT FIRE RELIEF ASSOCIATION	6/29/2004	1
117	GLENCOE FIRE RELIEF ASSOCIATION	6/29/2004	1
118	KELLOGG FIRE RELIEF ASSOCIATION	6/29/2004	1
119	LE SUEUR FIRE RELIEF ASSOCIATION	6/29/2004	1
120	LITTLE FALLS FIRE RELIEF ASSOCIATION	6/29/2004	1
121	LUVERNE FIRE RELIEF ASSOCIATION	6/29/2004	1
122	MINNETONKA FIRE RELIEF ASSOCIATION	6/29/2004	1
123	NEW PRAGUE FIRE RELIEF ASSOCIATION	6/29/2004	1
124	RENVILLE FIRE RELIEF ASSOCIATION	6/29/2004	1
125	SAINT PAUL PARK FIRE RELIEF ASSOCIATION	6/29/2004	1
126	VIRGINIA FIRE DEPT RELIEF ASSOCIATION	6/29/2004	1
127	WATERTOWN FIRE RELIEF ASSOCIATION	6/29/2004	1
128	AVON FIRE RELIEF ASSOCIATION	6/30/2004	0
129	BARNUM FIRE RELIEF ASSOCIATION	6/30/2004	0
130	CALEDONIA FIRE RELIEF ASSOCIATION	6/30/2004	0
131	CAMBRIDGE FIRE RELIEF ASSOCIATION	6/30/2004	0
132	CANBY FIRE RELIEF ASSOCIATION	6/30/2004	0
133	CLEVELAND FIRE RELIEF ASSOCIATION	6/30/2004	0
134	DETROIT LAKES FIRE RELIEF ASSOCIATION	6/30/2004	0
135	DODGE CENTER FIRE RELIEF ASSOCIATION	6/30/2004	0
136	HAMEL FIRE RELIEF ASSOCIATION	6/30/2004	0
137	HECTOR FIRE RELIEF ASSOCIATION	6/30/2004	0
138	LA CRESCENT FIRE RELIEF ASSOCIATION	6/30/2004	0
139	LAKE ELMO FIRE RELIEF ASSOCIATION	6/30/2004	0
140	LAKEFIELD FIRE RELIEF ASSOCIATION	6/30/2004	0
141	LAKEVILLE FIRE RELIEF ASSOCIATION	6/30/2004	0
142	LEWISTON FIRE RELIEF ASSOCIATION	6/30/2004	0
143	MAPLE GROVE FIRE RELIEF ASSOCIATION	6/30/2004	0
144	MAPLEWOOD FIRE RELIEF ASSOCIATION	6/30/2004	0
145	MINNESOTA LAKE FIRE RELIEF ASSOCIATION	6/30/2004	0
146	MOUND FIRE RELIEF ASSOCIATION	6/30/2004	0
147	NEW GERMANY FIRE RELIEF ASSOCIATION	6/30/2004	0
148	NICOLLET FIRE RELIEF ASSOCIATION	6/30/2004	0
149	PLAINVIEW FIRE RELIEF ASSOCIATION	6/30/2004	0
150	PRESTON FIRE RELIEF ASSOCIATION	6/30/2004	0
151	RUSHFORD FIRE RELIEF ASSOCIATION	6/30/2004	0
152	SPRING VALLEY FIRE RELIEF ASSOCIATION	6/30/2004	0
153	ST. CHARLES FIRE RELIEF ASSOCIATION	6/30/2004	0
154	STILLWATER FIRE RELIEF ASSOCIATION	6/30/2004	0
155	WHITE BEAR LAKE FIRE RELIEF ASSOCIATION	6/30/2004	0
156	ZUMBRO FALLS FIRE RELIEF ASSOCIATION	6/30/2004	0

Reliefs Due 6/30, Submitted Between 7/1 and 8/31 (142)

1	CASS LAKE FIRE RELIEF ASSOCIATION	7/1/2004	-1
2	CHANHASSEN FIRE RELIEF ASSOCIATION	7/1/2004	-1
3	COMFREY FIRE RELIEF ASSOCIATION	7/1/2004	-1
4	DELANO FIRE RELIEF ASSOCIATION	7/1/2004	-1
5	FAIRFAX FIRE RELIEF ASSOCIATION	7/1/2004	-1
6	FOSSTON FIRE RELIEF ASSOCIATION	7/1/2004	-1
7	FRAZEE FIRE RELIEF ASSOCIATION	7/1/2004	-1
8	GOOD THUNDER FIRE RELIEF ASSOCIATION	7/1/2004	-1
9	GRAND MEADOW FIRE RELIEF ASSOCIATION	7/1/2004	-1
10	IDEAL FIRE RELIEF ASSOCIATION	7/1/2004	-1
11	INVER GROVE HEIGHTS FIRE RELIEF ASSOCIATION	7/1/2004	-1
12	KASOTA FIRE RELIEF ASSOCIATION	7/1/2004	-1
13	LAKE CRYSTAL FIRE RELIEF ASSOCIATION	7/1/2004	-1
14	LE CENTER FIRE RELIEF ASSOCIATION	7/1/2004	-1

RELIEF	File Ready to Review	Days Early/(Late)
15 LITCHFIELD FIRE RELIEF ASSOCIATION	7/1/2004	-1
16 MOUNTAIN IRON FIRE RELIEF ASSOCIATION	7/1/2004	-1
17 PERHAM FIRE RELIEF ASSOCIATION	7/1/2004	-1
18 ROSEAU FIRE RELIEF ASSOCIATION	7/1/2004	-1
19 ROSEMOUNT FIRE RELIEF ASSOCIATION	7/1/2004	-1
20 SAINT CLAIR FIRE RELIEF ASSOCIATION	7/1/2004	-1
21 SLAYTON FIRE RELIEF ASSOCIATION	7/1/2004	-1
22 SPRING LAKE PARK FIRE RELIEF ASSOCIATION	7/1/2004	-1
23 ST. ANTHONY FIRE RELIEF ASSOCIATION	7/1/2004	-1
24 TRACY FIRE RELIEF ASSOCIATION	7/1/2004	-1
25 WABASHA FIRE RELIEF ASSOCIATION	7/1/2004	-1
26 WAYZATA FIRE RELIEF ASSOCIATION	7/1/2004	-1
27 WINDOM FIRE RELIEF ASSOCIATION	7/1/2004	-1
28 BACKUS FIRE RELIEF ASSOCIATION **	7/2/2004	-2
29 BROWERVILLE FIRE RELIEF ASSOCIATION	7/2/2004	-2
30 CLARA CITY FIRE RELIEF ASSOCIATION	7/2/2004	-2
31 CLARKFIELD FIRE RELIEF ASSOCIATION	7/2/2004	-2
32 CLEARBROOK FIRE RELIEF ASSOCIATION	7/2/2004	-2
33 COLD SPRING FIRE RELIEF ASSOCIATION	7/2/2004	-2
34 COTTONWOOD FIRE RELIEF ASSOCIATION	7/2/2004	-2
35 CROSSLAKE FIRE RELIEF ASSOCIATION	7/2/2004	-2
36 DAWSON FIRE RELIEF ASSOCIATION	7/2/2004	-2
37 EAST BETHEL FIRE RELIEF ASSOCIATION	7/2/2004	-2
38 ELROSA FIRE RELIEF ASSOCIATION	7/2/2004	-2
39 FRANKLIN FIRE RELIEF ASSOCIATION	7/2/2004	-2
40 IVANHOE FIRE RELIEF ASSOCIATION	7/2/2004	-2
41 LONGVILLE FIRE RELIEF ASSOCIATION	7/2/2004	-2
42 MADISON LAKE FIRE RELIEF ASSOCIATION **	7/2/2004	-2
43 MONTGOMERY FIRE RELIEF ASSOCIATION	7/2/2004	-2
44 MOTLEY FIRE RELIEF ASSOCIATION	7/2/2004	-2
45 NEVIS FIRE RELIEF ASSOCIATION **	7/2/2004	-2
46 PEQUOT LAKES FIRE RELIEF ASSOCIATION	7/2/2004	-2
47 PIERZ FIRE RELIEF ASSOCIATION	7/2/2004	-2
48 ROCKVILLE FIRE RELIEF ASSOCIATION	7/2/2004	-2
49 ROTHSA Y FIRE RELIEF ASSOCIATION	7/2/2004	-2
50 STAPLES FIRE RELIEF ASSOCIATION	7/2/2004	-2
51 TRUMAN FIRE RELIEF ASSOCIATION	7/2/2004	-2
52 VERNDALE FIRE RELIEF ASSOCIATION	7/2/2004	-2
53 WAITE PARK FIRE RELIEF ASSOCIATION	7/2/2004	-2
54 WORTHINGTON FIRE RELIEF ASSOCIATION	7/2/2004	-2
55 BABBITT FIRE RELIEF ASSOCIATION	7/6/2004	-6
56 CENTER CITY FIRE RELIEF ASSOCIATION	7/6/2004	-6
57 CLEARWATER FIRE RELIEF ASSOCIATION **	7/6/2004	-6
58 EDGERTON FIRE RELIEF ASSOCIATION	7/6/2004	-6
59 KASSON FIRE RELIEF ASSOCIATION	7/6/2004	-6
60 LONG PRAIRIE FIRE RELIEF ASSOCIATION	7/6/2004	-6
61 MILLERVILLE FIRE RELIEF ASSOCIATION	7/6/2004	-6
62 NEW LONDON FIRE RELIEF ASSOCIATION	7/6/2004	-6
63 OTTERTAIL FIRE RELIEF ASSOCIATION	7/6/2004	-6
64 PINE CITY FIRE RELIEF ASSOCIATION	7/6/2004	-6
65 WILLMAR FIRE RELIEF ASSOCIATION	7/6/2004	-6
66 BUFFALO FIRE RELIEF ASSOCIATION	7/7/2004	-7
67 GLENWOOD FIRE RELIEF ASSOCIATION **	7/8/2004	-8
68 NORTH ST. PAUL FIRE RELIEF ASSOCIATION	7/8/2004	-8
69 SPRINGFIELD FIRE RELIEF ASSOCIATION	7/8/2004	-8
70 WELLS FIRE RELIEF ASSOCIATION	7/8/2004	-8
71 GARRISON FIRE RELIEF ASSOCIATION	7/9/2004	-9
72 GOLDEN VALLEY FIRE RELIEF ASSOCIATION	7/9/2004	-9

