

**Minnesota Volunteer Firefighters'
Relief Associations
Compilation Report by Benefit Plan Type
Year Ended December 31, 1999**



December, 2000

**Pension Division
Office of the State Auditor
State of Minnesota**

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PREFACE

This report is a compilation of the annual financial reports for Minnesota volunteer fire relief associations for the year ended December 31, 1999. The annual financial reports must be filed with the Office of the State Auditor (hereinafter "OSA"), and approved pursuant to Minn. Stat. § 69.051, Subd. 1 and 1a. These financial reports were to be filed with the OSA by either March 31, 2000, or June 30, 2000, depending on plan asset and liability levels.

As of December 31, 1999, there were 706 volunteer firefighter relief associations operating in Minnesota. This report includes financial, actuarial and benefit program data on 639 of those plans. There are 63 plans that either failed to submit the required information or submitted information that contains significant discrepancies that were not resolved in time for those funds to be included in this report. There are 4 small plans still in the early stages of formation which are not included in this report.

Each year, volunteer firefighter relief associations must satisfy all statutory financial, actuarial and investment reporting and legal compliance requirements in order to be certified as eligible to receive their apportioned share of approximately \$16 million in fire state aid disbursed by the Minnesota Department of Revenue. On August 31, 2000, the OSA certified 568 relief associations. Of the 138 volunteer firefighter relief associations from which aid was withheld, 130 were later certified, leaving only 8 funds pending certification by the OSA on December 20, 2000. The OSA will continue to work with those plans to help them meet all reporting and legal compliance requirements in time for the next state aid disbursements in March, 2001.

The OSA is interested in any opportunity to enhance the accuracy or usefulness of this report. Please direct questions, concerns or any ideas for improvements to:

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Many dedicated relief association officers, municipal officials and auditors contributed their valuable knowledge, skills and time to the preparation and refinement of the information compiled in this report. To everyone who contributed to this report, State Auditor Judith Dutcher and her staff express sincere appreciation.

Volunteer Firefighters' Relief Associations in Minnesota

Notes to Summary Pension Report

For the Year Ended December 31, 1999

1. BACKGROUND

Pursuant to Minn. Stat. § 69.051, subd. 1 and 1a, each volunteer firefighter relief association is required to report annually to the OSA the receipts, disbursements, and balances in its special and general funds. Each relief association is required to submit this information on the State Auditor's Firefighters' Relief Association Reporting Form. For relief associations with assets and liabilities less than \$200,000, this Reporting Form must be filed by March 31st, as required by Minn. Stat. § 69.051, subd. 1a. For relief associations with assets or liabilities of at least \$200,000, this Reporting Form must be filed by June 30th, as required by Minn. Stat. § 69.051, subd. 1.

2. SOURCE OF DATA COMPILED

The information included in this report was compiled from the special fund data submitted by relief associations to the OSA.

3. BENEFIT-TYPE CLASSIFICATION

The classification of each relief association is based upon the information submitted in the relief's "Annual Financial Report."

4. NON-REPORTING VOLUNTEER FIRE RELIEF ASSOCIATIONS

The following entities have either incorporated as relief associations very recently, or were still in the process of incorporating at the time data for this report was collected. These entities are not included in this report, but may be included in the Compilation Report for the year ended December 31, 2000.

AVOCA	BROOKTON	DAKOTA	DOVRAY
NORMANA	PICKWICK	RUSHMORE	SEDAN

5. SALARIED FIRE RELIEF ASSOCIATIONS NOT INCLUDED

Pursuant to Minn. Stat. § 6.72, this report is a compilation of the financial data submitted by the various volunteer firefighter relief associations. The following reliefs are not included in this report because they are salaried firefighter relief associations and have not consolidated with the Public Employees Retirement Association (PERA) as of the date of this report.

MINNEAPOLIS	VIRGINIA
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The Bloomington Fire Department Relief Association is not included in this report because as defined by Minnesota law, the relief uses a different formula for calculating benefits. Figures for Bloomington are not comparable to those of the other relief associations included in this report.

Volunteer Firefighter Relief Associations Subsidiary to an Independent Nonprofit Firefighting Corporation

There are 64 plans that have filed, and are included in this report, as volunteer firefighter relief associations that are affiliated with independent nonprofit firefighting corporations under Minn. Stat. § 69.774. A nonprofit firefighting corporation provides fire protection and fire suppression services to one or more municipalities under contract(s). The funding status and any required contributions are determined in the same manner as for plans affiliated with a municipal fire department. Throughout this report, the terms "municipality" or "municipal contributions" apply to cities, towns, and nonprofit firefighting corporations.

ALASKA	HERMANTOWN
ALBANY	HOVLAND
ALBERT LEA TWP	INDUSTRIAL
ALPHA	KASOTA
BEAVER BAY	KEEWATIN
BOVEY	KINNEY
BOYD	LAKE GEORGE
BRIMSON	LAKE JOHANNA
CANTON	LAKE KABETOGAMA
CEYLON	LAKESWOOD
CLIFTON	LEWISVILLE
CLINTON - St Louis	LITTLE CANADA
COTTON	LITTLEFORK
CRANE LAKE	LONDON
CROMWELL	LONGVILLE
CROOKSTON	MAKINEN
DALBO	MAPLE LAKE
DAWSON	MCDAVITT
EITZEN	MCGREGOR
ELBOW-TULABY LK	MEADOWLANDS
ELLENDALE	MOOSE LAKE
ELLSBURG	NASSAU
FEDERAL DAM	PENNOCK
FINLAND	PEQUAYWAN
FREDENBERG	PIKE-SANDY-BRITT
GARRISON	PILLAGER
GNESEN	SPRING LAKE PARK
GRANADA	SWANVILLE
GUN FLINT TRAIL	TOIVOLA TWP
HACKENSACK	UNDERWOOD
HAMEL	WATSON
HARTLAND	WILSON

Types of Service Pension Plans

Pursuant to Minn. Stat. § 6.72, the relief associations that were required to report to the OSA are categorized as follows throughout the report:

<u>All Plans</u>	<u>Included in Report</u>	<u>Plan Type</u>	<u>Benefit Level</u>	<u>Benefit Category</u>
85	81	Defined Contribution	Defined Contribution	Defined Contribution
13	8	Lump Sum	\$ 10, but less than \$100 per YOS*	10 - 100
26	19	Lump Sum	\$ 100, but less than \$200 per YOS	100 - 200
42	37	Lump Sum	\$ 200, but less than \$300 per YOS	200 - 300
117	105	Lump Sum	\$ 300, but less than \$500 per YOS	300 - 500
208	190	Lump Sum	\$ 500, but less than \$1,000 per YOS	500 - 1,000
96	87	Lump Sum	\$1,000, but less than \$1,500 per YOS	1,000 - 1,500
39	37	Lump Sum	\$1,500, but less than \$2,000 per YOS	1,500 - 2,000
21	20	Lump Sum	\$2,000, but less than \$2,500 per YOS	2,000 - 2,500
13	13	Lump Sum	\$2,500, but less than \$3,000 per YOS	2,500 - 3,000
7	7	Lump Sum	\$3,000, but less than \$3,500 per YOS	3,000 - 3,500
11	11	Lump Sum	\$3,500 or more per YOS	3,500 or more
5	5	Monthly Pension	Monthly Service	Monthly
23	19	Monthly/Lump Sum	Monthly/Lump Sum Combination	Monthly - LS
<u>706</u>	<u>639</u>	Total Volunteer Firefighter Relief Associations		

* YOS = Year of Service

Index to Relief Associations Required to Report

This Index lists alphabetically each volunteer fire relief association that is required by law to report to the OSA. Each data table in this report is sorted according to the plan type and the benefit category.

Plan Type

LS	= Lump Sum Defined Benefit
DC	= Defined Contribution
MONTHLY	= Monthly Defined Benefit
MTHLY-LS	= Monthly / Lump Sum Combination

Benefit Category

Monthly - LS	= Monthly / Lump Sum combination plan.
XXX - XXX	= [Example: 500 - 1,000] Lump Sum plan with a per year of service benefit level between \$500 and \$999 (benefit level is at least \$500, but less than \$1,000). See previous schedule titled "Types of Service Pension Plans" for a full list of benefit categories.

Incomplete Data* = Data was not provided to the OSA on time, or data was incomplete because inconsistencies could not be resolved in time to permit inclusion in this report.

<u>Relief Association</u>	<u>Plan Type</u>	<u>Benefit Category</u>	<u>Relief Association</u>	<u>Plan Type</u>	<u>Benefit Category</u>
ADA	LS	Incomplete Data *	ADAMS	LS	300 - 500
ADRIAN	LS	500 - 1,000	AITKIN	LS	1,000 - 1,500
ALASKA	DC	Defined Contribution	ALBANY	DC	Defined Contribution
ALBERT LEA TWP	LS	1,500 - 2,000	ALBERTVILLE	LS	500 - 1,000
ALBORN	LS	300 - 500	ALDEN	LS	300 - 500
ALEXANDRIA	LS	3,500 or More	ALMELUND	LS	200 - 300
ALPHA	LS	300 - 500	ALTURA	LS	200 - 300
AMBOY	LS	500 - 1,000	ANDOVER	DC	Defined Contribution
ANNANDALE	LS	500 - 1,000	ANOKA-CHAMPLIN	DC	Defined Contribution
APPLE VALLEY	MTHLY - LS	Monthly - LS	APPLETON	LS	Incomplete Data *
ARGYLE	LS	500 - 1,000	ARLINGTON	LS	500 - 1,000
ASHBY	DC	Defined Contribution	ASKOV	LS	300 - 500
ATWATER	LS	500 - 1,000	AUDUBON	LS	500 - 1,000
AURORA	LS	1,000 - 1,500	AUSTIN	DC	Defined Contribution
AVON	LS	500 - 1,000	BABBITT	LS	500 - 1,000
BACKUS	LS	Incomplete Data *	BADGER	LS	Incomplete Data *
BAGLEY	LS	500 - 1,000	BALATON	LS	300 - 500
BALSAM	LS	500 - 1,000	BARNESVILLE	LS	500 - 1,000
BARNUM	LS	500 - 1,000	BARRETT	LS	300 - 500
BATTLE LAKE	LS	500 - 1,000	BAUDETTE	LS	500 - 1,000
BAYPORT	LS	3,500 or More	BEARDSLEY	LS	300 - 500
BEAVER BAY	LS	500 - 1,000	BEAVER CREEK	LS	500 - 1,000
BECKER	LS	1,500 - 2,000	BELGRADE	LS	500 - 1,000

<u>Relief Association</u>	<u>Plan Type</u>	<u>Benefit Category</u>	<u>Relief Association</u>	<u>Plan Type</u>	<u>Benefit Category</u>
BELLE PLAINE	LS	1,000 - 1,500	BELLINGHAM	LS	300 - 500
BELVIEW	LS	300 - 500	BEMIDJI PIONEER	LS	2,500 - 3,000
BENSON	MTHLY - LS	Monthly - LS	BERTHA	LS	300 - 500
BETHEL	LS	Incomplete Data *	BIG LAKE	LS	1,000 - 1,500
BIGELOW	LS	100 - 200	BIGFORK	LS	500 - 1,000
BIRD ISLAND	LS	500 - 1,000	BIWABIK	LS	1,000 - 1,500
BIWABIK TWP	LS	500 - 1,000	BLACKDUCK	LS	Incomplete Data *
BLACKHOOF	LS	200 - 300	BLOMKEST	LS	300 - 500
BLOOMING PRAIRIE	LS	1,000 - 1,500	BLUE EARTH	LS	1,000 - 1,500
BLUFFTON	LS	100 - 200	BOVEY	LS	1,000 - 1,500
BOWLUS	LS	200 - 300	BOYD	LS	300 - 500
BRAHAM	LS	500 - 1,000	BRAINERD	LS	3,500 or More
BRANDON	LS	500 - 1,000	BRECKENRIDGE	LS	1,000 - 1,500
BREITUNG	LS	200 - 300	BREVATOR	LS	300 - 500
BREWSTER	DC	Defined Contribution	BRICELYN	LS	500 - 1,000
BRIMSON	LS	200 - 300	BROOK PARK	LS	200 - 300
BROOKLYN CENTER	MTHLY - LS	Monthly - LS	BROOKLYN PARK	DC	Defined Contribution
BROOTEN	LS	500 - 1,000	BROWERVILLE	LS	500 - 1,000
BROWNS VALLEY	LS	500 - 1,000	BROWNSDALE	LS	500 - 1,000
BROWNTON	LS	500 - 1,000	BUFFALO	LS	1,500 - 2,000
BUFFALO LAKE	LS	500 - 1,000	BUHL	LS	500 - 1,000
BUTTERFIELD	LS	500 - 1,000	BYRON	LS	500 - 1,000
CALEDONIA	LS	500 - 1,000	CALLAWAY	DC	Defined Contribution
CALUMET	LS	1,000 - 1,500	CAMBRIDGE	LS	1,500 - 2,000
CAMPBELL	LS	200 - 300	CANBY	LS	1,000 - 1,500
CANNON FALLS	LS	1,000 - 1,500	CANOSIA TWP	LS	500 - 1,000
CANTON	LS	300 - 500	CARLOS	LS	1,000 - 1,500
CARLTON	LS	1,000 - 1,500	CARSONVILLE	LS	10 - 100
CARVER	LS	Incomplete Data *	CASS LAKE	LS	1,500 - 2,000
CATARACT	LS	2,000 - 2,500	CENTENNIAL	LS	3,000 - 3,500
CENTER CITY	LS	1,000 - 1,500	CEYLON	LS	500 - 1,000
CHANDLER	LS	300 - 500	CHANHASSEN	MTHLY - LS	Monthly - LS
CHASKA	MONTHLY	Monthly	CHATFIELD	LS	500 - 1,000
CHERRY	LS	300 - 500	CHISAGO CITY	LS	1,500 - 2,000
CHISHOLM	LS	1,500 - 2,000	CHOKIO	LS	300 - 500
CLARA CITY	LS	500 - 1,000	CLAREMONT	LS	500 - 1,000
CLARISSA	LS	300 - 500	CLARKFIELD	LS	500 - 1,000
CLARKS GROVE	LS	300 - 500	CLEAR LAKE	LS	500 - 1,000
CLEARBROOK	LS	1,000 - 1,500	CLEARWATER	LS	500 - 1,000
CLEMENTS	LS	300 - 500	CLEVELAND	LS	500 - 1,000
CLIFTON	LS	200 - 300	CLIMAX	LS	10 - 100
CLINTON - Big Stone	LS	300 - 500	CLINTON - St Louis	LS	300 - 500
COHASSET	LS	1,500 - 2,000	COKATO	LS	1,000 - 1,500
COLD SPRING	LS	1,500 - 2,000	COLERAINE	LS	500 - 1,000
COLOGNE	DC	Defined Contribution	COLUMBIA HEIGHTS	DC	Defined Contribution
COLVIN	LS	Incomplete Data *	COMFREY	LS	300 - 500

<u>Relief Association</u>	<u>Plan Type</u>	<u>Benefit Category</u>	<u>Relief Association</u>	<u>Plan Type</u>	<u>Benefit Category</u>
COOK	LS	1,000 - 1,500	COON RAPIDS	DC	Defined Contribution
COSMOS	LS	500 - 1,000	COTTAGE GROVE	LS	Incomplete Data *
COTTON	LS	100 - 200	COTTONWOOD	LS	300 - 500
COURTLAND	LS	500 - 1,000	CRANE LAKE	DC	Defined Contribution
CROMWELL	LS	500 - 1,000	CROOKED LAKE	LS	200 - 300
CROOKSTON	LS	1,000 - 1,500	CROSBY	LS	Incomplete Data *
CROSSLAKE	DC	Defined Contribution	CURRIE	LS	300 - 500
CUYUNA	LS	500 - 1,000	CYRUS	LS	300 - 500
DALBO	DC	Defined Contribution	DALTON	LS	300 - 500
DANUBE	LS	500 - 1,000	DANVERS	LS	100 - 200
DARFUR	LS	200 - 300	DASSEL	LS	1,500 - 2,000
DAWSON	LS	1,000 - 1,500	DAYTON	LS	500 - 1,000
DEER CREEK	LS	500 - 1,000	DEER RIVER	LS	1,000 - 1,500
DEERWOOD	LS	500 - 1,000	DELANO	LS	1,500 - 2,000
DELAVAN	LS	300 - 500	DENT	LS	200 - 300
DETROIT LAKES	MTHLY - LS	Monthly - LS	DEXTER	LS	200 - 300
DILWORTH	DC	Defined Contribution	DODGE CENTER	LS	1,000 - 1,500
DONNELLY	DC	Defined Contribution	DOVER	LS	300 - 500
DUMONT	LS	100 - 200	DUNNELL	LS	300 - 500
EAGAN	DC	Defined Contribution	EAGLE BEND	LS	500 - 1,000
EAGLE LAKE	LS	1,000 - 1,500	EAST BETHEL	LS	2,000 - 2,500
EAST GRAND FORKS	LS	2,000 - 2,500	EASTERN HUBBARD	LS	Incomplete Data *
EASTON	LS	500 - 1,000	ECHO	LS	500 - 1,000
EDEN PRAIRIE	MTHLY - LS	Monthly - LS	EDEN VALLEY	LS	500 - 1,000
EDGERTON	LS	500 - 1,000	EDINA	DC	Defined Contribution
EITZEN	LS	300 - 500	ELBOW LAKE	DC	Defined Contribution
ELBOW-TULABY LK	LS	100 - 200	ELGIN	DC	Defined Contribution
ELIZABETH	LS	300 - 500	ELK RIVER	LS	2,500 - 3,000
ELLENDALE	LS	300 - 500	ELLSBURG	DC	Defined Contribution
ELLSWORTH	LS	200 - 300	ELMER	LS	100 - 200
ELMORE	LS	500 - 1,000	ELROSA	LS	200 - 300
ELY	LS	1,500 - 2,000	ELYSIAN	LS	500 - 1,000
EMBARRASS	DC	Incomplete Data *	EMILY	LS	500 - 1,000
EMMONS	LS	300 - 500	ERSKINE	DC	Defined Contribution
EVANSVILLE	LS	300 - 500	EVELETH	LS	Incomplete Data *
EXCELSIOR	LS	3,500 or More	EYOTA	LS	500 - 1,000
FAIRFAX	LS	1,000 - 1,500	FAIRMONT	MTHLY - LS	Monthly - LS
FALCON HEIGHTS	DC	Defined Contribution	FAYAL	LS	Incomplete Data *
FEDERAL DAM	LS	100 - 200	FERGUS FALLS	LS	2,500 - 3,000
FERTILE	LS	500 - 1,000	FIFTY LAKES	LS	300 - 500
FINLAND	LS	300 - 500	FINLAYSON	LS	10 - 100
FISHER	DC	Defined Contribution	FLENSBURG	LS	100 - 200
FLOODWOOD	LS	Incomplete Data *	FOLEY	LS	1,000 - 1,500
FORADA	LS	300 - 500	FOREST LAKE	LS	3,000 - 3,500
FORESTON	LS	500 - 1,000	FOSSTON	DC	Defined Contribution
FOUNTAIN	DC	Defined Contribution	FRANKLIN	LS	500 - 1,000

<u>Relief Association</u>	<u>Plan Type</u>	<u>Benefit Category</u>	<u>Relief Association</u>	<u>Plan Type</u>	<u>Benefit Category</u>
FRAZEE	LS	500 - 1,000	FREDENBERG	LS	300 - 500
FREEMPORT	DC	Defined Contribution	FRENCH TWP	LS	300 - 500
FRIDLEY	DC	Defined Contribution	FROST	LS	300 - 500
FULDA	LS	500 - 1,000	GARFIELD	LS	500 - 1,000
GARRISON	LS	1,500 - 2,000	GARVIN	LS	300 - 500
GARY	DC	Defined Contribution	GAYLORD	LS	1,000 - 1,500
GENEVA	LS	100 - 200	GHENT	LS	Incomplete Data *
GIBBON	DC	Defined Contribution	GILBERT	LS	Incomplete Data *
GLENCOE	MTHLY - LS	Monthly - LS	GLENVILLE	DC	Defined Contribution
GLENWOOD	LS	500 - 1,000	GLYNDON	LS	Incomplete Data *
GNESEN	LS	300 - 500	GOLDEN VALLEY	LS	3,500 or More
GONVICK	LS	Incomplete Data *	GOOD THUNDER	LS	500 - 1,000
GOODHUE	DC	Defined Contribution	GOODLAND	LS	100 - 200
GOODVIEW	LS	500 - 1,000	GRACEVILLE	LS	300 - 500
GRANADA	LS	200 - 300	GRAND LAKE TWP	LS	Incomplete Data *
GRAND MARAIS	LS	500 - 1,000	GRAND MEADOW	LS	500 - 1,000
GRAND RAPIDS	LS	3,500 or More	GRANITE FALLS	LS	500 - 1,000
GREEN ISLE	LS	500 - 1,000	GREENBUSH	LS	Incomplete Data *
GREENWOOD	LS	1,000 - 1,500	GREY EAGLE	LS	500 - 1,000
GROVE CITY	LS	500 - 1,000	GRYGLA	LS	200 - 300
GUN FLINT TRAIL	DC	Defined Contribution	HACKENSACK	LS	1,000 - 1,500
HALLOCK	LS	500 - 1,000	HALSTAD	LS	200 - 300
HAM LAKE	LS	2,000 - 2,500	HAMBURG	LS	500 - 1,000
HAMEL	LS	1,500 - 2,000	HAMPTON	LS	500 - 1,000
HANCOCK	LS	300 - 500	HANLEY FALLS	LS	200 - 300
HANOVER	LS	500 - 1,000	HANSKA	LS	300 - 500
HARDWICK	DC	Defined Contribution	HARMONY	LS	300 - 500
HARRIS	LS	Incomplete Data *	HARTLAND	LS	300 - 500
HASTINGS	LS	3,000 - 3,500	HAWLEY	DC	Defined Contribution
HAYFIELD	LS	1,000 - 1,500	HAYWARD	LS	500 - 1,000
HECTOR	LS	1,000 - 1,500	HENDERSON	LS	500 - 1,000
HENDRICKS	LS	500 - 1,000	HENDRUM	LS	200 - 300
HENNING	LS	500 - 1,000	HERMAN	LS	300 - 500
HERMANTOWN	LS	2,000 - 2,500	HERON LAKE	LS	500 - 1,000
HEWITT	LS	200 - 300	HIBBING	LS	1,000 - 1,500
HILL CITY	LS	300 - 500	HILLS	LS	Incomplete Data *
HINCKLEY	LS	500 - 1,000	HITTERDAL	LS	300 - 500
HOFFMAN	LS	300 - 500	HOKAH	LS	Incomplete Data *
HOLDINGFORD	LS	Incomplete Data *	HOLLAND	LS	Incomplete Data *
HOLYOKE	LS	Incomplete Data *	HOPKINS	LS	3,500 or More
HOUSTON	LS	500 - 1,000	HOVLAND	LS	300 - 500
HOWARD LAKE	LS	500 - 1,000	HOYT LAKES	LS	1,000 - 1,500
HUGO	LS	1,500 - 2,000	HUTCHINSON	MONTHLY	Monthly
IDEAL	LS	1,000 - 1,500	INDUSTRIAL	LS	300 - 500
INTERNATIONAL FLS	LS	2,000 - 2,500	INVER GROVE HTS	LS	2,500 - 3,000
IONA	LS	200 - 300	IRONTON	LS	500 - 1,000

<u>Relief Association</u>	<u>Plan Type</u>	<u>Benefit Category</u>	<u>Relief Association</u>	<u>Plan Type</u>	<u>Benefit Category</u>
ISANTI	LS	1,500 - 2,000	ISLE	LS	500 - 1,000
IVANHOE	DC	Defined Contribution	JACKSON	LS	1,500 - 2,000
JACOBSON	LS	Incomplete Data *	JANESVILLE	LS	500 - 1,000
JASPER	LS	300 - 500	JEFFERS	LS	300 - 500
JORDAN	LS	1,000 - 1,500	KANDIYOHI	LS	500 - 1,000
KARLSTAD	LS	200 - 300	KASOTA	LS	500 - 1,000
KASSON	LS	1,000 - 1,500	KEEWATIN	LS	1,000 - 1,500
KELLIHER	LS	300 - 500	KELLOGG	LS	500 - 1,000
KENNEDY	LS	200 - 300	KENSINGTON	LS	500 - 1,000
KENYON	DC	Defined Contribution	KERKHOVEN	DC	Defined Contribution
KETTLE RIVER	LS	300 - 500	KIESTER	DC	Defined Contribution
KILKENNY	LS	300 - 500	KIMBALL	LS	500 - 1,000
KINNEY	LS	500 - 1,000	LA CRESCENT	LS	Incomplete Data *
LAFAYETTE	LS	500 - 1,000	LAKE BENTON	LS	500 - 1,000
LAKE BRONSON	LS	200 - 300	LAKE CITY	LS	2,000 - 2,500
LAKE CRYSTAL	LS	1,000 - 1,500	LAKE ELMO	LS	2,000 - 2,500
LAKE GEORGE	DC	Defined Contribution	LAKE HENRY	LS	100 - 200
LAKE JOHANNA	MTHLY - LS	Monthly - LS	LAKE KABETOGAMA	LS	300 - 500
LAKE LILLIAN	LS	Incomplete Data *	LAKE PARK	LS	500 - 1,000
LAKE WILSON	LS	Incomplete Data *	LAKEFIELD	LS	1,000 - 1,500
LAKELAND	LS	Incomplete Data *	LAKEPORT	DC	Defined Contribution
LAKEVILLE	LS	3,500 or More	LAKEWOOD	LS	300 - 500
LAMBERTON	LS	500 - 1,000	LANCASTER	LS	200 - 300
LANESBORO	LS	500 - 1,000	LASALLE	LS	10 - 100
LE CENTER	DC	Incomplete Data *	LE SUEUR	LS	1,500 - 2,000
LEAF VALLEY TWP	LS	300 - 500	LEROY	LS	300 - 500
LESTER PRAIRIE	LS	500 - 1,000	LEWISTON	LS	1,000 - 1,500
LEWISVILLE	LS	500 - 1,000	LEXINGTON	LS	1,000 - 1,500
LINDSTROM	LS	1,500 - 2,000	LINWOOD	LS	1,000 - 1,500
LISMORE	LS	100 - 200	LITCHFIELD	LS	1,500 - 2,000
LITTLE CANADA	LS	2,500 - 3,000	LITTLE FALLS	LS	1,500 - 2,000
LITTLEFORK	LS	300 - 500	LONDON	DC	Defined Contribution
LONG LAKE	LS	2,000 - 2,500	LONG PRAIRIE	LS	1,500 - 2,000
LONGVILLE	DC	Defined Contribution	LONSDALE	LS	1,000 - 1,500
LORETTO	LS	Incomplete Data *	LOWER St CROIX VAL	LS	Incomplete Data *
LOWRY	LS	500 - 1,000	LUCAN	LS	100 - 200
LUTSEN	LS	500 - 1,000	LUVERNE	LS	1,500 - 2,000
LYLE	DC	Defined Contribution	LYND	LS	100 - 200
MABEL	LS	300 - 500	MADELIA	LS	500 - 1,000
MADISON	LS	500 - 1,000	MADISON LAKE	LS	500 - 1,000
MAGNOLIA	DC	Defined Contribution	MAHNOMEN	LS	500 - 1,000
MAHTOMEDI	LS	2,000 - 2,500	MAHTOWA	LS	300 - 500
MAKINEN	LS	300 - 500	MANTORVILLE	LS	300 - 500
MAPLE GROVE	DC	Defined Contribution	MAPLE HILL	LS	Incomplete Data *
MAPLE LAKE	LS	500 - 1,000	MAPLE PLAIN	LS	1,500 - 2,000
MAPLETON	LS	1,000 - 1,500	MAPLEVIEW	LS	500 - 1,000

<u>Relief Association</u>	<u>Plan Type</u>	<u>Benefit Category</u>	<u>Relief Association</u>	<u>Plan Type</u>	<u>Benefit Category</u>
MAPLEWOOD	LS	2,500 - 3,000	MARBLE	LS	500 - 1,000
MARINE-on-St-CROIX	DC	Incomplete Data *	MARSHALL	LS	3,000 - 3,500
MAYER	LS	1,000 - 1,500	MAYNARD	LS	500 - 1,000
MAZEPPA	DC	Defined Contribution	MCDAVITT	LS	500 - 1,000
MCGRATH	LS	100 - 200	MCGREGOR	LS	1,000 - 1,500
MCINTOSH	LS	300 - 500	MCKINLEY	LS	300 - 500
MEADOWLANDS	LS	100 - 200	MEDFORD	LS	300 - 500
MEDICINE LAKE	DC	Defined Contribution	MELROSE	LS	500 - 1,000
MENAHGA	LS	500 - 1,000	MENDOTA HEIGHTS	DC	Defined Contribution
MENTOR	DC	Defined Contribution	MIDDLE RIVER	LS	100 - 200
MIESVILLE	LS	300 - 500	MILACA	LS	2,000 - 2,500
MILAN	LS	Incomplete Data *	MILLERVILLE	DC	Defined Contribution
MILROY	DC	Defined Contribution	MILTONA	LS	500 - 1,000
MINNEOTA	LS	500 - 1,000	MINNESOTA LAKE	LS	1,000 - 1,500
MINNETONKA	MTHLY - LS	Monthly - LS	MISSION TWP	LS	500 - 1,000
MONTEVIDEO	LS	1,000 - 1,500	MONTGOMERY	LS	500 - 1,000
MONTICELLO	LS	2,000 - 2,500	MONTROSE	LS	1,000 - 1,500
MOOSE LAKE	LS	500 - 1,000	MORA	LS	1,000 - 1,500
MORGAN	LS	1,000 - 1,500	MORRIS	LS	1,000 - 1,500
MORRISTOWN	LS	Incomplete Data *	MORTON	LS	500 - 1,000
MOTLEY	LS	1,000 - 1,500	MOUND	MONTHLY	Monthly
MOUNTAIN IRON	LS	1,000 - 1,500	MOUNTAIN LAKE	LS	1,000 - 1,500
MURDOCK	DC	Defined Contribution	MYRTLE	DC	Defined Contribution
NASHWAUK	LS	1,000 - 1,500	NASSAU	LS	10 - 100
NEVIS	LS	500 - 1,000	NEW AUBURN	LS	Incomplete Data *
NEW BRIGHTON	MTHLY - LS	Monthly - LS	NEW GERMANY	LS	500 - 1,000
NEW LONDON	LS	1,000 - 1,500	NEW MARKET	LS	1,000 - 1,500
NEW MUNICH	LS	200 - 300	NEW PRAGUE	LS	1,500 - 2,000
NEW RICHLAND	LS	500 - 1,000	NEW SCANDIA TWP	LS	1,000 - 1,500
NEW ULM	MTHLY - LS	Monthly - LS	NEW YORK MILLS	LS	500 - 1,000
NEWFOLDEN	LS	300 - 500	NEWPORT	LS	2,500 - 3,000
NICOLLET	LS	500 - 1,000	NISSWA	LS	1,500 - 2,000
NODINE	DC	Defined Contribution	NORTH BRANCH	LS	1,500 - 2,000
NORTH MANKATO	LS	2,000 - 2,500	NORTH ST PAUL	LS	2,500 - 3,000
NORTH STAR	LS	200 - 300	NORTHFIELD	LS	3,500 or More
NORTHLAND	LS	Incomplete Data *	NORTHOME	LS	300 - 500
NORTHROP	DC	Defined Contribution	NORW /YOUNG AMER	LS	500 - 1,000
OAK GROVE	LS	Incomplete Data *	OAKDALE	LS	2,500 - 3,000
ODESSA FARM	DC	Defined Contribution	ODIN	LS	300 - 500
OGILVIE	LS	500 - 1,000	OKABENA	LS	300 - 500
OKLEE	DC	Defined Contribution	OLIVIA	LS	500 - 1,000
ONAMIA	LS	1,000 - 1,500	ORMSBY	LS	300 - 500
ORONOCO	LS	500 - 1,000	ORR	LS	500 - 1,000
ORTONVILLE	LS	500 - 1,000	OSAKIS	LS	1,500 - 2,000
OSSEO	LS	1,500 - 2,000	OSTRANDER	LS	200 - 300
OTTERTAIL	LS	500 - 1,000	OWATONNA	LS	3,000 - 3,500

<u>Relief Association</u>	<u>Plan Type</u>	<u>Benefit Category</u>	<u>Relief Association</u>	<u>Plan Type</u>	<u>Benefit Category</u>
PALISADE	LS	300 - 500	PALO	LS	Incomplete Data *
PARK RAPIDS	LS	2,000 - 2,500	PARKERS PRAIRIE	LS	Incomplete Data *
PAYNESVILLE	LS	1,000 - 1,500	PELICAN RAPIDS	LS	1,000 - 1,500
PEMBERTON	LS	300 - 500	PENNOCK	LS	500 - 1,000
PEQUAYWAN	LS	10 - 100	PEQUOT LAKES	LS	1,000 - 1,500
PERHAM	LS	1,000 - 1,500	PIERZ	LS	1,000 - 1,500
PIKE-SANDY-BRITT	LS	300 - 500	PILLAGER	LS	500 - 1,000
PINE CITY	MONTHLY	Monthly	PINE ISLAND	LS	1,000 - 1,500
PINE RIVER	LS	1,500 - 2,000	PIPESTONE	MTHLY - LS	Monthly - LS
PLAINVIEW	DC	Defined Contribution	PLATO	LS	500 - 1,000
PLUMMER	DC	Defined Contribution	PLYMOUTH	MTHLY - LS	Monthly - LS
PORTER	LS	200 - 300	PRESTON	LS	500 - 1,000
PRINCETON	LS	2,500 - 3,000	PRINSBURG	LS	300 - 500
PRIOR LAKE	LS	2,500 - 3,000	PROCTOR	LS	1,000 - 1,500
RAMSEY	DC	Defined Contribution	RANDALL	LS	500 - 1,000
RANDOLPH	LS	Incomplete Data *	RAYMOND	LS	500 - 1,000
RED LAKE FALLS	DC	Defined Contribution	RED WING	LS	300 - 500
REDWOOD FALLS	LS	2,000 - 2,500	REMER	LS	1,000 - 1,500
RENVILLE	LS	500 - 1,000	REVERE	LS	10 - 100
RICE	LS	500 - 1,000	RICE LAKE	LS	1,000 - 1,500
RICHMOND	LS	500 - 1,000	ROBBINSDALE	MTHLY - LS	Monthly - LS
ROCKFORD	LS	Incomplete Data *	ROCKVILLE	LS	500 - 1,000
ROGERS	LS	1,000 - 1,500	ROLLINGSTONE	LS	300 - 500
ROSE CREEK	LS	300 - 500	ROSEAU	LS	1,000 - 1,500
ROSEMOUNT	LS	2,500 - 3,000	ROSEVILLE	MTHLY - LS	Monthly - LS
ROTHSAY	LS	300 - 500	ROUND LAKE	DC	Defined Contribution
ROYALTON	LS	300 - 500	RUSH CITY	LS	1,000 - 1,500
RUSHFORD	DC	Defined Contribution	RUSSELL	LS	300 - 500
RUTHTON	LS	500 - 1,000	SABIN-ELMWOOD	LS	500 - 1,000
SACRED HEART	LS	500 - 1,000	SAINT ANTHONY	LS	1,000 - 1,500
SAINT BONIFACIUS	LS	2,000 - 2,500	SAINT CHARLES	LS	500 - 1,000
SAINT CLAIR	LS	500 - 1,000	SAINT CLOUD TWP	LS	1,000 - 1,500
SAINT FRANCIS	LS	Incomplete Data *	SAINT HILAIRE	DC	Defined Contribution
SAINT JAMES	LS	1,000 - 1,500	SAINT JOSEPH	LS	1,500 - 2,000
SAINT LEO	LS	100 - 200	SAINT MARTIN	LS	300 - 500
SAINT MICHAEL	LS	Incomplete Data *	SAINT PAUL PARK	LS	1,500 - 2,000
SAINT PETER	LS	1,500 - 2,000	SAINT STEPHEN	LS	500 - 1,000
SANBORN	LS	300 - 500	SANDSTONE	LS	Incomplete Data *
SARTELL	LS	1,000 - 1,500	SAUK CENTRE	LS	500 - 1,000
SAUK RAPIDS	LS	2,500 - 3,000	SAVAGE	MTHLY - LS	Monthly - LS
SCANDIA VALLEY	LS	500 - 1,000	SCANLON	LS	500 - 1,000
SCHROEDER	LS	500 - 1,000	SEAFORTH	DC	Defined Contribution
SEBEKA	LS	500 - 1,000	SHAFER	LS	Incomplete Data *
SHAKOPEE	LS	3,000 - 3,500	SHELLY	LS	Incomplete Data *
SHERBURN	LS	500 - 1,000	SHEVLIN	LS	300 - 500
SILICA	LS	Incomplete Data *	SILVER BAY	LS	500 - 1,000

<u>Relief Association</u>	<u>Plan Type</u>	<u>Benefit Category</u>	<u>Relief Association</u>	<u>Plan Type</u>	<u>Benefit Category</u>
SILVER LAKE	LS	500 - 1,000	SLAYTON	LS	1,000 - 1,500
SLEEPY EYE	LS	1,000 - 1,500	SOLWAY RURAL	LS	200 - 300
SOLWAY TWP	LS	500 - 1,000	SOUTH BEND TWP	DC	Defined Contribution
SOUTH HAVEN	LS	500 - 1,000	SPICER	LS	1,000 - 1,500
SPRING GROVE	LS	500 - 1,000	SPRING LAKE PARK	MONTHLY	Monthly
SPRING VALLEY	LS	500 - 1,000	SPRINGFIELD	LS	500 - 1,000
SQUAW LAKE	LS	300 - 500	STACY-LENT	LS	500 - 1,000
STAPLES	LS	1,000 - 1,500	STARBUCK	LS	500 - 1,000
STEPHEN	LS	300 - 500	STEWART	LS	500 - 1,000
STEWARTVILLE	LS	500 - 1,000	STILLWATER	LS	3,500 or More
STORDEN	LS	300 - 500	STURGEON LAKE	LS	200 - 300
SUNBURG	LS	Incomplete Data *	SWANVILLE	DC	Defined Contribution
TACONITE	LS	500 - 1,000	TAUNTON	LS	10 - 100
TAYLORS FALLS	LS	1,000 - 1,500	THIEF R FALLS FIRE	LS	2,000 - 2,500
THOMSON	LS	500 - 1,000	TOFTE	LS	300 - 500
TOIVOLA TWP	DC	Defined Contribution	TOWER	LS	300 - 500
TRACY	LS	1,000 - 1,500	TRIMONT	LS	500 - 1,000
TRUMAN	LS	500 - 1,000	TWIN LKS -Freeborn	LS	Incomplete Data *
TWIN LKS -Mahnomen	LS	Incomplete Data *	TWIN VALLEY	LS	500 - 1,000
TWO HARBORS	LS	1,500 - 2,000	TYLER	LS	500 - 1,000
ULEN	DC	Defined Contribution	UNDERWOOD	DC	Defined Contribution
UPSALA	LS	300 - 500	VADNAIS HEIGHTS	LS	2,000 - 2,500
VERGAS	LS	Incomplete Data *	VERMILION LAKE	DC	Incomplete Data *
VERNDALE	LS	500 - 1,000	VERNON CENTER	LS	Incomplete Data *
VESTA	LS	300 - 500	VICTORIA	LS	1,000 - 1,500
VILLARD	LS	200 - 300	VINING	LS	200 - 300
WABASHA	LS	1,000 - 1,500	WABASSO	DC	Defined Contribution
WACONIA	LS	1,500 - 2,000	WADENA	LS	1,500 - 2,000
WAITE PARK	LS	1,000 - 1,500	WALDORF	LS	500 - 1,000
WALKER	LS	1,000 - 1,500	WALNUT GROVE	LS	300 - 500
WALTERS	LS	Incomplete Data *	WANAMINGO	DC	Defined Contribution
WANDA	DC	Defined Contribution	WARBA-FEELY-SAGO	LS	500 - 1,000
WARREN	LS	300 - 500	WARROAD	LS	500 - 1,000
WASECA	LS	2,000 - 2,500	WATERTOWN	LS	1,000 - 1,500
WATERVILLE	LS	500 - 1,000	WATKINS	LS	500 - 1,000
WATSON	LS	500 - 1,000	WAUBUN	LS	Incomplete Data *
WAVERLY	LS	Incomplete Data *	WAYZATA	LS	1,500 - 2,000
WELCOME	LS	500 - 1,000	WELLS	DC	Defined Contribution
WENDELL	LS	300 - 500	WEST CONCORD	LS	500 - 1,000
WEST METRO	DC	Defined Contribution	WESTBROOK	LS	500 - 1,000
WHEATON	LS	Incomplete Data *	WHITE BEAR LAKE	MTHLY - LS	Monthly - LS
WILLIAMS	DC	Defined Contribution	WILLMAR	LS	3,000 - 3,500
WILLOW RIVER	LS	300 - 500	WILMONT	LS	200 - 300
WILSON	LS	200 - 300	WINDOM	LS	2,000 - 2,500
WINGER	DC	Defined Contribution	WINNEBAGO	LS	500 - 1,000
WINSTED	LS	1,000 - 1,500	WINTHROP	DC	Defined Contribution

<u>Relief Association</u>	<u>Plan Type</u>	<u>Benefit Category</u>	<u>Relief Association</u>	<u>Plan Type</u>	<u>Benefit Category</u>
WOLF LAKE	LS	500 - 1,000	WOOD LAKE	LS	300 - 500
WOODBURY	LS	3,500 or More	WOODSTOCK	LS	300 - 500
WORTHINGTON	MTHLY - LS	Monthly - LS	WRENSHALL	LS	300 - 500
WRIGHT	LS	300 - 500	WYKOFF	LS	500 - 1,000
WYOMING	LS	500 - 1,000	ZIMMERMAN	LS	Incomplete Data *
ZUMBRO FALLS	LS	500 - 1,000	ZUMBROTA	DC	Defined Contribution

Table 1
Summary by Plan Type for the Year Ended December 31, 1999*

	Lump Sum/ Monthly Service Pension Combination	Lump Sum Service Pension	Monthly Service Pension	Defined Contribution Service Pension	Total All Volunteer Fire Plan Types
Net Assets	59,072,419	179,343,843	14,132,149	50,606,325	303,154,736
Required Reserves	54,526,028	150,761,568	14,338,052	50,606,325	270,231,973
Surplus (Unfunded Accrued Liability)	4,546,391	28,582,275	(205,903)	-	32,922,763
2% Insurance Aid	1,765,592	7,391,107	379,802	2,091,608	11,628,109
Municipal Contribution	1,113,773	2,360,961	273,287	549,282	4,297,303
Investment Earnings	6,757,525	19,414,714	1,735,220	6,043,310	33,950,769
Other	29,644	510,330	0	51,122	591,096
Total Revenues	9,666,534	29,677,112	2,388,309	8,735,322	50,467,277
Normal Cost	1,515,019	13,514,162	284,860	-	15,314,041
Amortized Unfunded Liability	328,445	501,951	107,595	-	937,991
Estimated Administrative Expenses	261,510	751,422	56,759	-	1,069,691
LESS: 10% of Surplus	604,950	2,409,178	88,320	-	3,102,448
Total Financial Requirements	1,500,024	12,358,357	360,894	-	14,219,275
Administrative Expenses	208,458	701,604	51,378	219,055	1,180,495
Service Pension Benefit Expenses	2,765,714	7,888,682	558,638	2,512,651	13,725,685
Other Benefit Expenses	159,324	413,709	61,020	13,835	647,888
Total Expenses	3,133,496	9,003,995	671,036	2,745,541	15,554,068
Relief Associations Reporting	19	534	5	81	639
Number of Active Members	879	12,612	208	2,039	15,738
Number of Retired Members	424	36	153	17	630
Number of Deferred/Inactive Members	114	1,660	34	528	2,336
Total Membership (for 639 reporting)	1,417	14,308	395	2,584	18,704

* Data is not comparable to prior years due to the exclusion of plans which did not meet the publication deadline for this year's report.

