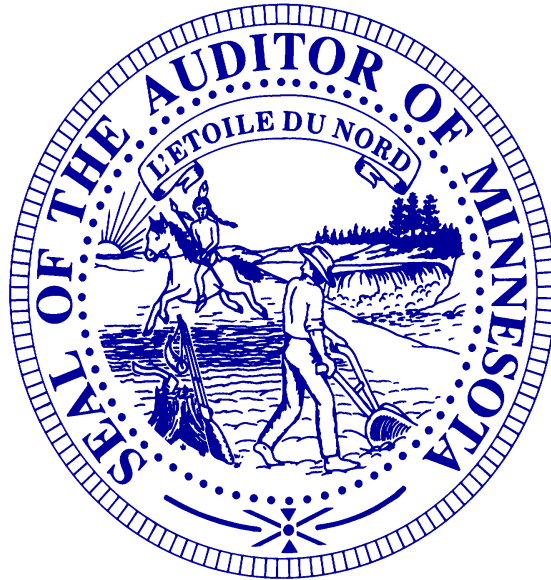


STATE OF MINNESOTA

Office of the State Auditor



Patricia Anderson Awada
State Auditor

Volunteer Firefighter Relief Association
Compilation Report
For the Year Ended December 31, 2002

Description of the Office of the State Auditor

The Office of the State Auditor serves as a watchdog for Minnesota taxpayers by helping to ensure financial integrity, accountability, and cost-effectiveness in local governments throughout the state.

Through financial, compliance, and special audits, the State Auditor oversees and ensures that local government funds are used for the purposes intended by law and that local governments hold themselves to the highest standards of financial accountability.

The Office of the State Auditor performs approximately 250 financial and compliance audits per year and has oversight responsibilities for over 4,300 local units of government throughout the state. The office currently maintains five divisions:

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Government Information - collects and analyzes financial information for cities, towns, counties, and special districts;

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Pension Oversight - monitors investment, financial, and actuarial reporting for over 700 public pension funds;

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**Volunteer Fire Relief Association
Compilation Report
For the Year Ended December 31, 2002**



December 22, 2003

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

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Scope of Report

This report is a compilation of the annual financial information for Minnesota's volunteer firefighter relief associations for the year ended December 31, 2002. The financial information, which is presented in charts and tables, is distributed to volunteer firefighter relief associations, state lawmakers and local government officials. The charts and tables present plan types, net assets, accrued liabilities, municipal contributions, administrative expenses, investment earnings and membership statistics.

This report covers 695 of the 708 volunteer firefighter relief associations operating in Minnesota in 2002. The 708 are comprised of 89 defined contribution plans, 596 defined benefit lump sum plans, 5 defined benefit monthly plans and 18 defined benefit monthly/lump sum combination plans as shown in the chart on page 2.

Only 13 volunteer firefighter relief associations did not submit all required information in a timely manner or reconcile their information in time for inclusion in this report. Four volunteer firefighter relief associations (Arrowhead, Brownsville, Culver and Minnesota City) did not have data to report based on their recent incorporation with the Office of the Secretary of State.

Background

Each year, volunteer firefighter relief associations must file required financial and investment information with the State Auditor's Office. Those with assets and liabilities less than \$200,000 must report by March 31 and those with assets or liabilities of at least \$200,000 must report by June 30. Statutory financial, actuarial and investment reporting requirements must be satisfied for volunteer firefighter relief associations to be certified as eligible to receive their apportioned share of fire state aid.

As of November 2003, only 15 volunteer firefighter relief associations had yet to be certified as eligible for fire state aid. The State Auditor's Office will continue to work with those relief associations to meet their reporting requirements before the Department of Revenue's next fire state aid disbursement in March 2004.

Table Highlights

Table 1 offers revenue and expenditure data in total and by plan type for those volunteer firefighter relief associations included in this report.

The funding status and funding ratios of individual volunteer firefighter relief associations are covered in Table 2. Defined benefit plans reporting funding ratios under 95 percent are listed in Table 2-A whereas those reporting funding ratios above 110 percent are listed in Table 2-B. Defined contribution plans are not included in these tables because they should be fully funded based on the nature of those plans.

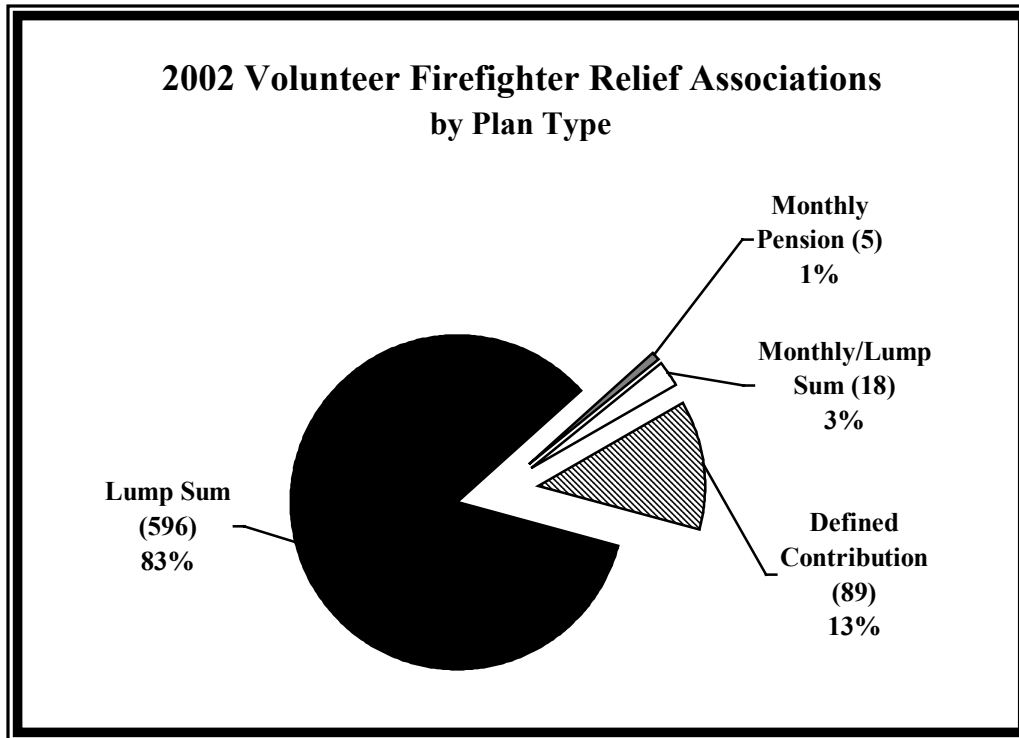


Table 3 describes key actuarial statistics for lump sum plans and Table 4 does the same for monthly plans and monthly/lump sum combination plans.

Revenue and expenditure information is examined in Table 5. Revenues include fire state aid, municipal contributions, investment earnings, and other. Other revenues can include supplemental benefit reimbursements, member contributions and donations. Expenditures include administration, service pensions and other. Volunteer firefighter relief associations with administrative expenses exceeding one percent of assets are found in Table 5-A and those paying expenses greater than \$20,000 are shown in Table 5-B.

Table 6 outlines membership statistics, minimum retirement age, minimum years of service, pension amounts and performance bonds for certain relief association officers. Descriptions of disability, survivor and funeral benefits are provided if offered by individual volunteer firefighter relief associations. Increases and decreases to the annual service pension benefit amount of volunteer firefighter relief associations are reviewed in Table 6-A and Table 6-B, respectively.

A summary of the volunteer firefighter relief associations included in this report is presented by plan type and benefit category in Appendix A. An alphabetical index of all volunteer firefighter relief associations is provided in Appendix B. Those that are subsidiary to independent nonprofit firefighting corporations are named in Appendix C.

Overview

In 2002, the funding ratios and investment earnings of many volunteer firefighter relief associations continued to decline with the three-year downturn in the equities market. Positive investment gains occurred for 121 of the volunteer firefighter relief associations included in this report while 574 experienced investment losses. The service pension payments and total investment loss of the 695 volunteer firefighter relief associations included in this report exceeded the total of their fire state aid and municipal contributions by \$23,822,395.

Funding Ratios

Funding ratios are an important indicator of the health of a pension plan. They help explain how well funded a plan is by showing the relationship between its assets and liabilities. High ratios can reflect low benefit levels in comparison to pension plan surpluses providing the opportunity to reduce contributions or increase benefit levels. Low ratios may signal the need for greater contributions or a reduction in benefit levels if other plan variables do not improve.

The funding ratios for volunteer firefighter relief associations included in this report ranged from Deer Creek's 38 percent to Nassau's 891 percent (Table 2). Others with high ratios in 2002 were Maple Hill – 739 percent, Northland – 636 percent, Pequaywan – 470 percent, and Twin Lakes-Freeborn County – 266 percent. The lowest ratios were experienced by Saint Bonifacius – 52 percent, Alexandria – 54 percent, Chanhassen – 54 percent, Hamburg – 54 percent, and Pipestone – 54 percent.

Over half of the volunteer firefighter relief associations included in the report had assets less than 95 percent of their liabilities. The number rose from 252 in 2001 to 357 in 2002 (Table 2-A). The number of those funded over 110 percent fell from 201 in 2001 to 135 in 2002 (Table 2-B).

Fire State Aid

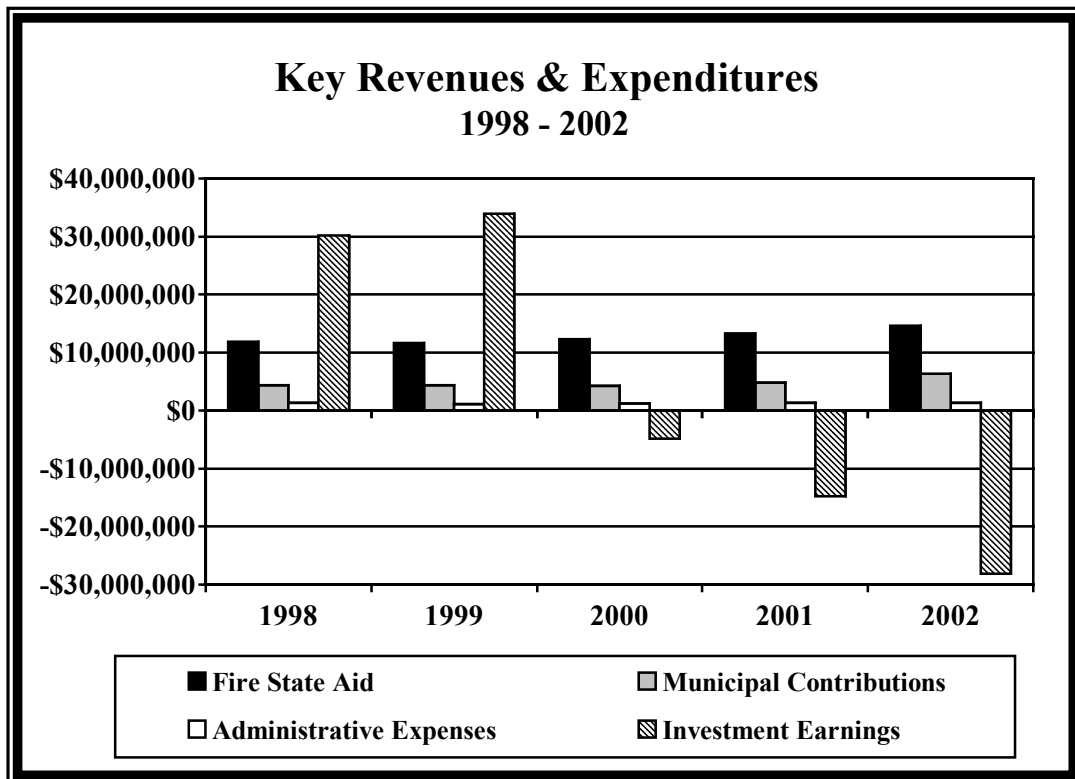
The total fire state aid distributed to the volunteer firefighter relief associations included in this report was \$14,584,066. The average aid was \$20,984, up from an average of \$19,142 in 2001. Some small volunteer firefighter relief associations saw less fire state aid in 2002 than in 2001 because of a decrease in the amount available for the distribution of additional minimum fire state aid from \$1,065,323 in 2001 to \$615,373 in 2002. The additional minimum fire state aid is provided to volunteer firefighter relief associations established after 1993 with up to 30 members and those established after 1999 with no more than 20 members.

The top five volunteer firefighter relief association recipients of fire state aid were Plymouth – \$319,416, Eden Prairie – \$288,496, Edina – \$275,024, Eagan – \$273,233, and Minnetonka – \$270,808. The lowest apportionments of fire state aid went to Federal Dam – \$1,092, Iona – \$2,536, Ellsburg – \$2,818, Northland – \$2,818, and Elbow-Tulaby Lake – \$2,960.

Municipal Contributions

Municipal contributions help volunteer firefighter relief associations keep on track to become or remain fully funded. The total municipal contributions in 2002 for the volunteer firefighter relief associations included in this report were \$6,379,562. The average municipal contribution for all volunteer firefighter relief associations – which measures both voluntary and required contributions – rose substantially to \$9,179 in 2002 from \$6,888 in 2001. This increase may reflect lower investment earnings and a decline in the number of volunteer firefighter relief associations with a plan surplus from 291 in 2001 to 199 in 2002.

Nearly one-third (227) of the volunteer firefighter relief associations did not receive a municipal contribution. Of those receiving a municipal contribution, the average amount was \$13,632 although the median amount was \$5,010. The largest municipal contributions were made by Luverne – \$578,076, Eden Prairie – \$272,504, Roseville – \$179,295, Maple Grove – \$147,676, and Eagan – \$140,341. Luverne received the proceeds of a bond offered by the City in consideration for a commitment to invest under Chapter 118A.



Administrative Expenses

The total amount of administrative expenses of \$1,362,189 in 2002 has not significantly changed in the past five years as illustrated in the chart on page 4. The number of volunteer firefighter relief associations included in this report using more than 1 percent of their assets for administrative expenses grew to 120 in 2002 from 90 in 2001 (Table 5-A). The average amount of administrative expenses rose \$8 from \$1,952 to \$1,960 between the two reporting years.

Nine volunteer firefighter relief associations spent more than \$20,000 in administrative expenses in 2002, down from 10 in 2001 (Table 2-B). Several retained professional consultant services and emphasized continuing education.

Investment Earnings

The total investment loss in 2002 for volunteer firefighter relief associations included in this report was \$28,104,335. This loss was nearly double the loss of \$14,104,335 in 2001. The five largest investment losses in 2002 were experienced by Eden Prairie – (\$1,346,879), Minnetonka – (\$835,925), Eagan – (\$790,858), Brooklyn Park – (\$739,798) and Spring Lake Park – (\$689,864). There were 121 volunteer firefighter relief associations that experienced investment gains in 2002. The largest gains were garnered by Sleepy Eye – \$40,300, Lexington – \$18,303, Fulda – \$16,244, Fairfax – \$16,068, and Battle Lake – \$13,379.

Pension Benefit Levels

In 2002, the total amount of service pension benefit payments for the volunteer firefighter relief associations included in this report was \$16,681,688. The average pension benefit level per year of service for lump sum plans was \$1,049 compared to \$1,035 in 2001. The highest lump sum benefit levels were offered by Golden Valley – \$6,000, Northfield – \$5,800, Brainerd – \$5,600, Hopkins – \$5,500, and Alexandria – \$5,500. The lowest lump sum benefit levels were provided by Nassau – \$25, Pequaywan – \$30, Maple Hill – \$50, and Northland – \$50. This means that a 20-year retiree could receive a lump sum payment of \$120,000 from Golden Valley or a \$500 lump sum payment from Nassau.

For monthly/lump sum combination plans, the average monthly benefit in 2002 was \$21.00 per year of service, nearly identical to the \$20.81 in 2001. The average lump sum benefit level for these combination plans was \$3,734 per year of service in 2002 compared to \$3,509 per year of service in 2001.

The average monthly benefit for volunteer firefighter relief associations providing only monthly benefits was about \$19 in 2002 without change from the previous year. The highest monthly benefit level was offered by Mound – \$29.25 and the lowest was Pine City – \$5.83. In other words, a 20-year retiree could receive \$585 per month from Mound or \$117 per month from Pine City for their lifetimes.

The total amount of defined contribution plan service pensions in 2002 was \$1,769,735. Individual payments vary by years of service as well as plan revenues and expenditures.

In 2002, 107 lump sum and monthly/lump sum combination plans increased their annual benefit level amount and 28 decreased their annual benefit level amount (Table 6-A and Table 6-B). Of those that increased their benefit level amount, 55 were funded below 95 percent and had investment losses. The average increase for those that increased their benefit level was \$162 and the average decrease for those that decreased their benefit level was \$177. The monthly plans did not change their benefit level amounts during the reporting year.

Other Benefit Categories

In 2002, the total amount of other benefits paid by volunteer firefighter relief associations included in this report was \$736,133. Other benefit categories are disability, survivor and funeral benefits.

About 85 percent of the lump sum plans included in this report provided long-term disability benefits and nearly 10 percent offered short-term disability benefits. Almost 100 percent provided survivor benefits. Funeral benefits were only offered by about 3 percent of the lump sum plans.

Of the monthly/lump sum combination plans, one-half offered short-term disability benefits and two-thirds offered long-term disability benefits. Nearly all offered survivor benefits and just over half provided funeral benefits.

One of the four monthly plans provided short-term disability benefits, two offered long-term disability benefits and three provided survivor and funeral benefits.

Of the defined contribution plans, about 82 percent offered long-term disability benefits and about 2 percent provided short-term disability benefits. All but one offered a survivor benefit and only one offered a funeral benefit.

Additional Information

Additional information regarding volunteer firefighter relief associations is easily accessible at www.auditor.state.mn.us. If you have questions or comments about this report, please email pension@osa.state.mn.us or call (651) 282-6110.

DATA TABLES

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Table 1
Summary by Plan Type for the Year Ended December 31, 2002

	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	47,442,209	165,317,015	9,532,988	43,432,178	265,724,390
Accrued Liabilities	62,876,598	192,569,597	12,923,387	43,432,178	311,801,760
Surplus or (Deficit)	(15,434,389)	(27,252,582)	(3,390,399)	-	(46,077,370)
Fire State Aid	2,148,174	9,378,276	418,469	2,639,147	14,584,066
Municipal Contribution	1,351,792	4,202,331	176,255	649,184	6,379,562
Investment Earnings	(5,295,969)	(16,481,016)	(1,204,344)	(5,123,006)	(28,104,335)
Other	44,836	657,168	0	63,052	765,056
Total Revenues	(1,751,167)	(2,243,241)	(609,620)	(1,771,623)	(6,375,651)
Normal Cost	1,844,560	16,892,504	261,434	-	18,998,498
Deficit Amortization Payment	1,041,628	2,293,546	163,109	-	3,498,283
Estimated Administrative Expenses	283,555	837,017	40,648	-	1,161,220
LESS: 10% of Surplus	55,472	835,982	11,762	-	903,216
Total Financial Requirements	3,114,271	19,187,085	453,429	-	22,754,785
Administrative Expenses	260,534	838,085	49,176	214,394	1,362,189
Service Pension Benefit Expenses	2,888,601	11,415,029	608,323	1,769,735	16,681,688
Other Benefit Expenses	183,230	410,311	53,462	89,130	736,133
Total Expenses	3,332,365	12,663,425	710,961	2,073,259	18,780,010
Relief Associations Reporting	18	585	4	88	695
Number of Active Members	847	13,767	159	2,222	16,995
Number of Deferred/Inactive Members	216	2,042	19	738	3,015
Total Membership (for 695 reporting)	1,063	15,809	178	2,960	20,010
Number of Retired Members	392	507	149	64	1,112

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Table 2
Funding Status and Ratios
For the Year Ended December 31, 2002

<u>Relief Association</u>	<u>Net Assets</u>	<u>Accrued Liabilities</u>	<u>Surplus or (Deficit)</u>	<u>Funding Ratio</u>	<u>Deficit ¹ Amortization Payment</u>
<u>Defined Contribution</u>					
ALASKA	50,963	50,963	-	100%	-
ALBANY	307,397	307,397	-	100%	-
ANDOVER	1,251,011	1,251,011	-	100%	-
ANOKA-CHAMPLIN	2,876,636	2,876,636	-	100%	-
ASHBY	155,850	155,850	-	100%	-
AUSTIN	340,065	340,065	-	100%	-
BREWSTER	163,884	163,884	-	100%	-
BROOKLYN PARK	4,522,998	4,522,998	-	100%	-
CALLAWAY	137,508	137,508	-	100%	-
COLOGNE	148,591	148,591	-	100%	-
COLUMBIA HEIGHTS	911,496	911,496	-	100%	-
COON RAPIDS	3,032,055	3,032,055	-	100%	-
CRANE LAKE	65,694	65,694	-	100%	-
CROSSLAKE	472,420	472,420	-	100%	-
DAKOTA	16,172	16,172	-	100%	-
DALBO	128,945	128,945	-	100%	-
DILWORTH	480,402	480,402	-	100%	-
DONNELLY	76,700	76,700	-	100%	-
EAGAN	3,906,517	3,906,517	-	100%	-
EDINA	3,701,212	3,701,212	-	100%	-
ELBOW LAKE	198,671	198,671	-	100%	-
ELGIN	162,449	162,449	-	100%	-
ELLSBURG	21,656	21,656	-	100%	-
ERSKINE	72,962	72,962	-	100%	-
FALCON HEIGHTS	873,010	873,010	-	100%	-
FISHER	67,911	67,911	-	100%	-
FOSSTON	249,468	249,468	-	100%	-
FOUNTAIN	88,732	88,732	-	100%	-
FREEPORT	228,743	228,743	-	100%	-
FRIDLEY	2,153,319	2,153,319	-	100%	-
GARY	56,696	56,696	-	100%	-
GIBBON	205,854	205,854	-	100%	-
GLENVILLE	66,550	66,550	-	100%	-
GOODHUE	435,868	435,868	-	100%	-
GUNFLINT TRAIL	31,555	31,555	-	100%	-
HARDWICK	84,919	84,919	-	100%	-
HAWLEY	273,064	273,064	-	100%	-
IVANHOE	184,956	184,956	-	100%	-
KENYON	203,156	203,156	-	100%	-
KERKHOVEN	132,309	132,309	-	100%	-

Table 2
Funding Status and Ratios
For the Year Ended December 31, 2002

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit ¹ Amortization Payment
KIESTER	147,567	147,567	-	100%	-
LAKE GEORGE	58,032	58,032	-	100%	-
LAKEPORT	80,961	80,961	-	100%	-
LE CENTER	197,946	197,946	-	100%	-
LONDON	39,725	39,725	-	100%	-
LONGVILLE	426,642	426,642	-	100%	-
LYLE	71,398	71,398	-	100%	-
MAGNOLIA	37,019	37,019	-	100%	-
MAPLE GROVE	4,065,445	4,065,445	-	100%	-
MARIETTA	5,372	5,372	-	100%	-
MARINE-on-St-CROIX	286,541	286,541	-	100%	-
MAZEPPA	148,156	148,156	-	100%	-
MEDICINE LAKE	406,942	406,942	-	100%	-
MENDOTA HEIGHTS	1,296,439	1,296,439	-	100%	-
MENTOR	54,545	54,545	-	100%	-
MILLERVILLE	172,824	172,824	-	100%	-
MILROY	85,225	85,225	-	100%	-
MURDOCK	66,408	66,408	-	100%	-
MYRTLE	61,196	61,196	-	100%	-
NODINE	77,310	77,310	-	100%	-
NORTHROP	49,796	49,796	-	100%	-
ODESSA FARM	29,942	29,942	-	100%	-
OKLEE	104,256	104,256	-	100%	-
PLAINVIEW	331,225	331,225	-	100%	-
PLUMMER	78,979	78,979	-	100%	-
RAMSEY	527,462	527,462	-	100%	-
RED LAKE FALLS	187,685	187,685	-	100%	-
ROUND LAKE	103,508	103,508	-	100%	-
RUSHFORD	167,773	167,773	-	100%	-
RUSHMORE	29,677	29,677	-	100%	-
SAINT HILAIRE	86,593	86,593	-	100%	-
SEAFORTH	34,004	34,004	-	100%	-
SOUTH BEND TWP	172,547	172,547	-	100%	-
SWANVILLE	121,420	121,420	-	100%	-
TOIVOLA TWP	84,755	84,755	-	100%	-
ULEN	132,514	132,514	-	100%	-
UNDERWOOD	123,434	123,434	-	100%	-
VERMILION LAKE	75,624	75,624	-	100%	-
WABASSO	107,695	107,695	-	100%	-
WANAMINGO	176,662	176,662	-	100%	-
WANDA	70,046	70,046	-	100%	-
WAYZATA	825,488	825,488	-	100%	-

Table 2
Funding Status and Ratios
For the Year Ended December 31, 2002

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit ¹ Amortization Payment
WELLS	243,674	243,674	-	100%	-
WEST METRO	2,766,327	2,766,327	-	100%	-
WILLIAMS	63,639	63,639	-	100%	-
WINGER	17,093	17,093	-	100%	-
WINTHROP	187,521	187,521	-	100%	-
ZUMBROTA	208,782	208,782	-	100%	-
<u>Lump Sum - \$ 10 or more, but less than \$100 per year of service</u>					
MAPLE HILL	55,749	7,544	48,205	739%	-
NASSAU	67,772	7,605	60,167	891%	-
NORTHLAND	28,151	4,425	23,726	636%	-
PEQUAYWAN	19,280	4,100	15,180	470%	-
<u>Lump Sum - \$ 100 or more, but less than \$200 per year of service</u>					
BIGELOW	47,205	24,012	23,193	197%	-
CLIMAX	67,921	39,446	28,475	172%	-
ELBOW-TULABY LK	36,000	15,716	20,284	229%	-
ELMER	49,788	37,347	12,441	133%	-
FEDERAL DAM	28,183	12,054	16,129	234%	-
GENEVA	43,192	21,911	21,281	197%	-
JACOBSON	54,662	29,316	25,346	186%	-
LASALLE	38,063	17,097	20,966	223%	-
LISMORE	68,674	53,646	15,028	128%	-
LYND	55,415	39,905	15,510	139%	-
MEADOWLANDS	21,175	14,382	6,793	147%	-
REVERE	47,474	16,998	30,476	279%	-
SEDAN	21,901	9,432	12,469	232%	-
TAUNTON	40,006	32,631	7,375	123%	-
<u>Lump Sum - \$ 200 or more, but less than \$300 per year of service</u>					
ALMELUND	95,517	84,097	11,420	114%	-
ALTURA	108,625	85,045	23,580	128%	-
BLUFFTON	67,928	44,230	23,698	154%	-
BOWLUS	110,011	86,390	23,621	127%	-
BRIMSON	28,483	37,012	(8,529)	77%	598
CAMPBELL	112,521	95,415	17,106	118%	-
COTTON	83,405	46,052	37,353	181%	-
CROOKED LAKE	91,739	58,620	33,119	156%	-
DUMONT	81,908	76,267	5,641	107%	-
FINLAYSON	101,162	62,266	38,896	162%	-
GRYGLA	48,602	63,951	(15,349)	76%	3,055
HALSTAD	132,430	62,390	70,040	212%	-
HENDRUM	66,885	39,760	27,125	168%	-

Table 2
Funding Status and Ratios
For the Year Ended December 31, 2002

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit ¹ Amortization Payment
HOLLAND	83,899	56,890	27,009	147%	-
IONA	44,210	40,910	3,300	108%	-
KARLSTAD	110,017	61,108	48,909	180%	-
LANCASTER	60,917	45,064	15,853	135%	-
LUCAN	53,649	44,108	9,541	122%	-
NORTH STAR	24,148	26,584	(2,436)	91%	-
OSTRANDER	85,839	60,033	25,806	143%	-
PORTER	119,594	98,037	21,557	122%	-
TWIN LKS-Freeborn Co	143,123	53,732	89,391	266%	-
WALTERS	32,349	39,736	(7,387)	81%	1,338
WILMONT	105,512	75,936	29,576	139%	-
<u>Lump Sum - \$ 300 or more, but less than \$500 per year of service</u>					
ALBORN	94,514	80,640	13,874	117%	35
ALDEN	68,018	114,998	(46,980)	59%	3,213
BARRETT	75,621	70,720	4,901	107%	-
BEARDSLEY	72,592	54,077	18,515	134%	-
BELLINGHAM	123,510	113,266	10,244	109%	-
BERTHA	103,107	104,967	(1,860)	98%	-
BLACKHOOF	49,872	77,937	(28,065)	64%	3,064
BOYD	93,440	87,477	5,963	107%	-
BREITUNG	116,339	76,748	39,591	152%	-
BREVATOR	70,407	58,271	12,136	121%	-
BROOK PARK	105,878	97,936	7,942	108%	-
CANTON	84,643	104,408	(19,765)	81%	2,321
CARSONVILLE	76,801	111,360	(34,559)	69%	3,364
CHANDLER	104,269	86,051	18,218	121%	-
CHERRY	63,530	55,949	7,581	114%	-
CHOKIO	117,222	92,395	24,827	127%	-
CLARISSA	54,869	84,600	(29,731)	65%	1,662
CLARKS GROVE	131,552	99,678	31,874	132%	-
CLEMENTS	80,678	114,966	(34,288)	70%	3,014
CLIFTON	115,633	66,222	49,411	175%	-
CLINTON-St Louis Co	128,056	112,104	15,952	114%	-
CURRIE	123,441	131,679	(8,238)	94%	388
CYRUS	91,419	61,493	29,926	149%	-
DALTON	150,468	119,755	30,713	126%	-
DANVERS	40,367	37,658	2,709	107%	-
DARFUR	93,928	79,837	14,091	118%	-
DENT	82,764	96,666	(13,902)	86%	623
DEXTER	120,549	112,824	7,725	107%	-
DUNNELL	94,044	93,222	822	101%	-

Table 2
Funding Status and Ratios
For the Year Ended December 31, 2002

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit ¹ Amortization Payment
EITZEN	111,798	153,692	(41,894)	73%	5,765
ELLENDALE	100,429	123,795	(23,366)	81%	3,060
ELLSWORTH	154,598	112,368	42,230	138%	-
ELROSA	172,956	172,644	312	100%	-
EVANSVILLE	72,203	90,766	(18,563)	80%	890
FINLAND	99,788	103,095	(3,307)	97%	-
FLENSBURG	49,590	45,210	4,380	110%	-
FRENCH TWP	64,320	100,994	(36,674)	64%	3,854
FROST	130,313	120,244	10,069	108%	-
GARVIN	54,264	70,092	(15,828)	77%	899
GHENT	64,441	44,081	20,360	146%	-
GOODLAND	32,426	48,238	(15,812)	67%	2,071
GREENBUSH	133,845	119,370	14,475	112%	-
HANCOCK	164,506	91,182	73,324	180%	-
HANLEY FALLS	90,290	90,693	(403)	100%	-
HANSKA	116,807	84,021	32,786	139%	-
HARTLAND	122,295	91,663	30,632	133%	-
HERMAN	71,643	80,177	(8,534)	89%	-
HEWITT	56,869	50,092	6,777	114%	-
HILL CITY	71,443	103,135	(31,692)	69%	1,979
HILLS	102,317	144,952	(42,635)	71%	5,188
HITTERDAL	75,769	62,799	12,970	121%	-
HOKAH	116,768	130,199	(13,431)	90%	-
HOVLAND	82,120	43,928	38,192	187%	-
JASPER	93,319	114,177	(20,858)	82%	-
JEFFERS	95,942	126,248	(30,306)	76%	1,744
KELLIHER	72,575	96,590	(24,015)	75%	1,624
KENNEDY	40,486	52,311	(11,825)	77%	907
KETTLE RIVER	80,196	79,413	783	101%	-
LAKE BRONSON	43,135	26,868	16,267	161%	-
LAKE HENRY	61,420	71,141	(9,721)	86%	-
LAKE LILLIAN	75,438	55,656	19,782	136%	-
LAKE WILSON	129,198	72,070	57,128	179%	-
LAKELAND	51,640	40,020	11,620	129%	-
LEROY	150,451	175,911	(25,460)	86%	1,881
MABEL	62,673	104,870	(42,197)	60%	3,924
MAKINEN	64,933	116,712	(51,779)	56%	5,310
MCGRATH	63,039	44,392	18,647	142%	-
MCKINLEY	65,964	52,996	12,968	124%	-
MIDDLE RIVER	101,107	45,846	55,261	221%	-
MIESVILLE	161,063	178,039	(16,976)	90%	-
NEW MUNICH	89,476	88,939	537	101%	-

Table 2
Funding Status and Ratios
For the Year Ended December 31, 2002

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit ¹ Amortization Payment
OKABENA	143,140	92,043	51,097	156%	-
ORMSBY	102,104	56,831	45,273	180%	-
PALISADE	56,076	62,517	(6,441)	90%	-
PRINSBURG	170,993	111,208	59,785	154%	-
ROLLINGSTONE	83,048	110,723	(27,675)	75%	2,727
ROSE CREEK	77,987	129,778	(51,791)	60%	5,969
RUSSELL	80,421	65,412	15,009	123%	-
SAINT LEO	85,346	75,644	9,702	113%	-
SANBORN	69,337	76,023	(6,686)	91%	1,633
SHELLY	92,418	70,806	21,612	131%	-
SILICA	99,388	69,379	30,009	143%	-
SOLWAY RURAL	32,318	46,056	(13,738)	70%	322
SQUAW LAKE	84,980	55,796	29,184	152%	-
STEPHEN	166,665	142,784	23,881	117%	-
STURGEON LAKE	43,980	38,190	5,790	115%	-
SUNBURG	89,453	80,867	8,586	111%	-
TOFTE	39,611	35,936	3,675	110%	-
TOWER	89,056	69,251	19,805	129%	-
UPSALA	86,163	72,196	13,967	119%	-
VESTA	85,041	64,152	20,889	133%	-
VILLARD	136,815	82,848	53,967	165%	-
VINING	51,992	66,368	(14,376)	78%	1,122
WALNUT GROVE	126,773	94,541	32,232	134%	-
WILLOW RIVER	84,823	72,692	12,131	117%	-
WILSON	213,862	181,872	31,990	118%	-
WOOD LAKE	75,714	77,455	(1,741)	98%	-
WOODSTOCK	67,381	46,820	20,561	144%	-
WRENSHALL	136,238	155,515	(19,277)	88%	1,575
WRIGHT	74,653	69,142	5,511	108%	-
<u>Lump Sum - \$ 500 or more, but less than \$1,000 per year of service</u>					
ADA	158,700	146,676	12,024	108%	-
ADAMS	185,674	172,975	12,699	107%	-
ADRIAN	179,476	142,180	37,296	126%	-
ALBERTVILLE	165,101	229,720	(64,619)	72%	6,548
ALPHA	92,586	86,220	6,366	107%	-
AMBOY	147,415	157,698	(10,283)	93%	-
APPLETON	257,311	262,840	(5,529)	98%	521
ARGYLE	100,608	113,682	(13,074)	88%	-
ARLINGTON	208,700	212,978	(4,278)	98%	-
ASKOV	117,461	100,706	16,755	117%	-
ATWATER	146,548	153,256	(6,708)	96%	1,103