	RELIEF	File Ready to Review	Days Early/(Late)
73	PRIOR LAKE FIRE RELIEF ASSOCIATION	7/9/2004	-9
74	SAINT STEPHEN FIRE RELIEF ASSOCIATION	7/9/2004	-9
75	BAUDETTE FIRE RELIEF ASSOCIATION	7/12/2004	-12
76	HAYFIELD FIRE RELIEF ASSOCIATION	7/12/2004	-12
77	NEW MARKET FIRE RELIEF ASSOCIATION	7/12/2004	-12
78	THOMSON FIRE RELIEF ASSOCIATION	7/12/2004	-12
79	CARLTON FIRE RELIEF ASSOCIATION	7/13/2004	-13
80	GAYLORD FIRE RELIEF ASSOCIATION	7/13/2004	-13
81	HAMBURG FIRE RELIEF ASSOCIATION	7/13/2004	-13
82	HOUSTON FIRE RELIEF ASSOCIATION	7/13/2004	-13
83	MENDOTA HEIGHTS FIRE RELIEF ASSOCIATION	7/13/2004	-13
84	ADRIAN FIRE RELIEF ASSOCIATION	7/15/2004	-15
85	ALBERTVILLE FIRE RELIEF ASSOCIATION	7/15/2004	-15
86	BROOKLYN CENTER FIRE RELIEF ASSOCIATION	7/15/2004	-15
87	CROSBY FIRE RELIEF ASSOCIATION	7/15/2004	-15
88	HOPKINS FIRE RELIEF ASSOCIATION	7/15/2004	-15
89	MAHTOMEDI FIRE RELIEF ASSOCIATION	7/15/2004	-15
90	WINNEBAGO FIRE RELIEF ASSOCIATION	7/15/2004	-15
91	CENTENNIAL FIRE RELIEF ASSOCIATION **	7/16/2004	-16
92	COHASSET FIRE RELIEF ASSOCIATION	7/16/2004	-16
93	MAYER FIRE RELIEF ASSOCIATION	7/16/2004	-16
94	NEW SCANDIA FIRE RELIEF ASSOCIATION	7/16/2004	-16
95	PLYMOUTH FIRE RELIEF ASSOCIATION	7/16/2004	-16
96	HERMANTOWN FIRE RELIEF ASSOCIATION	7/20/2004	-20
97	LESTER PRAIRIE FIRE RELIEF ASSOCIATION	7/20/2004	-20
98	MAPLE LAKE FIRE RELIEF ASSOCIATION	7/20/2004	-20
99	MONTROSE FIRE RELIEF ASSOCIATION	7/20/2004	-20
100	HENNING FIRE RELIEF ASSOCIATION	7/21/2004	-21
101	HAWLEY FIRE RELIEF ASSOCIATION	7/22/2004	-22
102	HIBBING FIRE RELIEF ASSOCIATION	7/22/2004	-22
103	SAINT MICHAEL FIRE RELIEF ASSOCIATION	7/22/2004	-22
104	ZIMMERMAN FIRE RELIEF ASSOCIATION	7/23/2004	-23
105	BEMIDJI FIRE RELIEF ASSOCIATION	7/26/2004	-26
106	WHEATON FIRE RELIEF ASSOCIATION	7/26/2004	-26
107	WINSTED FIRE RELIEF ASSOCIATION	7/26/2004	-26
108	NORWOOD YOUNG AMERICA FIRE RELIEF ASSOCIATION	7/27/2004	-27
109	WEST METRO FIRE RELIEF ASSOCIATION	7/27/2004	-27
110	SPICER FIRE RELIEF ASSOCIATION	7/28/2004	-28
111	JACKSON FIRE RELIEF ASSOCIATION	7/29/2004	-29
112	BROWNTON FIRE RELIEF ASSOCIATION	7/30/2004	-30
113	CALUMET FIRE RELIEF ASSOCIATION	7/30/2004	-30
114	MORA FIRE RELIEF ASSOCIATION	7/30/2004	-30
115	NEW AUBURN FIRE RELIEF ASSOCIATION	7/30/2004	-30
116	ORTONVILLE FIRE RELIEF ASSOCIATION	7/30/2004	-30
117	VICTORIA FIRE RELIEF ASSOCIATION	7/30/2004	-30
118	AITKIN FIRE RELIEF ASSOCIATION	8/2/2004	-33
119	COKATO FIRE RELIEF ASSOCIATION	8/2/2004	-33
120	DASSEL FIRE RELIEF ASSOCIATION	8/2/2004	-33
121	MARBLE FIRE RELIEF ASSOCIATION	8/2/2004	-33
122	ANNANDALE FIRE RELIEF ASSOCIATION	8/4/2004	-35
123	RICHMOND FIRE RELIEF ASSOCIATION	8/4/2004	-35
124	EXCELSIOR FIRE RELIEF ASSOCIATION	8/5/2004	-36
125	WACONIA FIRE RELIEF ASSOCIATION	8/8/2004	-39
126	PLATO FIRE RELIEF ASSOCIATION	8/9/2004	-40
127	BECKER FIRE RELIEF ASSOCIATION	8/11/2004	-42
128	NASHWAWK FIRE RELIEF ASSOCIATION	8/11/2004	-42
129	LAKE JOHANNA FIRE RELIEF ASSOCIATION	8/12/2004	-43
130	HUTCHINSON FIRE RELIEF ASSOCIATION	8/17/2004	-48

	RELIEF	File Ready to Review	Days Early/(Late)
131	MORRISTOWN FIRE RELIEF ASSOCIATION	8/19/2004	-50
132	SAUK RAPIDS FIRE RELIEF ASSOCIATION	8/19/2004	-50
133	WANAMINGO FIRE RELIEF ASSOCIATION	8/19/2004	-50
134	HOLDINGFORD FIRE RELIEF ASSOCIATION	8/23/2004	-54
135	WATKINS FIRE RELIEF ASSOCIATION	8/23/2004	-54
136	FLOODWOOD FIRE RELIEF ASSOCIATION	8/26/2004	-57
137	MORRIS FIRE RELIEF ASSOCIATION	8/26/2004	-57
138	MAPLE PLAIN FIRE RELIEF ASSOCIATION	8/27/2004	-58
139	ANDOVER FIRE RELIEF ASSOCIATION	8/30/2004	-61
140	BENSON FIRE RELIEF ASSOCIATION	8/30/2004	-61
141	BLACKDUCK FIRE RELIEF ASSOCIATION	8/30/2004	-61
142	APPLE VALLEY FIRE RELIEF ASSOCIATION	8/31/2004	-62

Reliefs Due 6/30, Submitted Between 9/1 and 10/31 (68)

1	CANNON FALLS FIRE RELIEF ASSOCIATION	9/2/2004	-64
2	FAIRMONT FIRE RELIEF ASSOCIATION	9/2/2004	-64
3	FAYAL FIRE RELIEF ASSOCIATION	9/2/2004	-64
4	GNESEN FIRE RELIEF ASSOCIATION **	9/2/2004	-64
5	OSAKIS FIRE RELIEF ASSOCIATION	9/2/2004	-64
6	BIG LAKE FIRE RELIEF ASSOCIATION	9/3/2004	-65
7	HOYT LAKES FIRE RELIEF ASSOCIATION	9/7/2004	-69
8	MARINE-ON-ST CROIX FIRE RELIEF ASSOCIATION	9/7/2004	-69
9	SARTELL FIRE RELIEF ASSOCIATION	9/7/2004	-69
10	ALEXANDRIA FIRE RELIEF ASSOCIATION	9/13/2004	-75
11	LINDSTROM FIRE RELIEF ASSOCIATION	9/14/2004	-76
12	COLUMBIA HEIGHTS FIRE RELIEF ASSOCIATION	9/16/2004	-78
13	CROOKSTON FIRE RELIEF ASSOCIATION	9/16/2004	-78
14	FULDA FIRE RELIEF ASSOCIATION	9/16/2004	-78
15	LOWER SAINT CROIX VALLEY FIRE RELIEF ASSOCIATION	9/16/2004	-78
16	BLUE EARTH FIRE RELIEF ASSOCIATION	9/17/2004	-79
17	EDINA FIRE RELIEF ASSOCIATION **	9/17/2004	-79
18	GRAND RAPIDS FIRE RELIEF ASSOCIATION	9/17/2004	-79
19	COTTAGE GROVE FIRE RELIEF ASSOCIATION	9/20/2004	-82
20	MEDICINE LAKE FIRE RELIEF ASSOCIATION	9/20/2004	-82
21	BIGFORK FIRE RELIEF ASSOCIATION	9/24/2004	-86
22	TAYLORS FALLS FIRE RELIEF ASSOCIATION	9/24/2004	-86
23	EAGLE LAKE FIRE RELIEF ASSOCIATION	9/27/2004	-89
24	GRANITE FALLS FIRE RELIEF ASSOCIATION	9/29/2004	-91
25	HANOVER FIRE RELIEF ASSOCIATION	9/30/2004	-92
26	ROCKFORD FIRE RELIEF ASSOCIATION	9/30/2004	-92
27	THIEF RIVER FALLS POLICE	9/30/2004	-92
28	CLEAR LAKE FIRE RELIEF ASSOCIATION	10/1/2004	-93
29	MINNEOTA FIRE RELIEF ASSOCIATION	10/1/2004	-93
30	BRAHAM FIRE RELIEF ASSOCIATION	10/4/2004	-96
31	NEW RICHLAND FIRE RELIEF ASSOCIATION	10/4/2004	-96
32	PALO FIRE RELIEF ASSOCIATION	10/4/2004	-96
33	SAINT FRANCIS FIRE RELIEF ASSOCIATION	10/4/2004	-96
34	BUFFALO LAKE FIRE RELIEF ASSOCIATION	10/5/2004	-97
35	NORTHFIELD FIRE RELIEF ASSOCIATION	10/6/2004	-98
36	PARK RAPIDS FIRE RELIEF ASSOCIATION	10/6/2004	-98
37	SEBEKA FIRE RELIEF ASSOCIATION	10/6/2004	-98
38	HENDRICKS FIRE RELIEF ASSOCIATION	10/7/2004	-99
39	SOUTH BEND FIRE RELIEF ASSOCIATION **	10/7/2004	-99
40	SPRING GROVE FIRE RELIEF ASSOCIATION	10/7/2004	-99
41	ALBERT LEA TOWNSHIP FIRE RELIEF ASSOCIATION	10/8/2004	-100
42	LONSDALE FIRE RELIEF ASSOCIATION	10/11/2004	-103
43	WOODBURY FIRE RELIEF ASSOCIATION	10/12/2004	-104
44	WYOMING FIRE RELIEF ASSOCIATION	10/12/2004	-104

RELIEF	File Ready to Review	Days Early/(Late)
45 HAM LAKE FIRE RELIEF ASSOCIATION	10/13/2004	-105
46 LORETTO FIRE RELIEF ASSOCIATION	10/13/2004	-105
47 PELICAN RAPIDS FIRE RELIEF ASSOCIATION	10/14/2004	-106
48 ST. BONIFACIUS FIRE RELIEF ASSOCIATION	10/14/2004	-106
49 LINWOOD FIRE RELIEF ASSOCIATION	10/15/2004	-107
50 RICE LAKE FIRE RELIEF ASSOCIATION	10/15/2004	-107
51 SILVER BAY FIRE RELIEF ASSOCIATION **	10/15/2004	-107
52 WATERVILLE FIRE RELIEF ASSOCIATION	10/15/2004	-107
53 BELGRADE FIRE RELIEF ASSOCIATION **	10/18/2004	-110
54 CHASKA FIRE RELIEF ASSOCIATION	10/18/2004	-110
55 CROMWELL FIRE RELIEF ASSOCIATION	10/18/2004	-110
56 EVELETH FIRE RELIEF ASSOCIATION **	10/18/2004	-110
57 GREENWOOD FIRE RELIEF ASSOCIATION	10/18/2004	-110
58 RED WING FIRE RELIEF ASSOCIATION	10/18/2004	-110
59 KENYON FIRE RELIEF ASSOCIATION	10/19/2004	-111
60 MOOSE LAKE FIRE RELIEF ASSOCIATION **	10/20/2004	-112
61 RANDOLPH FIRE RELIEF ASSOCIATION	10/22/2004	-114
62 SILVER LAKE FIRE RELIEF ASSOCIATION	10/22/2004	-114
63 ISLE FIRE RELIEF ASSOCIATION **	10/25/2004	-117
64 CHISAGO FIRE RELIEF ASSOCIATION **	10/26/2004	-118
65 LONG LAKE FIRE RELIEF ASSOCIATION **	10/26/2004	-118
66 CARVER FIRE RELIEF ASSOCIATION **	10/28/2004	-120
67 JORDAN FIRE RELIEF ASSOCIATION	10/28/2004	-120
68 BRECKENRIDGE FIRE RELIEF ASSOCIATION **	10/29/2004	-121

Reliefs Due 6/30, Submitted After 10/31 or Not Yet Filed (12)

1 APPLETON FIRE RELIEF ASSOCIATION **	11/1/2004	-124
2 GLYNDON FIRE RELIEF ASSOCIATION **	11/1/2004	-124
3 MC GREGOR FIRE RELIEF ASSOCIATION **	11/1/2004	-124
4 MORGAN FIRE RELIEF ASSOCIATION **	11/2/2004	-125
5 BELLE PLAINE FIRE RELIEF ASSOCIATION **		
6 HOWARD LAKE FIRE RELIEF ASSOCIATION **		
7 KANDIYOHI FIRE RELIEF ASSOCIATION **		
8 KEEWATIN FIRE RELIEF ASSOCIATION **		
9 PINE RIVER FIRE RELIEF ASSOCIATION **		
10 PRINCETON FIRE RELIEF ASSOCIATION **		
11 WALKER FIRE RELIEF ASSOCIATION **		
12 WAVERLY FIRE RELIEF ASSOCIATION **		

** - Relief is not yet certified for 2004 state fire aid.

Schedule Form for Lump Sum Pension Plans Reporting Year 2004

Determination of Plan Liabilities and Required Municipal Contribution for 2005

Relief Association _____ County _____

Annual benefit level in effect for 2004 _____

(If you change your benefit level before 12/31/04, the SC must be recalculated at the new level.)