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1999

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or Deficit</u>	<u>Funding Ratio</u>	<u>Amortized¹ Unfunded Liability</u>
<u>Defined Contribution</u>					
ALASKA	41,002	41,002	-	100%	-
ALBANY	324,017	324,017	-	100%	-
ANDOVER	1,241,224	1,241,224	-	100%	-
ANOKA-CHAMPLIN	3,773,838	3,773,838	-	100%	-
ASHBY	145,103	145,103	-	100%	-
AUSTIN	379,096	379,096	-	100%	-
BREWSTER	162,535	162,535	-	100%	-
BROOKLYN PARK	6,362,777	6,362,777	-	100%	-
CALLAWAY	101,190	101,190	-	100%	-
COLOGNE	236,887	236,887	-	100%	-
COLUMBIA HEIGHTS	1,057,430	1,057,430	-	100%	-
COON RAPIDS	3,409,835	3,409,835	-	100%	-
CRANE LAKE	70,182	70,182	-	100%	-
CROSSLAKE	556,707	556,707	-	100%	-
DALBO	106,154	106,154	-	100%	-
DILWORTH	591,982	591,982	-	100%	-
DONNELLY	75,250	75,250	-	100%	-
EAGAN	5,038,215	5,038,215	-	100%	-
EDINA	4,994,795	4,994,795	-	100%	-
ELBOW LAKE	293,396	293,396	-	100%	-
ELGIN	222,921	222,921	-	100%	-
ELLSBURG	9,710	9,710	-	100%	-
ERSKINE	57,684	57,684	-	100%	-
FALCON HEIGHTS	1,124,335	1,124,335	-	100%	-
FISHER	66,985	66,985	-	100%	-
FOSSTON	199,982	199,982	-	100%	-
FOUNTAIN	65,558	65,558	-	100%	-
FREEPORT	211,457	211,457	-	100%	-
FRIDLEY	2,428,344	2,428,344	-	100%	-
GARY	46,612	46,612	-	100%	-
GIBBON	229,923	229,923	-	100%	-
GLENVILLE	79,876	79,876	-	100%	-
GOODHUE	462,447	462,447	-	100%	-
GUN FLINT TRAIL	787	787	-	100%	-
HARDWICK	84,827	84,827	-	100%	-
HAWLEY	297,198	297,198	-	100%	-
IVANHOE	169,560	169,560	-	100%	-
KENYON	241,072	241,072	-	100%	-
KERKHOVEN	156,647	156,647	-	100%	-
KIESTER	144,715	144,715	-	100%	-
LAKE GEORGE	53,908	53,908	-	100%	-

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1999

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or Deficit</u>	<u>Funding Ratio</u>	<u>Amortized¹ Unfunded Liability</u>
LAKEPORT	66,525	66,525	-	100%	-
LONDON	57,739	57,739	-	100%	-
LONGVILLE	459,851	459,851	-	100%	-
LYLE	49,365	49,365	-	100%	-
MAGNOLIA	38,096	38,096	-	100%	-
MAPLE GROVE	4,234,198	4,234,198	-	100%	-
MAZEPPA	159,795	159,795	-	100%	-
MEDICINE LAKE	541,916	541,916	-	100%	-
MENDOTA HEIGHTS	1,597,492	1,597,492	-	100%	-
MENTOR	62,502	62,502	-	100%	-
MILLERVILLE	242,526	242,526	-	100%	-
MILROY	90,421	90,421	-	100%	-
MURDOCK	116,210	116,210	-	100%	-
MYRTLE	34,169	34,169	-	100%	-
NODINE	72,723	72,723	-	100%	-
NORTHROP	67,026	67,026	-	100%	-
ODESSA FARM	29,537	29,537	-	100%	-
OKLEE	104,033	104,033	-	100%	-
PLAINVIEW	358,158	358,158	-	100%	-
PLUMMER	71,522	71,522	-	100%	-
RAMSEY	471,713	471,713	-	100%	-
RED LAKE FALLS	161,859	161,859	-	100%	-
ROUND LAKE	86,696	86,696	-	100%	-
RUSHFORD	225,533	225,533	-	100%	-
SEAFORTH	20,593	20,593	-	100%	-
SOUTH BEND TWP	226,246	226,246	-	100%	-
SAINT HILAIRE	73,678	73,678	-	100%	-
SWANVILLE	125,439	125,439	-	100%	-
TOIVOLA TWP	87,318	87,318	-	100%	-
ULEN	120,290	120,290	-	100%	-
UNDERWOOD	94,130	94,130	-	100%	-
WABASSO	168,398	168,398	-	100%	-
WANAMINGO	127,540	127,540	-	100%	-
WANDA	54,326	54,326	-	100%	-
WELLS	283,304	283,304	-	100%	-
WEST METRO	3,907,425	3,907,425	-	100%	-
WILLIAMS	68,295	68,295	-	100%	-
WINGER	4,534	4,534	-	100%	-
WINTHROP	227,444	227,444	-	100%	-
ZUMBROTA	301,597	301,597	-	100%	-

Lump Sum - \$ 10 or more, but less than \$100 per year of service

CARSONVILLE	85,380	19,532	65,848	437%	-
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Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1999

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or Deficit</u>	<u>Funding Ratio</u>	<u>Amortized¹ Unfunded Liability</u>
CLIMAX	48,733	5,912	42,821	824%	-
FINLAYSON	60,731	15,885	44,846	382%	-
LASALLE	24,235	2,494	21,741	972%	-
NASSAU	42,195	5,801	36,394	727%	-
PEQUAYWAN	9,490	3,430	6,060	277%	-
REVERE	25,195	962	24,233	2619%	-
TAUNTON	21,870	15,274	6,596	143%	-
<u>Lump Sum - \$ 100 or more, but less than \$200 per year of service</u>					
BIGELOW	41,147	25,286	15,861	163%	-
BLUFFTON	54,900	15,364	39,536	357%	-
COTTON	66,058	19,240	46,818	343%	-
DANVERS	30,662	30,803	(141)	100%	942
DUMONT	59,497	43,719	15,778	136%	-
ELBOW-TULABY LK	22,467	11,352	11,115	198%	-
ELMER	36,009	20,262	15,747	178%	-
FEDERAL DAM	29,822	8,144	21,678	366%	-
FLENSBURG	39,426	18,453	20,973	214%	-
GENEVA	16,313	17,628	(1,315)	93%	609
GOODLAND	46,124	27,837	18,287	166%	-
LAKE HENRY	72,021	40,164	31,857	179%	-
LISMORE	72,303	41,940	30,363	172%	-
LUCAN	62,464	41,969	20,495	149%	-
LYND	49,599	19,660	29,939	252%	-
MCGRATH	43,024	8,528	34,496	505%	-
MEADOWLANDS	13,544	17,094	(3,550)	79%	1,208
MIDDLE RIVER	92,043	41,262	50,781	223%	-
SAINT LEO	60,031	38,782	21,249	155%	-
<u>Lump Sum - \$ 200 or more, but less than \$300 per year of service</u>					
ALMELUND	109,465	69,907	39,558	157%	-
ALTURA	76,781	78,185	(1,404)	98%	253
BLACKHOOF	49,329	48,525	804	102%	-
BOWLUS	100,003	75,480	24,523	132%	-
BREITUNG	86,624	39,386	47,238	220%	-
BRIMSON	48,533	38,180	10,353	127%	-
BROOK PARK	102,704	46,194	56,510	222%	-
CAMPBELL	121,448	82,664	38,784	147%	-
CLIFTON	113,540	47,170	66,370	241%	-
CROOKED LAKE	89,805	51,290	38,515	175%	-
DARFUR	68,269	61,815	6,454	110%	-
DENT	74,074	54,350	19,724	136%	-
DEXTER	85,787	75,313	10,474	114%	-

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1999

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or Deficit</u>	<u>Funding Ratio</u>	<u>Amortized¹ Unfunded Liability</u>
ELLSWORTH	130,681	80,821	49,860	162%	-
ELROSA	158,958	119,183	39,775	133%	-
GRANADA	182,750	58,702	124,048	311%	-
GRYGLA	64,148	44,420	19,728	144%	-
HALSTAD	91,977	50,372	41,605	183%	-
HANLEY FALLS	85,108	70,920	14,188	120%	-
HENDRUM	50,544	34,016	16,528	149%	-
HEWITT	55,309	36,425	18,884	152%	-
IONA	65,537	39,085	26,452	168%	-
KARLSTAD	74,207	50,976	23,231	146%	-
KENNEDY	63,570	42,055	21,515	151%	-
LAKE BRONSON	44,410	20,040	24,370	222%	-
LANCASTER	47,624	37,208	10,416	128%	-
NEW MUNICH	60,320	39,923	20,397	151%	-
NORTH STAR	21,041	16,797	4,244	125%	-
OSTRANDER	72,546	57,240	15,306	127%	-
PORTER	115,742	87,451	28,291	132%	-
SOLWAY RURAL	51,332	15,744	35,588	326%	-
STURGEON LAKE	44,692	29,601	15,091	151%	-
VILLARD	75,996	40,616	35,380	187%	-
VINING	56,859	38,410	18,449	148%	-
WILMONT	97,655	65,112	32,543	150%	-
WILSON	165,962	98,680	67,282	168%	-
<u>Lump Sum - \$ 300 or more, but less than \$500 per year of service</u>					
ADAMS	137,176	121,415	15,761	113%	-
ALBORN	81,898	75,208	6,690	109%	-
ALDEN	100,877	92,076	8,801	110%	-
ALPHA	111,540	58,768	52,772	190%	-
ASKOV	102,960	73,664	29,296	140%	-
BALATON	114,481	106,512	7,969	107%	-
BARRETT	84,879	86,984	(2,105)	98%	90
BEARDSLEY	64,807	51,387	13,420	126%	-
BELLINGHAM	155,087	101,770	53,317	152%	-
BELVIEW	104,806	102,076	2,730	103%	1,275
BERTHA	95,680	89,088	6,592	107%	-
BLOMKEST	128,803	93,872	34,931	137%	-
BOYD	115,352	87,260	28,092	132%	-
BREVATOR	68,374	40,511	27,863	169%	-
CANTON	89,598	85,057	4,541	105%	-
CHANDLER	121,258	96,302	24,956	126%	-
CHERRY	87,176	68,798	18,378	127%	-
CHOKIO	137,896	91,162	46,734	151%	-

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1999

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized ¹ Unfunded Liability
CLARISSA	94,762	98,003	(3,241)	97%	1,758
CLARKS GROVE	147,166	86,612	60,554	170%	-
CLEMENTS	79,860	71,568	8,292	112%	6
CLINTON - Big Stone	100,518	93,168	7,350	108%	191
CLINTON - St Louis	141,054	132,480	8,574	106%	-
COMFREY	163,033	153,495	9,538	106%	-
COTTONWOOD	255,434	175,385	80,049	146%	-
CURRIE	122,315	128,475	(6,160)	95%	1,841
CYRUS	71,590	55,145	16,445	130%	-
DALTON	128,669	96,431	32,238	133%	-
DELAVAN	132,733	82,592	50,141	161%	-
DOVER	138,080	107,487	30,593	128%	-
DUNNELL	85,458	82,791	2,667	103%	-
EITZEN	76,567	129,147	(52,580)	59%	4,696
ELIZABETH	186,391	136,125	50,266	137%	-
ELLENDALE	82,735	98,784	(16,049)	84%	2,196
EMMONS	161,081	112,843	48,238	143%	-
EVANSVILLE	89,959	91,961	(2,002)	98%	804
FIFTY LAKES	81,607	48,691	32,916	168%	-
FINLAND	79,637	83,790	(4,153)	95%	613
FORADA	141,130	121,453	19,677	116%	-
FREDENBERG	98,773	82,184	16,589	120%	-
FRENCH TWP	104,407	69,834	34,573	150%	-
FROST	115,027	96,070	18,957	120%	-
GARVIN	53,263	50,576	2,687	105%	-
GNESEN	182,389	124,656	57,733	146%	-
GRACEVILLE	136,298	110,374	25,924	123%	-
HANCOCK	134,273	86,770	47,503	155%	-
HANSKA	109,371	88,382	20,989	124%	-
HARMONY	145,004	123,486	21,518	117%	-
HARTLAND	126,787	110,117	16,670	115%	-
HERMAN	79,356	70,790	8,566	112%	-
HILL CITY	105,706	107,101	(1,395)	99%	1,384
HITTERDAL	57,928	56,145	1,783	103%	-
HOFFMAN	146,920	119,945	26,975	122%	-
HOVLAND	84,728	49,456	35,272	171%	-
INDUSTRIAL	141,783	91,052	50,731	156%	-
JASPER	162,468	119,349	43,119	136%	-
JEFFERS	131,951	113,085	18,866	117%	-
KELLIHER	96,981	76,196	20,785	127%	-
KETTLE RIVER	83,646	63,618	20,028	131%	-
KILKENNY	123,826	108,080	15,746	115%	-
LAKE KABETOGAMA	81,867	40,192	41,675	204%	-

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1999

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized ¹ Unfunded Liability
LAKEWOOD	128,581	118,269	10,312	109%	-
LEAF VALLEY TWP	200,808	109,212	91,596	184%	-
LEROY	120,296	105,020	15,276	115%	-
LITTLEFORK	162,939	108,686	54,253	150%	-
MABEL	78,800	70,865	7,935	111%	-
MAHTOWA	78,965	69,362	9,603	114%	-
MAKINEN	62,566	92,544	(29,978)	68%	3,303
MANTORVILLE	163,598	109,170	54,428	150%	-
MCINTOSH	128,546	80,469	48,077	160%	-
MCKINLEY	49,024	41,350	7,674	119%	-
MEDFORD	110,457	109,327	1,130	101%	-
MIESVILLE	171,635	148,335	23,300	116%	-
NEWFOLDEN	82,358	50,616	31,742	163%	-
NORTHOME	107,260	79,796	27,464	134%	-
ODIN	93,582	65,896	27,686	142%	-
OKABENA	110,691	78,939	31,752	140%	-
ORMSBY	85,745	52,617	33,128	163%	-
PALISADE	99,703	70,735	28,968	141%	-
PEMBERTON	86,723	83,951	2,772	103%	98
PIKE-SANDY-BRITT	132,717	89,507	43,210	148%	-
PRINSBURG	143,209	91,284	51,925	157%	-
RED WING	167,923	105,167	62,756	160%	-
ROLLINGSTONE	74,738	75,046	(308)	100%	-
ROSE CREEK	111,854	162,580	(50,726)	69%	6,010
ROTHSAY	209,282	145,339	63,943	144%	-
ROYALTON	134,164	122,862	11,302	109%	140
RUSSELL	57,337	51,761	5,576	111%	-
SANBORN	57,997	77,094	(19,097)	75%	2,308
SHEVLIN	110,977	107,564	3,413	103%	-
SQUAW LAKE	90,946	58,689	32,257	155%	-
SAINT MARTIN	138,688	124,882	13,806	111%	-
STEPHEN	187,916	128,611	59,305	146%	-
STORDEN	135,480	105,656	29,824	128%	-
TOFTE	71,153	50,040	21,113	142%	-
TOWER	94,386	75,887	18,499	124%	-
UPSALA	90,729	80,959	9,770	112%	-
VESTA	76,923	56,946	19,977	135%	-
WALNUT GROVE	120,557	93,298	27,259	129%	-
WARREN	125,189	84,671	40,518	148%	-
WENDELL	92,827	51,654	41,173	180%	-
WILLOW RIVER	85,619	69,780	15,839	123%	-
WOOD LAKE	115,533	86,071	29,462	134%	-
WOODSTOCK	59,345	41,790	17,555	142%	-

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1999

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or Deficit</u>	<u>Funding Ratio</u>	<u>Amortized¹ Unfunded Liability</u>
WRENSHALL	143,507	101,143	42,364	142%	-
WRIGHT	73,736	62,194	11,542	119%	-
<u>Lump Sum - \$ 500 or more, but less than \$1,000 per year of service</u>					
ADRIAN	227,152	149,550	77,602	152%	-
ALBERTVILLE	177,158	165,557	11,601	107%	-
AMBOY	134,471	108,480	25,991	124%	-
ANNANDALE	228,268	173,056	55,212	132%	-
ARGYLE	120,999	109,119	11,880	111%	-
ARLINGTON	169,805	159,676	10,129	106%	-
ATWATER	207,701	140,073	67,628	148%	-
AUDUBON	182,756	135,136	47,620	135%	-
AVON	190,874	186,704	4,170	102%	-
BABBITT	278,202	217,795	60,407	128%	-
BAGLEY	186,180	191,436	(5,256)	97%	739
BALSAM	165,745	141,180	24,565	117%	-
BARNESVILLE	286,958	298,963	(12,005)	96%	2,356
BARNUM	272,977	164,688	108,289	166%	-
BATTLE LAKE	198,312	142,834	55,478	139%	-
BAUDETTE	447,357	301,068	146,289	149%	-
BEAVER BAY	106,664	99,202	7,462	108%	-
BEAVER CREEK	108,588	128,000	(19,412)	85%	1,752
BELGRADE	242,677	248,763	(6,086)	98%	922
BIGFORK	246,229	218,789	27,440	113%	-
BIRD ISLAND	137,737	92,060	45,677	150%	-
BIWABIK TWP	95,432	97,704	(2,272)	98%	142
BRAHAM	291,154	172,266	118,888	169%	-
BRANDON	188,549	140,156	48,393	135%	-
BRICELYN	139,834	123,860	15,974	113%	-
BROOTEN	246,603	177,094	69,509	139%	-
BROWERVILLE	183,581	108,710	74,871	169%	-
BROWNS VALLEY	174,663	111,216	63,447	157%	-
BROWNSDALE	155,998	109,140	46,858	143%	-
BROWNTON	130,836	196,112	(65,276)	67%	6,758
BUFFALO LAKE	247,777	170,536	77,241	145%	-
BUHL	156,782	118,512	38,270	132%	-
BUTTERFIELD	102,660	118,375	(15,715)	87%	1,732
BYRON	288,354	255,306	33,048	113%	-
CALEDONIA	262,190	229,370	32,820	114%	-
CANOSIA TWP	121,153	94,942	26,211	128%	-
CEYLON	134,885	107,280	27,605	126%	-
CHATFIELD	213,686	200,264	13,422	107%	-
CLARA CITY	232,669	187,755	44,914	124%	-

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1999

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or Deficit</u>	<u>Funding Ratio</u>	<u>Amortized¹ Unfunded Liability</u>
CLAREMONT	122,579	94,606	27,973	130%	-
CLARKFIELD	230,293	158,587	71,706	145%	-
CLEAR LAKE	342,606	247,140	95,466	139%	-
CLEARWATER	193,272	171,739	21,533	113%	-
CLEVELAND	216,708	165,552	51,156	131%	-
COLERAINE	168,077	183,234	(15,157)	92%	1,071
COSMOS	144,060	81,306	62,754	177%	-
COURTLAND	231,353	222,717	8,636	104%	-
CROMWELL	123,716	121,380	2,336	102%	-
CUYUNA	89,521	95,740	(6,219)	94%	918
DANUBE	125,353	114,382	10,971	110%	-
DAYTON	290,600	281,458	9,142	103%	-
DEER CREEK	94,390	119,931	(25,541)	79%	2,722
DEERWOOD	180,520	136,125	44,395	133%	-
EAGLE BEND	117,200	133,424	(16,224)	88%	1,735
EASTON	187,333	200,500	(13,167)	93%	3,332
ECHO	157,554	130,428	27,126	121%	-
EDEN VALLEY	356,359	320,047	36,312	111%	-
EDGERTON	222,038	192,332	29,706	115%	-
ELMORE	150,007	79,686	70,321	188%	-
ELYSIAN	166,537	156,270	10,267	107%	834
EMILY	185,278	131,761	53,517	141%	-
EYOTA	142,311	152,128	(9,817)	94%	1,236
FERTILE	194,615	89,036	105,579	219%	-
FORESTON	253,544	145,516	108,028	174%	-
FRANKLIN	162,881	119,120	43,761	137%	-
FRAZEE	264,092	228,592	35,500	116%	-
FULDA	369,024	399,159	(30,135)	92%	4,408
GARFIELD	159,706	134,420	25,286	119%	-
GLENWOOD	131,518	174,754	(43,236)	75%	5,938
GOOD THUNDER	392,279	312,680	79,599	125%	-
GOODVIEW	331,532	165,660	165,872	200%	-
GRAND MARAIS	279,329	188,034	91,295	149%	-
GRAND MEADOW	207,719	147,685	60,034	141%	-
GRANITE FALLS	294,907	264,994	29,913	111%	-
GREEN ISLE	227,914	178,069	49,845	128%	-
GREY EAGLE	166,391	122,744	43,647	136%	-
GROVE CITY	149,571	106,261	43,310	141%	-
HALLOCK	187,624	162,032	25,592	116%	-
HAMBURG	200,246	253,068	(52,822)	79%	8,732
HAMPTON	156,723	97,466	59,257	161%	-
HANOVER	194,247	190,352	3,895	102%	-
HAYWARD	234,274	161,348	72,926	145%	-

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1999

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized ¹ Unfunded Liability
HENDERSON	177,601	172,646	4,955	103%	952
HENDRICKS	157,206	181,831	(24,625)	86%	3,436
HENNING	217,472	192,276	25,196	113%	-
HERON LAKE	147,437	174,768	(27,331)	84%	3,435
HINCKLEY	267,316	245,713	21,603	109%	-
HOUSTON	167,166	125,132	42,034	134%	-
HOWARD LAKE	275,135	270,786	4,349	102%	-
IRONTON	147,080	117,878	29,202	125%	-
ISLE	193,012	152,078	40,934	127%	-
JANESVILLE	166,741	167,078	(337)	100%	2,906
KANDIYOHI	175,140	109,103	66,037	161%	-
KASOTA	209,548	155,230	54,318	135%	-
KELLOGG	246,681	170,867	75,814	144%	-
KENSINGTON	86,991	60,190	26,801	145%	-
KIMBALL	209,698	216,356	(6,658)	97%	1,852
KINNEY	192,654	139,966	52,688	138%	-
LAFAYETTE	301,255	213,984	87,271	141%	-
LAKE BENTON	141,911	124,600	17,311	114%	-
LAKE PARK	126,173	114,922	11,251	110%	-
LAMBERTON	165,095	122,052	43,043	135%	-
LANESBORO	146,045	65,304	80,741	224%	-
LESTER PRAIRIE	325,141	289,086	36,055	112%	-
LEWISVILLE	104,759	81,370	23,389	129%	-
LOWRY	187,121	150,799	36,322	124%	-
LUTSEN	167,210	95,124	72,086	176%	-
MADELIA	286,911	241,198	45,713	119%	548
MADISON	333,766	280,079	53,687	119%	-
MADISON LAKE	228,266	179,672	48,594	127%	-
MAHNOMEN	307,929	244,805	63,124	126%	-
MAPLE LAKE	490,114	373,320	116,794	131%	-
MAPLEVIEW	149,181	90,780	58,401	164%	-
MARBLE	196,669	107,244	89,425	183%	-
MAYNARD	178,988	162,835	16,153	110%	-
MCDAVITT	162,721	141,979	20,742	115%	-
MELROSE	271,295	251,601	19,694	108%	-
MENAHGA	189,003	189,663	(660)	100%	-
MILTONA	123,184	109,545	13,639	112%	-
MINNEOTA	246,838	231,024	15,814	107%	-
MISSION TWP	74,080	62,428	11,652	119%	-
MONTGOMERY	340,960	363,108	(22,148)	94%	9,962
MOOSE LAKE	212,307	162,310	49,997	131%	-
MORTON	149,480	101,682	47,798	147%	-
NEVIS	275,913	208,891	67,022	132%	-

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1999

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized ¹ Unfunded Liability
NEW GERMANY	288,330	219,007	69,323	132%	-
NEW RICHLAND	205,531	156,736	48,795	131%	-
NEW YORK MILLS	124,305	130,416	(6,111)	95%	899
NICOLLET	274,297	224,557	49,740	122%	-
NORW /YOUNG AMER	539,274	465,215	74,059	116%	6,377
OGILVIE	148,188	105,896	42,292	140%	-
OLIVIA	268,376	209,635	58,741	128%	-
ORONOCO	149,095	87,950	61,145	170%	-
ORR	90,417	57,278	33,139	158%	-
ORTONVILLE	342,469	312,326	30,143	110%	-
OTTERTAIL	216,067	192,077	23,990	112%	-
PENNOCK	118,256	119,032	(776)	99%	190
PILLAGER	205,580	183,450	22,130	112%	-
PLATO	301,607	259,127	42,480	116%	-
PRESTON	218,586	191,490	27,096	114%	-
RANDALL	301,097	233,745	67,352	129%	-
RAYMOND	135,203	71,673	63,530	189%	-
RENVILLE	195,104	208,740	(13,636)	93%	2,068
RICE	177,333	121,693	55,640	146%	-
RICHMOND	234,266	223,710	10,556	105%	4,093
ROCKVILLE	225,885	237,496	(11,611)	95%	4,869
RUTHTON	110,593	70,296	40,297	157%	-
SABIN-ELMWOOD	105,385	90,829	14,556	116%	-
SACRED HEART	165,454	158,614	6,840	104%	-
SAUK CENTRE	321,458	326,050	(4,592)	99%	-
SCANDIA VALLEY	255,373	150,719	104,654	169%	-
SCANLON	126,080	114,848	11,232	110%	-
SCHROEDER	126,741	67,922	58,819	187%	-
SEBEKA	260,642	248,380	12,262	105%	-
SHERBURN	276,317	225,870	50,447	122%	-
SILVER BAY	260,092	171,990	88,102	151%	-
SILVER LAKE	190,433	242,389	(51,956)	79%	10,467
SOLWAY TWP	106,810	106,652	158	100%	-
SOUTH HAVEN	206,717	162,940	43,777	127%	-
SPRING GROVE	116,599	128,719	(12,120)	91%	1,394
SPRING VALLEY	467,708	283,060	184,648	165%	-
SPRINGFIELD	249,117	246,819	2,298	101%	772
SAINT CHARLES	438,708	304,168	134,540	144%	-
SAINT CLAIR	373,049	288,624	84,425	129%	-
SAINT STEPHEN	347,483	346,154	1,329	100%	1,944
STACY-LENT	235,018	240,513	(5,495)	98%	562
STARBUCK	137,822	132,148	5,674	104%	-
STEWART	187,950	202,238	(14,288)	93%	4,490

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1999

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or Deficit</u>	<u>Funding Ratio</u>	<u>Amortized¹ Unfunded Liability</u>
STEWARTVILLE	351,016	217,227	133,789	162%	-
TACONITE	128,797	121,818	6,979	106%	3,616
THOMSON	388,683	274,009	114,674	142%	-
TRIMONT	250,049	198,220	51,829	126%	-
TRUMAN	182,580	146,256	36,324	125%	-
TWIN VALLEY	159,343	119,828	39,515	133%	-
TYLER	189,607	136,047	53,560	139%	-
VERNDALE	253,436	196,412	57,024	129%	-
WALDORF	207,825	138,730	69,095	150%	-
WARBA-FEELY-SAGO	67,271	53,326	13,945	126%	-
WARROAD	181,568	144,034	37,534	126%	-
WATERVILLE	231,046	201,683	29,363	115%	-
WATKINS	228,281	166,090	62,191	137%	-
WATSON	154,154	149,472	4,682	103%	-
WELCOME	105,681	113,283	(7,602)	93%	512
WEST CONCORD	199,025	138,495	60,530	144%	-
WESTBROOK	120,257	104,292	15,965	115%	-
WINNEBAGO	162,241	153,678	8,563	106%	-
WOLF LAKE	131,356	98,481	32,875	133%	-
WYKOFF	239,397	118,080	121,317	203%	-
WYOMING	204,766	167,791	36,975	122%	-
ZUMBRO FALLS	208,617	176,862	31,755	118%	-
<u>Lump Sum - \$1,000 or more, but less than \$1,500 per year of service</u>					
AITKIN	519,511	455,268	64,243	114%	-
AURORA	530,535	449,880	80,655	118%	-
BELLE PLAINE	351,710	314,370	37,340	112%	-
BIG LAKE	371,740	350,496	21,244	106%	-
BIWABIK	410,527	331,064	79,463	124%	-
BLOOMING PRAIRIE	319,091	346,112	(27,021)	92%	4,916
BLUE EARTH	580,478	445,016	135,462	130%	-
BOVEY	169,857	181,840	(11,983)	93%	3,099
BRECKENRIDGE	407,585	353,611	53,974	115%	-
CALUMET	203,863	199,782	4,081	102%	-
CANBY	596,916	405,187	191,729	147%	-
CANNON FALLS	399,608	401,144	(1,536)	100%	-
CARLOS	515,386	429,763	85,623	120%	-
CARLTON	348,598	297,972	50,626	117%	-
CENTER CITY	246,507	171,600	74,907	144%	-
CLEARBROOK	346,102	227,554	118,548	152%	-
COKATO	356,901	409,352	(52,451)	87%	8,520
COOK	322,587	256,520	66,067	126%	-
CROOKSTON	455,997	463,236	(7,239)	98%	-

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1999

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized ¹ Unfunded Liability
DAWSON	453,626	319,726	133,900	142%	-
DEER RIVER	324,124	247,925	76,199	131%	-
DODGE CENTER	284,734	220,209	64,525	129%	-
EAGLE LAKE	220,066	253,814	(33,748)	87%	7,420
FAIRFAX	442,270	383,872	58,398	115%	-
FOLEY	480,792	447,135	33,657	108%	-
GAYLORD	529,883	422,349	107,534	125%	-
GREENWOOD	188,160	194,860	(6,700)	97%	1,438
HACKENSACK	151,580	163,216	(11,636)	93%	1,195
HAYFIELD	250,393	248,068	2,325	101%	2,652
HECTOR	362,988	264,740	98,248	137%	-
HIBBING	418,117	283,142	134,975	148%	-
HOYT LAKES	556,601	367,186	189,415	152%	-
IDEAL	378,548	326,873	51,675	116%	-
JORDAN	471,044	492,702	(21,658)	96%	1,370
KASSON	301,764	294,822	6,942	102%	-
KEEWATIN	383,198	357,256	25,942	107%	-
LAKE CRYSTAL	397,971	282,764	115,207	141%	-
LAKEFIELD	282,397	252,140	30,257	112%	-
LEWISTON	422,908	422,320	588	100%	-
LEXINGTON	324,707	207,733	116,974	156%	-
LINWOOD	381,422	319,900	61,522	119%	-
LONSDALE	284,653	310,748	(26,095)	92%	5,443
MAPLETON	520,008	281,544	238,464	185%	-
MAYER	284,975	248,361	36,614	115%	-
MCGREGOR	253,784	235,037	18,747	108%	-
MINNESOTA LAKE	320,141	255,697	64,444	125%	-
MONTEVIDEO	572,159	529,272	42,887	108%	-
MONTROSE	174,850	179,400	(4,550)	97%	3,577
MORA	467,207	420,722	46,485	111%	1,313
MORGAN	344,848	234,789	110,059	147%	-
MORRIS	499,056	371,181	127,875	134%	-
MOTLEY	288,581	231,418	57,163	125%	-
MOUNTAIN IRON	345,546	335,204	10,342	103%	-
MOUNTAIN LAKE	316,008	306,648	9,360	103%	-
NASHWAUK	270,974	231,290	39,684	117%	-
NEW LONDON	262,599	289,356	(26,757)	91%	3,803
NEW MARKET	217,363	170,204	47,159	128%	-
NEW SCANDIA TWP	324,493	318,038	6,455	102%	1,000
ONAMIA	282,978	291,640	(8,662)	97%	-
PAYNESVILLE	256,340	245,007	11,333	105%	-
PELICAN RAPIDS	513,241	489,532	23,709	105%	2,361
PEQUOT LAKES	390,560	336,712	53,848	116%	-

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1999

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or Deficit</u>	<u>Funding Ratio</u>	<u>Amortized¹ Unfunded Liability</u>
PERHAM	441,748	410,379	31,369	108%	-
PIERZ	417,272	356,316	60,956	117%	-
PINE ISLAND	343,605	294,990	48,615	116%	-
PROCTOR	211,882	268,412	(56,530)	79%	4,225
REMER	140,179	110,856	29,323	126%	-
RICE LAKE	484,802	397,986	86,816	122%	-
ROGERS	415,695	474,780	(59,085)	88%	7,280
ROSEAU	384,986	412,396	(27,410)	93%	-
RUSH CITY	362,592	348,084	14,508	104%	-
SARTELL	363,656	302,873	60,783	120%	-
SLAYTON	331,511	313,329	18,182	106%	4,089
SLEEPY EYE	602,695	747,298	(144,603)	81%	14,352
SPICER	342,070	271,825	70,245	126%	-
SAINT ANTHONY	576,803	449,688	127,115	128%	-
SAINT CLOUD TWP	753,750	570,861	182,889	132%	-
SAINT JAMES	447,512	449,578	(2,066)	100%	2,864
STAPLES	237,997	274,338	(36,341)	87%	5,825
TAYLORS FALLS	530,024	304,820	225,204	174%	-
TRACY	421,924	378,688	43,236	111%	-
VICTORIA	375,700	356,044	19,656	106%	7,099
WABASHA	360,367	396,544	(36,177)	91%	9,559
WAITE PARK	331,843	226,946	104,897	146%	-
WALKER	431,822	232,600	199,222	186%	-
WATERTOWN	478,275	466,274	12,001	103%	-
WINSTED	361,254	342,170	19,084	106%	770
<u>Lump Sum - \$1,500 or more, but less than \$2,000 per year of service</u>					
ALBERT LEA TWP	263,875	258,337	5,538	102%	-
BECKER	773,294	648,375	124,919	119%	-
BUFFALO	514,417	462,588	51,829	111%	-
CAMBRIDGE	611,457	470,232	141,225	130%	-
CASS LAKE	454,063	368,499	85,564	123%	-
CHISAGO CITY	535,337	503,268	32,069	106%	-
CHISHOLM	1,014,233	608,088	406,145	167%	-
COHASSET	487,910	446,352	41,558	109%	-
COLD SPRING	609,062	525,574	83,488	116%	-
DASSEL	529,223	450,556	78,667	117%	-
DELANO	357,978	555,696	(197,718)	64%	25,387
ELY	470,690	397,980	72,710	118%	-
GARRISON	447,023	306,646	140,377	146%	-
HAMEL	571,399	660,918	(89,519)	86%	22,005
HUGO	479,191	342,080	137,111	140%	-
ISANTI	656,840	528,997	127,843	124%	-

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1999

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized¹ Unfunded Liability
JACKSON	592,798	457,761	135,037	129%	-
LE SUEUR	712,261	537,320	174,941	133%	-
LINDSTROM	673,399	490,110	183,289	137%	-
LITCHFIELD	463,372	515,007	(51,635)	90%	8,349
LITTLE FALLS	562,270	496,586	65,684	113%	-
LONG PRAIRIE	336,235	326,040	10,195	103%	1,967
LUVERNE	458,610	756,712	(298,102)	61%	32,942
MAPLE PLAIN	770,588	659,942	110,646	117%	-
NEW PRAGUE	505,138	472,267	32,871	107%	-
NISSWA	346,785	363,660	(16,875)	95%	2,347
NORTH BRANCH	714,646	692,743	21,903	103%	14,388
OSAKIS	304,929	255,120	49,809	120%	-
OSSEO	430,139	420,563	9,576	102%	-
PINE RIVER	622,400	591,604	30,796	105%	33
SAINT PAUL PARK	708,514	527,436	181,078	134%	-
SAINT JOSEPH	673,280	704,836	(31,556)	96%	4,377
SAINT PETER	685,189	752,770	(67,581)	91%	13,494
TWO HARBORS	489,297	365,991	123,306	134%	-
WACONIA	698,233	725,070	(26,837)	96%	5,689
WADENA	482,470	357,407	125,063	135%	-
WAYZATA	744,977	672,610	72,367	111%	-
<u>Lump Sum - \$2,000 or more, but less than \$2,500 per year of service</u>					
CATARACT	1,100,857	807,812	293,045	136%	-
EAST BETHEL	638,140	414,289	223,851	154%	-
EAST GRAND FORKS	637,873	571,598	66,275	112%	-
HAM LAKE	708,445	591,832	116,613	120%	-
HERMANTOWN	777,352	973,612	(196,260)	80%	29,750
INTERNATIONAL FLS	586,122	621,931	(35,809)	94%	1,305
LAKE CITY	436,242	450,280	(14,038)	97%	7,195
LAKE ELMO	696,756	402,462	294,294	173%	-
LONG LAKE	890,767	800,236	90,531	111%	-
MAHTOMEDI	798,463	726,167	72,296	110%	-
MILACA	482,943	333,960	148,983	145%	-
MONTICELLO	629,884	711,477	(81,593)	89%	10,609
NORTH MANKATO	646,162	481,086	165,076	134%	-
PARK RAPIDS	583,470	559,848	23,622	104%	-
REDWOOD FALLS	807,579	778,465	29,114	104%	-
SAINT BONIFACIUS	267,698	288,324	(20,626)	93%	-
THIEF R FALLS FIRE	737,692	478,871	258,821	154%	-
VADNAIS HEIGHTS	776,643	803,200	(26,557)	97%	15,320
WASECA	810,225	794,882	15,343	102%	-
WINDOM	723,169	551,303	171,866	131%	-

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1999

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or Deficit</u>	<u>Funding Ratio</u>	<u>Amortized¹ Unfunded Liability</u>
<u>Lump Sum - \$2,500 or more, but less than \$3,000 per year of service</u>					
BEMIDJI PIONEER	1,731,663	1,245,192	486,471	139%	-
ELK RIVER	1,309,219	1,134,930	174,289	115%	-
FERGUS FALLS	1,336,389	1,165,898	170,491	115%	-
INVER GROVE HTS	1,815,382	1,282,512	532,870	142%	-
LITTLE CANADA	1,238,600	1,107,812	130,788	112%	-
MAPLEWOOD	4,687,591	3,841,213	846,378	122%	-
NEWPORT	795,647	765,971	29,676	104%	168
NORTH ST PAUL	1,139,836	1,093,788	46,048	104%	-
OAKDALE	1,182,425	934,064	248,361	127%	-
PRINCETON	984,756	915,213	69,543	108%	-
PRIOR LAKE	1,078,118	921,101	157,017	117%	-
ROSEMOUNT	908,369	704,500	203,869	129%	-
SAUK RAPIDS	905,409	791,092	114,317	114%	-
<u>Lump Sum - \$3,000 or more, but less than \$3,500 per year of service</u>					
CENTENNIAL	1,403,435	1,110,982	292,453	126%	-
FOREST LAKE	1,077,034	1,009,278	67,756	107%	11,272
HASTINGS	2,291,655	1,655,099	636,556	138%	-
MARSHALL	1,691,639	1,299,533	392,106	130%	-
OWATONNA	1,156,096	1,183,428	(27,332)	98%	16,544
SHAKOPEE	1,578,896	1,615,693	(36,797)	98%	18,460
WILLMAR	1,535,687	1,310,296	225,391	117%	-
<u>Lump Sum - \$3,500 or more per year of service</u>					
ALEXANDRIA	1,513,975	1,522,884	(8,909)	99%	15,784
BAYPORT	1,511,834	1,150,095	361,739	131%	-
BRAINERD	2,728,941	2,634,963	93,978	104%	-
EXCELSIOR	2,230,519	1,859,587	370,932	120%	-
GOLDEN VALLEY	4,068,317	2,888,321	1,179,996	141%	-
GRAND RAPIDS	1,291,062	1,070,826	220,236	121%	-
HOPKINS	2,540,500	1,769,675	770,825	144%	-
LAKEVILLE	3,108,367	2,546,620	561,747	122%	-
NORTHFIELD	1,951,513	1,789,372	162,141	109%	-
STILLWATER	2,005,919	1,621,311	384,608	124%	-
WOODBURY	3,468,704	2,471,290	997,414	140%	-
<u>Monthly Service</u>					
CHASKA	2,561,022	3,397,147	(836,125)	75%	73,475
HUTCHINSON	1,304,651	1,284,785	19,866	102%	-
MOUND	3,086,189	3,339,161	(252,972)	92%	34,120
PINE CITY	652,684	547,195	105,489	119%	-
SPRING LAKE PARK	6,527,603	5,769,764	757,839	113%	-

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1999

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or Deficit</u>	<u>Funding Ratio</u>	<u>Amortized¹ Unfunded Liability</u>
<u>Monthly/Lump Sum Combination</u>					
APPLE VALLEY	3,328,671	3,838,182	(509,511)	87%	40,191
BENSON	381,917	405,614	(23,697)	94%	3,105
BROOKLYN CENTER	3,319,342	2,952,845	366,497	112%	16
CHANHASSEN	1,330,202	1,388,984	(58,782)	96%	16,071
DETROIT LAKES	921,131	559,802	361,329	165%	-
EDEN PRAIRIE	9,514,583	8,966,575	548,008	106%	101,350
FAIRMONT	2,227,825	2,151,054	76,771	104%	976
GLENCOE	710,686	994,246	(283,560)	71%	40,382
LAKE JOHANNA	4,406,311	3,989,117	417,194	110%	-
MINNETONKA	9,028,199	6,716,205	2,311,994	134%	-
NEW BRIGHTON	2,665,090	2,321,844	343,246	115%	-
NEW ULM	2,079,761	1,748,996	330,765	119%	-
PIPESTONE	575,351	647,887	(72,536)	89%	12,084
PLYMOUTH	3,303,683	2,645,850	657,833	125%	-
ROBBINSDALE	1,084,521	1,126,087	(41,566)	96%	18,127
ROSEVILLE	6,734,429	6,200,077	534,352	109%	-
SAVAGE	1,866,226	2,125,231	(259,005)	88%	37,126
WHITE BEAR LAKE	4,568,855	4,427,341	141,514	103%	-
WORTHINGTON	1,025,636	1,320,091	(294,455)	78%	59,017

TOTALS					
Defined Contribution	50,606,325	50,606,325	0		0
Lump Sum	179,343,843	150,761,568	28,582,275		501,951
Monthly	14,132,149	14,338,052	(205,903)		107,595
Monthly / Lump Sum	59,072,419	54,526,028	4,546,391		328,445
GRAND TOTAL	<u>303,154,736</u>	<u>270,231,973</u>	<u>32,922,763</u>		<u>937,991</u>

¹ Note: The Amortized Unfunded Liability amounts are based on projected amounts as of August 1, 1999, as reported by the reliefs on the 1999 Schedules.