Table 2
Funding Status and Ratios
For the Year Ended December 31, 2002

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit ¹ Amortization Payment
AUDUBON	103,991	96,224	7,767	108%	-
BABBITT	234,250	231,976	2,274	101%	-
BADGER	93,527	120,110	(26,583)	78%	1,227
BAGLEY	166,976	180,146	(13,170)	93%	907
BALATON	120,583	128,733	(8,150)	94%	-
BARNESVILLE	192,323	197,688	(5,365)	97%	-
BARNUM	143,898	191,425	(47,527)	75%	-
BATTLE LAKE	210,884	124,812	86,072	169%	-
BEAVER BAY	139,737	125,420	14,317	111%	-
BEAVER CREEK	87,152	135,120	(47,968)	64%	3,801
BELGRADE	260,985	278,221	(17,236)	94%	-
BELVIEW	128,461	147,387	(18,926)	87%	2,951
BIRD ISLAND	130,487	115,494	14,993	113%	-
BIWABIK TWP	97,685	113,652	(15,967)	86%	1,076
BLACKDUCK	170,450	242,729	(72,279)	70%	3,248
BLOMKEST	136,810	163,406	(26,596)	84%	2,808
BRANDON	120,316	154,007	(33,691)	78%	879
BRICELYN	139,010	161,214	(22,204)	86%	-
BROOTEN	165,022	191,760	(26,738)	86%	1,008
BROWERVILLE	205,674	119,746	85,928	172%	-
BROWNS VALLEY	159,717	188,804	(29,087)	85%	552
BROWNSDALE	147,505	139,621	7,884	106%	-
BROWNTON	184,048	310,374	(126,326)	59%	13,467
BUFFALO LAKE	203,782	259,365	(55,583)	79%	2,651
BUHL	116,198	148,224	(32,026)	78%	2,370
BUTTERFIELD	111,275	139,237	(27,962)	80%	4,023
BYRON	183,318	275,935	(92,617)	66%	3,051
CALEDONIA	191,864	196,918	(5,054)	97%	-
CANOSIA TWP	179,325	179,980	(655)	100%	1,095
CEYLON	109,537	136,530	(26,993)	80%	1,992
CHATFIELD	241,711	236,889	4,822	102%	-
CLARA CITY	154,080	183,538	(29,458)	84%	-
CLAREMONT	78,783	100,460	(21,677)	78%	1,470
CLARKFIELD	175,578	223,136	(47,558)	79%	2,490
CLEARWATER	179,605	218,204	(38,599)	82%	555
CLEVELAND	243,645	206,386	37,259	118%	-
CLINTON-Big Stone Co	75,360	114,796	(39,436)	66%	3,334
COLERAINE	118,561	141,436	(22,875)	84%	1,187
COLVIN	99,054	150,768	(51,714)	66%	4,773
COMFREY	197,663	185,530	12,133	107%	-
COSMOS	109,139	68,462	40,677	159%	-
COTTONWOOD	239,395	201,567	37,828	119%	-

Table 2
Funding Status and Ratios
For the Year Ended December 31, 2002

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit ¹ Amortization Payment
COURTLAND	164,189	197,226	(33,037)	83%	3,003
CUYUNA	83,608	105,830	(22,222)	79%	1,983
DANUBE	117,891	138,362	(20,471)	85%	1,237
DAYTON	271,754	318,494	(46,740)	85%	1,693
DEER CREEK	47,618	124,507	(76,889)	38%	10,051
DEERWOOD	134,918	168,215	(33,297)	80%	1,931
DELAVAN	155,319	152,963	2,356	102%	-
EAGLE BEND	114,020	123,348	(9,328)	92%	1,436
EASTERN HUBBARD	96,240	78,912	17,328	122%	-
EASTON	126,139	196,980	(70,841)	64%	4,778
ECHO	136,734	137,156	(422)	100%	-
EDGERTON	201,545	246,645	(45,100)	82%	2,893
ELIZABETH	138,515	158,500	(19,985)	87%	1,466
ELMORE	119,060	135,066	(16,006)	88%	-
ELYSIAN	172,792	189,808	(17,016)	91%	964
EMILY	102,382	143,448	(41,066)	71%	1,364
EMMONS	157,239	157,990	(751)	100%	-
EYOTA	127,955	123,200	4,755	104%	-
FERTILE	155,302	168,833	(13,531)	92%	-
FIFTY LAKES	83,675	71,349	12,326	117%	-
FLOODWOOD	222,780	232,696	(9,916)	96%	-
FORADA	141,587	182,322	(40,735)	78%	2,100
FORESTON	197,452	186,970	10,482	106%	-
FRANKLIN	226,986	189,426	37,560	120%	-
FRAZEE	228,188	263,033	(34,845)	87%	-
FREDENBERG	90,981	99,870	(8,889)	91%	-
GARFIELD	164,370	151,056	13,314	109%	-
GLYNDON	222,330	205,952	16,378	108%	-
GNESEN	258,112	220,181	37,931	117%	-
GONVICK	115,256	121,043	(5,787)	95%	-
GRACEVILLE	126,762	138,501	(11,739)	92%	558
GRANADA	80,647	104,062	(23,415)	77%	-
GRAND LAKE TWP	146,244	133,972	12,272	109%	-
GRAND MEADOW	150,665	202,654	(51,989)	74%	2,690
GRANITE FALLS	253,634	254,215	(581)	100%	-
GREEN ISLE	161,663	194,378	(32,715)	83%	-
GREY EAGLE	123,227	166,951	(43,724)	74%	1,896
GROVE CITY	116,510	132,200	(15,690)	88%	85
HALLOCK	130,481	157,510	(27,029)	83%	224
HAMPTON	106,671	62,215	44,456	171%	-
HARMONY	172,343	190,252	(17,909)	91%	1,020
HARRIS	75,807	85,095	(9,288)	89%	-

Table 2
Funding Status and Ratios
For the Year Ended December 31, 2002

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit ¹ Amortization Payment
HAYFIELD	152,314	194,992	(42,678)	78%	4,335
HAYWARD	125,344	132,474	(7,130)	95%	-
HENDERSON	162,253	246,972	(84,719)	66%	5,343
HENDRICKS	166,447	217,588	(51,141)	76%	5,413
HENNING	144,683	202,328	(57,645)	72%	5,554
HERON LAKE	127,080	167,364	(40,284)	76%	6,174
HINCKLEY	251,607	211,262	40,345	119%	-
HOFFMAN	199,397	224,810	(25,413)	89%	2,925
HOLDINGFORD	227,871	275,925	(48,054)	83%	2,460
HOUSTON	186,163	151,766	34,397	123%	-
INDUSTRIAL	142,401	156,260	(13,859)	91%	1,476
IRONTON	108,510	130,305	(21,795)	83%	-
ISLE	176,723	213,061	(36,338)	83%	-
KANDIYOHI	182,111	217,115	(35,004)	84%	765
KASOTA	187,411	188,080	(669)	100%	-
KELLOGG	188,516	262,756	(74,240)	72%	4,308
KENSINGTON	113,807	88,026	25,781	129%	-
KILKENNY	170,214	171,159	(945)	99%	-
KIMBALL	145,868	180,825	(34,957)	81%	3,726
KINNEY	165,731	160,014	5,717	104%	-
LAFAYETTE	248,143	214,180	33,963	116%	-
LAKE BENTON	190,919	182,466	8,453	105%	-
LAKE KABETOGAMA	65,400	64,755	645	101%	-
LAKE PARK	137,196	146,118	(8,922)	94%	-
LAKEWOOD	118,889	123,550	(4,661)	96%	-
LAMBERTON	142,728	140,994	1,734	101%	-
LANESBORO	136,392	154,414	(18,022)	88%	-
LEAF VALLEY TWP	161,864	194,292	(32,428)	83%	401
LESTER PRAIRIE	258,268	330,564	(72,296)	78%	5,733
LEWISVILLE	140,481	103,050	37,431	136%	-
LITTLEFORK	123,535	125,974	(2,439)	98%	-
LOWRY	166,134	207,333	(41,199)	80%	1,266
MADELIA	242,043	285,957	(43,914)	85%	1,881
MADISON LAKE	154,879	159,588	(4,709)	97%	-
MAHNOMEN	207,178	216,092	(8,914)	96%	-
MAHTOWA	99,596	105,382	(5,786)	95%	1,133
MANTORVILLE	135,980	201,428	(65,448)	68%	5,841
MAPLEVIEW	130,553	96,870	33,683	135%	-
MARBLE	180,804	123,118	57,686	147%	-
MAYNARD	136,770	140,516	(3,746)	97%	-
MCDAVITT	159,091	175,279	(16,188)	91%	-
MCINTOSH	94,374	133,830	(39,456)	71%	1,851

Table 2
Funding Status and Ratios
For the Year Ended December 31, 2002

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit ¹ Amortization Payment
MEDFORD	77,969	137,128	(59,159)	57%	5,169
MENAHGA	238,856	225,918	12,938	106%	-
MILAN	130,854	168,430	(37,576)	78%	-
MILTONA	164,710	164,102	608	100%	-
MINNEOTA	215,831	227,996	(12,165)	95%	256
MORTON	103,383	139,152	(35,769)	74%	1,697
NEVIS	225,206	302,520	(77,314)	74%	7,610
NEW AUBURN	146,245	223,928	(77,683)	65%	4,584
NEW GERMANY	190,556	187,584	2,972	102%	-
NEW RICHLAND	229,051	183,712	45,339	125%	-
NEW YORK MILLS	146,549	178,485	(31,936)	82%	3,226
NEWFOLDEN	98,329	103,246	(4,917)	95%	-
NICOLLET	187,197	239,138	(51,941)	78%	2,143
NORTHOME	95,858	103,578	(7,720)	93%	-
ODIN	118,828	102,050	16,778	116%	-
OGILVIE	124,944	163,200	(38,256)	77%	1,310
OLIVIA	178,777	234,099	(55,322)	76%	2,225
ONAMIA	152,123	208,009	(55,886)	73%	2,580
ORONOCO	150,617	120,037	30,580	125%	-
ORR	84,027	80,405	3,622	105%	-
ORTONVILLE	310,194	325,736	(15,542)	95%	-
OTTERTAIL	227,673	222,424	5,249	102%	-
PALO	177,244	202,576	(25,332)	87%	1,445
PARKERS PRAIRIE	113,630	198,353	(84,723)	57%	5,224
PEMBERTON	117,274	118,232	(958)	99%	314
PENNOCK	98,330	133,672	(35,342)	74%	2,528
PIKE-SANDY-BRITT	159,945	117,337	42,608	136%	-
PILLAGER	191,445	188,439	3,006	102%	-
PLATO	272,294	344,903	(72,609)	79%	6,272
PRESTON	211,220	248,514	(37,294)	85%	-
RANDALL	215,570	179,870	35,700	120%	-
RANDOLPH	206,131	192,832	13,299	107%	-
RAYMOND	125,025	119,616	5,409	105%	-
RENVILLE	209,084	268,765	(59,681)	78%	5,307
RICE	161,074	161,230	(156)	100%	-
RICHMOND	188,359	242,716	(54,357)	78%	6,268
ROCKVILLE	203,984	254,640	(50,656)	80%	8,054
ROTHSAY	230,707	177,866	52,841	130%	-
ROYALTON	92,030	139,702	(47,672)	66%	2,873
RUTHTON	126,058	118,430	7,628	106%	-
SABIN-ELMWOOD	143,354	139,483	3,871	103%	-
SACRED HEART	159,619	163,256	(3,637)	98%	306

Table 2
Funding Status and Ratios
For the Year Ended December 31, 2002

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit ¹ Amortization Payment
SAINT CLAIR	394,096	326,862	67,234	121%	-
SAINT MARTIN	140,390	152,750	(12,360)	92%	792
SCANLON	124,555	154,032	(29,477)	81%	2,522
SCHROEDER	74,132	65,392	8,740	113%	-
SHAFER	134,642	95,495	39,147	141%	-
SHERBURN	295,828	282,379	13,449	105%	-
SHEVLIN	120,073	151,128	(31,055)	79%	2,288
SILVER LAKE	239,217	278,468	(39,251)	86%	12,716
SOLWAY TWP	108,572	83,888	24,684	129%	-
SOUTH HAVEN	139,301	200,048	(60,747)	70%	5,845
SPRING GROVE	153,826	176,582	(22,756)	87%	2,743
SPRINGFIELD	240,354	286,177	(45,823)	84%	2,014
STACY-LENT	277,456	349,920	(72,464)	79%	6,547
STARBUCK	144,454	155,219	(10,765)	93%	146
STEWART	132,720	164,013	(31,293)	81%	1,894
STORDEN	107,206	122,040	(14,834)	88%	2,743
TACONITE	86,286	120,570	(34,284)	72%	4,474
TRIMONT	264,286	212,856	51,430	124%	-
TRUMAN	187,563	193,518	(5,955)	97%	-
TWIN VALLEY	127,223	145,334	(18,111)	88%	-
TYLER	98,321	137,760	(39,439)	71%	1,167
VERGAS	143,825	180,984	(37,159)	79%	2,279
VERNON CENTER	90,087	102,096	(12,009)	88%	372
WALDORF	68,586	92,145	(23,559)	74%	293
WARBA-FEELY-SAGO	83,876	84,092	(216)	100%	-
WARREN	110,058	122,587	(12,529)	90%	417
WARROAD	142,999	204,203	(61,204)	70%	4,644
WATERVILLE	252,585	223,417	29,168	113%	-
WATKINS	167,578	224,368	(56,790)	75%	2,471
WATSON	125,408	158,649	(33,241)	79%	2,180
WAVERLY	188,172	197,155	(8,983)	95%	855
WELCOME	137,518	145,363	(7,845)	95%	1,142
WENDELL	115,927	109,760	6,167	106%	-
WEST CONCORD	186,458	107,871	78,587	173%	-
WESTBROOK	159,001	136,180	22,821	117%	-
WINNEBAGO	204,433	181,873	22,560	112%	-
WOLF LAKE	138,374	144,557	(6,183)	96%	534
WYKOFF	166,708	185,116	(18,408)	90%	-
WYOMING	247,372	248,679	(1,307)	99%	1,326
ZUMBRO FALLS	171,441	188,432	(16,991)	91%	428

Table 2
Funding Status and Ratios
For the Year Ended December 31, 2002

<u>Relief Association</u>	<u>Net Assets</u>	<u>Accrued Liabilities</u>	<u>Surplus or (Deficit)</u>	<u>Funding Ratio</u>	<u>Deficit ¹ Amortization Payment</u>
<u>Lump Sum - \$1,000 or more, but less than \$1,500 per year of service</u>					
AITKIN	484,032	484,386	(354)	100%	-
ANNANDALE	229,388	217,956	11,432	105%	-
AURORA	261,488	424,325	(162,837)	62%	10,452
AVON	261,433	320,925	(59,492)	81%	6,680
BACKUS	276,016	336,809	(60,793)	82%	7,874
BALSAM	138,000	211,210	(73,210)	65%	5,323
BAUDETTE	339,322	354,283	(14,961)	96%	2,685
BELLE PLAINE	345,503	445,078	(99,575)	78%	4,181
BIGFORK	191,836	240,966	(49,130)	80%	2,999
BIWABIK	182,919	260,124	(77,205)	70%	1,531
BLOOMING PRAIRIE	317,120	392,202	(75,082)	81%	9,172
BLUE EARTH	493,191	559,672	(66,481)	88%	5,743
BOVEY	124,748	182,118	(57,370)	68%	7,657
BRAHAM	279,604	288,077	(8,473)	97%	-
BRECKENRIDGE	295,330	418,700	(123,370)	71%	8,748
CALUMET	209,001	219,020	(10,019)	95%	-
CANBY	379,475	381,151	(1,676)	100%	-
CANNON FALLS	442,283	506,480	(64,197)	87%	660
CARLOS	410,938	463,960	(53,022)	89%	6,748
CARLTON	295,235	291,140	4,095	101%	-
CENTER CITY	230,618	186,226	44,392	124%	-
CLEAR LAKE	265,577	361,842	(96,265)	73%	7,078
CLEARBROOK	270,168	296,337	(26,169)	91%	-
COKATO	273,612	428,765	(155,153)	64%	12,592
COOK	302,840	257,906	44,934	117%	-
CROMWELL	185,463	192,320	(6,857)	96%	596
CROOKSTON	435,984	514,668	(78,684)	85%	8,532
CROSBY	352,449	518,878	(166,429)	68%	11,076
DEER RIVER	273,925	326,950	(53,025)	84%	1,747
DODGE CENTER	284,753	273,927	10,826	104%	-
EAGLE LAKE	227,331	247,399	(20,068)	92%	2,242
EDEN VALLEY	255,929	339,517	(83,588)	75%	5,752
ELY	415,704	478,252	(62,548)	87%	-
FAIRFAX	511,132	477,168	33,964	107%	-
FULDA	442,202	470,183	(27,981)	94%	3,267
GAYLORD	313,406	513,162	(199,756)	61%	13,037
GILBERT	275,995	279,114	(3,119)	99%	-
GLENWOOD	182,898	260,596	(77,698)	70%	6,964
GOOD THUNDER	266,552	347,821	(81,269)	77%	5,183
GOODVIEW	252,934	217,234	35,700	116%	-

Table 2
Funding Status and Ratios
For the Year Ended December 31, 2002

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit ¹ Amortization Payment
GRAND MARAIS	301,689	275,330	26,359	110%	-
GREENWOOD	151,152	256,528	(105,376)	59%	8,114
HACKENSACK	206,818	227,165	(20,347)	91%	2,522
HAMBURG	229,059	425,961	(196,902)	54%	21,703
HANOVER	247,579	308,900	(61,321)	80%	5,792
HECTOR	313,840	375,327	(61,487)	84%	2,209
HIBBING	258,981	291,696	(32,715)	89%	-
HOWARD LAKE	235,067	322,440	(87,373)	73%	6,160
JANESVILLE	170,646	220,306	(49,660)	77%	5,295
JORDAN	341,857	589,647	(247,790)	58%	24,080
KASSON	385,468	394,753	(9,285)	98%	294
LA CRESCENT	325,865	357,994	(32,129)	91%	3,798
LAKE CRYSTAL	308,051	396,238	(88,187)	78%	2,710
LAKEFIELD	199,508	261,180	(61,672)	76%	5,466
LEWISTON	421,373	508,449	(87,076)	83%	1,883
LONSDALE	275,373	320,209	(44,836)	86%	4,328
LUTSEN	100,153	143,148	(42,995)	70%	3,154
MADISON	214,725	314,480	(99,755)	68%	6,972
MAPLE LAKE	546,209	460,540	85,669	119%	-
MAYER	239,301	301,156	(61,855)	79%	2,676
MCGREGOR	254,927	293,871	(38,944)	87%	3,933
MELROSE	249,123	294,120	(44,997)	85%	3,054
MINNESOTA LAKE	254,021	290,044	(36,023)	88%	-
MISSION TWP	98,239	108,194	(9,955)	91%	-
MONTEVIDEO	446,023	504,844	(58,821)	88%	3,026
MONTGOMERY	268,401	346,398	(77,997)	77%	3,938
MONTROSE	193,319	280,104	(86,785)	69%	8,245
MOOSE LAKE	201,800	262,145	(60,345)	77%	4,424
MORGAN	304,729	307,046	(2,317)	99%	-
MORRIS	405,487	490,856	(85,369)	83%	7,277
MOUNTAIN LAKE	387,289	368,760	18,529	105%	-
NASHWAUK	284,496	278,337	6,159	102%	-
NEW LONDON	257,381	356,001	(98,620)	72%	8,714
NORW / YOUNG AMER	386,349	550,444	(164,095)	70%	12,210
PAYNESVILLE	265,432	313,440	(48,008)	85%	2,015
PERHAM	348,631	468,813	(120,182)	74%	3,091
PIERZ	417,895	512,480	(94,585)	82%	4,210
PINE RIVER	390,476	449,196	(58,720)	87%	3,058
PROCTOR	241,034	263,008	(21,974)	92%	2,350
REMER	214,341	214,786	(445)	100%	336
RICE LAKE	286,161	391,510	(105,349)	73%	9,771
ROCKFORD	251,473	246,907	4,566	102%	159

Table 2
Funding Status and Ratios
For the Year Ended December 31, 2002

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit ¹ Amortization Payment
RUSH CITY	286,117	426,014	(139,897)	67%	7,760
SAINT FRANCIS	377,321	280,872	96,449	134%	-
SAINT JAMES	428,134	475,853	(47,719)	90%	4,555
SAINT MICHAEL	271,388	362,494	(91,106)	75%	9,122
SAINT STEPHEN	238,372	435,585	(197,213)	55%	15,076
SANDSTONE	270,204	347,120	(76,916)	78%	2,298
SARTELL	467,335	443,524	23,811	105%	-
SAUK CENTRE	332,463	366,039	(33,576)	91%	-
SEBEKA	322,758	352,123	(29,365)	92%	2,766
SILVER BAY	311,145	268,178	42,967	116%	-
SLAYTON	369,840	400,892	(31,052)	92%	3,055
SLEEPY EYE	656,020	675,545	(19,525)	97%	4,833
SPICER	195,048	306,438	(111,390)	64%	5,896
SPRING VALLEY	419,111	343,302	75,809	122%	-
STAPLES	192,879	307,784	(114,905)	63%	11,905
STEWARTVILLE	450,421	321,522	128,899	140%	-
TAYLORS FALLS	407,952	377,712	30,240	108%	-
THOMSON	288,448	342,694	(54,246)	84%	1,464
TRACY	293,531	315,176	(21,645)	93%	1,973
VERNDALE	220,622	262,696	(42,074)	84%	428
WABASHA	297,903	457,142	(159,239)	65%	18,322
WALKER	396,104	310,850	85,254	127%	-
WATERTOWN	423,740	569,991	(146,251)	74%	7,552
WHEATON	324,199	296,852	27,347	109%	-
WINSTED	179,609	230,994	(51,385)	78%	3,482
Lump Sum - \$1,500 or more, but less than \$2,000 per year of service					
BIG LAKE	426,917	449,864	(22,947)	95%	3,090
CAMBRIDGE	481,858	478,738	3,120	101%	-
COHASSET	373,926	466,746	(92,820)	80%	687
COLD SPRING	331,478	467,972	(136,494)	71%	2,934
DAWSON	293,562	420,026	(126,464)	70%	8,111
DELANO	259,459	467,536	(208,077)	55%	26,490
EVELETH	256,722	259,620	(2,898)	99%	-
FOLEY	376,477	450,230	(73,753)	84%	1,857
HOYT LAKES	253,431	331,404	(77,973)	76%	3,597
IDEAL	302,930	419,722	(116,792)	72%	7,791
ISANTI	466,765	700,692	(233,927)	67%	7,494
JACKSON	442,720	534,122	(91,402)	83%	2,893
KEEWATIN	186,354	319,102	(132,748)	58%	11,786
LEXINGTON	400,481	365,169	35,312	110%	-
LITCHFIELD	363,751	548,047	(184,296)	66%	12,349

Table 2
Funding Status and Ratios
For the Year Ended December 31, 2002

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit ¹ Amortization Payment
LITTLE FALLS	544,965	592,879	(47,914)	92%	1,445
LONG PRAIRIE	258,552	299,888	(41,336)	86%	3,111
LUVERNE	1,031,284	1,054,021	(22,737)	98%	63,124
MAPLE PLAIN	516,534	657,160	(140,626)	79%	6,618
MAPLETON	311,203	321,180	(9,977)	97%	-
MORA	340,753	510,894	(170,141)	67%	11,462
MORRISTOWN	374,017	512,782	(138,765)	73%	6,890
MOTLEY	187,047	320,064	(133,017)	58%	8,524
MOUNTAIN IRON	405,164	440,495	(35,331)	92%	1,468
NEW MARKET	371,758	250,590	121,168	148%	-
NEW SCANDIA TWP	261,414	430,368	(168,954)	61%	16,099
NISSWA	307,348	431,628	(124,280)	71%	9,395
OAK GROVE	394,879	552,947	(158,068)	71%	5,143
OSAKIS	268,261	307,923	(39,662)	87%	-
OSSEO	330,986	415,110	(84,124)	80%	156
PELICAN RAPIDS	424,160	570,608	(146,448)	74%	15,234
PEQUOT LAKES	320,139	334,912	(14,773)	96%	2,244
PINE ISLAND	280,875	392,874	(111,999)	71%	8,136
ROGERS	463,904	607,688	(143,784)	76%	15,823
ROSEAU	306,269	321,264	(14,995)	95%	-
SAINT ANTHONY	533,523	529,790	3,733	101%	-
SAINT CHARLES	371,707	462,694	(90,987)	80%	6,480
SAINT CLOUD TWP	648,266	561,391	86,875	115%	-
SAINT JOSEPH	572,655	841,900	(269,245)	68%	26,784
SAINT PAUL PARK	569,066	653,888	(84,822)	87%	-
SAINT PETER	642,907	821,319	(178,412)	78%	22,817
SCANDIA VALLEY	233,535	353,610	(120,075)	66%	8,373
VICTORIA	299,880	538,804	(238,924)	56%	18,951
WACONIA	391,067	676,324	(285,257)	58%	20,106
WADENA	397,699	513,546	(115,847)	77%	3,657
WAITE PARK	323,548	373,350	(49,802)	87%	1,210
Lump Sum - \$2,000 or more, but less than \$2,500 per year of service					
ALBERT LEA TWP	205,024	319,953	(114,929)	64%	10,491
BECKER	645,729	798,983	(153,254)	81%	-
BUFFALO	430,093	568,080	(137,987)	76%	9,576
CASS LAKE	364,500	421,194	(56,694)	87%	624
CHISAGO CITY	429,765	495,404	(65,639)	87%	2,020
CHISHOLM	584,917	709,225	(124,308)	82%	11,904
DASSEL	461,983	640,872	(178,889)	72%	5,741
EAST BETHEL	569,003	602,070	(33,067)	95%	-
EAST GRAND FORKS	537,402	610,850	(73,448)	88%	-

Table 2
Funding Status and Ratios
For the Year Ended December 31, 2002

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit ¹ Amortization Payment
GARRISON	416,592	407,440	9,152	102%	-
HAM LAKE	638,291	741,043	(102,752)	86%	2,838
HAMEL	576,232	836,891	(260,659)	69%	34,214
HERMANTOWN	645,215	932,332	(287,117)	69%	32,763
HUGO	355,328	510,560	(155,232)	70%	18,666
INTERNATIONAL FLS	468,675	588,093	(119,418)	80%	7,398
LAKE CITY	299,544	470,560	(171,016)	64%	14,407
LE SUEUR	525,025	635,281	(110,256)	83%	2,014
LINDSTROM	532,669	634,374	(101,705)	84%	-
LONG LAKE	862,828	982,315	(119,487)	88%	-
LORETTO	611,652	702,473	(90,821)	87%	-
LOWER ST CROIX VAL	631,910	690,222	(58,312)	92%	-
MILACA	484,152	491,348	(7,196)	99%	404
MONTICELLO	722,036	901,211	(179,175)	80%	15,760
NEW PRAGUE	469,696	630,580	(160,884)	74%	16,557
NORTH BRANCH	525,221	849,698	(324,477)	62%	24,680
NORTH MANKATO	631,526	682,121	(50,595)	93%	-
PARK RAPIDS	590,156	607,866	(17,710)	97%	1,189
REDWOOD FALLS	735,249	844,677	(109,428)	87%	4,902
SAINT BONIFACIUS	173,413	330,498	(157,085)	52%	12,963
TWO HARBORS	436,534	432,912	3,622	101%	-
VADNAIS HEIGHTS	602,099	776,668	(174,569)	78%	14,328
WASECA	809,126	982,980	(173,854)	82%	10,968
WINDOM	616,887	605,143	11,744	102%	-
<u>Lump Sum - \$2,500 or more, but less than \$3,000 per year of service</u>					
COTTAGE GROVE	1,146,524	1,433,282	(286,758)	80%	5,726
INVER GROVE HTS	1,710,107	1,227,709	482,398	139%	-
LITTLE CANADA	1,174,287	1,387,837	(213,550)	85%	11,526
MAHTOMEDI	659,456	793,234	(133,778)	83%	7,111
NEWPORT	703,548	828,583	(125,035)	85%	3,693
NORTH ST PAUL	981,049	1,148,424	(167,375)	85%	10,391
PRINCETON	938,355	1,170,290	(231,935)	80%	20,730
SAUK RAPIDS	451,848	727,054	(275,206)	62%	13,246
THIEF R FALLS	769,031	658,682	110,349	117%	-
WILLMAR	1,240,706	1,282,214	(41,508)	97%	-
ZIMMERMAN	453,924	614,534	(160,610)	74%	7,177
<u>Lump Sum - \$3,000 or more, but less than \$3,500 per year of service</u>					
CATARACT	901,678	1,431,304	(529,626)	63%	38,775
FERGUS FALLS	1,176,308	1,300,406	(124,098)	90%	1,812
LAKE ELMO	473,980	574,796	(100,816)	82%	2,402

Table 2
Funding Status and Ratios
For the Year Ended December 31, 2002

<u>Relief Association</u>	<u>Net Assets</u>	<u>Accrued Liabilities</u>	<u>Surplus or (Deficit)</u>	<u>Funding Ratio</u>	<u>Deficit ¹ Amortization Payment</u>
PRIOR LAKE	1,028,668	1,001,667	27,001	103%	-
<u>Lump Sum - \$3,500 or more per year of service</u>					
ALEXANDRIA	1,056,473	1,954,262	(897,789)	54%	60,088
BAYPORT	1,225,626	1,391,040	(165,414)	88%	-
BEMIDJI PIONEER	1,168,337	1,605,269	(436,932)	73%	29,781
BRAINERD	1,640,805	2,346,763	(705,958)	70%	18,085
CENTENNIAL	1,371,446	1,580,321	(208,875)	87%	1,574
ELK RIVER	1,037,180	1,259,144	(221,964)	82%	15,025
EXCELSIOR	2,021,492	2,331,693	(310,201)	87%	22,577
FOREST LAKE	791,872	1,359,707	(567,835)	58%	39,953
GOLDEN VALLEY	2,879,389	3,282,990	(403,601)	88%	16,654
GRAND RAPIDS	1,023,737	1,417,300	(393,563)	72%	47,591
HASTINGS	1,830,644	2,182,553	(351,909)	84%	7,743
HOPKINS	2,423,167	2,629,654	(206,487)	92%	-
LAKEVILLE	2,676,351	2,950,518	(274,167)	91%	10,532
MAPLEWOOD	3,224,676	4,584,950	(1,360,274)	70%	126,030
MARSHALL	1,342,801	1,469,099	(126,298)	91%	558
NEW BRIGHTON	1,150,645	1,490,914	(340,269)	77%	36,805
NORTHFIELD	1,316,051	1,873,185	(557,134)	70%	19,258
OAKDALE	1,011,508	1,243,054	(231,546)	81%	9,198
OWATONNA	810,043	1,358,488	(548,445)	60%	53,557
ROSEMOUNT	1,030,119	1,158,066	(127,947)	89%	-
SHAKOPEE	1,625,640	2,753,195	(1,127,555)	59%	145,826
STILLWATER	1,450,713	1,624,760	(174,047)	89%	-
WOODBURY	2,789,916	3,271,444	(481,528)	85%	59,027
<u>Monthly Service</u>					
HUTCHINSON	1,092,232	1,571,825	(479,593)	69%	26,330
MOUND	2,314,920	4,079,954	(1,765,034)	57%	118,348
PINE CITY	539,225	504,309	34,916	107%	-
SPRING LAKE PARK	5,586,611	6,767,299	(1,180,688)	83%	18,431
<u>Monthly/Lump Sum Combination</u>					
APPLE VALLEY	2,154,890	3,773,867	(1,618,977)	57%	105,997
BENSON	368,982	493,593	(124,611)	75%	9,834
BROOKLYN CENTER	2,540,231	2,964,972	(424,741)	86%	20,898
CHANHASSEN	1,251,669	2,311,967	(1,060,298)	54%	62,232
DETROIT LAKES	1,062,970	904,992	157,978	117%	-
EDEN PRAIRIE	8,585,549	11,642,450	(3,056,901)	74%	98,786
FAIRMONT	1,794,210	2,509,367	(715,157)	72%	37,017
GLENCOE	487,288	826,089	(338,801)	59%	33,363
LAKE JOHANNA	3,329,830	4,465,940	(1,136,110)	75%	92,309

Table 2
Funding Status and Ratios
For the Year Ended December 31, 2002

Relief Association	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Funding Ratio	Deficit ¹ Amortization Payment
MINNETONKA	7,990,072	8,804,311	(814,239)	91%	-
NEW ULM	1,873,813	2,115,113	(241,300)	89%	14,807
PIPESTONE	404,727	751,911	(347,184)	54%	18,601
PLYMOUTH	3,717,656	3,917,860	(200,204)	95%	46,179
ROBBINSDALE	754,383	1,206,358	(451,975)	63%	72,995
ROSEVILLE	5,127,888	7,489,194	(2,361,306)	68%	156,919
SAVAGE	1,746,959	2,876,733	(1,129,774)	61%	79,567
WHITE BEAR LAKE	3,523,250	4,511,982	(988,732)	78%	88,113
WORTHINGTON	727,842	1,309,899	(582,057)	56%	104,011

TOTALS	Net Assets	Accrued Liabilities	Surplus or (Deficit)	Deficit Amortization Payment
Defined Contribution	43,432,178	43,432,178	0	0
Lump Sum	165,317,015	192,569,597	(27,252,582)	2,293,546
Monthly	9,532,988	12,923,387	(3,390,399)	163,109
Monthly/Lump Sum	47,442,209	62,876,598	(15,434,389)	1,041,628
Grand Total	<u>265,724,390</u>	<u>311,801,760</u>	<u>(46,077,370)</u>	<u>3,498,283</u>

¹ For lump sum type plans, the Deficit Amortization Payment amounts are based on projected amounts as of August 1, 2002, as reported by the relief associations on the 2002 Schedules. For monthly type plans, the Deficit Amortization Payment amounts are obtained from actuarial valuations or actuarial estimates prepared according to the benefit provisions applicable on December 31, 2002.