Active Member Information

	Name	Date of Birth mm-dd-yy	Age on 12/31/04	Fire Dept. Entry Date mm-dd-yy	Leaves of Absence (months)	To end of 2004		To end of 2005	
						Years of Service	Accrued Liability	Years of Service	Accrued Liability
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									
15									
16									
17									
18									
19									
20									
21									
22									
23									
24									
25									
Subtotal of Page 1 Liability - Active Members									XXXX

Relief Association _____ County _____

Annual benefit level in effect for 2004 _____

(If you change your benefit level before 12/31/04, the SC must be recalculated at the new level.)

Active Member Information - continued

Name	Date of Birth mm-dd-yy	Age on 12/31/04	Fire Dept. Entry Date mm-dd-yy	Leaves of Absence (months)	To end of 2004		To end of 2005	
					Years of Service	Accrued Liability	Years of Service	Accrued Liability
26								
27								
28								
29								
30								
31								
32								
33								
34								
35								
36								
37								
38								
39								
40								
41								
42								
43								
44								
45								
46								
47								
48								
49								
50								
51								
52								
53								
54								
55								
Subtotal of Page 1a Liability - Active Members Continued							XXXX	

Deferred Member Information (fully or partially vested)

See separate instructions regarding completion of the fields below.

Make copies of this section if additional pages are necessary.

Enter all information as it pertains to this member.

Member Name: _____ Benefit Level at Separation: _____ Are Months of Service Paid? _____

Vesting: Minimum Years Required: _____ DOB: _____

Deferred Interest (if offered): Calendar Year _____ **OR** Full Period _____

Service Dates: Entry: _____ Separation: _____

LOAs (in months): _____

Total Service: Years: _____ Months (if paid): _____ Vesting Percent: _____ %

2004 Estimated Liability: _____ *

2005 Estimated Liability: _____ - If interest is paid, add 5% to 2004 Estimated Liability.

* If interest option C, enter the estimated liability for the member for 2004, if option D, enter rates of return used below.

1980: _____ %	1985: _____ %	1990: _____ %	1995: _____ %	2000: _____ %
1981: _____ %	1986: _____ %	1991: _____ %	1996: _____ %	2001: _____ %
1982: _____ %	1987: _____ %	1992: _____ %	1997: _____ %	2002: _____ %
1982: _____ %	1988: _____ %	1993: _____ %	1998: _____ %	2003: _____ %
1983: _____ %	1989: _____ %	1994: _____ %	1999: _____ %	2004: _____ % +

+ This rate of return should correspond to the earnings projected on page 3 of the Schedule.

Interest Option in Bylaws at Separation
(Choose one option) _____

A - No Interest

B - Straight 5%

C - Separate Account/Vehicle

D - Actual interest, up to 5%

Enter all information as it pertains to this member.

Member Name: _____ Benefit Level at Separation: _____ Are Months of Service Paid? _____

Vesting: Minimum Years Required: _____

Deferred Interest (if offered): Calendar Year _____ **OR** Full Period _____

Service Dates: Entry: _____ Separation: _____

LOAs (in months): _____

Total Service: Years: _____ Months (if paid): _____ Vesting Percent: _____ %

2004 Estimated Liability: _____ * (overwrite, if necessary)

2005 Estimated Liability: _____ # # - Add 5% to 2004 liability since earnings are unknown.

* If interest option C, enter the estimated liability for the member for 2004, if option D, enter rates of return used below.

1980: _____ %	1985: _____ %	1990: _____ %	1995: _____ %	2000: _____ %
1981: _____ %	1986: _____ %	1991: _____ %	1996: _____ %	2001: _____ %
1982: _____ %	1987: _____ %	1992: _____ %	1997: _____ %	2002: _____ %
1982: _____ %	1988: _____ %	1993: _____ %	1998: _____ %	2003: _____ %
1983: _____ %	1989: _____ %	1994: _____ %	1999: _____ %	2004: _____ % +

+ This rate of return should correspond to the earnings projected on page 3 of the Schedule.

Interest Option in Bylaws at Separation
(Choose one option) _____

A - No Interest

B - Straight 5%

C - Separate Account/Vehicle

D - Actual interest, up to 5%

Unpaid Installments

Name	Entry Date	Separation Date	2004 Estimated Liability	2005 Estimated Liability

Calculation of Normal Cost

	2004	2005
Total Active Member Liabilities		
Total Deferred Member Liabilities and Unpaid Installments		
Grand Total Special Fund Liability	A	B
Normal Cost (Cell B minus Cell A)		C

Projection of Net Assets for Year Ending December 31, 2004

Special Fund Assets at December 31, 2003 (RF-03 ending assets) 1

Projected Income for 2004

- State Fire Aid (from RF-03) D
- Municipal / Independent Fire Dept. Contributions E
- Interest / Dividends F
- Appreciation / (Depreciation) G
- Member Dues H
- Other Revenues I

Total Projected Income for 2004 (Add Lines D through I) 2

Projected Expenses for 2004

- Service Pensions J
- Other Benefits K
- Administrative Expenses L

Total Projected Expenses for 2004 (Add Lines J through L) 3

Projected Net Assets at December 31, 2004 (Add Lines 1 and 2, subtract Line 3) 4

Projection of Surplus or (Deficit) as of December 31, 2004

Projected Assets (Line 4)	5	
2004 Accrued Liability (Page 3, cell A)	6	
Surplus or (Deficit) (Line 5 minus Line 6)	7	

Calculation of Municipal Contribution

A. If Line 7 is positive, complete this section:

Normal Cost (Page 3, cell C)	8	
Projected Administrative Expense (2003 Admin. Exp. x 1.035)	9	
State Fire Aid	10	
Member Dues	11	
5% of Projected Assets at December 31, 2004 (Line 4 x 0.05)	12	
10% of Surplus (Line 7 x 0.10)	13	
Municipal Contribution (Add Lines 8 and 9, subtract Lines 10, 11, 12 and 13)	14	

B. If Line 7 is negative, complete this section:

Deficit Table

Year Incurred	Original Amount	Amt Retired 12/31/04	Left to Retire 1/1/05
1995			
1996			
1997			
1998			
1999			
2000			
2001			
2002			
2003			
2004			
Totals			

Deficit (Line 7)	
A	<input type="text"/>
Left to Retire Total	
B	<input type="text"/>
A minus B	
C	<input type="text"/>

If line C is positive, this is the new additional deficit for 2004. Enter the amount in Original Amount and Left to Retire Columns. If line C is negative, reduce prior deficits according to the separate Schedule instructions.

Amortization of Deficit (Total of Original Amount column x 0.10)	15	
Normal Cost (Page 3, cell C)	16	
Projected Administrative Expense (2003 Admin. Exp. x 1.035)	17	
State Fire Aid	18	
Member Dues	19	
5% of Projected Assets at December 31, 2004 (Line 4 x 0.05)	20	
Municipal Contribution (Add Lines 15, 16 and 17, subtract Lines 18, 19 and 20)	21	

Instructions for the 2004 Schedule (Form SC-04)

These instructions are intended for those who are completing the SC-04 for the relief association that offers a defined benefit lump sum service pension. The SC-04 is provided to relief associations to determine the 2004 plan liabilities, surplus or deficit, and the 2005 required municipal contribution. The SC-04 should be completed in July and must be submitted to the municipality by August 1.

Since the SC-04 has changed from its prior format, these instructions are intended for both those who are unfamiliar as well as those experienced with completing the Schedule. These instructions are also intended for those completing the SC-04 by hand *and* those using the automated version. The State Auditor's Office recommends completing the Schedule using the automated version since it saves you time by performing many of the calculations.

Please carefully read each section to complete accordingly. Note that if you are using the automated version you may skip many of the sections since the automated form performs many of the calculations. You should read every section if you are completing the form by hand.

Please call the Pension Division at 651-282-6110 for assistance if the number of relief association members exceeds the pages given or if you have other questions.

Materials

Before you begin completing the SC-04, you will need to gather the following:

- CD-ROM containing SC-04, or if completing by hand, the paper SC-04,
- A roster of the active, inactive and deferred relief association members,
- A list of birth dates for each relief association member,
- Copies of past and current relief association bylaws,
- Current bank and investment statements for the Special Fund,
- Payout information for any members paid during 2004,
- A copy of the 2003 Reporting Form (RF-03), and
- A copy of the 2003 Schedule (SC-03).

If you are using the paper version of the SC-04, please begin by proceeding to the next page of these instructions. If you are using the automated version of the SC-04, begin by completing the "Data Entry" section by clicking on the "Data Entry" tab. However, do not complete the "Deficit Section" until you have completed Pages 1 and 2 and have affirmed that a deficit is projected for 2004.

Page 1

Materials Needed: A roster of the active, inactive and deferred relief association members and a list of birth dates for each member.

The purpose of Page 1 is for you to determine the liabilities for the active members of the relief association. The liabilities will be used to calculate the surplus or deficit and the required municipal contribution.

Note: The SC-04 provides an estimate of the rate of accumulation of actuarial liabilities and determines an annual contribution necessary to finance those forecasted costs. The liabilities derived in the SC-04 do not represent the actual benefit accrued for any member. The actual benefit must be determined on an individual basis when a member applies for payment using actual years of service, vesting and benefit provisions as provided in the relief association's bylaws at the date the member separated from active service.

1. Please enter the name of the relief association, the county where it is located and benefit level effective at 12/31/2004. If you are using the automated version of the SC-04, this information will be automatically completed from the data entry page.
2. Please enter the name, birth date (*mm-dd-yy* format) and age as of December 31, 2004 for each active member. The automated SC-04 will calculate the ages for you. Deferred members will be entered on Page 2.
3. Please enter the start date of active fire department service for each active member (*mm-dd-yy* format).
4. If a member has had one or more breaks in service, please review your bylaws to determine the appropriate service credit. If a leave of absence is permitted, please enter the cumulative length in months.

Note: If you are completing the automated version of the SC-04, please proceed to Page 2 of the SC-04 and its corresponding instructions. If you are completing the paper version of the SC-04, please continue to step 5 of these instructions.

5. To compute the "Years of Service" columns, subtract the member's year of entry from 2004. Then, if the member joined in January through July 1, add an additional year. For example, if a member entered the fire department on March 1, 1982, the years of service should be calculated as follows: $2004 - 1982 = 22 + 1 = 23$ years of service for 2004. Add one year and enter the number in the 2005 "Years of Service" column.
6. Enter the accrued liability for the end of 2004 and 2005. To calculate the liability, follow the instructions on Table I attached to these instructions. Once each member's accrued liability is calculated, add all liabilities and enter the result at the bottom of Page 1. If

needed, Page 1a is available for relief associations with more than 25 active members. Please proceed to Page 2 of the SC-04.