Table 2-A
Defined Benefit Plans Reporting Funding Ratios Under 95%

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Deficit</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
<u>Lump Sum - \$ 100 or more, but less than \$200 per year of service</u>				
GENEVA	93%	1,315	100	-
MEADOWLANDS	79%	3,550	100	3,424
<u>Lump Sum - \$ 300 or more, but less than \$500 per year of service</u>				
EITZEN	59%	52,580	350	605
ELLENDALE	84%	16,049	400	3,000
MAKINEN	68%	29,978	300	3,000
ROSE CREEK	69%	50,726	400	1,361
SANBORN	75%	19,097	450	2,000
<u>Lump Sum - \$ 500 or more, but less than \$1,000 per year of service</u>				
BEAVER CREEK	85%	19,412	500	1,000
BROWNTON	67%	65,276	700	12,633
BUTTERFIELD	87%	15,715	500	3,500
COLERAINE	92%	15,157	900	1,441
CUYUNA	94%	6,219	500	1,320
DEER CREEK	79%	25,541	550	2,006
EAGLE BEND	88%	16,224	500	4,903
EASTON	93%	13,167	500	1,000
EYOTA	94%	9,817	800	1,700
FULDA	92%	30,135	950	4,092
GLENWOOD	75%	43,236	900	8,694
HAMBURG	79%	52,822	800	19,461
HENDRICKS	86%	24,625	550	2,904
HERON LAKE	84%	27,331	600	1,286
MONTGOMERY	94%	22,148	900	25,000
RENVILLE	93%	13,636	700	2,500
SILVER LAKE	79%	51,956	550	9,500
SPRING GROVE	91%	12,120	550	6,000
STEWART	93%	14,288	900	10,000
WELCOME	93%	7,602	600	4,527
<u>Lump Sum - \$1,000 or more, but less than \$1,500 per year of service</u>				
BLOOMING PRAIRIE	92%	27,021	1,075	3,346
BOVEY	93%	11,983	1,000	10,000
COKATO	87%	52,451	1,200	1,683
EAGLE LAKE	87%	33,748	1,200	15,620
HACKENSACK	93%	11,636	1,000	11,750
LONSDALE	92%	26,095	1,000	5,500

Table 2-A
Defined Benefit Plans Reporting Funding Ratios Under 95%

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Deficit</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
NEW LONDON	91%	26,757	1,125	4,406
PROCTOR	79%	56,530	1,100	-
ROGERS	88%	59,085	1,300	2,000
ROSEAU	93%	27,410	1,400	3,500
SLEEPY EYE	81%	144,603	1,450	5,000
STAPLES	87%	36,341	1,100	12,321
WABASHA	91%	36,177	1,200	24,126
<u>Lump Sum - \$1,500 or more, but less than \$2,000 per year of service</u>				
DELANO	64%	197,718	1,700	12,535
HAMEL	86%	89,519	1,600	14,500
LITCHFIELD	90%	51,635	1,650	8,820
LUVERNE	61%	298,102	1,700	19,109
SAINT PETER	91%	67,581	1,800	-
<u>Lump Sum - \$2,000 or more, but less than \$2,500 per year of service</u>				
HERMANTOWN	80%	196,260	2,050	50,701
INTERNATIONAL FLS	94%	35,809	2,000	-
MONTICELLO	89%	81,593	2,025	-
SAINT BONIFACIUS	93%	20,626	2,000	12,272
<u>Monthly Service</u>				
CHASKA	75%	836,125	21	113,575
MOUND	92%	252,972	26	96,050
<u>Monthly/Lump Sum Combination</u>				
APPLE VALLEY	87%	509,511	3,500	122,557
BENSON	94%	23,697	800	11,583
GLENCOE	71%	283,560	1,400	58,342
PIPESTONE	89%	72,536	1,100	39,092
SAVAGE	88%	259,005	3,050	85,316
WORTHINGTON	78%	294,455	2,230	67,568

Table 2-B Defined Benefit Plans Reporting Funding Ratios Above 110%

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
<u>Lump Sum - \$ 10 or more, but less than \$100 per year of service</u>				
CARSONVILLE	437%	65,848	75	-
CLIMAX	824%	42,821	25	-
FINLAYSON	382%	44,846	50	-
LASALLE	972%	21,741	25	-
NASSAU	727%	36,394	25	-
PEQUAYWAN	277%	6,060	30	5,000
REVERE	2619%	24,233	10	-
TAUNTON	143%	6,596	80	165
<u>Lump Sum - \$ 100 or more, but less than \$200 per year of service</u>				
BIGELOW	163%	15,861	100	-
BLUFFTON	357%	39,536	100	-
COTTON	343%	46,818	100	-
DUMONT	136%	15,778	150	-
ELBOW-TULABY LK	198%	11,115	100	-
ELMER	178%	15,747	100	-
FEDERAL DAM	366%	21,678	100	-
FLENSBURG	214%	20,973	125	-
GOODLAND	166%	18,287	140	-
LAKE HENRY	179%	31,857	150	-
LISMORE	172%	30,363	140	-
LUCAN	149%	20,495	160	-
LYND	252%	29,939	100	-
MCGRATH	505%	34,496	100	1,200
MIDDLE RIVER	223%	50,781	150	-
SAINT LEO	155%	21,249	175	-
<u>Lump Sum - \$ 200 or more, but less than \$300 per year of service</u>				
ALMELUND	157%	39,558	250	-
BOWLUS	132%	24,523	250	-
BREITUNG	220%	47,238	200	6,600
BRIMSON	127%	10,353	200	-
BROOK PARK	222%	56,510	200	577
CAMPBELL	147%	38,784	200	-
CLIFTON	241%	66,370	250	2,200
CROOKED LAKE	175%	38,515	250	95
DARFUR	110%	6,454	275	-
DENT	136%	19,724	250	-
DEXTER	114%	10,474	225	-

Table 2-B Defined Benefit Plans Reporting Funding Ratios Above 110%

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
ELLSWORTH	162%	49,860	200	-
ELROSA	133%	39,775	250	4,000
GRANADA	311%	124,048	250	850
GRYGLA	144%	19,728	200	-
HALSTAD	183%	41,605	200	-
HANLEY FALLS	120%	14,188	250	200
HENDRUM	149%	16,528	200	-
HEWITT	152%	18,884	250	-
IONA	168%	26,452	250	-
KARLSTAD	146%	23,231	200	-
KENNEDY	151%	21,515	250	-
LAKE BRONSON	222%	24,370	200	-
LANCASTER	128%	10,416	200	-
NEW MUNICH	151%	20,397	215	2,000
NORTH STAR	125%	4,244	200	-
OSTRANDER	127%	15,306	250	200
PORTER	132%	28,291	225	-
SOLWAY RURAL	326%	35,588	200	150
STURGEON LAKE	151%	15,091	200	-
VILLARD	187%	35,380	200	3,700
VINING	148%	18,449	250	-
WILMONT	150%	32,543	250	-
WILSON	168%	67,282	250	6,619
<u>Lump Sum - \$ 300 or more, but less than \$500 per year of service</u>				
ADAMS	113%	15,761	440	-
ALPHA	190%	52,772	400	-
ASKOV	140%	29,296	400	500
BEARDSLEY	126%	13,420	325	444
BELLINGHAM	152%	53,317	325	-
BLOMKEST	137%	34,931	400	1,500
BOYD	132%	28,092	320	-
BREVATOR	169%	27,863	475	1,000
CHANDLER	126%	24,956	300	640
CHERRY	127%	18,378	375	100
CHOKIO	151%	46,734	425	-
CLARKS GROVE	170%	60,554	300	-
CLEMENTS	112%	8,292	300	1,543
COTTONWOOD	146%	80,049	450	-
CYRUS	130%	16,445	325	-

Table 2-B
Defined Benefit Plans Reporting Funding Ratios Above 110%

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
DALTON	133%	32,238	350	2,512
DELAVAN	161%	50,141	400	1,600
DOVER	128%	30,593	450	5,074
ELIZABETH	137%	50,266	450	700
EMMONS	143%	48,238	450	-
FIFTY LAKES	168%	32,916	400	-
FORADA	116%	19,677	450	4,051
FREDENBERG	120%	16,589	400	1,000
FRENCH TWP	150%	34,573	300	969
FROST	120%	18,957	325	2,000
GNESEN	146%	57,733	400	6,400
GRACEVILLE	123%	25,924	430	2,500
HANCOCK	155%	47,503	300	-
HANSKA	124%	20,989	350	100
HARMONY	117%	21,518	400	10,000
HARTLAND	115%	16,670	425	-
HERMAN	112%	8,566	450	-
HOFFMAN	122%	26,975	350	-
HOVLAND	171%	35,272	400	4,000
INDUSTRIAL	156%	50,731	350	3,000
JASPER	136%	43,119	450	2,500
JEFFERS	117%	18,866	375	-
KELLIHER	127%	20,785	300	-
KETTLE RIVER	131%	20,028	450	4
KILKENNY	115%	15,746	400	5,000
LAKE KABETOGAMA	204%	41,675	400	-
LEAF VALLEY TWP	184%	91,596	300	2,400
LEROY	115%	15,276	300	-
LITTLEFORK	150%	54,253	450	3,064
MABEL	111%	7,935	375	1,162
MAHTOWA	114%	9,603	300	3,438
MANTORVILLE	150%	54,428	480	5,000
MCINTOSH	160%	48,077	450	-
MCKINLEY	119%	7,674	300	3,714
MIESVILLE	116%	23,300	400	1,800
NEWFOLDEN	163%	31,742	400	-
NORTHOME	134%	27,464	400	-
ODIN	142%	27,686	400	-
OKABENA	140%	31,752	350	-
ORMSBY	163%	33,128	350	-
PALISADE	141%	28,968	350	1,000

Table 2-B Defined Benefit Plans Reporting Funding Ratios Above 110%

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
PIKE-SANDY-BRITT	148%	43,210	300	-
PRINSBURG	157%	51,925	400	2,504
RED WING	160%	62,756	300	-
ROTHSAY	144%	63,943	450	-
RUSSELL	111%	5,576	375	-
SQUAW LAKE	155%	32,257	400	-
SAINT MARTIN	111%	13,806	375	6,000
STEPHEN	146%	59,305	350	1,000
STORDEN	128%	29,824	400	-
TOFTE	142%	21,113	400	3,000
TOWER	124%	18,499	350	4,928
UPSALA	112%	9,770	350	1,500
VESTA	135%	19,977	300	-
WALNUT GROVE	129%	27,259	400	500
WARREN	148%	40,518	425	-
WENDELL	180%	41,173	300	-
WILLOW RIVER	123%	15,839	400	-
WOOD LAKE	134%	29,462	300	485
WOODSTOCK	142%	17,555	325	-
WRENSHALL	142%	42,364	350	3
WRIGHT	119%	11,542	320	8,000

Lump Sum - \$ 500 or more, but less than \$1,000 per year of service

ADRIAN	152%	77,602	500	4,969
AMBOY	124%	25,991	500	-
ANNANDALE	132%	55,212	800	3,000
ARGYLE	111%	11,880	525	-
ATWATER	148%	67,628	550	-
AUDUBON	135%	47,620	750	-
BABBITT	128%	60,407	850	3,120
BALSAM	117%	24,565	800	7,000
BARNUM	166%	108,289	600	-
BATTLE LAKE	139%	55,478	900	-
BAUDETTE	149%	146,289	800	-
BIGFORK	113%	27,440	930	7,000
BIRD ISLAND	150%	45,677	500	1,875
BRAHAM	169%	118,888	800	-
BRANDON	135%	48,393	650	8,119
BRICELYN	113%	15,974	500	-
BROOTEN	139%	69,509	500	-

Table 2-B
Defined Benefit Plans Reporting Funding Ratios Above 110%

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
BROWERVILLE	169%	74,871	500	800
BROWNS VALLEY	157%	63,447	525	39
BROWNSDALE	143%	46,858	500	-
BUFFALO LAKE	145%	77,241	625	4,000
BUHL	132%	38,270	800	-
BYRON	113%	33,048	700	1,000
CALEDONIA	114%	32,820	700	2,400
CANOSIA TWP	128%	26,211	500	-
CEYLON	126%	27,605	500	-
CLARA CITY	124%	44,914	750	-
CLAREMONT	130%	27,973	500	3,800
CLARKFIELD	145%	71,706	560	-
CLEAR LAKE	139%	95,466	800	-
CLEARWATER	113%	21,533	650	4,153
CLEVELAND	131%	51,156	650	11,000
COSMOS	177%	62,754	650	-
DEERWOOD	133%	44,395	720	-
ECHO	121%	27,126	500	950
EDEN VALLEY	111%	36,312	925	3,500
EDGERTON	115%	29,706	700	4,055
ELMORE	188%	70,321	550	600
EMILY	141%	53,517	535	-
FERTILE	219%	105,579	500	-
FORESTON	174%	108,028	600	2,000
FRANKLIN	137%	43,761	600	6,425
FRAZEE	116%	35,500	750	2,760
GARFIELD	119%	25,286	700	1,500
GOOD THUNDER	125%	79,599	950	5,400
GOODVIEW	200%	165,872	650	3,500
GRAND MARAIS	149%	91,295	825	-
GRAND MEADOW	141%	60,034	720	625
GRANITE FALLS	111%	29,913	850	4,500
GREEN ISLE	128%	49,845	650	115
GREY EAGLE	136%	43,647	500	2,000
GROVE CITY	141%	43,310	675	2,079
HALLOCK	116%	25,592	500	-
HAMPTON	161%	59,257	500	-
HAYWARD	145%	72,926	800	-
HENNING	113%	25,196	600	4,248
HOUSTON	134%	42,034	510	2,770
IRONTON	125%	29,202	500	36

Table 2-B
Defined Benefit Plans Reporting Funding Ratios Above 110%

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
ISLE	127%	40,934	842	-
KANDIYOHI	161%	66,037	600	-
KASOTA	135%	54,318	600	4,000
KELLOGG	144%	75,814	550	2,000
KENSINGTON	145%	26,801	500	-
KINNEY	138%	52,688	500	-
LAFAYETTE	141%	87,271	650	1,500
LAKE BENTON	114%	17,311	500	1,000
LAMBERTON	135%	43,043	650	1,000
LANESBORO	224%	80,741	525	1,750
LESTER PRAIRIE	112%	36,055	700	7,500
LEWISVILLE	129%	23,389	500	-
LOWRY	124%	36,322	550	5,000
LUTSEN	176%	72,086	600	5,000
MADELIA	119%	45,713	700	-
MADISON	119%	53,687	800	4,623
MADISON LAKE	127%	48,594	700	7,000
MAHNOMEN	126%	63,124	800	700
MAPLE LAKE	131%	116,794	850	9,000
MAPLEVIEW	164%	58,401	500	5,000
MARBLE	183%	89,425	850	8,000
MCDAVITT	115%	20,742	700	-
MILTONA	112%	13,639	500	3,000
MISSION TWP	119%	11,652	850	-
MOOSE LAKE	131%	49,997	750	3,000
MORTON	147%	47,798	560	2,000
NEVIS	132%	67,022	750	5,000
NEW GERMANY	132%	69,323	900	10,935
NEW RICHLAND	131%	48,795	700	450
NICOLLET	122%	49,740	800	4,600
NORW /YOUNG AMER	116%	74,059	925	10,000
OGILVIE	140%	42,292	500	6,000
OLIVIA	128%	58,741	850	-
ORONOCO	170%	61,145	500	-
ORR	158%	33,139	650	-
OTTERTAIL	112%	23,990	500	7,500
PILLAGER	112%	22,130	800	4,000
PLATO	116%	42,480	913	7,670
PRESTON	114%	27,096	750	2,046
RANDALL	129%	67,352	750	5,000
RAYMOND	189%	63,530	525	1,500

Table 2-B
Defined Benefit Plans Reporting Funding Ratios Above 110%

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
RICE	146%	55,640	550	2,143
RUTHTON	157%	40,297	500	425
SABIN-ELMWOOD	116%	14,556	600	-
SCANDIA VALLEY	169%	104,654	800	24,500
SCHROEDER	187%	58,819	800	2,997
SHERBURN	122%	50,447	850	8,000
SILVER BAY	151%	88,102	800	-
SOUTH HAVEN	127%	43,777	600	6,230
SPRING VALLEY	165%	184,648	885	-
SAINT CHARLES	144%	134,540	900	1,004
SAINT CLAIR	129%	84,425	800	5,000
STEWARTVILLE	162%	133,789	975	-
THOMSON	142%	114,674	900	4,000
TRIMONT	126%	51,829	700	2,300
TRUMAN	125%	36,324	650	-
TWIN VALLEY	133%	39,515	500	-
TYLER	139%	53,560	500	2,500
VERNDALE	129%	57,024	900	1,706
WALDORF	150%	69,095	500	-
WARBA-FEELY-SAGO	126%	13,945	500	1,715
WARROAD	126%	37,534	550	-
WATERVILLE	115%	29,363	800	-
WATKINS	137%	62,191	625	6,500
WEST CONCORD	144%	60,530	650	-
WESTBROOK	115%	15,965	550	1,000
WOLF LAKE	133%	32,875	550	-
WYKOFF	203%	121,317	600	2,700
WYOMING	122%	36,975	500	-
ZUMBRO FALLS	118%	31,755	750	1,296

Lump Sum - \$1,000 or more, but less than \$1,500 per year of service

AITKIN	114%	64,243	1,100	10,000
AURORA	118%	80,655	1,300	2,919
BELLE PLAINE	112%	37,340	1,100	-
BIWABIK	124%	79,463	1,400	10,000
BLUE EARTH	130%	135,462	1,250	12,000
BRECKENRIDGE	115%	53,974	1,000	4,775
CANBY	147%	191,729	1,200	3,000
CARLOS	120%	85,623	1,250	17,600
CARLTON	117%	50,626	1,300	4,689

Table 2-B
Defined Benefit Plans Reporting Funding Ratios Above 110%

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
CENTER CITY	144%	74,907	1,000	5,000
CLEARBROOK	152%	118,548	1,100	-
COOK	126%	66,067	1,400	1,500
DAWSON	142%	133,900	1,250	-
DEER RIVER	131%	76,199	1,250	1,391
DODGE CENTER	129%	64,525	1,000	14,283
FAIRFAX	115%	58,398	1,200	4,589
GAYLORD	125%	107,534	1,250	2,600
HECTOR	137%	98,248	1,000	3,800
HIBBING	148%	134,975	1,000	-
HOYT LAKES	152%	189,415	1,300	5,000
IDEAL	116%	51,675	1,300	14,066
LAKE CRYSTAL	141%	115,207	1,000	5,000
LAKEFIELD	112%	30,257	1,000	3,200
LEXINGTON	156%	116,974	1,000	12,286
LINWOOD	119%	61,522	1,400	7,500
MAPLETON	185%	238,464	1,200	5,850
MAYER	115%	36,614	1,300	6,341
MINNESOTA LAKE	125%	64,444	1,050	3,680
MORA	111%	46,485	1,400	-
MORGAN	147%	110,059	1,050	2,176
MORRIS	134%	127,875	1,125	-
MOTLEY	125%	57,163	1,000	3,932
NASHWAUK	117%	39,684	1,000	9,492
NEW MARKET	128%	47,159	1,200	-
PEQUOT LAKES	116%	53,848	1,350	15,934
PIERZ	117%	60,956	1,000	611
PINE ISLAND	116%	48,615	1,100	2,254
REMER	126%	29,323	1,200	7,193
RICE LAKE	122%	86,816	1,300	6,019
SARTELL	120%	60,783	1,300	5,170
SPICER	126%	70,245	1,000	2,992
SAINT ANTHONY	128%	127,115	1,300	6,000
SAINT CLOUD TWP	132%	182,889	1,400	-
TAYLORS FALLS	174%	225,204	1,000	-
TRACY	111%	43,236	1,200	2,500
WAITE PARK	146%	104,897	1,100	3,500
WALKER	186%	199,222	1,250	10,250

Table 2-B

Defined Benefit Plans Reporting Funding Ratios Above 110%

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
<u>Lump Sum - \$1,500 or more, but less than \$2,000 per year of service</u>				
BECKER	119%	124,919	1,900	4,500
BUFFALO	111%	51,829	1,800	-
CAMBRIDGE	130%	141,225	1,800	-
CASS LAKE	123%	85,564	1,800	6,859
CHISHOLM	167%	406,145	1,800	-
COLD SPRING	116%	83,488	1,550	12,995
DASSEL	117%	78,667	1,800	20,690
ELY	118%	72,710	1,500	-
GARRISON	146%	140,377	1,700	1,515
HUGO	140%	137,111	1,600	-
ISANTI	124%	127,843	1,500	5,505
JACKSON	129%	135,037	1,500	3,812
LE SUEUR	133%	174,941	1,750	6,862
LINDSTROM	137%	183,289	1,900	3,119
LITTLE FALLS	113%	65,684	1,500	7,000
MAPLE PLAIN	117%	110,646	1,500	14,500
OSAKIS	120%	49,809	1,500	10,500
SAINT PAUL PARK	134%	181,078	1,600	-
TWO HARBORS	134%	123,306	1,850	-
WADENA	135%	125,063	1,530	2,950
WAYZATA	111%	72,367	1,500	12,707
<u>Lump Sum - \$2,000 or more, but less than \$2,500 per year of service</u>				
CATARACT	136%	293,045	2,000	50,000
EAST BETHEL	154%	223,851	2,000	3,000
EAST GRAND FORKS	112%	66,275	2,200	-
HAM LAKE	120%	116,613	2,100	-
LAKE ELMO	173%	294,294	2,200	-
LONG LAKE	111%	90,531	2,021	22,000
MILACA	145%	148,983	2,000	-
NORTH MANKATO	134%	165,076	2,100	2,087
THIEF R FALLS FIRE	154%	258,821	2,000	-
WINDOM	131%	171,866	2,000	5,000
<u>Lump Sum - \$2,500 or more, but less than \$3,000 per year of service</u>				
BEMIDJI PIONEER	139%	486,471	2,800	3,062
ELK RIVER	115%	174,289	2,900	21,350
FERGUS FALLS	115%	170,491	2,700	1,700
INVER GROVE HTS	142%	532,870	2,500	15,000

Table 2-B Defined Benefit Plans Reporting Funding Ratios Above 110%

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
LITTLE CANADA	112%	130,788	2,500	18,000
MAPLEWOOD	122%	846,378	2,900	66,320
OAKDALE	127%	248,361	2,800	39,754
PRIOR LAKE	117%	157,017	2,600	-
ROSEMOUNT	129%	203,869	2,600	26,000
SAUK RAPIDS	114%	114,317	2,600	9,515
<u>Lump Sum - \$3,000 or more, but less than \$3,500 per year of service</u>				
CENTENNIAL	126%	292,453	3,000	20,500
HASTINGS	138%	636,556	3,000	-
MARSHALL	130%	392,106	3,375	10,400
WILLMAR	117%	225,391	3,100	-
<u>Lump Sum - \$3,500 or more per year of service</u>				
BAYPORT	131%	361,739	4,250	-
EXCELSIOR	120%	370,932	4,400	-
GOLDEN VALLEY	141%	1,179,996	5,500	-
GRAND RAPIDS	121%	220,236	4,000	5,000
HOPKINS	144%	770,825	4,100	28,325
LAKEVILLE	122%	561,747	4,000	88,244
STILLWATER	124%	384,608	3,500	-
WOODBURY	140%	997,414	4,000	43,285
<u>Monthly Service</u>				
PINE CITY	119%	105,489	6	7,000
SPRING LAKE PARK	113%	757,839	27	30,852
<u>Monthly/Lump Sum Combination</u>				
BROOKLYN CENTER	112%	366,497	5,000	27,086
DETROIT LAKES	165%	361,329	2,100	9,925
LAKE JOHANNA	110%	417,194	4,100	72,590
MINNETONKA	134%	2,311,994	4,680	-
NEW BRIGHTON	115%	343,246	2,250	38,000
NEW ULM	119%	330,765	2,250	42,630
PLYMOUTH	125%	657,833	5,500	-

Notes to Table 3: Lump Sum Plans

Table 3 which follows provides key statistics on the actuarial status of volunteer firefighters' lump sum defined benefit pension plans. This table includes data taken from the 1999 Schedules I & II, a simplified form of actuarial valuation that projects service pension liabilities, normal cost, amortization cost, administrative cost, future assets and the financial requirements for the next year. Under Minn. Stat. § 69.772, this information must be provided to the municipality by August 1st each year. Any required municipal contribution for the next budget year is also certified at the same time.

Column headings for Table 3 are explained below:

1999 Accrued Liabilities ^t	Projected service pension liability through 12/31/99
Normal Cost	Accrued liability at 12/31/00 minus liability at 12/31/99
1999 Projected Assets	Net Assets at 12/31/98 plus estimated 1999 revenues minus estimated 1999 expenditures
Projected Surplus (Deficit)	Projected assets minus projected liabilities at 12/31/99
10% of Surplus	Credit to be applied against financial requirements in the year 2000
Deficit Amortization	Contributions in excess of normal and administrative costs to be applied in the year 2000 toward any net deficits accumulated in the most recent 10-year period
Projected State Aid	Anticipated fire state aid in calendar year 2000
Projected Investment Earnings	5% times 1999 projected assets
2000 Required Municipal Contribution	Municipal contribution (if any) after all other revenues

^t 1999 Accrued Liabilities in Table 3 will, in many cases, differ from those shown in Table 2 of this report, and from the data applied to derive funded ratios listed in Tables 2-A and 2-B. This is because Table 3 is based on projections made as of August 1, 1999, whereas Tables 2, 2-A and 2-B rely on **end of year** figures, which are adjusted for any difference between actual benefit payments made between August 1 and December 31 of 1999, and those projected on the Schedules I & II.

Table 3
Key Actuarial Statistics - Lump Sum Plans

<u>Name of Association</u>	<u>1999 Accrued Liabilities</u>	<u>Normal Cost</u>	<u>1999 Projected Assets</u>	<u>Projected Surplus (Deficit)</u>	<u>10% of Surplus</u>	<u>Deficit Amortization</u>	<u>Projected State Aid</u>	<u>Projected Investment Earnings</u>	<u>2000 Required Municipal Contribution</u>
<u>Lump Sum - \$ 10 or more, but less than \$100 per year of service</u>									
CARSONVILLE	19,532	1,452	84,151	64,619	6,462	-	5,950	4,208	-
CLIMAX	6,412	479	49,226	42,814	4,281	-	5,324	2,461	-
FINLAYSON	15,885	963	60,420	44,535	4,454	-	9,394	3,021	-
LASALLE	2,494	409	23,842	21,348	2,135	-	4,071	1,192	-
NASSAU	5,801	499	41,653	35,852	3,585	-	6,263	2,083	-
PEQUAYWAN	3,430	381	4,440	1,010	101	-	-	222	58
REVERE	962	128	24,684	23,722	2,372	-	6,264	1,234	-
TAUNTON	15,186	1,154	20,776	5,590	559	-	3,507	1,039	-
<u>Lump Sum - \$ 100 or more, but less than \$200 per year of service</u>									
BIGELOW	25,286	2,026	37,368	12,082	1,208	-	2,070	1,868	-
BLUFFTON	15,364	1,504	54,491	39,127	3,913	-	5,010	2,725	-
COTTON	19,240	1,768	61,105	41,865	4,187	-	9,395	3,055	-
DANVERS	30,803	2,521	30,415	(388)	-	942	5,010	1,521	-
DUMONT	43,719	2,793	59,083	15,364	1,536	-	6,263	2,954	-
ELBOW-TULABY LK	11,352	1,598	22,233	10,881	1,088	-	2,818	1,112	-
ELMER	20,262	1,408	35,764	15,502	1,550	-	5,010	1,788	-
FEDERAL DAM	8,144	1,200	19,852	11,708	1,171	-	2,818	993	-
FLENSBURG	18,453	2,133	39,872	21,419	2,142	-	6,890	1,994	-
GENEVA	17,628	1,834	12,588	(5,040)	-	609	2,718	629	-
GOODLAND	27,837	2,657	45,978	18,141	1,814	-	5,637	2,299	-
LAKE HENRY	40,164	2,484	71,620	31,456	3,146	-	5,637	3,581	-
LISMORE	41,940	3,531	69,143	27,203	2,720	-	7,202	3,457	-
LUCAN	41,969	3,395	60,756	18,787	1,879	-	6,889	3,038	-

Table 3
Key Actuarial Statistics - Lump Sum Plans

<u>Name of Association</u>	<u>1999 Accrued Liabilities</u>	<u>Normal Cost</u>	<u>1999 Projected Assets</u>	<u>Projected Surplus (Deficit)</u>	<u>10% of Surplus</u>	<u>Deficit Amortization</u>	<u>Projected State Aid</u>	<u>Projected Investment Earnings</u>	<u>2000 Required Municipal Contribution</u>
LYND	19,660	1,344	46,008	26,348	2,635	-	4,697	2,300	-
MCGRATH	8,528	1,350	41,404	32,876	3,288	-	6,263	2,070	-
MEADOWLANDS	17,170	1,108	13,903	(3,267)	-	1,208	4,176	695	-
MIDDLE RIVER	41,262	2,829	90,763	49,501	4,950	-	5,950	4,538	-
SAINT LEO	38,782	3,113	58,695	19,913	1,991	-	7,516	2,935	-
<u>Lump Sum - \$ 200 or more, but less than \$300 per year of service</u>									
ALMELUND	69,907	7,536	105,218	35,311	3,531	-	8,142	5,261	-
ALTURA	78,185	5,235	75,654	(2,531)	-	253	6,576	3,783	-
BLACKHOOF	48,525	4,390	54,412	5,887	589	-	6,263	2,721	-
BOWLUS	75,305	4,990	109,864	34,559	3,456	-	6,600	5,493	-
BREITUNG	39,386	3,812	85,261	45,875	4,588	-	6,576	4,263	-
BRIMSON	38,180	3,640	48,533	10,353	1,035	-	5,140	2,427	-
BROOK PARK	46,194	3,290	103,741	57,547	5,755	-	9,782	5,187	-
CAMPBELL	82,664	4,840	109,761	27,097	2,710	-	8,142	5,488	-
CLIFTON	47,170	4,005	124,891	77,721	7,772	-	6,263	6,245	-
CROOKED LAKE	51,290	5,315	89,805	38,515	3,852	-	6,199	4,490	-
DARFUR	61,815	4,891	68,754	6,939	694	-	5,010	3,438	-
DENT	54,350	5,445	73,466	19,116	1,912	-	7,516	3,673	-
DEXTER	75,313	5,041	86,400	11,087	1,109	-	5,010	4,320	-
ELLSWORTH	80,821	4,816	132,932	52,111	5,211	-	7,829	6,647	-
ELROSA	119,183	7,845	156,247	37,064	3,706	-	9,395	7,812	-
GRANADA	58,702	4,435	149,772	91,070	9,107	-	5,324	7,489	-
GRYGLA	44,420	4,292	56,462	12,042	1,204	-	6,263	2,823	-
HALSTAD	50,372	4,380	91,694	41,322	4,132	-	7,516	4,585	-
HANLEY FALLS	70,920	5,885	85,576	14,656	1,466	-	7,202	4,279	-

Table 3
Key Actuarial Statistics - Lump Sum Plans

Name of Association	1999 Accrued Liabilities	Normal Cost	1999 Projected Assets	Projected Surplus (Deficit)	10% of Surplus	Deficit Amortization	Projected State Aid	Projected Investment Earnings	2000 Required Municipal Contribution
HENDRUM	34,016	4,696	49,800	15,784	1,578	-	5,950	2,490	-
HEWITT	36,425	3,435	54,988	18,563	1,856	-	4,384	2,749	-
IONA	39,085	3,435	63,097	24,012	2,401	-	2,818	3,155	-
KARLSTAD	50,976	5,084	73,248	22,272	2,227	-	9,394	3,662	-
KENNEDY	42,055	4,650	60,760	18,705	1,871	-	5,046	3,038	-
LAKE BRONSON	20,040	2,940	42,094	22,054	2,205	-	4,384	2,105	-
LANCASTER	37,208	3,792	47,870	10,662	1,066	-	5,950	2,394	-
NEW MUNICH	39,923	4,063	57,034	17,111	1,711	-	5,324	2,852	-
NORTH STAR	16,797	2,641	19,221	2,424	242	-	3,445	961	-
OSTRANDER	57,240	4,165	72,437	15,197	1,520	-	4,384	3,622	-
PORTER	87,451	5,865	113,971	26,520	2,652	-	7,516	5,699	-
SOLWAY RURAL	15,744	1,734	43,188	27,444	2,744	-	5,950	2,159	-
STURGEON LAKE	29,600	2,468	43,412	13,812	1,381	-	4,384	2,171	-
VILLARD	40,616	5,052	77,406	36,790	3,679	-	7,516	3,870	-
VINING	38,410	3,425	53,919	15,509	1,551	-	4,697	2,696	-
WILMONT	75,572	6,225	108,172	32,600	3,260	-	7,516	5,409	-
WILSON	102,420	9,225	162,159	59,739	5,974	-	9,394	8,108	-
<u>Lump Sum - \$ 300 or more, but less than \$500 per year of service</u>									
ADAMS	121,415	10,840	137,270	15,855	1,586	-	7,400	6,864	-
ALBORN	75,208	5,936	79,570	4,362	436	-	5,637	3,979	-
ALDEN	92,076	7,986	93,444	1,368	137	-	7,202	4,672	-
ALPHA	58,768	4,992	110,292	51,524	5,152	-	4,697	5,515	-
ASKOV	73,664	7,152	99,385	25,721	2,572	-	5,637	4,969	-
BALATON	106,512	9,810	113,291	6,779	678	-	8,142	5,665	-
BARRETT	86,984	7,285	86,089	(895)	-	90	5,010	4,304	-

Table 3
Key Actuarial Statistics - Lump Sum Plans

Name of Association	1999 Accrued Liabilities	Normal Cost	1999 Projected Assets	Projected Surplus (Deficit)	10% of Surplus	Deficit Amortization	Projected State Aid	Projected Investment Earnings	2000 Required Municipal Contribution
BEARDSLEY	57,887	6,561	74,145	16,258	1,626	-	6,263	3,707	-
BELLINGHAM	101,770	6,946	139,398	37,628	3,763	-	6,263	6,970	-
BELVIEW	102,076	8,114	101,306	(770)	-	1,275	7,516	5,065	-
BERTHA	96,497	8,456	100,587	4,090	409	-	6,263	5,029	-
BLOMKEST	93,872	6,264	127,237	33,365	3,337	-	5,189	6,362	-
BOYD	87,260	7,247	107,863	20,603	2,060	-	5,950	5,393	-
BREVATOR	40,511	6,415	69,312	28,801	2,880	-	6,263	3,466	-
CANTON	85,057	7,378	88,906	3,849	385	-	5,950	4,445	-
CHANDLER	96,302	6,324	125,193	28,891	2,889	-	5,324	6,260	-
CHERRY	78,173	6,450	97,457	19,284	1,928	-	6,263	4,873	-
CHOKIO	97,227	8,559	144,160	46,933	4,693	-	6,889	7,208	-
CLARISSA	98,003	7,349	81,545	(16,458)	-	1,758	7,516	4,077	-
CLARKS GROVE	84,980	6,642	151,689	66,709	6,671	-	5,850	7,584	-
CLEMENTS	75,852	6,138	75,793	(59)	-	6	6,889	3,790	-
CLINTON - Big Stone	93,168	8,728	91,259	(1,909)	-	191	6,576	4,563	-
CLINTON - St Louis	132,480	7,896	134,672	2,192	219	-	5,637	6,734	-
COMFREY	161,495	11,277	170,181	8,686	869	-	7,202	8,509	-
COTTONWOOD	175,385	11,574	211,374	35,989	3,599	-	8,768	10,569	-
CURRIE	128,475	9,882	114,753	(13,722)	-	1,841	6,889	5,738	-
CYRUS	55,146	5,447	73,617	18,471	1,847	-	5,637	3,681	-
DALTON	96,431	7,168	126,422	29,991	2,999	-	7,516	6,321	-
DELAVAN	82,592	7,304	132,342	49,750	4,975	-	5,950	6,617	-
DOVER	98,730	8,757	139,880	41,150	4,115	-	6,576	6,994	-
DUNNELL	82,791	7,101	86,130	3,339	334	-	4,697	4,307	-
EITZEN	129,147	8,372	82,183	(46,964)	-	4,696	7,830	4,109	1,545