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

<u>Relief Association</u>	<u>Funding Ratio</u>	<u>Deficit</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
<u>Lump Sum - \$ 200 or more, but less than \$300 per year of service</u>				
BRIMSON	77%	8,529	200	-
GRYGLA	76%	15,349	250	503
NORTH STAR	91%	2,436	250	1,200
WALTERS	81%	7,387	200	776
<u>Lump Sum - \$ 300 or more, but less than \$500 per year of service</u>				
ALDEN	59%	46,980	375	4,800
BLACKHOOF	64%	28,065	400	617
CANTON	81%	19,765	400	573
CARSONVILLE	69%	34,559	400	503
CLARISSA	65%	29,731	375	1,985
CLEMENTS	70%	34,288	475	1,526
CURRIE	94%	8,238	450	1,000
DENT	86%	13,902	400	-
EITZEN	73%	41,894	350	3,070
ELLENDALE	81%	23,366	400	6,000
EVANSVILLE	80%	18,563	320	-
FRENCH TWP	64%	36,674	400	2,955
GARVIN	77%	15,828	425	-
GOODLAND	67%	15,812	360	2,408
HERMAN	89%	8,534	485	-
HILL CITY	69%	31,692	430	2,500
HILLS	71%	42,635	475	3,000
HOKAH	90%	13,431	350	-
JASPER	82%	20,858	450	2,500
JEFFERS	76%	30,306	400	-
KELLIHER	75%	24,015	400	-
KENNEDY	77%	11,825	350	-
LAKE HENRY	86%	9,721	325	232
LEROY	86%	25,460	450	452
MABEL	60%	42,197	475	-
MAKINEN	56%	51,779	400	4,000
MIESVILLE	90%	16,976	400	1,800
PALISADE	90%	6,441	450	1,500
ROLLINGSTONE	75%	27,675	360	-
ROSE CREEK	60%	51,791	400	3,801
SANBORN	91%	6,686	450	4,717
SOLWAY RURAL	70%	13,738	400	-

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

<u>Relief Association</u>	<u>Funding Ratio</u>	<u>Deficit</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
VINING	78%	14,376	400	-
WRENSHALL	88%	19,277	450	-
<u>Lump Sum - \$ 500 or more, but less than \$1,000 per year of service</u>				
ALBERTVILLE	72%	64,619	900	-
AMBOY	93%	10,283	600	-
ARGYLE	88%	13,074	540	-
BADGER	78%	26,583	500	-
BAGLEY	93%	13,170	950	3,251
BALATON	94%	8,150	500	-
BARNUM	75%	47,527	650	-
BEAVER CREEK	64%	47,968	500	1,012
BELGRADE	94%	17,236	650	3,000
BELVIEW	87%	18,926	600	3,226
BIWABIK TWP	86%	15,967	600	1,000
BLACKDUCK	70%	72,279	760	5,223
BLOMKEST	84%	26,596	750	2,340
BRANDON	78%	33,691	725	6,125
BRICELYN	86%	22,204	550	-
BROOTEN	86%	26,738	600	-
BROWNS VALLEY	85%	29,087	700	2,568
BROWNTON	59%	126,326	900	17,000
BUFFALO LAKE	79%	55,583	850	3,499
BUHL	78%	32,026	800	118
BUTTERFIELD	80%	27,962	600	4,238
BYRON	66%	92,617	850	3,500
CEYLON	80%	26,993	500	1,500
CLARA CITY	84%	29,458	770	1,855
CLAREMONT	78%	21,677	700	6,608
CLARKFIELD	79%	47,558	800	6,244
CLEARWATER	82%	38,599	775	4,986
CLINTON-Big Stone Co	66%	39,436	500	3,000
COLERAINE	84%	22,875	900	4,520
COLVIN	66%	51,714	800	2,500
COURTLAND	83%	33,037	750	5,000
CUYUNA	79%	22,222	500	3,450
DANUBE	85%	20,471	550	1,399
DAYTON	85%	46,740	900	9,000
DEER CREEK	38%	76,889	700	17,500

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

<u>Relief Association</u>	<u>Funding Ratio</u>	<u>Deficit</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
DEERWOOD	80%	33,297	850	-
EAGLE BEND	92%	9,328	600	5,856
EASTON	64%	70,841	500	2,218
EDGERTON	82%	45,100	750	4,311
ELIZABETH	87%	19,985	500	2,000
ELMORE	88%	16,006	900	500
ELYSIAN	91%	17,016	600	4,953
EMILY	71%	41,066	600	-
FERTILE	92%	13,531	800	-
FORADA	78%	40,735	600	6,350
FRAZEE	87%	34,845	800	6,000
FREDENBERG	91%	8,889	500	1,000
GRACEVILLE	92%	11,739	550	2,500
GRANADA	77%	23,415	500	-
GRAND MEADOW	74%	51,989	900	2,764
GREEN ISLE	83%	32,715	675	2,500
GREY EAGLE	74%	43,724	650	2,000
GROVE CITY	88%	15,690	720	-
HALLOCK	83%	27,029	500	-
HARMONY	91%	17,909	550	5,000
HARRIS	89%	9,288	550	-
HAYFIELD	78%	42,678	800	6,393
HAYWARD	95%	7,130	800	4,500
HENDERSON	66%	84,719	800	3,158
HENDRICKS	76%	51,141	600	5,215
HENNING	72%	57,645	700	4,874
HERON LAKE	76%	40,284	600	10,628
HOFFMAN	89%	25,413	600	1,240
HOLDINGFORD	83%	48,054	750	3,000
INDUSTRIAL	91%	13,859	500	6,000
IRONTON	83%	21,795	500	-
ISLE	83%	36,338	842	-
KANDIYOHI	84%	35,004	900	4,355
KELLOGG	72%	74,240	680	2,381
KIMBALL	81%	34,957	680	5,000
LAKE PARK	94%	8,922	525	2,400
LANESBORO	88%	18,022	800	3,500
LEAF VALLEY TWP	83%	32,428	600	2,000
LESTER PRAIRIE	78%	72,296	800	8,000

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

<u>Relief Association</u>	<u>Funding Ratio</u>	<u>Deficit</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
LOWRY	80%	41,199	700	5,000
MADELIA	85%	43,914	825	1,944
MAHTOWA	95%	5,786	500	3,730
MANTORVILLE	68%	65,448	800	3,746
MCDAVITT	91%	16,188	675	1,000
MCINTOSH	71%	39,456	600	-
MEDFORD	57%	59,159	600	8,000
MILAN	78%	37,576	500	-
MINNEOTA	95%	12,165	775	3,293
MORTON	74%	35,769	800	6,349
NEVIS	74%	77,314	950	5,000
NEW AUBURN	65%	77,683	900	4,110
NEW YORK MILLS	82%	31,936	750	2,824
NICOLLET	78%	51,941	935	9,145
NORTHOME	93%	7,720	500	-
OGILVIE	77%	38,256	750	6,000
OLIVIA	76%	55,322	950	-
ONAMIA	73%	55,886	850	-
PALO	87%	25,332	800	6,500
PARKERS PRAIRIE	57%	84,723	750	3,000
PENNOCK	74%	35,342	600	1,800
PLATO	79%	72,609	990	792
PRESTON	85%	37,294	900	2,520
RENVILLE	78%	59,681	800	2,500
RICHMOND	78%	54,357	850	9,600
ROCKVILLE	80%	50,656	900	6,541
ROYALTON	66%	47,672	575	2,967
SAINT MARTIN	92%	12,360	500	6,000
SCANLON	81%	29,477	800	8,905
SHEVLIN	79%	31,055	550	3,100
SILVER LAKE	86%	39,251	650	11,364
SOUTH HAVEN	70%	60,747	800	7,079
SPRING GROVE	87%	22,756	650	3,500
SPRINGFIELD	84%	45,823	850	3,314
STACY-LENT	79%	72,464	900	12,951
STARBUCK	93%	10,765	550	-
STEWART	81%	31,293	900	10,000
STORDEN	88%	14,834	500	-
TACONITE	72%	34,284	750	7,094

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

<u>Relief Association</u>	<u>Funding Ratio</u>	<u>Deficit</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
TWIN VALLEY	88%	18,111	650	-
TYLER	71%	39,439	500	2,500
VERGAS	79%	37,159	720	-
VERNON CENTER	88%	12,009	500	-
WALDORF	74%	23,559	650	-
WARREN	90%	12,529	500	-
WARROAD	70%	61,204	800	184
WATKINS	75%	56,790	800	7,025
WATSON	79%	33,241	675	1,200
WELCOME	95%	7,845	700	5,350
WYKOFF	90%	18,408	800	2,700
ZUMBRO FALLS	91%	16,991	825	3,650
Lump Sum - \$1,000 or more, but less than \$1,500 per year of service				
AURORA	62%	162,837	1,300	7,923
AVON	81%	59,492	1,250	9,423
BACKUS	82%	60,793	1,400	20,298
BALSAM	65%	73,210	1,100	9,000
BELLE PLAINE	78%	99,575	1,375	6,172
BIGFORK	80%	49,130	1,100	5,000
BIWABIK	70%	77,205	1,400	10,000
BLOOMING PRAIRIE	81%	75,082	1,075	-
BLUE EARTH	88%	66,481	1,450	12,000
BOVEY	68%	57,370	1,100	11,707
BRECKENRIDGE	71%	123,370	1,100	-
CANNON FALLS	87%	64,197	1,200	-
CARLOS	89%	53,022	1,425	17,600
CLEAR LAKE	73%	96,265	1,150	8,154
CLEARBROOK	91%	26,169	1,300	-
COKATO	64%	155,153	1,200	5,129
CROOKSTON	85%	78,684	1,400	17,000
CROSBY	68%	166,429	1,450	16,000
DEER RIVER	84%	53,025	1,450	5,000
EAGLE LAKE	92%	20,068	1,300	19,747
EDEN VALLEY	75%	83,588	1,000	3,500
ELY	87%	62,548	1,375	-
FULDA	94%	27,981	1,000	4,000
GAYLORD	61%	199,756	1,350	8,827
GLENWOOD	70%	77,698	1,000	3,577

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

<u>Relief Association</u>	<u>Funding Ratio</u>	<u>Deficit</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
GOOD THUNDER	77%	81,269	1,050	28,374
GREENWOOD	59%	105,376	1,200	16,757
HACKENSACK	91%	20,347	1,250	12,500
HAMBURG	54%	196,902	1,100	32,649
HANOVER	80%	61,321	1,000	3,000
HECTOR	84%	61,487	1,250	3,800
HIBBING	89%	32,715	1,000	-
HOWARD LAKE	73%	87,373	1,000	7,863
JANESVILLE	77%	49,660	1,000	11,023
JORDAN	58%	247,790	1,300	26,022
LA CRESCENT	91%	32,129	1,275	2,000
LAKE CRYSTAL	78%	88,187	1,300	5,000
LAKEFIELD	76%	61,672	1,000	3,750
LEWISTON	83%	87,076	1,000	4,000
LONSDALE	86%	44,836	1,400	10,532
LUTSEN	70%	42,995	1,000	5,087
MADISON	68%	99,755	1,000	9,078
MAYER	79%	61,855	1,400	6,431
MCGREGOR	87%	38,944	1,100	5,000
MELROSE	85%	44,997	1,000	3,190
MINNESOTA LAKE	88%	36,023	1,000	2,000
MISSION TWP	91%	9,955	1,050	-
MONTEVIDEO	88%	58,821	1,300	1,986
MONTGOMERY	77%	77,997	1,050	20,000
MONTROSE	69%	86,785	1,200	17,603
MOOSE LAKE	77%	60,345	1,100	6,191
MORRIS	83%	85,369	1,200	10,850
NEW LONDON	72%	98,620	1,175	2,778
NORW / YOUNG AMER	70%	164,095	1,150	13,836
PAYNESVILLE	85%	48,008	1,200	4,000
PERHAM	74%	120,182	1,250	-
PIERZ	82%	94,585	1,200	5,200
PINE RIVER	87%	58,720	1,350	14,273
PROCTOR	92%	21,974	1,100	-
RICE LAKE	73%	105,349	1,400	6,000
RUSH CITY	67%	139,897	1,200	10,105
SAINT JAMES	90%	47,719	1,450	16,007
SAINT MICHAEL	75%	91,106	1,100	15,105
SAINT STEPHEN	55%	197,213	1,050	12,314

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

<u>Relief Association</u>	<u>Funding Ratio</u>	<u>Deficit</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
SANDSTONE	78%	76,916	1,100	-
SAUK CENTRE	91%	33,576	1,050	3,500
SEBEKA	92%	29,365	1,100	3,000
SLAYTON	92%	31,052	1,200	15,813
SPICER	64%	111,390	1,100	6,518
STAPLES	63%	114,905	1,200	12,582
THOMSON	84%	54,246	1,100	4,000
TRACY	93%	21,645	1,200	3,000
VERNDALE	84%	42,074	1,100	2,471
WABASHA	65%	159,239	1,300	13,334
WATERTOWN	74%	146,251	1,432	12,500
WINSTED	78%	51,385	1,100	13,700
<u>Lump Sum - \$1,500 or more, but less than \$2,000 per year of service</u>				
BIG LAKE	95%	22,947	1,500	6,000
COHASSET	80%	92,820	1,900	6,000
COLD SPRING	71%	136,494	1,595	12,995
DAWSON	70%	126,464	1,700	17,622
DELANO	55%	208,077	1,700	29,873
FOLEY	84%	73,753	1,500	5,000
HOYT LAKES	76%	77,973	1,500	5,000
IDEAL	72%	116,792	1,600	14,779
ISANTI	67%	233,927	1,800	6,000
JACKSON	83%	91,402	1,600	7,414
KEEWATIN	58%	132,748	1,600	16,000
LITCHFIELD	66%	184,296	1,750	12,372
LITTLE FALLS	92%	47,914	1,900	8,000
LONG PRAIRIE	86%	41,336	1,600	3,000
MAPLE PLAIN	79%	140,626	1,750	17,600
MORA	67%	170,141	1,600	-
MORRISTOWN	73%	138,765	1,700	7,500
MOTLEY	58%	133,017	1,600	3,709
MOUNTAIN IRON	92%	35,331	1,550	10,800
NEW SCANDIA TWP	61%	168,954	1,550	12,229
NISSWA	71%	124,280	1,600	7,000
OAK GROVE	71%	158,068	1,900	9,400
OSAKIS	87%	39,662	1,650	16,180
OSSEO	80%	84,124	1,532	2,745
PELICAN RAPIDS	74%	146,448	1,600	273

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

<u>Relief Association</u>	<u>Funding Ratio</u>	<u>Deficit</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
PINE ISLAND	71%	111,999	1,550	9,796
ROGERS	76%	143,784	1,600	9,000
SAINT CHARLES	80%	90,987	1,500	-
SAINT JOSEPH	68%	269,245	1,600	12,634
SAINT PAUL PARK	87%	84,822	1,800	-
SAINT PETER	78%	178,412	1,950	12,288
SCANDIA VALLEY	66%	120,075	1,500	6,510
VICTORIA	56%	238,924	1,700	16,896
WACONIA	58%	285,257	1,950	21,490
WADENA	77%	115,847	1,885	3,550
WAITE PARK	87%	49,802	1,500	3,500
<u>Lump Sum - \$2,000 or more, but less than \$2,500 per year of service</u>				
ALBERT LEA TWP	64%	114,929	2,000	23,839
BECKER	81%	153,254	2,200	4,500
BUFFALO	76%	137,987	2,000	-
CASS LAKE	87%	56,694	2,100	8,541
CHISAGO CITY	87%	65,639	2,050	14,677
CHISHOLM	82%	124,308	2,000	-
DASSEL	72%	178,889	2,100	25,893
EAST BETHEL	95%	33,067	2,400	4,100
EAST GRAND FORKS	88%	73,448	2,000	-
HAM LAKE	86%	102,752	2,100	-
HAMEL	69%	260,659	2,000	40,137
HERMANTOWN	69%	287,117	2,400	55,080
HUGO	70%	155,232	2,300	20,519
INTERNATIONAL FLS	80%	119,418	2,000	-
LAKE CITY	64%	171,016	2,300	11,283
LE SUEUR	83%	110,256	2,050	12,663
LINDSTROM	84%	101,705	2,100	8,668
LONG LAKE	88%	119,487	2,282	40,000
LORETTO	87%	90,821	2,300	20,000
LOWER ST CROIX VA	92%	58,312	2,300	-
MONTICELLO	80%	179,175	2,175	-
NEW PRAGUE	74%	160,884	2,000	16,000
NORTH BRANCH	62%	324,477	2,100	15,039
NORTH MANKATO	93%	50,595	2,100	6,362
REDWOOD FALLS	87%	109,428	2,300	15,600
SAINT BONIFACIUS	52%	157,085	2,150	12,480

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

<u>Relief Association</u>	<u>Funding Ratio</u>	<u>Deficit</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
VADNAIS HEIGHTS	78%	174,569	2,400	38,400
WASECA	82%	173,854	2,200	5,000
<u>Lump Sum - \$2,500 or more, but less than \$3,000 per year of service</u>				
COTTAGE GROVE	80%	286,758	2,700	-
LITTLE CANADA	85%	213,550	2,800	15,000
MAHTOMEDI	83%	133,778	2,900	26,000
NEWPORT	85%	125,035	2,500	23,018
NORTH ST PAUL	85%	167,375	2,800	-
PRINCETON	80%	231,935	2,875	15,093
SAUK RAPIDS	62%	275,206	2,900	13,379
ZIMMERMAN	74%	160,610	2,500	30,000
<u>Lump Sum - \$3,000 or more, but less than \$3,500 per year of service</u>				
CATARACT	63%	529,626	3,000	55,000
FERGUS FALLS	90%	124,098	3,000	1,700
LAKE ELMO	82%	100,816	3,100	15,761
<u>Lump Sum - \$3,500 or more per year of service</u>				
ALEXANDRIA	54%	897,789	5,500	71,819
BAYPORT	88%	165,414	4,750	-
BEMIDJI PIONEER	73%	436,932	3,750	10,408
BRAINERD	70%	705,958	5,600	27,096
CENTENNIAL	87%	208,875	3,500	27,877
ELK RIVER	82%	221,964	3,575	23,400
EXCELSIOR	87%	310,201	4,700	15,000
FOREST LAKE	58%	567,835	4,100	14,675
GOLDEN VALLEY	88%	403,601	6,000	79,976
GRAND RAPIDS	72%	393,563	5,000	20,432
HASTINGS	84%	351,909	3,750	-
HOPKINS	92%	206,487	5,500	29,870
LAKEVILLE	91%	274,167	5,100	88,244
MAPLEWOOD	70%	1,360,274	3,600	41,874
MARSHALL	91%	126,298	3,775	10,400
NEW BRIGHTON	77%	340,269	4,000	40,000
NORTHFIELD	70%	557,134	5,800	41,000
OAKDALE	81%	231,546	3,500	26,629
OWATONNA	60%	548,445	3,500	-
ROSEMOUNT	89%	127,947	3,500	135,000
SHAKOPEE	59%	1,127,555	5,000	99,441

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

<u>Relief Association</u>	<u>Funding Ratio</u>	<u>Deficit</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
STILLWATER	89%	174,047	4,200	-
WOODBURY	85%	481,528	5,130	105,333
<u>Monthly Service</u>				
HUTCHINSON	69%	479,593	11	27,840
MOUND	57%	1,765,034	29	109,063
SPRING LAKE PARK	83%	1,180,688	29	30,852
<u>Monthly/Lump Sum Combination</u>				
APPLE VALLEY	57%	1,618,977	4,300	138,127
BENSON	75%	124,611	1,000	7,227
BROOKLYN CENTER	86%	424,741	5,000	16,239
CHANHASSEN	54%	1,060,298	4,000	48,651
EDEN PRAIRIE	74%	3,056,901	4,400	272,504
FAIRMONT	72%	715,157	3,500	43,554
GLENCOE	59%	338,801	1,500	58,342
LAKE JOHANNA	75%	1,136,110	5,432	102,652
MINNETONKA	91%	814,239	5,200	45,000
NEW ULM	89%	241,300	2,700	30,090
PIPESTONE	54%	347,184	1,450	37,697
PLYMOUTH	95%	200,204	6,500	-
ROBBINSDALE	63%	451,975	5,100	120,000
ROSEVILLE	68%	2,361,306	2,700	179,295
SAVAGE	61%	1,129,774	3,822	129,207
WHITE BEAR LAKE	78%	988,732	5,500	20,000
WORTHINGTON	56%	582,057	2,313	95,169

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

<u>Relief 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>				
MAPLE HILL	739%	48,205	50	-
NASSAU	891%	60,167	25	-
NORTHLAND	636%	23,726	50	-
PEQUAYWAN	470%	15,180	30	-
<u>Lump Sum - \$ 100 or more, but less than \$200 per year of service</u>				
BIGELOW	197%	23,193	100	-
CLIMAX	172%	28,475	150	-
ELBOW-TULABY LK	229%	20,284	100	-
ELMER	133%	12,441	150	-
FEDERAL DAM	234%	16,129	100	-
GENEVA	197%	21,281	100	-
JACOBSON	186%	25,346	150	-
LASALLE	223%	20,966	150	-
LISMORE	128%	15,028	170	-
LYND	139%	15,510	175	-
MEADOWLANDS	147%	6,793	100	1,500
REVERE	279%	30,476	150	-
SEDAN	232%	12,469	100	-
TAUNTON	123%	7,375	140	480
<u>Lump Sum - \$ 200 or more, but less than \$300 per year of service</u>				
ALMELUND	114%	11,420	250	1,200
ALTURA	128%	23,580	250	-
BLUFFTON	154%	23,698	250	-
BOWLUS	127%	23,621	250	198
CAMPBELL	118%	17,106	200	2,141
COTTON	181%	37,353	200	-
CROOKED LAKE	156%	33,119	250	-
FINLAYSON	162%	38,896	200	-
HALSTAD	212%	70,040	200	2,373
HENDRUM	168%	27,125	200	-
HOLLAND	147%	27,009	250	-
KARLSTAD	180%	48,909	200	-
LANCASTER	135%	15,853	200	-
LUCAN	122%	9,541	280	-
OSTRANDER	143%	25,806	250	200

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

<u>Relief Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
PORTER	122%	21,557	225	921
TWIN LKS-Freeborn Co	266%	89,391	200	-
WILMONT	139%	29,576	250	-
<u>Lump Sum - \$ 300 or more, but less than \$500 per year of service</u>				
ALBORN	117%	13,874	350	500
BEARDSLEY	134%	18,515	325	2,081
BREITUNG	152%	39,591	350	11,000
BREVATOR	121%	12,136	475	1,000
CHANDLER	121%	18,218	400	1,380
CHERRY	114%	7,581	450	100
CHOKIO	127%	24,827	425	-
CLARKS GROVE	132%	31,874	300	-
CLIFTON	175%	49,411	400	2,200
CLINTON-St Louis Co	114%	15,952	400	-
CYRUS	149%	29,926	325	-
DALTON	126%	30,713	450	1,392
DARFUR	118%	14,091	300	-
ELLSWORTH	138%	42,230	300	-
GHENT	146%	20,360	325	-
GREENBUSH	112%	14,475	300	-
HANCOCK	180%	73,324	300	-
HANSKA	139%	32,786	350	1,600
HARTLAND	133%	30,632	425	-
HEWITT	114%	6,777	400	-
HITTERDAL	121%	12,970	350	650
HOVLAND	187%	38,192	400	2,000
LAKE BRONSON	161%	16,267	300	-
LAKE LILLIAN	136%	19,782	325	-
LAKE WILSON	179%	57,128	330	200
LAKELAND	129%	11,620	300	5,000
MCGRATH	142%	18,647	350	-
MCKINLEY	124%	12,968	300	-
MIDDLE RIVER	221%	55,261	300	-
OKABENA	156%	51,097	350	151
ORMSBY	180%	45,273	350	-
PRINSBURG	154%	59,785	400	-
RUSSELL	123%	15,009	375	-
SAINT LEO	113%	9,702	300	-

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

<u>Relief Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
SHELLY	131%	21,612	300	347
SILICA	143%	30,009	390	5,728
SQUAW LAKE	152%	29,184	400	-
STEPHEN	117%	23,881	375	1,000
STURGEON LAKE	115%	5,790	300	-
SUNBURG	111%	8,586	350	-
TOFTE	110%	3,675	400	3,000
TOWER	129%	19,805	350	5,150
UPSALA	119%	13,967	350	3,000
VESTA	133%	20,889	300	183
VILLARD	165%	53,967	300	15,750
WALNUT GROVE	134%	32,232	400	500
WILLOW RIVER	117%	12,131	400	-
WILSON	118%	31,990	400	5,183
WOODSTOCK	144%	20,561	325	-
<u>Lump Sum - \$ 500 or more, but less than \$1,000 per year of service</u>				
ADRIAN	126%	37,296	500	8,790
ASKOV	117%	16,755	500	-
BATTLE LAKE	169%	86,072	900	-
BEAVER BAY	111%	14,317	500	5,019
BIRD ISLAND	113%	14,993	500	1,875
BROWERVILLE	172%	85,928	500	980
CLEVELAND	118%	37,259	750	6,000
COSMOS	159%	40,677	700	-
COTTONWOOD	119%	37,828	600	-
EASTERN HUBBARD	122%	17,328	800	4,000
FIFTY LAKES	117%	12,326	600	-
FRANKLIN	120%	37,560	800	5,636
GNESEN	117%	37,931	600	8,400
HAMPTON	171%	44,456	500	-
HINCKLEY	119%	40,345	750	3,027
HOUSTON	123%	34,397	600	-
KENSINGTON	129%	25,781	600	-
LAFAYETTE	116%	33,963	700	1,500
LEWISVILLE	136%	37,431	500	-
MAPLEVIEW	135%	33,683	500	5,000
MARBLE	147%	57,686	925	8,000
NEW RICHLAND	125%	45,339	800	450

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

<u>Relief Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
ODIN	116%	16,778	500	-
ORONOCO	125%	30,580	850	-
PIKE-SANDY-BRITT	136%	42,608	500	-
RANDALL	120%	35,700	500	5,000
ROTHSAY	130%	52,841	600	-
SAINT CLAIR	121%	67,234	900	5,000
SCHROEDER	113%	8,740	800	-
SHAFER	141%	39,147	550	-
SOLWAY TWP	129%	24,684	550	3,000
TRIMONT	124%	51,430	800	2,603
WATERVILLE	113%	29,168	800	-
WEST CONCORD	173%	78,587	650	-
WESTBROOK	117%	22,821	600	-
WINNEBAGO	112%	22,560	675	4,000
<u>Lump Sum - \$1,000 or more, but less than \$1,500 per year of service</u>				
CENTER CITY	124%	44,392	1,100	6,000
COOK	117%	44,934	1,100	1,500
GOODVIEW	116%	35,700	1,000	5,800
MAPLE LAKE	119%	85,669	1,000	9,000
SAINT FRANCIS	134%	96,449	1,000	10,127
SILVER BAY	116%	42,967	1,000	-
SPRING VALLEY	122%	75,809	1,250	4,400
STEWARTVILLE	140%	128,899	1,200	-
WALKER	127%	85,254	1,250	11,275
<u>Lump Sum - \$1,500 or more, but less than \$2,000 per year of service</u>				
NEW MARKET	148%	121,168	1,500	43,999
SAINT CLOUD TWP	115%	86,875	1,800	-
<u>Lump Sum - \$2,500 or more, but less than \$3,000 per year of service</u>				
INVER GROVE HTS	139%	482,398	2,500	18,000
THIEF R FALLS	117%	110,349	2,500	-
<u>Monthly/Lump Sum Combination</u>				
DETROIT LAKES	117%	157,978	2,800	8,038

Notes to Table 3: Lump Sum Plans

Table 3 provides key statistics on the actuarial status of volunteer firefighter defined benefit lump sum pension plans. This table includes data taken from the 2002 Schedules I & II, a simplified form of an 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 1 each year. Any required municipal contribution for the next budget year is also certified at this time.

Column headings for Table 3 are explained below:

Projected Assets	Net assets at 12/31/01 plus estimated 2002 revenues minus estimated 2002 expenditures.
Accrued Liabilities *	Projected service pension liability through 12/31/02.
Projected Surplus (Deficit)	Projected assets minus projected liabilities at 12/31/02.
Normal Cost	Accrued liability at 12/31/03 minus liability at 12/31/02.
Admin. Expense	2001 administrative expense x 1.035.
10% of Surplus	Credit to be applied against financial requirements in 2003.
Deficit Amortization Payment	The amount in excess of normal and administrative costs of the plan to be applied in 2003 toward any net deficits accumulated in the most recent 10-year period.
Projected State Aid	Anticipated fire state aid in 2003.
Projected Investment Earnings	5% of 2002 projected assets.
2003 Required Municipal Contribution	Municipal contribution (if any) after all other revenues in 2003.

* The accrued liabilities in Table 3 may differ from those shown in Table 2 and from the data applied to derive funding ratios listed in Tables 2-A and 2-B. This is because Table 3 is based on projections made as of August 1, 2002, whereas Tables 2, 2-A and 2-B rely on *end of year* figures that are adjusted for any benefit payments made between August 1, 2002 and December 31, 2002.

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Table 3
Key Actuarial Statistics - Lump Sum Plans

<u>Relief Association</u>	<u>Projected Assets</u>	<u>Accrued Liabilities</u>	<u>Projected Surplus (Deficit)</u>	<u>Normal Cost</u>	<u>Admin. Expense</u>	<u>10% of Surplus</u>	<u>Deficit Amortization Payment</u>	<u>Projected State Aid</u>	<u>Projected Investment Earnings</u>	<u>2003 Required Municipal Contribution</u>
<u>Lump Sum - \$ 10 or more, but less than \$100 per year of service</u>										
MAPLE HILL	56,659	7,544	49,115	437	-	4,912	-	5,552	2,833	-
NASSAU	68,374	7,051	61,323	486	240	6,132	-	6,532	3,419	-
NORTHLAND	34,057	6,225	27,832	391	-	2,783	-	3,266	1,703	-
PEQUAYWAN	22,826	4,100	18,726	375	101	1,873	-	4,572	1,141	-
<u>Lump Sum - \$ 100 or more, but less than \$200 per year of service</u>										
BIGELOW	51,162	24,012	27,150	1,936	-	2,715	-	6,205	2,558	-
CLIMAX	71,462	43,446	28,016	3,237	326	2,802	-	5,552	3,573	-
ELBOW-TULABY LK	36,039	15,716	20,323	1,630	186	2,032	-	2,939	1,802	-
ELMER	53,146	37,347	15,799	2,553	412	1,580	-	5,225	2,657	-
FEDERAL DAM	29,780	12,054	17,726	1,154	-	1,773	-	2,939	1,489	-
GENEVA	44,775	21,911	22,864	1,911	-	2,286	-	6,205	2,239	-
JACOBSON	62,258	29,316	32,942	3,096	191	3,294	-	5,225	3,113	-
LASALLE	41,946	17,097	24,849	2,127	-	2,485	-	4,246	2,097	-
LISMORE	81,462	53,646	27,816	4,584	-	2,782	-	7,511	4,073	-
LYND	61,587	39,905	21,682	2,755	-	2,168	-	4,899	3,079	-
MEADOWLANDS	19,664	14,382	5,282	970	492	528	-	4,246	983	-
REVERE	49,335	16,998	32,337	1,740	414	3,234	-	6,532	2,467	-
SEDAN	22,100	9,432	12,668	1,251	1,473	1,267	-	4,572	1,105	-
TAUNTON	39,381	32,631	6,750	2,328	-	675	-	4,572	1,969	-
<u>Lump Sum - \$ 200 or more, but less than \$300 per year of service</u>										
ALMELUND	115,006	84,097	30,909	7,688	854	3,091	-	8,491	5,750	-
ALTURA	110,214	85,045	25,169	5,100	475	2,517	-	6,858	5,511	-
BLUFFTON	73,476	49,480	23,996	3,785	-	2,400	-	5,225	3,674	-

Table 3
Key Actuarial Statistics - Lump Sum Plans

<u>Relief Association</u>	<u>Projected Assets</u>	<u>Accrued Liabilities</u>	<u>Projected Surplus (Deficit)</u>	<u>Normal Cost</u>	<u>Admin. Expense</u>	<u>10% of Surplus</u>	<u>Deficit Amortization Payment</u>	<u>Projected State Aid</u>	<u>Projected Investment Earnings</u>	<u>2003 Required Municipal Contribution</u>
BOWLUS	126,178	86,390	39,788	4,455	-	3,979	-	6,858	6,309	-
BRIMSON	31,036	37,012	(5,976)	3,108	104	-	598	5,225	1,552	-
CAMPBELL	111,544	95,415	16,129	4,732	356	1,613	-	8,491	5,577	-
COTTON	96,780	46,052	50,728	4,180	-	5,073	-	9,799	4,839	-
CROOKED LAKE	92,590	58,620	33,970	4,345	104	3,397	-	6,205	4,630	-
DUMONT	88,824	81,307	7,517	4,689	369	752	-	6,532	4,441	-
FINLAYSON	103,457	62,266	41,191	3,940	145	4,119	-	9,798	5,173	-
GRYGLA	38,385	63,951	(25,566)	4,865	274	-	3,055	6,532	1,919	-
HALSTAD	130,282	62,390	67,892	4,540	-	6,789	-	7,838	6,514	-
HENDRUM	68,012	39,760	28,252	4,826	1,200	2,825	-	6,205	3,401	-
HOLLAND	82,242	56,890	25,352	5,410	-	2,535	-	6,532	4,112	-
IONA	55,004	40,910	14,094	3,080	529	1,409	-	2,939	2,750	-
KARLSTAD	110,278	61,108	49,170	5,764	-	4,917	-	9,798	5,514	-
LANCASTER	69,522	47,064	22,458	4,264	466	2,246	-	6,205	3,476	-
LUCAN	55,316	49,708	5,608	5,610	530	561	-	7,185	2,766	-
NORTH STAR	27,125	26,209	916	3,145	-	92	-	3,592	1,356	-
OSTRANDER	87,963	65,533	22,430	4,892	342	2,243	-	4,572	4,398	-
PORTER	138,277	98,037	40,240	5,911	-	4,024	-	7,838	6,914	-
TWIN LKS-Freeborn Co	143,974	53,732	90,242	3,008	-	9,024	-	6,205	7,199	-
WALTERS	27,614	39,736	(12,122)	3,927	-	-	1,338	5,552	1,381	-
WILMONT	125,208	75,936	49,272	5,850	317	4,927	-	7,838	6,260	-
<u>Lump Sum - \$ 300 or more, but less than \$500 per year of service</u>										
ALBORN	89,737	90,090	(353)	6,587	155	-	35	5,879	4,487	-
ALDEN	85,440	114,998	(29,558)	9,366	2,412	-	3,213	7,511	4,272	3,208
BARRETT	76,140	70,720	5,420	6,752	870	542	-	5,225	3,807	-
BEARDSLEY	85,672	56,729	28,943	6,045	480	2,894	-	6,532	4,284	-