Page 2

Materials Needed: A roster of the active and deferred relief association members, a list of birth dates for each member and past and current relief association bylaws

The purpose of Page 2 is to calculate the estimated liability for deferred members. Please note that these calculations *are estimates only and should **not** be used to determine actual benefit amounts*. Please use the relief association bylaws in effect at the time the member separated from active service.

Note: If you are using the paper version, please make copies of page 2 before you begin completion if the relief association has more than two deferred members. If you are using the automated version, click the right hand arrow at the bottom left hand corner of the spreadsheet to display the next tab.

1. Please enter the name of the deferred member and benefit level effective on the date the member separated from active service.
2. Enter “Yes” or “No” whether the relief association’s bylaws provide for the payment of months of service. This can be found in the relief association bylaws that were effective on the date the member separated from active service.
3. Enter the minimum years required for vesting found in the relief association bylaws that were effective the date the member separated from active service. Enter the vesting percent on the line next to the left of the box. Please refer to Table II at the end of these instructions for an example on how to compute a base service pension with partial vesting. A member cannot be deferred if the member is not vested.
4. Enter the date of birth of the member (*mm-dd-yy* format).
5. Look in the relief association bylaws to determine which type of interest, if any, is given to deferred members and enter the type, A, B, C, or D in the box at the right.
6. Check the “Calendar Year” box if interest is paid only for each full calendar year the member is deferred. For example, if a member separated on June 15, 2000, interest would not start accruing until January 1, 2001. Check the “Full Period” box if interest starts accruing as soon as the member separates. For example, if a member separated on June 15, 2000, the member would start accruing interest on June 15, 2000. If no interest is offered, do not check either box.
7. Please enter the member’s entry and separation dates (*mm-dd-yy* format) as well as any leaves of absence in months. The automated version will calculate the total service years

and months paid for you. If you are using the paper version, please compute and enter this information. For example, if a member enters on September 5, 1980 and separates on October 30, 2000, and the relief association's bylaws provide for months of service, the member would have served for 20 years and one month.

8. If the member separated under interest option B, the estimated liability will automatically be calculated if you are using the automated version. If you are using the paper version, 5% should be added to the base amount for each year of deferral. For example, if a member had 15 years of service, vested at 80%, had a benefit level of \$100 and interest is paid to the full calendar year (2001 – 2004), then the member's 2004 liability would be:

$$15 \times 0.8 \times \$100 = \$1,200 \times 1.05 ('01) \times 1.05 ('02) \times 1.05 ('03) \times 1.05 ('04) = \$1,459$$

Thus, \$1,459 should be entered on the "2004 Estimated Liability" line. Add 5% to the 2004 estimated liability ($\$1,459 \times 1.05$) and enter the amount on the "2005 Estimated Liability" line.

9. If the member separated under interest option C, a separate account or vehicle, please estimate the account balance as of December 31, 2004 on the "2004 Estimated Liability" line. The "2005 Estimated Liability" line will automatically be calculated if you are using the automated version. If you are using the paper version, add 5% to the 2004 estimated liability and enter the amount on the "2005 Estimated Liability" line.
10. If the member separated under interest option D, enter the interest rates the relief association earned up to 5% on the Special Fund assets for each year of deferral next to its corresponding year. If you are using an automated form, the 2004 interest line and "2004 Estimated Liability" line will be calculated for you. If you are using the paper version, you should use the projected return on Page 3 of the SC-04 and enter the figure on the 2004 line. To find the projected return, add interest and dividends to appreciation or depreciation and divide the result by the beginning assets. Once the 2004 projected interest rate is calculated, find the 2004 estimated liability by adding each year's interest to the base pension, as in the example in step 8 of these instructions, using the rates actually earned on the Special Fund assets. After all the deferred liabilities have been calculated, please proceed to Page 3 of the SC-04.

If you are using the automated version, click the right hand arrow at the bottom left hand corner of the spreadsheet to display the next tab.

Page 3

Materials Needed: Copies of the RF-03 and SC-03, and current bank and investment statements for the Special Fund.

The purpose of Page 3 is to list the members and liabilities for those who are receiving installment payments, find the normal cost, and determine the projected assets for the end of 2004.

Unpaid Installments

1. Enter the name, entry and separation dates for each member who has elected to receive installment payments in the “Unpaid Installments” section.
2. Enter the 2004 estimated liability for the remaining installment payments in the “2004 Estimated Liability” column, including any applicable interest. Then enter the 2005 estimated liabilities for the remaining installment payments in the “2005 Estimated Liability” column, including any applicable interest.

Note: If you are using the automated version, please check Line 7 of Page 4 of the SC-04 to see if the relief association is projecting a deficit (number is in parentheses) or surplus. If it is a deficit, please refer to Page 8, section B, of these instructions for information on completion of the deficit table. If Line 7 of Page 4 shows a surplus, continue to Page 5 of the SC-04 and its corresponding instructions. If you are completing by hand, please continue to the next section of these instructions.

Calculation of Normal Cost

1. In the “Total Active Member Liabilities” row, enter the total of all active member liabilities at the end of 2004 from Page 1 and 1a, if applicable, under the 2004 column. In the 2005 column, enter the total of all active member liabilities at the end of 2005 from Page 1 and 1a, if applicable.
2. Add each deferred member’s liability at the end of 2004 from the deferred member pages to the liabilities for any unpaid installments, and enter the result in the “Total Deferred Member Liabilities and Unpaid Installments” row under the 2004 column. Then, add each deferred member’s liability at the end of 2005 from the deferred member pages and any unpaid installments and enter this figure in the “Total Deferred Member Liabilities and Unpaid Installments” row under the 2005 column.
3. In the 2004 column, add the “Total Active Member Liabilities” row to the “Total Deferred Member Liabilities and Unpaid Installments” row and enter the amount in the “Grand Total Special Fund Liability” row. Do the same for the 2005 liabilities.
4. Subtract the 2004 “Grand Total Liabilities” from the 2005 “Grand Total Liabilities” and enter the result in the “Normal Cost” row.

Projection of Net Assets for Year Ending December 31, 2004

Special Fund Assets at December 31, 2003

1. On Line 1 of the SC-04, enter the Special Fund ending assets as of December 31, 2003 using Line E of Page 4 of the RF-03.

Projected Income for 2004

2. On Line D, enter the 2003 State Fire Aid amount using the second line of Page 4 of the RF-03. Do not include supplemental benefit reimbursements.
3. On Line E, enter Municipal/Independent Fire Contributions received or to be received in 2004. This amount should at a minimum equal the required municipal contribution shown on the SC-03 Form.
4. On Line F, enter any interest or dividend income received to date plus additional projected earnings from interest and dividends through the end of 2004 using the relief association's 2004 investment statements.
5. On Line G, enter the expected net appreciation or depreciation (use parentheses to denote a negative number) in the fair market value of investments during 2004.
6. On Line H, enter member dues received to date plus additional dues expected by the end of 2004.
7. On Line I, enter all other income, including supplemental benefit reimbursements.
8. On Line 2, enter the sum of Lines D – I.

Projected Expenses for 2004

9. On Lines J and K, enter total service pensions and other benefits paid to date, respectively, plus additional service pensions and other benefits expected to be paid by the end of 2004. If a member's pension amount is listed here, do not include the member in the active or deferred sections.
10. On Line L, enter total administrative expenditures (e.g., audit, bond, etc.) actually paid to date plus additional administrative expenditures expected by the end of 2004.
11. On Line 3, enter the sum of Lines J - L.

Projected Net Assets at December 31, 2004

12. On Line 4, add the projected income (Line 2) to the Special Fund assets at December 31, 2003 (Line 1) and subtract the projected expenses (Line 3) to calculate the projected net assets at December 31, 2004. Please proceed to Page 4 of the SC-04.

Page 4

Materials Needed: Copies of the RF-03 and SC-03, and current bank and investment statements for the Special Fund.

The purpose of this page is to calculate the projected surplus or deficit, municipal contribution and amortize deficits, if applicable.

Projection of Surplus or (Deficit) as of December 31, 2004

1. On Line 5, carry over and enter the amount from Page 3, Line 4.
2. On Line 6, enter the 2004 accrued liability amount from Page 3, cell A.
3. On Line 7, subtract the 2004 accrued liability from the projected assets to find the surplus or deficit. Use parentheses around the figure if it is a deficit.

Calculation of Municipal Contribution

If the relief association has a surplus (Line 7 is positive), complete section A. If the relief association has a deficit (Line 7 is negative) skip section A and complete section B.

Section A – If Surplus

1. On Line 8, enter the normal cost, from Page 3, cell C.
2. On Line 9, enter the projected administrative expenses by multiplying the total administrative expenditures amount reported on Page 4 of the RF-03 by 1.035.
3. On Line 10, enter the state fire aid using the amount received or anticipated to be received in 2003. This can be found on Page 4 of the RF-03.
4. On Line 11, enter the amount of member dues already received in 2004 plus any additional amount to be received in 2004.
5. On Line 12, multiply Line 4 of Page 3 by 0.05 and enter the result.
6. On Line 13, multiply Line 7 (surplus) by 0.10 and enter the result.

7. On Line 14, enter the municipal contribution by adding the “Normal Cost” and “Projected Administrative Expense” and subtract the “State Fire Aid,” “Member Dues,” “5% of Projected Assets at December 31, 2004” and “10% of Surplus.” A positive number denotes the required municipal contribution amount to be paid to the relief association in 2005, while a negative number denotes no required contribution in 2005.

Section B – If Deficit

Only complete this section if the relief association has a deficit (Line 7 is negative).

1. Please open to the Deficit Table on Page 4 of the SC-03. Copy each amount under the “Original Amount” column in the SC-03 to the “Original Amount” column in the SC-04. Do not adjust the original amounts.
2. To find the amount retired, refer to the “Amt Retired 12/31/2003” column in the deficit table in the SC-03. Add 10% of the original amount to the amount retired on the SC-03 for each year that lists an amount in that column and enter the new amount into the “Amt Retired 12/31/04” column for the 1999 row in the deficit table in the SC-04. For example, if the SC-03 has \$2,000 in the “Original Amount” column and \$800 in the “Amt Retired 12/31/2003” column, add 10% of \$2,000 (\$200) to the \$800 and enter the new amount (\$1,000) in the “Amt Retired 12/31/04” column for the 1999 row. The number in the “Original Amount” column should always stay the same if the deficit for that year has not been fully amortized.
3. Subtract the amount in the “Amt Retired 12/31/04” column from the “Original Amount” column and enter the result in the “Left to Retire 1/1/05” column. Please note that the deficit for that year has been retired if the result is less than zero. If this is the case, the entire row for that year should be deleted.
4. In row “A” of the box to the right of the Deficit Table, please enter the deficit (Line 7) the relief association is projecting as a positive number.
5. In row “B” of the box, enter the total amount from the “Left to Retire 1/1/05” column.
6. Subtract row “B” from row “A” and enter the amount into row “C” of the box. If row C is positive, this is the new additional deficit for 2004. Enter the amount in the “Original Amount” and “Left to Retire 1/1/05” columns in the 2004 row and proceed to step 8 of these directions. If line “C” is negative, please continue to the next step of these instructions.
7. If line “C” is negative, the deficit amortization table must be adjusted. To do this, subtract line “C” from the oldest year’s amount in the “Left to Retire 1/1/05” column. The amount subtracted from this column is now retired and should be added to the “Amt Retired 12/31/04” column. If the amount left to retire in the “Left to Retire 1/1/05” column reaches zero, then that entire row for that year should be deleted. If there is a remaining amount after subtracting line “C” from the oldest year’s amount in the “Left to

Retire 1/1/05” column, take the remainder and subtract from the next oldest year’s amount. Continue this process until line “C” is zero.