Table 3
Key Actuarial Statistics - Lump Sum Plans

Name of Association	1999 Accrued Liabilities	Normal Cost	1999 Projected Assets	Projected Surplus (Deficit)	10% of Surplus	Deficit Amortization	Projected State Aid	Projected Investment Earnings	2000 Required Municipal Contribution
ELIZABETH	136,125	10,053	176,679	40,554	4,055	-	6,576	8,834	-
ELLENDALE	98,784	8,280	82,036	(16,748)	-	2,196	5,950	4,102	973
EMMONS	112,843	11,016	143,900	31,057	3,106	-	7,202	7,195	-
EVANSVILLE	91,961	8,667	91,516	(445)	-	804	9,394	4,576	-
FIFTY LAKES	48,691	4,454	81,502	32,811	3,281	-	4,071	4,075	-
FINLAND	83,790	6,832	78,056	(5,734)	-	613	6,889	3,903	-
FORADA	121,453	9,963	132,334	10,881	1,088	-	7,516	6,617	-
FREDENBERG	82,184	5,320	94,427	12,243	1,224	-	4,697	4,721	-
FRENCH TWP	69,834	8,154	98,017	28,183	2,818	-	7,829	4,901	-
FROST	96,067	8,306	108,638	12,571	1,257	-	6,889	5,432	-
GARVIN	50,576	5,328	53,130	2,554	255	-	4,697	2,657	-
GNESEN	127,583	10,834	186,447	58,864	5,886	-	7,829	9,322	-
GRACEVILLE	112,137	11,186	143,918	31,781	3,178	-	7,829	7,196	-
HANCOCK	86,770	7,134	130,459	43,689	4,369	-	7,202	6,523	-
HANSKA	88,382	8,302	109,024	20,642	2,064	-	7,829	5,451	-
HARMONY	123,486	10,290	138,110	14,624	1,462	-	7,829	6,906	-
HARTLAND	110,117	11,111	123,260	13,143	1,314	-	6,576	6,163	-
HERMAN	70,790	7,209	81,331	10,541	1,054	-	7,829	4,067	-
HILL CITY	107,101	7,668	95,107	(11,994)	-	1,384	7,202	4,755	-
HITTERDAL	56,145	6,230	63,247	7,102	710	-	4,697	3,162	-
HOFFMAN	119,945	7,672	145,904	25,959	2,596	-	7,516	7,295	-
HOVLAND	49,456	4,544	81,529	32,073	3,207	-	3,445	4,076	-
INDUSTRIAL	91,052	6,083	146,464	55,412	5,541	-	5,324	7,323	-
JASPER	121,194	11,106	136,384	15,190	1,519	-	6,889	6,819	-
JEFFERS	113,085	7,628	124,186	11,101	1,110	-	6,263	6,209	-

Table 3
Key Actuarial Statistics - Lump Sum Plans

Name of Association	1999 Accrued Liabilities	Normal Cost	1999 Projected Assets	Projected Surplus (Deficit)	10% of Surplus	Deficit Amortization	Projected State Aid	Projected Investment Earnings	2000 Required Municipal Contribution
KELLIHER	86,696	6,660	108,388	21,692	2,169	-	7,202	5,419	-
KETTLE RIVER	63,618	8,271	85,922	22,304	2,230	-	5,950	4,296	-
KILKENNY	108,080	7,680	123,826	15,746	1,575	-	7,068	6,191	-
LAKE KABETOGAMA	40,192	5,280	80,718	40,526	4,053	-	5,950	4,036	-
LAKWOOD	118,269	10,953	136,243	17,974	1,797	-	7,829	6,812	-
LEAF VALLEY TWP	117,012	6,678	196,342	79,330	7,933	-	5,950	9,817	-
LEROY	105,020	8,587	119,883	14,863	1,486	-	7,516	5,994	-
LITTLEFORK	108,686	11,710	156,260	47,574	4,757	-	8,142	7,813	-
MABEL	70,865	7,607	74,950	4,085	409	-	6,263	3,748	-
MAHTOWA	69,362	5,748	76,443	7,081	708	-	5,010	3,822	-
MAKINEN	92,544	4,464	60,038	(32,506)	-	3,303	5,637	3,002	478
MANTORVILLE	109,170	7,536	144,431	35,261	3,526	-	5,902	7,222	-
MCINTOSH	96,493	8,730	138,203	41,710	4,171	-	5,324	6,910	-
MCKINLEY	41,350	3,318	43,698	2,348	235	-	2,756	2,185	-
MEDFORD	109,327	10,320	109,796	469	47	-	7,829	5,490	-
MIESVILLE	148,335	12,543	168,837	20,502	2,050	-	9,394	8,442	-
NEWFOLDEN	54,464	5,136	87,298	32,834	3,283	-	6,416	4,365	-
NORTHOME	79,796	7,083	121,249	41,453	4,145	-	6,263	6,062	-
ODIN	65,896	5,720	92,209	26,313	2,631	-	4,071	4,610	-
OKABENA	78,939	6,503	112,832	33,893	3,389	-	6,263	5,642	-
ORMSBY	52,617	4,543	85,488	32,871	3,287	-	4,697	4,274	-
PALISADE	70,735	5,936	100,903	30,168	3,017	-	5,950	5,045	-
PEMBERTON	83,951	7,588	82,969	(982)	-	98	5,324	4,148	-
PIKE-SANDY-BRITT	89,676	7,080	138,751	49,075	4,908	-	9,394	6,938	-
PRINSBURG	91,488	7,336	143,300	51,812	5,181	-	6,263	7,165	-

Table 3
Key Actuarial Statistics - Lump Sum Plans

Name of Association	1999 Accrued Liabilities	Normal Cost	1999 Projected Assets	Projected Surplus (Deficit)	10% of Surplus	Deficit Amortization	Projected State Aid	Projected Investment Earnings	2000 Required Municipal Contribution
RED WING	105,167	8,091	183,093	77,926	7,793	-	5,000	9,155	-
ROLLINGSTONE	75,046	6,900	75,983	937	94	-	6,889	3,799	-
ROSE CREEK	162,580	9,889	111,053	(51,527)	-	6,010	6,576	5,553	3,771
ROTHSAY	145,339	10,810	212,692	67,353	6,735	-	6,889	10,635	-
ROYALTON	126,227	10,994	125,974	(253)	-	140	6,889	6,299	-
RUSSELL	51,761	6,372	56,739	4,978	498	-	6,263	2,837	-
SANBORN	97,794	8,172	78,626	(19,168)	-	2,308	5,950	3,931	799
SHEVLIN	107,564	11,012	108,821	1,257	126	-	6,263	5,441	-
SQUAW LAKE	70,824	6,160	94,976	24,152	2,415	-	6,889	4,749	-
SAINT MARTIN	124,882	9,446	126,325	1,443	144	-	7,516	6,316	-
STEPHEN	128,611	9,345	178,430	49,819	4,982	-	9,081	8,922	-
STORDEN	105,656	8,328	133,622	27,966	2,797	-	3,414	6,681	-
TOFTE	59,640	4,128	80,213	20,573	2,057	-	3,445	4,011	-
TOWER	75,887	7,280	92,275	16,388	1,639	-	5,950	4,614	-
UPSALA	80,959	5,579	109,188	28,229	2,823	-	5,324	5,459	-
VESTA	56,946	4,236	75,937	18,991	1,899	-	5,324	3,797	-
WALNUT GROVE	99,241	9,330	117,719	18,478	1,848	-	6,263	5,886	-
WARREN	84,671	9,573	103,378	18,707	1,871	-	11,878	5,169	464
WENDELL	51,654	5,970	91,253	39,599	3,960	-	6,263	4,563	-
WILLOW RIVER	69,780	7,056	83,964	14,184	1,418	-	5,010	4,198	-
WOOD LAKE	86,071	7,320	114,280	28,209	2,821	-	6,263	5,714	-
WOODSTOCK	49,075	5,104	63,813	14,738	1,474	-	4,697	3,191	-
WRENSHALL	100,779	8,519	141,134	40,355	4,036	-	5,950	7,057	-
WRIGHT	62,194	5,044	66,490	4,296	430	-	5,637	3,325	-

Table 3
Key Actuarial Statistics - Lump Sum Plans

<u>Name of Association</u>	<u>1999 Accrued Liabilities</u>	<u>Normal Cost</u>	<u>1999 Projected Assets</u>	<u>Projected Surplus (Deficit)</u>	<u>10% of Surplus</u>	<u>Deficit Amortization</u>	<u>Projected State Aid</u>	<u>Projected Investment Earnings</u>	<u>2000 Required Municipal Contribution</u>
<u>Lump Sum - \$ 500 or more, but less than \$1,000 per year of service</u>									
ADRIAN	149,550	13,120	220,743	71,193	7,119	-	7,829	11,037	-
ALBERTVILLE	165,558	14,292	168,782	3,224	322	-	12,257	8,439	-
AMBOY	108,480	9,480	130,338	21,858	2,186	-	6,576	6,517	-
ANNANDALE	173,056	16,578	224,608	51,552	5,155	-	19,248	11,230	-
ARGYLE	119,619	12,404	127,785	8,166	817	-	7,800	6,389	-
ARLINGTON	159,676	19,102	171,901	12,225	1,223	-	10,935	8,595	-
ATWATER	140,073	11,671	205,027	64,954	6,495	-	6,709	10,251	-
AUDUBON	188,686	20,338	214,665	25,979	2,598	-	7,516	10,733	-
AVON	186,704	19,550	189,405	2,701	270	-	14,360	9,470	-
BABBITT	239,453	22,032	313,702	74,249	7,425	-	7,829	15,685	-
BAGLEY	191,436	22,620	186,329	(5,107)	-	739	11,319	9,316	3,682
BALSAM	141,180	12,800	169,218	28,038	2,804	-	6,263	8,461	-
BARNESVILLE	284,108	24,413	260,544	(23,564)	-	2,356	11,332	13,027	4,832
BARNUM	169,440	15,132	237,227	67,787	6,779	-	7,829	11,861	-
BATTLE LAKE	142,834	16,308	200,146	57,312	5,731	-	10,844	10,007	-
BAUDETTE	301,068	17,210	447,282	146,214	14,621	-	9,462	22,364	-
BEAVER BAY	99,202	9,200	102,077	2,875	288	-	4,384	5,104	-
BEAVER CREEK	128,000	7,420	110,482	(17,518)	-	1,752	5,010	5,524	-
BELGRADE	248,763	16,705	239,545	(9,218)	-	922	7,829	11,977	-
BIGFORK	218,789	19,436	219,989	1,200	120	-	9,649	10,999	-
BIRD ISLAND	119,094	12,581	134,484	15,390	1,539	-	8,380	6,724	-
BIWABIK TWP	97,704	11,436	96,281	(1,423)	-	142	7,202	4,814	157
BRAHAM	172,266	20,124	292,332	120,066	12,007	-	12,523	14,617	-
BRANDON	140,156	14,522	160,340	20,184	2,018	-	7,829	8,017	-

Table 3
Key Actuarial Statistics - Lump Sum Plans

Name of Association	1999 Accrued Liabilities	Normal Cost	1999 Projected Assets	Projected Surplus (Deficit)	10% of Surplus	Deficit Amortization	Projected State Aid	Projected Investment Earnings	2000 Required Municipal Contribution
BRICELYN	123,860	10,370	137,454	13,594	1,359	-	6,889	6,873	-
BROOTEN	177,094	10,040	229,886	52,792	5,279	-	6,576	11,494	-
BROWERVILLE	108,710	10,030	196,263	87,553	8,755	-	6,951	9,813	-
BROWNS VALLEY	111,216	10,468	155,385	44,169	4,417	-	6,576	7,769	-
BROWNSDALE	109,140	10,150	118,105	8,965	897	-	6,263	5,905	-
BROWNTON	210,112	19,208	147,120	(62,992)	-	6,758	6,889	7,356	14,496
BUFFALO LAKE	170,536	16,227	247,317	76,781	7,678	-	7,516	12,366	-
BUHL	118,512	15,696	143,412	24,900	2,490	-	5,637	7,171	1,123
BUTTERFIELD	118,375	10,570	104,586	(13,789)	-	1,732	7,516	5,229	-
BYRON	255,306	21,336	266,963	11,657	1,166	-	15,247	13,348	-
CALEDONIA	229,370	22,009	252,279	22,910	2,291	-	14,270	12,614	-
CANOSIA TWP	94,942	8,130	124,706	29,764	2,976	-	6,263	6,235	-
CEYLON	107,280	11,120	129,674	22,394	2,239	-	6,576	6,484	-
CHATFIELD	200,264	19,648	205,667	5,403	540	-	12,665	10,283	-
CLARA CITY	187,755	14,940	215,539	27,784	2,778	-	8,223	10,777	-
CLAREMONT	94,606	8,775	114,519	19,913	1,991	-	4,697	5,726	-
CLARKFIELD	158,587	15,226	228,940	70,353	7,035	-	8,768	11,447	-
CLEAR LAKE	247,140	19,680	302,435	55,295	5,530	-	12,416	15,122	-
CLEARWATER	198,939	14,755	219,838	20,899	2,090	-	9,918	10,992	-
CLEVELAND	165,552	14,872	196,668	31,116	3,112	-	7,737	9,833	-
COLERAINE	183,234	16,524	172,526	(10,708)	-	1,071	6,263	8,626	4,500
COSMOS	109,256	10,062	154,512	45,256	4,526	-	5,142	7,726	-
COURTLAND	222,717	14,703	226,287	3,570	357	-	6,889	11,314	-
CROMWELL	136,780	14,658	138,180	1,400	140	-	8,455	6,909	-
CUYUNA	95,740	10,770	86,563	(9,177)	-	918	7,517	4,328	1,576

Table 3
Key Actuarial Statistics - Lump Sum Plans

Name of Association	1999 Accrued Liabilities	Normal Cost	1999 Projected Assets	Projected Surplus (Deficit)	10% of Surplus	Deficit Amortization	Projected State Aid	Projected Investment Earnings	2000 Required Municipal Contribution
DANUBE	108,382	10,110	125,207	16,825	1,683	-	5,637	6,260	-
DAYTON	281,458	24,731	282,991	1,533	153	-	14,818	14,150	-
DEER CREEK	119,931	10,516	92,709	(27,222)	-	2,722	6,263	4,635	2,599
DEERWOOD	136,124	12,557	173,952	37,828	3,783	-	8,946	8,698	-
EAGLE BEND	133,424	11,120	120,643	(12,781)	-	1,735	7,829	6,032	-
EASTON	200,500	12,240	169,683	(30,817)	-	3,332	7,202	8,484	607
ECHO	130,428	9,595	146,970	16,542	1,654	-	6,576	7,349	-
EDEN VALLEY	320,047	25,850	320,530	483	48	-	8,316	16,027	1,881
EDGERTON	192,332	17,220	215,478	23,146	2,315	-	7,944	10,774	-
ELMORE	79,686	7,667	139,460	59,774	5,977	-	7,516	6,973	-
ELYSIAN	156,270	12,240	149,194	(7,076)	-	834	6,576	7,460	-
EMILY	131,761	10,003	153,022	21,261	2,126	-	5,950	7,651	-
EYOTA	152,128	12,944	139,767	(12,361)	-	1,236	8,402	6,988	-
FERTILE	89,036	11,020	181,708	92,672	9,267	-	8,051	9,085	-
FORESTON	145,516	14,805	237,677	92,161	9,216	-	7,202	11,884	-
FRANKLIN	119,120	12,780	163,783	44,663	4,466	-	6,263	8,189	-
FRAZEE	228,592	17,078	235,905	7,313	731	-	10,831	11,795	-
FULDA	399,160	26,608	367,290	(31,870)	-	4,408	10,079	18,365	3,473
GARFIELD	134,420	15,596	153,242	18,822	1,882	-	7,516	7,662	-
GLENWOOD	160,578	22,770	113,722	(46,856)	-	5,938	14,392	5,686	11,349
GOOD THUNDER	312,680	24,957	377,140	64,460	6,446	-	7,817	18,857	-
GOODVIEW	165,660	17,199	305,960	140,300	14,030	-	9,394	15,298	-
GRAND MARAIS	188,034	20,479	267,069	79,035	7,904	-	9,394	13,353	-
GRAND MEADOW	147,685	17,109	199,806	52,121	5,212	-	8,729	9,990	-
GRANITE FALLS	264,994	23,685	279,941	14,947	1,495	-	13,458	13,997	-

Table 3
Key Actuarial Statistics - Lump Sum Plans

Name of Association	1999 Accrued Liabilities	Normal Cost	1999 Projected Assets	Projected Surplus (Deficit)	10% of Surplus	Deficit Amortization	Projected State Aid	Projected Investment Earnings	2000 Required Municipal Contribution
GREEN ISLE	164,933	13,676	211,657	46,724	4,672	-	7,516	10,583	-
GREY EAGLE	122,744	8,470	157,480	34,736	3,474	-	6,114	7,874	-
GROVE CITY	106,261	11,165	136,001	29,740	2,974	-	6,614	6,800	-
HALLOCK	162,032	14,735	174,281	12,249	1,225	-	8,768	8,714	-
HAMBURG	253,068	22,787	181,179	(71,889)	-	8,732	8,455	9,059	16,321
HAMPTON	97,466	7,800	161,023	63,557	6,356	-	5,324	8,051	-
HANOVER	190,352	20,736	199,330	8,978	898	-	16,192	9,967	-
HAYWARD	161,348	16,608	230,290	68,942	6,894	-	6,889	11,515	-
HENDERSON	172,646	16,730	163,130	(9,516)	-	952	7,516	8,157	4,242
HENDRICKS	187,831	14,256	154,121	(33,710)	-	3,436	7,829	7,706	2,648
HENNING	192,276	14,196	200,791	8,515	852	-	7,516	10,040	-
HERON LAKE	174,768	10,596	144,297	(30,471)	-	3,435	6,263	7,215	1,157
HINCKLEY	245,713	15,834	265,919	20,206	2,021	-	11,640	13,296	-
HOUSTON	125,132	11,874	167,725	42,593	4,259	-	7,829	8,386	-
HOWARD LAKE	270,786	25,406	288,527	17,741	1,774	-	10,189	14,426	1,553
IRONTON	128,378	13,661	142,527	14,149	1,415	-	7,830	7,126	-
ISLE	152,078	18,153	177,425	25,347	2,535	-	11,940	8,871	-
JANESVILLE	167,078	20,541	153,622	(13,456)	-	2,906	10,406	7,681	5,803
KANDIYOHI	109,103	11,523	182,330	73,227	7,323	-	6,263	9,117	-
KASOTA	166,056	12,228	212,348	46,292	4,629	-	9,950	10,617	-
KELLOGG	186,817	15,746	224,961	38,144	3,814	-	7,202	11,248	-
KENSINGTON	60,190	9,060	84,030	23,840	2,384	-	7,516	4,202	-
KIMBALL	216,356	19,312	202,631	(13,725)	-	1,852	8,487	10,132	3,114
KINNEY	139,966	12,070	191,540	51,574	5,157	-	5,950	9,577	-
LAFAYETTE	213,984	13,598	301,255	87,271	8,727	-	7,224	15,063	-

Table 3
Key Actuarial Statistics - Lump Sum Plans

Name of Association	1999 Accrued Liabilities	Normal Cost	1999 Projected Assets	Projected Surplus (Deficit)	10% of Surplus	Deficit Amortization	Projected State Aid	Projected Investment Earnings	2000 Required Municipal Contribution
LAKE BENTON	124,600	11,140	140,307	15,707	1,571	-	7,516	7,015	-
LAKE PARK	135,922	12,779	147,696	11,774	1,177	-	7,861	7,385	-
LAMBERTON	122,052	12,922	145,930	23,878	2,388	-	6,414	7,297	-
LANESBORO	102,874	9,951	140,682	37,808	3,781	-	6,889	7,034	-
LESTER PRAIRIE	289,086	20,412	292,552	3,466	347	-	9,394	14,628	-
LEWISVILLE	81,370	8,010	105,840	24,470	2,447	-	5,652	5,292	-
LOWRY	150,799	14,012	172,544	21,745	2,175	-	7,202	8,627	-
LUTSEN	95,124	8,868	158,638	63,514	6,351	-	3,069	7,932	-
MADELIA	296,244	22,600	290,768	(5,476)	-	548	11,168	14,538	-
MADISON	297,679	21,523	336,183	38,504	3,850	-	9,313	16,809	-
MADISON LAKE	179,672	13,986	206,231	26,559	2,656	-	7,516	10,312	-
MAHNOMEN	244,805	17,082	287,512	42,707	4,271	-	8,597	14,376	-
MAPLE LAKE	373,320	26,469	469,318	95,998	9,600	-	20,966	23,466	-
MAPLEVIEW	90,780	8,210	143,443	52,663	5,266	-	5,637	7,172	-
MARBLE	107,244	16,146	187,908	80,664	8,066	-	5,950	9,395	-
MAYNARD	162,835	12,621	175,056	12,221	1,222	-	7,202	8,753	-
MCDAVITT	141,979	14,742	157,913	15,934	1,593	-	5,637	7,896	-
MELROSE	251,601	26,623	271,974	20,374	2,037	-	14,318	13,599	-
MENAHGA	189,663	15,540	190,275	612	61	-	6,263	9,514	-
MILTONA	109,545	11,748	126,565	17,020	1,702	-	7,829	6,328	-
MINNEOTA	248,329	20,418	259,595	11,266	1,127	-	9,136	12,980	-
MISSION TWP	62,428	9,367	68,271	5,843	584	-	7,282	3,414	-
MONTGOMERY	363,108	26,712	303,933	(59,175)	-	9,962	12,642	15,197	12,811
MOOSE LAKE	162,310	16,665	217,202	54,892	5,489	-	11,777	10,860	-
MORTON	120,207	11,736	164,641	44,434	4,443	-	6,263	8,232	-

Table 3
Key Actuarial Statistics - Lump Sum Plans

Name of Association	1999 Accrued Liabilities	Normal Cost	1999 Projected Assets	Projected Surplus (Deficit)	10% of Surplus	Deficit Amortization	Projected State Aid	Projected Investment Earnings	2000 Required Municipal Contribution
NEVIS	208,891	16,193	261,220	52,329	5,233	-	8,455	13,061	-
NEW GERMANY	219,007	22,428	262,145	43,138	4,314	-	8,455	13,107	-
NEW RICHLAND	156,736	15,638	203,233	46,497	4,650	-	10,408	10,162	-
NEW YORK MILLS	130,416	13,702	121,426	(8,990)	-	899	8,098	6,071	1,111
NICOLLET	224,154	16,864	228,469	4,315	432	-	13,644	11,423	-
NORW /YOUNG AMER	488,340	39,297	477,176	(11,164)	-	6,377	13,563	23,859	8,473
OGILVIE	105,896	9,860	155,146	49,250	4,925	-	7,934	7,757	-
OLIVIA	209,635	19,023	248,546	38,911	3,891	-	12,391	12,427	-
ORONOCO	87,950	8,110	136,867	48,917	4,892	-	6,889	6,843	-
ORR	57,278	9,165	82,729	25,451	2,545	-	3,555	4,136	470
ORTONVILLE	320,886	23,075	362,375	41,489	4,149	-	9,081	18,119	-
OTTERTAIL	192,077	14,872	204,609	12,532	1,253	-	8,142	10,230	-
PENNOCK	119,032	11,004	117,129	(1,903)	-	190	6,385	5,856	-
PILLAGER	197,342	16,231	218,759	21,417	2,142	-	10,583	10,938	-
PLATO	259,127	22,514	272,382	13,255	1,326	-	8,142	13,619	1,215
PRESTON	191,490	17,475	210,256	18,766	1,877	-	8,205	10,513	-
RANDALL	233,745	19,920	265,353	31,608	3,161	-	10,678	13,268	-
RAYMOND	71,673	9,618	120,335	48,662	4,866	-	6,889	6,017	-
RENVILLE	208,740	16,758	189,173	(19,567)	-	2,068	8,642	9,459	1,518
RICE	128,707	11,153	177,763	49,056	4,906	-	8,580	8,888	-
RICHMOND	246,210	18,915	224,422	(21,788)	-	4,093	10,764	11,221	2,906
ROCKVILLE	237,496	20,524	213,976	(23,520)	-	4,869	9,765	10,699	5,214
RUTHTON	70,296	5,920	108,559	38,263	3,826	-	5,637	5,428	-
SABIN-ELMWOOD	90,419	8,459	106,206	15,787	1,579	-	6,576	5,310	-
SACRED HEART	159,274	13,373	166,920	7,646	765	-	7,829	8,346	-

Table 3
Key Actuarial Statistics - Lump Sum Plans

Name of Association	1999 Accrued Liabilities	Normal Cost	1999 Projected Assets	Projected Surplus (Deficit)	10% of Surplus	Deficit Amortization	Projected State Aid	Projected Investment Earnings	2000 Required Municipal Contribution
SAUK CENTRE	326,050	28,584	336,753	10,703	1,070	-	20,557	16,838	-
SCANDIA VALLEY	150,719	16,264	215,001	64,282	6,428	-	5,918	10,750	-
SCANLON	114,848	10,432	124,240	9,392	939	-	5,324	6,212	-
SCHROEDER	67,922	7,282	121,189	53,267	5,327	-	3,670	6,059	-
SEBEKA	248,380	18,294	254,402	6,022	602	-	8,676	12,720	-
SHERBURN	225,870	18,003	255,140	29,270	2,927	-	7,829	12,757	-
SILVER BAY	171,990	17,056	269,101	97,111	9,711	-	8,239	13,455	-
SILVER LAKE	242,389	17,456	190,126	(52,263)	-	10,467	8,455	9,506	10,265
SOLWAY TWP	103,378	7,425	103,899	521	52	-	9,394	5,195	-
SOUTH HAVEN	162,940	12,828	186,804	23,864	2,386	-	7,382	9,340	-
SPRING GROVE	128,719	12,848	117,666	(11,053)	-	1,394	7,829	5,883	1,011
SPRING VALLEY	283,060	20,808	431,973	148,913	14,891	-	11,474	21,599	-
SPRINGFIELD	246,819	22,185	246,100	(719)	-	772	11,880	12,305	76
SAINT CHARLES	304,168	21,816	436,328	132,160	13,216	-	12,608	21,816	-
SAINT CLAIR	288,624	19,648	363,355	74,731	7,473	-	11,297	18,168	-
SAINT STEPHEN	346,154	20,708	328,419	(17,735)	-	1,944	10,082	16,421	-
STACY-LENT	240,513	21,120	234,889	(5,624)	-	562	10,750	11,744	546
STARBUCK	132,149	12,540	137,538	5,390	539	-	8,881	6,877	-
STEWART	202,238	18,756	175,796	(26,442)	-	4,490	7,516	8,790	8,311
STEWARTVILLE	217,227	25,472	389,015	171,788	17,179	-	19,815	19,451	-
TACONITE	121,818	10,091	103,911	(17,907)	-	3,616	4,384	5,196	4,788
THOMSON	289,291	29,178	383,891	94,600	9,460	-	11,668	19,195	-
TRIMONT	198,220	15,624	249,607	51,387	5,139	-	6,889	12,480	-
TRUMAN	154,164	16,042	180,101	25,937	2,594	-	7,829	9,005	-
TWIN VALLEY	119,828	10,430	133,734	13,906	1,391	-	8,142	6,687	-

Table 3
Key Actuarial Statistics - Lump Sum Plans

<u>Name of Association</u>	<u>1999 Accrued Liabilities</u>	<u>Normal Cost</u>	<u>1999 Projected Assets</u>	<u>Projected Surplus (Deficit)</u>	<u>10% of Surplus</u>	<u>Deficit Amortization</u>	<u>Projected State Aid</u>	<u>Projected Investment Earnings</u>	<u>2000 Required Municipal Contribution</u>
TYLER	136,047	12,118	157,225	21,178	2,118	-	7,516	7,861	-
VERNDALE	196,412	17,766	255,033	58,621	5,862	-	7,516	12,752	-
WALDORF	138,730	11,620	192,779	54,049	5,405	-	7,202	9,639	-
WARBA-FEELY-SAGO	53,326	7,280	65,681	12,355	1,236	-	5,950	3,284	-
WARROAD	144,034	14,509	175,147	31,113	3,111	-	15,964	8,757	-
WATERVILLE	201,683	14,928	241,287	39,604	3,960	-	7,880	12,064	-
WATKINS	166,090	16,333	202,209	36,119	3,612	-	7,829	10,110	-
WATSON	149,472	9,189	150,329	857	86	-	6,263	7,516	-
WELCOME	140,883	13,909	135,761	(5,122)	-	512	7,829	6,788	348
WEST CONCORD	139,686	12,714	201,681	61,995	6,199	-	8,207	10,084	-
WESTBROOK	105,292	10,252	143,133	37,841	3,784	-	6,408	7,157	-
WINNEBAGO	153,768	14,553	161,471	7,703	770	-	9,034	8,074	-
WOLF LAKE	98,481	11,429	132,219	33,738	3,374	-	6,576	6,611	-
WYKOFF	118,080	10,548	222,751	104,671	10,467	-	6,263	11,138	-
WYOMING	167,791	14,010	200,945	33,154	3,315	-	12,122	10,047	-
ZUMBRO FALLS	182,568	14,820	199,642	17,074	1,707	-	7,361	9,982	-
<u>Lump Sum - \$1,000 or more, but less than \$1,500 per year of service</u>									
AITKIN	473,768	33,550	509,304	35,536	3,554	-	21,261	25,465	-
AURORA	449,880	33,372	518,392	68,512	6,851	-	6,889	25,920	-
BELLE PLAINE	314,370	33,516	338,192	23,822	2,382	-	17,258	16,910	-
BIG LAKE	350,496	35,490	350,906	410	41	-	26,510	17,545	-
BIWABIK	378,908	31,584	390,443	11,535	1,154	-	6,869	19,522	4,236
BLOOMING PRAIRIE	346,112	28,951	307,688	(38,424)	-	4,916	15,074	15,384	4,014
BLUE EARTH	445,016	40,356	532,814	87,798	8,780	-	15,433	26,641	-
BOVEY	181,840	17,500	162,992	(18,848)	-	3,099	6,263	8,150	7,155

Table 3
Key Actuarial Statistics - Lump Sum Plans

Name of Association	1999 Accrued Liabilities	Normal Cost	1999 Projected Assets	Projected Surplus (Deficit)	10% of Surplus	Deficit Amortization	Projected State Aid	Projected Investment Earnings	2000 Required Municipal Contribution
BRECKENRIDGE	353,611	29,100	405,639	52,028	5,203	-	28,958	20,282	-
CALUMET	199,782	17,919	200,681	899	90	-	6,576	10,034	2,061
CANBY	405,187	30,843	545,473	140,286	14,029	-	9,590	27,274	-
CANNON FALLS	401,144	34,128	455,474	54,330	5,433	-	24,312	22,774	-
CARLOS	429,763	30,294	455,735	25,972	2,597	-	8,768	22,787	-
CARLTON	297,972	30,653	392,669	94,697	9,470	-	9,170	19,633	-
CENTER CITY	171,600	18,300	236,653	65,053	6,505	-	5,637	11,833	-
CLEARBROOK	227,554	20,504	284,891	57,337	5,734	-	8,330	14,245	-
COKATO	439,352	30,494	372,862	(66,490)	-	8,520	13,884	18,643	7,409
COOK	256,620	25,060	315,521	58,901	5,890	-	8,631	15,776	-
CROOKSTON	463,236	31,248	465,905	2,669	267	-	12,761	23,295	-
DAWSON	319,726	30,700	441,107	121,381	12,138	-	9,812	22,055	-
DEER RIVER	247,925	29,525	300,042	52,117	5,212	-	15,193	15,002	-
DODGE CENTER	220,209	17,600	273,424	53,215	5,322	-	8,594	13,671	-
EAGLE LAKE	228,724	29,612	196,789	(31,935)	-	7,420	8,509	9,839	20,288
FAIRFAX	383,872	28,224	440,277	56,405	5,641	-	9,045	22,014	-
FOLEY	444,013	30,692	469,350	25,337	2,534	-	22,761	23,468	-
GAYLORD	422,349	30,450	462,821	40,472	4,047	-	10,843	23,141	-
GREENWOOD	194,860	18,560	181,266	(13,594)	-	1,438	9,394	9,063	3,229
HACKENSACK	163,216	17,940	151,269	(11,947)	-	1,195	7,241	7,563	4,972
HAYFIELD	239,264	24,978	233,612	(5,652)	-	2,652	11,295	11,681	5,196
HECTOR	264,740	22,540	361,434	96,694	9,669	-	9,582	18,072	-
HIBBING	283,142	21,668	424,419	141,277	14,128	-	-	21,221	-
HOYT LAKES	367,186	29,562	526,909	159,723	15,972	-	7,829	26,345	-
IDEAL	326,873	28,812	333,565	6,692	669	-	8,767	16,678	3,785

Table 3
Key Actuarial Statistics - Lump Sum Plans

Name of Association	1999 Accrued Liabilities	Normal Cost	1999 Projected Assets	Projected Surplus (Deficit)	10% of Surplus	Deficit Amortization	Projected State Aid	Projected Investment Earnings	2000 Required Municipal Contribution
JORDAN	492,702	39,177	492,088	(614)	-	1,370	15,940	24,604	2,310
KASSON	312,022	26,708	327,417	15,395	1,540	-	14,928	16,371	-
KEEWATIN	357,256	24,362	376,116	18,860	1,886	-	6,576	18,806	-
LAKE CRYSTAL	282,764	23,120	389,686	106,922	10,692	-	13,856	19,484	-
LAKEFIELD	252,140	24,000	265,909	13,769	1,377	-	11,635	13,295	-
LEWISTON	422,320	29,820	425,139	2,819	282	-	12,887	21,257	-
LEXINGTON	207,733	18,481	323,566	115,833	11,583	-	7,829	16,178	-
LINWOOD	319,900	31,556	365,106	45,206	4,521	-	11,958	18,255	-
LONSDALE	310,748	22,000	298,004	(12,744)	-	5,443	16,097	14,900	-
MAPLETON	281,544	27,216	456,633	175,089	17,509	-	10,701	22,832	-
MAYER	248,361	19,132	277,525	29,164	2,916	-	7,516	13,876	-
MCGREGOR	235,037	19,180	239,949	4,912	491	-	12,589	11,997	-
MINNESOTA LAKE	258,982	25,389	299,421	40,439	4,044	-	7,829	14,971	-
MONTEVIDEO	529,272	39,816	533,255	3,983	398	-	19,168	26,663	-
MONTROSE	223,100	20,940	203,448	(19,652)	-	3,577	6,263	10,172	9,517
MORA	420,722	39,840	420,120	(602)	-	1,313	24,956	21,006	-
MORGAN	234,789	23,961	308,448	73,659	7,366	-	8,125	15,422	-
MORRIS	371,181	37,486	440,971	69,790	6,979	-	19,775	22,049	-
MOTLEY	231,418	16,180	271,891	40,473	4,047	-	6,419	13,595	-
MOUNTAIN IRON	335,204	30,352	346,379	11,175	1,118	-	8,855	17,319	3,097
MOUNTAIN LAKE	306,648	29,280	312,450	5,802	580	-	9,914	15,623	4,752
NASHWAUK	231,290	26,155	274,040	42,750	4,275	-	8,455	13,702	3,504
NEW LONDON	289,349	28,531	260,142	(29,207)	-	3,803	16,900	13,007	4,229
NEW MARKET	188,540	21,288	233,535	44,995	4,500	-	12,532	11,677	-
NEW SCANDIA TWP	318,038	32,497	311,262	(6,776)	-	1,000	15,039	15,563	2,895

Table 3
Key Actuarial Statistics - Lump Sum Plans

Name of Association	1999 Accrued Liabilities	Normal Cost	1999 Projected Assets	Projected Surplus (Deficit)	10% of Surplus	Deficit Amortization	Projected State Aid	Projected Investment Earnings	2000 Required Municipal Contribution
ONAMIA	316,840	24,264	319,980	3,140	314	-	8,493	15,999	1,951
PAYNESVILLE	245,007	24,770	247,691	2,684	268	-	17,044	12,385	-
PELICAN RAPIDS	489,532	39,116	480,093	(9,439)	-	2,361	21,014	24,005	-
PEQUOT LAKES	336,712	31,077	356,189	19,477	1,948	-	12,387	17,809	-
PERHAM	414,123	37,099	446,044	31,921	3,192	-	15,719	22,302	-
PIERZ	380,316	27,560	398,654	18,338	1,834	-	19,840	19,933	-
PINE ISLAND	303,436	30,066	329,713	26,277	2,628	-	19,769	16,486	-
PROCTOR	326,712	25,218	286,709	(40,003)	-	4,225	12,862	14,335	2,246
REMER	130,728	19,728	159,695	28,967	2,897	-	5,983	7,985	3,290
RICE LAKE	397,986	38,600	482,543	84,557	8,456	-	10,367	24,127	-
ROGERS	487,459	33,676	423,296	(64,163)	-	7,280	21,719	21,165	-
ROSEAU	412,396	36,792	426,278	13,882	1,388	-	19,019	21,314	983
RUSH CITY	348,084	30,328	352,368	4,284	428	-	10,990	17,618	1,773
SARTELL	302,873	37,172	332,802	29,929	2,993	-	24,615	16,640	-
SLAYTON	313,329	30,514	305,125	(8,204)	-	4,089	10,805	15,256	9,734
SLEEPY EYE	747,298	44,892	649,842	(97,456)	-	14,352	21,198	32,492	6,683
SPICER	271,825	23,388	298,827	27,002	2,700	-	11,332	14,941	-
SAINT ANTHONY	449,688	28,132	527,113	77,425	7,743	-	25,736	26,356	-
SAINT CLOUD TWP	570,861	39,820	711,133	140,272	14,027	-	36,416	35,557	-
SAINT JAMES	448,526	45,332	437,326	(11,200)	-	2,864	18,604	21,866	13,060
STAPLES	279,962	25,190	231,282	(48,680)	-	5,825	13,632	11,564	6,809
TAYLORS FALLS	304,820	25,406	475,552	170,732	17,073	-	7,829	23,778	-
TRACY	378,688	30,600	414,329	35,641	3,564	-	11,550	20,716	-
VICTORIA	372,044	30,706	336,180	(35,864)	-	7,099	14,444	16,809	6,966
WABASHA	396,544	35,064	349,349	(47,195)	-	9,559	12,062	17,467	17,788