Table 3
Key Actuarial Statistics - Lump Sum Plans

Relief Association	Projected Assets	Accrued Liabilities	Projected Surplus (Deficit)	Normal Cost	Admin. Expense	10% of Surplus	Deficit Amortization Payment	Projected State Aid	Projected Investment Earnings	2003 Required Municipal Contribution
BELLINGHAM	137,831	113,266	24,565	7,859	259	2,457	-	6,532	6,892	-
BERTHA	111,187	104,967	6,220	9,144	357	622	-	6,532	5,559	-
BLACKHOOF	51,874	77,937	(26,063)	7,372	355	-	3,064	6,532	2,594	1,665
BOYD	100,579	87,477	13,102	6,767	1,888	1,310	-	6,205	5,029	-
BREITUNG	127,123	76,748	50,375	6,447	2,480	5,038	-	6,858	6,356	-
BREVATOR	77,803	58,271	19,532	7,402	191	1,953	-	6,532	3,890	-
BROOK PARK	116,313	97,936	18,377	5,832	53	1,838	-	5,552	5,816	-
CANTON	100,561	115,208	(14,647)	8,392	569	-	2,321	6,205	5,028	49
CARSONVILLE	77,951	111,360	(33,409)	8,831	-	-	3,364	6,205	3,898	2,092
CHANDLER	108,423	86,051	22,372	6,316	280	2,237	-	5,552	5,421	-
CHERRY	67,611	66,978	633	7,605	-	63	-	6,532	3,381	-
CHOKIO	136,532	101,766	34,766	9,007	509	3,477	-	7,185	6,827	-
CLARISSA	67,801	84,225	(16,424)	6,907	576	-	1,662	7,838	3,390	-
CLARKS GROVE	136,793	105,678	31,115	7,350	1,087	3,112	-	6,133	6,840	-
CLEMENTS	86,714	114,966	(28,252)	8,707	109	-	3,014	7,185	4,336	309
CLIFTON	129,862	66,222	63,640	4,984	514	6,364	-	6,532	6,493	-
CLINTON-St Louis Co	141,677	112,104	29,573	7,528	216	2,957	-	5,879	7,084	-
CURRIE	128,083	131,679	(3,596)	8,964	923	-	388	7,185	6,404	-
CYRUS	97,517	67,993	29,524	5,260	1,014	2,952	-	5,879	4,876	-
DALTON	154,288	119,755	34,533	10,257	1,672	3,453	-	7,838	7,714	-
DANVERS	38,794	37,658	1,136	4,397	326	114	-	5,225	1,940	-
DARFUR	96,400	79,837	16,563	4,878	255	1,656	-	5,225	4,820	-
DENT	90,440	96,666	(6,226)	8,440	-	-	623	7,838	4,522	-
DEXTER	120,102	112,824	7,278	6,735	2,385	728	-	5,225	6,005	-
DUNNELL	92,344	89,550	2,794	7,362	898	279	-	4,899	4,617	-
EITZEN	111,472	153,692	(42,220)	9,170	362	-	5,765	8,165	5,574	1,558
ELLENDALE	102,513	123,795	(21,282)	7,648	492	-	3,060	6,360	5,126	-

Table 3
Key Actuarial Statistics - Lump Sum Plans

Relief Association	Projected Assets	Accrued Liabilities	Projected Surplus (Deficit)	Normal Cost	Admin. Expense	10% of Surplus	Deficit Amortization Payment	Projected State Aid	Projected Investment Earnings	2003 Required Municipal Contribution
ELLSWORTH	159,266	112,368	46,898	6,936	-	4,690	-	8,165	7,963	-
ELROSA	192,789	172,644	20,145	9,093	719	2,015	-	9,798	9,639	-
EVANSVILLE	92,669	100,686	(8,017)	8,557	864	-	890	9,798	4,633	-
FINLAND	112,473	112,470	3	7,919	714	-	-	7,185	5,624	-
FLENSBURG	55,405	45,210	10,195	4,674	-	1,020	-	7,185	2,770	-
FRENCH TWP	62,452	100,994	(38,542)	9,952	-	-	3,854	8,165	3,123	2,518
FROST	132,308	120,244	12,064	9,548	558	1,206	-	7,185	6,615	-
GARVIN	61,351	70,092	(8,741)	6,383	161	-	899	4,899	3,068	-
GHENT	67,262	44,081	23,181	5,708	727	2,318	-	5,225	3,363	-
GOODLAND	43,357	48,238	(4,881)	4,763	-	-	2,071	5,879	2,168	-
GREENBUSH	144,723	112,770	31,953	9,360	205	3,195	-	9,798	7,236	-
HANCOCK	151,873	91,182	60,691	7,086	-	6,069	-	7,511	7,594	-
HANLEY FALLS	98,536	90,693	7,843	7,468	21	784	-	7,511	4,927	-
HANSKA	118,573	84,021	34,552	7,672	830	3,455	-	8,165	5,929	-
HARTLAND	121,284	105,715	15,569	8,951	1,581	1,557	-	6,858	6,064	-
HERMAN	80,614	80,177	437	7,936	-	44	-	8,165	4,031	-
HEWITT	58,171	50,092	8,079	4,848	362	808	-	4,572	2,909	-
HILL CITY	94,100	113,025	(18,925)	8,978	1,598	-	1,979	7,511	4,705	339
HILLS	129,865	159,677	(29,812)	10,119	631	-	5,188	8,491	6,493	954
HITTERDAL	88,539	62,799	25,740	6,776	417	2,574	-	4,899	4,427	-
HOKAH	137,098	130,199	6,899	9,128	755	690	-	9,798	6,855	-
HOVLAND	96,956	54,328	42,628	5,136	344	4,263	-	3,592	4,848	-
JASPER	124,637	121,818	2,819	10,980	1,251	282	-	7,185	6,232	-
JEFFERS	128,185	145,624	(17,439)	9,448	259	-	1,744	6,532	6,409	-
KELLIHER	80,823	96,590	(15,767)	8,776	347	-	1,624	7,511	4,041	-
KENNEDY	43,243	52,311	(9,068)	5,740	259	-	907	4,899	2,162	-
KETTLE RIVER	92,426	79,413	13,013	8,037	1,351	1,301	-	6,205	4,621	-

Table 3
Key Actuarial Statistics - Lump Sum Plans

Relief Association	Projected Assets	Accrued Liabilities	Projected Surplus (Deficit)	Normal Cost	Admin. Expense	10% of Surplus	Deficit Amortization Payment	Projected State Aid	Projected Investment Earnings	2003 Required Municipal Contribution
LAKE BRONSON	43,751	26,868	16,883	4,248	605	1,688	-	4,572	2,188	-
LAKE HENRY	74,845	66,683	8,162	5,346	269	816	-	5,879	3,742	-
LAKE LILLIAN	75,700	55,656	20,044	4,958	-	2,004	-	4,899	3,785	-
LAKE WILSON	131,632	72,070	59,562	4,937	614	5,956	-	5,552	6,582	-
LAKELAND	50,369	40,020	10,349	4,440	-	1,035	-	5,552	2,518	-
LEROY	160,759	174,504	(13,745)	13,405	620	-	1,881	7,838	8,038	30
MABEL	75,130	114,370	(39,240)	9,726	492	-	3,924	6,532	3,757	3,853
MAKINEN	80,849	118,750	(37,901)	6,398	1,465	-	5,310	5,879	4,042	3,252
MCGRATH	65,741	44,392	21,349	6,174	140	2,135	-	6,532	3,287	-
MCKINLEY	67,745	52,996	14,749	4,128	-	1,475	-	3,592	3,387	-
MIDDLE RIVER	101,434	45,846	55,588	4,032	259	5,559	-	6,205	5,072	-
MIESVILLE	180,996	178,039	2,957	11,743	56	296	-	9,798	9,050	-
NEW MUNICH	90,722	88,939	1,783	7,539	155	178	-	5,552	4,536	-
OKABENA	143,321	92,043	51,278	6,937	311	5,128	-	6,532	7,166	-
ORMSBY	103,913	56,831	47,082	5,285	-	4,708	-	4,899	5,196	-
PALISADE	81,114	62,517	18,597	8,244	1,019	1,860	-	6,205	4,056	-
PRINSBURG	173,915	111,208	62,707	6,904	595	6,271	-	6,532	8,696	-
ROLLINGSTONE	87,676	110,723	(23,047)	8,941	352	-	2,727	7,185	4,384	451
ROSE CREEK	88,395	129,778	(41,383)	8,837	-	-	5,969	6,858	4,420	3,528
RUSSELL	80,195	65,412	14,783	6,969	-	1,478	-	6,532	4,010	-
SAINT LEO	91,261	75,644	15,617	5,556	207	1,562	-	7,838	4,563	-
SANBORN	68,892	76,023	(7,131)	8,550	243	-	1,633	6,205	3,445	776
SHELLY	100,173	70,806	29,367	5,460	1,090	2,937	-	7,511	5,009	-
SILICA	91,315	69,379	21,936	6,430	-	2,194	-	5,225	4,566	-
SOLWAY RURAL	71,453	73,832	(2,379)	6,296	630	-	322	6,205	3,573	-
SQUAW LAKE	94,084	55,796	38,288	6,456	1,883	3,829	-	7,185	4,704	-
STEPHEN	178,426	142,784	35,642	10,440	292	3,564	-	9,471	8,921	-

Table 3
Key Actuarial Statistics - Lump Sum Plans

Relief Association	Projected Assets	Accrued Liabilities	Projected Surplus (Deficit)	Normal Cost	Admin. Expense	10% of Surplus	Deficit Amortization Payment	Projected State Aid	Projected Investment Earnings	2003 Required Municipal Contribution
STURGEON LAKE	45,645	38,190	7,455	3,606	-	746	-	4,572	2,282	-
SUNBURG	91,673	80,867	10,806	7,542	362	1,081	-	6,205	4,584	-
TOFTE	76,784	67,136	9,648	6,040	278	965	-	3,592	3,839	-
TOWER	105,533	76,601	28,932	6,146	2,098	2,893	-	6,205	5,277	-
UPSALA	87,165	72,196	14,969	6,946	297	1,497	-	5,552	4,358	-
VESTA	87,667	64,152	23,515	5,094	207	2,352	-	5,552	4,383	-
VILLARD	129,891	84,849	45,042	9,478	451	4,504	-	7,838	6,495	-
VINING	68,107	75,568	(7,461)	4,776	414	-	1,122	4,899	3,405	-
WALNUT GROVE	126,953	94,541	32,412	8,721	-	3,241	-	6,532	6,348	-
WILLOW RIVER	80,992	72,692	8,300	6,200	-	830	-	5,225	4,050	-
WILSON	238,419	181,872	56,547	10,360	207	5,655	-	9,798	11,921	-
WOOD LAKE	81,448	77,455	3,993	7,366	-	399	-	6,532	4,072	-
WOODSTOCK	74,722	46,820	27,902	4,000	-	2,790	-	4,899	3,736	-
WRENSHALL	139,762	155,515	(15,753)	11,205	1,579	-	1,575	6,205	6,988	1,166
WRIGHT	90,733	76,822	13,911	4,928	-	1,391	-	5,879	4,537	-
<u>Lump Sum - \$ 500 or more, but less than \$1,000 per year of service</u>										
ADA	166,014	146,676	19,338	14,081	394	1,934	-	8,856	8,301	-
ADAMS	184,244	172,975	11,269	12,299	-	1,127	-	7,858	9,212	-
ADRIAN	186,482	142,180	44,302	12,190	776	4,430	-	8,165	9,324	-
ALBERTVILLE	166,788	229,720	(62,932)	19,764	25	-	6,548	19,934	8,339	-
ALPHA	113,943	86,220	27,723	5,890	-	2,772	-	4,899	5,697	-
AMBOY	158,631	157,698	933	11,664	-	93	-	6,858	7,932	-
APPLETON	270,881	276,088	(5,207)	16,480	1,189	-	521	13,931	13,544	-
ARGYLE	128,028	125,022	3,006	12,410	544	301	-	8,165	6,401	-
ARLINGTON	220,703	212,978	7,725	22,797	693	773	-	10,993	11,035	689
ASKOV	120,098	100,706	19,392	7,900	161	1,939	-	5,879	6,005	-

Table 3
Key Actuarial Statistics - Lump Sum Plans

Relief Association	Projected Assets	Accrued Liabilities	Projected Surplus (Deficit)	Normal Cost	Admin. Expense	10% of Surplus	Deficit Amortization Payment	Projected State Aid	Projected Investment Earnings	2003 Required Municipal Contribution
ATWATER	142,226	153,256	(11,030)	15,002	393	-	1,103	7,792	7,111	1,595
AUDUBON	172,297	96,224	76,073	14,346	466	7,607	-	8,247	8,615	-
BABBITT	246,600	231,976	14,624	17,280	3,105	1,462	-	8,165	12,330	-
BADGER	107,843	120,110	(12,267)	12,140	1,043	-	1,227	5,879	5,392	3,139
BAGLEY	171,525	180,146	(8,621)	23,324	700	-	907	11,643	8,576	4,712
BALATON	133,519	128,733	4,786	12,490	1,152	479	-	8,491	6,676	-
BARNESVILLE	228,172	197,688	30,484	16,091	5,460	3,048	-	11,381	11,409	-
BARNUM	218,257	215,462	2,795	18,824	1,665	280	-	8,165	10,913	1,131
BATTLE LAKE	206,944	124,812	82,132	16,218	2,835	8,213	-	12,668	10,347	-
BEAVER BAY	134,204	124,820	9,384	10,230	589	938	-	4,572	6,710	-
BEAVER CREEK	107,839	135,120	(27,281)	7,130	574	-	3,801	5,225	5,392	888
BELGRADE	281,804	278,221	3,583	17,615	388	358	-	8,165	14,090	-
BELVIEW	139,220	157,111	(17,891)	13,082	-	-	2,951	7,838	6,961	1,234
BIRD ISLAND	143,780	115,494	28,286	12,953	437	2,829	-	8,165	7,189	-
BIWABIK TWP	103,204	113,652	(10,448)	12,192	610	-	1,076	7,511	5,160	1,207
BLACKDUCK	211,381	242,729	(31,348)	20,265	1,041	-	3,248	8,991	10,569	4,994
BLOMKEST	135,330	163,406	(28,076)	11,055	595	-	2,808	5,354	6,767	2,337
BRANDON	165,341	174,133	(8,792)	18,097	1,763	-	879	8,165	8,267	4,307
BRICELYN	161,431	161,214	217	12,661	-	22	-	7,185	8,072	-
BROOTEN	205,680	215,760	(10,080)	13,029	978	-	1,008	6,858	10,284	-
BROWERVILLE	205,444	119,746	85,698	11,440	1,816	8,570	-	7,408	10,272	-
BROWNS VALLEY	183,289	188,804	(5,515)	14,560	1,063	-	552	6,858	9,164	153
BROWNSDALE	175,188	165,897	9,291	12,118	1,627	929	-	6,532	8,759	-
BROWNTON	206,871	310,374	(103,503)	25,290	2,965	-	13,467	7,185	10,344	24,193
BUFFALO LAKE	233,488	259,365	(25,877)	22,313	1,647	-	2,651	7,838	11,674	7,099
BUHL	124,529	148,224	(23,695)	15,200	764	-	2,370	5,879	6,226	6,229
BUTTERFIELD	111,423	139,237	(27,814)	12,780	186	-	4,023	7,838	5,571	3,580

Table 3
Key Actuarial Statistics - Lump Sum Plans

Relief Association	Projected Assets	Accrued Liabilities	Projected Surplus (Deficit)	Normal Cost	Admin. Expense	10% of Surplus	Deficit Amortization Payment	Projected State Aid	Projected Investment Earnings	2003 Required Municipal Contribution
BYRON	249,519	280,030	(30,511)	24,511	1,035	-	3,051	17,577	12,476	-
CALEDONIA	207,026	196,918	10,108	22,140	776	1,011	-	14,736	10,351	-
CANOSIA TWP	178,608	179,980	(1,372)	13,008	-	-	1,095	6,532	8,930	-
CEYLON	117,729	136,530	(18,801)	11,600	725	-	1,992	6,858	5,886	1,573
CHATFIELD	244,643	236,889	7,754	20,859	143	775	-	13,837	12,232	-
CLARA CITY	183,569	183,538	31	15,060	231	3	-	8,481	9,178	-
CLAREMONT	97,864	111,110	(13,246)	10,239	2,944	-	1,470	4,899	4,893	4,861
CLARKFIELD	199,069	223,136	(24,067)	22,480	2,107	-	2,490	9,144	9,953	7,980
CLEARWATER	212,653	218,204	(5,551)	20,433	2,444	-	555	12,017	10,633	782
CLEVELAND	247,781	206,386	41,395	18,330	-	4,140	-	8,506	12,389	-
CLINTON-Big Stone Co	85,420	114,796	(29,376)	11,150	548	-	3,334	6,858	4,271	3,903
COLERAINE	133,213	141,436	(8,223)	15,894	493	-	1,187	6,532	6,661	4,381
COLVIN	103,034	150,768	(47,734)	10,832	2,293	-	4,773	4,899	5,152	7,847
COMFREY	198,244	185,530	12,714	12,590	190	1,271	-	7,511	9,912	-
COSMOS	107,127	68,462	38,665	9,492	244	3,867	-	5,135	5,356	-
COTTONWOOD	267,415	201,567	65,848	14,304	116	6,585	-	9,144	13,371	-
COURTLAND	169,057	197,266	(28,209)	15,900	-	-	3,003	7,185	8,453	3,265
CUYUNA	92,740	105,830	(13,090)	11,930	2,383	-	1,983	7,838	4,637	3,821
DANUBE	140,510	151,562	(11,052)	12,001	564	-	1,237	5,879	7,026	897
DAYTON	306,104	323,030	(16,926)	27,053	2,142	-	1,693	15,910	15,305	-
DEER CREEK	54,324	124,507	(70,183)	11,186	388	-	10,051	6,532	2,716	12,377
DEERWOOD	148,910	168,215	(19,305)	15,810	554	-	1,931	11,218	7,446	-
DELAVAN	170,881	152,963	17,918	9,662	486	1,792	-	6,205	8,544	-
EAGLE BEND	113,832	121,848	(8,016)	12,672	150	-	1,436	8,165	5,692	401
EASTERN HUBBARD	98,280	78,912	19,368	15,101	-	1,937	-	5,879	4,914	2,371
EASTON	162,271	207,980	(45,709)	11,860	856	-	4,778	7,511	8,114	1,869
ECHO	143,268	137,156	6,112	9,960	-	611	-	6,858	7,163	-

Table 3
Key Actuarial Statistics - Lump Sum Plans

Relief Association	Projected Assets	Accrued Liabilities	Projected Surplus (Deficit)	Normal Cost	Admin. Expense	10% of Surplus	Deficit Amortization Payment	Projected State Aid	Projected Investment Earnings	2003 Required Municipal Contribution
EDGERTON	218,864	246,645	(27,781)	18,630	528	-	2,893	7,838	10,943	3,270
ELIZABETH	149,260	158,500	(9,240)	11,210	1,207	-	1,466	6,858	7,463	-
ELMORE	139,395	135,066	4,329	15,444	-	433	-	7,838	6,970	203
ELYSIAN	190,664	200,308	(9,644)	12,816	879	-	964	6,858	9,533	-
EMILY	136,522	150,166	(13,644)	12,396	3,225	-	1,364	6,205	6,826	3,954
EMMONS	166,470	157,990	8,480	12,990	-	848	-	7,511	8,324	-
EYOTA	129,863	123,200	6,663	12,512	398	666	-	9,019	6,493	-
FERTILE	178,301	168,833	9,468	18,640	-	947	-	7,795	8,915	983
FIFTY LAKES	89,947	73,221	16,726	6,819	1,258	1,673	-	4,246	4,497	-
FLOODWOOD	262,333	232,696	29,637	20,077	2,174	2,964	-	8,818	13,117	-
FORADA	161,967	182,322	(20,355)	11,868	104	-	2,100	7,838	8,098	-
FORESTON	214,829	186,970	27,859	19,357	2,172	2,786	-	7,511	10,741	490
FRANKLIN	232,222	196,608	35,614	19,033	1,885	3,561	-	6,532	11,611	-
FRAZEE	264,665	263,033	1,632	19,872	2,161	163	-	11,616	13,233	-
FREDENBERG	114,065	99,870	14,195	6,010	440	1,420	-	4,899	5,703	-
GARFIELD	166,885	151,056	15,829	15,204	26	1,583	-	7,838	8,344	-
GLYNDON	232,294	205,952	26,342	17,654	-	2,634	-	8,496	11,615	-
GNESEN	253,414	220,181	33,233	16,172	-	3,323	-	8,165	12,671	-
GONVICK	124,759	121,043	3,716	13,176	-	372	-	6,532	6,238	34
GRACEVILLE	167,515	173,092	(5,577)	14,806	1,061	-	558	8,165	8,376	-
GRANADA	115,558	94,062	21,496	7,790	896	2,150	-	5,552	5,778	-
GRAND LAKE TWP	140,298	133,972	6,326	17,613	-	633	-	9,798	7,015	167
GRAND MEADOW	193,752	220,654	(26,902)	22,356	1,392	-	2,690	9,084	9,688	7,666
GRANITE FALLS	299,145	272,958	26,187	29,904	1,115	2,619	-	13,820	14,957	-
GREEN ISLE	178,690	177,178	1,512	14,000	1,475	151	-	7,838	8,935	-
GREY EAGLE	148,970	166,951	(17,981)	12,818	2,360	-	1,896	6,855	7,449	2,770
GROVE CITY	131,349	132,200	(851)	14,024	699	-	85	6,935	6,567	1,306

Table 3
Key Actuarial Statistics - Lump Sum Plans

Relief Association	Projected Assets	Accrued Liabilities	Projected Surplus (Deficit)	Normal Cost	Admin. Expense	10% of Surplus	Deficit Amortization Payment	Projected State Aid	Projected Investment Earnings	2003 Required Municipal Contribution
HALLOCK	155,266	157,510	(2,244)	15,180	-	-	224	9,144	7,763	-
HAMPTON	109,555	62,215	47,340	4,270	473	4,734	-	5,552	5,478	-
HARMONY	180,254	190,252	(9,998)	15,172	1,002	-	1,020	8,165	9,013	16
HARRIS	92,499	85,095	7,404	9,339	-	740	-	6,205	4,625	-
HAYFIELD	221,014	228,592	(7,578)	20,290	1,238	-	4,335	11,985	11,051	2,827
HAYWARD	175,412	155,674	19,738	16,176	749	1,974	-	7,185	8,771	-
HENDERSON	194,799	246,972	(52,173)	20,680	3,128	-	5,343	7,838	9,740	11,573
HENDRICKS	201,570	242,188	(40,618)	14,952	750	-	5,413	8,165	10,079	2,871
HENNING	149,844	202,174	(52,330)	16,870	-	-	5,554	7,838	7,492	7,094
HERON LAKE	119,633	167,364	(47,731)	11,796	3,708	-	6,174	6,532	5,982	9,164
HINCKLEY	223,808	211,262	12,546	13,965	1,956	1,255	-	14,388	11,190	-
HOFFMAN	199,504	223,934	(24,430)	13,728	-	-	2,925	7,838	9,975	-
HOLDINGFORD	251,491	275,925	(24,434)	15,225	-	-	2,460	7,838	12,575	-
HOUSTON	206,288	151,766	54,522	14,172	1,025	5,452	-	8,165	10,314	-
INDUSTRIAL	141,497	156,260	(14,763)	9,620	750	-	1,476	5,552	7,075	-
IRONTON	131,467	130,305	1,162	12,839	2,659	116	-	8,165	6,573	643
ISLE	211,704	205,294	6,410	20,649	2,162	641	-	14,423	10,585	-
KANDIYOHI	209,462	217,115	(7,653)	20,926	787	-	765	6,532	10,473	5,473
KASOTA	214,875	213,680	1,195	17,264	1,276	120	-	10,932	10,744	-
KELLOGG	219,678	262,756	(43,078)	20,924	2,205	-	4,308	7,511	10,984	8,942
KENSINGTON	116,545	88,026	28,519	13,454	414	2,852	-	7,838	5,827	-
KILKENNY	181,455	171,159	10,296	11,220	-	1,030	-	7,185	9,073	-
KIMBALL	148,299	184,521	(36,222)	15,599	1,567	-	3,726	9,142	7,415	4,335
KINNEY	174,080	168,622	5,458	12,376	588	546	-	6,205	8,704	-
LAFAYETTE	272,383	214,180	58,203	13,538	814	5,820	-	7,843	13,619	-
LAKE BENTON	190,257	182,466	7,791	13,409	311	779	-	7,838	9,513	-
LAKE KABETOGAMA	84,314	64,755	19,559	7,927	333	1,956	-	6,205	4,216	-

Table 3
Key Actuarial Statistics - Lump Sum Plans

Relief Association	Projected Assets	Accrued Liabilities	Projected Surplus (Deficit)	Normal Cost	Admin. Expense	10% of Surplus	Deficit Amortization Payment	Projected State Aid	Projected Investment Earnings	2003 Required Municipal Contribution
LAKE PARK	161,398	146,118	15,280	10,899	1,030	1,528	-	8,911	8,070	-
LAKESWOOD	151,477	123,960	27,517	11,980	767	2,752	-	8,165	7,574	-
LAMBERTON	163,731	140,994	22,737	12,792	-	2,274	-	6,532	8,187	-
LANESBORO	155,890	154,414	1,476	13,856	875	148	-	7,185	7,795	-
LEAF VALLEY TWP	190,282	194,292	(4,010)	11,316	474	-	401	6,205	9,514	-
LESTER PRAIRIE	274,486	330,564	(56,078)	22,784	2,997	-	5,733	9,798	13,724	7,992
LEWISVILLE	140,169	103,050	37,119	8,540	640	3,712	-	5,879	7,008	-
LITTLEFORK	157,938	142,048	15,890	14,089	942	1,589	-	8,491	7,897	-
LOWRY	192,237	204,900	(12,663)	17,165	-	-	1,266	7,511	9,612	1,308
MADELIA	267,146	285,957	(18,811)	21,414	293	-	1,881	11,637	13,357	-
MADISON LAKE	193,337	159,588	33,749	14,718	290	3,375	-	7,838	9,667	-
MAHNOMEN	247,840	216,092	31,748	21,794	-	3,175	-	8,165	12,392	-
MAHTOWA	98,312	105,822	(7,510)	9,620	131	-	1,133	5,225	4,916	743
MANTORVILLE	145,077	201,428	(56,351)	16,800	-	-	5,841	6,997	7,254	8,390
MAPLEVIEW	132,962	96,870	36,092	9,670	16	3,609	-	5,879	6,648	-
MARBLE	206,003	123,118	82,885	16,835	3,480	8,289	-	6,205	10,300	-
MAYNARD	144,244	140,516	3,728	12,563	-	373	-	7,511	7,212	-
MCDAVITT	177,188	175,279	1,909	14,447	-	191	-	5,879	8,859	-
MCINTOSH	115,317	133,830	(18,513)	12,408	457	-	1,851	5,552	5,766	3,398
MEDFORD	96,720	144,232	(47,512)	12,290	1,190	-	5,169	8,165	4,836	5,648
MENAHGA	242,383	225,918	16,465	16,140	978	1,647	-	6,532	12,119	-
MILAN	191,295	185,930	5,365	10,960	963	537	-	6,532	9,565	-
MILTONA	172,072	164,102	7,970	16,884	1,840	797	-	8,165	8,604	1,158
MINNEOTA	225,437	227,996	(2,559)	19,808	4	-	256	9,033	11,272	-
MORTON	123,982	140,952	(16,970)	15,904	1,344	-	1,697	6,532	6,199	6,214
NEVIS	240,829	315,288	(74,459)	25,969	1,439	-	7,610	9,115	12,041	13,862
NEW AUBURN	178,867	223,928	(45,061)	19,170	3,629	-	4,584	7,185	8,943	11,255

Table 3
Key Actuarial Statistics - Lump Sum Plans

Relief Association	Projected Assets	Accrued Liabilities	Projected Surplus (Deficit)	Normal Cost	Admin. Expense	10% of Surplus	Deficit Amortization Payment	Projected State Aid	Projected Investment Earnings	2003 Required Municipal Contribution
NEW GERMANY	205,818	187,584	18,234	19,619	-	1,823	-	8,818	10,291	-
NEW RICHLAND	231,866	183,712	48,154	19,008	389	4,815	-	10,809	11,593	-
NEW YORK MILLS	149,821	178,485	(28,664)	16,425	700	-	3,226	9,434	7,491	3,426
NEWFOLDEN	104,277	103,246	1,031	10,894	388	103	-	6,296	5,214	-
NICOLLET	217,708	239,138	(21,430)	21,916	236	-	2,143	13,166	10,885	244
NORTHOME	112,625	102,580	10,045	8,898	1,099	1,005	-	6,532	5,631	-
ODIN	119,167	102,050	17,117	7,510	796	1,712	-	4,246	5,958	-
OGILVIE	184,470	196,950	(12,480)	17,400	750	-	1,310	9,267	9,224	969
OLIVIA	211,852	234,099	(22,247)	23,085	1,274	-	2,225	12,188	10,593	3,803
ONAMIA	182,205	208,009	(25,804)	14,569	1,870	-	2,580	10,535	9,110	-
ORONOCO	156,586	120,037	36,549	11,900	-	3,655	-	7,185	7,829	-
ORR	93,779	80,405	13,374	9,919	1,609	1,337	-	3,446	4,689	2,056
ORTONVILLE	379,110	325,736	53,374	23,184	308	5,337	-	9,471	18,956	-
OTTERTAIL	253,285	222,424	30,861	15,588	388	3,086	-	8,491	12,664	-
PALO	190,706	202,576	(11,870)	13,632	274	-	1,445	8,165	9,535	-
PARKERS PRAIRIE	174,466	226,703	(52,237)	20,713	700	-	5,224	8,165	8,723	9,749
PEMBERTON	115,093	118,232	(3,139)	9,966	-	-	314	5,552	5,755	-
PENNOCK	110,283	133,672	(23,389)	9,660	-	-	2,528	6,608	5,514	66
PIKE-SANDY-BRITT	169,963	117,337	52,626	10,840	-	5,263	-	9,798	8,498	-
PILLAGER	231,792	188,439	43,353	17,874	807	4,335	-	13,932	11,590	-
PLATO	287,943	344,903	(56,960)	23,899	1,796	-	6,272	8,491	14,397	9,079
PRESTON	256,659	248,514	8,145	17,910	41	815	-	8,553	12,833	-
RANDALL	244,702	179,870	64,832	11,890	1,355	6,483	-	8,165	12,235	-
RANDOLPH	205,376	192,832	12,544	17,366	854	1,254	-	10,369	10,269	-
RAYMOND	141,033	119,616	21,417	14,964	-	2,142	-	7,185	7,052	-
RENVILLE	220,644	268,765	(48,121)	20,346	679	-	5,307	8,553	11,032	6,747
RICE	189,277	174,230	15,047	14,209	999	1,505	-	9,712	9,464	-

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RICHMOND	191,506	242,716	(51,210)	20,894	2,758	-	6,268	12,644	9,575	7,701
ROCKVILLE	199,944	254,640	(54,696)	21,078	-	-	8,054	11,006	9,997	8,129
ROTHSAY	236,450	177,866	58,584	13,032	977	5,858	-	7,185	11,823	-
ROYALTON	112,339	139,702	(27,363)	12,144	752	-	2,873	7,185	5,617	2,967
RUTHTON	135,718	123,806	11,912	10,620	75	1,191	-	5,879	6,786	-
SABIN-ELMWOOD	143,354	139,483	3,871	14,034	964	387	-	6,858	7,168	586
SACRED HEART	160,196	163,256	(3,060)	15,000	685	-	306	8,165	8,010	-
SAINT CLAIR	403,201	326,862	76,339	21,924	1,466	7,634	-	12,171	20,160	-
SAINT MARTIN	150,573	152,750	(2,177)	11,280	647	-	792	7,838	7,529	-
SCANLON	131,079	154,032	(22,953)	14,880	945	-	2,522	5,552	6,554	6,241
SCHROEDER	85,093	65,392	19,701	7,008	480	1,970	-	3,592	4,255	-
SHAFER	156,902	113,095	43,807	9,273	999	4,381	-	7,185	7,845	-
SHERBURN	304,645	282,379	22,266	23,946	812	2,227	-	8,165	15,232	-
SHEVLIN	130,494	151,128	(20,634)	13,381	-	-	2,288	6,532	6,525	2,612
SILVER LAKE	240,217	278,468	(38,251)	19,684	464	-	12,716	8,818	12,011	12,035
SOLWAY TWP	113,441	83,888	29,553	7,106	631	2,955	-	9,798	5,672	-
SOUTH HAVEN	143,162	200,048	(56,886)	17,168	6,032	-	5,845	8,822	7,158	13,065
SPRING GROVE	157,742	176,582	(18,840)	14,664	388	-	2,743	8,165	7,887	1,743
SPRINGFIELD	271,656	291,793	(20,137)	24,584	1,570	-	2,014	11,916	13,583	2,669
STACY-LENT	293,772	349,920	(56,148)	26,298	3,790	-	6,547	11,980	14,689	9,966
STARBUCK	153,757	155,219	(1,462)	13,486	1,105	-	146	9,968	7,688	-
STEWART	182,017	198,186	(16,169)	17,982	2,968	-	1,894	7,838	9,101	5,905
STORDEN	108,415	135,040	(26,625)	10,500	207	-	2,743	7,185	5,421	844
TACONITE	85,028	120,570	(35,542)	12,438	720	-	4,474	4,572	4,251	8,809
TRIMONT	266,416	212,856	53,560	16,864	756	5,356	-	7,185	13,321	-
TRUMAN	202,161	193,518	8,643	18,824	-	864	-	8,165	10,108	-
TWIN VALLEY	154,009	145,334	8,675	11,245	349	868	-	8,491	7,700	-