8. Please total the “Original Amount,” “Amt Retired 12/31/04” and “Left to Retire 1/1/05” columns and enter in the “Totals” row.
9. On Line 15, multiply the total “Original Amount” from the Deficit Table by 0.10 and enter the result.
10. On Line 16, enter the normal cost from Page 3, cell C.
11. On Line 17, enter the projected administrative expenses by multiplying the total administrative expenditures amount reported on Page 4 of the RF-03 by 1.035.
12. On Line 18, enter the state fire aid using the amount received or anticipated to be received in 2003. This can be found on Page 4 of the RF-03.
13. On Line 19, enter the amount of member dues already received in 2004 plus any additional amount to be received in 2004.
14. On Line 20, multiply Line 4 of Page 3 of the SC-04 by 0.05 and enter the result.
15. On Line 21, enter the municipal contribution by adding the “Amortization of Deficit,” “Normal Cost” and “Projected Administrative Expense” and subtracting the “State Fire Aid,” “Member Dues,” “5% of Projected Assets at December 31, 2004.” A positive number denotes the required municipal contribution amount to be paid to the relief association in 2005, while a negative number denotes no required contribution in 2005.

Page 5

The purpose of this page is for the relief association to certify that the SC-04 was prepared according to state law and that the 2005 municipal contribution amount is correct based on the financial requirements of the Special Fund. Please have the appropriate relief association officers and municipal clerk, if the relief association is affiliated with a municipality, sign and date.

Reviewing and Printing

After you have reviewed the SC-04 for errors, please retain a copy for the relief association and mail or fax the printed signed original to:

**State Auditor's Office
Pension Division
525 Park Street, Suite 500
St. Paul, MN 55103**

**Fax: 651-282-5298
Phone: 651-282-6110**

Congratulations on completing the SC-04!

Table I

Accrued Liability Calculation Table

Cumulative Years of Service	(1) Current Benefit Per Year of Service	(2) Multiplication Factor	(3) Accrued Liability
1	\$ _____ X	0.60	=
2	\$ _____ X	1.24	=
3	\$ _____ X	1.90	=
4	\$ _____ X	2.60	=
5	\$ _____ X	3.34	=
6	\$ _____ X	4.10	=
7	\$ _____ X	4.92	=
8	\$ _____ X	5.76	=
9	\$ _____ X	6.66	=
10	\$ _____ X	7.60	=
11	\$ _____ X	8.58	=
12	\$ _____ X	9.62	=
13	\$ _____ X	10.70	=
14	\$ _____ X	11.84	=
15	\$ _____ X	13.04	=
16	\$ _____ X	14.28	=
17	\$ _____ X	15.60	=
18	\$ _____ X	16.98	=
19	\$ _____ X	18.44	=
20	\$ _____ X	20.00	=
21 and after	\$ _____ X	number of years times yearly amount	=

Find the years of service on the table for each active member (Page 1 and 1a, if applicable) then multiply the relief association's annual benefit level by the corresponding multiplication factor in the third column. Enter the result in the 2004 column. For 2005, repeat the procedure using the years of active service for 2005 (e.g. for 16 years: 14.28 factor times \$250 benefit = 3,570).

Table II

Partial Vesting Calculation Table

Completed Years of Service (5 years is the minimum for partial vesting purposes)	Nonforfeitable Percentage of Yearly Benefit
5	40%
6	44%
7	48%
8	52%
9	56%
10	60%
11	64%
12	68%
13	72%
14	76%
15	80%
16	84%
17	88%
18	92%
19	96%
20 and thereafter	100%

Follow the example to compute each member's deferred pension amount. Please note that the bylaws may be more restrictive than the table, but may not allow a greater percentage than the table.

Example: A member leaves active service after 10 years and the benefit level at the time of separation is \$100. The bylaws allow for partial vesting and follow the table shown above.

To find the base pension amount, multiply the years of active service by the benefit level in effect at the time of separation from active service: \$100 per year (10 years x \$100 = \$1,000). Refer to the Partial Vesting Table above to find the non-forfeitable percentage (10 years equals 60%). Thus, \$1,000 times 60% equals a base service pension of \$600. Add any applicable interest to the base pension and enter the result on the "2004 Estimated Liability" line.

VOLUNTEER FIRE RELIEF ASSOCIATION

FINANCIAL, INVESTMENT AND PLAN INFORMATION FOR THE YEAR ENDED 12/31/03

(Office use only)

Please provide the address and telephone numbers for the work location(s) at which you conduct relief association business. Please notify the State Auditor's Office by mail or telephone (651-282-6110) of any changes to the information. Delays in receiving important correspondence or receipt of state fire aid may result from out-of-date contact records.

Check a box below to indicate which Relief Association Officer is the Primary Contact. (The primary contact will receive correspondence and be contacted if there are any questions.)

President: Name, Business Address, Business Telephone, Fax, Business Email

Secretary: Name, Business Address, Business Telephone, Fax, Business Email

Treasurer: Name, Business Address, Business Telephone, Fax, Business Email

If applicable, Secretary of the independent nonprofit firefighting corporation:

Name, Business Address, Business Telephone, Fax, Business Email

A. Fire Department Affiliation & Member Counts

The Fire Relief is associated with (*check one*):

- A municipality which has a fire department, **OR**
- An independent nonprofit firefighting corporation which *contracts with* municipalities.

Fill in the appropriate number:

- Active members in the Relief Association
- Inactive members who are deferred
- Other inactive members (medical and other leave)
- Total Active + Inactive with Relief**
- Lump sum service distributions in this report year
- Lump sum survivor distributions in this report year
- Lump sum disability distributions in this report year
- Monthly benefit recipients (retired, disabled and survivor)

B. Vesting & Ancillary Benefits

(Must be stated in bylaws)

- Years active in fire dept. required for full vesting
- Years active in relief required for full vesting

Partial vesting in bylaws? Y N

- Minimum years active in fire dept. to vest
- Minimum years active in relief to vest
- Minimum age to receive retirement benefits

Other Benefits

	<u>Amount</u>	<u>Per</u>
Short-term disability	\$ <input type="text"/> /	<input type="text"/>
Long-term disability	\$ <input type="text"/> /	<input type="text"/>
Survivor benefit	\$ <input type="text"/> /	<input type="text"/>
Funeral benefit	\$ <input type="text"/> /	<input type="text"/>

C. Plan Type & Information

Check one box and complete the appropriate information for your plan type.

Defined Benefit *Lump Sum*

Benefit payable for each year of service	\$ <input type="text"/>
Date of most recent actuarial valuation	<input type="text"/>
Benefit per month per year of service	\$ <input type="text"/>

Defined Benefit *Monthly**

Defined Benefit *Monthly*/Lump Sum*

* You must attach an ACTUARIAL VALUATION if one was prepared this year. An actuarial valuation must be prepared *every other year*. In addition, an updated actuarial valuation must be prepared *each time you change your benefit*.

Defined Contribution

You must attach an ALLOCATION TABLE showing the name of each member, the beginning account balance for each account, allocations to each account for 2003, and ending account balance. You may use the optional table or your own form.

D. Bonding, Bylaws & Resolutions

- Is treasurer bonded for at least 10% of assets? Y N Amount \$
If not, increase the bond and record here: *New Amount* \$ *Date*
- Is the secretary bonded? Y N Amount \$
- Did you amend your bylaws for 2003? Y N If "Yes," you must attach a copy to this report.
- Did you modify your benefits for 2003? Y N If "Yes," you must attach a copy of your city council or independent nonprofit board resolution approving the change, along with a copy of the relief's amended bylaws.

(Round all amounts to nearest dollar)

	Special Fund	General Fund
Cash <i>(including all non-interest bearing accounts at banks, credit unions or thrift institutions)</i>		
Certificates of Deposit <i>(time deposits)</i>		
Other interest bearing accounts <i>(at banks, credit unions or thrifts, including Money Market Accounts)</i>		
Treasury Bonds & Bills		
Domestic Stock		
International Stock		
Corporate Bonds <i>(domestic)</i>		
Government Bonds <i>(domestic)</i>		
Corporate and Government Bonds <i>(international)</i>		
Venture Capital, Resource or Real Estate Limited Partnerships		
State Board of Investment <i>(List accounts below)</i>		
Mutual Funds - <i>including Money Market mutual funds (List below)</i>		
Other - <i>(describe)</i>		

Total Investments at 12/31/03 \$ _____ \$ _____

List SBI accounts and mutual funds - Special Fund assets only *(Use next page if additional space is needed)*

Ticker Symbol	Fund / Account Name (as listed on prospectus)	Dollar Amount at 12/31/03

Contact for mutual fund information : Name: _____
 Business Name: _____
 Business Telephone: _____
 Business Email: _____

	<i>Special Fund</i>	<i>General Fund</i>
A. TOTAL NET ASSETS AS OF DEC. 31, 2002		
REVENUES - 2003		
State Fire Aid		
State 10% Supplemental Reimbursement		
Municipal / Independent Fire Department Contributions		
Member Contributions / Dues		
Interest & Dividends		
Appreciation / (Depreciation) in Fair Market Value (<i>Realized or Unrealized</i>)		
<i>LESS</i> : Investment Management Fees		
Fundraising Revenue		
Outside Donations - (<i>Attach sheet with donor names</i>)		
Other Income - (<i>List on separate sheet</i>)		
B. TOTAL REVENUES		
BENEFIT EXPENDITURES - 2003		
Service Pensions - Retirees		
Service Pensions - Monthly		
Service Pensions - Survivors		
Service Pensions - Disabled		
Illness or Short-term Disability		
Funeral Benefit		
1. TOTAL BENEFIT EXPENDITURES		
ADMINISTRATIVE EXPENDITURES - 2003		
Salary		
Conventions & Meetings		
Dues		
Training		
Professional Fees (Actuarial, Audit and Legal)		
Bond		
Investment Performance Evaluation		
Other Expenditures - (<i>List on separate sheet</i>)		
2. TOTAL ADMINISTRATIVE EXPENDITURES		
C. TOTAL EXPENDITURES (1 + 2)		
D. TRANSFERS (<i>Can be made from General Fund to Special Fund only</i>)		
E. TOTAL NET ASSETS AT DEC. 31, 2003 (A + B - C +/- D)* ...		

* Total Net Assets must equal Total Investments from Section 2, plus Accounts Receivable, Interest or Dividends Receivable, and Other Assets (Section 3F), minus Accounts Payable (Section 3F). Treasurer's Bond must be at least 10% of Line E.

F. SELECTED ASSETS AND LIABILITIES

	Special Fund	General Fund
Accounts Receivable (Other than interest income receivable)		
Interest or Dividends Receivable		
Other Assets		
Accounts Payable or Other Liabilities		
Accrued Liability - 2003		

G. PENSION PAYMENTS: DEFINED BENEFIT LUMP SUM AND DEFINED CONTRIBUTION PLANS

Name	Benefit Type	Date of Birth mm/dd/yy	Entry Date mm/dd/yy	Separation Date mm/dd/yy	Leaves of		Vesting %	Yearly Benefit Amount	Regular Retirement Benefit	Supplemental 10% Benefit Max = \$1000	Total Benefit
					Absence	Years					
					YY	MM					
					YY	MM					
					YY	MM					
					YY	MM					
					YY	MM					
					YY	MM					
Subtotal - additional pages											

GRAND TOTAL BENEFIT PAYMENTS

(For Lump Sum and Defined Contribution Plans, Total Benefit Payments must equal "Total Benefit Expenditures" on page 4)
(If more than 5 members paid out, list additional members on Page 5a)

Benefit Type Codes
A Service Pension - Active, Fully Vested
B Service Pension - Active, Partially Vested
C Service Pension - Deferred, Fully Vested
D Service Pension - Deferred, Partially Vested
E Survivor Benefit
F Illness, Short-term Disability
G Long-term or Permanent Disability
H Funeral Benefit

Description of Other Columns
Date of Birth = Date of birth of member. (mm/dd/yy)
Entry & Separation Date = Dates member began and ended service with fire department. (mm/dd/yy)
Leaves of Absence = Cumulative time in leave status in years, months or combination from fire department.
Total Years = Years of service less leaves of absence with fire department. Only use months if partial years are allowed in by/laws.
Vesting % = Percentage due to member per by/law provisions.
Yearly Benefit Amount = Amount per year of service used to compute regular benefit. This amount should correspond with the benefit level specified in the by/laws of the relief association at the time the member terminated active service.
Regular Retirement Benefit = Years x Yearly Benefit x Vesting %.
Supplemental = Benefit under Minn. Stat. § 424A.10.
Total Benefit = Regular + Supplemental + Deferred Interest, if any.