Table 3
Key Actuarial Statistics - Lump Sum Plans

Name of Association	1999 Accrued Liabilities	Normal Cost	1999 Projected Assets	Projected Surplus (Deficit)	10% of Surplus	Deficit Amortization	Projected State Aid	Projected Investment Earnings	2000 Required Municipal Contribution
WAITE PARK	226,946	25,102	30,441	77,465	7,747	-	16,868	1,522	-
WALKER	232,600	25,800	424,884	192,284	19,228	-	16,476	21,244	-
WATERTOWN	466,274	39,537	483,861	17,587	1,759	-	16,310	24,193	-
WINSTED	342,170	28,660	334,467	(7,703)	-	770	9,394	16,723	5,223
<u>Lump Sum - \$1,500 or more, but less than \$2,000 per year of service</u>									
ALBERT LEA TWP	258,337	22,465	293,157	34,820	3,482	-	4,697	14,658	1,875
BECKER	618,527	61,635	748,926	130,399	13,040	-	35,736	37,446	-
BUFFALO	462,588	45,864	531,300	68,712	6,871	-	41,413	26,565	-
CAMBRIDGE	476,832	40,392	580,351	103,519	10,352	-	36,784	29,018	-
CASS LAKE	393,969	34,438	475,537	81,568	8,157	-	17,320	23,777	-
CHISAGO CITY	503,268	39,819	519,890	16,622	1,662	-	15,029	25,995	-
CHISHOLM	608,088	56,072	986,555	378,467	37,847	-	17,277	49,328	-
COHASSET	446,352	37,908	492,881	46,529	4,653	-	19,555	24,644	-
COLD SPRING	525,574	49,812	554,645	29,071	2,907	-	19,959	27,732	2,246
DASSEL	450,556	47,592	496,666	46,110	4,611	-	14,833	24,833	7,111
DELANO	555,696	43,452	352,345	(203,351)	-	25,387	19,737	17,617	32,975
ELY	441,480	43,680	495,187	53,707	5,371	-	21,683	24,759	-
GARRISON	309,868	34,034	388,597	78,729	7,873	-	11,675	19,430	-
HAMEL	655,783	10,127	459,978	(195,805)	-	22,005	16,695	22,999	-
HUGO	342,080	28,864	479,848	137,768	13,777	-	17,087	23,992	-
ISANTI	564,997	43,881	630,446	65,449	6,545	-	20,649	31,522	-
JACKSON	454,783	44,689	548,241	93,458	9,346	-	18,450	27,412	-
LE SUEUR	537,320	43,610	633,052	95,732	9,573	-	19,235	31,653	-
LINDSTROM	490,110	43,510	623,218	133,108	13,311	-	14,765	31,161	-
LITCHFIELD	515,007	50,316	461,106	(53,901)	-	8,349	29,598	23,055	7,196

Table 3
Key Actuarial Statistics - Lump Sum Plans

Name of Association	1999 Accrued Liabilities	Normal Cost	1999 Projected Assets	Projected Surplus (Deficit)	10% of Surplus	Deficit Amortization	Projected State Aid	Projected Investment Earnings	2000 Required Municipal Contribution
LITTLE FALLS	496,586	41,278	550,084	53,498	5,350	-	34,331	27,504	-
LONG PRAIRIE	326,040	32,640	323,125	(2,915)	-	1,967	16,694	16,156	2,549
LUVERNE	756,712	63,070	462,789	(293,923)	-	32,942	18,370	23,139	54,502
MAPLE PLAIN	659,942	49,105	772,811	112,869	11,287	-	18,768	38,641	-
NEW PRAGUE	472,267	51,726	508,796	36,529	3,653	-	25,908	25,440	-
NISSWA	363,660	36,360	340,259	(23,401)	-	2,347	20,589	17,013	1,105
NORTH BRANCH	692,743	48,755	643,704	(49,039)	-	14,388	20,679	32,185	
OSAKIS	255,120	29,700	291,613	36,493	3,649	-	11,473	14,581	1,486
OSSEO	420,563	37,624	423,679	3,116	312	-	9,498	21,184	9,240
PINE RIVER	591,604	40,736	591,274	(330)	-	33	11,652	29,564	1,209
SAINT PAUL PARK	527,436	42,656	628,813	101,377	10,138	-	15,931	31,441	-
SAINT JOSEPH	704,236	44,505	660,463	(43,773)	-	4,377	21,411	33,023	-
SAINT PETER	752,770	52,436	637,439	(115,331)	-	13,494	31,932	31,872	3,971
TWO HARBORS	365,991	38,374	480,319	114,329	11,433	-	21,684	24,016	-
WACONIA	725,070	55,760	668,185	(56,885)	-	5,689	21,341	33,409	1,129
WADENA	357,407	33,231	415,857	58,450	5,845	-	15,868	20,793	-
WAYZATA	672,610	44,490	712,678	40,068	4,007	-	31,012	35,634	-
<u>Lump Sum - \$2,000 or more, but less than \$2,500 per year of service</u>									
CATARACT	825,212	73,280	926,935	101,723	10,172	-	35,766	46,347	-
EAST BETHEL	428,398	43,240	588,916	160,518	16,052	-	25,640	29,446	-
EAST GRAND FORKS	571,598	62,722	636,742	65,144	6,514	-	31,525	31,837	-
HAM LAKE	591,832	61,698	619,450	27,618	2,762	-	31,570	30,973	-
HERMANTOWN	1,008,268	71,955	828,874	(179,394)	-	29,750	22,470	41,444	40,076
INTERNATIONAL FLS	621,931	60,760	608,880	(13,051)	-	1,305	35,340	30,444	-
LAKE CITY	450,280	43,080	412,247	(38,033)	-	7,195	22,973	20,612	6,690

Table 3
Key Actuarial Statistics - Lump Sum Plans

Name of Association	1999 Accrued Liabilities	Normal Cost	1999 Projected Assets	Projected Surplus (Deficit)	10% of Surplus	Deficit Amortization	Projected State Aid	Projected Investment Earnings	2000 Required Municipal Contribution
LAKE ELMO	402,462	41,924	691,005	288,543	28,854	-	22,580	34,550	-
LONG LAKE	800,236	59,795	844,150	43,914	4,391	-	32,741	42,208	-
MAHTOMEDI	726,167	76,048	798,463	72,296	7,230	-	31,406	39,923	646
MILACA	333,960	34,040	441,767	107,807	10,781	-	17,322	22,088	-
MONTICELLO	710,154	61,311	633,084	(77,070)	-	10,609	43,954	31,654	-
NORTH MANKATO	481,086	60,755	582,987	101,901	10,190	-	33,384	29,149	-
PARK RAPIDS	559,848	53,928	590,501	30,653	3,065	-	31,300	29,525	-
REDWOOD FALLS	778,465	69,906	779,454	989	99	-	22,817	38,973	8,017
SAINT BONIFACIUS	328,324	40,652	339,014	10,690	1,069	-	14,766	16,951	8,798
THIEF R FALLS FIRE	478,871	53,411	743,899	265,028	26,503	-	29,882	37,195	-
VADNAIS HEIGHTS	803,200	80,914	731,197	(72,003)	-	15,320	40,824	36,560	24,243
WASECA	812,767	76,414	841,933	29,166	2,917	-	35,306	42,097	-
WINDOM	551,303	53,080	704,529	153,226	15,323	-	22,390	35,226	-
<u>Lump Sum - \$2,500 or more, but less than \$3,000 per year of service</u>									
BEMIDJI PIONEER	1,245,192	116,982	1,586,731	341,539	34,154	-	76,067	79,337	-
ELK RIVER	1,141,173	92,582	1,313,956	172,783	17,278	-	59,352	65,698	-
FERGUS FALLS	1,167,098	94,014	1,331,715	164,617	16,462	-	49,959	66,586	-
INVER GROVE HTS	1,282,512	102,650	1,831,259	548,747	54,875	-	78,488	91,563	-
LITTLE CANADA	1,107,812	89,560	1,253,032	145,220	14,522	-	28,890	62,652	-
MAPLEWOOD	3,826,230	356,489	4,203,162	376,932	37,693	-	115,686	210,158	9,810
NEWPORT	765,971	64,575	764,290	(1,681)	-	168	11,848	38,215	20,868
NORTH ST PAUL	1,093,788	77,490	1,096,992	3,204	320	-	35,297	54,850	-
OAKDALE	934,064	115,271	1,091,201	157,137	15,714	-	66,509	54,560	-
PRINCETON	915,213	86,784	942,050	26,837	2,684	-	38,671	47,103	7,782
PRIOR LAKE	890,317	99,806	1,040,927	150,610	15,061	-	65,746	52,046	-

Table 3
Key Actuarial Statistics - Lump Sum Plans

Name of Association	1999 Accrued Liabilities	Normal Cost	1999 Projected Assets	Projected Surplus (Deficit)	10% of Surplus	Deficit Amortization	Projected State Aid	Projected Investment Earnings	2000 Required Municipal Contribution
ROSEMOUNT	705,844	84,733	894,395	188,551	18,855	-	39,543	44,720	-
SAUK RAPIDS	791,092	69,108	863,811	72,719	7,272	-	44,634	43,191	-
<u>Lump Sum - \$3,000 or more, but less than \$3,500 per year of service</u>									
CENTENNIAL	1,110,982	145,821	1,397,162	286,180	28,618	-	56,717	69,858	-
FOREST LAKE	1,038,450	92,820	1,036,865	(1,585)	-	11,272	59,719	51,843	-
HASTINGS	1,592,099	152,616	2,058,249	466,150	46,615	-	78,288	102,912	-
MARSHALL	1,299,533	128,496	1,673,618	374,085	37,409	-	48,516	83,681	-
OWATONNA	1,183,428	88,020	1,088,432	(94,996)	-	16,544	83,176	54,422	-
SHAKOPEE	1,615,682	149,097	1,484,669	(131,013)	-	18,460	55,214	74,233	43,530
WILLMAR	1,311,296	130,572	1,421,591	111,295	11,030	-	55,384	71,080	-
<u>Lump Sum - \$3,500 or more per year of service</u>									
ALEXANDRIA	1,522,884	144,771	1,412,129	(110,755)	-	15,784	57,853	70,606	47,681
BAYPORT	1,150,095	102,085	1,559,791	409,696	40,970	-	44,285	77,990	-
BRAINERD	2,636,378	228,431	2,647,924	11,546	1,155	-	92,149	132,396	12,205
EXCELSIOR	1,859,587	138,876	2,081,086	221,499	22,150	-	68,584	104,054	-
GOLDEN VALLEY	3,008,441	278,055	3,835,583	827,142	82,714	-	85,940	191,779	-
GRAND RAPIDS	1,070,826	104,357	1,169,270	98,444	9,844	-	57,201	58,464	-
HOPKINS	1,769,675	162,126	2,386,131	616,456	61,646	-	53,048	119,307	-
LAKEVILLE	2,546,620	275,403	3,004,504	457,884	45,788	-	104,716	150,225	-
NORTHFIELD	1,789,372	169,840	1,789,859	487	49	-	65,807	89,493	15,687
STILLWATER	1,620,878	119,840	1,919,886	299,008	29,901	-	78,629	95,994	-
WOODBURY	2,410,082	247,823	3,176,160	766,078	76,608	-	104,930	158,808	-
Total - Lump Sum Plans	151,909,496	13,514,162	172,327,559	20,693,037	2,409,178	501,951	7,157,753	8,616,383	694,046

Notes to Table 4 : Monthly Plans

Table 4 which follows provides key statistics on the actuarial status of volunteer firefighters' monthly and combined monthly/lump sum defined benefit pension plans. Monthly plans are defined in state law as those that offer or pay monthly benefits to any of their members.

Liability projections for monthly plans require more precise modeling of demographic and other factors over longer full-funding target periods than that required with the more simple benefit structure of lump sum plans listed in Table 3. Under Minn. Stat. § 69.772, monthly plans are required to have an actuarial valuation prepared at least every other year. Some plans elect to obtain a new actuarial valuation every year.

Under Minn. Stat. § 69.773, the financial requirements of the pension plan derived through the actuarial valuation information must be provided to the municipality by August 1 each year. Any required municipal contribution for the next budget year is certified at that time. Table 4 provides statistics based on the **most recent** actuarial valuation on file with the OSA. Column headings for Table 4 are explained below:

Valuation Date	The valuation date is an "as of" reference point, and from which funded status is projected to the end of the subsequent 12-month period. Valuations dated 12/31/99 or 01/01/00, would both project funded status and financial requirements to the end of the 2000 plan year
Accrued Liabilities ^t	Accrued liability at the beginning of the plan year based on the Entry Age Normal estimation method
Funding Ratio	Current assets (not listed) divided by Accrued Liabilities
Normal Cost	The total projected dollar value of an additional year of active member benefit liability accruals
Surplus (Deficit)	Current assets minus Accrued Liabilities
Amortization of Surplus(Deficit) . . .	A positive number indicates the fund carried a surplus at the beginning of the year, and the amount is the "negative amortization" or "spend down" of that surplus in the report year A negative number indicates the fund carried a deficit at the beginning of the year, and the amount shown is the "amortization" or incremental amount in the current year applied to retiring the deficit
Est. State Aid	Estimated fire state aid in the valuation year
Est. Admin. Expense	Estimated administrative expenses, obtained by multiplying prior year actual administrative expenditures by 1.035
Required Municipal Contribution . .	Municipal contribution (if any) after all other revenues

^t Accrued liability figures in Table 4 will, in most cases, differ from those shown in Table 2 of this report, and from the data applied to funded ratios listed in Tables 2-A and 2-B. This is because Table 4 figures rely on the most recent actuarial valuation, whereas Tables 2, 2-A and 2-B rely on estimates based on the valuation in effect at the time municipalities commenced budgeting for the year ending December 31, 1999 (August or September of 1998).

Table 4
Key Actuarial Statistics - Monthly Plans

<u>Name of Association</u>	<u>Valuation Date</u>	<u>Accrued Liabilities</u>	<u>Funding Ratio</u>	<u>Normal Cost</u>	<u>Surplus (Deficit)</u>	<u>Amortization of Surplus (Deficit)</u>	<u>Est. State Aid</u>	<u>Est. Admin. Expense</u>	<u>Required Municipal Contribution</u>
<u>Monthly Service</u>									
CHASKA	01/01/00	3,397,147	75%	68,758	(836,125)	(73,475)	50,303	3,114	102,312
HUTCHINSON	01/01/00	1,284,785	102%	22,981	20,710	2,071	60,500	6,087	-
MOUND	12/31/99	3,339,161	88%	56,095	(388,273)	(34,120)	70,000	22,426	42,641
PINE CITY	01/01/99	427,876	131%	7,227	132,381	13,238	24,973	3,435	-
SPRING LAKE PARK	12/31/99	5,769,764	113%	137,934	757,838	75,784	179,769	33,742	-
<u>Monthly/Lump Sum Combination</u>									
APPLE VALLEY	01/01/00	3,838,182	87%	131,012	(510,013)	(40,191)	133,000	22,188	70,061
BENSON	01/01/99	339,761	103%	7,689	10,648	1,065	15,000	3,691	-
BROOKLYN CENTER	01/01/99	3,056,278	100%	71,521	(210)	-	88,000	25,958	8,617
CHANHASSEN	01/01/99	1,427,613	85%	42,167	(210,299)	(16,071)	61,426	7,044	7,120
DETROIT LAKES	01/01/00	657,937	140%	26,660	263,194	26,319	40,717	6,407	-
EDEN PRAIRIE	01/01/98	8,031,374	83%	302,688	(1,326,197)	(101,350)	188,773	14,158	249,625
FAIRMONT	01/01/98	2,186,322	93%	47,410	(12,771)	(976)	42,000	16,590	14,076
GLENCOE	01/01/99	837,623	74%	51,168	(219,044)	(21,904)	21,000	6,801	27,944
LAKE JOHANNA	12/31/99	3,989,117	102%	118,601	80,998	8,100	150,000	26,000	-
MINNETONKA	01/01/99	6,380,363	125%	224,599	1,590,197	159,020	214,000	73,681	-
NEW BRIGHTON	01/01/99	2,273,992	106%	47,801	133,670	13,367	69,130	2,563	-
NEW ULM	01/01/99	1,728,409	107%	32,845	113,961	11,396	48,000	5,882	-
PIPESTONE	01/01/98	533,373	77%	43,264	(120,839)	(12,084)	19,000	4,021	19,742
PLYMOUTH	01/01/98	2,507,852	112%	104,350	288,745	28,875	231,821	11,541	-
ROBBINSDALE	01/01/99	1,180,430	80%	46,306	(237,201)	(18,127)	43,745	7,154	27,842
ROSEVILLE	01/01/00	6,200,077	109%	123,400	541,103	54,110	127,393	19,595	-

Table 4
Key Actuarial Statistics - Monthly Plans

<u>Name of Association</u>	<u>Valuation Date</u>	<u>Accrued Liabilities</u>	<u>Funding Ratio</u>	<u>Normal Cost</u>	<u>Surplus (Deficit)</u>	<u>Amortization of Surplus (Deficit)</u>	<u>Est. State Aid</u>	<u>Est. Admin. Expense</u>	<u>Required Municipal Contribution</u>
SAVAGE	01/01/99	2,065,297	78%	41,514	(449,598)	(37,126)	42,826	20,000	60,746
WHITE BEAR LAKE	01/01/98	3,723,012	105%	80,736	203,518	20,352	123,238	21,009	-
WORTHINGTON	12/31/98	1,178,927	80%	25,627	(230,380)	(43,227)	33,000	7,107	42,961
Total - All Monthly Plans		66,354,672		1,862,353	(403,987)	15,046	2,077,614	370,194	673,687

Table 5
Revenues and Expenditures
for the Year Ended December 31, 1999

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
Defined Contribution							
ALASKA	4,819	-	1,939	2,538	12	-	-
ALBANY	9,451	10,000	36,846	1,000	1,570	-	-
ANDOVER	60,599	38,400	56,641	1,000	-	21,625	-
ANOKA-CHAMPLIN	118,511	25	647,945	1,000	21,654	741,988	-
ASHBY	7,710	-	16,012	3,302	100	-	-
AUSTIN	37,800	-	51,849	-	3,739	-	-
BREWSTER	7,428	-	13,492	-	129	-	-
BROOKLYN PARK	186,659	19,559	886,108	-	10,242	-	-
CALLAWAY	5,783	-	5,380	-	117	-	-
COLOGNE	8,674	2,000	55,670	-	880	-	-
COLUMBIA HEIGHTS	55,041	-	107,923	-	4,590	-	-
COON RAPIDS	176,156	-	113,792	3,300	29,184	246,785	-
CRANE LAKE	3,855	-	8,241	5,719	-	-	-
CROSSLAKE	14,789	13,129	85,995	1,824	-	43,000	1,203
DALBO	7,389	-	6,841	-	-	-	-
DILWORTH	15,577	5,000	90,211	3,614	12	5,610	-
DONNELLY	8,674	-	2,073	20	316	-	-
EAGAN	200,889	178,676	705,005	1,000	21,703	147,482	-
EDINA	230,526	-	398,232	2,000	40,323	558,398	-
ELBOW LAKE	8,674	2,000	41,964	3,128	1,805	59,685	-
ELGIN	9,627	-	37,818	-	1,029	9,705	-
ELLSBURG	3,213	3,005	1,700	-	-	-	-
ERSKINE	6,104	2,000	1,834	1,415	-	9,929	5,639
FALCON HEIGHTS	31,992	-	253,245	1,000	4,074	94,267	-
FISHER	8,353	-	4,718	-	643	-	-
FOSSTON	10,413	2,000	11,386	427	760	4,692	-
FOUNTAIN	6,425	-	3,504	-	-	-	-
FREEPORT	7,513	2,443	13,458	-	-	4,607	-
FRIDLEY	98,229	-	145,486	-	9,315	-	-
GARY	5,140	-	1,716	-	100	948	-
GIBBON	8,731	2,265	11,557	1,000	1,811	17,316	-
GLENVILLE	8,674	-	4,813	-	237	-	-
GOODHUE	17,002	-	74,065	4	-	-	-
GUN FLINT TRAIL	-	407	-	380	-	-	-
HARDWICK	5,783	-	4,260	884	471	9,728	-
HAWLEY	10,751	5,500	26,540	-	1,705	19,983	-
IVANHOE	8,674	2,000	12,851	-	1,403	-	-
KENYON	13,213	3,000	(8,905)	-	1,182	-	-
KERKHOVEN	7,068	1,300	16,699	1,066	111	-	-
KIESTER	6,746	-	12,803	-	184	-	-
LAKE GEORGE	5,461	-	2,268	66	-	-	-
LAKEPORT	4,498	875	6,413	395	233	-	-
LONDON	4,498	-	7,281	-	495	-	-
LONGVILLE	10,830	12,500	77,083	-	1,210	-	-

Table 5
Revenues and Expenditures
for the Year Ended December 31, 1999

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
LYLE	3,371	-	2,663	1,518	429	16,700	-
MAGNOLIA	3,855	250	1,579	-	-	4,040	-
MAPLE GROVE	157,661	133,267	516,033	2,000	13,533	151,929	-
MAZEPPA	7,710	3,058	19,161	-	624	-	-
MEDICINE LAKE	6,104	20,000	61,411	-	1,812	-	-
MENDOTA HEIGHTS	53,510	28,901	171,567	-	2,162	51,756	-
MENTOR	3,534	-	9,384	-	-	-	-
MILLERVILLE	5,461	9,850	39,612	-	2,350	-	-
MILROY	4,819	-	8,260	668	275	6,952	-
MURDOCK	5,140	1,800	15,259	-	-	-	-
MYRTLE	8,031	-	218	164	-	1,808	-
NODINE	5,461	550	9,336	-	-	-	-
NORTHROP	4,819	800	8,053	-	-	-	-
ODESSA FARM	4,176	-	637	-	256	-	505
OKLEE	5,783	-	4,311	-	430	-	2,990
PLAINVIEW	15,034	4,920	51,432	-	-	-	-
PLUMMER	7,710	-	3,498	693	445	7,623	-
RAMSEY	46,766	200	92,265	-	-	-	-
RED LAKE FALLS	7,422	2,000	8,368	1,000	375	11,653	-
ROUND LAKE	6,104	-	3,457	16	30	-	-
RUSHFORD	12,282	1,500	28,409	-	925	-	-
SEAFORTH	4,498	-	1,068	318	-	-	3,498
SOUTH BEND TWP	6,104	11,794	38,365	337	-	4,297	-
SAINT HILAIRE	6,104	-	4,314	-	478	-	-
SWANVILLE	5,783	4,000	14,631	-	-	-	-
TOIVOLA TWP	7,389	-	10,733	-	470	-	-
ULEN	7,068	300	6,025	-	-	-	-
UNDERWOOD	8,540	500	2,299	2,500	-	-	-
WABASSO	7,068	-	28,329	-	300	-	-
WANAMINGO	9,992	-	7,411	-	-	-	-
WANDA	6,425	-	2,625	1,323	-	5,606	-
WELLS	12,476	1,750	48,571	2,183	-	61,650	-
WEST METRO	139,328	-	669,804	-	31,120	141,360	-
WILLIAMS	6,425	-	9,903	-	-	-	-
WINGER	1,255	-	731	-	-	-	-
WINTHROP	7,992	5,720	29,420	2,138	570	19,765	-
ZUMBROTA	12,466	12,038	59,416	182	1,132	31,764	-
Lump Sum - \$ 10 or more, but less than \$100 per year of service							
CARSONVILLE	6,104	-	7,074	-	-	-	-
CLIMAX	5,461	-	2,085	-	265	525	-
FINLAYSON	9,638	-	2,809	-	112	-	-
LASALLE	4,176	-	1,188	50	-	-	-
NASSAU	6,425	-	1,739	-	209	-	-
PEQUAYWAN	4,498	5,000	68	-	76	-	-
REVERE	6,426	-	949	-	400	-	-

Table 5
Revenues and Expenditures
for the Year Ended December 31, 1999

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
TAUNTON	4,498	165	833	-	-	-	-
Lump Sum - \$ 100 or more, but less than \$200 per year of service							
BIGELOW	6,104	-	2,845	-	-	-	-
BLUFFTON	5,140	-	2,279	-	-	-	-
COTTON	9,639	-	(283)	415	-	-	-
DANVERS	5,140	-	1,465	-	175	-	-
DUMONT	6,425	-	2,375	96	335	-	-
ELBOW-TULABY LK	2,891	-	1,066	-	175	-	-
ELMER	5,140	-	1,225	-	285	-	-
FEDERAL DAM	2,891	-	11,497	-	-	-	-
FLENSBURG	7,069	-	2,035	115	-	-	-
GENEVA	6,104	-	583	456	100	-	-
GOODLAND	5,783	-	6,446	5	-	-	-
LAKE HENRY	5,783	-	3,325	46	160	-	-
LISMORE	7,389	-	6,812	-	-	-	-
LUCAN	7,068	-	3,300	810	287	8,448	-
LYND	4,819	-	6,953	-	-	-	-
MCGRATH	6,425	1,200	2,958	-	-	-	-
MEADOWLANDS	4,176	3,424	(81)	-	-	-	-
MIDDLE RIVER	6,104	-	5,081	25	230	-	-
SAINT LEO	7,710	-	2,695	1,362	1,240	-	3,865
Lump Sum - \$ 200 or more, but less than \$300 per year of service							
ALMELUND	8,353	-	15,571	2,287	500	-	-
ALTURA	6,746	-	3,483	875	398	-	-
BLACKHOOF	6,425	-	(620)	-	346	11,000	-
BOWLUS	6,746	-	(1,892)	246	1,191	-	-
BREITUNG	6,746	6,600	3,966	-	2,023	-	-
BRIMSON	5,140	-	(3,363)	-	100	-	-
BROOK PARK	5,461	577	4,223	-	64	-	-
CAMPBELL	8,353	-	11,729	350	763	-	-
CLIFTON	6,425	2,200	8,449	-	-	14,474	-
CROOKED LAKE	6,104	95	4,193	-	100	-	-
DARFUR	5,140	-	4,250	1,181	156	6,050	-
DENT	7,710	-	3,393	-	129	-	-
DEXTER	5,140	-	3,972	-	1,792	-	-
ELLSWORTH	8,031	-	6,282	-	-	-	-
ELROSA	9,638	4,000	13,288	-	820	-	-
GRANADA	5,461	850	41,006	-	944	5,000	-
GRYGLA	6,425	-	12,923	-	419	2,640	-
HALSTAD	7,710	-	3,989	-	-	-	-
HANLEY FALLS	7,389	200	4,083	18	40	2,376	-
HENDRUM	6,104	-	2,350	-	235	4,840	-
HEWITT	4,498	-	2,611	246	250	-	-

Table 5
Revenues and Expenditures
for the Year Ended December 31, 1999

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
IONA	2,891	-	4,165	-	482	-	-
KARLSTAD	9,638	-	2,588	572	-	5,720	-
KENNEDY	4,866	-	6,659	-	519	-	-
LAKE BRONSON	4,498	-	2,048	2,305	585	1,549	-
LANCASTER	6,104	-	1,869	990	450	990	-
NEW MUNICH	5,461	2,000	1,862	4,500	113	-	-
NORTH STAR	3,534	-	3,155	276	-	-	-
OSTRANDER	4,498	200	3,143	21	122	-	-
PORTER	7,710	-	6,077	-	-	-	-
SOLWAY RURAL	6,104	150	8,110	75	297	-	-
STURGEON LAKE	4,498	-	2,954	-	-	-	-
VILLARD	7,710	3,700	1,971	-	403	-	-
VINING	4,819	-	6,344	1,674	250	8,800	-
WILMONT	7,710	-	4,946	28	401	11,359	-
WILSON	9,638	6,619	16,751	555	991	5,051	-
<u>Lump Sum - \$ 300 or more, but less than \$500 per year of service</u>							
ADAMS	7,636	-	5,970	-	150	-	-
ALBORN	5,783	1,000	7,397	2,000	75	-	-
ALDEN	7,389	1,146	11,040	2,710	1,090	-	-
ALPHA	4,819	-	6,355	-	-	-	-
ASKOV	5,783	500	8,382	74	83	-	-
BALATON	8,353	-	6,632	1,000	953	12,250	-
BARRETT	5,140	-	4,119	-	652	-	-
BEARDSLEY	6,425	444	1,551	845	475	1,859	7,150
BELLINGHAM	6,425	-	21,353	707	93	-	-
BELVIEW	7,710	200	7,599	970	-	11,363	-
BERTHA	6,425	-	8,088	993	250	16,950	-
BLOMKEST	5,322	1,500	6,588	-	550	-	-
BOYD	6,104	-	15,460	-	1,105	-	-
BREVATOR	6,425	1,000	7,336	-	199	-	5,100
CANTON	6,104	-	4,506	57	525	-	-
CHANDLER	5,461	640	2,243	-	44	-	-
CHERRY	6,425	100	10,273	91	-	22,873	-
CHOKIO	7,068	-	12,922	747	432	5,610	-
CLARISSA	7,710	1,933	17,420	847	565	9,075	-
CLARKS GROVE	5,921	-	5,506	-	900	9,900	-
CLEMENTS	7,068	1,543	13,708	587	457	-	5,418
CLINTON - Big Stone	6,746	3,000	4,438	1,380	510	-	-
CLINTON - St Louis	5,783	-	15,919	317	-	-	-
COMFREY	7,389	4,000	7,533	72	-	9,240	-
COTTONWOOD	8,995	-	53,311	27	104	-	-
CURRIE	7,068	1,000	11,794	1,840	750	7,018	-
CYRUS	5,783	-	452	-	6	-	-
DALTON	7,710	2,512	6,086	910	1,089	-	408
DELAVAN	6,104	1,600	5,745	2,947	605	-	-

Table 5
Revenues and Expenditures
for the Year Ended December 31, 1999

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
DOVER	6,746	5,074	11,741	-	375	15,925	-
DUNNELL	4,819	-	2,717	-	610	-	-
EITZEN	8,032	605	3,658	1,000	3,877	-	-
ELIZABETH	6,746	700	27,024	115	997	-	-
ELLENDALE	6,104	3,000	5,322	-	510	-	-
EMMONS	7,389	-	20,025	2,663	-	-	-
EVANSVILLE	9,638	15	4,055	1,014	260	22,440	-
FIFTY LAKES	4,176	-	3,824	100	1,260	-	-
FINLAND	7,068	-	4,279	180	881	-	-
FORADA	7,710	4,051	15,525	3,830	100	3,413	-
FREDENBERG	4,819	1,000	7,738	-	350	-	-
FRENCH TWP	8,031	969	15,590	-	-	4,675	-
FROST	7,068	2,000	9,908	71	381	-	-
GARVIN	4,819	-	6,091	134	314	-	-
GNESEN	8,031	6,400	5,227	440	-	3,067	-
GRACEVILLE	8,031	2,500	5,411	600	674	9,460	2,114
HANCOCK	7,389	-	6,426	1,101	-	-	-
HANSKA	8,031	100	4,245	550	375	6,050	-
HARMONY	8,031	10,000	10,897	917	1,045	2,693	-
HARTLAND	6,746	-	9,711	300	733	-	-
HERMAN	8,031	-	4,758	2,980	254	20,913	11,880
HILL CITY	7,389	2,500	11,183	800	810	8,803	-
HITTERDAL	4,819	650	(1,841)	-	-	-	-
HOFFMAN	7,710	-	6,773	-	-	-	-
HOVLAND	3,534	4,000	3,346	2,160	361	-	-
INDUSTRIAL	5,461	3,000	8,062	-	780	-	-
JASPER	7,068	2,500	32,487	-	66	-	-
JEFFERS	6,425	-	16,353	-	250	-	-
KELLIHER	7,389	-	10,600	-	-	23,380	-
KETTLE RIVER	6,104	4	3,519	900	2,150	9,900	-
KILKENNY	7,068	5,000	8,912	-	-	-	-
LAKE KABETOGAMA	6,104	-	7,120	-	360	-	-
LAKEWOOD	8,031	-	182	829	315	-	-
LEAF VALLEY TWP	6,104	2,400	37,911	2,735	932	10,125	-
LEROY	7,710	-	5,686	757	380	8,118	-
LITTLEFORK	8,353	3,064	23,899	699	752	1,742	-
MABEL	6,425	1,162	6,466	750	440	-	-
MAHTOWA	5,140	3,438	3,347	4,491	-	-	-
MAKINEN	5,783	3,000	1,519	1,044	1,344	-	-
MANTORVILLE	5,964	5,000	29,055	-	-	16,073	-
MCINTOSH	5,461	-	22,004	1,000	407	17,121	-
MCKINLEY	3,534	3,714	2,730	54	-	-	-
MEDFORD	8,031	2,500	3,444	-	635	-	-
MIESVILLE	9,638	1,800	20,698	-	634	28,666	-
NEWFOLDEN	6,600	-	3,766	-	350	16,790	-
NORTHOME	6,425	-	4,168	-	401	-	-

Table 5
Revenues and Expenditures
for the Year Ended December 31, 1999

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
ODIN	4,176	-	4,411	538	581	-	-
OKABENA	6,425	-	4,270	1,058	134	10,241	-
ORMSBY	4,819	-	3,988	2,453	24	15,585	-
PALISADE	6,104	1,000	2,437	525	1,250	5,775	-
PEMBERTON	5,461	2,800	4,018	7,299	-	-	-
PIKE-SANDY-BRITT	9,638	-	7,669	840	-	39,009	-
PRINSBURG	6,425	2,504	6,205	65	525	-	-
RED WING	5,000	-	3,604	-	2,550	-	-
ROLLINGSTONE	7,068	-	1,911	-	-	-	-
ROSE CREEK	6,746	1,361	5,425	862	-	-	-
ROTHSAY	7,068	-	8,180	900	539	-	-
ROYALTON	7,068	1,500	20,063	1,359	675	18,001	-
RUSSELL	6,425	-	2,323	-	-	-	-
SANBORN	6,104	2,000	3,289	2,050	325	22,690	-
SHEVLIN	6,425	3,000	6,152	-	-	-	-
SQUAW LAKE	7,068	-	10,952	2,004	1,976	22,039	-
SAINT MARTIN	7,710	6,000	4,661	5,192	550	-	-
STEPHEN	9,316	1,000	21,881	1,350	220	8,470	10,395
STORDEN	3,491	-	12,182	1,981	200	-	-
TOFTE	3,534	3,000	10,732	50	331	-	10,120
TOWER	6,104	4,928	4,742	57	1,970	-	-
UPSALA	5,461	1,500	5,425	-	351	20,920	-
VESTA	5,461	-	4,040	-	306	-	-
WALNUT GROVE	6,425	500	12,333	1,340	-	14,743	-
WARREN	11,789	-	29,291	1,073	639	-	-
WENDELL	6,425	-	4,592	1,590	522	-	-
WILLOW RIVER	5,140	-	3,977	-	-	-	-
WOOD LAKE	6,425	485	7,514	-	100	-	-
WOODSTOCK	4,819	-	5,324	729	-	8,014	-
WRENSHALL	6,104	3	10,107	1,000	1,606	14,630	-
WRIGHT	5,783	8,000	8,017	-	600	-	-
Lump Sum - \$ 500 or more, but less than \$1,000 per year of service							
ADRIAN	8,031	4,969	29,753	-	-	-	-
ALBERTVILLE	13,446	2,493	20,043	-	17	-	-
AMBOY	6,746	-	11,963	473	-	5,198	-
ANNANDALE	20,179	3,000	10,889	-	1,360	-	-
ARGYLE	8,031	-	8,671	25	479	25,614	-
ARLINGTON	11,212	4,300	4,930	3,024	720	44,933	-
ATWATER	7,726	-	16,603	500	360	-	-
AUDUBON	7,710	-	33,155	-	565	55,400	-
AVON	14,825	-	9,197	1,191	917	13,099	-
BABBITT	8,031	3,120	13,011	2,319	2,188	51,987	-
BAGLEY	11,660	5,273	11,553	2,000	965	92,548	-
BALSAM	6,425	7,000	24,609	-	-	68,000	-
BARNESVILLE	11,531	4,225	25,107	-	2,790	-	-

Table 5
Revenues and Expenditures
for the Year Ended December 31, 1999

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
BARNUM	8,031	-	54,909	432	1,600	4,752	-
BATTLE LAKE	11,176	-	6,866	1,000	2,032	24,697	-
BAUDETTE	9,537	-	28,384	105	-	-	-
BEAVER BAY	4,498	1,748	8,124	-	14	-	-
BEAVER CREEK	5,140	1,000	7,739	28	167	13,200	-
BELGRADE	8,030	3,000	18,241	3,604	433	-	-
BIGFORK	9,782	7,000	28,597	1,000	740	-	-
BIRD ISLAND	8,370	1,875	13,007	-	358	-	-
BIWABIK TWP	7,389	1,000	10,648	-	650	1,320	-
BRAHAM	13,311	-	27,049	2,252	1,232	10,254	-
BRANDON	8,031	8,119	33,265	200	1,527	-	-
BRICELYN	7,068	-	17,100	-	-	6,050	-
BROOTEN	6,746	-	35,321	-	786	-	-
BROWERVILLE	7,180	800	10,331	3,050	-	12,750	-
BROWNS VALLEY	6,746	39	29,231	20	982	-	-
BROWNSDALE	6,425	-	29,127	-	1,470	-	-
BROWNTON	7,068	12,633	2,578	1,012	2,433	15,000	-
BUFFALO LAKE	7,710	4,000	31,269	-	1,303	-	-
BUHL	5,783	-	26,224	-	700	-	-
BUTTERFIELD	7,710	3,500	4,380	-	180	31,000	-
BYRON	15,491	1,000	46,976	1,471	-	23,671	-
CALEDONIA	14,449	2,400	22,297	2,000	480	25,650	350
CANOSIA TWP	6,425	-	5,329	1,250	726	-	8,954
CEYLON	6,746	-	16,728	136	936	-	375
CHATFIELD	13,031	2,408	15,242	3,024	50	17,000	-
CLARA CITY	8,627	-	35,463	2,450	361	9,576	-
CLAREMONT	4,819	3,800	13,205	1,000	2,367	-	-
CLARKFIELD	8,995	-	25,688	1,000	1,562	12,130	-
CLEAR LAKE	12,733	-	70,197	-	205	-	-
CLEARWATER	10,276	4,153	15,405	392	2,224	31,650	-
CLEVELAND	7,980	11,000	14,877	115	-	8,870	-
COLERAINE	6,425	1,441	2,896	-	1,717	-	-
COSMOS	5,251	-	17,869	456	-	42,950	-
COURTLAND	7,068	4,000	20,966	-	350	-	-
CROMWELL	8,674	8,090	2,767	1,000	140	16,400	-
CUYUNA	7,711	1,320	3,509	-	2,705	-	-
DANUBE	5,783	-	8,864	-	545	-	-
DAYTON	15,191	6,000	16,180	-	2,295	30,585	-
DEER CREEK	6,425	2,006	10,769	343	300	-	-
DEERWOOD	9,364	-	17,368	162	640	6,597	-
EAGLE BEND	8,031	4,903	4,892	1,700	145	29,584	-
EASTON	7,389	1,000	27,534	1,000	721	14,950	-
ECHO	6,746	950	22,789	-	-	-	-
EDEN VALLEY	8,548	3,500	61,266	-	506	-	-
EDGERTON	8,110	4,055	26,926	24	365	-	-
ELMORE	7,710	600	9,504	-	-	-	-

Table 5
Revenues and Expenditures
for the Year Ended December 31, 1999

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
ELYSIAN	6,746	6,812	19,081	105	670	1,155	-
EMILY	6,104	-	39,445	-	2,353	-	-
EYOTA	8,623	1,700	8,506	-	433	-	-
FERTILE	8,070	-	37,777	-	-	-	-
FORESTON	7,389	2,000	43,761	-	733	-	-
FRANKLIN	6,425	6,425	7,314	-	1,165	-	-
FRAZEE	10,831	2,760	38,332	1,000	1,845	-	-
FULDA	10,254	4,092	20,962	-	859	-	-
GARFIELD	7,710	1,500	15,408	2,164	-	-	-
GLENWOOD	14,886	8,694	1,151	8,490	2,579	38,000	-
GOOD THUNDER	8,035	5,400	56,280	-	1,957	-	150
GOODVIEW	9,638	3,500	38,961	5,271	-	14,704	-
GRAND MARAIS	9,638	-	14,131	1,000	1,071	17,500	-
GRAND MEADOW	8,878	625	30,738	-	1,224	-	-
GRANITE FALLS	14,234	4,500	22,867	-	2,277	11,468	-
GREEN ISLE	7,710	115	41,898	1,140	567	-	-
GREY EAGLE	6,291	2,000	20,172	95	533	2,112	-
GROVE CITY	7,081	2,079	19,433	-	600	-	-
HALLOCK	8,995	-	21,116	1,845	-	22,488	-
HAMBURG	8,674	19,461	33,382	2,030	2,864	-	-
HAMPTON	5,461	-	13,490	-	327	-	-
HANOVER	16,031	3,000	9,739	947	108	-	-
HAYWARD	7,068	-	36,369	2,000	570	49,466	-
HENDERSON	7,710	3,315	29,205	1,000	5,028	16,600	-
HENDRICKS	8,031	2,904	14,082	-	220	6,000	-
HENNING	7,710	4,248	31,352	2,000	-	-	-
HERON LAKE	6,425	1,286	10,738	3,095	1,434	67,200	-
HINCKLEY	12,779	2,414	14,242	-	1,307	18,400	-
HOUSTON	8,031	2,770	7,431	-	697	23,876	-
HOWARD LAKE	10,673	3,991	10,664	-	2,859	-	-
IRONTON	8,032	36	30,624	-	1,894	11,500	-
ISLE	12,255	-	27,135	115	1,446	19,524	-
JANESVILLE	10,760	6,680	17,343	1,332	659	9,156	-
KANDIYOHI	6,425	-	13,351	4,135	617	55,004	-
KASOTA	10,079	4,000	11,151	-	1,150	13,350	-
KELLOGG	7,389	2,000	54,229	1,000	2,529	16,767	-
KENSINGTON	7,710	-	6,319	-	400	-	-
KIMBALL	8,736	3,616	23,838	1,786	701	17,386	-
KINNEY	6,104	-	16,580	-	519	-	-
LAFAYETTE	7,224	1,500	31,237	1,500	726	-	-
LAKE BENTON	7,710	1,000	7,480	92	592	-	-
LAKE PARK	8,159	1,200	6,611	1,989	921	23,000	-
LAMBERTON	6,530	1,000	31,089	260	-	14,650	-
LANESBORO	7,068	1,750	20,115	1,727	763	5,595	-
LESTER PRAIRIE	9,638	7,500	46,385	-	2,101	-	-
LEWISVILLE	5,783	-	4,991	-	503	300	-