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Relief Association	Projected Assets	Accrued Liabilities	Projected Surplus (Deficit)	Normal Cost	Admin. Expense	10% of Surplus	Deficit Amortization Payment	Projected State Aid	Projected Investment Earnings	2003 Required Municipal Contribution
TYLER	138,093	149,758	(11,665)	13,750	-	-	1,167	7,838	6,905	174
VERGAS	161,970	180,984	(19,014)	12,327	1,158	-	2,279	7,789	8,099	-
VERNON CENTER	98,373	102,096	(3,723)	9,830	507	-	372	6,532	4,919	-
WALDORF	131,219	134,148	(2,929)	14,755	-	-	293	7,511	6,561	976
WARBA-FEELY-SAGO	92,512	84,092	8,420	9,936	139	842	-	6,205	4,626	-
WARREN	118,413	122,587	(4,174)	12,160	118	-	417	10,676	5,921	-
WARROAD	197,918	236,670	(38,752)	25,403	-	-	4,644	16,011	9,896	4,140
WATERVILLE	278,209	231,901	46,308	12,864	939	4,631	-	8,667	13,910	-
WATKINS	199,658	224,368	(24,710)	19,584	1,439	-	2,471	8,165	9,983	5,346
WATSON	138,429	158,649	(20,220)	10,785	31	-	2,180	6,532	6,921	-
WAVERLY	188,607	197,155	(8,548)	15,122	-	-	855	7,493	9,430	-
WELCOME	137,686	145,363	(7,677)	16,959	556	-	1,142	8,165	6,884	3,608
WENDELL	126,005	121,260	4,745	11,250	236	475	-	6,532	6,300	-
WEST CONCORD	185,289	107,871	77,418	12,779	783	7,742	-	8,628	9,264	-
WESTBROOK	157,685	136,180	21,505	13,248	60	2,151	-	6,205	7,884	-
WINNEBAGO	213,633	196,048	17,585	17,767	1,458	1,759	-	8,912	10,682	-
WOLF LAKE	139,221	144,557	(5,336)	13,074	205	-	534	6,858	6,961	-
WYKOFF	189,536	185,116	4,420	16,256	639	442	-	6,532	9,477	444
WYOMING	240,549	248,679	(8,130)	19,110	1,971	-	1,326	16,094	12,027	-
ZUMBRO FALLS	184,150	188,432	(4,282)	15,623	980	-	428	7,838	9,208	-
Lump Sum - \$1,000 or more, but less than \$1,500 per year of service										
AITKIN	557,111	517,736	39,375	34,937	1,226	3,938	-	24,420	27,856	-
ANNANDALE	228,622	217,956	10,666	19,940	1,506	1,067	-	22,840	11,431	-
AURORA	319,808	424,325	(104,517)	30,625	3,373	-	10,452	7,185	15,990	21,275
AVON	255,790	320,925	(65,135)	28,950	2,481	-	6,680	15,898	12,790	9,423
BACKUS	268,880	336,809	(67,929)	30,563	584	-	7,874	8,455	13,444	17,122

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BALSAM	160,307	211,210	(50,903)	21,230	130	-	5,323	6,532	8,015	12,136
BAUDETTE	327,432	354,283	(26,851)	25,967	497	-	2,685	9,858	16,372	2,919
BELLE PLAINE	403,266	445,078	(41,812)	43,895	1,656	-	4,181	20,545	20,163	9,024
BIGFORK	212,244	240,966	(28,722)	21,472	1,025	-	2,999	10,739	10,612	4,145
BIWABIK	272,810	288,124	(15,314)	27,188	1,766	-	1,531	7,185	13,641	9,659
BLOOMING PRAIRIE	308,575	392,202	(83,627)	30,247	84	-	9,172	16,640	15,429	7,434
BLUE EARTH	528,694	586,120	(57,426)	44,544	2,443	-	5,743	15,276	26,435	11,019
BOVEY	130,248	182,118	(51,870)	18,584	896	-	7,657	6,532	6,512	14,093
BRAHAM	345,298	314,477	30,821	30,671	1,791	3,082	-	14,441	17,265	-
BRECKENRIDGE	334,765	418,700	(83,935)	33,198	4,501	-	8,748	14,946	16,738	14,763
CALUMET	225,842	219,020	6,822	17,006	1,066	682	-	6,858	11,292	-
CANBY	413,685	381,151	32,534	28,080	2,265	3,253	-	9,491	20,684	-
CANNON FALLS	499,876	506,480	(6,604)	36,120	1,816	-	660	26,539	24,994	-
CARLOS	396,481	463,960	(67,479)	34,818	-	-	6,748	9,144	19,824	12,598
CARLTON	310,353	291,140	19,213	31,217	1,496	1,921	-	10,589	15,518	4,685
CENTER CITY	220,782	186,226	34,556	18,524	223	3,456	-	6,029	11,039	-
CLEAR LAKE	297,337	361,842	(64,505)	27,025	210	-	7,078	14,799	14,867	4,647
CLEARBROOK	305,374	303,658	1,716	20,826	1,508	172	-	8,339	15,269	-
COKATO	347,056	428,765	(81,709)	29,020	981	-	12,592	15,851	17,353	9,389
COOK	331,610	257,906	73,704	22,594	1,537	7,370	-	8,925	16,581	-
CROMWELL	186,363	192,320	(5,957)	20,180	83	-	596	8,818	9,318	2,723
CROOKSTON	429,353	514,668	(85,315)	29,456	2,963	-	8,532	11,773	21,468	7,710
CROSBY	422,474	518,878	(96,404)	42,195	1,346	-	11,076	12,949	21,124	20,544
DEER RIVER	309,476	326,950	(17,474)	32,741	1,527	-	1,747	15,886	15,474	4,655
DODGE CENTER	311,345	273,927	37,418	23,304	3,726	3,742	-	9,454	15,567	-
EAGLE LAKE	227,379	247,399	(20,020)	31,993	2,153	-	2,242	9,033	11,369	15,986
EDEN VALLEY	282,184	339,517	(57,333)	26,266	638	-	5,752	9,457	14,109	9,090

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ELY	480,079	478,252	1,827	40,261	5,200	183	-	22,344	24,004	-
FAIRFAX	518,666	477,168	41,498	36,053	2,172	4,150	-	8,889	25,933	-
FULDA	414,105	438,183	(24,078)	25,751	1,160	-	3,267	10,169	20,705	-
GAYLORD	385,749	513,162	(127,413)	36,099	2,806	-	13,037	11,558	19,287	21,097
GILBERT	307,314	279,114	28,200	22,924	2,980	2,820	-	6,532	15,366	1,186
GLENWOOD	207,263	260,596	(53,333)	28,900	3,125	-	6,964	15,373	10,363	13,253
GOOD THUNDER	267,741	319,571	(51,830)	28,350	2,209	-	5,183	7,781	13,387	14,574
GOODVIEW	284,714	217,234	67,480	22,040	-	6,748	-	9,807	14,236	-
GRAND MARAIS	308,221	275,330	32,891	27,160	1,300	3,289	-	9,798	15,411	-
GREENWOOD	188,217	256,528	(68,311)	28,608	311	-	8,114	9,798	9,411	17,824
HACKENSACK	222,332	227,165	(4,833)	25,925	688	-	2,522	9,069	11,117	8,949
HAMBURG	258,685	425,961	(167,276)	36,310	3,510	-	21,703	8,818	12,934	39,771
HANOVER	255,441	308,900	(53,459)	26,740	182	-	5,792	18,295	12,772	1,647
HECTOR	381,983	404,077	(22,094)	27,650	-	-	2,209	9,381	19,099	1,379
HIBBING	306,631	291,696	14,935	24,371	4,460	1,494	-	-	15,332	12,005
HOWARD LAKE	264,263	322,440	(58,177)	24,820	3,281	-	6,160	11,532	13,213	9,516
JANESVILLE	176,518	220,306	(43,788)	24,866	522	-	5,295	11,320	8,826	10,537
JORDAN	372,893	589,647	(216,754)	44,088	2,692	-	24,080	18,997	18,645	33,218
KASSON	391,814	394,753	(2,939)	29,666	2,737	-	294	18,026	19,591	-
LA CRESCENT	320,018	357,994	(37,976)	24,482	2,155	-	3,798	20,034	16,001	-
LAKE CRYSTAL	406,566	433,662	(27,096)	29,926	1,087	-	2,710	14,794	20,328	-
LAKEFIELD	271,157	325,820	(54,663)	23,840	2,070	-	5,466	11,178	13,558	6,640
LEWISTON	489,615	508,449	(18,834)	32,680	-	-	1,883	14,153	24,481	-
LONSDALE	282,089	320,209	(38,120)	26,376	3,217	-	4,328	18,986	14,104	831
LUTSEN	99,222	129,000	(29,778)	14,148	-	-	3,154	3,630	4,961	8,711
MADISON	247,856	314,480	(66,624)	25,060	2,005	-	6,972	8,535	12,393	13,109
MAPLE LAKE	563,704	460,540	103,164	29,620	1,533	10,316	-	24,274	28,185	-

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MAYER	283,353	309,010	(25,657)	26,040	1,850	-	2,676	7,838	14,168	8,560
MCGREGOR	254,542	293,871	(39,329)	25,740	806	-	3,933	14,840	12,727	2,912
MELROSE	276,040	294,120	(18,080)	27,400	687	-	3,054	15,635	13,802	1,704
MINNESOTA LAKE	294,794	290,044	4,750	25,320	1,780	475	-	8,165	14,740	3,720
MISSION TWP	111,202	108,194	3,008	13,226	730	301	-	9,080	5,560	-
MONTEVIDEO	474,585	504,844	(30,259)	38,948	-	-	3,026	20,504	23,729	-
MONTGOMERY	314,127	334,578	(20,451)	29,127	1,656	-	3,938	14,495	15,706	4,520
MONTROSE	201,474	280,104	(78,630)	28,176	4,001	-	8,245	6,542	10,074	23,806
MOOSE LAKE	223,524	262,145	(38,621)	28,424	833	-	4,424	15,712	11,176	6,793
MORGAN	346,156	307,046	39,110	27,679	2,054	3,911	-	8,033	17,308	481
MORRIS	418,852	490,856	(72,004)	41,134	3,528	-	7,277	18,996	20,943	12,000
MOUNTAIN LAKE	385,862	368,760	17,102	31,848	1,822	1,710	-	10,542	19,293	2,125
NASHWAUK	300,744	289,616	11,128	29,707	5,370	1,113	-	8,818	15,037	10,109
NEW LONDON	291,375	356,001	(64,626)	30,474	1,770	-	8,714	19,298	14,569	7,091
NORW / YOUNG AMER	433,053	555,150	(122,097)	43,862	1,517	-	12,210	14,513	21,653	21,423
PAYNESVILLE	318,854	337,676	(18,822)	31,572	1,640	-	2,015	17,984	15,943	1,300
PERHAM	437,908	468,813	(30,905)	37,200	1,922	-	3,091	18,505	21,895	1,813
PIERZ	482,394	522,200	(39,806)	31,428	2,903	-	4,210	22,133	24,120	-
PINE RIVER	420,237	449,196	(28,959)	32,865	1,855	-	3,058	13,343	21,012	3,423
PROCTOR	240,182	263,008	(22,826)	23,471	-	-	2,350	12,467	12,009	1,345
REMER	211,838	214,786	(2,948)	25,376	474	-	336	6,313	10,592	9,281
RICE LAKE	293,799	391,510	(97,711)	41,843	-	-	9,771	10,964	14,690	25,960
ROCKFORD	245,316	246,907	(1,591)	26,419	-	-	159	16,320	12,266	-
RUSH CITY	352,433	425,918	(73,485)	35,561	748	-	7,760	13,793	17,622	12,654
SAINT FRANCIS	420,977	280,872	140,105	20,160	2,035	14,011	-	14,886	21,049	-
SAINT JAMES	436,853	475,853	(39,000)	49,416	5,915	-	4,555	19,309	21,843	18,734
SAINT MICHAEL	282,349	362,494	(80,145)	28,600	308	-	9,122	24,821	14,117	-

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SAINT STEPHEN	304,001	435,585	(131,584)	26,376	2,387	-	15,076	11,435	15,200	17,204
SANDSTONE	337,113	347,120	(10,007)	22,176	171	-	2,298	12,291	16,856	-
SARTELL	498,961	443,524	55,437	44,141	-	5,544	-	34,198	24,948	-
SAUK CENTRE	366,520	366,039	481	33,285	2,168	48	-	22,363	18,326	-
SEBEKA	325,699	352,123	(26,424)	23,359	1,693	-	2,766	9,232	16,285	2,301
SILVER BAY	305,783	268,178	37,605	23,020	677	3,761	-	12,604	15,289	-
SLAYTON	377,041	400,892	(23,851)	34,560	1,139	-	3,055	10,633	18,852	9,269
SLEEPY EYE	644,917	675,545	(30,628)	47,328	1,529	-	4,833	21,123	32,246	321
SPICER	247,601	306,438	(58,837)	25,476	3,244	-	5,896	12,275	12,380	9,961
SPRING VALLEY	401,498	343,302	58,196	26,126	3,649	5,820	-	12,034	20,075	-
STAPLES	222,020	307,784	(85,764)	26,580	1,199	-	11,905	13,799	11,101	14,784
STEWARTVILLE	436,743	321,522	115,221	32,304	2,400	11,522	-	25,674	21,837	-
TAYLORS FALLS	419,286	377,016	42,270	26,850	2,784	4,227	-	8,165	20,964	-
THOMSON	328,050	342,694	(14,644)	30,140	1,988	-	1,464	12,951	16,403	4,238
TRACY	333,686	353,416	(19,730)	29,184	2,515	-	1,973	11,806	16,684	5,182
VERNDALE	258,446	262,696	(4,250)	22,829	1,208	-	428	7,838	12,922	3,705
WABASHA	312,074	457,142	(145,068)	36,816	2,833	-	18,322	14,428	15,604	27,939
WALKER	395,636	310,850	84,786	29,450	-	8,479	-	19,051	19,782	-
WATERTOWN	525,979	601,495	(75,516)	42,776	-	-	7,552	18,533	26,299	5,496
WHEATON	368,219	322,352	45,867	33,120	1,167	4,587	-	10,158	18,411	1,132
WINSTED	200,627	230,994	(30,367)	23,936	3,766	-	3,482	9,837	10,031	11,316
<u>Lump Sum - \$1,500 or more, but less than \$2,000 per year of service</u>										
BIG LAKE	451,818	481,364	(29,546)	42,450	3,609	-	3,090	39,332	22,591	-
CAMBRIDGE	570,950	479,488	91,462	36,352	656	9,146	-	41,022	28,548	-
COHASSET	482,723	489,594	(6,871)	40,926	1,747	-	687	20,264	24,136	-
COLD SPRING	441,053	467,972	(26,919)	49,254	4,218	-	2,934	22,837	22,053	11,516

Table 3
Key Actuarial Statistics - Lump Sum Plans

Relief Association	Projected Assets	Accrued Liabilities	Projected Surplus (Deficit)	Normal Cost	Admin. Expense	10% of Surplus	Deficit Amortization Payment	Projected State Aid	Projected Investment Earnings	2003 Required Municipal Contribution
DAWSON	340,937	420,026	(79,089)	40,783	2,465	-	8,111	9,233	17,047	25,079
DELANO	315,234	467,536	(152,302)	41,106	-	-	26,490	23,471	15,762	28,363
EVELETH	289,288	259,620	29,668	34,680	-	2,967	-	9,624	14,464	7,625
FOLEY	431,662	450,230	(18,568)	29,190	-	-	1,857	25,187	21,583	-
HOYT LAKES	295,430	331,404	(35,974)	28,560	1,992	-	3,597	8,165	14,772	11,212
IDEAL	343,121	419,722	(76,601)	33,529	2,531	-	7,791	10,389	17,156	16,306
ISANTI	625,754	700,692	(74,938)	51,082	5,925	-	7,494	28,632	31,288	4,581
JACKSON	505,193	534,122	(28,929)	45,285	1,260	-	2,893	18,277	25,260	5,901
KEEWATIN	211,832	319,102	(107,270)	28,160	1,455	-	11,786	6,858	10,592	23,951
LEXINGTON	393,976	365,169	28,807	34,134	349	2,881	-	8,165	19,699	3,739
LITCHFIELD	447,847	548,047	(100,200)	51,800	1,197	-	12,349	31,712	22,392	11,242
LITTLE FALLS	578,430	592,879	(14,449)	53,968	5,142	-	1,445	42,662	28,922	-
LONG PRAIRIE	339,396	368,688	(29,292)	33,792	1,232	-	3,111	18,530	16,970	2,635
LUVERNE	540,826	1,054,021	(513,195)	71,820	-	-	63,124	18,625	27,041	89,278
MAPLE PLAIN	649,697	711,410	(61,713)	52,399	1,744	-	6,618	18,229	32,485	10,047
MAPLETON	388,281	334,644	53,637	34,710	3,154	5,364	-	10,809	19,414	2,277
MORA	400,872	510,894	(110,022)	46,433	983	-	11,462	29,411	20,044	9,423
MORRISTOWN	443,882	512,782	(68,900)	34,000	621	-	6,890	10,879	22,194	8,438
MOTLEY	243,073	328,312	(85,239)	27,040	1,330	-	8,524	7,394	12,154	17,346
MOUNTAIN IRON	425,812	440,495	(14,683)	36,735	1,098	-	1,468	8,412	21,291	9,598
NEW MARKET	375,053	274,590	100,463	33,120	-	10,046	-	17,205	18,753	-
NEW SCANDIA TWP	295,489	439,364	(143,875)	43,485	-	-	16,099	17,142	14,774	27,668
NISSWA	337,681	431,628	(93,947)	39,680	-	-	9,395	25,290	16,884	6,901
OAK GROVE	501,514	552,947	(51,433)	54,747	4	-	5,143	21,951	25,076	12,867
OSAKIS	308,919	307,923	996	33,132	2,153	100	-	12,830	15,446	6,909
OSSEO	413,548	415,110	(1,562)	36,003	1,728	-	156	8,807	20,677	8,403
PELICAN RAPIDS	451,453	570,608	(119,155)	39,776	1,197	-	15,234	25,508	22,573	8,126

Table 3
Key Actuarial Statistics - Lump Sum Plans

Relief Association	Projected Assets	Accrued Liabilities	Projected Surplus (Deficit)	Normal Cost	Admin. Expense	10% of Surplus	Deficit Amortization Payment	Projected State Aid	Projected Investment Earnings	2003 Required Municipal Contribution
PEQUOT LAKES	322,485	344,928	(22,443)	27,520	615	-	2,244	15,753	16,124	-
PINE ISLAND	318,655	392,874	(74,219)	40,423	920	-	8,136	21,786	15,933	11,760
ROGERS	484,514	607,688	(123,174)	47,154	-	-	15,823	31,082	24,226	7,669
ROSEAU	333,645	321,264	12,381	35,360	543	1,238	-	20,238	16,682	-
SAINT ANTHONY	538,448	529,790	8,658	35,040	1,449	866	-	26,944	26,922	-
SAINT CHARLES	397,892	462,694	(64,802)	36,630	2,448	-	6,480	14,594	19,895	11,069
SAINT CLOUD TWP	681,900	561,391	120,509	45,098	3,228	12,051	-	40,744	34,095	-
SAINT JOSEPH	605,346	841,900	(236,554)	52,775	4,197	-	26,784	24,969	30,267	28,520
SAINT PAUL PARK	671,244	653,888	17,356	48,240	4,620	1,736	-	15,967	33,562	1,595
SAINT PETER	655,490	817,614	(162,124)	59,739	2,956	-	22,817	33,940	32,775	18,797
SCANDIA VALLEY	269,879	353,610	(83,731)	37,980	853	-	8,373	6,858	13,494	26,854
VICTORIA	362,210	538,804	(176,594)	47,578	-	-	18,951	18,773	18,111	29,645
WACONIA	494,208	676,324	(182,116)	62,322	3,063	-	20,106	30,701	24,710	30,080
WADENA	476,975	513,546	(36,571)	38,568	1,967	-	3,657	16,144	23,849	4,199
WAITE PARK	361,246	373,350	(12,104)	37,290	1,852	-	1,210	21,131	18,062	1,159
Lump Sum - \$2,000 or more, but less than \$2,500 per year of service										
ALBERT LEA TWP	222,430	319,953	(97,523)	30,288	1,807	-	10,491	4,899	11,122	26,565
BECKER	832,898	798,983	33,915	79,293	2,639	3,392	-	41,692	41,645	-
BUFFALO	474,556	568,080	(93,524)	59,056	5,546	-	9,576	50,585	23,728	-
CASS LAKE	414,958	421,194	(6,236)	36,068	1,906	-	624	19,587	20,748	-
CHISAGO CITY	475,203	495,404	(20,201)	44,958	1,682	-	2,020	18,464	23,760	6,436
CHISHOLM	590,182	709,225	(119,043)	65,013	2,579	-	11,904	16,143	29,509	33,844
DASSEL	583,458	640,872	(57,414)	57,624	4,703	-	5,741	17,571	29,173	21,324
EAST BETHEL	629,444	602,070	27,374	60,960	1,760	2,737	-	32,914	31,472	-
EAST GRAND FORKS	626,528	610,850	15,678	58,076	3,114	1,568	-	28,352	31,326	-
GARRISON	442,118	407,440	34,678	40,720	-	3,468	-	15,444	22,106	-

Table 3
Key Actuarial Statistics - Lump Sum Plans

<u>Relief Association</u>	<u>Projected Assets</u>	<u>Accrued Liabilities</u>	<u>Projected Surplus (Deficit)</u>	<u>Normal Cost</u>	<u>Admin. Expense</u>	<u>10% of Surplus</u>	<u>Deficit Amortization Payment</u>	<u>Projected State Aid</u>	<u>Projected Investment Earnings</u>	<u>2003 Required Municipal Contribution</u>
HAM LAKE	712,664	741,043	(28,379)	69,006	2,775	-	2,838	42,196	35,633	-
HAMEL	571,761	836,891	(265,130)	61,957	2,220	-	34,214	20,099	28,588	49,704
HERMANTOWN	811,647	994,420	(182,773)	78,624	6,245	-	32,763	24,037	40,582	53,013
HUGO	336,605	514,160	(177,555)	45,356	4,295	-	18,666	22,569	16,830	28,918
INTERNATIONAL FLS	527,997	588,093	(60,096)	51,720	873	-	7,398	31,035	26,400	2,556
LAKE CITY	466,291	601,660	(135,369)	49,174	-	-	14,407	25,950	23,315	14,316
LE SUEUR	676,641	696,781	(20,140)	47,847	2,890	-	2,014	20,533	33,832	-
LINDSTROM	639,779	634,374	5,405	52,206	2,433	541	-	16,940	31,989	5,169
LONG LAKE	997,996	995,946	2,050	71,193	2,343	205	-	36,087	49,900	-
LORETTO	742,885	721,342	21,543	59,904	1,282	2,154	-	15,659	37,144	6,229
LOWER ST CROIX VAL	740,221	690,222	49,999	50,692	2,310	5,000	-	26,075	37,011	-
MILACA	489,910	493,948	(4,038)	41,976	1,666	-	404	20,316	24,496	-
MONTICELLO	782,281	901,241	(118,960)	70,799	2,414	-	15,760	51,791	39,114	-
NEW PRAGUE	476,101	630,580	(154,479)	57,960	-	-	16,557	31,248	23,805	19,464
NORTH BRANCH	656,007	849,698	(193,691)	57,666	2,266	-	24,680	31,177	32,800	20,635
NORTH MANKATO	732,233	682,121	50,112	74,361	2,977	5,011	-	36,521	36,612	-
PARK RAPIDS	595,981	607,866	(11,885)	54,012	-	-	1,189	38,921	29,799	-
REDWOOD FALLS	796,847	844,677	(47,830)	65,826	-	-	4,902	23,687	39,842	7,199
SAINT BONIFACIUS	205,644	330,498	(124,854)	39,732	2,639	-	12,963	18,198	10,282	26,854
TWO HARBORS	452,690	432,912	19,778	42,252	3,291	1,978	-	20,964	22,635	-
VADNAIS HEIGHTS	647,026	776,668	(129,642)	83,145	9,454	-	14,328	47,054	32,351	27,522
WASECA	876,778	982,980	(106,202)	86,047	1,558	-	10,968	38,109	43,839	16,625
WINDOM	730,077	642,499	87,578	63,536	6,031	8,758	-	21,950	36,504	2,355
<u>Lump Sum - \$2,500 or more, but less than \$3,000 per year of service</u>										
COTTAGE GROVE	1,658,221	1,715,477	(57,256)	114,804	9,772	-	5,726	94,491	82,911	-
INVER GROVE HTS	1,849,959	1,229,741	620,218	125,050	12,419	62,022	-	99,721	92,498	-

Table 3
Key Actuarial Statistics - Lump Sum Plans

Relief Association	Projected Assets	Accrued Liabilities	Projected Surplus (Deficit)	Normal Cost	Admin. Expense	10% of Surplus	Deficit Amortization Payment	Projected State Aid	Projected Investment Earnings	2003 Required Municipal Contribution
LITTLE CANADA	1,272,577	1,387,837	(115,260)	103,840	3,545	-	11,526	31,453	63,629	23,829
MAHTOMEDI	803,290	868,634	(65,344)	71,804	5,072	-	7,111	36,055	40,165	7,767
NEWPORT	791,657	828,582	(36,925)	64,804	7,377	-	3,693	12,051	39,583	24,240
NORTH ST PAUL	1,044,516	1,148,424	(103,908)	88,816	5,968	-	10,391	35,648	52,226	17,301
PRINCETON	962,986	1,170,290	(207,304)	101,401	4,587	-	20,730	47,320	48,149	31,249
SAUK RAPIDS	680,294	812,754	(132,460)	80,040	4,795	-	13,246	50,687	34,015	13,379
THIEF R FALLS	840,118	658,682	181,436	67,678	2,149	18,144	-	34,389	42,006	-
WILLMAR	1,316,111	1,282,214	33,897	108,800	5,095	3,390	-	57,062	65,806	-
ZIMMERMAN	568,600	638,534	(69,934)	57,650	43	-	7,177	26,757	28,430	9,683
<u>Lump Sum - \$3,000 or more, but less than \$3,500 per year of service</u>										
CATARACT	1,060,681	1,431,304	(370,623)	117,210	-	-	38,775	51,867	53,034	51,084
FERGUS FALLS	1,282,286	1,300,406	(18,120)	110,280	4,334	-	1,812	50,692	64,114	1,620
LAKE ELMO	550,778	574,796	(24,018)	68,773	6,041	-	2,402	27,089	27,539	22,588
PRIOR LAKE	1,036,920	1,001,667	35,253	110,905	-	3,525	-	85,066	51,846	-
<u>Lump Sum - \$3,500 or more per year of service</u>										
ALEXANDRIA	1,522,854	2,069,762	(546,908)	184,448	2,493	-	60,088	65,672	76,143	105,214
BAYPORT	1,432,443	1,391,040	41,403	125,303	7,106	4,140	-	51,948	71,622	4,699
BEMIDJI PIONEER	1,312,757	1,605,269	(292,512)	158,537	8,914	-	29,781	83,600	65,638	47,994
BRAINERD	2,283,518	2,464,363	(180,845)	223,229	13,999	-	18,085	105,927	114,176	35,210
CENTENNIAL	1,568,036	1,580,321	(12,285)	180,754	4,681	-	1,574	80,393	78,402	28,214
ELK RIVER	1,113,790	1,259,144	(145,354)	116,412	3,542	-	15,025	75,947	55,690	3,342
EXCELSIOR	2,110,758	2,331,693	(220,935)	175,861	8,788	-	22,577	76,018	105,538	25,670
FOREST LAKE	987,661	1,359,707	(372,046)	116,604	2,324	-	39,953	66,555	49,383	42,943
GOLDEN VALLEY	3,398,449	3,564,990	(166,541)	303,524	14,101	-	16,654	89,784	169,922	74,573
GRAND RAPIDS	1,072,814	1,539,088	(466,274)	147,539	3,565	-	47,591	59,804	53,641	85,250

Table 3
Key Actuarial Statistics - Lump Sum Plans

Relief Association	Projected Assets	Accrued Liabilities	Projected Surplus (Deficit)	Normal Cost	Admin. Expense	10% of Surplus	Deficit Amortization Payment	Projected State Aid	Projected Investment Earnings	2003 Required Municipal Contribution
HASTINGS	2,191,374	2,268,803	(77,429)	191,326	7,093	-	7,743	88,055	109,569	8,538
HOPKINS	2,658,943	2,629,654	29,289	213,119	7,085	2,929	-	56,885	132,947	27,443
LAKEVILLE	2,845,194	2,950,518	(105,324)	321,596	8,681	-	10,532	150,954	142,260	47,595
MAPLEWOOD	3,324,646	4,584,950	(1,260,304)	377,707	16,803	-	126,030	128,454	166,232	225,854
MARSHALL	1,463,524	1,469,099	(5,575)	150,277	4,042	-	558	49,779	73,176	31,921
NEW BRIGHTON	1,200,913	1,551,738	(350,825)	132,720	1,095	-	36,805	72,988	60,046	37,586
NORTHFIELD	1,688,232	1,873,185	(184,953)	178,292	2,409	-	19,258	73,355	84,412	42,192
OAKDALE	1,133,584	1,225,559	(91,975)	156,012	14,567	-	9,198	86,803	56,679	36,293
OWATONNA	950,266	1,358,488	(408,222)	106,190	2,636	-	53,557	88,464	47,513	26,406
ROSEMOUNT	1,175,514	1,158,066	17,448	102,235	2,761	1,745	-	54,303	58,776	-
SHAKOPEE	1,451,744	2,753,195	(1,301,451)	226,735	7,405	-	145,826	84,908	72,587	222,471
STILLWATER	1,635,403	1,624,760	10,643	129,864	6,310	1,064	-	87,142	81,770	-
WOODBURY	2,696,392	3,271,444	(575,052)	341,461	13,214	-	59,027	174,860	134,820	104,022
Total - Lump Sum Plans	183,507,34	195,628,610	(12,121,267)	16,892,504	837,017	835,982	2,293,546	8,662,028	9,175,385	3,524,975

Notes to Table 4: Monthly Plans

Table 4 provides key actuarial statistics about the volunteer firefighter 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 benefit structure of lump sum plans listed in Table 3. Pursuant to Minnesota law, 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 of each year. Any required municipal contribution for the next budget year is certified at that time. Table 4 provides actuarial valuation statistics associated with the December 31, 2002 benefit level of the monthly plans. Column headings for Table 4 are explained below:

Valuation Date	The valuation date is a reference point to project the funded status of the plan to the end of the subsequent 12-month period.
Accrued Liabilities*	The accrued liability is based on the Entry Age Normal estimation method.
Normal Cost	The total projected dollar value of an additional year of active member benefit liability accruals.
Surplus (Deficit)	Current assets minus accrued liabilities.
10% of Surplus	Credit to be applied against financial requirements in 2003.
Deficit Amortization Payment	The amount in excess of normal and administrative costs of the plan to be applied in 2003 toward any accumulated net deficits.
Est. State Aid	The estimated fire state aid in the valuation year.
Est. Admin. Expense	The estimated administrative expense is obtained from the actuarial valuation, or if not provided in the actuarial valuation, is calculated by multiplying prior year actual administrative expenditures by 1.035.
Est. Required Municipal Contribution	The estimated municipal contribution (if any) is either obtained from the actuarial valuation, or if not provided in the actuarial valuation, is calculated by reducing the total financial requirements as stated in the actuarial valuation by the estimated state aid.

* Accrued liability figures in Table 4 may differ from those shown in Table 2 and from the data applied to funding ratios listed in Tables 2-A and 2-B. This is because Table 4 figures are based on actuarial valuations or actuarial estimates prepared according to the benefit provisions applicable on December 31, 2002. By contrast, the figures in Tables 2, 2-A and 2-B for monthly plans are calculated from the actuarial valuation in effect at the time municipalities begin budgeting for the year ending December 31, 2002.