RELIEF & MUNICIPAL CERTIFICATION

We certify that to the best of our knowledge and belief, the information presented in this report is true and accurate:

Signature: RELIEF ASSOCIATION OFFICER DATE

PRINT: Name and Title of Relief Association Officer

Signature: MUNICIPAL CLERK DATE BUSINESS TELEPHONE

(If relief is affiliated with an Independent Firefighting Corporation serving more than one community, the clerk for the largest municipality must sign.)

Signature: SECRETARY, INDEPENDENT FIREFIGHTING CORPORATION DATE

(If applicable)

AUDITOR OR ACCOUNTANT CERTIFICATION

ASSOCIATIONS WITH ASSETS AND LIABILITIES LESS THAN \$200,000

An independent accountant may certify the reporting form below or, if qualified as a licensed or certified public accountant, provide a separate attestation report by March 31, 2004.

Pursuant to Minn. Stat. § 69.051, subd. 1a(b), I have examined the preceding statement of revenues, expenditures/expenses and total net assets (including investment information) of the Special Fund and the General Fund, and hereby certify this financial information in preceding Sections 2 and 3, is presented in conformity with Minn. Stat. § 69.051, subd. 1a(a), except if noted on the signed, dated sheet attached.

NAME OF AUDITOR / ACCOUNTANT (PRINT) NAME OF FIRM (PRINT)

ADDRESS OF FIRM (PRINT)

AUDITOR / ACCOUNTANT SIGNATURE DATE BUSINESS TELEPHONE

FAX NUMBER EMAIL ADDRESS

ASSOCIATIONS WITH ASSETS OR LIABILITIES OF AT LEAST \$200,000

Pursuant to Minn. § 69.051, subd. 1(3), a certified public accountant, public accountant, or the state auditor must attest to, and submit, audited financial statement of the relief association to the State Auditor's Office. The Reporting Form and audit report must be submitted by June 30, 2004.

Send original report with appropriate signatures to:

Office of the State Auditor
Pension Division • 525 Park Street, Suite 500 • St. Paul, MN 55103
Telephone: (651) 282-6110 • Fax: (651) 282-5298

Please retain a copy of this form for your records.

PENSION PAYMENTS CONTINUED FROM PAGE 5:

(Include only if more than 5 benefit payments were made.)

Name	Benefit Type	Date of Birth	Entry Date	Separation Date	Leaves of Absence		Total Years	Vesting %	Yearly Benefit Amount	Regular Retirement Benefit	Supplemental 10% Benefit	Total Benefit
					mm/dd/yy	mm/dd/yy						
SUBTOTAL - BENEFIT PAYMENTS THIS PAGE.....												

(For Lump Sum and Defined Contribution Plans, Total Benefit Payments must equal "Total Benefit Expenditures" on page 4)
 (If more than 6 members paid out, list extras on continuation sheet)

Benefit Type Codes
A Service Pension - Active, Fully Vested
B Service Pension - Active, Partially Vested
C Service Pension - Deferred, Fully Vested
D Service Pension - Deferred, Partially Vested
E Survivor Benefit
F Illness, Short-term Disability
G Long-term or Permanent Disability
H Funeral Benefit

Description of Other Columns
Date of Birth = Date of birth of member. (mm/dd/yy)
Entry & Separation Date = Dates member began and ended service with fire department. (mm/dd/yy)
Leaves of Absence = Cumulative time in leave status in years, months or combination from fire department.
Total Years = Years of service, less leaves of absence with fire department. Only use months if partial years are allowed in bylaws.
Vesting % = Percentage due to member per bylaw provisions.
Yearly Benefit Amount = Amount per year of service used to compute regular benefit. This amount should correspond with the benefit level specified in the bylaws of the relief association at the time the member terminated active service.
Regular Retirement Benefit = Years x Yearly Benefit x Vesting %.
Supplemental = Benefit under Minn. Stat. § 424A.10.
Total Benefit = Regular + Supplemental + Deferred Interest, if any.

Instructions for Reporting Form 2003 (Form RF-03)

These instructions are intended for those who are completing Form RF-03 for the relief association that offers a defined contribution or defined benefit lump sum, monthly or monthly/lump sum combination service pension. The RF-03, which consists of member, plan, investment and financial information, is a required form that must be submitted to the State Auditor's Office by March 31 if plan assets and liabilities are less than \$200,000 or June 30 if plan assets or liabilities are at least \$200,000. All data must be reported as of December 31, 2003.

Since the RF-03 has changed from its 2002 format, these instructions are intended for both those who are unfamiliar as well as those experienced with the Reporting Form. Please carefully read each section to complete accordingly. If you have questions, please call the Pension Division at 651-282-6110 for assistance. Once you have completed the RF-03, please mail or fax to:

**Office of the State Auditor
Pension Division
525 Park Street, Suite 500
St. Paul, MN 55103**

Fax: 651-282-5298

Materials

Before you begin completing the RF-03, you will need to gather the following:

- CD-ROM containing RF-03, or if completing by hand, the paper RF-03,
- Contact information for the relief association officers,
- An up-to-date copy of the relief association bylaws as of December 31, 2003,
- A roster of the relief association members as of December 31, 2003,
- Bank statements for the Special Fund and General Fund,
- Investment statements, including ticker symbols for any mutual funds,
- Payout information for any members paid during 2003,
- A copy of the 2002 Reporting Form (RF-02), and
- A copy of the 2003/2004 Schedules I&II (SC-03).

After you have gathered the necessary materials, you can begin by proceeding to the next page of these instructions.

Page 1

Materials Needed: Contact information for the relief association officers.

The purpose of Page 1 is for you to provide the State Auditor's Office with contact information for each of the relief association officers. The State Auditor's Office uses this information to contact the relief association if anything is needed or to mail necessary paperwork. Please make sure the contact information is complete and up-to-date or delays might occur that affect timely receipt of state fire aid.

1. Please enter the name, address, telephone, fax and email address for the President, Secretary and Treasurer of the relief association. The contact information you provide for each officer should be the location and number the officer would use to conduct relief association business. The officers should be able to be reached during the day at the contact information provided.
2. Please check *one* box to indicate which relief association officer is the primary contact. The primary contact will receive correspondence and be contacted if the State Auditor's Office has questions.
3. If the relief association is affiliated with a municipality, you may proceed to Page 2 and skip the Secretary of the independent nonprofit firefighting corporation contact information. If the relief association is associated with an independent nonprofit firefighting corporation, please complete the contact information as you did with the other officers, and then proceed to Page 2. The Secretary of the independent nonprofit firefighting corporation cannot be the primary contact person.

Page 2

The purpose of Page 2 is to provide the State Auditor's Office with information about the composition, benefits, plan type, and bond of the relief association. Page 2 is divided into four sections, A through D, and instructions are given for each section.

A. Fire Department Affiliation & Member Counts

Materials Needed: A roster of relief association members as of December 31, 2003.

1. Please check whether the relief association is associated with a municipality that has a fire department or if the relief is associated with an independent nonprofit firefighting corporation that contracts with municipalities. If you are uncertain, the fire department bylaws and/or articles of incorporation should help determine the type.
2. Enter the number of active, inactive and other inactive members in the right column. When entering membership numbers, remember that the numbers are for the relief association only (not the fire department) as of December 31, 2003. Note that these numbers may differ from those numbers on the SC-03.

3. Enter the number of distributions paid to any members or their beneficiaries during the year 2003. These numbers should correspond to the members listed on Page 5. Please note that only monthly or monthly/lump sum combination plans should complete the monthly benefit recipient row.

B. Vesting & Ancillary Benefits

Materials Needed: The most recent copy of the relief association bylaws as of December 31, 2003.

The information you enter must be stated in the most recent version of the relief association's bylaws as of December 31, 2003. If the information provided in the relief association's bylaws is no longer current, a copy of the bylaws incorporating the new amendment(s) and applicable approval(s) must be sent to the State Auditor's Office.

1. Enter the years of active service in the fire department and relief association required for full vesting. Please note that state statutes require a relief association member to have at least 20 years of active service with the fire department and a minimum of 5 years with the relief association to fully vest.
2. Check next to the "Y" (yes) or "N" (no) whether the bylaws allow for partial vesting and enter the minimum years to vest and the minimum age required to receive benefits. Please note that state statutes require a relief association member to be at least 50 years old to receive retirement benefits, and have at least 5 years of active service in the fire department and at least 5 years in the relief association to vest.
3. Only complete the following "Other Benefits" section if the relief association offers them. Enter the amount of "Short-term Disability" offered and whether it is paid per day, week, month or other. Enter the amount of "Long-term Disability" offered and whether it is paid per month, year of service, balance of account, or other. Enter the amount of the "Survivor Benefit" offered and whether it is paid per month, year of service, balance of account, or other. Finally, enter the amount of the "Funeral Benefit" offered and whether it is paid as a lump sum or other.

Please note that a survivor benefit is different than a funeral benefit. Usually, a funeral benefit is provided to cover funeral expenses and is a set amount not dependent on years of service or benefit level.

C. Plan Type & Information

Materials Needed: The most recent copy of the relief association bylaws as of December 31, 2003.

1. Please check whether the relief association is a defined benefit lump sum, monthly, monthly/lump sum or defined contribution plan type. If the relief association is a defined

benefit *lump sum* plan type, enter the benefit amount payable for each year of service in the first row of the right hand column. If the relief association is a *monthly* plan type, enter the date of the most recent actuarial valuation in the second row of the right hand column and the benefit per month per year of service in the third row. If the relief association is a defined benefit *monthly/lump sum combination* plan type, you should complete all three rows. If the relief association is a *defined contribution* plan type, you must attach an allocation table as specified on the RF-03.

D. Bonding, Bylaws & Resolutions

1. State law requires treasurers to be bonded for a minimum of 10 percent of the relief association assets, up to a bond amount of \$500,000. Please report whether the relief association's treasurer is bonded for at least 10 percent of the Special Fund assets (as of December 31, 2003) by checking next to the "Y" (yes) or "N" (no).
2. Enter whether the secretary is bonded and if so, the amount of the bond. Please note that the Secretary of the relief association is not required to be bonded.
3. Enter whether the relief association amended its bylaws for 2003. If so, a copy of the new bylaws incorporating the amendment(s), minutes and applicable approval(s) must be sent to the State Auditor's Office.
4. Enter whether the relief association modified its benefits for 2003. If so, a copy of the city council or independent nonprofit board resolution approving the change, with a copy of the relief association's amended bylaws and minutes must be attached. Please proceed to Page 3 after this step is completed.

Page 3

Materials Needed: Investment Statements, including ticker symbols for any mutual funds.