Table 5
Revenues and Expenditures
for the Year Ended December 31, 1999

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
LOWRY	7,389	5,000	27,123	2,500	-	-	-
LUTSEN	4,498	5,000	22,933	1,110	-	-	-
MADELIA	11,757	-	26,517	1,027	20	22,000	-
MADISON	9,476	4,623	36,510	1,000	2,082	18,067	-
MADISON LAKE	7,710	7,000	33,777	1,847	885	23,029	-
MAHNOMEN	8,453	700	40,527	965	1,581	-	-
MAPLE LAKE	21,733	9,000	45,355	140	1,166	-	-
MAPLEVIEW	5,783	5,000	17,692	1,000	-	-	-
MARBLE	6,104	8,000	21,058	440	2,551	4,620	60
MAYNARD	7,389	-	15,245	-	-	-	-
MCDAVITT	5,783	-	18,162	-	-	-	-
MELROSE	14,800	2,700	13,681	100	736	9,100	-
MENAHGA	6,425	2,000	7,244	-	200	-	-
MILTONA	8,031	3,000	5,526	246	505	3,815	-
MINNEOTA	9,387	3,208	20,395	4,000	18	55,896	13,645
MISSION TWP	7,495	-	10,614	306	475	-	-
MONTGOMERY	13,158	25,000	30,161	2,204	1,447	-	-
MOOSE LAKE	13,500	3,000	7,426	-	450	-	-
MORTON	6,425	2,000	19,620	1,238	2,549	18,182	-
NEVIS	8,674	5,000	38,550	-	1,276	13,000	-
NEW GERMANY	8,674	10,935	48,391	1,140	-	31,600	-
NEW RICHLAND	10,637	450	10,245	-	426	-	-
NEW YORK MILLS	8,614	500	12,875	514	656	28,044	-
NICOLLET	13,719	4,600	50,398	1,084	400	24,524	-
NORW /YOUNG AMER	13,892	10,000	115,605	1,002	895	46,627	-
OGILVIE	8,415	6,000	(7,707)	2,061	3,601	-	-
OLIVIA	12,601	-	31,778	-	808	-	-
ORONOCO	7,068	-	10,250	5,640	16	-	-
ORR	3,284	-	9,943	981	980	-	-
ORTONVILLE	9,316	-	24,993	1,749	2,017	-	9,416
OTTERTAIL	8,353	7,500	22,947	2,000	300	-	-
PENNOCK	6,569	2,122	(2,978)	141	-	31,820	-
PILLAGER	11,289	4,000	24,031	1,130	746	18,400	-
PLATO	8,353	7,670	44,874	6,008	2,127	-	-
PRESTON	8,644	2,046	20,890	-	-	33,500	-
RANDALL	8,031	5,000	49,675	-	1,203	16,750	-
RAYMOND	7,068	1,500	22,745	105	-	14,650	-
RENVILLE	8,836	2,500	15,568	1,000	731	-	-
RICE	8,794	2,143	12,719	1,802	875	13,910	-
RICHMOND	11,160	7,800	22,958	1,072	2,391	23,500	-
ROCKVILLE	9,997	3,724	24,703	-	300	-	-
RUTHTON	5,783	425	6,386	-	53	-	-
SABIN-ELMWOOD	6,746	-	634	1,121	2,590	-	14,390
SACRED HEART	8,031	-	7,879	116	836	726	-
SAUK CENTRE	21,644	3,500	3,026	1,000	1,565	-	-
SCANDIA VALLEY	6,746	24,500	29,479	15	450	-	-

Table 5
Revenues and Expenditures
for the Year Ended December 31, 1999

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
SCANLON	5,461	-	5,203	-	-	-	-
SCHROEDER	3,534	2,997	17,698	205	648	15,360	-
SEBEKA	9,015	2,000	21,571	240	900	-	-
SHERBURN	8,031	8,000	24,975	-	595	-	-
SILVER BAY	8,874	-	7,186	-	700	-	-
SILVER LAKE	8,674	9,500	8,424	2,000	288	13,813	-
SOLWAY TWP	9,638	2,600	6,856	945	620	5,401	-
SOUTH HAVEN	7,670	6,230	24,655	105	2,215	13,950	-
SPRING GROVE	8,031	6,000	3,856	-	465	31,421	-
SPRING VALLEY	11,777	-	55,816	-	2,384	-	-
SPRINGFIELD	12,237	1,000	23,625	2,000	1,310	48,650	-
SAINT CHARLES	13,129	1,004	71,359	3,991	1,890	28,798	-
SAINT CLAIR	11,972	5,000	29,821	-	1,605	-	-
SAINT STEPHEN	10,279	6,100	50,535	-	2,004	20,550	-
STACY-LENT	10,772	3,000	16,592	280	3,354	-	-
STARBUCK	9,342	-	6,773	1,000	900	12,055	-
STEWART	7,710	10,000	16,250	500	2,023	-	-
STEWARTVILLE	23,278	-	(8,104)	-	2,139	-	-
TACONITE	4,498	3,228	24,248	60	705	-	-
THOMSON	12,498	4,000	83,126	2,960	1,548	59,367	-
TRIMONT	7,068	2,300	13,026	25	575	-	-
TRUMAN	8,031	-	20,502	2,941	817	-	10,349
TWIN VALLEY	8,353	-	42,854	232	310	9,108	-
TYLER	7,710	2,500	37,200	-	-	-	-
VERNDALE	7,710	1,706	31,028	470	700	-	-
WALDORF	7,389	-	28,859	-	-	-	-
WARBA-FEELY-SAGO	6,104	1,715	4,174	-	180	-	-
WARROAD	15,928	-	20,202	2,000	150	-	-
WATERVILLE	8,224	-	14,230	22	728	-	-
WATKINS	8,031	6,500	39,522	725	1,090	-	-
WATSON	6,425	-	16,697	-	-	-	-
WELCOME	8,031	4,527	6,140	6,129	540	71,484	-
WEST CONCORD	8,441	-	8,927	-	725	15,842	-
WESTBROOK	6,561	1,000	2,468	2,000	831	17,500	-
WINNEBAGO	9,315	4,000	7,821	1,000	1,360	14,038	-
WOLF LAKE	6,746	-	14,573	2,450	331	30,050	-
WYKOFF	6,425	2,700	44,870	-	400	-	-
WYOMING	13,068	-	12,320	1,922	907	-	-
ZUMBRO FALLS	7,556	1,296	22,960	3,670	757	6,276	-

Lump Sum - \$1,000 or more, but less than \$1,500 per year of service

AITKIN	21,981	10,000	68,777	1,069	859	19,500	-
AURORA	7,068	2,919	47,382	1,458	2,895	15,094	-
BELLE PLAINE	18,092	-	42,748	-	2,529	110,067	-
BIG LAKE	27,756	6,000	37,367	-	3,011	-	-
BIWABIK	7,068	10,000	88,593	1,000	186	29,000	-

Table 5
Revenues and Expenditures
for the Year Ended December 31, 1999

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
BLOOMING PRAIRIE	15,556	3,346	23,976	140	141	-	-
BLUE EARTH	16,052	12,000	60,193	12,655	2,503	300	-
BOVEY	6,425	10,000	11,104	-	951	24,000	-
BRECKENRIDGE	15,251	4,775	41,568	4,000	1,690	-	-
CALUMET	6,746	10,000	10,766	1,000	934	-	-
CANBY	9,850	3,000	76,576	-	1,614	-	-
CANNON FALLS	25,016	-	9,995	1,749	1,209	50,037	-
CARLOS	8,995	17,600	87,543	3,805	-	22,272	-
CARLTON	10,229	4,689	22,227	-	1,150	-	-
CENTER CITY	5,783	5,000	25,833	854	293	-	-
CLEARBROOK	8,370	-	59,944	1,072	895	-	-
COKATO	14,483	1,683	30,957	1,000	717	31,000	-
COOK	8,871	1,500	42,876	1,000	1,300	43,000	-
CROOKSTON	12,533	10,000	42,304	1,000	2,984	24,000	-
DAWSON	10,083	-	60,156	-	2,208	-	-
DEER RIVER	15,150	1,391	43,750	1,000	1,625	36,000	-
DODGE CENTER	8,906	14,283	27,329	-	-	7,614	-
EAGLE LAKE	9,036	15,620	10,260	2,000	1,300	25,910	1,000
FAIRFAX	9,106	4,589	22,947	1,050	2,078	33,400	-
FOLEY	23,473	3,500	31,274	1,456	-	42,265	-
GAYLORD	11,119	2,600	104,302	-	1,765	-	-
GREENWOOD	9,638	8,600	21,211	2,539	1,260	18,260	-
HACKENSACK	7,711	11,750	11,650	-	657	40,640	-
HAYFIELD	11,461	5,456	22,946	2,000	530	-	-
HECTOR	9,599	3,800	45,567	563	5	30,792	-
HIBBING	-	-	59,109	1,044	2,819	8,611	-
HOYT LAKES	8,031	5,000	88,217	2,000	525	42,000	-
IDEAL	9,192	14,066	57,375	2,660	1,200	152	-
JORDAN	16,492	10,245	860	2,029	2,210	7,895	-
KASSON	15,494	-	14,475	1,940	2,074	19,060	-
KEEWATIN	6,746	7,000	30,605	-	1,193	-	-
LAKE CRYSTAL	14,479	5,000	56,209	1,000	800	-	-
LAKEFIELD	11,731	3,200	21,817	1,532	1,857	21,000	-
LEWISTON	13,523	2,000	30,730	-	-	-	-
LEXINGTON	8,031	12,286	12,245	2,000	1,758	-	6,152
LINWOOD	12,143	7,500	45,610	2,188	-	-	-
LONSDALE	16,742	5,500	9,037	1,175	894	31,750	500
MAPLETON	10,796	5,850	89,961	104	2,835	-	-
MAYER	7,710	6,341	37,451	840	1,495	-	-
MCGREGOR	13,122	-	18,592	100	632	-	-
MINNESOTA LAKE	8,031	3,680	45,187	2,909	1,544	27,114	-
MONTEVIDEO	19,886	3,703	76,485	-	-	-	-
MONTROSE	6,425	13,425	24,606	660	1,493	33,490	13,000
MORA	26,721	-	75,341	1,000	919	-	-
MORGAN	8,410	2,176	60,295	1,223	1,699	24,238	-
MORRIS	20,265	-	66,188	2,500	3,029	-	-

Table 5
Revenues and Expenditures
for the Year Ended December 31, 1999

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
MOTLEY	6,692	3,932	29,692	-	1,185	-	-
MOUNTAIN IRON	8,992	9,600	11,545	7,210	25	69,200	-
MOUNTAIN LAKE	10,142	6,068	17,311	1,085	1,665	32,200	-
NASHWAUK	8,674	9,492	8,242	1,000	4,324	-	16,417
NEW LONDON	17,649	4,406	13,245	1,092	1,542	-	-
NEW MARKET	12,976	-	13,048	11,026	-	18,336	-
NEW SCANDIA TWP	15,553	10,000	32,717	3,440	-	-	-
ONAMIA	9,047	-	9,752	-	1,038	26,200	-
PAYNESVILLE	17,418	3,000	21,670	1,125	1,820	35,000	-
PELICAN RAPIDS	22,073	-	67,453	2,000	879	-	-
PEQUOT LAKES	12,930	15,934	46,901	1,000	383	-	-
PERHAM	16,272	2,391	64,922	-	1,944	31,568	-
PIERZ	20,967	611	58,808	2,600	1,928	24,000	-
PINE ISLAND	20,516	2,254	36,063	-	986	45,096	-
PROCTOR	13,004	-	1,051	2,000	-	60,300	220
REMER	5,783	7,193	9,165	2,000	433	20,872	-
RICE LAKE	10,549	6,019	58,196	-	-	32,200	-
ROGERS	23,186	2,000	24,057	-	-	-	12,679
ROSEAU	19,560	3,500	(6,767)	34	525	24,872	-
RUSH CITY	11,809	9,666	40,676	1,000	651	-	-
SARTELL	25,995	5,170	43,264	-	-	-	-
SLAYTON	10,922	11,755	39,838	-	1,281	-	-
SLEEPY EYE	21,570	5,000	(10,788)	-	1,310	-	-
SPICER	11,669	2,992	58,776	1,090	2,952	21,900	-
SAINT ANTHONY	26,184	6,000	77,921	2,000	1,275	33,500	38,700
SAINT CLOUD TWP	31,149	-	76,271	1,000	2,787	29,000	-
SAINT JAMES	19,274	10,871	29,915	2,170	4,565	-	-
STAPLES	13,657	12,321	12,667	562	925	6,186	-
TAYLORS FALLS	8,031	-	98,954	1,445	2,429	23,045	-
TRACY	11,818	2,500	38,763	194	2,239	-	-
VICTORIA	15,166	32,976	64,456	-	250	-	17,000
WABASHA	13,688	24,126	42,515	1,000	3,227	-	-
WAITE PARK	17,702	3,500	39,982	3,000	1,884	14,200	-
WALKER	16,703	10,250	116,751	1,000	40	46,725	-
WATERTOWN	16,984	8,000	24,138	6,500	-	-	-
WINSTED	9,638	12,700	46,212	311	3,880	-	-
Lump Sum - \$1,500 or more, but less than \$2,000 per year of service							
ALBERT LEA TWP	4,819	15,800	24,223	1,095	125	34,600	3,966
BECKER	35,551	4,500	76,195	3,000	2,657	48,396	-
BUFFALO	43,854	-	(725)	3,000	3,695	-	100
CAMBRIDGE	37,002	-	103,655	-	423	7,744	-
CASS LAKE	18,197	6,859	44,262	38	1,875	-	26,470
CHISAGO CITY	15,518	14,677	53,527	-	2,400	40,600	-
CHISHOLM	17,127	-	167,728	-	1,400	-	-
COHASSET	19,283	2,027	32,408	3,000	1,334	122,232	-

Table 5
Revenues and Expenditures
for the Year Ended December 31, 1999

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
COLD SPRING	20,618	12,995	105,839	2,000	2,981	68,772	-
DASSEL	15,458	20,690	54,297	2,033	2,944	38,000	-
DELANO	20,756	12,535	39,168	-	94	44,460	-
ELY	21,393	-	52,166	2,000	7,373	76,300	100
GARRISON	12,779	1,515	90,524	-	-	-	-
HAMEL	17,613	14,500	76,121	-	2,836	-	-
HUGO	17,620	-	131,145	1,109	2,500	12,197	-
ISANTI	23,679	5,505	112,244	-	4,110	37,000	-
JACKSON	18,918	3,812	85,299	3,000	753	-	63
LE SUEUR	19,763	6,862	127,479	112	2,672	-	-
LINDSTROM	15,384	3,119	94,290	-	1,948	39,100	-
LITCHFIELD	30,278	8,820	10,872	30	1,398	-	-
LITTLE FALLS	42,009	7,000	27,062	1,000	1,771	-	-
LONG PRAIRIE	17,574	3,192	28,490	4,000	1,156	26,000	-
LUVERNE	18,754	19,109	29,533	2,000	-	83,492	-
MAPLE PLAIN	19,493	14,500	64,887	1,000	1,747	40,000	-
NEW PRAGUE	27,250	5,000	28,000	5,000	146	198,150	-
NISSWA	21,354	7,000	26,122	6,839	-	-	-
NORTH BRANCH	22,651	16,174	104,507	1,000	1,726	-	-
OSAKIS	12,028	10,500	36,369	1,021	1,597	34,000	-
OSSEO	9,210	33,285	47,469	2,000	2,898	72,472	-
PINE RIVER	11,920	12,156	64,407	-	4,739	12,540	-
SAINT PAUL PARK	16,152	-	109,769	-	3,789	-	-
SAINT JOSEPH	23,462	3,000	72,632	1,000	3,424	34,070	-
SAINT PETER	33,120	-	32,212	2,000	2,529	80,003	-
TWO HARBORS	23,392	-	34,341	3,000	3,240	15,560	-
WACONIA	23,291	12,500	96,733	50	2,974	-	-
WADENA	16,388	2,950	99,740	1,000	1,844	38,102	-
WAYZATA	32,293	12,707	53,750	-	3,650	-	-

Lump Sum - \$2,000 or more, but less than \$2,500 per year of service

CATARACT	37,327	50,000	228,761	-	-	18,400	-
EAST BETHEL	26,816	3,000	82,621	420	3,323	4,620	-
EAST GRAND FORKS	30,397	-	78,628	1,000	3,768	19,876	-
HAM LAKE	32,857	-	86,142	1,896	1,934	57,061	-
HERMANTOWN	22,425	50,701	11,108	1,000	4,334	35,656	-
INTERNATIONAL FLS	35,443	-	1,937	1,000	680	-	-
LAKE CITY	23,627	9,035	48,479	-	-	-	-
LAKE ELMO	23,807	-	61,548	-	9,624	-	-
LONG LAKE	33,954	22,000	82,851	2,050	-	20,028	-
MAHTOMEDI	31,406	28,000	118,728	-	3,050	-	-
MILACA	18,102	-	58,208	2,000	2,012	-	-
MONTICELLO	44,927	-	49,672	-	2,165	-	17,325
NORTH MANKATO	34,263	2,087	94,541	230	2,762	-	-
PARK RAPIDS	34,135	-	3,984	2,050	1,385	30,184	-
REDWOOD FALLS	23,736	15,600	65,731	1,000	15	5,614	-

Table 5
Revenues and Expenditures
for the Year Ended December 31, 1999

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
SAINT BONIFACIUS	15,471	12,272	(11,629)	3,520	12	98,095	-
THIEF R FALLS FIRE	34,267	-	43,342	1,050	1,515	-	-
VADNAIS HEIGHTS	41,734	18,351	82,565	1,000	7,517	-	-
WASECA	36,279	3,677	69,717	1,000	1,350	34,075	-
WINDOM	22,780	5,000	55,600	-	1,054	-	-
Lump Sum - \$2,500 or more, but less than \$3,000 per year of service							
BEMIDJI PIONEER	78,285	3,062	213,658	2,771	6,210	49,397	-
ELK RIVER	61,600	21,350	130,477	-	3,432	291,067	-
FERGUS FALLS	48,929	1,700	108,136	2,051	3,791	-	1,320
INVER GROVE HTS	81,656	15,000	175,221	3,000	11,576	199,957	-
LITTLE CANADA	29,580	18,000	49,211	-	2,933	-	-
MAPLEWOOD	118,926	66,320	766,407	3,000	14,201	73,332	-
NEWPORT	11,937	20,191	76,500	2,000	5,482	58,700	-
NORTH ST PAUL	36,486	-	93,700	-	7,759	-	-
OAKDALE	69,261	39,754	151,168	-	17,453	-	-
PRINCETON	40,345	15,537	110,035	-	2,770	-	-
PRIOR LAKE	70,810	-	42,440	1,000	177	39,896	-
ROSEMOUNT	40,771	26,000	64,531	-	1,825	43,713	-
SAUK RAPIDS	45,941	9,515	126,059	1,000	4,714	59,800	40,200
Lump Sum - \$3,000 or more, but less than \$3,500 per year of service							
CENTENNIAL	60,088	20,500	110,875	-	5,073	-	-
FOREST LAKE	60,820	6,000	175,779	3,000	3,118	166,050	37,550
HASTINGS	80,148	-	348,929	-	17,133	-	450
MARSHALL	49,585	10,400	144,035	-	3,619	-	-
OWATONNA	85,837	-	142,434	1,000	2,226	255,000	-
SHAKOPEE	59,397	32,973	175,922	2,012	4,994	-	-
WILLMAR	57,376	-	242,657	2,910	4,394	-	-
Lump Sum - \$3,500 or more per year of service							
ALEXANDRIA	61,962	45,002	185,997	2,344	9,127	134,192	25,138
BAYPORT	45,114	-	58,567	1,500	6,360	119,000	-
BRAINERD	95,482	12,038	302,048	220	9,677	-	-
EXCELSIOR	69,734	-	302,395	-	7,709	152,400	-
GOLDEN VALLEY	87,648	-	631,464	-	9,228	126,210	5,790
GRAND RAPIDS	58,743	5,000	193,663	3,000	2,807	81,406	-
HOPKINS	54,494	28,325	312,519	-	6,200	-	-
LAKEVILLE	109,634	88,244	240,577	4,000	6,471	117,740	-
NORTHFIELD	67,547	41,986	285,805	2,000	1,717	176,050	35,430
STILLWATER	80,597	-	225,915	-	5,197	94,042	-
WOODBURY	113,310	43,285	504,421	-	28,705	-	-
Monthly Service							
CHASKA	50,303	113,575	247,691	-	4,329	111,538	17,329

Table 5
Revenues and Expenditures
for the Year Ended December 31, 1999

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
HUTCHINSON	52,978	25,810	220,961	-	5,682	77,874	-
MOUND	66,128	96,050	381,410	-	5,105	124,676	39,806
PINE CITY	25,239	7,000	91,824	-	3,661	26,475	1,500
SPRING LAKE PARK	185,154	30,852	793,334	-	32,601	218,075	2,385
Monthly/Lump Sum Combination							
APPLE VALLEY	132,498	122,557	454,611	1,000	14,290	74,286	-
BENSON	16,302	11,583	22,550	170	3,737	15,360	-
BROOKLYN CENTER	89,484	27,086	482,754	-	12,788	290,858	32,404
CHANHASSEN	63,481	24,058	179,603	2,000	5,732	150,522	-
DETROIT LAKES	40,717	9,925	117,961	-	6,250	110,965	-
EDEN PRAIRIE	211,531	316,469	1,143,686	-	10,822	241,200	-
FAIRMONT	44,982	22,730	242,986	10,865	14,771	148,510	1,000
GLENCOE	21,271	58,342	89,639	2,000	4,929	79,560	-
LAKE JOHANNA	156,080	72,590	532,428	499	12,825	151,828	-
MINNETONKA	222,643	-	1,069,845	1,833	23,018	161,549	52,115
NEW BRIGHTON	72,673	38,000	271,633	-	11,670	100,956	12,252
NEW ULM	50,834	42,630	251,566	1,000	10,765	85,286	12,588
PIPESTONE	18,208	39,092	38,178	2,064	1,574	12,312	2,239
PLYMOUTH	241,116	-	(1,472)	2,000	10,404	204,545	2,100
ROBBINSDALE	49,642	30,827	230,117	2,101	13,360	158,035	-
ROSEVILLE	127,393	125,000	839,481	1,000	22,318	262,832	28,592
SAVAGE	45,829	85,316	211,321	-	10,736	79,801	5,000
WHITE BEAR LAKE	127,752	20,000	437,518	3,112	17,347	276,076	6,634
WORTHINGTON	33,156	67,568	143,120	-	1,122	161,233	4,400

TOTALS							
Defined Contribution	2,091,608	549,282	6,043,310	51,122	219,055	2,512,651	13,835
Lump Sum	7,391,107	2,360,961	19,414,714	510,330	701,604	7,888,682	413,709
Monthly	379,802	273,287	1,735,220	0	51,378	558,638	61,020
Monthly / Lump Sum	1,765,592	1,113,773	6,757,525	29,644	208,458	2,765,714	159,324
Grand Total	<u>11,628,109</u>	<u>4,297,303</u>	<u>33,950,769</u>	<u>591,096</u>	<u>1,180,495</u>	<u>13,725,685</u>	<u>647,888</u>

Table 5-A

Relief Associations Reporting Expenses Greater Than 1% of Assets

<u>Name of Association</u>	<u>Salaries</u>	<u>Conventions</u>	<u>Dues Actuarial Audit & Bond</u>	<u>Other</u>	<u>Total Expenses</u>	<u>% of Assets</u>
<u>Lump Sum - \$ 10 or more, but less than \$100 per year of service</u>						
REVERE	400	-	-	-	400	1.59%
<u>Lump Sum - \$ 100 or more, but less than \$200 per year of service</u>						
SAINT LEO	-	-	100	1,140	1,240	2.07%
<u>Lump Sum - \$ 200 or more, but less than \$300 per year of service</u>						
BOWLUS	-	-	-	1,191	1,191	1.19%
BREITUNG	1,025	209	789	-	2,023	2.34%
DEXTER	500	-	1,250	42	1,792	2.09%
LAKE BRONSON	125	-	460	-	585	1.32%
<u>Lump Sum - \$ 300 or more, but less than \$500 per year of service</u>						
ALDEN	200	-	675	215	1,090	1.08%
EITZEN	-	-	395	3,482	3,877	5.06%
FIFTY LAKES	-	-	1,245	15	1,260	1.54%
FINLAND	-	44	794	43	881	1.11%
KETTLE RIVER	500	-	842	808	2,150	2.57%
MAKINEN	600	-	744	-	1,344	2.15%
PALISADE	-	-	1,250	-	1,250	1.25%
RED WING	750	-	1,800	-	2,550	1.52%
SQUAW LAKE	-	-	1,700	276	1,976	2.17%
TOWER	825	-	1,145	-	1,970	2.09%
WRENSHALL	538	-	1,068	-	1,606	1.12%
<u>Lump Sum - \$ 500 or more, but less than \$1,000 per year of service</u>						
BATTLE LAKE	500	-	1,395	137	2,032	1.02%
BROWNTON	500	-	1,806	127	2,433	1.86%
CLAREMONT	942	450	975	-	2,367	1.93%
CLEARWATER	400	-	1,754	70	2,224	1.15%
COLERAINE	-	8	1,691	18	1,717	1.02%
CUYUNA	150	-	2,540	15	2,705	3.02%
EMILY	-	-	2,302	51	2,353	1.27%
GLENWOOD	100	-	2,468	11	2,579	1.96%
HAMBURG	400	450	1,548	466	2,864	1.43%
HENDERSON	1,000	900	818	2,310	5,028	2.83%
HOWARD LAKE	1,100	-	1,579	180	2,859	1.04%
IRONTON	120	-	1,678	96	1,894	1.29%

Table 5-A

Relief Associations Reporting Expenses Greater Than 1% of Assets

<u>Name of Association</u>	<u>Salaries</u>	<u>Conventions</u>	<u>Dues Actuarial Audit & Bond</u>	<u>Other</u>	<u>Total Expenses</u>	<u>% of Assets</u>
KELLOGG	800	-	1,608	121	2,529	1.03%
MARBLE	200	-	2,351	-	2,551	1.30%
MORTON	-	-	2,539	10	2,549	1.71%
OGILVIE	-	-	453	3,148	3,601	2.43%
ORR	-	-	821	159	980	1.08%
RICHMOND	450	-	1,941	-	2,391	1.02%
SABIN-ELMWOOD	-	-	1,071	1,519	2,590	2.46%
SOUTH HAVEN	400	-	1,800	15	2,215	1.07%
STACY-LENT	1,000	-	2,327	27	3,354	1.43%
STEWART	500	-	1,485	38	2,023	1.08%
<u>Lump Sum - \$1,000 or more, but less than \$1,500 per year of service</u>						
NASHWAUK	500	-	3,574	250	4,324	1.60%
SAINT JAMES	2,000	340	1,800	425	4,565	1.02%
WINSTED	800	-	3,080	-	3,880	1.07%
<u>Lump Sum - \$1,500 or more, but less than \$2,000 per year of service</u>						
ELY	959	183	6,176	55	7,373	1.57%
<u>Lump Sum - \$2,000 or more, but less than \$2,500 per year of service</u>						
LAKE ELMO	1,500	-	5,356	2,768	9,624	1.38%
<u>Lump Sum - \$2,500 or more, but less than \$3,000 per year of service</u>						
OAKDALE	6,800	330	7,307	3,016	17,453	1.48%
<u>Monthly/Lump Sum Combination</u>						
ROBBINSDALE	3,552	360	8,790	658	13,360	1.23%

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

<u>Name of Association</u>	<u>Salaries</u>	<u>Conventions</u>	<u>Dues Actuarial Audit & Bond</u>	<u>Other</u>	<u>Total Expenses</u>	<u>% of Assets</u>
<u>Defined Contribution</u>						
ANOKA-CHAMPLIN	2,500	863	17,527	764	21,654	0.57%
COON RAPIDS	3,324	8,692	1,137	16,031	29,184	0.86%
EAGAN	6,432	4,263	10,065	943	21,703	0.43%
EDINA	19,992	6,024	6,989	7,318	40,323	0.81%
WEST METRO	10,400	-	19,548	1,172	31,120	0.80%
<u>Lump Sum - \$3,500 or more per year of service</u>						
WOODBURY	15,778	-	3,574	9,353	28,705	0.83%
<u>Monthly Service</u>						
SPRING LAKE PARK	12,994	2,311	15,061	2,235	32,601	0.50%
<u>Monthly/Lump Sum Combination</u>						
MINNETONKA	10,946	-	7,549	4,523	23,018	0.25%
ROSEVILLE	3,386	-	11,988	6,944	22,318	0.33%

Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions for the Year Ended December 31, 1999

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount*	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
<u>Defined Contribution</u>																	
ALASKA	14	-	4	50	10	10	-	10,000	-	-	BAL	-	-	-	-	-	BAL
ALBANY	24	-	2	50	5	5	35,000	35,000	-	-	BAL	-	-	-	-	-	BAL
ANDOVER	40	-	16	50	5	5	2,500	125,000	-	-	BAL	-	-	-	-	-	BAL
ANOKA-CHAMPLIN	34	-	-	50	10	10	-	500,000	-	-	BAL	-	-	-	-	-	BAL
ASHBY	24	-	2	50	5	5	-	15,000	-	-	BAL	-	-	-	-	-	BAL
AUSTIN	22	-	1	50	10	10	-	50,000	-	-	BAL	-	-	-	-	-	BAL
BREWSTER	27	-	5	50	10	10	-	25,000	-	-	BAL	-	-	-	-	-	BAL
BROOKLYN PARK	68	-	24	50	5	5	750,000	750,000	-	-	BAL	-	-	-	-	-	BAL
CALLAWAY	17	-	-	50	10	10	-	70,000	-	-	BAL	-	-	-	-	-	BAL
COLOGNE	29	-	5	50	10	10	10,000	50,000	-	-	-	-	-	-	-	-	BAL
COLUMBIA HEIGHTS	25	-	4	50	10	10	-	110,000	-	-	BAL	-	-	-	-	-	BAL
COON RAPIDS	45	4	8	50	5	5	350,000	350,000	-	-	BAL	-	-	-	-	-	BAL
CRANE LAKE	14	-	-	50	10	10	50,000	50,000	-	-	BAL	-	-	-	-	-	BAL
CROSSLAKE	23	-	3	50	10	10	-	60,000	-	-	BAL	-	-	-	-	-	BAL
DALBO	17	-	3	50	10	10	-	100,000	-	-	-	-	-	-	-	-	BAL
DILWORTH	26	-	2	50	10	10	-	60,000	-	-	BAL	-	-	-	-	-	BAL
DONNELLY	29	-	5	50	10	10	-	10,000	-	-	BAL	-	-	-	-	-	BAL
EAGAN	100	-	17	50	5	5	-	500,000	-	-	BAL	-	-	-	-	-	BAL
EDINA	40	-	7	50	5	5	500,000	500,000	-	-	BAL	-	-	-	-	-	BAL
ELBOW LAKE	27	-	2	50	10	10	-	30,000	-	-	BAL	-	-	-	-	-	BAL
ELGIN	23	-	9	50	10	10	-	25,000	-	-	BAL	-	-	-	-	-	BAL
ELLSBURG	10	-	-	55	10	10	-	10,000	-	-	BAL	-	-	-	-	-	BAL
ERSKINE	19	2	-	50	10	10	10,000	10,000	-	-	BAL	-	-	-	-	-	BAL
FALCON HEIGHTS	17	1	19	50	10	10	-	120,000	-	-	BAL	15	DAY	-	-	-	BAL
FISHER	24	-	-	50	10	10	-	7,000	-	-	BAL	-	-	-	-	-	BAL
FOSSTON	22	-	6	50	10	10	-	20,000	-	-	BAL	-	-	-	-	-	BAL
FOUNTAIN	20	-	2	50	10	10	75,000	75,000	-	-	BAL	-	-	-	-	-	BAL
FREEMPORT	21	-	3	50	10	10	-	25,000	-	-	BAL	-	-	-	-	-	BAL
FRIDLEY	36	-	6	50	10	10	-	250,000	-	-	-	-	-	-	-	-	BAL
GARY	20	-	2	50	10	10	-	20,000	-	-	-	-	-	-	-	-	BAL
GIBBON	21	-	2	50	13	13	-	30,000	-	-	-	-	-	-	-	-	BAL
GLENVILLE	24	-	7	50	5	5	-	10,000	-	-	BAL	-	-	-	-	-	BAL
GOODHUE	25	-	5	50	5	5	-	50,000	-	-	BAL	-	-	-	-	-	BAL
GUN FLINT TRAIL	24	-	-	50	5	5	-	4,000	-	-	BAL	-	-	-	-	-	BAL
HARDWICK	19	1	1	50	10	10	-	45,000	-	-	BAL	-	-	-	-	-	BAL
HAWLEY	22	1	2	50	10	10	-	40,000	-	-	-	-	-	-	-	-	BAL
IVANHOE	24	-	3	50	10	10	-	20,000	-	-	BAL	-	-	-	-	-	BAL
KENYON	30	-	1	50	10	10	-	25,000	-	-	BAL	-	-	-	-	-	BAL

*Pension Amount = Amount is per year of service, except monthly plans where amount is per month.

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Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions for the Year Ended December 31, 1999

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount*	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
KERKHOVEN	22	-	2	50	10	10	20,000	20,000	-	-	BAL	-	-	-	-	-	BAL
KIESTER	21	-	4	55	20	10	-	35,000	-	-	BAL	42	WEEK	-	-	-	BAL
LAKE GEORGE	17	-	3	50	10	10	-	6,000	-	-	BAL	-	-	-	-	-	BAL
LAKEPORT	15	-	-	55	10	10	-	50,000	-	-	-	-	-	-	-	-	BAL
LONDON	18	-	-	50	20	10	-	50,000	-	-	-	100	WEEK	-	-	-	BAL
LONGVILLE	24	-	1	50	5	5	-	50,000	-	-	-	-	-	-	-	-	BAL
LYLE	13	3	3	50	10	10	10,000	10,000	-	-	-	-	-	-	-	-	BAL
MAGNOLIA	13	-	-	50	10	10	-	10,000	-	-	-	-	-	-	-	-	-
MAPLE GROVE	81	-	20	50	5	5	1,000,000	1,000,000	-	-	BAL	-	-	-	-	-	BAL
MAZEPPA	27	-	1	50	10	10	-	20,000	-	-	-	-	-	-	-	-	BAL
MEDICINE LAKE	20	1	-	50	5	5	-	75,000	-	-	BAL	-	-	-	-	-	BAL
MENDOTA HEIGHTS	35	1	4	50	10	10	200,000	200,000	-	-	BAL	-	-	-	-	-	BAL
MENTOR	16	-	-	50	10	10	-	10,000	-	-	-	-	-	-	-	-	BAL
MILLERVILLE	27	-	1	50	10	10	-	25,000	-	-	BAL	-	-	-	-	-	BAL
MILROY	18	-	-	50	10	10	-	80,000	-	-	BAL	-	-	-	-	-	BAL
MURDOCK	17	-	1	50	10	10	-	15,000	-	-	BAL	-	-	-	-	-	BAL
MYRTLE	20	2	3	50	5	5	5,000	5,000	-	-	BAL	-	-	-	-	-	BAL
NODINE	18	-	1	55	10	10	-	20,000	-	-	BAL	-	-	-	-	-	BAL
NORTHROP	20	-	-	50	10	10	-	10,000	-	-	BAL	-	-	-	-	-	BAL
ODESSA FARM	13	-	-	50	10	5	-	10,000	-	-	BAL	-	-	-	-	-	BAL
OKLEE	17	1	1	50	10	10	-	15,000	-	1,000	LUMP	-	-	-	-	-	BAL
PLAINVIEW	22	-	2	50	10	10	15,000	40,000	-	-	BAL	-	-	-	-	-	BAL
PLUMMER	24	-	1	50	10	10	-	10,000	-	-	BAL	-	-	-	-	-	BAL
RAMSEY	31	-	-	50	10	10	-	50,000	-	-	BAL	-	-	-	-	-	BAL
RED LAKE FALLS	24	-	4	50	10	10	-	17,000	-	-	BAL	-	-	-	-	-	BAL
ROUND LAKE	18	-	1	50	10	10	-	10,000	-	-	BAL	-	-	-	-	-	BAL
RUSHFORD	29	-	2	50	10	10	-	30,000	-	-	BAL	-	-	-	-	-	BAL
SEAFORTH	11	-	4	50	10	10	-	4,000	-	-	BAL	-	-	-	-	-	BAL
SOUTH BEND TWP	17	-	2	50	15	15	-	30,000	-	-	BAL	-	-	-	-	-	BAL
SAINT HILAIRE	19	-	1	50	10	10	-	20,000	-	-	BAL	-	-	-	-	-	BAL
SWANVILLE	21	-	1	50	10	10	-	50,000	-	-	BAL	-	-	-	-	-	BAL
TOIVOLA TWP	18	-	-	50	5	5	10,000	10,000	-	-	-	-	-	-	-	-	BAL
ULEN	22	-	-	50	10	10	-	50,000	-	-	-	-	-	-	-	-	BAL
UNDERWOOD	18	-	-	50	10	10	-	20,000	-	-	BAL	-	-	-	-	-	BAL
WABASSO	22	-	3	50	10	10	-	25,000	-	-	BAL	-	-	-	-	-	BAL
WANAMINGO	32	-	2	50	10	10	-	20,000	-	-	BAL	-	-	-	-	-	BAL
WANDA	20	-	2	50	10	10	-	10,000	-	-	BAL	-	-	-	-	-	BAL
WELLS	25	-	3	50	10	10	-	100,000	-	-	-	-	-	-	-	-	BAL
WEST METRO	65	-	22	50	5	5	400,000	400,000	-	-	BAL	-	-	-	-	-	BAL
WILLIAMS	19	-	4	50	10	10	-	24,000	-	-	-	-	-	-	-	-	BAL
WINGER	13	-	-	50	10	10	-	10,000	-	-	BAL	-	-	-	-	-	BAL

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Summary of Data on Relief Association Membership and Bylaw Provisions for the Year Ended December 31, 1999