Table 4
Key Actuarial Statistics - Monthly Plans

<u>Relief Association</u>	<u>Valuation Date</u>	<u>Accrued Liabilities</u>	<u>Normal Cost</u>	<u>Surplus (Deficit)</u>	<u>10% of Surplus</u>	<u>Deficit Amortization Payment</u>	Estimated		
							<u>State Aid</u>	<u>Admin. Expense</u>	<u>Required Municipal Contribution</u>
<u>Monthly Service</u>									
HUTCHINSON	01/01/02	1,569,788	25,063	(344,534)	-	26,330	64,549	6,379	-
MOUND	12/31/01	4,053,464	71,224	(1,346,757)	-	118,348	70,000	5,935	125,506
PINE CITY	01/01/01	507,963	7,336	117,624	11,762	-	26,334	4,073	-
SPRING LAKE PARK	12/31/01	6,558,396	157,811	(241,168)	-	18,431	204,102	24,261	6,426
<u>Monthly/Lump Sum Combination</u>									
APPLE VALLEY	01/01/02	3,708,558	159,943	(1,301,010)	-	105,997	158,000	20,505	128,445
BENSON	01/01/03	493,593	13,672	(124,611)	-	9,834	18,602	2,359	8,556
BROOKLYN CENTER	01/01/03	2,813,687	70,409	(273,456)	-	20,898	90,148	20,514	21,673
CHANHASSEN	01/01/01	2,078,099	59,837	(814,332)	-	62,232	82,920	9,236	54,950
DETROIT LAKES	01/01/02	835,917	34,278	132,892	13,289	-	42,751	9,169	-
EDEN PRAIRIE	12/31/01	11,120,528	294,997	(1,292,657)	-	98,786	250,708	13,650	177,097
FAIRMONT	01/01/02	2,265,711	48,924	(484,383)	-	37,017	43,569	16,062	43,554
GLENCOE	01/01/03	859,563	56,280	(333,630)	-	33,363	22,000	5,327	46,674
LAKE JOHANNA	12/31/02	4,527,270	138,933	(1,207,891)	-	92,309	165,000	16,018	82,260
MINNETONKA	01/01/02	8,276,006	263,361	421,832	42,183	-	236,073	28,243	13,348
NEW ULM	01/01/03	2,067,567	48,355	(193,754)	-	14,807	57,671	6,962	12,453
PIPESTONE	01/01/02	751,911	45,139	(186,013)	-	18,601	18,000	6,163	23,608
PLYMOUTH	01/01/03	4,284,457	203,972	(566,801)	-	46,179	319,416	50,348	-
ROBBINSDALE	01/01/03	1,680,656	76,504	(926,273)	-	72,995	54,472	11,646	106,673
ROSEVILLE	01/01/02	7,372,974	137,360	(1,629,324)	-	156,919	132,220	21,348	198,121
SAVAGE	01/01/02	2,787,389	58,994	(934,514)	-	79,567	85,533	14,879	75,579
WHITE BEAR LAKE	01/01/03	4,621,328	96,542	(1,098,078)	-	88,113	153,069	23,561	55,147
WORTHINGTON	12/31/02	1,309,899	37,060	(582,057)	-	104,011	37,340	7,565	111,296
Total - All Monthly Plans		74,544,724	2,105,994	(13,208,895)	67,234	1,204,737	2,332,477	324,203	1,291,366

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Table 5
Revenues and Expenditures
For the Year Ended December 31, 2002

<u>Relief Association</u>	<u>Revenues</u>				<u>Expenditures</u>		
	<u>State Aid</u>	<u>Municipal Contribution</u>	<u>Investment Earnings</u>	<u>All Other*</u>	<u>Administration</u>	<u>Service Pensions</u>	<u>Other Benefits</u>
<u>Defined Contribution</u>							
ALASKA	4,227	-	(3,051)	-	369	-	-
ALBANY	11,495	11,250	(15,795)	-	1,884	-	-
ANDOVER	98,400	43,750	(137,278)	-	-	91,869	-
ANOKA-CHAMPLIN	154,707	-	(262,785)	-	4,194	-	-
ASHBY	6,763	4,000	(3,110)	1,538	292	-	-
AUSTIN	44,500	-	(59,470)	-	3,902	-	-
BREWSTER	7,909	-	(12,623)	-	652	-	-
BROOKLYN PARK	243,523	21,609	(739,798)	4,000	15,351	194,060	-
CALLAWAY	5,380	-	7,005	-	50	-	-
COLOGNE	9,955	2,000	(35,390)	2,608	4,660	28,864	-
COLUMBIA HEIGHTS	61,896	-	(74,009)	-	5,353	-	-
COON RAPIDS	222,453	-	(222,903)	2,134	26,099	74,127	-
CRANE LAKE	3,382	-	(12,852)	1,096	-	-	-
CROSSLAKE	20,250	14,040	(24,259)	-	-	-	-
DAKOTA	4,509	1,050	(1,198)	460	1,389	-	-
DALBO	6,482	-	(6,662)	-	-	-	-
DILWORTH	18,778	5,750	(68,114)	117	-	-	-
DONNELLY	7,609	1,000	(5,359)	1,279	1,037	1,144	-
EAGAN	273,233	140,341	(790,858)	1,000	18,403	106,277	-
EDINA	275,024	-	(456,363)	2,000	38,829	389,722	-
ELBOW LAKE	7,609	2,000	(37,090)	146	2,420	-	-
ELGIN	11,468	-	(5,666)	1,891	1,365	-	-
ELLSBURG	2,818	3,000	(3,183)	-	319	-	-
ERSKINE	5,354	2,000	(1,042)	1,784	-	19,618	-
FALCON HEIGHTS	34,770	-	(65,359)	-	4,175	-	-
FISHER	7,327	-	(8,758)	575	1,457	6,325	-
FOSSTON	11,450	1,000	8,950	-	1,250	-	-
FOUNTAIN	5,636	-	2,486	-	-	-	-
FREEPORT	8,660	1,625	(8,220)	-	2,320	-	-
FRIDLEY	110,931	-	(77,136)	1,000	9,493	55,123	-
GARY	4,509	-	1,375	40	100	-	-
GIBBON	10,308	2,500	9,771	1,000	830	34,716	-
GLENVILLE	7,609	-	(11,215)	1,332	258	7,994	-
GOODHUE	20,000	-	(34,393)	-	-	-	-
GUNFLINT TRAIL	6,763	-	(2,667)	3,321	347	-	-
HARDWICK	5,072	-	(4,245)	-	595	-	-
HAWLEY	12,689	6,600	(33,576)	-	1,495	-	-
IVANHOE	7,609	4,000	(8,552)	418	1,668	4,602	-
KENYON	15,570	3,000	(13,703)	4,211	3,026	54,497	-
KERKHOVEN	6,400	1,300	(10,991)	2,958	387	21,568	10,155
KIESTER	5,918	-	(1,363)	1,000	238	-	-
LAKE GEORGE	4,791	-	(5,414)	1,245	-	12,198	-
LAKEPORT	4,442	6,167	(8,556)	-	-	-	-

Table 5
Revenues and Expenditures
For the Year Ended December 31, 2002

Relief Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other*	Administration	Service Pensions	Other Benefits
LE CENTER	13,743	4,000	(12,723)	-	1,785	-	-
LONDON	3,945	-	(7,534)	555	655	6,100	-
LONGVILLE	14,571	11,500	(45,376)	1,000	1,460	19,090	-
LYLE	5,072	-	2,282	146	1,090	1,605	-
MAGNOLIA	3,382	-	1,721	1,067	-	11,736	-
MAPLE GROVE	225,165	147,676	(508,458)	-	12,783	-	-
MARIETTA	5,354	-	18	-	-	-	-
MARINE-on-St-CROIX	7,363	3,000	(45,058)	-	440	-	-
MAZEPPA	6,763	-	(11,891)	-	108	-	-
MEDICINE LAKE	5,354	10,000	(47,169)	1,000	1,966	39,282	-
MENDOTA HEIGHTS	67,791	36,683	(206,705)	1,000	1,919	51,021	-
MENTOR	3,228	-	(5,640)	-	-	-	-
MILLERVILLE	4,791	13,400	(27,715)	2,000	2,392	31,101	-
MILROY	4,227	234	1,013	-	555	-	-
MURDOCK	4,509	1,800	(13,907)	1,000	-	15,442	-
MYRTLE	7,045	-	(766)	-	-	-	-
NODINE	4,791	350	(4,921)	-	-	-	-
NORTHROP	4,227	1,200	(10,057)	1,053	35	7,241	-
ODESSA FARM	3,663	-	(3,189)	-	302	-	-
OKLEE	4,311	-	3,808	-	734	-	-
PLAINVIEW	18,320	4,400	579	2,702	-	62,446	-
PLUMMER	6,763	-	(8,493)	-	509	-	-
RAMSEY	69,189	7,000	(63,381)	-	-	-	-
RED LAKE FALLS	8,005	2,000	(1,292)	-	390	-	-
ROUND LAKE	5,354	-	(478)	339	-	3,538	-
RUSHFORD	14,955	1,500	(16,845)	-	1,554	41,810	-
RUSHMORE	5,918	-	(876)	-	480	-	-
SAINT HILAIRE	5,354	-	70	616	520	6,780	-
SEAFORTH	-	-	1,619	-	-	-	-
SOUTH BEND TWP	5,354	10,754	(36,936)	-	-	-	-
SWANVILLE	6,478	4,000	(8,946)	1,744	-	11,482	-
TOIVOLA TWP	6,482	-	(12,265)	-	490	-	-
ULEN	6,200	300	7,013	1,000	-	20,269	-
UNDERWOOD	10,757	4,500	(6,021)	-	-	-	-
VERMILION LAKE	4,509	700	(8,704)	397	475	3,107	-
WABASSO	6,278	-	(10,735)	1,995	823	28,146	-
WANAMINGO	12,018	-	(10,953)	-	-	-	-
WANDA	5,636	-	2,357	-	-	12,687	-
WAYZATA	40,741	25,000	(55,603)	-	2,401	-	-
WELLS	13,530	5,000	(24,836)	1,193	81	24,341	-
WEST METRO	155,419	50,908	(597,223)	5,930	23,890	239,103	78,975
WILLIAMS	5,636	-	(11,936)	-	-	-	-
WINGER	3,945	-	(2,060)	-	-	-	-
WINTHROP	9,361	6,240	(23,821)	1,000	580	30,704	-
ZUMBROTA	15,472	19,057	(47,554)	162	1,770	-	-

Table 5
Revenues and Expenditures
For the Year Ended December 31, 2002

<u>Relief Association</u>	<u>Revenues</u>				<u>Expenditures</u>		
	<u>State Aid</u>	<u>Municipal Contribution</u>	<u>Investment Earnings</u>	<u>All Other*</u>	<u>Administration</u>	<u>Service Pensions</u>	<u>Other Benefits</u>
<u>Lump Sum - \$ 10 or more, but less than \$100 per year of service</u>							
MAPLE HILL	4,791	-	1,451	-	-	-	-
NASSAU	5,636	-	2,885	-	262	-	-
NORTHLAND	2,818	-	(1,231)	180	50	1,980	-
PEQUAYWAN	3,945	-	(2,804)	55	90	-	-
<u>Lump Sum - \$ 100 or more, but less than \$200 per year of service</u>							
BIGELOW	5,354	-	(2,664)	-	-	-	-
CLIMAX	4,791	-	1,770	-	265	3,000	-
ELBOW-TULABY LK	2,960	-	1,007	70	184	-	-
ELMER	4,509	-	(2,222)	-	366	-	-
FEDERAL DAM	1,902	-	(4,161)	-	-	-	-
GENEVA	5,354	-	214	456	-	-	-
JACOBSON	4,509	-	(6,390)	-	350	3,465	-
LASALLE	3,663	-	(1,667)	75	-	-	-
LISMORE	6,482	-	(9,105)	-	-	877	-
LYND	4,227	-	(7,497)	-	-	-	-
MEADOWLANDS	3,663	1,500	169	-	470	4,480	-
REVERE	5,636	-	985	-	400	-	-
SEDAN	3,945	-	319	2,033	1,699	-	-
TAUNTON	3,945	480	2,286	-	-	-	-
<u>Lump Sum - \$ 200 or more, but less than \$300 per year of service</u>							
ALMELUND	7,327	1,200	(17,854)	320	1,095	4,747	-
ALTURA	5,918	-	4,299	21	414	-	-
BLUFFTON	4,509	-	(3,132)	-	-	5,250	-
BOWLUS	5,955	198	(12,031)	-	-	-	-
BRIMSON	4,509	-	(12,393)	446	250	4,400	-
CAMPBELL	7,327	2,141	(15,086)	-	313	-	-
COTTON	8,454	-	(9,446)	250	-	-	-
CROOKED LAKE	5,354	-	(1,135)	90	100	5,775	-
DUMONT	5,636	-	2,784	42	359	5,544	-
FINLAYSON	8,454	-	4,339	-	140	-	-
GRYGLA	5,636	503	(6,187)	385	250	-	-
HALSTAD	6,763	2,373	4,416	-	-	-	-
HENDRUM	5,354	-	1,679	-	505	1,082	-
HOLLAND	5,636	-	1,243	-	-	12,250	-
IONA	2,536	-	(8,599)	-	502	-	-
KARLSTAD	8,454	-	2,954	29	-	1,320	-
LANCASTER	5,354	-	(3,516)	1,340	3	4,400	-
LUCAN	6,200	-	(1,609)	958	562	6,160	-
NORTH STAR	3,100	1,200	(3,236)	1	-	164	-
OSTRANDER	3,945	200	2,860	1,165	166	12,100	-

Table 5
Revenues and Expenditures
For the Year Ended December 31, 2002

Relief Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other*	Administration	Service Pensions	Other Benefits
PORTER	6,763	921	(12,702)	-	921	-	-
TWIN LKS-Freeborn Co	5,354	-	5,704	-	20	-	-
WALTERS	4,791	776	(3,417)	13	-	-	-
WILMONT	6,763	-	(13,172)	230	367	1,650	-
Lump Sum - \$ 300 or more, but less than \$500 per year of service							
ALBORN	5,072	500	(6,101)	-	75	-	-
ALDEN	6,482	4,800	(9,492)	2,666	1,903	6,634	-
BARRETT	4,509	-	2,638	2,000	3,191	-	-
BEARDSLEY	5,636	2,081	(6,562)	-	481	3,346	-
BELLINGHAM	5,636	500	(11,452)	2,227	250	27,433	-
BERTHA	5,636	1,175	(6,345)	3,331	390	-	-
BLACKHOOF	5,636	617	(6,783)	264	401	8,800	-
BOYD	5,354	-	(15,677)	-	1,109	-	-
BREITUNG	5,918	11,000	(5,275)	-	2,469	-	-
BREVATOR	5,636	1,000	(11,015)	-	180	-	-
BROOK PARK	4,791	502	(6,049)	-	29	2,992	-
CANTON	5,354	573	234	95	705	18,730	-
CARSONVILLE	4,551	503	(7,320)	-	-	-	-
CHANDLER	4,791	1,380	617	1,000	263	11,800	-
CHERRY	5,636	100	(4,620)	1,460	100	21,625	-
CHOKIO	6,476	-	(9,015)	-	537	12,302	-
CLARISSA	6,763	1,985	(8,245)	1,809	685	26,538	-
CLARKS GROVE	7,009	-	(7,917)	600	1,050	6,600	-
CLEMENTS	6,200	1,526	(9,577)	-	-	81	-
CLIFTON	6,573	2,200	(11,903)	1,030	94	-	-
CLINTON-St Louis Co	5,072	-	(7,037)	11,221	198	8,800	-
CURRIE	6,200	1,000	2,119	-	896	-	-
CYRUS	5,072	-	3,115	-	475	6,500	-
DALTON	6,763	1,392	5,261	2,016	1,290	23,612	-
DANVERS	4,509	-	1,425	2,548	175	-	-
DARFUR	4,509	-	2,762	500	264	-	-
DENT	8,851	-	(5,859)	336	130	3,696	-
DEXTER	3,382	5,800	5,822	719	2,457	-	-
DUNNELL	4,227	-	2,806	1,005	879	1,000	-
EITZEN	7,045	3,070	2,676	-	300	-	-
ELLEDALE	7,178	6,000	(4,107)	95	1,190	-	-
ELLSWORTH	7,045	-	5,780	-	-	-	-
ELROSA	8,454	5,000	(9,057)	-	932	-	-
EVANSVILLE	8,454	-	(7,194)	-	1,446	10,560	-
FINLAND	6,200	-	2,850	80	1,052	10,038	-
FLENSBURG	6,200	-	(3,365)	204	-	8,525	-
FRENCH TWP	7,045	2,955	(17,859)	-	-	33,000	-
FROST	5,270	1,500	(2,030)	1,210	580	11,150	-
GARVIN	4,227	-	(5,230)	166	652	2,029	-

Table 5
Revenues and Expenditures
For the Year Ended December 31, 2002

Relief Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other*	Administration	Service Pensions	Other Benefits
GHENT	4,509	-	(2,305)	-	515	-	-
GOODLAND	5,072	2,408	(1,434)	3,196	-	21,961	-
GREENBUSH	8,454	-	(14,214)	560	920	-	-
HANCOCK	6,482	-	9,622	-	-	-	-
HANLEY FALLS	6,482	200	(4,237)	20	-	-	-
HANSKA	7,045	1,600	899	700	1,428	7,700	-
HARTLAND	5,918	-	(2,513)	4,099	791	7,616	-
HERMAN	7,045	-	(8,851)	296	-	2,866	-
HEWITT	3,945	-	2,460	-	390	-	-
HILL CITY	6,482	2,500	(8,904)	2,362	653	24,928	-
HILLS	7,327	3,000	(6,683)	750	330	18,200	200
HITTERDAL	4,227	650	(1,098)	-	300	-	-
HOKAH	8,454	-	(13,726)	4	14	-	-
HOVLAND	3,100	2,000	(2,366)	-	356	11,000	-
JASPER	6,200	2,500	(20,961)	2,989	631	23,033	-
JEFFERS	5,636	-	(10,956)	-	250	21,015	-
KELLIHER	6,482	-	(13,332)	750	287	22,000	-
KENNEDY	4,479	-	(6,259)	1,603	459	8,470	5,390
KETTLE RIVER	5,354	1,000	(12,782)	1,090	1,487	-	-
LAKE BRONSON	3,945	-	1,026	-	600	-	-
LAKE HENRY	5,072	232	(3,472)	778	250	18,590	-
LAKE LILLIAN	4,915	-	622	-	-	-	-
LAKE WILSON	4,791	200	4,165	-	438	-	-
LAKELAND	4,791	5,000	(6,968)	1,000	100	11,200	-
LEROY	6,763	452	(2,337)	220	659	3,511	-
MABEL	5,636	-	(7,900)	-	502	10,450	-
MAKINEN	5,072	4,000	4,355	690	1,199	30,078	-
MCGRATH	5,636	-	(156)	-	-	-	-
MCKINLEY	3,100	-	1,501	60	-	-	-
MIDDLE RIVER	5,354	-	2,824	825	260	-	-
MIESVILLE	8,454	1,800	(15,219)	-	15	-	-
NEW MUNICH	4,791	2,000	(1,164)	1,500	71	-	-
OKABENA	5,636	151	7,223	385	394	-	-
ORMSBY	3,593	-	4,922	1,208	-	13,290	-
PALISADE	5,354	1,500	(6,463)	-	1,574	15,150	-
PRINSBURG	5,636	-	935	90	600	-	-
ROLLINGSTONE	7,466	-	(2,960)	-	50	-	-
ROSE CREEK	5,918	3,801	(9,041)	21	8	35,230	-
RUSSELL	5,636	-	2,622	-	-	-	-
SAINT LEO	6,763	-	(1,940)	-	200	-	-
SANBORN	5,354	4,717	2,119	1,060	335	11,800	-
SHELLY	6,482	347	(9,650)	960	923	-	10,560
SILICA	9,018	5,728	4,295	-	-	-	-
SOLWAY RURAL	5,354	-	(14,277)	10,480	622	30,760	-
SQUAW LAKE	6,200	-	(4,836)	-	1,663	-	-

Table 5
Revenues and Expenditures
For the Year Ended December 31, 2002

Relief Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other*	Administration	Service Pensions	Other Benefits
STEPHEN	8,172	1,000	(17,474)	1,485	288	-	-
STURGEON LAKE	3,945	-	(1,963)	-	-	-	-
SUNBURG	5,354	-	1,291	22	350	-	-
TOFTE	3,100	3,000	(10,385)	90	385	31,200	-
TOWER	5,354	5,150	(6,777)	753	2,267	8,085	-
UPSALA	5,731	3,000	(477)	-	359	-	-
VESTA	4,791	183	(1,592)	-	312	-	-
VILLARD	6,763	15,750	5,907	-	425	2,831	-
VINING	4,227	-	(2,755)	-	400	10,120	-
WALNUT GROVE	5,636	500	(484)	-	-	-	-
WILLOW RIVER	4,509	-	(3,875)	1,000	-	11,400	-
WILSON	8,454	5,183	(13,288)	-	368	-	-
WOOD LAKE	5,636	455	(7,693)	-	-	18,700	-
WOODSTOCK	4,227	-	(3,969)	-	-	-	-
WRENSHALL	7,890	-	(14,071)	-	4,183	-	-
WRIGHT	5,072	-	(7,293)	768	300	8,448	-
Lump Sum - \$ 500 or more, but less than \$1,000 per year of service							
ADA	9,683	-	(5,319)	-	222	-	-
ADAMS	8,896	-	7,067	-	-	-	-
ADRIAN	7,210	8,790	(29,360)	1,000	750	13,500	-
ALBERTVILLE	24,352	-	(19,481)	2,187	24	41,859	-
ALPHA	4,227	-	(13,685)	-	-	-	-
AMBOY	5,918	-	(5,876)	-	-	-	-
APPLETON	15,568	-	(25,802)	1,000	3,995	20,440	-
ARGYLE	7,045	-	(8,613)	9,525	10,216	26,390	-
ARLINGTON	12,469	2,800	(10,869)	1,848	670	9,375	-
ASKOV	5,072	-	(2,409)	22	256	-	-
ATWATER	8,857	-	(22,098)	1,000	350	-	16,600
AUDUBON	9,427	-	(18,175)	-	425	50,865	-
BABBITT	7,185	4,823	95	348	1,546	-	-
BADGER	5,141	-	(12,932)	-	246	-	-
BAGLEY	13,184	3,251	787	-	627	40,966	-
BALATON	7,327	-	255	3,582	2,009	11,500	-
BARNESVILLE	12,713	18,476	(32,578)	300	4,709	694	-
BARNUM	7,045	-	(48,950)	3,812	1,900	46,673	-
BATTLE LAKE	14,618	-	13,379	4,000	2,040	19,000	-
BEAVER BAY	3,353	5,019	5,953	-	20	-	-
BEAVER CREEK	4,509	1,012	(14,298)	1,360	443	-	-
BELGRADE	7,045	3,000	(8,988)	-	526	21,800	-
BELVIEW	6,763	3,226	4,902	810	531	10,800	-
BIRD ISLAND	8,899	1,875	(7,763)	1,240	525	11,462	-
BIWABIK TWP	6,482	1,000	(11,521)	-	875	-	-
BLACKDUCK	10,291	5,223	(32,200)	-	455	-	-
BLOMKEST	6,002	2,340	1,352	2,839	952	-	-

Table 5
Revenues and Expenditures
For the Year Ended December 31, 2002

Relief Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other*	Administration	Service Pensions	Other Benefits
BRANDON	7,045	6,125	(25,835)	1,346	491	19,430	-
BRICELYN	6,200	-	(16,036)	1,000	-	-	-
BROOTEN	6,338	-	(27,164)	1,000	955	25,000	-
BROWERVILLE	8,499	980	(1,361)	2,200	275	11,000	-
BROWNS VALLEY	5,918	2,568	(13,870)	21	1,065	-	-
BROWNSDALE	6,671	-	(11,000)	490	1,632	27,738	-
BROWNTON	6,425	17,000	(14,644)	-	2,880	-	-
BUFFALO LAKE	6,763	3,499	(28,658)	1,000	1,273	-	-
BUHL	5,072	118	(21,228)	480	779	-	-
BUTTERFIELD	6,763	4,238	4,086	2,000	180	-	-
BYRON	20,286	3,500	(37,049)	1,521	516	22,716	-
CALEDONIA	16,591	2,400	(8,017)	1,000	1,595	83,636	-
CANOSIA TWP	7,257	5,500	3,992	-	-	-	-
CEYLON	5,918	1,500	(13,725)	-	677	-	-
CHATFIELD	15,879	1,940	(3,066)	2,000	50	-	-
CLARA CITY	9,415	1,855	(26,948)	2,000	2,235	27,000	-
CLAREMONT	5,421	6,608	(9,255)	1,000	1,624	11,650	-
CLARKFIELD	8,063	6,244	(20,075)	2,000	2,185	32,896	-
CLEARWATER	13,949	4,986	(23,739)	405	1,976	30,346	-
CLEVELAND	9,722	6,000	1,648	-	-	33,769	-
CLINTON-Big Stone Co	5,918	3,000	(6,596)	1,000	584	22,000	-
COLERAINE	6,191	4,520	(4,415)	5	153	9,518	-
COLVIN	4,227	2,500	(4,966)	-	1,842	-	-
COMFREY	6,482	4,000	6,449	164	5	-	660
COSMOS	5,823	-	(11,881)	2,160	416	-	-
COTTONWOOD	8,743	-	(19,515)	38	102	8,250	-
COURTLAND	6,763	5,000	(8,946)	2,000	-	58,250	-
CUYUNA	6,763	3,450	(4,387)	-	1,672	-	-
DANUBE	5,287	1,399	(4,431)	1,000	470	14,520	-
DAYTON	18,161	9,000	(36,260)	3,613	2,260	17,726	-
DEER CREEK	5,636	17,500	(6,690)	3,000	1,010	64,727	-
DEERWOOD	13,047	-	(11,601)	-	770	-	-
DELAVAN	5,354	1,600	(12,386)	4,596	721	-	-
EAGLE BEND	7,045	5,856	3,308	3,356	145	13,000	-
EASTERN HUBBARD	5,340	4,000	(6,782)	-	-	-	-
EASTON	6,482	2,218	(20,755)	1,000	866	12,000	-
ECHO	5,918	950	(10,584)	1,115	-	15,000	-
EDGERTON	8,622	4,311	(23,977)	48	510	-	-
ELIZABETH	5,918	2,000	(15,611)	597	1,128	-	250
ELMORE	6,763	500	(19,355)	-	-	26,100	-
ELYSIAN	6,813	4,953	(2,449)	1,000	1,253	11,500	-
EMILY	6,223	-	(20,122)	642	3,057	8,179	-
EMMONS	6,482	-	(15,916)	2	-	-	-
EYOTA	10,334	2,000	(3,109)	2,016	730	52,400	-
FERTILE	8,718	-	(17,222)	1,000	-	-	-

Table 5
Revenues and Expenditures
For the Year Ended December 31, 2002

Relief Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other*	Administration	Service Pensions	Other Benefits
FIFTY LAKES	3,663	-	941	-	1,714	1,872	-
FLOODWOOD	7,609	9,500	(34,401)	-	3,429	-	338
FORADA	6,763	6,350	(12,325)	600	430	-	-
FORESTON	6,482	2,000	(38,929)	-	1,427	992	-
FRANKLIN	5,636	5,636	10,368	713	2,499	7,847	-
FRAZEE	13,352	6,000	(26,390)	120	2,156	-	-
FREDENBERG	4,615	1,000	(4,864)	-	528	21,000	-
GARFIELD	8,975	3,250	(6,158)	487	15	-	-
GLYNDON	9,520	-	3,254	-	-	5,348	-
GNESEN	7,045	8,400	7,851	-	2,000	-	-
GONVICK	5,636	3,456	(11,863)	-	-	-	-
GRACEVILLE	7,045	2,500	(3,105)	2,874	1,048	36,729	-
GRANADA	4,312	-	(24,809)	2,100	1,058	45,500	-
GRAND LAKE TWP	9,436	6,000	(11,577)	2,697	-	-	-
GRAND MEADOW	10,768	2,764	(34,007)	2,275	1,192	27,649	-
GRANITE FALLS	15,304	4,500	(18,873)	225	102	19,445	-
GREEN ISLE	6,763	2,500	(18,602)	1,110	2,670	-	-
GREY EAGLE	7,879	2,000	(20,024)	205	1,385	10,395	-
GROVE CITY	7,889	-	(15,651)	1,174	675	6,414	-
HALLOCK	8,048	-	(18,889)	1,211	-	15,181	-
HAMPTON	4,791	-	(21,105)	2,667	284	2,000	-
HARMONY	7,602	5,000	(2,648)	-	960	-	-
HARRIS	6,781	-	(15,873)	1,860	300	100	6,050
HAYFIELD	13,611	6,393	(27,218)	-	650	44,000	-
HAYWARD	6,200	4,500	(32,523)	1,000	2,943	24,200	-
HENDERSON	6,763	3,158	(22,846)	-	3,125	-	-
HENDRICKS	7,045	5,215	(4,019)	-	765	25,000	-
HENNING	8,560	4,874	(15,283)	-	-	-	-
HERON LAKE	5,777	10,628	(5,982)	-	2,724	-	-
HINCKLEY	16,404	3,027	(4,741)	1,225	2,228	-	-
HOFFMAN	6,763	1,240	7,828	-	-	-	-
HOLDINGFORD	8,305	3,000	(15,377)	-	-	-	-
HOUSTON	8,570	-	(7,284)	-	1,067	11,429	-
INDUSTRIAL	4,791	6,000	(8,051)	-	795	-	-
IRONTON	7,045	-	(18,518)	532	2,519	11,800	-
ISLE	16,589	-	(21,951)	1,050	2,165	-	-
KANDIYOHI	7,138	4,355	(18,389)	-	1,160	2,783	-
KASOTA	12,544	7,500	(21,544)	1,005	737	26,600	-
KELLOGG	6,482	2,381	(27,096)	-	2,198	-	-
KENSINGTON	6,763	-	4,824	-	455	4,752	-
KILKENNY	6,200	-	518	240	240	-	-
KIMBALL	10,465	5,000	(12,668)	2,483	1,085	63,186	-
KINNEY	5,354	-	(12,481)	300	594	3,300	-
LAFAYETTE	8,968	1,500	(23,370)	1,500	795	-	-
LAKE BENTON	8,437	1,000	4,253	100	564	-	-

Table 5
Revenues and Expenditures
For the Year Ended December 31, 2002

Relief Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other*	Administration	Service Pensions	Other Benefits
LAKE KABETOGAMA	5,354	-	(17,891)	-	390	-	-
LAKE PARK	10,192	2,400	(19,260)	166	1,489	-	-
LAKESWOOD	7,045	-	(9,473)	-	255	24,500	-
LAMBERTON	6,623	1,000	(13,998)	1,063	28	6,692	-
LANESBORO	7,415	3,500	(14,200)	-	603	-	-
LEAF VALLEY TWP	5,354	2,000	(19,453)	6,900	480	-	-
LESTER PRAIRIE	8,454	8,000	(23,468)	-	2,706	-	-
LEWISVILLE	6,044	-	6,951	170	599	-	-
LITTLEFORK	7,327	6,000	(21,458)	-	1,016	18,986	-
LOWRY	6,482	5,000	(15,189)	1,716	-	-	-
MADELIA	13,056	1,944	(15,281)	2,043	195	48,734	-
MADISON LAKE	8,451	8,549	(27,560)	2,025	1,285	37,400	-
MAHNOMEN	9,161	700	(26,581)	3,361	-	-	-
MAHTOWA	4,509	3,730	4,730	1,500	-	19,500	-
MANTORVILLE	8,076	3,746	(14,576)	619	-	-	-
MAPLEVIEW	5,072	5,000	(13,503)	1	-	-	-
MARBLE	5,354	8,000	(20,389)	1,000	3,299	19,367	60
MAYNARD	6,482	-	(8,045)	-	-	-	-
MCDAVITT	5,072	1,000	(11,683)	75	-	-	-
MCINTOSH	4,791	-	(17,804)	-	478	-	-
MEDFORD	7,045	8,000	(14,915)	4,277	200	53,906	-
MENAHGA	7,357	2,000	9,306	-	-	9,000	-
MILAN	5,636	-	(30,846)	1,000	149	-	18,000
MILTONA	7,045	3,500	1,438	-	518	-	-
MINNEOTA	10,160	3,293	(17,728)	908	26	9,834	375
MORTON	5,636	6,349	(13,344)	3,042	1,084	41,056	-
NEVIS	10,705	5,000	(17,258)	-	1,175	38,930	-
NEW AUBURN	6,200	4,110	(25,675)	361	3,041	3,971	-
NEW GERMANY	7,609	5,500	(22,994)	7,233	-	114,551	-
NEW RICHLAND	11,977	450	7,687	1,360	510	26,560	-
NEW YORK MILLS	10,787	2,824	(7,590)	46	681	-	-
NEWFOLDEN	6,878	481	2,534	-	100	15,950	-
NICOLLET	15,097	9,145	(33,894)	2,000	525	47,815	-
NORTHOME	5,636	-	(8,393)	21	1,110	-	-
ODIN	3,663	-	5,203	-	759	-	-
OGILVIE	10,652	6,000	(15,069)	924	663	34,003	-
OLIVIA	13,532	-	(22,949)	-	870	-	-
ONAMIA	12,007	-	(28,397)	-	1,257	-	-
ORONOCO	6,200	-	(1,960)	1,000	-	26,500	-
ORR	3,904	-	(9,362)	-	961	-	-
ORTONVILLE	8,670	508	(31,039)	-	546	-	-
OTTERTAIL	8,226	8,700	(17,605)	58	50	-	-
PALO	7,045	6,500	(15,740)	59	2,119	16,728	-
PARKERS PRAIRIE	7,045	3,000	(24,086)	2,000	455	30,350	-
PEMBERTON	4,791	1,000	4,816	7,005	79	21,900	-

Table 5
Revenues and Expenditures
For the Year Ended December 31, 2002

Relief Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other*	Administration	Service Pensions	Other Benefits
PENNOCK	7,499	1,800	(15,736)	1,706	500	-	-
PIKE-SANDY-BRITT	8,454	-	2,737	-	-	6,820	-
PILLAGER	15,965	4,000	(27,135)	316	1,094	-	-
PLATO	7,327	792	(28,789)	3,714	2,000	-	-
PRESTON	9,699	2,520	(16,118)	2,023	1,010	19,000	-
RANDALL	7,825	5,000	(39,667)	1,000	1,329	-	-
RANDOLPH	11,952	4,000	(32,225)	1,750	650	6,837	-
RAYMOND	7,251	1,500	(12,606)	135	-	-	-
RENVILLE	9,367	2,500	(6,554)	-	1,051	-	-
RICE	11,212	837	(16,481)	2,036	1,095	14,000	-
RICHMOND	12,328	9,600	(12,240)	1,098	2,800	20,550	-
ROCKVILLE	12,564	6,541	(26,820)	505	-	-	-
ROTHSAY	7,752	-	7,829	283	1,422	-	-
ROYALTON	7,983	2,967	(11,902)	-	727	18,825	-
RUTHTON	5,072	-	(605)	538	347	5,914	-
SABIN-ELMWOOD	5,918	-	9,900	-	878	-	-
SACRED HEART	7,045	1,479	5,396	2,052	2,359	28,080	-
SAINT CLAIR	13,976	5,000	(11,322)	-	1,368	-	-
SAINT MARTIN	6,763	6,000	(9,347)	9,266	775	14,386	-
SCANLON	4,072	8,905	(10,244)	-	-	-	-
SCHROEDER	3,100	-	(20,586)	65	720	-	-
SHAFER	6,208	-	1,704	1,192	992	18,187	-
SHERBURN	7,045	8,000	(11,147)	-	750	-	-
SHEVLIN	5,636	3,100	(3,363)	-	-	21,876	-
SILVER LAKE	8,063	11,364	10,628	1,000	365	2,958	-
SOLWAY TWP	8,454	3,000	(40)	1,222	685	16,092	-
SOUTH HAVEN	10,130	7,079	(17,338)	145	2,976	-	-
SPRING GROVE	8,175	3,500	1,204	-	505	-	-
SPRINGFIELD	13,268	3,314	(18,463)	562	3,489	6,178	-
STACY-LENT	14,063	12,951	(4,359)	400	4,400	5,940	-
STARBUCK	11,342	-	(7,858)	4,263	1,150	-	-
STEWART	6,763	10,000	(8,362)	3,000	3,012	61,275	-
STORDEN	6,200	-	(11,112)	2,000	200	14,833	-
TACONITE	3,945	7,094	(488)	3,000	775	49,930	-
TRIMONT	7,550	2,603	11,537	25	515	-	-
TRUMAN	8,444	-	(10,577)	300	-	3,300	-
TWIN VALLEY	7,327	-	(18,040)	1,294	332	6,692	-
TYLER	6,783	2,500	(26,310)	1,000	125	14,401	-
VERGAS	9,000	-	(9,822)	20	160	-	-
VERNON CENTER	5,636	-	(7,650)	1,000	1,140	11,000	-
WALDORF	6,482	-	(15,328)	3,458	-	58,084	-
WARBA-FEELY-SAGO	5,354	277	(3,594)	-	120	-	-
WARREN	11,751	-	(17,350)	-	646	-	-
WARROAD	18,024	184	(14,991)	1,000	-	34,267	-
WATERVILLE	9,898	-	(7,203)	868	1,088	9,332	-