The purpose of Page 3 is for the relief association to report the year-end market value for each asset class for both the Special Fund and General Fund. Please list the market value of the investment on December 31, 2003. The market value does not include accrued interest. If the market value is not available, you may report the original cost. Note that all amounts should be *rounded to the nearest dollar*.

1. Looking at the relief association's year-end statements, enter the value in each asset row for both the Special Fund and General Fund.
2. If you have amounts listed in the "Mutual Funds," "State Board of Investment," or "Other" lines, please enter the ticker symbol (e.g., MCQSX), the precise fund or account name (e.g., Mader Small Cap Fund), fund class (e.g. class A, B, or C), and dollar amount (e.g., \$30,126) as of December 31, 2003 on the bottom section of the page. Note that the Mutual Fund family name (e.g., "Mader") is not sufficient.

3. Enter the contact information for mutual fund information at the bottom of Page 3. The State Auditor's Office may contact this person in regard to the relief association's mutual funds. Please proceed to Page 4 after this step is complete.

Page 4

Materials Needed: A copy of the RF-02, bank and investment statements for the Special Fund and General Fund, and payout information for any members paid in 2003.

The purpose of Page 4 is to report the revenues and expenditures the relief association incurred in 2003 for both the Special Fund and General Fund. All revenue and expenditure figures must be as of December 31, 2003.

Revenues - 2003

1. Look on Page 4 of the RF-02 to find the total net assets at December 31, 2002 and enter this figure in the first column on the RF-03 titled "Total Net Assets as of Dec. 31, 2002." The ending 2002 balance should equal the beginning 2003 balance. Confirm that this amount matches the ending asset value on the relevant statements.
2. Enter the amount of state fire aid that the relief association received or should have received in 2003 in the "State Fire Aid" row, excluding supplemental reimbursements. If the state fire aid was not received in 2003, enter the amount the relief association should have received in this row and also list it as a receivable on Page 5.
3. Enter the amount of supplemental reimbursements for 2003 in the "State 10% Supplemental Reimbursement" row. This is separate from state fire aid and represents a reimbursement made to the relief association for qualified supplemental benefit payments made to members.
4. Enter the amount of money received from the municipality, whether mandatory or voluntary, and any township payments to the Special Fund in the "Municipal/Independent Fire Department Contributions" row. If the relief association is associated with an independent nonprofit firefighting corporation, enter the corporation's contribution. Please note that according to state law, *money received from municipalities must be credited to the Special Fund.*
5. Enter the amounts of any member contributions and/or dues provided by relief association members in the "Member Contributions/Dues" row. You should review the relief association's bylaws to ensure that the money was deposited into the correct account.
6. Enter all interest and dividends received in 2003 from investments in the "Interest & Dividends" row. This includes interest that was earned in 2003, but not credited to the account until 2004. This accrued interest also will be reported on Page 5.

7. In the “Appreciation/(Depreciation) in Fair Market Value” row, enter the appreciation or depreciation (marked by parentheses) of the relief association’s investments. This includes realized gains and losses on investments that were bought and sold during the year, netted against unrealized gains and losses.
8. Enter any periodic money manager fees, brokerage or investment advisor fees, front-end loads, deferred sales charges and other investment management fees in the “LESS: Investment Management Fees” row.
9. Enter any fundraising revenues, outside donations and other income in the corresponding rows. No municipal money can be donated to the General Fund and any municipal money donated to the Special Fund must be included on the “Municipal/Independent Fire Department Contributions” line. Please remember to attach a sheet with a list of donor names and sources for other income.

Benefit Expenditures - 2003

10. Enter the total amount of service pensions paid to defined benefit lump sum or defined contribution retirees in the first row. Members receiving monthly benefits must be entered in the second row. Complete the rest of the service pensions, disability and funeral benefit rows accordingly.

Administrative Expenditures - 2003

11. Enter administrative expenditures for 2003 by the categories given. Note that an Investment Performance Evaluation includes expenses for the performance evaluation of investment results (i.e., rates of return calculations, comparison of investment results to benchmarks, etc.). If you cannot find a category for an administrative expense, enter it in “Other Expenditures” and write its description on a separate sheet of paper.

Lines C, D and E

12. Line C, “Total Expenditures,” is calculated by adding the “Total Benefit Expenditures” and “Total Administrative Expenditures” lines.
13. Enter any transfers made in 2003 in line D, “Transfers.” Note that transfers can only be made from the General Fund to the Special Fund.
14. Line E, “Total Net Assets,” is calculated by adding lines A and B, subtracting line C, and adding or subtracting line D. Please go back to Page 2 to make sure the treasurer is bonded for at least 10 percent of the total net assets. Proceed to Page 5 after this is complete.

Page 5

Materials Needed: Copies of the RF-02 and SC-03, payout information for any members paid in 2003, bank and investment statements for the Special Fund and General Fund.

The purpose of Page 5 is for you to continue reporting financial information for the relief association, including any pension payments made in 2003.

F. Selected Assets and Liabilities

1. Enter any outstanding amounts owed to the relief association at year-end, such as state fire aid or supplemental benefit reimbursements, but not received until after December 31, 2003, in the "Accounts Receivable" row. Note that all 2003 accounts receivable must be listed in the revenues section on Page 4 of the RF-03. All accounts receivable on the RF-02 that were not received in 2003 must be included in this row.
2. Enter any interest or dividends earned in 2003 but not received until after December 31, 2003 in the "Interest or Dividends Receivable" row.
3. Enter any Other Assets, such as prepaid expenses, net fixed assets or inventory in the "Other Assets" row.
4. Enter any outstanding amounts owed to vendors for services or goods provided, or any outstanding pension amounts payable to a retiree at year-end, in the "Accounts Payable or Other Liabilities" row. Note that all 2003 accounts payable must be listed in the expenditures section on Page 4 of the RF-03. All accounts payable on the RF-02 that were not paid in 2003 should be included in this row.
5. The 2003 accrued liability is based on the SC-03 information. Please note that the number may be adjusted for any pension payments that were made after the SC-03 was completed.
6. After you have completed Section F, go back to Pages 3 and 4 to check if the year-end figures tie with one another. To check, take "Total Investments at 12/31/03" on Page 3, add any accounts receivable, interest or dividends receivable, and other assets from Page 5, section F, and subtract any accounts payable from Page 5, section F. This number must equal the "Total Assets at Dec. 31, 2003" on Page 4. If it does not, the form has been completed incorrectly and you should investigate the discrepancy before continuing.

G. Pension Payments

Only relief associations that have defined benefit lump sum or monthly/lump sum combination and defined contribution plans must complete this section. Monthly and monthly/lump sum

combination plans should complete the “Monthly Benefit Payment” sheet attached to the RF-03 for recipients of *monthly benefits*. When completing this section, remember to carefully read the “Description of Other Columns” at the bottom right-hand corner of the page. Please carefully review the relief association’s bylaws for information on service requirements and vesting percentages. Make sure the “Grand Total Benefit Payments” on Page 5 equals the “Total Benefit Expenditures” on Page 4 of the RF-02. Page 5a is available if you need extra space. Please proceed to Page 6 after this step is complete.

Page 6

The purpose of Page 6 is for an officer of the relief association and the municipal clerk to certify that the information contained in the RF-03 is true and accurate. For those relief associations that have less than \$200,000 in assets and liabilities, an independent public accountant must certify that that he or she has examined the relevant information. If the relief association has at least \$200,000 in assets or liabilities, an audit prepared by an independent public accountant must be completed and sent to the State Auditor’s Office with the RF-03.

Checklist and Printing

Review the “Data Check Page” for data errors. If something appears to be completed inaccurately, go back to the form and double-check that it has been entered correctly.

After you have reviewed the checklist, go to Page 1 of the RF-03 and click the “Print Form” icon at the top of the page if you are using the electronic version. Please retain a copy for the relief association and mail the printed version of the RF-03 with the other completed forms to the address shown on the first page of these instructions.

Congratulations on completing the RF-03!

Maximum Benefit Worksheet

Relief Name: _____

1. Circle your plan type: Lump Sum Monthly Monthly/Lump Sum

2. Enter data in columns A, B, C and D for each year requested.

	A	B	C	D	E
	State Fire Aid (Received or Receivable)	Municipal Contribution	10% of Surplus *	Active Members in Relief Association	Per Year Average [(A + B + C) / D]
	(From RF-03)	(From RF-03)	(SC-03 or Actuarial)	(From RF-03)	
2003					
	(From RF-02)	(From RF-02)	(SC-02 or Actuarial)	(From RF-02)	
2002					
	(From RF-01)	(From RF-01)	(SC-01 or Actuarial)	(From RF-01)	
2001					

* If deficit for the year, leave blank.

Average available financing per active member for the most recent 3-year period: _____
(sum of column E divided by 3)

Maximum Lump Sum Benefit Level under Minn. Stat. § 424A.02, subd. 3 _____

Maximum Monthly Benefit Level under Minn. Stat. § 424A.02, subd. 3 _____

Relief Officer Certification

On or before August 1, the average amount of available financing per active member for the most recent three-year period was calculated in accordance with Minn. Stat. § 424A.02, subd. 3 and certified to the governing body of the applicable qualified municipality.

Signature of Relief Association Officer

Date

Print Name and Title

Please retain a copy of this form and return the signed original to: State Auditor's Office, Pension Division, 525 Park Street, Suite 500, Saint Paul, MN 55103. Fax: (651) 282-5298 Phone: (651) 282-6110

Instructions for Maximum Benefit Worksheet

These instructions are intended for those who are completing the Maximum Benefit Worksheet for the relief association that offers a defined benefit lump sum or monthly service pension. The Maximum Benefit Worksheet is provided to relief associations to determine the average available financing per active member, which is used to determine the maximum benefit level. The Relief Association must certify to the municipality the Maximum Benefit Worksheet by August 1.

Please refer to these instructions whether you are completing the paper or automated version of the Maximum Benefit Worksheet.

Plan Information

1. Please select or write the relief association name.
2. Please select or circle which type of benefit the relief association offers.

Data Table

1. Please type or write the state fire aid amounts either received or receivable in column A. These amounts should be taken from Page 4 of the RF-03 (2003 Reporting Form), RF-02 and RF-01 and entered on the corresponding line for each year. Do not include supplemental benefit reimbursements.
2. Using the same Reporting Forms as you did for column A, enter in column B the amount of municipal or independent fire department contributions shown for each of the three years, whether required or voluntary.
3. If the relief association completes the Schedule form, report 10% of the surplus in column C for each year. If the Schedules show a deficit, please leave the column blank. If the relief association offers or pays a monthly benefit, report 10% of the surplus from the actuarial valuation. If the actuarial valuation shows a deficit, please leave the column blank.
4. Using the same Reporting Forms as you did for columns A and B, enter in column D the number of active members in the relief association as reported on Page 2.

If you are using the automated Maximum Benefit Level Worksheet, the remainder of the worksheet is automatically calculated for you. You may proceed to the "Reviewing and Printing" section of these instructions. If you are using the paper version, please continue to step 5.

5. For each year, add columns A, B, and C and divide by column D to find the average available financing per active member. Enter this amount in column E for each year.

Maximum Benefit

1. To find the “Average available financing per active member for the most recent three-year period,” sum column E and divide by three.
2. To find the maximum benefit level under Minn. Stat. § 424A.02, subd. 3, please refer to Chart 1 if the relief association offers a *lump sum* benefit or Chart 2 if the relief association offers a *monthly* benefit. Both charts are attached to these instructions.

Using the amount listed in the “Average available financing per active member for the most recent three-year period” line, find the two figures that the amount is between in the left column of either Chart 1 or Chart 2 and round to the smaller amount. You may *not* round up. For example, if the “Average available financing per active member for the most recent three-year period” line shows \$297 and the relief association is a lump sum plan, then the two figures that the \$297 is between are \$281 and \$302. The \$281 line must be used.