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount*	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
WINTHROP	22	-	-	50	10	10	-	300,000	-	-	BAL	-	-	-	-	-	BAL
ZUMBROTA	29	-	-	50	10	10	-	75,000	-	-	BAL	-	-	-	-	-	BAL
Lump Sum - \$ 10 or more, but less than \$100 per year of service																	
CARSONVILLE	19	-	1	50	10	10	-	20,000	75	75	Y/S	-	-	-	-	75	Y/S
CLIMAX	19	-	-	50	10	10	-	10,000	25	-	-	-	-	-	-	-	-
FINLAYSON	20	-	5	50	10	10	-	10,000	50	50	Y/S	-	-	-	-	50	Y/S
LASALLE	19	-	-	50	10	10	-	10,000	25	25	Y/S	-	-	-	-	25	Y/S
NASSAU	17	-	-	55	20	10	-	10,000	25	-	-	-	-	-	-	25	Y/S
PEQUAYWAN	15	-	-	50	5	5	5,000	5,000	30	-	-	-	-	-	-	30	Y/S
REVERE	13	-	-	50	10	10	5,000	5,000	10	2	Y/S	-	-	-	-	5	Y/S
TAUNTON	14	-	1	55	10	10	10,000	10,000	80	-	-	10	WEEK	-	-	50	Y/S
Lump Sum - \$ 100 or more, but less than \$200 per year of service																	
BIGELOW	20	-	2	50	5	5	6,000	6,000	100	100	Y/S	-	-	-	-	100	Y/S
BLUFFTON	13	-	-	50	20	10	-	6,000	100	100	Y/S	-	-	-	-	100	Y/S
COTTON	18	-	3	50	5	5	-	20,000	100	100	Y/S	-	-	-	-	100	Y/S
DANVERS	14	-	-	50	10	10	5,000	5,000	175	175	Y/S	-	-	-	-	175	Y/S
DUMONT	20	-	2	50	10	10	-	10,000	150	150	Y/S	-	-	-	-	150	Y/S
ELBOW-TULABY LK	17	-	-	62	10	10	5,000	5,000	100	100	Y/S	-	-	-	-	100	Y/S
ELMER	15	-	1	60	5	5	-	50,000	100	-	-	-	-	-	-	100	Y/S
FEDERAL DAM	13	-	-	55	20	10	10,000	10,000	100	100	Y/S	-	-	-	-	100	Y/S
FLENSBURG	19	-	-	50	10	10	-	40,000	125	125	Y/S	-	-	-	-	125	Y/S
GENEVA	19	-	-	55	10	10	-	5,000	100	100	Y/S	-	-	-	-	100	Y/S
GOODLAND	19	-	2	50	5	5	-	7,000	140	140	Y/S	-	-	-	-	140	Y/S
LAKE HENRY	23	-	5	50	10	10	-	10,000	150	150	Y/S	-	-	-	-	150	Y/S
LISMORE	25	-	-	50	20	5	-	30,000	140	140	Y/S	100	WEEK	200	LUMP	140	Y/S
LUCAN	24	-	1	50	10	10	-	6,500	160	-	-	-	-	-	-	160	Y/S
LYND	14	-	-	50	20	20	-	10,000	100	-	-	-	-	-	-	100	Y/S
MCGRATH	16	-	4	50	5	5	-	10,000	100	100	Y/S	-	-	-	-	100	Y/S
MEADOWLANDS	12	-	1	50	5	5	-	3,000	100	100	Y/S	-	-	-	-	100	Y/S
MIDDLE RIVER	19	-	-	50	20	10	-	10,000	150	150	Y/S	100	WEEK	-	-	150	Y/S
SAINT LEO	18	-	4	50	10	10	-	10,000	175	175	WEEK	-	-	-	-	175	Y/S
Lump Sum - \$ 200 or more, but less than \$300 per year of service																	
ALMELUND	28	-	3	50	10	10	-	20,000	250	250	Y/S	-	-	-	-	250	Y/S
ALTURA	22	-	-	50	20	20	-	10,000	250	-	-	25	WEEK	-	-	250	Y/S
BLACKHOOF	19	-	3	50	10	10	7,000	7,000	250	250	Y/S	-	-	-	-	250	Y/S

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Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions for the Year Ended December 31, 1999

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount*	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
BOWLUS	21	-	1	50	20	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
BREITUNG	20	-	1	50	10	10	-	10,000	200	200	Y/S	-	-	-	-	200	Y/S
BRIMSON	17	-	-	50	20	10	15,000	15,000	200	200	Y/S	-	-	-	-	200	Y/S
BROOK PARK	16	-	1	50	5	5	-	50,000	200	200	Y/S	-	-	-	-	200	Y/S
CAMPBELL	25	-	1	50	20	10	-	25,000	200	-	-	-	-	-	-	200	Y/S
CLIFTON	18	-	3	50	5	5	10,000	30,000	250	250	Y/S	-	-	-	-	250	Y/S
CROOKED LAKE	18	-	-	50	5	5	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
DARFUR	15	-	1	50	10	10	-	7,000	275	275	Y/S	20	DAY	-	-	275	Y/S
DENT	22	-	2	50	10	10	-	10,000	250	-	-	-	-	-	-	250	Y/S
DEXTER	20	-	2	50	10	10	-	10,000	225	225	Y/S	-	-	-	-	225	Y/S
ELLSWORTH	24	-	6	55	10	10	15,000	15,000	200	-	-	-	-	-	-	200	Y/S
ELROSA	30	-	5	55	5	5	-	20,000	250	250	Y/S	-	-	-	-	250	Y/S
GRANADA	19	-	2	50	10	10	-	35,000	250	-	-	-	-	-	-	250	Y/S
GRYGLA	20	-	1	50	10	10	-	20,000	200	200	Y/S	-	-	-	-	200	Y/S
HALSTAD	24	-	4	55	10	10	-	30,000	200	200	Y/S	-	-	-	-	200	Y/S
HANLEY FALLS	23	-	4	50	10	10	-	10,000	250	-	-	-	-	-	-	250	Y/S
HENDRUM	26	1	-	50	10	10	25,000	25,000	200	200	Y/S	-	-	-	-	200	Y/S
HEWITT	14	-	1	50	10	10	10,000	10,000	250	250	Y/S	-	-	-	-	250	Y/S
IONA	13	-	-	50	20	20	10,000	10,000	250	250	Y/S	-	-	-	-	250	Y/S
KARLSTAD	29	-	2	50	10	10	-	55,000	200	200	Y/S	-	-	-	-	200	Y/S
KENNEDY	19	-	-	50	10	10	-	20,000	250	250	Y/S	-	-	-	-	250	Y/S
LAKE BRONSON	18	-	-	50	10	10	-	8,000	200	20	Y/S	-	-	-	-	50	Y/S
LANCASTER	22	-	3	55	10	10	-	20,000	200	50	Y/S	-	-	-	-	50	Y/S
NEW MUNICH	20	-	-	50	10	10	-	7,000	215	215	Y/S	-	-	-	-	215	Y/S
NORTH STAR	16	-	4	50	5	5	5,000	5,000	200	-	-	-	-	-	-	200	Y/S
OSTRANDER	18	-	-	50	10	10	-	7,500	250	250	Y/S	-	-	-	-	250	Y/S
PORTER	25	-	3	55	10	10	-	20,000	225	135	Y/S	-	-	-	-	225	Y/S
SOLWAY RURAL	18	-	-	50	10	10	-	10,000	200	-	-	-	-	-	-	-	-
STURGEON LAKE	12	-	-	50	10	10	-	5,000	200	200	Y/S	-	-	-	-	200	Y/S
VILLARD	25	-	-	50	10	10	-	10,000	200	200	Y/S	-	-	-	-	100	Y/S
VINING	16	-	-	55	10	10	-	7,500	250	-	-	-	-	300	LUMP	-	-
WILMONT	24	-	4	50	10	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
WILSON	27	-	3	50	10	10	20,000	20,000	250	250	Y/S	-	-	-	-	250	Y/S

Lump Sum - \$ 300 or more, but less than \$500 per year of service

ADAMS	25	-	-	50	10	10	-	20,000	440	440	Y/S	-	-	-	-	440	Y/S
ALBORN	16	-	-	50	20	10	-	10,000	350	350	Y/S	-	-	-	-	350	Y/S
ALDEN	25	-	4	50	10	10	-	15,000	300	300	Y/S	-	-	-	-	300	Y/S
ALPHA	13	-	2	50	10	10	-	50,000	400	400	Y/S	-	-	-	-	400	Y/S
ASKOV	19	-	3	55	10	10	-	12,000	400	400	Y/S	-	-	-	-	400	Y/S

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	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
BALATON	22	-	4	50	10	10	15,000	15,000	450	450	Y/S	10	DAY	-	-	450	Y/S
BARRETT	19	-	1	55	10	10	-	10,000	400	-	-	-	-	-	-	400	Y/S
BEARDSLEY	20	-	-	50	20	20	-	7,500	325	325	Y/S	-	-	-	-	325	Y/S
BELLINGHAM	20	-	5	50	5	5	10,000	20,000	325	325	Y/S	-	-	-	-	325	Y/S
BELVIEW	18	-	7	50	10	10	-	25,000	400	400	Y/S	-	-	-	-	400	Y/S
BERTHA	20	-	1	50	10	10	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
BLOMKEST	16	-	2	55	10	10	-	20,000	400	-	-	-	-	-	-	400	Y/S
BOYD	19	-	4	50	10	10	-	15,000	320	320	Y/S	-	-	-	-	320	Y/S
BREVATOR	17	-	2	50	5	5	-	10,000	475	475	Y/S	-	-	-	-	475	Y/S
CANTON	20	-	1	50	20	10	-	10,000	350	50	Y/S	-	-	-	-	350	Y/S
CHANDLER	20	-	4	50	10	10	-	60,000	300	300	Y/S	-	-	-	-	300	Y/S
CHERRY	18	-	2	50	5	5	-	10,000	375	375	Y/S	-	-	-	-	375	Y/S
CHOKIO	21	-	3	50	10	10	-	20,000	425	300	Y/S	-	-	-	-	425	Y/S
CLARISSA	21	-	1	50	10	10	10,000	10,000	375	375	Y/S	-	-	-	-	375	Y/S
CLARKS GROVE	23	-	1	50	10	10	10,000	20,000	300	300	Y/S	-	-	-	-	300	Y/S
CLEMENTS	19	-	-	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
CLINTON - Big Stone	21	-	3	50	10	10	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
CLINTON - St Louis	19	-	1	50	10	10	-	15,000	400	400	Y/S	25	WEEK	-	-	400	Y/S
COMFREY	24	-	-	50	10	10	-	200,000	450	450	Y/S	15	DAY	-	-	450	Y/S
COTTONWOOD	28	-	9	55	10	10	-	25,000	450	450	Y/S	-	-	-	-	450	Y/S
CURRIE	21	-	-	50	10	10	15,000	15,000	450	450	Y/S	-	-	-	-	450	Y/S
CYRUS	18	-	1	50	10	10	-	10,000	325	-	-	-	-	-	-	325	Y/S
DALTON	23	-	7	50	10	10	-	20,000	350	350	Y/S	-	-	-	-	350	Y/S
DELAVAN	18	-	1	50	5	5	-	15,000	400	400	Y/S	-	-	-	-	400	Y/S
DOVER	22	-	-	55	10	10	-	15,000	450	450	Y/S	-	-	-	-	450	Y/S
DUNNELL	15	-	-	50	10	10	-	100,000	450	450	Y/S	-	-	-	-	450	Y/S
EITZEN	25	-	3	50	10	10	-	50,000	350	350	Y/S	-	-	-	-	350	Y/S
ELIZABETH	23	-	-	50	10	10	-	20,000	450	450	Y/S	-	-	-	-	450	Y/S
ELLEDALE	21	-	3	50	5	5	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
EMMONS	26	-	1	50	10	10	2,500	50,000	450	-	-	-	-	-	-	450	Y/S
EVANSVILLE	28	-	-	50	10	10	-	10,000	320	320	Y/S	-	-	-	-	320	Y/S
FIFTY LAKES	11	-	4	50	5	5	-	30,000	400	400	Y/S	-	-	-	-	400	Y/S
FINLAND	19	-	-	50	10	10	-	10,000	350	-	-	-	-	-	-	350	Y/S
FORADA	26	-	2	50	10	10	-	20,000	450	450	Y/S	-	-	-	-	450	Y/S
FREDENBERG	15	-	-	50	10	10	10,000	10,000	400	400	Y/S	-	-	-	-	400	Y/S
FRENCH TWP	31	-	1	50	10	10	15,000	15,000	300	300	Y/S	-	-	-	-	300	Y/S
FROST	25	-	2	50	10	10	-	12,000	325	325	Y/S	5	DAY	-	-	325	Y/S
GARVIN	16	-	1	50	5	5	-	25,000	400	400	Y/S	-	-	-	-	400	Y/S
GNESEN	26	-	1	50	10	10	-	20,000	400	200	Y/S	-	-	-	-	400	Y/S
GRACEVILLE	25	-	1	50	10	10	-	15,000	430	430	Y/S	-	-	-	-	430	Y/S
HANCOCK	25	-	2	50	10	10	-	100,000	300	-	-	-	-	-	-	100	Y/S

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	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
HANSKA	25	-	1	50	10	10	-	15,000	350	350	Y/S	-	-	-	-	350	Y/S
HARMONY	27	-	4	50	10	10	-	15,000	400	400	Y/S	-	-	-	-	400	Y/S
HARTLAND	23	-	-	50	10	10	-	25,000	425	425	Y/S	425	Y/S	-	-	425	Y/S
HERMAN	17	-	4	50	10	10	-	10,000	450	450	Y/S	-	-	-	-	450	Y/S
HILL CITY	26	-	4	50	10	10	100,000	100,000	330	330	Y/S	-	-	-	-	330	Y/S
HITTERDAL	15	-	2	50	10	10	-	20,000	350	350	Y/S	-	-	-	-	350	Y/S
HOFFMAN	21	-	3	50	10	10	-	20,000	350	350	Y/S	-	-	-	-	350	Y/S
HOVLAND	16	-	-	50	10	10	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
INDUSTRIAL	17	-	4	50	5	5	-	200,000	350	350	Y/S	-	-	-	-	350	Y/S
JASPER	24	-	2	50	10	10	-	20,000	450	450	Y/S	-	-	-	-	450	Y/S
JEFFERS	20	-	-	50	20	10	-	20,000	375	-	-	-	-	-	-	375	Y/S
KELLIHER	20	-	1	50	10	10	-	15,000	300	300	Y/S	-	-	-	-	300	Y/S
KETTLE RIVER	18	-	1	50	5	5	30,000	30,000	450	450	Y/S	-	-	-	-	450	Y/S
KILKENNY	20	-	2	50	10	10	-	60,000	400	400	Y/S	-	-	-	-	400	Y/S
LAKE KABETOGAMA	17	-	1	50	5	5	10,000	10,000	400	400	Y/S	-	-	-	-	400	Y/S
LAKEWOOD	26	-	-	50	20	20	-	50,000	450	450	Y/S	-	-	-	-	450	Y/S
LEAF VALLEY TWP	16	-	2	50	5	5	-	30,000	300	300	Y/S	-	-	-	-	300	Y/S
LEROY	24	-	5	50	10	10	-	15,000	300	300	Y/S	-	-	-	-	300	Y/S
LITTLEFORK	26	-	8	50	5	5	20,000	20,000	450	450	Y/S	-	-	-	-	450	Y/S
MABEL	20	-	-	50	10	10	-	10,000	375	250	Y/S	-	-	-	-	125	Y/S
MAHTOWA	18	1	1	50	5	5	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
MAKINEN	20	-	1	50	10	10	30,000	30,000	300	300	Y/S	-	-	-	-	300	Y/S
MANTORVILLE	18	-	6	50	10	10	-	20,000	480	480	Y/S	-	-	-	-	480	Y/S
MCINTOSH	19	-	-	50	10	10	-	20,000	450	450	Y/S	-	-	-	-	450	Y/S
MCKINLEY	12	-	3	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
MEDFORD	25	-	5	50	10	10	-	150,000	430	430	Y/S	-	-	-	-	430	Y/S
MIESVILLE	30	-	6	50	10	10	-	30,000	400	400	Y/S	-	-	-	-	400	Y/S
NEWFOLDEN	11	-	-	50	10	10	-	10,000	400	400	Y/S	200	WEEK	300	LUMP	-	-
NORTHOME	17	-	2	50	10	10	-	20,000	400	400	Y/S	-	-	-	-	400	Y/S
ODIN	14	-	-	50	10	10	-	10,000	400	-	-	15	WEEK	-	-	400	Y/S
OKABENA	18	-	1	55	5	5	-	15,000	350	350	Y/S	-	-	-	-	350	Y/S
ORMSBY	15	-	2	50	10	10	-	10,000	350	-	-	10	WEEK	-	-	350	Y/S
PALISADE	20	-	1	50	10	10	-	10,000	350	350	Y/S	100	WEEK	-	-	350	Y/S
PEMBERTON	24	-	-	50	20	10	-	10,000	350	-	Y/S	-	-	-	-	350	Y/S
PIKE-SANDY-BRITT	23	-	9	50	10	10	10,000	20,000	300	300	Y/S	-	-	-	-	300	Y/S
PRINSBURG	18	-	2	50	10	10	20,000	20,000	400	400	Y/S	-	-	-	-	400	Y/S
RED WING	26	-	5	55	10	10	30,000	30,000	300	300	Y/S	-	-	1,000	LUMP	300	Y/S
ROLLINGSTONE	25	-	2	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
ROSE CREEK	22	-	4	50	20	10	-	15,000	400	400	Y/S	-	-	-	-	400	Y/S
ROTHSAY	20	-	6	50	10	10	-	25,000	450	450	Y/S	-	-	-	-	450	Y/S
ROYALTON	23	-	1	50	10	10	-	15,000	475	475	Y/S	-	-	-	-	475	Y/S

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Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions for the Year Ended December 31, 1999

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount*	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
RUSSELL	19	-	4	50	10	10	-	20,000	375	375	Y/S	-	-	-	-	375	Y/S
SANBORN	19	-	-	50	20	10	-	10,000	450	450	Y/S	-	-	-	-	450	Y/S
SHEVLIN	23	-	2	50	10	10	-	12,000	450	450	Y/S	-	-	-	-	450	Y/S
SQUAW LAKE	15	-	1	50	10	10	-	100,000	400	200	Y/S	-	-	-	-	250	Y/S
SAINT MARTIN	25	-	2	50	10	10	-	20,000	375	375	Y/S	-	-	-	-	6,500	LUMP
STEPHEN	26	2	2	50	10	10	-	20,000	350	-	-	-	-	-	-	350	Y/S
STORDEN	21	-	-	50	10	10	-	20,000	400	400	Y/S	-	-	-	-	400	Y/S
TOFTE	9	-	-	50	5	5	10,000	10,000	400	400	Y/S	-	-	-	-	400	Y/S
TOWER	21	-	-	50	10	10	-	10,000	350	100	Y/S	-	-	-	-	300	Y/S
UPSALA	18	-	4	50	10	10	10,000	10,000	350	350	Y/S	-	-	-	-	350	Y/S
VESTA	15	-	-	50	10	10	5,000	10,000	300	300	Y/S	-	-	-	-	300	Y/S
WALNUT GROVE	20	-	-	50	10	10	-	100,000	400	400	Y/S	-	-	-	-	400	Y/S
WARREN	24	-	3	50	5	5	50,000	50,000	425	425	Y/S	-	-	-	-	425	Y/S
WENDELL	20	-	-	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
WILLOW RIVER	19	-	1	50	10	10	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
WOOD LAKE	20	-	4	50	10	10	20,000	20,000	300	300	Y/S	-	-	-	-	300	Y/S
WOODSTOCK	16	-	-	50	10	10	-	15,000	325	325	Y/S	-	-	-	-	325	Y/S
WRENSHALL	24	-	2	50	10	10	-	15,000	350	350	Y/S	5	DAY	250	LUMP	350	Y/S
WRIGHT	17	-	4	50	5	5	10,000	10,000	320	320	Y/S	-	-	-	-	320	Y/S

Lump Sum - \$ 500 or more, but less than \$1,000 per year of service

ADRIAN	25	-	-	50	10	10	-	25,000	500	500	Y/S	-	-	-	-	500	Y/S
ALBERTVILLE	25	-	7	50	10	10	-	20,000	600	-	-	-	-	-	-	600	Y/S
AMBOY	21	-	2	50	10	10	-	15,000	500	100	Y/S	-	-	-	-	500	Y/S
ANNANDALE	20	-	14	50	5	5	-	25,000	800	800	Y/S	-	-	-	-	800	Y/S
ARGYLE	25	-	3	50	10	10	-	15,000	525	-	Y/S	-	-	-	-	525	Y/S
ARLINGTON	28	-	4	50	10	10	-	40,000	750	750	Y/S	-	-	-	-	750	Y/S
ATWATER	21	-	1	50	10	10	-	25,000	550	550	Y/S	-	-	-	-	550	Y/S
AUDUBON	24	-	3	50	5	5	20,000	25,000	750	750	Y/S	-	-	-	-	750	Y/S
AVON	23	-	1	50	10	10	-	20,000	850	850	Y/S	-	-	-	-	850	Y/S
BABBITT	26	-	3	50	5	5	-	40,000	850	850	Y/S	20	DAY	-	-	850	Y/S
BAGLEY	25	-	4	50	10	10	-	30,000	900	450	Y/S	-	-	-	-	900	Y/S
BALSAM	16	-	2	50	10	10	-	50,000	800	800	Y/S	-	-	-	-	800	Y/S
BARNESVILLE	25	-	4	50	10	10	-	40,000	875	875	Y/S	-	-	-	-	875	Y/S
BARNUM	25	1	2	50	10	10	-	250,000	600	600	Y/S	-	-	-	-	600	Y/S
BATTLE LAKE	20	-	1	50	10	10	2,000	25,000	900	900	Y/S	-	-	-	-	900	Y/S
BAUDETTE	21	-	3	50	10	10	-	45,000	800	350	Y/S	-	-	-	-	800	Y/S
BEAVER BAY	19	-	5	50	20	10	2,000	12,000	500	100	Y/S	5	DAY	-	-	500	Y/S
BEAVER CREEK	16	-	2	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
BELGRADE	25	-	1	50	10	10	-	25,000	650	650	Y/S	-	-	-	-	650	Y/S

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Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions for the Year Ended December 31, 1999

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount*	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
BIGFORK	20	-	2	50	10	10	-	25,000	930	930	Y/S	-	-	-	-	930	Y/S
BIRD ISLAND	24	-	4	50	10	10	-	15,000	500	500	Y/S	-	-	-	-	500	Y/S
BIWABIK TWP	18	-	-	50	10	10	-	10,000	600	600	Y/S	-	-	-	-	600	Y/S
BRAHAM	24	-	8	50	7	7	-	30,000	800	800	Y/S	-	-	800	Y/S	800	Y/S
BRANDON	22	-	2	50	5	5	-	25,000	650	650	Y/S	-	-	-	-	650	Y/S
BRICELYN	21	-	1	55	10	10	15,000	15,000	500	500	Y/S	-	-	-	-	500	Y/S
BROOTEN	20	-	3	50	10	10	-	30,000	500	500	Y/S	-	-	-	-	500	Y/S
BROWERVILLE	22	-	3	50	10	10	-	20,000	500	400	Y/S	-	-	-	-	400	Y/S
BROWNS VALLEY	20	-	-	50	20	20	-	18,000	525	525	Y/S	-	-	-	-	525	Y/S
BROWNSDALE	20	-	-	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
BROWNTON	28	-	-	50	10	10	-	20,000	700	600	Y/S	-	-	-	-	700	Y/S
BUFFALO LAKE	25	-	1	50	10	10	-	30,000	625	625	Y/S	25	DAY	-	-	625	Y/S
BUHL	22	-	1	50	10	10	-	20,000	800	800	Y/S	2	DAY	-	-	800	Y/S
BUTTERFIELD	23	-	5	50	5	5	-	15,000	500	500	Y/S	5	DAY	-	-	500	Y/S
BYRON	29	-	9	50	5	5	30,000	30,000	700	700	Y/S	-	-	-	-	700	Y/S
CALEDONIA	30	-	4	50	10	10	-	200,000	700	700	Y/S	5	DAY	-	-	700	Y/S
CANOSIA TWP	17	-	3	50	10	10	200,000	200,000	500	500	Y/S	-	-	-	-	500	Y/S
CEYLON	23	-	3	50	10	10	-	15,000	500	-	-	50	WEEK	-	-	500	Y/S
CHATFIELD	25	-	2	50	5	5	-	25,000	800	800	Y/S	-	-	-	-	800	Y/S
CLARA CITY	20	-	-	50	5	5	-	40,000	750	750	Y/S	750	Y/S	-	-	-	-
CLAREMONT	17	-	5	50	10	10	-	50,000	500	500	Y/S	-	-	-	-	500	Y/S
CLARKFIELD	26	-	7	50	10	10	-	30,000	560	560	Y/S	-	-	-	-	560	Y/S
CLEAR LAKE	26	-	4	50	10	10	30,000	35,000	800	800	Y/S	-	-	-	-	800	Y/S
CLEARWATER	23	-	7	50	10	10	30,000	30,000	650	650	Y/S	-	-	-	-	650	Y/S
CLEVELAND	23	-	4	50	5	5	-	25,000	650	100	Y/S	-	-	-	-	650	Y/S
COLERAINE	20	-	3	50	5	5	20,000	20,000	900	900	Y/S	-	-	-	-	900	Y/S
COSMOS	20	-	6	50	5	5	-	17,000	650	650	Y/S	-	-	-	-	650	Y/S
COURTLAND	21	-	4	50	10	10	-	30,000	650	650	Y/S	-	-	-	-	650	Y/S
CROMWELL	19	-	2	50	20	10	-	15,000	700	300	Y/S	-	-	-	-	700	Y/S
CUYUNA	25	-	1	50	10	10	-	10,000	500	500	Y/S	-	-	-	-	500	Y/S
DANUBE	22	-	1	50	10	10	-	25,000	500	500	Y/S	-	-	-	-	500	Y/S
DAYTON	26	-	6	50	5	5	-	500,000	900	900	Y/S	-	-	-	-	900	Y/S
DEER CREEK	17	-	1	50	10	10	10,000	10,000	550	550	Y/S	-	-	-	-	550	Y/S
DEERWOOD	20	-	2	50	10	10	-	20,000	720	-	-	-	-	-	-	720	Y/S
EAGLE BEND	22	-	2	50	10	10	-	30,000	500	500	Y/S	-	-	-	-	500	Y/S
EASTON	24	-	1	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
ECHO	19	-	3	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
EDEN VALLEY	27	-	4	50	10	10	200,000	200,000	925	-	-	-	-	-	-	925	Y/S
EDGERTON	24	-	-	50	10	10	-	30,000	700	700	Y/S	-	-	-	-	700	Y/S
ELMORE	16	-	5	50	10	10	-	60,000	550	550	Y/S	-	-	-	-	550	Y/S
ELYSIAN	27	-	2	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S

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	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
EMILY	20	-	5	50	10	10	-	20,000	535	-	-	-	-	-	-	535	Y/S
EYOTA	17	-	-	50	15	10	-	20,000	800	250	Y/S	5	DAY	-	-	800	Y/S
FERTILE	25	-	2	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
FORESTON	21	-	6	50	5	5	-	30,000	600	600	Y/S	-	-	-	-	600	Y/S
FRANKLIN	20	-	4	50	10	10	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
FRAZEE	22	-	4	50	5	5	-	25,000	750	750	Y/S	-	-	-	-	750	Y/S
FULDA	26	-	1	50	10	10	-	50,000	950	950	Y/S	-	-	-	-	950	Y/S
GARFIELD	24	-	3	50	10	10	25,000	25,000	700	700	Y/S	-	-	-	-	700	Y/S
GLENWOOD	27	-	-	50	10	10	-	44,000	900	900	Y/S	-	-	-	-	900	Y/S
GOOD THUNDER	26	-	5	50	5	5	20,000	40,000	950	-	-	100	WEEK	-	-	950	Y/S
GOODVIEW	29	-	6	50	8	8	-	50,000	650	650	Y/S	-	-	-	-	650	Y/S
GRAND MARAIS	25	-	1	50	10	10	-	30,000	825	825	Y/S	-	-	-	-	825	Y/S
GRAND MEADOW	23	-	7	50	10	10	-	25,000	720	720	Y/S	-	-	-	-	720	Y/S
GRANITE FALLS	26	-	2	50	10	10	40,000	40,000	850	850	Y/S	-	-	-	-	850	Y/S
GREEN ISLE	23	-	3	50	10	10	-	20,000	650	650	Y/S	-	-	-	-	650	Y/S
GREY EAGLE	18	-	7	50	5	5	-	20,000	500	100	Y/S	-	-	-	-	500	Y/S
GROVE CITY	18	-	6	50	10	10	-	25,000	675	675	Y/S	-	-	-	-	675	Y/S
HALLOCK	26	-	4	50	10	10	-	100,000	500	20	Y/S	-	-	-	-	50	Y/S
HAMBURG	29	-	1	50	10	10	-	25,000	800	800	Y/S	-	-	-	-	800	Y/S
HAMPTON	16	-	5	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
HANOVER	27	-	3	60	10	10	200,000	200,000	800	30	Y/S	20	DAY	-	-	800	Y/S
HAYWARD	24	-	2	50	10	10	-	30,000	800	800	Y/S	-	-	-	-	800	Y/S
HENDERSON	24	-	1	50	10	10	-	25,000	700	700	Y/S	-	-	-	-	700	Y/S
HENDRICKS	25	-	5	50	5	5	-	100,000	550	550	Y/S	-	-	-	-	550	Y/S
HENNING	24	-	-	50	5	5	-	22,000	600	600	Y/S	-	-	-	-	600	Y/S
HERON LAKE	21	-	-	55	10	10	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
HINCKLEY	24	-	5	50	10	10	-	100,000	650	650	Y/S	-	-	-	-	650	Y/S
HOUSTON	25	-	6	50	10	10	-	20,000	510	510	Y/S	-	-	-	-	510	Y/S
HOWARD LAKE	29	-	2	50	10	10	30,000	30,000	900	900	Y/S	-	-	-	-	900	Y/S
IRONTON	24	-	5	50	10	10	-	20,000	500	-	-	-	-	-	-	500	Y/S
ISLE	24	-	1	50	10	10	-	25,000	842	842	Y/S	-	-	-	-	842	Y/S
JANESVILLE	25	-	1	50	10	10	-	17,000	850	850	Y/S	-	-	-	-	850	Y/S
KANDIYOHI	21	-	2	50	5	5	25,000	25,000	600	-	-	-	-	-	-	600	Y/S
KASOTA	21	-	-	50	10	10	-	30,000	600	600	Y/S	10	WEEK	-	-	600	Y/S
KELLOGG	29	-	1	50	10	10	-	25,000	550	550	Y/S	-	-	-	-	550	Y/S
KENSINGTON	24	-	1	50	10	10	-	10,000	500	-	-	-	-	-	-	-	-
KIMBALL	25	-	2	50	10	10	-	25,000	680	680	Y/S	-	-	-	-	680	Y/S
KINNEY	25	-	6	50	10	10	-	20,000	500	500	Y/S	2	DAY	-	-	500	Y/S
LAFAYETTE	23	-	6	50	10	10	-	40,000	650	-	-	-	-	-	-	650	Y/S
LAKE BENTON	23	-	2	50	10	10	-	15,000	500	500	Y/S	-	-	-	-	500	Y/S
LAKE PARK	24	-	-	50	10	10	-	15,000	525	525	Y/S	-	-	-	-	525	Y/S

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	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
LAMBERTON	20	-	2	50	10	10	-	20,000	650	650	Y/S	-	-	-	-	650	Y/S
LANESBORO	20	-	2	50	10	10	10,000	15,000	525	-	-	-	-	-	-	-	-
LESTER PRAIRIE	30	-	-	50	20	10	-	35,000	700	-	-	20	WEEK	250	LUMP	700	Y/S
LEWISVILLE	18	-	-	50	20	10	50,000	50,000	500	-	-	100	WEEK	-	-	500	Y/S
LOWRY	22	-	4	50	10	10	-	22,000	550	100	Y/S	-	-	-	-	550	Y/S
LUTSEN	15	-	-	50	10	10	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
MADELIA	27	-	5	50	10	10	-	100,000	700	600	Y/S	-	-	-	-	700	Y/S
MADISON	24	-	1	50	10	10	35,000	35,000	800	800	Y/S	10	DAY	-	-	-	-
MADISON LAKE	23	-	6	50	10	10	-	25,000	700	-	-	-	-	-	-	700	Y/S
MAHNOMEN	23	-	3	50	10	10	-	250,000	800	800	Y/S	-	-	-	-	800	Y/S
MAPLE LAKE	32	-	-	50	10	10	50,000	50,000	850	850	Y/S	-	-	-	-	850	Y/S
MAPLEVIEW	17	-	-	50	20	5	20,000	20,000	500	500	Y/S	-	-	-	-	500	Y/S
MARBLE	22	-	2	50	10	10	20,000	20,000	850	850	Y/S	10	WEEK	-	-	850	Y/S
MAYNARD	19	-	1	50	10	10	75,000	75,000	600	600	Y/S	-	-	-	-	150	Y/S
MCDAVITT	20	-	6	50	10	10	20,000	20,000	700	700	Y/S	-	-	-	-	700	Y/S
MELROSE	30	-	5	50	10	10	-	250,000	900	900	Y/S	-	-	-	-	900	Y/S
MENAHGA	20	-	3	55	10	10	-	100,000	750	750	Y/S	-	-	250	Y/S	750	Y/S
MILTONA	21	-	4	50	10	10	-	15,000	500	500	Y/S	-	-	-	-	500	Y/S
MINNEOTA	26	-	3	50	10	10	-	40,000	745	745	Y/S	25	WEEK	-	-	745	Y/S
MISSION TWP	13	-	3	50	5	5	10,000	10,000	850	850	Y/S	-	-	-	-	850	Y/S
MONTGOMERY	30	-	5	55	10	10	200,000	200,000	900	-	-	-	-	-	-	900	Y/S
MOOSE LAKE	25	-	4	50	10	10	30,000	30,000	750	750	Y/S	-	-	200	LUMP	750	Y/S
MORTON	21	-	7	50	10	5	-	50,000	560	560	Y/S	-	-	-	-	560	Y/S
NEVIS	23	-	1	50	10	10	5,000	40,000	750	750	Y/S	-	-	-	-	750	Y/S
NEW GERMANY	24	-	3	50	10	10	-	30,000	900	900	Y/S	-	-	-	-	900	Y/S
NEW RICHLAND	23	-	2	50	10	10	-	25,000	700	700	Y/S	-	-	-	-	700	Y/S
NEW YORK MILLS	22	-	2	50	10	10	-	15,000	650	650	Y/S	-	-	-	-	650	Y/S
NICOLLET	21	-	3	50	5	5	-	30,000	800	-	-	-	-	-	-	-	-
NORW /YOUNG AMER	35	-	13	50	10	10	-	60,000	925	925	Y/S	-	-	-	-	925	Y/S
OGILVIE	22	-	1	50	10	10	-	100,000	500	500	Y/S	-	-	-	-	500	Y/S
OLIVIA	24	-	3	50	10	10	-	50,000	850	850	Y/S	-	-	-	-	850	Y/S
ORONOCO	17	-	-	50	10	10	-	15,000	500	-	-	-	-	-	-	500	Y/S
ORR	16	-	-	50	10	10	-	10,000	650	650	Y/S	-	-	-	-	650	Y/S
ORTONVILLE	30	-	4	50	10	10	-	100,000	800	800	Y/S	-	-	-	-	800	Y/S
OTTERTAIL	28	-	5	50	10	10	-	25,000	500	500	Y/S	-	-	-	-	500	Y/S
PENNOCK	19	-	5	50	10	10	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
PILLAGER	19	-	5	50	10	10	-	25,000	800	800	Y/S	-	-	-	-	800	Y/S
PLATO	26	-	5	50	5	5	-	50,000	913	913	Y/S	-	-	-	-	913	Y/S
PRESTON	24	-	2	50	10	10	-	25,000	750	750	Y/S	-	-	-	-	750	Y/S
RANDALL	25	-	1	50	10	10	-	40,000	750	750	Y/S	-	-	-	-	750	Y/S
RAYMOND	19	1	-	50	10	10	-	15,000	525	525	Y/S	-	-	-	-	525	Y/S

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Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions for the Year Ended December 31, 1999

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount*	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
RENVILLE	24	-	1	50	10	10	-	20,000	700	700	Y/S	-	-	-	-	700	Y/S
RICE	19	-	3	50	5	5	-	20,000	550	550	Y/S	-	-	-	-	550	Y/S
RICHMOND	24	-	2	50	10	10	200,000	200,000	750	750	Y/S	-	-	-	-	750	Y/S
ROCKVILLE	25	-	3	50	20	10	-	30,000	775	775	Y/S	30	DAY	-	-	775	Y/S
RUTHTON	12	-	4	50	10	10	-	15,000	500	-	-	-	-	-	-	500	Y/S
SABIN-ELMWOOD	15	-	7	50	10	10	12,500	12,500	600	600	Y/S	-	-	-	-	600	Y/S
SACRED HEART	25	-	4	50	10	10	-	20,000	560	-	-	-	-	-	-	560	Y/S
SAUK CENTRE	28	-	2	50	10	10	50,000	50,000	975	975	Y/S	-	-	-	-	975	Y/S
SCANDIA VALLEY	18	-	1	50	10	10	20,000	30,000	800	800	Y/S	-	-	-	-	800	Y/S
SCANLON	15	-	7	50	10	10	15,000	15,000	800	-	-	-	-	-	-	800	Y/S
SCHROEDER	10	-	1	50	10	10	15,000	15,000	800	800	Y/S	-	-	-	-	800	Y/S
SEBEKA	20	-	2	50	10	10	-	30,000	850	850	Y/S	-	-	-	-	850	Y/S
SHERBURN	22	-	2	50	10	10	-	150,000	850	850	Y/S	75	WEEK	-	-	850	Y/S
SILVER BAY	22	-	4	50	10	10	-	30,000	800	800	Y/S	-	-	-	-	800	Y/S
SILVER LAKE	28	-	4	50	10	10	-	25,000	550	550	Y/S	-	-	-	-	550	Y/S
SOLWAY TWP	14	-	5	50	10	10	10,000	12,500	550	550	Y/S	-	-	-	-	550	Y/S
SOUTH HAVEN	20	-	1	50	5	5	20,000	30,000	600	600	Y/S	-	-	-	-	600	Y/S
SPRING GROVE	25	-	4	50	10	10	-	20,000	550	-	-	20	DAY	-	-	550	Y/S
SPRING VALLEY	24	-	4	50	5	5	-	50,000	885	885	Y/S	-	-	-	-	885	Y/S
SPRINGFIELD	25	-	4	50	10	10	-	50,000	850	850	Y/S	15	DAY	-	-	850	Y/S
SAINT CHARLES	25	-	3	50	10	10	-	50,000	900	900	Y/S	-	-	-	-	900	Y/S
SAINT CLAIR	24	-	7	50	10	10	50,000	50,000	800	800	Y/S	-	-	-	-	800	Y/S
SAINT STEPHEN	23	-	2	50	10	10	-	50,000	850	850	Y/S	-	-	-	-	850	Y/S
STACY-LENT	28	-	5	50	10	10	-	25,000	750	750	Y/S	-	-	-	-	750	Y/S
STARBUCK	23	-	1	50	10	10	-	20,000	550	550	Y/S	-	-	-	-	550	Y/S
STEWART	22	-	4	50	10	10	-	34,000	900	900	Y/S	-	-	-	-	900	Y/S
STEWARTVILLE	28	-	2	50	10	10	-	40,000	975	975	Y/S	-	-	-	-	975	Y/S
TACONITE	14	-	4	50	10	10	-	15,000	600	-	-	5	DAY	-	-	600	Y/S
THOMSON	33	-	3	50	10	10	-	40,000	900	-	-	-	-	-	-	900	Y/S
TRIMONT	24	-	5	50	10	10	-	25,000	700	700	Y/S	-	-	-	-	700	Y/S
TRUMAN	25	-	1	50	10	10	-	25,000	650	650	Y/S	-	-	-	-	650	Y/S
TWIN VALLEY	24	-	6	50	10	10	-	50,000	500	500	Y/S	-	-	-	-	500	Y/S
TYLER	23	-	2	50	10	10	-	25,000	500	500	Y/S	-	-	-	-	500	Y/S
VERNDALE	22	-	3	50	5	5	40,000	40,000	900	900	Y/S	-	-	-	-	900	Y/S
WALDORF	26	-	5	50	10	10	-	50,000	500	-	-	-	-	-	-	500	Y/S
WARBA-FEELY-SAGO	15	-	1	50	15	5	-	10,000	500	-	-	-	-	-	-	500	Y/S
WARROAD	29	-	-	50	10	10	15,000	15,000	550	550	Y/S	-	-	-	-	550	Y/S
WATERVILLE	20	-	2	50	10	5	-	25,000	800	800	Y/S	-	-	-	-	800	Y/S
WATKINS	25	-	-	50	10	10	-	25,000	625	625	Y/S	-	-	-	-	625	Y/S
WATSON	15	-	1	50	10	10	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
WELCOME	22	-	2	50	10	10	100,000	100,000	600	600	Y/S	-	-	-	-	600	Y/S