Table 5
Revenues and Expenditures
For the Year Ended December 31, 2002

Relief Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other*	Administration	Service Pensions	Other Benefits
WATKINS	7,542	7,025	(29,240)	1,116	1,262	10,560	-
WATSON	5,636	1,200	(10,155)	-	-	-	-
WAVERLY	8,636	10,000	(1,180)	1,022	-	15,580	-
WELCOME	7,045	5,350	5,732	1,697	577	-	-
WENDELL	5,636	-	7,950	-	972	11,000	-
WEST CONCORD	9,797	-	6,169	-	800	596	-
WESTBROOK	6,893	-	8,798	1,000	205	15,400	-
WINNEBAGO	9,848	4,000	13,329	1,000	1,765	14,500	-
WOLF LAKE	6,011	-	(6,178)	-	115	-	-
WYKOFF	5,636	2,700	(35,942)	10	600	20,200	-
WYOMING	18,869	-	(549)	-	1,191	-	-
ZUMBRO FALLS	9,005	3,650	(16,770)	100	998	-	-
Lump Sum - \$1,000 or more, but less than \$1,500 per year of service							
AITKIN	27,884	10,000	(28,632)	2,721	1,532	60,650	-
ANNANDALE	26,187	3,000	(25,316)	1,000	1,365	-	-
AURORA	6,864	7,923	(47,816)	1,144	2,885	25,311	-
AVON	18,094	9,423	4,400	21,237	3,099	9,163	-
BACKUS	9,740	20,298	(18,607)	833	4,772	-	-
BALSAM	5,636	9,000	(22,399)	1,000	12	26,300	-
BAUDETTE	11,114	-	(45,729)	130	480	24,000	-
BELLE PLAINE	24,157	6,172	(37,938)	170	2,779	-	-
BIGFORK	12,199	5,000	(18,493)	1,000	375	-	-
BIWABIK	6,200	10,000	(45,424)	3,000	1,611	99,367	-
BLOOMING PRAIRIE	18,861	-	(22,130)	2,160	81	39,157	-
BLUE EARTH	16,922	12,000	(69,785)	1,155	2,356	30,000	-
BOVEY	5,636	11,707	(12,890)	1,896	726	-	17,500
BRAHAM	16,590	2,394	(22,097)	515	1,655	25,000	-
BRECKENRIDGE	16,586	-	(34,639)	-	4,396	-	-
CALUMET	5,918	10,000	(12,698)	1,000	1,033	-	22,000
CANBY	10,604	3,000	(97,303)	1,000	2,066	35,650	-
CANNON FALLS	30,259	-	(38,928)	-	1,285	-	-
CARLOS	7,966	17,600	(75,340)	11,324	-	-	-
CARLTON	12,031	6,644	(9,711)	2,000	1,500	32,634	-
CENTER CITY	6,902	6,000	(12,201)	64	340	-	-
CLEAR LAKE	16,863	8,154	(43,397)	-	278	-	-
CLEARBROOK	9,278	-	(25,741)	747	1,410	8,053	-
COKATO	18,165	5,129	(64,314)	-	544	-	-
COOK	10,296	1,500	(22,041)	-	1,585	-	-
CROMWELL	7,609	7,203	4,106	600	-	6,600	-
CROOKSTON	12,755	17,000	(41,267)	1,000	3,444	16,600	-
CROSBY	14,740	16,000	(49,045)	369	2,100	37,250	-
DEER RIVER	17,795	5,000	(37,410)	1,000	1,525	30,000	-
DODGE CENTER	10,749	21,858	(34,724)	-	3,800	-	-
EAGLE LAKE	10,461	19,747	7,751	1,000	2,150	33,825	-

Table 5
Revenues and Expenditures
For the Year Ended December 31, 2002

Relief Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other*	Administration	Service Pensions	Other Benefits
EDEN VALLEY	10,877	3,500	(36,475)	-	500	-	-
ELY	25,572	-	(60,067)	-	5,036	-	-
FAIRFAX	9,769	4,885	16,068	52	2,224	-	-
FULDA	11,170	4,000	16,224	1,000	1,151	31,000	-
GAYLORD	13,074	8,827	(58,759)	-	2,750	-	-
GILBERT	5,636	-	(15,315)	2,000	3,103	32,900	-
GLENWOOD	17,528	3,577	(19,606)	-	1,999	-	-
GOOD THUNDER	8,914	28,374	(39,212)	1,000	2,160	23,225	-
GOODVIEW	11,174	5,800	(43,251)	2,000	2,136	29,440	-
GRAND MARAIS	9,988	-	(722)	1,000	1,356	27,000	-
GREENWOOD	8,454	16,757	(26,293)	1,000	1,496	29,997	-
HACKENSACK	10,516	12,500	3,272	-	674	-	-
HAMBURG	7,609	32,649	(14,588)	32	4,463	-	-
HANOVER	21,752	3,000	(7,323)	-	172	-	-
HECTOR	10,306	3,800	(40,643)	80	5	28,500	-
HIBBING	-	-	(44,894)	-	2,750	-	-
HOWARD LAKE	13,249	7,863	(26,513)	1,000	3,600	24,000	-
JANESVILLE	12,409	11,023	(12,468)	-	393	-	-
JORDAN	22,261	26,022	(50,806)	43	2,591	-	-
KASSON	20,804	14	(3,123)	-	2,215	-	-
LA CRESCENT	22,867	2,000	(28,310)	2,376	3,722	81,915	-
LAKE CRYSTAL	16,844	5,000	(58,811)	2,000	880	39,424	-
LAKEFIELD	12,481	3,750	(42,111)	3,964	1,787	43,980	13,040
LEWISTON	16,202	4,000	(57,045)	-	-	-	-
LONSDALE	22,103	10,532	(1,807)	6,143	3,501	36,000	-
LUTSEN	4,474	5,087	(11,215)	1,000	-	44,000	-
MADISON	9,403	9,078	(24,273)	2,000	1,551	51,000	300
MAPLE LAKE	27,921	9,000	(8,329)	1,172	1,285	36,000	-
MAYER	6,763	6,431	(33,863)	24	2,311	8,639	-
MCGREGOR	17,150	5,000	(9,663)	170	76	-	-
MELROSE	17,805	3,190	(18,712)	3,000	660	23,000	-
MINNESOTA LAKE	7,045	2,000	(28,731)	5,971	1,793	25,200	-
MISSION TWP	10,591	-	(7,787)	23	490	-	-
MONTEVIDEO	23,035	1,986	(32,830)	-	-	-	-
MONTGOMERY	16,579	20,000	(26,545)	4,000	2,065	84,400	-
MONTROSE	7,603	17,603	(20,182)	23	3,660	-	-
MOOSE LAKE	14,313	6,191	(14,657)	-	-	-	-
MORGAN	8,922	2,605	(26,209)	1,031	2,120	26,500	-
MORRIS	21,253	10,850	(57,806)	1,500	3,816	-	-
MOUNTAIN LAKE	11,786	6,847	12,204	1,000	1,800	-	-
NASHWAUK	9,312	4,835	(15,503)	1,000	3,525	22,000	-
NEW LONDON	22,033	2,778	(27,233)	1,138	1,757	-	-
NORW / YOUNG AMER	16,501	13,836	(31,518)	2,784	2,672	13,085	-
PAYNESVILLE	20,577	4,000	(6,183)	2,130	1,545	53,318	-
PERHAM	21,367	-	(51,578)	-	1,061	32,250	-

Table 5
Revenues and Expenditures
For the Year Ended December 31, 2002

Relief Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other*	Administration	Service Pensions	Other Benefits
PIERZ	24,502	5,200	(42,165)	972	2,883	10,692	-
PINE RIVER	15,341	14,273	(20,851)	2,000	1,653	66,656	-
PROCTOR	14,194	-	2,745	1,000	-	26,666	420
REMER	7,291	9,822	11,188	-	523	-	-
RICE LAKE	12,605	6,000	(50,554)	275	-	-	-
ROCKFORD	19,297	-	(40,699)	1,000	-	22,000	-
RUSH CITY	15,842	10,105	(49,842)	883	806	-	-
SAINT FRANCIS	17,430	10,127	(30,836)	311	1,175	-	-
SAINT JAMES	21,588	16,007	(5,203)	360	5,715	37,250	-
SAINT MICHAEL	30,210	15,105	(41,123)	5,860	212	26,300	-
SAINT STEPHEN	13,072	12,314	(38,043)	-	2,440	-	-
SANDSTONE	13,960	-	(36,058)	1,000	1,620	37,300	-
SARTELL	39,953	6,750	(17,831)	-	300	11,800	-
SAUK CENTRE	25,524	3,500	(20,413)	928	1,990	10,208	-
SEBEKA	10,538	3,000	652	1,006	1,455	-	-
SILVER BAY	13,281	-	(4,993)	-	643	-	-
SLAYTON	11,752	15,813	8,450	1,000	1,183	37,000	-
SLEEPY EYE	23,622	13,110	40,300	-	1,346	-	-
SPICER	14,058	6,518	(46,936)	1,350	3,250	23,000	-
SPRING VALLEY	13,740	4,400	(30,702)	2,000	2,920	30,792	-
STAPLES	15,757	12,582	(20,140)	2,000	1,152	62,000	-
STEWARTVILLE	29,511	-	11,606	8,488	2,420	31,000	-
TAYLORS FALLS	7,045	-	(51,307)	275	2,182	-	-
THOMSON	14,871	4,000	(30,747)	550	2,250	-	6,050
TRACY	13,177	3,000	(20,615)	3,034	2,401	57,072	-
VERNDALE	6,763	2,471	(30,054)	235	-	-	-
WABASHA	16,354	13,334	(46,406)	462	1,648	65,400	-
WALKER	18,890	11,275	(61,471)	-	-	-	-
WATERTOWN	21,385	12,500	(36,704)	9,214	-	31,190	-
WHEATON	11,162	24,100	(30,872)	1,000	1,252	26,500	-
WINSTED	11,262	13,700	(14,857)	-	3,546	-	-
Lump Sum - \$1,500 or more, but less than \$2,000 per year of service							
BIG LAKE	46,021	6,000	(6,117)	1,333	4,084	31,000	-
CAMBRIDGE	47,253	-	(100,314)	-	559	-	750
COHASSET	22,529	6,000	(63,801)	3,000	1,613	124,648	-
COLD SPRING	25,985	12,995	(57,600)	2,000	4,123	81,849	-
DAWSON	10,231	17,622	(47,460)	1,000	3,074	35,561	-
DELANO	27,201	29,873	(40,966)	1,000	1,135	59,228	-
EVELETH	10,815	7,699	(24,379)	-	-	-	-
FOLEY	29,089	5,000	(43,568)	356	-	121,000	-
HOYT LAKES	7,045	5,000	(39,179)	1,650	3,250	18,150	-
IDEAL	12,292	14,779	(47,499)	1,000	1,800	-	-
ISANTI	33,283	6,000	(110,875)	-	5,665	-	13,600
JACKSON	20,148	7,414	(48,024)	4,201	934	-	-

Table 5
Revenues and Expenditures
For the Year Ended December 31, 2002

Relief Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other*	Administration	Service Pensions	Other Benefits
KEEWATIN	5,918	16,000	(24,443)	1,000	1,536	37,800	-
LEXINGTON	7,045	8,700	18,303	-	173	-	-
LITCHFIELD	35,946	12,372	(70,773)	2,028	3,281	78,750	-
LITTLE FALLS	48,424	8,000	(23,721)	-	5,506	-	-
LONG PRAIRIE	21,058	3,000	(5,939)	1,000	1,783	103,000	-
LUVERNE	20,989	578,076	(69,734)	-	300	4,872	-
MAPLE PLAIN	21,195	17,600	(65,960)	1,000	2,000	53,500	-
MAPLETON	12,298	5,625	(52,711)	1,054	3,196	14,464	1,700
MORA	33,723	-	(42,658)	2,122	1,107	-	-
MORRISTOWN	13,458	7,500	(64,444)	4,000	600	140,700	62,200
MOTLEY	8,489	3,709	(35,364)	1,305	1,303	14,353	-
MOUNTAIN IRON	9,444	10,800	(3,877)	200	1,103	-	-
NEW MARKET	20,920	43,999	(7,009)	34,137	-	48,936	-
NEW SCANDIA TWP	19,375	12,229	(23,564)	4,000	-	48,354	-
NISSWA	29,402	7,000	(22,321)	200	24	78,800	-
OAK GROVE	25,364	9,400	(73,895)	3,847	-	-	-
OSAKIS	14,571	16,180	(29,694)	20	2,405	-	-
OSSEO	9,929	2,745	(29,968)	1,000	1,715	25,819	-
PELICAN RAPIDS	29,323	273	(55,162)	-	1,165	-	-
PEQUOT LAKES	18,581	22,224	(37,048)	1,000	1,350	-	20,200
PINE ISLAND	25,387	9,796	(22,457)	3,000	800	102,761	-
ROGERS	38,143	9,000	(11,221)	-	-	-	-
ROSEAU	22,763	3,500	(8,426)	1,416	-	79,800	-
SAINT ANTHONY	30,764	6,000	(26,795)	1,600	1,450	21,040	-
SAINT CHARLES	16,790	-	(39,778)	4,000	2,003	-	-
SAINT CLOUD TWP	40,744	-	(13,205)	-	3,729	-	-
SAINT JOSEPH	28,343	12,634	(60,950)	228	4,024	41,000	-
SAINT PAUL PARK	18,135	-	(75,197)	1,540	4,789	-	-
SAINT PETER	38,370	12,288	8,493	2,000	1,953	60,353	-
SCANDIA VALLEY	6,510	6,510	(25,432)	10	884	-	-
VICTORIA	22,264	16,896	(50,171)	1,050	-	33,000	-
WACONIA	36,024	21,490	(82,709)	2,498	2,763	18,490	-
WADENA	18,326	3,550	(51,674)	-	1,859	-	-
WAITE PARK	24,389	3,500	(27,669)	-	1,587	-	-
Lump Sum - \$2,000 or more, but less than \$2,500 per year of service							
ALBERT LEA TWP	4,227	23,839	(21,545)	1,000	223	3,966	-
BECKER	46,668	4,500	(106,746)	2,000	2,551	56,000	16,488
BUFFALO	59,000	-	(67,411)	-	4,797	-	1,548
CASS LAKE	21,990	8,541	(44,687)	3,111	1,974	54,457	-
CHISAGO CITY	21,333	14,677	(36,707)	2,000	1,650	44,050	-
CHISHOLM	18,147	-	(151,392)	2,000	2,075	100,000	-
DASSEL	20,158	25,893	(106,540)	39	4,939	-	-
EAST BETHEL	37,919	4,100	(74,696)	-	1,750	-	-
EAST GRAND FORKS	31,718	-	(61,580)	1,000	2,921	-	-

Table 5
Revenues and Expenditures
For the Year Ended December 31, 2002

<u>Relief Association</u>	<u>Revenues</u>				<u>Expenditures</u>		
	<u>State Aid</u>	<u>Municipal Contribution</u>	<u>Investment Earnings</u>	<u>All Other*</u>	<u>Administration</u>	<u>Service Pensions</u>	<u>Other Benefits</u>
GARRISON	17,784	10,000	(43,366)	-	-	-	-
HAM LAKE	49,411	-	(81,949)	-	3,139	-	-
HAMEL	23,394	40,137	(22,053)	1,000	2,270	72,678	-
HERMANTOWN	28,224	55,080	(77,034)	4,000	10,196	64,088	-
HUGO	27,443	20,519	(53,513)	-	4,524	43,048	-
INTERNATIONAL FLS	34,532	-	(61,703)	3,000	759	52,407	-
LAKE CITY	29,734	11,283	(48,734)	3,000	-	179,142	-
LE SUEUR	23,473	12,663	(86,270)	1,096	2,445	62,500	-
LINDSTROM	19,621	8,668	(83,054)	-	2,905	-	-
LONG LAKE	41,899	40,000	(86,185)	3,379	1,799	14,631	-
LORETTO	18,405	20,000	(71,529)	-	1,354	17,096	-
LOWER ST CROIX VAL	29,894	-	(103,977)	-	1,153	-	-
MILACA	23,402	-	(16,454)	-	2,390	2,600	-
MONTICELLO	59,569	-	(28,677)	-	356	-	-
NEW PRAGUE	36,359	16,000	(58,951)	-	171	-	-
NORTH BRANCH	36,407	15,039	(74,819)	-	2,597	90,200	-
NORTH MANKATO	42,703	6,362	(80,085)	-	2,966	-	-
PARK RAPIDS	45,474	-	(48,901)	3,000	1,522	45,100	-
REDWOOD FALLS	26,103	15,600	(26,014)	1,000	-	49,300	-
SAINT BONIFACIUS	18,005	12,480	(27,707)	1,000	2,492	36,280	-
TWO HARBORS	23,471	-	(21,836)	1,000	3,530	53,098	-
VADNAIS HEIGHTS	53,672	38,400	(77,362)	-	3,759	-	-
WASECA	43,205	5,000	(48,428)	-	1,920	-	-
WINDOM	24,655	5,000	(43,442)	2,200	2,316	33,258	-
<u>Lump Sum - \$2,500 or more, but less than \$3,000 per year of service</u>							
COTTAGE GROVE	107,975	-	(227,674)	5,000	9,788	286,745	-
INVER GROVE HTS	115,246	18,000	(172,323)	1,000	14,473	91,208	-
LITTLE CANADA	36,399	15,000	(104,290)	1,160	3,650	52,237	-
MAHTOMEDI	41,658	26,000	(79,579)	1,000	4,100	76,642	-
NEWPORT	13,637	23,018	(67,345)	1,379	7,683	14,523	-
NORTH ST PAUL	40,780	-	(73,349)	2,000	6,250	2,000	-
PRINCETON	54,959	15,093	(139,261)	-	3,882	-	-
SAUK RAPIDS	58,719	13,379	(113,681)	3,000	4,763	205,000	-
THIEF R FALLS	38,195	-	(14,826)	950	2,082	-	-
WILLMAR	63,540	-	(228,045)	1,090	5,516	83,600	-
ZIMMERMAN	31,189	30,000	(81,184)	1,000	24	25,000	-
<u>Lump Sum - \$3,000 or more, but less than \$3,500 per year of service</u>							
CATARACT	60,928	55,000	(170,564)	-	-	-	-
FERGUS FALLS	56,931	1,700	(64,093)	1,000	4,624	50,160	-
LAKE ELMO	31,771	15,761	(70,923)	184	5,715	-	-
PRIOR LAKE	99,539	15,000	(60,491)	3,000	376	132,983	41,300

Table 5
Revenues and Expenditures
For the Year Ended December 31, 2002

<u>Relief Association</u>	<u>Revenues</u>				<u>Expenditures</u>		
	<u>State Aid</u>	<u>Municipal Contribution</u>	<u>Investment Earnings</u>	<u>All Other*</u>	<u>Administration</u>	<u>Service Pensions</u>	<u>Other Benefits</u>
<u>Lump Sum - \$3,500 or more per year of service</u>							
ALEXANDRIA	75,069	71,819	(354,011)	1,000	2,787	113,200	-
BAYPORT	59,199	-	(136,182)	-	6,449	-	-
BEMIDJI PIONEER	94,557	10,408	(124,219)	5,431	10,128	178,447	57,250
BRAINERD	122,920	27,096	(270,801)	2,000	12,494	227,867	-
CENTENNIAL	92,968	27,877	(159,234)	3,927	4,858	-	-
ELK RIVER	88,790	23,400	(89,701)	2,034	4,116	77,055	-
EXCELSIOR	87,869	15,000	(173,511)	55	7,320	-	-
FOREST LAKE	77,197	14,675	(163,744)	1,045	1,991	-	-
GOLDEN VALLEY	102,949	79,976	(532,810)	4,000	11,891	422,500	1,000
GRAND RAPIDS	67,280	20,432	(109,058)	3,789	3,659	115,125	-
HASTINGS	101,114	-	(202,498)	4,000	5,279	319,000	-
HOPKINS	65,013	29,870	(251,819)	-	8,255	138,500	-
LAKEVILLE	176,147	88,244	(190,902)	1,000	8,871	109,375	-
MAPLEWOOD	145,662	41,874	(462,072)	4,194	14,853	167,081	-
MARSHALL	56,058	10,400	(144,431)	1,000	4,752	-	76,482
NEW BRIGHTON	83,565	40,000	(118,669)	1,000	552	61,824	-
NORTHFIELD	72,098	41,000	(261,116)	1,000	777	122,000	-
OAKDALE	99,889	26,629	(134,139)	-	16,023	-	-
OWATONNA	100,187	-	(151,699)	4,000	2,747	-	-
ROSEMOUNT	63,378	135,000	(168,288)	-	2,182	-	-
SHAKOPEE	103,284	99,441	(108,204)	2,276	7,782	-	-
STILLWATER	101,410	-	(198,623)	2,000	4,076	268,583	-
WOODBURY	208,761	105,333	(439,009)	2,000	13,596	115,998	-
<u>Monthly Service</u>							
HUTCHINSON	64,549	27,840	(116,369)	-	6,579	102,463	-
MOUND	84,816	109,063	(348,912)	-	9,367	204,040	40,807
PINE CITY	33,749	8,500	(49,199)	-	4,053	32,200	4,500
SPRING LAKE PARK	235,355	30,852	(689,864)	-	29,177	269,620	8,155
<u>Monthly/Lump Sum Combination</u>							
APPLE VALLEY	181,992	138,127	(279,261)	4,956	26,380	281,033	-
BENSON	18,602	7,227	3,496	186	2,279	52,600	-
BROOKLYN CENTER	102,269	16,239	(298,843)	2,000	19,820	150,342	36,624
CHANHASSEN	96,113	48,651	(137,301)	1,000	5,060	46,150	-
DETROIT LAKES	48,947	8,038	(5,404)	-	3,920	8,500	-
EDEN PRAIRIE	288,496	272,504	(1,346,87	1,971	32,039	326,664	8,800
FAIRMONT	48,531	43,554	(124,259)	13,830	17,683	90,000	-
GLENCOE	25,490	58,342	(81,495)	3,000	3,997	64,082	-
LAKE JOHANNA	188,776	102,652	(33,746)	2,000	16,749	422,999	-
MINNETONKA	270,808	45,000	(835,925)	571	30,148	99,416	58,656
NEW ULM	57,671	30,090	(131,495)	1,000	6,727	81,128	12,525

Table 5
Revenues and Expenditures
For the Year Ended December 31, 2002

Relief Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other*	Administration	Service Pensions	Other Benefits
PIPESTONE	19,603	37,697	(50,356)	4,084	4,878	137,402	1,327
PLYMOUTH	319,416	-	(575,076)	-	11,953	29,028	-
ROBBINSDALE	54,472	120,000	(148,501)	1,513	11,252	168,343	-
ROSEVILLE	151,046	179,295	(530,042)	1,612	30,691	361,314	25,668
SAVAGE	85,533	129,207	(199,339)	-	12,079	74,307	34,931
WHITE BEAR LAKE	153,069	20,000	(433,366)	4,113	22,764	313,999	4,699
WORTHINGTON	37,340	95,169	(88,177)	3,000	2,115	181,294	-

TOTALS	State Aid	Municipal Contribution	Investment Earnings	All Other*	Administration	Service Pensions	Other Benefits
Defined Contribution	2,639,147	649,184	(5,123,006)	63,052	214,394	1,769,735	89,130
Lump Sum	9,378,276	4,202,331	(16,481,016)	657,168	838,085	11,415,029	410,311
Monthly	418,469	176,255	(1,204,344)	0	49,176	608,323	53,462
Monthly / Lump Sum	2,148,174	1,351,792	(5,295,969)	44,836	260,534	2,888,601	183,230
Grand Total	<u>14,584,066</u>	<u>6,379,562</u>	<u>(28,104,335)</u>	<u>765,056</u>	<u>1,362,189</u>	<u>16,681,688</u>	<u>736,133</u>

* The "All Other" column includes, but is not limited to, supplemental benefit reimbursements.

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Table 5-A
Relief Associations Reporting Expenses Greater Than 1% of Assets

<u>Relief 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>						
AUSTIN	900	-	2,335	667	3,902	1.15%
COLOGNE	520	-	4,125	15	4,660	3.14%
DAKOTA	-	-	1,389	-	1,389	8.59%
DONNELLY	-	-	1,022	15	1,037	1.35%
EDINA	21,500	-	11,055	6,274	38,829	1.05%
ELBOW LAKE	-	-	2,420	-	2,420	1.22%
ELLSBURG	-	-	319	-	319	1.47%
FISHER	250	-	1,156	51	1,457	2.15%
FREEPORT	-	-	2,320	-	2,320	1.01%
GUNFLINT TRAIL	-	-	305	42	347	1.10%
KENYON	-	-	3,015	11	3,026	1.49%
LONDON	170	-	485	-	655	1.65%
LYLE	300	-	790	-	1,090	1.53%
MILLERVILLE	-	-	2,342	50	2,392	1.38%
ODESSA FARM	-	-	302	-	302	1.01%
RUSHMORE	-	-	480	-	480	1.62%
<u>Lump Sum - \$ 100 or more, but less than \$200 per year of service</u>						
MEADOWLANDS	-	-	470	-	470	2.22%
SEDAN	-	165	550	984	1,699	7.76%
<u>Lump Sum - \$ 200 or more, but less than \$300 per year of service</u>						
ALMELUND	600	-	475	20	1,095	1.15%
IONA	-	-	502	-	502	1.14%
LUCAN	-	-	550	12	562	1.05%
<u>Lump Sum - \$ 300 or more, but less than \$500 per year of service</u>						
ALDEN	400	322	1,150	31	1,903	2.80%
BARRETT	-	-	1,005	2,186	3,191	4.22%
BOYD	-	-	1,090	19	1,109	1.19%
BREITUNG	1,475	-	994	-	2,469	2.12%
CLARISSA	-	-	675	10	685	1.25%
DEXTER	800	-	1,522	135	2,457	2.04%
ELLENDALE	-	675	490	25	1,190	1.18%
EVANSVILLE	300	-	1,136	10	1,446	2.00%
FINLAND	-	167	885	-	1,052	1.05%
GARVIN	-	-	652	-	652	1.20%
HANSKA	298	-	1,130	-	1,428	1.22%

Table 5-A
Relief Associations Reporting Expenses Greater Than 1% of Assets

<u>Relief 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>
KENNEDY	-	-	450	9	459	1.13%
KETTLE RIVER	652	-	835	-	1,487	1.85%
LAKE BRONSON	125	-	475	-	600	1.39%
MAKINEN	600	-	590	9	1,199	1.85%
PALISADE	480	-	1,094	-	1,574	2.81%
SOLWAY RURAL	-	-	570	52	622	1.92%
SQUAW LAKE	-	-	1,659	4	1,663	1.96%
TOWER	900	-	1,367	-	2,267	2.55%
WRENSHALL	538	-	1,109	2,536	4,183	3.07%
<u>Lump Sum - \$ 500 or more, but less than \$1,000 per year of service</u>						
APPLETON	150	-	3,817	28	3,995	1.55%
ARGYLE	-	-	349	9,867	10,216	10.15%
BALATON	754	71	664	520	2,009	1.67%
BARNESVILLE	1,040	-	3,561	108	4,709	2.45%
BARNUM	300	-	1,600	-	1,900	1.32%
BROWNSDALE	-	-	1,562	70	1,632	1.11%
BROWNTON	500	-	2,380	-	2,880	1.56%
CLARA CITY	-	-	2,225	10	2,235	1.45%
CLAREMONT	350	540	728	6	1,624	2.06%
CLARKFIELD	-	-	2,166	19	2,185	1.24%
CLEARWATER	700	-	1,276	-	1,976	1.10%
COLVIN	900	-	929	13	1,842	1.86%
CUYUNA	-	-	1,672	-	1,672	2.00%
DEER CREEK	50	-	950	10	1,010	2.12%
EMILY	-	-	3,019	38	3,057	2.99%
FIFTY LAKES	-	-	1,700	14	1,714	2.05%
FLOODWOOD	200	-	3,190	39	3,429	1.54%
FRANKLIN	650	-	1,849	-	2,499	1.10%
GRANADA	600	-	419	39	1,058	1.31%
GREEN ISLE	1,425	-	1,245	-	2,670	1.65%
GREY EAGLE	1,000	-	385	-	1,385	1.12%
HAYWARD	-	-	675	2,268	2,943	2.35%
HENDERSON	1,200	1,200	725	-	3,125	1.93%
HERON LAKE	-	-	646	2,078	2,724	2.14%
IRONTON	300	-	2,219	-	2,519	2.32%
ISLE	-	141	2,024	-	2,165	1.23%
KELLOGG	600	-	1,538	60	2,198	1.17%
LAKE PARK	-	-	1,489	-	1,489	1.09%
LESTER PRAIRIE	-	-	2,675	31	2,706	1.05%

Table 5-A
Relief Associations Reporting Expenses Greater Than 1% of Assets

<u>Relief 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>
MARBLE	600	-	2,644	55	3,299	1.82%
MORTON	-	-	1,074	10	1,084	1.05%
NEW AUBURN	730	-	2,070	241	3,041	2.08%
NORTHOME	500	-	610	-	1,110	1.16%
ORR	-	-	961	-	961	1.14%
PALO	900	-	1,207	12	2,119	1.20%
RICHMOND	450	-	2,313	37	2,800	1.49%
SACRED HEART	-	-	880	1,479	2,359	1.48%
SOUTH HAVEN	-	-	2,901	75	2,976	2.14%
SPRINGFIELD	1,600	-	1,885	4	3,489	1.45%
STACY-LENT	1,000	-	3,388	12	4,400	1.59%
STEWART	500	-	2,474	38	3,012	2.27%
VERNON CENTER	-	-	1,140	-	1,140	1.27%

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

AURORA	2,100	-	775	10	2,885	1.10%
AVON	1,106	-	1,993	-	3,099	1.19%
BACKUS	-	-	3,375	1,397	4,772	1.73%
BRECKENRIDGE	2,392	-	1,900	104	4,396	1.49%
DODGE CENTER	-	-	3,800	-	3,800	1.33%
ELY	959	-	4,055	22	5,036	1.21%
GILBERT	1,050	-	1,975	78	3,103	1.12%
GLENWOOD	-	-	1,837	162	1,999	1.09%
HAMBURG	425	800	2,975	263	4,463	1.95%
HIBBING	1,100	-	1,560	90	2,750	1.06%
HOWARD LAKE	1,100	-	2,500	-	3,600	1.53%
LA CRESCENT	1,100	-	1,205	1,417	3,722	1.14%
LONSDALE	1,550	-	1,910	41	3,501	1.27%
MONTROSE	2,000	285	1,375	-	3,660	1.89%
NASHWAUK	500	-	3,025	-	3,525	1.24%
SAINT JAMES	2,075	805	2,835	-	5,715	1.33%
SAINT STEPHEN	830	-	1,600	10	2,440	1.02%
SPICER	650	-	2,540	60	3,250	1.67%
WINSTED	800	-	2,734	12	3,546	1.97%

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

COLD SPRING	1,997	-	1,960	166	4,123	1.24%
DAWSON	-	-	2,840	234	3,074	1.05%
HOYT LAKES	2,400	-	775	75	3,250	1.28%
ISANTI	2,860	-	2,805	-	5,665	1.21%

Table 5-A
Relief Associations Reporting Expenses Greater Than 1% of Assets

<u>Relief 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>
LITTLE FALLS	1,750	-	2,143	1,613	5,506	1.01%
MAPLETON	850	241	1,580	525	3,196	1.03%
<u>Lump Sum - \$2,000 or more, but less than \$2,500 per year of service</u>						
BUFFALO	1,000	-	3,777	20	4,797	1.12%
DASSEL	850	-	4,017	72	4,939	1.07%
HERMANTOWN	-	-	5,797	4,399	10,196	1.58%
HUGO	-	-	4,524	-	4,524	1.27%
SAINT BONIFACIUS	416	-	2,045	31	2,492	1.44%
<u>Lump Sum - \$2,500 or more, but less than \$3,000 per year of service</u>						
NEWPORT	300	2,923	4,385	75	7,683	1.09%
SAUK RAPIDS	2,100	450	2,213	-	4,763	1.05%
<u>Lump Sum - \$3,000 or more, but less than \$3,500 per year of service</u>						
LAKE ELMO	1,500	-	4,091	124	5,715	1.21%
<u>Lump Sum - \$3,500 or more per year of service</u>						
OAKDALE	8,108	1,440	6,475	-	16,023	1.58%
<u>Monthly/Lump Sum Combination</u>						
APPLE VALLEY	11,503	534	5,327	9,016	26,380	1.22%
PIPESTONE	1,000	-	3,281	597	4,878	1.21%
ROBBINSDALE	5,006	-	6,061	185	11,252	1.49%

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

<u>Relief 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>						
COON RAPIDS	3,324	7,021	3,778	11,976	26,099	0.86%
EDINA	21,500	-	11,055	6,274	38,829	1.05%
WEST METRO	12,540	2,333	1,092	7,925	23,890	0.86%
<u>Monthly Service</u>						
SPRING LAKE PARK	7,578	800	19,775	1,024	29,177	0.52%
<u>Monthly/Lump Sum Combination</u>						
APPLE VALLEY	11,503	534	5,327	9,016	26,380	1.22%
EDEN PRAIRIE	4,500	-	27,089	450	32,039	0.37%
MINNETONKA	12,891	-	12,692	4,565	30,148	0.38%
ROSEVILLE	1,373	-	21,156	8,162	30,691	0.60%
WHITE BEAR LAKE	3,320	-	16,053	3,391	22,764	0.65%

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Table 6
Summary of Data on Relief Association Membership and Bylaw Provisions
For the Year Ended December 31, 2002