After the correct line is found, enter the amount located in the column to the right on the “Maximum Lump Sum Benefit Level under Minn. Stat. § 424A.02, subd. 3” or “Maximum Monthly Benefit Level under Minn. Stat. § 424A.02, subd. 3” line, depending on the type of benefit offered by the relief association. Using the previous example, you would enter \$520 on the “Maximum *Lump Sum* Benefit Level under Minn. Stat. § 424A.02, subd. 3” line.

Reviewing and Printing

After you have carefully reviewed the Maximum Benefit Worksheet, please retain a copy for the relief association and mail or fax the signed original to:

**State Auditor’s Office
Pension Division
525 Park Street, Suite 500
St. Paul, MN 55103**

**Fax: 651-282-5298
Phone: 651-282-6110**

Congratulations on completing the Maximum Benefit Worksheet!

Chart 1

Maximum Lump Sum Benefit Under 424A.02, Subd. 2

Minimum Amount of Available Financing per Firefighter	Maximum Service Pension Amount Payable for Each Year of Service	Minimum Amount of Available Financing per Firefighter	Maximum Service Pension Amount Payable for Each Year of Service
\$...	10	1134	2100
11	20	1188	2200
16	30	1242	2300
23	40	1296	2400
27	50	1350	2500
32	60	1404	2600
43	80	1458	2700
54	100	1512	2800
65	120	1566	2900
77	140	1620	3000
86	160	1672	3100
97	180	1726	3200
108	200	1753	3250
131	240	1780	3300
151	280	1820	3375
173	320	1834	3400
194	360	1888	3500
216	400	1942	3600
239	440	1996	3700
259	480	2023	3750
281	520	2050	3800
302	560	2104	3900
324	600	2158	4000
347	640	2212	4100
367	680	2265	4200
389	720	2319	4300
410	760	2373	4400
432	800	2427	4500
486	900	2481	4600
540	1000	2535	4700
594	1100	2589	4800
648	1200	2643	4900
702	1300	2679	5000
756	1400	2751	5100
810	1500	2805	5200
864	1600	2859	5300
918	1700	2913	5400
972	1800	2967	5500
1026	1900	3021	5600
1080	2000	3075	5700

Continued on Back

Chart 1 (continued)

Maximum Lump Sum Benefit Under 424A.02, Subd. 2

Minimum Amount of Available Financing per Firefighter	Maximum Service Pension Amount Payable for Each Year of Service
3129	5800
3183	5900
3237	6000
3291	6100
3345	6200
3399	6300
3453	6400
3507	6500
3561	6600
3615	6700
3669	6800
3723	6900
3777	7000
3831	7100
3885	7200
3939	7300
3993	7400
4047	7500

Chart 2

Maximum **Monthly** Benefit Under 424A.02, Subd. 2

Minimum Amount of Available Financing per Firefighter	Maximum Service Pension Amount Payable for Each Year of Service	Minimum Amount of Available Financing per Firefighter	Maximum Service Pension Amount Payable for Each Year of Service
\$...	\$0.25	2183	26.00
42	0.50	2267	27.00
84	1.00	2351	28.00
126	1.50	2436	29.00
168	2.00	2520	30.00
209	2.50	2604	31.00
252	3.00	2689	32.00
294	3.50	2773	33.00
335	4.00	2857	34.00
378	4.50	2942	35.00
420	5.00	3026	36.00
503	6.00	3110	37.00
587	7.00	3194	38.00
672	8.00	3278	39.00
755	9.00	3362	40.00
839	10.00	3446	41.00
923	11.00	3530	42.00
1007	12.00	3614	43.00
1090	13.00	3698	44.00
1175	14.00	3782	45.00
1259	15.00	3866	46.00
1342	16.00	3950	47.00
1427	17.00	4034	48.00
1510	18.00	4118	49.00
1594	19.00	4202	50.00
1677	20.00	4286	51.00
1762	21.00	4370	52.00
1845	22.00	4454	53.00
1888	22.50	4538	54.00
1929	23.00	4622	55.00
2014	24.00	4706	56.00
2098	25.00		

Monthly Benefit Payments

(Make additional copies as needed)

Name	Benefit Type	Date of Birth mm/dd/yy	Entry Date mm/dd/yy	Separation Date mm/dd/yy	Leaves of Absence		Total Years		Vesting %	Monthly Benefit Per Year of Service	Regular Monthly Retirement Benefit	Number of Months Paid	Total Benefit Paid in 2003
					YRS	mos	YRS	mos					
1.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													
13.													
14.													
15.													
16.													
17.													
18.													
19.													
20.													
21.													
22.													
23.													
24.													
25.													

SUBTOTAL OF ADDITIONAL PAGES (if necessary)

TOTAL MONTHLY BENEFITS PAID

Benefit Type Codes

- A Service Pension - Active, Fully Vested
- B Service Pension - Active, Partially Vested
- C Service Pension - Deferred, Fully Vested
- D Service Pension - Deferred, Partially Vested
- E Survivor Benefit
- F Illness, Short-term Disability
- G Long-term or Permanent Disability
- H Funeral Benefit

Description of Other Columns

Date of Birth = Date of birth of member. (mm/dd/yy)

Entry & Separation Date = Dates member began and ended service with fire department. (mm/dd/yy)

Leaves of Absence = Cumulative time in leave status from fire department in years, months or combination.

Total Years = Years of service, less leaves of absence from fire department. Only use months if partial years are allowed in bylaws.

Vesting % = Percentage due to member per bylaw provisions.

Monthly Benefit Amount Per Year of Service = Amount paid per month for each year of service used to compute regular monthly benefit.

Regular Monthly Retirement Benefit = Years x Monthly Benefit x Vesting %.

Number of Months Paid = The number of months in the year that the member was paid.

Total Benefit = Total benefit amount paid to the member in the reporting year.

**INVESTMENT DISCLOSURE REPORT FORM
(TOTAL MARKET VALUE *LESS THAN* \$10 MILLION)
FOR THE YEAR ENDED DECEMBER 31, 2003**

Public Pension Plan Name _____

Contact Person _____
Name Telephone

Investment Advisor/Broker _____
Name Telephone

- When completing the attached form, make sure the Public Pension Plan includes ALL SPECIAL FUND ACCOUNTS in each quarter's total portfolio market values including checking accounts, savings accounts, brokerage accounts, etc.
- If, on January 1, 2003, the Public Pension Plan's total market value of assets was less than \$10 million, and the fund has never filed using Form BID, the Public Pension Plan must file using Form SID. Once the Public Pension Plan equals or exceeds \$10 million in total market value, the Public Pension Plan must file Form BID. Once the Public Pension Plan has filed Form BID, it will be required to file Form BID in the future regardless of asset size.
- The Public Pension Plan may include computed time-weighted rates of return with the report, in addition to all other required information, as applicable. If returns are supplied, the method used to calculate rates of return must comply with that specified in law.

- | | <u>Yes</u> | <u>No</u> |
|--|------------|-----------|
| • Did the Public Pension Plan amend its investment policy statement in 2003? ..
(If yes, include a copy of the amended investment policy statement.) | _____ | _____ |
| • Has the Public Pension Plan collected and retained the following information:
(Please retain and be able to submit <u>individual</u> account or portfolio data to the State Auditor's Office on request.) | | |
| - The market value of each investment account and investment portfolio at the beginning of the calendar year and for each quarter pursuant to Minn. Stat. § 356.219, subd. 3(f)? | _____ | _____ |
| - The date and amount of each injection and withdrawal to each investment account and investment portfolio pursuant to Minn. Stat. §356.219, subd. 3(f)? | _____ | _____ |

Failure to file investment disclosure reporting forms as required by law will result in the withholding of all state fire aid or state appropriation to which the Public Pension Plan may otherwise be entitled (Minn. Stat. § 356.219).

Please retain a copy of this form for your records.

**INVESTMENT DISCLOSURE REPORT FORM
END OF YEAR ASSET ALLOCATION - 12/31/03**

Public Pension Plan Name _____

**Special Fund
Mkt Value at 12/31/03**

Cash (including all <u>non-interest</u> bearing accounts at banks, credit unions or thrift institutions)	
Certificates of Deposit (time deposits)	
<u>Other interest bearing</u> accounts at banks, credit unions, thrifts (includes money market accounts)	
Treasury Bonds and Bills	
Domestic Stock	
International Stock	
Corporate Bonds (domestic)	
Government Bonds (domestic)	
Corporate and Government Bonds (international)	
Venture Capital, Resource, or Real Estate Limited Partnerships	
State Board of Investment (SBI) - <i>List funds held at 12/31/03 below</i>	
Mutual Funds (Include Money Market mutual funds). List mutual funds held at 12/31/03 below.	
Other - (describe)	

Total Investments at 12/31/03 (Must equal 4th Quarter Ending Value - page 6) \$ _____

List SBI accounts and mutual funds (Use next page if additional space is needed)

Ticker Symbol	Fund / Account Name	Market Value at 12/31/03

Contact for mutual fund information: Name: _____
 Business Name: _____
 Business Telephone: _____
 Business Email: _____

Public Pension Plan Name _____

Beginning Market Value - December 31, 2002 \$ _____
(total fund)

Ending Market Value - March 31, 2003 \$ _____
(total fund)

1ST QUARTER CASH FLOWS				
Cash Flows In	If other, explain in this column	Date (MM/DD/YY)	OSA Use	Amount (in whole dollars)
Cash Flows Out	If other, explain in this column			
Investment Management Fees* Paid	If other, explain in this column			

Attach an additional sheet if more lines are needed for transactions.

* **Investment Management Fees** = Periodic Money Manager Fees, Brokerage Fees or Investment Advisor Fees, Front-end Loads, Deferred Sales Charges, etc.

Public Pension Plan Name _____

Beginning Market Value - March 31, 2003 \$ _____
(total fund)

Ending Market Value - June 30, 2003 \$ _____
(total fund)

2ND QUARTER CASH FLOWS				
Cash Flows In	If other, explain in this column	Date (MM/DD/YY)	OSA Use	Amount (in whole dollars)
Cash Flows Out	If other, explain in this column			
Investment Management Fees* Paid	If other, explain in this column			

Attach an additional sheet if more lines are needed for transactions.

* Investment Management Fees = Periodic Money Manager Fees, Brokerage Fees or Investment Advisor Fees, Front-end Loads, Deferred Sales Charges, etc.

Public Pension Plan Name _____

Beginning Market Value - June 30, 2003 \$ _____
(total fund)

Ending Market Value - September 30, 2003 \$ _____
(total fund)

3RD QUARTER CASH FLOWS				
Cash Flows In	If other, explain in this column	Date (MM/DD/YY)	OSA Use	Amount (in whole dollars)
Cash Flows Out	If other, explain in this column			
Investment Management Fees* Paid	If other, explain in this column			

Attach an additional sheet if more lines are needed for transactions.

* Investment Management Fees = Periodic Money Manager Fees, Brokerage Fees or Investment Advisor Fees, Front-end Loads, Deferred Sales Charges, etc.

Public Pension Plan Name _____

Beginning Market Value - September 30, 2003 \$ _____
(total fund)

Ending Market Value - December 31, 2003 \$ _____
(total fund)

4TH QUARTER CASH FLOWS				
Cash Flows In		Date	OSA Use	Amount
	If other, explain in this column	(MM/DD/YY)		(in whole dollars)
Cash Flows Out				
	If other, explain in this column			
Investment Management Fees* Paid				
	If other, explain in this column			

Attach an additional sheet if more lines are needed for transactions.

* Investment Management Fees = Periodic Money Manager Fees, Brokerage Fees or Investment Advisor Fees, Front-end Loads, Deferred Sales Charges, etc.