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Table 6
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Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount*	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
WEST CONCORD	23	-	2	50	5	5	40,000	40,000	650	650	Y/S	-	-	-	-	650	Y/S
WESTBROOK	20	-	1	50	10	10	-	15,000	550	-	-	-	-	-	-	550	Y/S
WINNEBAGO	21	-	4	50	10	10	-	20,000	625	625	Y/S	-	-	-	-	625	Y/S
WOLF LAKE	21	-	5	55	10	10	-	20,000	550	-	-	30	DAY	1,000	LUMP	550	Y/S
WYKOFF	18	-	2	50	10	10	-	25,000	600	600	Y/S	-	-	-	-	600	Y/S
WYOMING	28	-	2	50	10	10	25,000	25,000	500	500	Y/S	-	-	-	-	500	Y/S
ZUMBRO FALLS	20	-	1	50	10	10	-	25,000	750	750	Y/S	-	-	-	-	500	Y/S
Lump Sum - \$1,000 or more, but less than \$1,500 per year of service																	
AITKIN	32	-	1	50	10	10	-	50,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
AURORA	25	-	5	50	10	10	-	500,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
BELLE PLAINE	27	-	3	50	10	10	30,000	45,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
BIG LAKE	29	-	5	50	5	5	-	40,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
BIWABIK	20	-	2	50	10	10	-	50,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
BLOOMING PRAIRIE	27	-	2	50	10	10	-	50,000	1,075	1,075	Y/S	-	-	-	-	1,075	Y/S
BLUE EARTH	30	-	1	50	10	10	-	100,000	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
BOVEY	18	-	3	50	10	10	-	25,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
BRECKENRIDGE	30	-	4	50	10	10	-	50,000	1,000	1,000	Y/S	5	DAY	-	-	1,000	Y/S
CALUMET	16	-	5	50	10	10	25,000	25,000	1,000	-	-	-	-	-	-	1,000	Y/S
CANBY	23	-	6	50	10	10	60,000	60,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
CANNON FALLS	30	-	1	50	10	10	-	100,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
CARLOS	23	-	6	50	10	10	-	55,000	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
CARLTON	22	-	6	50	10	10	200,000	200,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
CENTER CITY	22	-	3	50	10	10	5,000	25,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
CLEARBROOK	18	-	5	50	10	10	-	40,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
COKATO	23	-	3	50	5	5	-	100,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
COOK	20	-	-	50	20	10	-	40,000	1,400	-	-	-	-	-	-	1,400	Y/S
CROOKSTON	28	-	6	55	10	10	-	70,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
DAWSON	25	-	4	50	5	5	45,000	50,000	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
DEER RIVER	24	-	3	50	10	10	-	35,000	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
DODGE CENTER	19	-	-	50	10	10	250,000	250,000	1,000	-	-	-	-	-	-	1,000	Y/S
EAGLE LAKE	25	-	-	50	10	10	-	40,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
FAIRFAX	24	-	4	55	5	5	-	400,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
FOLEY	23	-	2	50	10	10	-	50,000	1,375	-	-	-	-	-	-	1,375	Y/S
GAYLORD	25	-	3	50	10	10	-	60,000	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
GREENWOOD	21	-	-	50	5	5	-	20,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
HACKENSACK	19	-	1	50	10	10	-	20,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
HAYFIELD	24	-	5	50	10	10	-	50,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
HECTOR	23	-	2	50	10	10	35,000	40,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
HIBBING	22	-	5	50	5	5	-	50,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S

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	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
HOYT LAKES	18	-	4	50	5	5	-	1,000,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
IDEAL	22	-	1	50	10	10	-	40,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
JORDAN	30	-	1	50	10	10	55,000	55,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
KASSON	27	-	5	50	10	10	-	35,000	1,065	1,065	Y/S	-	-	-	-	1,065	Y/S
KEEWATIN	20	-	4	50	10	10	-	40,000	1,300	1,300	Y/S	10	DAY	-	-	1,300	Y/S
LAKE CRYSTAL	25	-	4	50	10	10	-	40,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
LAKEFIELD	25	-	1	50	10	10	85,000	85,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
LEWISTON	32	-	-	50	5	5	-	50,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
LEXINGTON	16	-	6	50	10	10	-	50,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
LINWOOD	24	-	6	50	10	10	-	45,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
LONSDALE	25	-	6	50	10	10	-	40,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
MAPLETON	25	-	6	50	10	10	-	60,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
MAYER	15	-	9	50	10	10	-	30,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
MCGREGOR	24	-	4	50	10	10	-	30,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
MINNESOTA LAKE	24	-	4	50	5	5	-	50,000	1,050	-	-	-	-	-	-	1,050	Y/S
MONTEVIDEO	32	-	-	50	10	10	500,000	500,000	1,200	1,200	Y/S	100	WEEK	-	-	1,200	Y/S
MONTROSE	21	-	1	50	10	10	-	20,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
MORA	27	-	3	55	10	10	-	250,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
MORGAN	23	-	1	50	10	10	-	250,000	1,050	1,050	Y/S	-	-	-	-	1,050	Y/S
MORRIS	31	-	-	50	15	15	-	55,000	1,125	1,125	Y/S	-	-	-	-	1,125	Y/S
MOTLEY	16	-	10	50	10	10	-	30,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
MOUNTAIN IRON	20	-	1	50	10	10	-	40,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
MOUNTAIN LAKE	24	-	1	50	10	10	-	100,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
NASHWAUK	24	-	2	50	10	10	-	35,000	1,000	1,000	Y/S	-	-	4,000	LUMP	1,000	Y/S
NEW LONDON	23	-	-	50	10	10	-	30,000	1,125	-	-	-	-	-	-	1,125	Y/S
NEW MARKET	21	-	6	50	10	10	40,000	40,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
NEW SCANDIA TWP	25	-	2	50	10	10	-	35,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
ONAMIA	20	-	3	50	10	10	-	100,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
PAYNESVILLE	24	-	1	50	20	10	-	350,000	1,050	1,050	Y/S	-	-	-	-	1,050	Y/S
PELICAN RAPIDS	24	-	2	50	10	10	25,000	55,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
PEQUOT LAKES	25	-	3	50	10	10	-	40,000	1,350	1,350	Y/S	-	-	-	-	1,350	Y/S
PERHAM	35	-	7	50	10	10	50,000	50,000	1,150	-	-	-	-	-	-	1,150	Y/S
PIERZ	27	-	2	50	12	12	40,000	100,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
PINE ISLAND	26	-	4	50	10	10	-	100,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
PROCTOR	20	-	1	50	20	10	30,000	30,000	1,100	1,100	Y/S	10	DAY	-	-	1,100	Y/S
REMER	18	-	-	50	10	10	-	30,000	1,200	-	-	-	-	-	-	1,200	Y/S
RICE LAKE	28	-	2	50	10	10	-	50,000	1,300	-	-	-	-	-	-	1,000	Y/S
ROGERS	24	1	3	50	10	10	-	50,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
ROSEAU	27	-	3	50	10	10	-	100,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
RUSH CITY	30	-	7	50	10	10	30,000	40,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
SARTELL	30	-	3	50	10	10	50,000	50,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S

*Pension Amount = Amount is per year of service, except monthly plans where amount is per month.

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

Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions for the Year Ended December 31, 1999

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount*	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
SLAYTON	28	-	3	50	5	5	-	35,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
SLEEPY EYE	32	-	2	55	10	10	700,000	700,000	1,450	1,450	Y/S	-	-	-	-	1,450	Y/S
SPICER	23	-	3	50	10	10	-	40,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
SAINT ANTHONY	21	-	5	50	10	10	-	60,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
SAINT CLOUD TWP	24	-	8	50	5	5	-	55,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
SAINT JAMES	34	-	3	55	10	10	-	50,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
STAPLES	25	-	5	50	10	10	-	30,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
TAYLORS FALLS	25	-	3	50	10	10	-	60,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
TRACY	24	-	5	50	5	5	30,000	50,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
VICTORIA	25	-	7	50	5	5	-	40,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
WABASHA	27	-	1	50	10	10	35,000	50,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
WAITE PARK	23	-	1	50	10	10	1,000	50,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
WALKER	22	-	2	50	10	10	-	50,000	1,250	1,250	Y/S	100	WEEK	1,000	LUMP	1,250	Y/S
WATERTOWN	28	-	5	50	10	10	-	50,000	1,330	1,330	Y/S	-	-	3,000	LUMP	1,330	Y/S
WINSTED	30	-	4	50	10	10	-	40,000	1,000	100	Y/S	-	-	-	-	1,000	Y/S

Lump Sum - \$1,500 or more, but less than \$2,000 per year of service

ALBERT LEA TWP	15	5	3	50	5	5	-	30,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
BECKER	34	-	3	50	10	10	-	90,000	1,900	1,900	Y/S	-	-	-	-	1,900	Y/S
BUFFALO	29	-	1	50	10	10	-	250,000	1,800	1,800	Y/S	700	Y/S	-	-	1,800	Y/S
CAMBRIDGE	23	-	-	50	10	10	-	60,000	1,800	1,800	Y/S	25	DAY	-	-	1,800	Y/S
CASS LAKE	22	-	3	50	10	10	-	50,000	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
CHISAGO CITY	23	-	3	50	5	5	-	60,000	1,950	1,950	Y/S	-	-	-	-	1,950	Y/S
CHISHOLM	28	-	2	50	10	10	-	200,000	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
COHASSET	23	-	2	50	10	10	-	500,000	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
COLD SPRING	30	-	2	50	10	10	-	70,000	1,550	-	-	-	-	-	-	1,550	Y/S
DASSEL	28	-	6	50	5	5	60,000	60,000	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
DELANO	27	-	5	50	5	5	-	40,000	1,700	1,700	Y/S	-	-	-	-	1,700	Y/S
ELY	28	-	-	50	10	10	-	75,000	1,500	1,500	Y/S	10	DAY	-	-	1,500	Y/S
GARRISON	21	-	3	50	10	10	-	45,000	1,700	1,700	Y/S	-	-	-	-	1,700	Y/S
HAMEL	25	-	8	50	10	10	-	60,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
HUGO	20	-	6	50	10	10	-	50,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
ISANTI	29	-	5	50	10	10	-	75,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
JACKSON	28	-	8	50	5	5	-	70,000	1,500	-	-	42	WEEK	-	-	1,500	Y/S
LE SUEUR	26	-	-	50	10	10	50,000	75,000	1,750	250	Y/S	-	-	-	-	1,750	Y/S
LINDSTROM	23	-	6	50	5	5	-	80,000	1,900	1,900	Y/S	-	-	-	-	1,900	Y/S
LITCHFIELD	30	-	3	50	10	10	-	70,000	1,650	1,650	Y/S	8	DAY	-	-	1,650	Y/S
LITTLE FALLS	29	-	1	50	10	10	-	65,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
LONG PRAIRIE	22	-	1	50	10	10	50,000	50,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
LUVERNE	37	9	1	50	10	10	-	50,000	1,700	-	-	-	-	-	-	1,700	Y/S

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Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions for the Year Ended December 31, 1999

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount*	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
MAPLE PLAIN	29	-	8	50	10	10	-	80,000	1,500	1,500	Y/S	50	WEEK	-	-	1,500	Y/S
NEW PRAGUE	30	5	3	50	10	10	-	75,000	1,850	1,850	Y/S	-	-	-	-	1,850	Y/S
NISSWA	26	-	-	50	10	10	-	40,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
NORTH BRANCH	26	-	7	50	10	10	-	100,000	1,750	1,750	Y/S	-	-	-	-	1,750	Y/S
OSAKIS	19	-	1	50	10	10	-	50,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
OSSEO	24	-	1	50	10	10	-	50,000	1,532	1,532	Y/S	-	-	-	-	1,532	Y/S
PINE RIVER	24	-	4	50	5	5	-	70,000	1,600	1,600	Y/S	-	-	6,000	LUMP	1,600	Y/S
SAINT PAUL PARK	27	-	5	50	10	10	-	100,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
SAINT JOSEPH	29	-	3	50	10	10	-	70,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
SAINT PETER	34	6	-	50	5	5	-	100,000	1,800	1,800	Y/S	20	DAY	-	-	1,800	Y/S
TWO HARBORS	20	-	3	50	5	5	-	50,000	1,850	1,850	Y/S	-	-	-	-	1,850	Y/S
WACONIA	35	-	6	50	10	10	-	150,000	1,700	1,700	Y/S	-	-	-	-	1,700	Y/S
WADENA	20	-	-	50	10	10	-	50,000	1,530	1,530	Y/S	-	-	-	-	1,530	Y/S
WAYZATA	29	-	4	50	10	10	-	120,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S

Lump Sum - \$2,000 or more, but less than \$2,500 per year of service

CATARACT	36	-	3	50	10	10	-	350,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
EAST BETHEL	24	-	8	50	10	10	-	100,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
EAST GRAND FORKS	32	-	2	50	5	5	750,000	750,000	2,200	2,200	Y/S	-	-	-	-	2,200	Y/S
HAM LAKE	32	-	5	50	5	5	100,000	100,000	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
HERMANTOWN	37	-	7	50	10	10	10,000	85,000	2,050	2,050	Y/S	-	-	-	-	2,050	Y/S
INTERNATIONAL FLS	24	-	4	50	5	5	-	65,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
LAKE CITY	22	-	-	50	10	10	-	250,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
LAKE ELMO	24	-	3	50	10	10	-	150,000	2,200	-	-	-	-	-	-	2,200	Y/S
LONG LAKE	27	-	7	50	10	10	-	500,000	2,021	2,021	Y/S	-	-	-	-	2,021	Y/S
MAHTOMEDI	33	-	6	50	10	10	-	100,000	2,450	2,450	Y/S	-	-	-	-	2,450	Y/S
MILACA	18	-	6	50	5	5	-	75,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
MONTICELLO	29	-	1	50	10	10	-	70,000	2,025	2,025	Y/S	-	-	-	-	2,025	Y/S
NORTH MANKATO	29	-	9	50	5	5	70,000	70,000	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
PARK RAPIDS	23	-	2	50	10	10	10,000	75,000	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
REDWOOD FALLS	30	-	5	50	10	10	-	100,000	2,245	2,245	Y/S	-	-	-	-	2,245	Y/S
SAINT BONIFACIUS	18	-	2	50	10	10	500,000	500,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
THIEF R FALLS FIRE	25	-	1	50	10	10	-	80,000	2,000	500	Y/S	14	DAY	1,500	LUMP	500	Y/S
VADNAIS HEIGHTS	35	-	10	50	5	5	-	100,000	2,150	2,150	Y/S	-	-	-	-	2,150	Y/S
WASECA	36	-	5	50	10	10	100,000	100,000	2,100	2,100	Y/S	35	DAY	1,500	LUMP	2,100	Y/S
WINDOM	28	-	3	55	10	10	-	100,000	2,000	1,800	Y/S	-	-	-	-	1,800	Y/S

Lump Sum - \$2,500 or more, but less than \$3,000 per year of service

BEMIDJI PIONEER	39	-	3	50	10	10	-	180,000	2,800	2,800	Y/S	-	-	-	-	2,800	Y/S
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Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions for the Year Ended December 31, 1999

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount*	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
ELK RIVER	31	4	-	50	5	5	-	200,000	2,900	2,900	Y/S	-	-	-	-	2,900	Y/S
FERGUS FALLS	35	-	9	50	10	10	-	150,000	2,700	2,700	Y/S	-	-	-	-	2,700	Y/S
INVER GROVE HTS	43	-	12	50	10	10	25,000	200,000	2,500	2,500	Y/S	-	-	-	-	2,500	Y/S
LITTLE CANADA	35	-	2	50	10	10	140,000	140,000	2,500	2,500	Y/S	-	-	-	-	2,500	Y/S
MAPLEWOOD	119	-	35	50	10	10	500,000	500,000	2,900	2,900	Y/S	-	-	-	-	2,900	Y/S
NEWPORT	23	-	16	50	10	10	85,000	85,000	2,500	2,500	Y/S	-	-	-	-	2,500	Y/S
NORTH ST PAUL	28	-	3	50	10	10	-	125,000	2,700	2,700	Y/S	-	-	-	-	2,700	Y/S
OAKDALE	47	-	4	50	10	10	-	150,000	2,800	2,800	Y/S	-	-	-	-	2,800	Y/S
PRINCETON	36	-	7	50	10	10	-	100,000	2,700	2,700	Y/S	-	-	-	-	1,425	Y/S
PRIOR LAKE	41	-	7	50	10	10	125,000	125,000	2,600	2,600	Y/S	-	-	-	-	2,600	Y/S
ROSEMOUNT	34	-	5	50	10	10	-	100,000	2,600	2,600	Y/S	-	-	-	-	2,600	Y/S
SAUK RAPIDS	29	-	1	50	10	10	-	100,000	2,600	2,600	Y/S	35	WEEK	-	-	2,600	Y/S

Lump Sum - \$3,000 or more, but less than \$3,500 per year of service

CENTENNIAL	50	-	14	50	10	10	-	150,000	3,000	3,000	Y/S	-	-	-	-	3,000	Y/S
FOREST LAKE	28	-	3	50	5	5	-	110,000	3,400	3,400	Y/S	-	-	-	-	3,400	Y/S
HASTINGS	50	-	4	50	5	5	-	1,000,000	3,000	3,000	Y/S	-	-	-	-	3,000	Y/S
MARSHALL	45	-	6	50	5	5	300,000	300,000	3,375	3,375	Y/S	25	DAY	-	-	3,375	Y/S
OWATONNA	29	-	3	50	10	10	-	150,000	3,000	3,000	Y/S	-	-	-	-	3,000	Y/S
SHAKOPEE	41	-	4	50	5	5	150,000	175,000	3,347	3,347	Y/S	-	-	-	-	3,347	Y/S
WILLMAR	44	-	3	50	10	10	-	200,000	3,100	3,100	Y/S	-	-	-	-	3,100	Y/S

Lump Sum - \$3,500 or more per year of service

ALEXANDRIA	30	-	4	50	10	10	-	340,000	4,400	4,400	Y/S	-	-	-	-	4,400	Y/S
BAYPORT	24	-	3	50	10	10	-	200,000	4,250	4,250	Y/S	-	-	-	-	4,250	Y/S
BRAINERD	39	-	3	50	10	10	-	300,000	5,500	5,500	Y/S	12	DAY	-	-	5,500	Y/S
EXCELSIOR	30	-	10	50	10	10	-	230,000	4,400	4,400	Y/S	-	-	-	-	4,400	Y/S
GOLDEN VALLEY	51	-	16	50	10	10	500,000	500,000	5,500	5,500	Y/S	315	WEEK	1,500	LUMP	5,500	Y/S
GRAND RAPIDS	25	-	2	50	10	10	150,000	150,000	4,000	4,000	Y/S	55	DAY	-	-	4,000	Y/S
HOPKINS	36	-	11	50	5	5	300,000	300,000	4,100	4,100	Y/S	-	-	-	-	4,100	Y/S
LAKEVILLE	72	-	8	50	7	7	500,000	500,000	4,000	4,000	Y/S	-	-	-	-	4,000	Y/S
NORTHFIELD	31	-	2	50	5	5	-	200,000	5,500	5,500	Y/S	-	-	-	-	5,500	Y/S
STILLWATER	33	-	5	50	5	5	150,000	250,000	3,500	3,500	Y/S	5	DAY	-	-	3,500	Y/S
WOODBURY	59	-	25	50	5	5	-	350,000	4,000	4,000	Y/S	40	DAY	-	-	4,000	Y/S

Monthly Service

CHASKA	39	23	8	50	15	15	350,000	350,000	20.5	20	MO	-	-	4,000	LUMP	20	MO
HUTCHINSON	38	40	8	50	10	10	-	170,000	9	50	Y/S	-	-	-	-	5,000	LUMP

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Summary of Data on Relief Association Membership and Bylaw Provisions for the Year Ended December 31, 1999

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount*	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
MOUND	34	30	7	50	20	20	-	350,000	25.5	-	-	-	-	3,000	LUMP	25	MO
PINE CITY	30	23	2	50	10	10	10,000	80,000	5.83	-	-	-	-	1,500	LUMP	-	-
SPRING LAKE PARK	67	37	9	50	15	15	-	500,000	27	27	MO	25	DAY	4,000	LUMP	27	MO

Monthly/Lump Sum Combination

APPLE VALLEY	66	18	-	50	5	5	-	400,000	3,500	-	-	-	-	-	-	3,500	Y/S
BENSON	31	16	3	50	10	10	-	45,000	800	800	Y/S	-	-	-	-	800	Y/S
BROOKLYN CENTER	39	30	6	50	10	10	500,000	500,000	5,000	-	-	-	-	2,500	LUMP	26	MO
CHANHASSEN	43	10	5	50	10	10	200,000	200,000	2,700	18	Y/S	5	DAY	2,000	LUMP	2,700	Y/S
DETROIT LAKES	29	11	10	50	5	5	-	100,000	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
EDEN PRAIRIE	79	39	-	50	10	10	500,000	500,000	4,000	40	MO	-	-	-	-	40	MO
FAIRMONT	32	-	20	50	10	10	250,000	250,000	3,500	23	MO	-	-	1,000	LUMP	23	MO
GLENCOE	39	14	4	50	10	10	-	75,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
LAKE JOHANNA	65	25	12	50	10	10	500,000	500,000	4,100	-	-	80	WEEK	-	-	25	MO
MINNETONKA	71	38	14	50	10	10	1,000,000	1,000,000	4,680	36	MO	5	DAY	6,200	LUMP	36	MO
NEW BRIGHTON	32	26	5	50	10	10	-	500,000	2,250	-	-	10	DAY	1,000	LUMP	10	MO
NEW ULM	43	22	2	50	10	10	5,000	250,000	2,250	14	MO	50	DAY	-	-	2,250	Y/S
PIPESTONE	35	11	3	50	10	10	-	50,000	1,100	-	-	35	DAY	-	-	1,100	Y/S
PLYMOUTH	61	19	-	50	10	10	250,000	350,000	5,500	5,500	Y/S	170	MO	2,500	LUMP	5,500	Y/S
ROBBINSDALE	28	15	3	50	10	10	-	150,000	3,500	-	-	50	WEEK	2,500	LUMP	3,500	Y/S
ROSEVILLE	70	44	10	50	10	10	500,000	500,000	2,300	23	MO	10	DAY	4,000	LUMP	23	MO
SAVAGE	41	24	-	50	10	10	-	200,000	3,050	3,050	Y/S	25	WEEK	5,000	LUMP	20	MO
WHITE BEAR LAKE	41	34	12	50	10	10	10,000	500,000	5,500	-	-	-	-	2,000	LUMP	20	MO
WORTHINGTON	34	28	3	50	10	10	-	125,000	2,230	-	-	-	-	-	-	5,000	LUMP

Summary and total data on the 639 plans that are included in this report may be found on Table 1.

*Pension Amount = Amount is per year of service, except monthly plans where amount is per month.

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Table 6-A

Relief Associations Reporting an Increase in Service Pension Benefit

<u>Name of Association</u>	<u>County</u>	<u>1998 Benefit Amount</u>	<u>1999 Benefit Amount</u>	<u>Increase</u>
<u>Lump Sum - \$ 10 or more, but less than \$100 per year of service</u>				
TAUNTON	LYON	50	80	30
<u>Lump Sum - \$ 100 or more, but less than \$200 per year of service</u>				
LUCAN	REDWOOD	150	160	10
MIDDLE RIVER	MARSHALL	100	150	50
<u>Lump Sum - \$ 200 or more, but less than \$300 per year of service</u>				
BREITUNG	ST LOUIS	170	200	30
BRIMSON	ST LOUIS	100	200	100
CAMPBELL	WILKIN	175	200	25
CLIFTON	ST LOUIS	200	250	50
CROOKED LAKE	CASS	175	250	75
ELROSA	STEARNS	200	250	50
HANLEY FALLS	YELLOW MEDICINE	150	250	100
LANCASTER	KITSON	100	200	100
NEW MUNICH	STEARNS	180	215	35
NORTH STAR	ST LOUIS	160	200	40
SOLWAY RURAL	BELTRAMI	100	200	100
WILMONT	NOBLES	167	250	83
<u>Lump Sum - \$ 300 or more, but less than \$500 per year of service</u>				
ALBORN	ST LOUIS	250	350	100
BALATON	LYON	400	450	50
BARRETT	GRANT	350	400	50
BERTHA	TODD	320	400	80
CHERRY	ST LOUIS	275	375	100
CLARISSA	TODD	325	375	50
CLEMENTS	REDWOOD	250	300	50
CLINTON - Big Stone	BIG STONE	300	400	100
CLINTON - St Louis	ST LOUIS	350	400	50
EITZEN	HOUSTON	200	350	150
ELIZABETH	OTTER TAIL	400	450	50
ELLENDALE	STEELE	300	400	100
EMMONS	FREEBORN	400	450	50
FINLAND	LAKE	300	350	50
FORADA	DOUGLAS	350	450	100
FREDENBERG	ST LOUIS	300	400	100
FRENCH TWP	ST LOUIS	50	300	250
FROST	FARIBAULT	300	325	25
GARVIN	LYON	200	400	200
HANCOCK	STEVENS	275	300	25
HANSKA	BROWN	275	350	75

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

<u>Name of Association</u>	<u>County</u>	<u>1998 Benefit Amount</u>	<u>1999 Benefit Amount</u>	<u>Increase</u>
HARTLAND	FREEBORN	300	425	125
HERMAN	GRANT	425	450	25
HILL CITY	AITKIN	280	330	50
HITTERDAL	CLAY	220	350	130
JEFFERS	COTTONWOOD	325	375	50
LAKEWOOD	ST LOUIS	400	450	50
MAHTOWA	CARLTON	200	300	100
MAKINEN	ST LOUIS	200	300	100
MANTORVILLE	DODGE	400	480	80
MCKINLEY	ST LOUIS	200	300	100
MIESVILLE	DAKOTA	300	400	100
NORTHOME	KOOCHICHING	300	400	100
PEMBERTON	BLUE EARTH	100	350	250
ROSE CREEK	MOWER	300	400	100
SANBORN	REDWOOD	350	450	100
SQUAW LAKE	ITASCA	250	400	150
SAINT MARTIN	STEARNS	365	375	10
TOFTE	COOK	250	400	150
TOWER	ST LOUIS	300	350	50
UPSALA	MORRISON	300	350	50
VESTA	REDWOOD	200	300	100
WARREN	MARSHALL	300	425	125
WOODSTOCK	PIPESTONE	250	325	75
 <u>Lump Sum - \$ 500 or more, but less than \$1,000 per year of service</u>				
ADRIAN	NOBLES	400	500	100
AMBOY	BLUE EARTH	400	500	100
ARGYLE	MARSHALL	440	525	85
ARLINGTON	SIBLEY	700	750	50
AUDUBON	BECKER	600	750	150
BABBITT	ST LOUIS	800	850	50
BALSAM	ITASCA	700	800	100
BARNESVILLE	CLAY	800	875	75
BATTLE LAKE	OTTER TAIL	750	900	150
BEAVER CREEK	ROCK	400	500	100
BELGRADE	STEARNS	550	650	100
BIGFORK	ITASCA	800	930	130
BIRD ISLAND	RENVILLE	400	500	100
BIWABIK TWP	ST LOUIS	400	600	200
BRANDON	DOUGLAS	475	650	175
BRICELYN	FARIBAULT	450	500	50
BROOTEN	STEARNS	400	500	100
BROWNTON	MCLEOD	600	700	100
BUHL	ST LOUIS	700	800	100
BYRON	OLMSTED	650	700	50
CALEDONIA	HOUSTON	650	700	50

Table 6-A
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<u>Name of Association</u>	<u>County</u>	<u>1998 Benefit Amount</u>	<u>1999 Benefit Amount</u>	<u>Increase</u>
CEYLON	MARTIN	200	500	300
CLARA CITY	CHIPPEWA	625	750	125
CLAREMONT	DODGE	400	500	100
CLEARWATER	WRIGHT	550	650	100
COLERAINE	ITASCA	750	900	150
CUYUNA	CROW WING	350	500	150
DANUBE	RENVILLE	450	500	50
DEER CREEK	OTTER TAIL	320	550	230
DEERWOOD	CROW WING	620	720	100
EAGLE BEND	TODD	450	500	50
EASTON	FARIBAULT	450	500	50
ECHO	YELLOW MEDICINE	400	500	100
EDEN VALLEY	MEEKER	900	925	25
EDGERTON	PIPESTONE	650	700	50
EYOTA	OLMSTED	625	800	175
FERTILE	POLK	400	500	100
FRANKLIN	RENVILLE	500	600	100
FRAZEE	BECKER	700	750	50
GARFIELD	DOUGLAS	550	700	150
GLENWOOD	POPE	850	900	50
GOOD THUNDER	BLUE EARTH	850	950	100
GRAND MEADOW	MOWER	625	720	95
GRANITE FALLS	YELLOW MEDICINE	800	850	50
GREEN ISLE	SIBLEY	525	650	125
GROVE CITY	MEEKER	400	675	275
HALLOCK	KITTSOON	450	500	50
HAMBURG	CARVER	725	800	75
HAMPTON	DAKOTA	400	500	100
HENDERSON	SIBLEY	600	700	100
HENDRICKS	LINCOLN	450	550	100
HENNING	OTTER TAIL	500	600	100
HINCKLEY	PINE	600	650	50
IRONTON	CROW WING	400	500	100
KENSINGTON	DOUGLAS	400	500	100
KIMBALL	STEARNS	600	680	80
LAFAYETTE	NICOLLET	550	650	100
LAKE PARK	BECKER	425	525	100
LANESBORO	FILLMORE	500	525	25
LESTER PRAIRIE	MCLEOD	600	700	100
LEWISVILLE	WATONWAN	300	500	200
LOWRY	POPE	500	550	50
MADISON LAKE	BLUE EARTH	600	700	100
MAHNOMEN	MAHNOMEN	700	800	100
MARBLE	ITASCA	825	850	25
MAYNARD	CHIPPEWA	500	600	100
MCDAVITT	ST LOUIS	500	700	200
MENAHGA	WADENA	500	750	250

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

<u>Name of Association</u>	<u>County</u>	<u>1998 Benefit Amount</u>	<u>1999 Benefit Amount</u>	<u>Increase</u>
MINNEOTA	LYON	725	745	20
MISSION TWP	CROW WING	800	850	50
NEW GERMANY	CARVER	600	900	300
NEW YORK MILLS	OTTER TAIL	550	650	100
NICOLLET	NICOLLET	760	800	40
NORW /YOUNG AMER	CARVER	850	925	75
OLIVIA	RENVILLE	800	850	50
ORONOCO	OLMSTED	400	500	100
OTTERTAIL	OTTER TAIL	400	500	100
PILLAGER	CASS	450	800	350
PLATO	MCLEOD	827	913	86
PRESTON	FILLMORE	650	750	100
RAYMOND	KANDIYOHI	500	525	25
RENVILLE	RENVILLE	600	700	100
ROCKVILLE	STEARNS	675	775	100
SABIN-ELMWOOD	CLAY	500	600	100
SAUK CENTRE	STEARNS	875	975	100
SEBEKA	WADENA	775	850	75
SHERBURN	MARTIN	700	850	150
SILVER LAKE	MCLEOD	500	550	50
SOLWAY TWP	ST LOUIS	220	550	330
SOUTH HAVEN	WRIGHT	500	600	100
SPRING VALLEY	FILLMORE	870	885	15
SAINT CHARLES	WINONA	800	900	100
SAINT CLAIR	BLUE EARTH	680	800	120
SAINT STEPHEN	STEARNS	700	850	150
STACY-LENT	CHISAGO	650	750	100
STEWART	MCLEOD	800	900	100
THOMSON	CARLTON	800	900	100
TRIMONT	MARTIN	650	700	50
TRUMAN	MARTIN	550	650	100
VERNDALE	WADENA	800	900	100
WARBA-FEELY-SAGO	ITASCA	400	500	100
WATERVILLE	LE SUEUR	640	800	160
WATKINS	MEEKER	575	625	50
WATSON	CHIPPEWA	525	600	75
WELCOME	MARTIN	500	600	100
WYKOFF	FILLMORE	450	600	150
ZUMBRO FALLS	WABASHA	650	750	100
 <u>Lump Sum - \$1,000 or more, but less than \$1,500 per year of service</u>				
BIG LAKE	SHERBURNE	900	1,300	400
BIWABIK	ST LOUIS	1,000	1,400	400
BLOOMING PRAIRIE	STEELE	1,000	1,075	75
BLUE EARTH	FARIBAULT	1,120	1,250	130
CANBY	YELLOW MEDICINE	1,100	1,200	100

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

<u>Name of Association</u>	<u>County</u>	<u>1998 Benefit Amount</u>	<u>1999 Benefit Amount</u>	<u>Increase</u>
CANNON FALLS	GOODHUE	1,100	1,200	100
CARLOS	DOUGLAS	1,100	1,250	150
CARLTON	CARLTON	1,200	1,300	100
CENTER CITY	CHISAGO	900	1,000	100
CLEARBROOK	CLEARWATER	900	1,100	200
COKATO	WRIGHT	1,000	1,200	200
COOK	ST LOUIS	1,200	1,400	200
CROOKSTON	POLK	1,200	1,400	200
DAWSON	LAC QUI PARLE	1,100	1,250	150
DODGE CENTER	DODGE	800	1,000	200
FOLEY	BENTON	1,075	1,375	300
GAYLORD	SIBLEY	1,000	1,250	250
GREENWOOD	ST LOUIS	800	1,000	200
HACKENSACK	CASS	850	1,000	150
HOYT LAKES	ST LOUIS	1,200	1,300	100
IDEAL	CROW WING	1,100	1,300	200
JORDAN	SCOTT	1,150	1,200	50
KASSON	DODGE	1,040	1,065	25
KEEWATIN	ITASCA	1,000	1,300	300
LEWISTON	WINONA	800	1,000	200
LINWOOD	ANOKA	1,200	1,400	200
MAYER	CARVER	1,075	1,300	225
MINNESOTA LAKE	FARIBAULT	900	1,050	150
MORA	KANABEC	1,300	1,400	100
MORRIS	STEVENS	1,050	1,125	75
MOTLEY	MORRISON	800	1,000	200
MOUNTAIN IRON	ST LOUIS	1,300	1,400	100
NEW LONDON	KANDIYOHI	1,100	1,125	25
NEW MARKET	SCOTT	850	1,200	350
NEW SCANDIA TWP	WASHINGTON	1,100	1,200	100
ONAMIA	MILLE LACS	900	1,200	300
PAYNESVILLE	STEARNS	1,000	1,050	50
PEQUOT LAKES	CROW WING	1,200	1,350	150
PINE ISLAND	GOODHUE	750	1,100	350
PROCTOR	ST LOUIS	1,000	1,100	100
RICE LAKE	ST LOUIS	1,200	1,300	100
ROGERS	HENNEPIN	1,150	1,300	150
ROSEAU	ROSEAU	1,200	1,400	200
SARTELL	STEARNS	1,170	1,300	130
SLEEPY EYE	BROWN	1,400	1,450	50
SPICER	KANDIYOHI	950	1,000	50
SAINT ANTHONY	HENNEPIN	1,000	1,300	300
SAINT CLOUD TWP	STEARNS	1,300	1,400	100
SAINT JAMES	WATONWAN	1,300	1,400	100
TAYLORS FALLS	CHISAGO	850	1,000	150
TRACY	LYON	1,000	1,200	200
WABASHA	WABASHA	1,100	1,200	100

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<u>Name of Association</u>	<u>County</u>	<u>1998 Benefit Amount</u>	<u>1999 Benefit Amount</u>	<u>Increase</u>
WAITE PARK	STEARNS	1,000	1,100	100
WATERTOWN	CARVER	1,250	1,330	80
WINSTED	MCLEOD	550	1,000	450
<u>Lump Sum - \$1,500 or more, but less than \$2,000 per year of service</u>				
ALBERT LEA TWP	FREEBORN	1,400	1,600	200
BUFFALO	WRIGHT	1,300	1,800	500
CASS LAKE	CASS	1,500	1,800	300
CHISAGO CITY	CHISAGO	1,800	1,950	150
CHISHOLM	ST LOUIS	1,500	1,800	300
COHASSET	ITASCA	1,700	1,800	100
COLD SPRING	STEARNS	1,450	1,550	100
DASSEL	MEEKER	1,750	1,800	50
DELANO	WRIGHT	1,300	1,700	400
ELY	ST LOUIS	1,400	1,500	100
GARRISON	CROW WING	1,500	1,700	200
HAMEL	HENNEPIN	1,250	1,600	350
HUGO	WASHINGTON	1,400	1,600	200
LE SUEUR	LE SUEUR	1,500	1,750	250
LINDSTROM	CHISAGO	1,600	1,900	300
LITCHFIELD	MEEKER	1,500	1,650	150
LUVERNE	ROCK	1,250	1,700	450
NEW PRAGUE	SCOTT	1,600	1,850	250
NISSWA	CROW WING	1,200	1,500	300
NORTH BRANCH	CHISAGO	1,500	1,750	250
OSAKIS	DOUGLAS	1,250	1,500	250
PINE RIVER	CASS	1,550	1,600	50
SAINT JOSEPH	STEARNS	1,200	1,500	300
SAINT PETER	NICOLLET	1,600	1,800	200
WACONIA	CARVER	1,450	1,700	250
WADENA	WADENA	1,500	1,530	30
<u>Lump Sum - \$2,000 or more, but less than \$2,500 per year of service</u>				
CATARACT	DAKOTA	1,750	2,000	250
EAST BETHEL	ANOKA	1,500	2,000	500
HAM LAKE	ANOKA	1,700	2,100	400
HERMANTOWN	ST LOUIS	1,900	2,050	150
INTERNATIONAL FLS	KOOCHICHING	1,800	2,000	200
LAKE CITY	WABASHA	1,850	2,000	150
LONG LAKE	HENNEPIN	1,844	2,021	177
MAHTOMEDI	WASHINGTON	1,950	2,450	500
MILACA	MILLE LACS	1,600	2,000	400
MONTICELLO	WRIGHT	1,925	2,025	100
NORTH MANKATO	NICOLLET	2,000	2,100	100
PARK RAPIDS	HUBBARD	1,600	2,100	500

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<u>Name of Association</u>	<u>County</u>	<u>1998 Benefit Amount</u>	<u>1999 Benefit Amount</u>	<u>Increase</u>
REDWOOD FALLS	REDWOOD	2,095	2,245	150
VADNAIS HEIGHTS	RAMSEY	2,000	2,150	150
WASECA	WASECA	1,900	2,100	200
WINDOM	COTTONWOOD	1,800	2,000	200
<u>Lump Sum - \$2,500 or more, but less than \$3,000 per year of service</u>				
BEMIDJI PIONEER	BELTRAMI	2,600	2,800	200
FERGUS FALLS	OTTER TAIL	2,500	2,700	200
INVER GROVE HTS	DAKOTA	2,100	2,500	400
LITTLE CANADA	RAMSEY	2,200	2,500	300
MAPLEWOOD	RAMSEY	2,800	2,900	100
NEWPORT	WASHINGTON	2,100	2,500	400
NORTH ST PAUL	RAMSEY	1,800	2,700	900
OAKDALE	WASHINGTON	2,600	2,800	200
PRINCETON	MILLE LACS	2,550	2,700	150
PRIOR LAKE	SCOTT	2,400	2,600	200
ROSEMOUNT	DAKOTA	2,500	2,600	100
SAUK RAPIDS	BENTON	2,450	2,600	150
<u>Lump Sum - \$3,000 or more, but less than \$3,500 per year of service</u>				
MARSHALL	LYON	3,225	3,375	150
OWATONNA	STEELE	2,600	3,000	400
SHAKOPEE	SCOTT	3,062	3,347	285
WILLMAR	KANDIYOHI	2,700	3,100	400
<u>Lump Sum - \$3,500 or more per year of service</u>				
ALEXANDRIA	DOUGLAS	4,000	4,400	400
BAYPORT	WASHINGTON	3,250	4,250	1,000
BRAINERD	CROW WING	5,000	5,500	500
EXCELSIOR	HENNEPIN	3,600	4,400	800
GOLDEN VALLEY	HENNEPIN	3,500	5,500	2,000
HOPKINS	HENNEPIN	3,750	4,100	350
LAKEVILLE	DAKOTA	3,850	4,000	150
NORTHFIELD	RICE	5,400	5,500	100
<u>Monthly Service</u>				
CHASKA	CARVER	16.8	20.5	3.7
HUTCHINSON	MCLEOD	8	9	1
PINE CITY	PINE	4.58	5.83	1.25
SPRING LAKE PARK	ANOKA	24	27	3
<u>Monthly/Lump Sum Combination</u>				
APPLE VALLEY	DAKOTA	3,300	3,500	200

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<u>Name of Association</u>	<u>County</u>	<u>1998 Benefit Amount</u>	<u>1999 Benefit Amount</u>	<u>Increase</u>
BENSON	SWIFT	600	800	200
DETROIT LAKES	BECKER	2,000	2,100	100
FAIRMONT	MARTIN	3,125	3,500	375
GLENCOE	MCLEOD	1,300	1,400	100
LAKE JOHANNA	RAMSEY	3,900	4,100	200
MINNETONKA	HENNEPIN	3,900	4,680	780
SAVAGE	SCOTT	2,750	3,050	300
WORTHINGTON	NOBLES	1,950	2,230	280