Relief Association	Number of Members			Minimum Retirement Age	Minimum Years		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
Defined Contribution																	
ALASKA	15	-	5	50	10	10	-	10,000	Bal	-	Bal	-	-	-	-	-	Bal
ALBANY	21	-	6	50	5	5	35,000	35,000	Bal	-	Bal	-	-	-	-	-	Bal
ANDOVER	50	2	21	50	5	5	50,000	150,000	Bal	-	Bal	-	-	-	-	-	Bal
ANOKA-CHAMPLIN	40	-	8	50	10	10	-	500,000	Bal	-	Bal	-	-	-	-	-	Bal
ASHBY	22	-	5	50	5	5	-	16,000	Bal	-	Bal	-	-	-	-	-	Bal
AUSTIN	23	-	-	50	7	7	-	50,000	Bal	-	Bal	-	-	-	-	-	Bal
BREWSTER	23	-	10	50	10	10	-	25,000	Bal	-	Bal	-	-	-	-	-	Bal
BROOKLYN PARK	66	4	24	50	5	5	750,000	750,000	Bal	-	Bal	-	-	-	-	-	Bal
CALLAWAY	17	-	3	50	10	10	-	70,000	Bal	-	Bal	-	-	-	-	-	Bal
COLOGNE	31	3	3	50	10	10	10,000	50,000	Bal	-	-	-	-	-	-	-	Bal
COLUMBIA HEIGHTS	27	-	2	50	10	10	-	100,000	Bal	-	Bal	-	-	-	-	-	Bal
COON RAPIDS	45	2	9	50	5	5	350,000	350,000	Bal	-	Bal	-	-	-	-	-	Bal
CRANE LAKE	10	-	-	50	10	10	59,000	50,000	Bal	-	Bal	-	-	-	-	-	Bal
CROSSLAKE	24	-	3	50	10	10	-	60,000	Bal	-	Bal	-	-	-	-	-	Bal
DAKOTA	13	-	-	50	5	5	-	10,000	Bal	-	Bal	-	-	-	-	-	Bal
DALBO	24	-	3	50	10	10	-	110,000	Bal	-	-	-	-	1,000	Lump	-	Bal
DILWORTH	30	-	4	50	10	10	-	60,000	Bal	-	Bal	-	-	-	-	-	Bal
DONNELLY	25	-	5	50	10	10	-	10,000	Bal	-	Bal	-	-	-	-	-	Bal
EAGAN	98	1	13	50	5	5	500,000	500,000	Bal	-	Bal	-	-	-	-	-	Bal
EDINA	43	5	8	50	5	5	500,000	500,000	Bal	-	Bal	-	-	-	-	-	Bal
ELBOW LAKE	25	-	5	50	10	10	-	30,000	Bal	-	Bal	-	-	-	-	-	Bal
ELGIN	25	-	7	50	10	10	-	25,000	Bal	-	Bal	-	-	-	-	-	Bal
ELLSBURG	10	-	-	55	10	10	-	10,000	Bal	-	Bal	-	-	-	-	-	Bal
ERSKINE	18	3	-	50	10	10	10,000	10,000	Bal	-	Bal	-	-	-	-	-	Bal
FALCON HEIGHTS	20	-	19	50	10	10	-	120,000	Bal	-	Bal	-	-	-	-	-	Bal
FISHER	25	1	-	50	20	5	-	10,000	Bal	-	Bal	-	-	-	-	-	Bal
FOSSTON	21	-	2	50	10	10	-	25,000	Bal	-	Bal	-	-	-	-	-	Bal
FOUNTAIN	21	-	5	50	10	10	75,000	75,000	Bal	-	Bal	-	-	-	-	-	Bal
FREESPORT	21	-	4	50	10	10	-	25,000	Bal	-	Bal	-	-	-	-	-	Bal
FRIDLEY	33	1	7	50	10	10	-	250,000	Bal	-	-	-	-	-	-	-	Bal
GARY	21	-	3	50	10	10	-	20,000	Bal	-	-	-	-	-	-	-	Bal
GIBBON	25	1	1	50	13	13	-	30,000	Bal	-	-	-	-	-	-	-	Bal
GLENVILLE	23	1	11	50	5	5	-	10,000	Bal	-	Bal	-	-	-	-	-	Bal
GOODHUE	24	-	4	50	5	5	-	50,000	Bal	-	Bal	-	-	-	-	-	Bal
GUNFLINT TRAIL	16	-	7	50	5	5	-	4,000	Bal	-	Bal	-	-	-	-	-	Bal
HARDWICK	18	-	2	50	10	10	-	45,000	Bal	-	Bal	-	-	-	-	-	Bal

** Pension amount is per year of service, except monthly plans where amount is per month for each year served.

Key: Bal = Balance of Account Lump = Lump Sum M/S = Per Month, Per Year of Service
MO = Month Y/S = Year of Service

Table 6
Summary of Data on Relief Association Membership and Bylaw Provisions
For the Year Ended December 31, 2002

Relief Association	Number of Members			Minimum Retirement Age	Minimum Years		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
HAWLEY	22	-	1	50	10	10	-	40,000	Bal	-	-	-	-	-	-	-	Bal
IVANHOE	31	1	2	50	10	10	-	20,000	Bal	-	Bal	-	-	-	-	-	Bal
KENYON	29	4	1	50	10	10	-	25,000	Bal	-	Bal	-	-	-	-	-	Bal
KERKHOVEN	25	3	1	50	10	10	20,000	20,000	Bal	-	Bal	-	-	-	-	-	Bal
KIESTER	21	-	4	55	10	10	-	35,000	Bal	-	Bal	42	Week	-	-	-	Bal
LAKE GEORGE	16	2	2	50	10	10	-	10,000	Bal	-	Bal	-	-	-	-	-	Bal
LAKEPORT	13	-	3	55	10	10	-	100,000	Bal	-	-	-	-	-	-	-	Bal
LE CENTER	20	-	2	50	10	10	-	25,000	Bal	-	Bal	-	-	-	-	-	Bal
LONDON	19	1	4	50	20	5	-	50,000	Bal	-	Bal	100	Week	-	-	-	Bal
LONGVILLE	25	1	2	50	5	5	-	50,000	Bal	-	-	-	-	-	-	-	Bal
LYLE	16	1	4	50	10	10	10,000	10,000	Bal	-	-	-	-	-	-	-	Bal
MAGNOLIA	14	3	-	50	10	10	-	10,000	Bal	-	-	-	-	-	-	-	-
MAPLE GROVE	90	-	30	50	5	5	1,000,000	1,000,000	Bal	-	Bal	-	-	-	-	-	Bal
MARIETTA	17	-	-	60	10	10	-	10,000	Bal	-	-	-	-	-	-	-	Bal
MARINE-on-St-CROIX	41	-	26	50	5	5	-	40,000	Bal	-	Bal	-	-	-	-	-	Bal
MAZEPPA	31	-	1	50	10	10	-	20,000	Bal	-	-	-	-	-	-	-	Bal
MEDICINE LAKE	17	1	11	50	5	5	75,000	75,000	Bal	-	Bal	-	-	-	-	-	Bal
MENDOTA HEIGHTS	36	1	5	50	10	10	200,000	200,000	Bal	-	Bal	-	-	-	-	-	Bal
MENTOR	17	-	-	50	10	10	-	10,000	Bal	-	-	-	-	-	-	-	Bal
MILLERVILLE	24	1	1	50	10	10	-	25,000	Bal	-	Bal	-	-	-	-	-	Bal
MILROY	21	-	-	50	10	10	-	10,000	Bal	-	Bal	-	-	-	-	-	Bal
MURDOCK	18	1	3	50	10	10	-	15,000	Bal	-	Bal	-	-	-	-	-	Bal
MYRTLE	17	-	6	50	5	5	5,000	10,000	Bal	-	Bal	-	-	-	-	-	Bal
NODINE	13	-	-	55	10	10	-	20,000	Bal	-	Bal	-	-	-	-	-	Bal
NORTHROP	16	1	4	50	10	10	-	100,000	Bal	-	Bal	-	-	-	-	-	Bal
ODESSA FARM	15	-	-	50	10	5	-	10,000	Bal	-	Bal	-	-	-	-	-	Bal
OKLEE	18	-	4	50	10	10	-	15,000	Bal	200	Y/S	-	-	-	-	-	Bal
PLAINVIEW	21	3	-	50	10	10	15,000	40,000	Bal	-	Bal	-	-	-	-	-	Bal
PLUMMER	24	-	1	50	10	10	-	10,000	Bal	-	Bal	-	-	-	-	-	Bal
RAMSEY	39	-	2	50	10	10	-	55,000	Bal	-	Bal	-	-	-	-	-	Bal
RED LAKE FALLS	25	-	1	50	10	10	-	17,000	Bal	-	Bal	-	-	-	-	-	Bal
ROUND LAKE	18	1	2	50	10	10	-	15,000	Bal	-	Bal	-	-	-	-	-	Bal
RUSHFORD	27	3	1	50	10	10	-	30,000	Bal	-	Bal	-	-	-	-	-	Bal
RUSHMORE	20	-	-	50	5	5	100,000	100,000	Bal	-	Bal	-	-	-	-	-	Bal
SAINT HILAIRE	20	1	3	50	10	10	-	20,000	Bal	-	Bal	-	-	-	-	-	Bal
SEAFORTH	12	-	4	50	10	10	-	4,000	Bal	-	Bal	-	-	-	-	-	Bal
SOUTH BEND TWP	19	-	3	50	10	10	-	30,000	Bal	-	Bal	-	-	-	-	-	Bal
SWANVILLE	20	2	1	50	10	10	-	50,000	Bal	-	Bal	-	-	-	-	-	Bal

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Table 6
Summary of Data on Relief Association Membership and Bylaw Provisions
For the Year Ended December 31, 2002

Relief Association	Number of Members			Minimum Retirement Age	Minimum Years		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
TOIVOLA TWP	16	-	10	50	5	5	10,000	10,000	Bal	-	Bal	-	-	-	-	-	Bal
ULEN	19	1	3	50	10	10	-	50,000	Bal	-	-	-	-	-	-	-	Bal
UNDERWOOD	20	-	-	50	10	10	-	20,000	Bal	-	Bal	-	-	-	-	-	Bal
VERMILION LAKE	11	1	1	50	10	10	-	10,000	Bal	-	Bal	-	-	-	-	-	Bal
WABASSO	22	-	2	50	10	10	-	25,000	Bal	-	Bal	-	-	-	-	-	Bal
WANAMINGO	28	-	4	50	10	10	-	25,000	Bal	-	Bal	-	-	-	-	-	Bal
WANDA	18	2	1	50	10	10	-	10,000	Bal	-	Bal	-	-	-	-	-	Bal
WAYZATA	27	-	7	50	10	10	-	120,000	Bal	-	Bal	-	-	-	-	-	Bal
WELLS	26	-	4	50	10	10	-	100,000	Bal	-	-	-	-	-	-	-	Bal
WEST METRO	68	5	27	50	5	5	400,000	400,000	Bal	-	Bal	-	-	-	-	-	Bal
WILLIAMS	20	-	9	50	10	10	-	24,000	Bal	-	-	-	-	-	-	-	Bal
WINGER	14	-	3	50	10	10	-	10,000	Bal	-	Bal	-	-	-	-	-	Bal
WINTHROP	25	-	2	50	10	10	-	300,000	Bal	-	Bal	-	-	-	-	-	Bal
ZUMBROTA	28	-	1	50	10	10	-	75,000	Bal	-	Bal	-	-	-	-	-	Bal

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

MAPLE HILL	17	-	-	50	10	10	-	5,000	50	50	Y/S	-	-	-	-	50	Y/S
NASSAU	18	-	-	55	20	10	-	10,000	25	-	-	-	-	-	-	25	Y/S
NORTHLAND	7	1	-	50	10	10	-	5,000	50	50	Y/S	-	-	-	-	50	Y/S
PEQUAYWAN	11	-	-	50	5	5	5,000	5,000	30	-	-	-	-	-	-	30	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
CLIMAX	22	1	3	50	10	10	-	10,000	150	-	-	-	-	-	-	-	-
ELBOW-TULABY LK	17	-	-	62	10	10	5,000	5,000	100	100	Y/S	-	-	-	-	100	Y/S
ELMER	18	-	1	60	5	5	-	6,000	150	-	-	-	-	-	-	150	Y/S
FEDERAL DAM	12	-	1	55	20	10	10,000	10,000	100	100	Y/S	-	-	-	-	100	Y/S
GENEVA	17	-	2	55	10	10	-	5,000	100	100	Y/S	-	-	-	-	100	Y/S
JACOBSON	28	1	2	50	20	10	-	15,000	150	150	Y/S	-	-	-	-	150	Y/S
LASALLE	14	-	-	50	10	10	-	10,000	150	150	Y/S	-	-	-	-	150	Y/S
LISMORE	26	2	1	50	20	5	-	30,000	170	170	Y/S	100	Week	200	Lump	170	Y/S
LYND	17	-	-	50	20	10	-	10,000	175	-	-	-	-	-	-	175	Y/S
MEADOWLANDS	10	1	-	50	5	5	-	3,000	100	100	Y/S	-	-	-	-	100	Y/S
REVERE	9	-	-	50	10	10	5,000	5,000	150	100	Y/S	-	-	-	-	150	Y/S
SEDAN	14	-	1	50	5	5	-	30,000	100	-	-	-	-	-	-	-	-
TAUNTON	16	-	1	55	10	10	-	25,000	140	-	-	10	Week	-	-	50	Y/S

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Table 6
Summary of Data on Relief Association Membership and Bylaw Provisions
For the Year Ended December 31, 2002

Relief Association	Number of Members			Minimum Retirement Age	Minimum Years		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
Lump Sum - \$ 200 or more, but less than \$300 per year of service																	
ALMELUND	26	2	1	50	10	10	-	20,000	250	250	Y/S	-	-	-	-	250	Y/S
ALTURA	21	-	-	50	20	20	-	20,000	250	-	-	200	Week	-	-	175	Y/S
BLUFFTON	15	1	-	50	20	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
BOWLUS	21	-	2	50	20	10	-	15,000	250	250	Y/S	-	-	-	-	250	Y/S
BRIMSON	18	1	5	50	10	10	15,000	15,000	200	200	Y/S	-	-	-	-	200	Y/S
CAMPBELL	23	-	2	50	20	10	-	25,000	200	-	-	-	-	-	-	200	Y/S
COTTON	20	-	2	50	5	5	-	20,000	200	200	Y/S	-	-	-	-	200	Y/S
CROOKED LAKE	17	1	-	50	5	5	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
DUMONT	20	1	2	50	10	10	-	10,000	240	240	Y/S	-	-	-	-	240	Y/S
FINLAYSON	21	-	7	50	10	10	-	15,000	200	200	Y/S	-	-	-	-	200	Y/S
GRYGLA	20	-	-	50	10	10	-	20,000	250	250	Y/S	-	-	-	-	250	Y/S
HALSTAD	24	-	6	55	10	10	-	25,000	200	200	Y/S	-	-	-	-	200	Y/S
HENDRUM	26	-	1	50	10	10	25,000	25,000	200	200	Y/S	-	-	-	-	200	Y/S
HOLLAND	19	2	-	50	10	10	-	15,000	250	250	Y/S	-	-	-	-	250	Y/S
IONA	14	-	-	50	20	10	10,000	10,000	250	250	Y/S	-	-	-	-	250	Y/S
KARLSTAD	29	1	2	50	10	10	-	55,000	200	200	Y/S	-	-	-	-	200	Y/S
LANCASTER	21	1	2	55	10	10	-	20,000	200	50	Y/S	-	-	-	-	50	Y/S
LUCAN	19	1	1	50	10	10	-	6,500	280	-	-	-	-	-	-	280	Y/S
NORTH STAR	12	-	2	50	5	5	5,000	5,000	250	-	-	-	-	-	-	250	Y/S
OSTRANDER	17	2	2	50	10	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
PORTER	27	-	3	55	10	10	-	20,000	225	135	Y/S	-	-	-	-	225	Y/S
TWIN LKS-Freeborn Co	17	-	6	50	10	10	-	15,000	200	-	-	-	-	-	-	200	Y/S
WALTERS	18	-	-	50	5	5	-	10,000	200	-	-	-	-	-	-	200	Y/S
WILMONT	24	1	5	50	10	10	150,000	150,000	250	250	Y/S	-	-	-	-	250	Y/S
Lump Sum - \$ 300 or more, but less than \$500 per year of service																	
ALBORN	18	-	-	50	20	10	-	10,000	350	350	Y/S	-	-	-	-	350	Y/S
ALDEN	24	1	5	50	10	10	-	15,000	375	375	Y/S	-	-	-	-	375	Y/S
BARRETT	19	-	2	55	10	10	-	10,000	400	-	-	-	-	-	-	400	Y/S
BEARDSLEY	19	1	4	50	10	10	-	10,000	325	325	Y/S	-	-	-	-	325	Y/S
BELLINGHAM	20	2	4	50	10	10	25,000	25,000	400	400	Y/S	-	-	-	-	400	Y/S
BERTHA	16	-	3	50	10	10	-	15,000	450	450	Y/S	-	-	-	-	450	Y/S
BLACKHOOF	17	1	2	50	10	10	7,000	7,000	400	400	Y/S	-	-	-	-	400	Y/S
BOYD	21	-	3	50	10	10	-	15,000	320	320	Y/S	-	-	-	-	320	Y/S
BREITUNG	19	-	1	50	10	10	-	15,000	350	350	Y/S	-	-	-	-	350	Y/S
BREVATOR	17	-	1	50	5	5	-	10,000	475	475	Y/S	-	-	-	-	475	Y/S

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	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
BROOK PARK	15	1	-	50	5	5	-	50,000	400	400	Y/S	-	-	-	-	400	Y/S
CANTON	19	1	-	50	15	10	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
CARSONVILLE	18	-	3	50	10	10	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
CHANDLER	16	1	3	50	10	10	-	60,000	400	400	Y/S	-	-	-	-	400	Y/S
CHERRY	17	2	2	50	5	5	-	10,000	450	450	Y/S	-	-	-	-	450	Y/S
CHOKIO	22	1	1	50	10	10	-	20,000	425	300	Y/S	-	-	-	-	425	Y/S
CLARISSA	21	2	1	50	10	10	10,000	10,000	375	375	Y/S	-	-	-	-	375	Y/S
CLARKS GROVE	24	1	1	50	10	10	10,000	20,000	300	300	Y/S	-	-	-	-	300	Y/S
CLEMENTS	19	1	1	50	10	10	-	10,000	475	475	Y/S	-	-	-	-	475	Y/S
CLIFTON	13	-	5	50	5	5	10,000	20,000	400	400	Y/S	-	-	-	-	400	Y/S
CLINTON-St Louis Co	19	1	-	50	10	10	-	15,000	400	400	Y/S	25	Week	-	-	400	Y/S
CURRIE	18	-	-	50	10	10	15,000	15,000	450	450	Y/S	-	-	-	-	450	Y/S
CYRUS	19	1	1	50	10	10	-	10,000	325	-	-	-	-	-	-	325	Y/S
DALTON	23	4	3	50	10	10	-	20,000	450	450	Y/S	-	-	-	-	450	Y/S
DANVERS	15	-	1	50	10	10	5,000	5,000	350	350	Y/S	-	-	-	-	350	Y/S
DARFUR	16	-	1	50	10	10	-	10,000	300	300	Y/S	20	Day	-	-	300	Y/S
DENT	22	1	4	50	10	10	-	10,000	400	-	-	-	-	-	-	400	Y/S
DEXTER	24	-	1	50	10	10	-	15,000	300	300	Y/S	-	-	-	-	300	Y/S
DUNNELL	16	-	1	50	10	10	-	100,000	450	450	Y/S	-	-	-	-	450	Y/S
EITZEN	27	-	3	50	10	10	-	50,000	350	350	Y/S	-	-	-	-	350	Y/S
ELLEDALE	20	-	6	50	5	5	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
ELLSWORTH	25	-	6	55	10	10	15,000	15,000	300	-	-	-	-	-	-	300	Y/S
ELROSA	25	-	8	55	5	5	-	20,000	350	350	Y/S	-	-	-	-	350	Y/S
EVANSVILLE	28	1	1	50	10	10	-	10,000	320	320	Y/S	-	-	-	-	320	Y/S
FINLAND	18	1	-	50	10	10	-	10,000	375	-	-	-	-	-	-	375	Y/S
FLENSBURG	17	1	-	50	10	10	-	40,000	300	300	Y/S	-	-	-	-	300	Y/S
FRENCH TWP	29	3	1	50	10	10	15,000	15,000	400	400	Y/S	-	-	-	-	400	Y/S
FROST	26	1	2	50	10	10	-	15,000	350	350	Y/S	5	Day	-	-	350	Y/S
GARVIN	15	-	-	50	5	5	-	25,000	425	425	Y/S	-	-	-	-	425	Y/S
GHENT	20	-	1	50	10	10	-	7,500	325	-	-	16	Day	-	-	325	Y/S
GOODLAND	17	4	2	50	5	5	-	7,000	360	360	Y/S	-	-	-	-	360	Y/S
GREENBUSH	32	-	-	50	10	10	-	15,000	300	-	-	-	-	-	-	300	Y/S
HANCOCK	25	-	4	50	10	10	-	100,000	300	-	-	-	-	-	-	300	Y/S
HANLEY FALLS	24	-	4	50	10	10	-	10,000	325	-	-	-	-	-	-	325	Y/S
HANSKA	24	1	1	50	10	10	-	15,000	350	350	Y/S	-	-	-	-	350	Y/S
HARTLAND	19	3	4	50	10	10	-	25,000	425	425	Y/S	-	-	-	-	425	Y/S
HERMAN	18	1	4	50	10	10	-	10,000	485	485	Y/S	-	-	-	-	485	Y/S
HEWITT	13	-	2	50	10	10	25,000	25,000	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
HILL CITY	20	3	5	50	5	5	100,000	100,000	430	430	Y/S	-	-	-	-	430	Y/S
HILLS	22	1	2	50	10	10	-	15,000	475	475	Y/S	40	Day	-	-	475	Y/S
HITTERDAL	20	-	2	50	10	10	-	20,000	350	350	Y/S	-	-	-	-	350	Y/S
HOKAH	22	-	3	50	10	10	150,000	150,000	350	350	Y/S	-	-	-	-	350	Y/S
HOVLAND	13	1	-	50	10	10	-	10,000	400	250	Y/S	-	-	-	-	400	Y/S
JASPER	25	2	1	50	10	10	-	20,000	450	450	Y/S	-	-	-	-	450	Y/S
JEFFERS	20	2	-	50	15	10	-	20,000	400	-	-	-	-	-	-	400	Y/S
KELLIHER	21	2	1	50	10	10	-	15,000	400	400	Y/S	-	-	-	-	400	Y/S
KENNEDY	19	2	-	50	10	10	-	100,000	350	350	Y/S	-	-	-	-	350	Y/S
KETTLE RIVER	18	-	2	50	5	5	30,000	30,000	450	450	Y/S	-	-	-	-	450	Y/S
LAKE BRONSON	16	-	-	50	10	10	-	8,000	300	150	Y/S	-	-	-	-	300	Y/S
LAKE HENRY	20	2	5	50	10	10	-	10,000	325	325	Y/S	-	-	-	-	325	Y/S
LAKE LILLIAN	16	-	-	50	10	10	-	50,000	325	325	Y/S	-	-	-	-	325	Y/S
LAKE WILSON	17	-	2	50	10	10	-	15,000	330	330	Y/S	-	-	-	-	330	Y/S
LAKELAND	16	1	-	50	20	10	-	15,000	300	300	Y/S	-	-	-	-	300	Y/S
LEROY	23	-	5	50	10	10	-	15,000	450	450	Y/S	-	-	-	-	450	Y/S
MABEL	20	1	-	50	10	10	-	10,000	475	250	Y/S	-	-	-	-	125	Y/S
MAKINEN	16	4	-	50	5	5	30,000	30,000	400	300	Y/S	-	-	-	-	300	Y/S
MCGRATH	19	-	4	50	5	5	-	10,000	350	350	Y/S	-	-	-	-	350	Y/S
MCKINLEY	13	-	3	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
MIDDLE RIVER	13	-	-	50	20	10	-	12,000	300	300	Y/S	100	Week	-	-	300	Y/S
MIESVILLE	28	-	7	50	10	10	-	30,000	400	400	Y/S	-	-	-	-	400	Y/S
NEW MUNICH	20	-	2	50	10	10	-	10,000	385	385	Y/S	-	-	-	-	385	Y/S
OKABENA	19	-	1	55	5	5	-	15,000	350	350	Y/S	-	-	-	-	350	Y/S
ORMSBY	16	2	-	50	10	10	-	25,000	350	-	-	10	Week	-	-	350	Y/S
PALISADE	21	1	1	50	10	10	-	15,000	450	450	Y/S	-	-	-	-	450	Y/S
PRINSBURG	16	-	3	50	10	10	20,000	20,000	400	400	Y/S	-	-	-	-	400	Y/S
ROLLINGSTONE	25	-	1	50	10	10	-	10,000	360	360	Y/S	-	-	-	-	360	Y/S
ROSE CREEK	22	3	2	50	10	10	-	75,000	400	400	Y/S	-	-	-	-	400	Y/S
RUSSELL	19	-	2	50	10	10	-	20,000	375	375	Y/S	-	-	-	-	375	Y/S
SAINT LEO	18	-	5	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
SANBORN	20	1	-	50	20	10	-	10,000	450	450	Y/S	-	-	-	-	450	Y/S
SHELLY	18	1	1	50	10	10	-	12,000	300	300	Y/S	-	-	-	-	300	Y/S
SILICA	17	-	2	50	10	10	-	10,000	390	-	-	-	-	-	-	390	Y/S
SOLWAY RURAL	13	3	-	50	10	10	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
SQUAW LAKE	18	-	2	50	10	10	-	15,000	400	200	Y/S	-	-	-	-	250	Y/S
STEPHEN	27	-	3	50	10	10	-	20,000	375	-	-	-	-	-	-	375	Y/S
STURGEON LAKE	13	-	-	50	10	10	-	5,000	300	300	Y/S	-	-	-	-	300	Y/S

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	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
SUNBURG	22	-	4	50	10	10	-	100,000	350	350	Y/S	-	-	-	-	350	Y/S
TOFTE	12	3	-	50	20	10	10,000	10,000	400	-	-	-	-	-	-	400	Y/S
TOWER	18	1	1	50	10	10	-	10,000	350	350	Y/S	-	-	-	-	350	Y/S
UPSALA	20	-	4	50	10	10	10,000	10,000	350	350	Y/S	-	-	-	-	350	Y/S
VESTA	19	-	-	50	10	10	5,000	10,000	300	300	Y/S	-	-	-	-	300	Y/S
VILLARD	29	1	-	50	10	10	-	20,000	300	300	Y/S	-	-	-	-	300	Y/S
VINING	13	1	1	55	10	10	-	7,500	400	-	-	-	-	300	Lump	400	Y/S
WALNUT GROVE	20	-	4	50	10	10	-	100,000	400	400	Y/S	-	-	-	-	400	Y/S
WILLOW RIVER	15	1	2	50	10	10	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
WILSON	25	-	6	50	10	10	30,000	30,000	400	400	Y/S	-	-	-	-	400	Y/S
WOOD LAKE	16	2	4	50	10	10	20,000	20,000	400	400	Y/S	-	-	-	-	400	Y/S
WOODSTOCK	11	-	2	50	10	10	-	15,000	325	325	Y/S	-	-	-	-	325	Y/S
WRENSHALL	27	-	2	50	10	10	-	20,000	450	450	Y/S	20	Day	500	Lump	450	Y/S
WRIGHT	15	1	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

ADA	19	-	-	50	10	10	-	75,000	675	-	-	-	-	-	-	675	Y/S
ADAMS	22	-	5	50	10	10	-	20,000	520	520	Y/S	-	-	-	-	520	Y/S
ADRIAN	24	1	-	50	10	10	-	25,000	500	500	Y/S	-	-	-	-	500	Y/S
ALBERTVILLE	27	3	9	50	10	10	-	20,000	900	900	Y/S	-	-	-	-	350	Y/S
ALPHA	15	-	2	50	10	10	-	25,000	500	500	Y/S	-	-	-	-	500	Y/S
AMBOY	20	-	2	50	10	10	-	15,000	600	600	Y/S	-	-	-	-	600	Y/S
APPLETON	18	7	3	55	10	10	40,000	40,000	800	800	Y/S	-	-	-	-	800	Y/S
ARGYLE	25	-	6	50	10	10	-	15,000	540	-	-	-	-	-	-	540	Y/S
ARLINGTON	26	2	7	50	10	10	-	40,000	800	800	Y/S	-	-	-	-	800	Y/S
ASKOV	17	-	3	55	10	10	-	12,000	500	500	Y/S	-	-	-	-	500	Y/S
ATWATER	24	-	1	50	10	10	-	25,000	650	650	Y/S	-	-	-	-	650	Y/S
AUDUBON	23	4	6	50	5	5	25,000	25,000	750	750	Y/S	-	-	-	-	750	Y/S
BABBITT	22	-	8	50	5	5	-	40,000	800	800	Y/S	-	-	-	-	800	Y/S
BADGER	25	-	-	50	10	10	-	15,000	500	500	Y/S	-	-	-	-	500	Y/S
BAGLEY	25	2	2	50	10	10	-	30,000	950	475	Y/S	-	-	-	-	950	Y/S
BALATON	26	-	2	50	10	10	15,000	15,000	500	500	Y/S	10	Day	-	-	500	Y/S
BARNESVILLE	25	1	5	50	10	10	-	40,000	600	600	Y/S	-	-	-	-	600	Y/S
BARNUM	29	4	2	50	10	10	250,000	250,000	650	650	Y/S	-	-	-	-	650	Y/S
BATTLE LAKE	20	1	1	50	10	10	2,000	25,000	900	900	Y/S	-	-	-	-	900	Y/S
BEAVER BAY	19	-	3	50	20	10	-	15,000	500	100	Y/S	5	Day	-	-	500	Y/S
BEAVER CREEK	16	-	1	50	10	10	-	200,000	500	500	Y/S	-	-	-	-	500	Y/S
BELGRADE	23	1	2	50	10	10	-	30,000	650	650	Y/S	-	-	-	-	650	Y/S

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	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
BELVIEW	20	1	5	50	10	10	-	25,000	600	600	Y/S	-	-	-	-	600	Y/S
BIRD ISLAND	23	1	3	50	10	10	-	15,000	500	500	Y/S	-	-	-	-	500	Y/S
BIWABIK TWP	18	-	1	50	5	5	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
BLACKDUCK	23	-	1	50	10	10	-	25,000	760	760	Y/S	-	-	-	-	760	Y/S
BLOMKEST	15	-	4	55	10	10	-	20,000	750	-	-	-	-	-	-	750	Y/S
BRANDON	21	2	-	50	5	5	25,000	25,000	725	725	Y/S	-	-	-	-	725	Y/S
BRICELYN	23	-	1	55	10	10	-	16,000	550	550	Y/S	-	-	-	-	550	Y/S
BROOTEN	20	1	3	50	10	10	-	30,000	600	600	Y/S	-	-	-	-	600	Y/S
BROWERVILLE	22	1	1	50	10	10	-	25,000	500	400	Y/S	-	-	-	-	400	Y/S
BROWNS VALLEY	20	-	-	50	20	10	-	19,000	700	-	-	-	-	-	-	700	Y/S
BROWNSDALE	15	2	2	50	10	10	-	20,000	700	700	Y/S	-	-	-	-	700	Y/S
BROWNTON	29	-	-	50	10	10	-	20,000	900	900	Y/S	-	-	-	-	900	Y/S
BUFFALO LAKE	25	-	6	50	10	10	-	30,000	850	850	Y/S	25	Day	-	-	850	Y/S
BUHL	19	-	2	50	10	10	-	20,000	800	800	Y/S	2	Day	-	-	800	Y/S
BUTTERFIELD	22	-	5	50	5	5	-	15,000	600	600	Y/S	5	Day	-	-	600	Y/S
BYRON	29	2	9	50	10	10	30,000	30,000	850	850	Y/S	-	-	-	-	850	Y/S
CALEDONIA	30	6	2	50	10	10	-	200,000	750	750	Y/S	5	Day	-	-	750	Y/S
CANOSIA TWP	15	-	3	50	10	10	-	200,000	800	800	Y/S	-	-	-	-	800	Y/S
CEYLON	22	-	-	50	10	10	-	15,000	500	-	-	50	Week	-	-	500	Y/S
CHATFIELD	24	-	4	50	5	5	-	25,000	850	850	Y/S	-	-	-	-	850	Y/S
CLARA CITY	20	1	-	50	5	5	-	40,000	770	770	Y/S	-	-	-	-	770	Y/S
CLAREMONT	14	1	4	50	10	10	-	50,000	700	700	Y/S	-	-	-	-	700	Y/S
CLARKFIELD	26	2	5	50	10	10	-	30,000	800	800	Y/S	-	-	-	-	800	Y/S
CLEARWATER	26	3	4	50	10	10	30,000	30,000	775	775	Y/S	-	-	-	-	775	Y/S
CLEVELAND	26	2	4	50	5	5	-	30,000	750	100	Y/S	-	-	-	-	750	Y/S
CLINTON-Big Stone Co	23	2	3	50	10	10	-	12,000	500	500	Y/S	-	-	-	-	500	Y/S
COLERAINE	20	2	3	50	5	5	20,000	20,000	900	900	Y/S	-	-	-	-	900	Y/S
COLVIN	14	-	-	50	5	5	-	10,000	800	800	Y/S	-	-	-	-	800	Y/S
COMFREY	24	-	-	50	10	10	-	200,000	500	500	Y/S	15	Day	-	-	500	Y/S
COSMOS	17	-	5	50	5	5	-	16,000	700	700	Y/S	-	-	-	-	700	Y/S
COTTONWOOD	27	1	10	55	10	10	-	30,000	600	600	Y/S	-	-	-	-	600	Y/S
COURTLAND	20	2	4	50	10	10	-	30,000	750	750	Y/S	-	-	-	-	750	Y/S
CUYUNA	24	-	1	50	10	10	-	10,000	500	500	Y/S	-	-	-	-	500	Y/S
DANUBE	23	1	3	50	10	10	30,000	30,000	550	550	Y/S	-	-	-	-	550	Y/S
DAYTON	28	2	5	50	5	5	-	500,000	900	900	Y/S	-	-	-	-	900	Y/S
DEER CREEK	18	3	2	50	10	10	-	10,000	700	700	Y/S	-	-	-	-	700	Y/S
DEERWOOD	20	-	-	50	10	10	-	20,000	850	-	-	-	-	-	-	850	Y/S
DELAVAN	18	-	2	50	5	5	-	20,000	625	625	Y/S	-	-	-	-	625	Y/S

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For the Year Ended December 31, 2002

Relief Association	Number of Members			Minimum Retirement Age	Minimum Years		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
EAGLE BEND	24	1	2	50	10	10	-	30,000	600	600	Y/S	-	-	-	-	600	Y/S
EASTERN HUBBARD	20	-	2	55	10	10	-	25,000	800	-	-	-	-	-	-	800	Y/S
EASTON	24	1	2	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
ECHO	19	-	5	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
EDGERTON	24	-	-	50	10	10	-	30,000	750	750	Y/S	-	-	-	-	750	Y/S
ELIZABETH	22	-	-	50	10	10	-	30,000	500	500	Y/S	-	-	-	-	500	Y/S
ELMORE	17	1	3	50	10	10	-	60,000	900	900	Y/S	-	-	-	-	900	Y/S
ELYSIAN	25	1	4	50	10	10	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
EMILY	22	2	1	50	10	10	-	20,000	600	-	-	-	-	-	-	600	Y/S
EMMONS	25	-	1	50	10	10	25,000	50,000	500	-	-	-	-	-	-	500	Y/S
EYOTA	20	2	-	50	15	10	-	25,000	800	250	Y/S	35	Week	-	-	800	Y/S
FERTILE	25	-	3	50	10	10	-	16,000	800	800	Y/S	-	-	-	-	800	Y/S
FIFTY LAKES	12	1	2	50	5	5	-	10,000	600	600	Y/S	-	-	-	-	600	Y/S
FLOODWOOD	22	-	1	50	5	5	-	125,000	850	850	Y/S	100	Week	1,000	Lump	850	Y/S
FORADA	30	-	6	50	10	10	20,000	20,000	600	600	Y/S	-	-	-	-	600	Y/S
FORESTON	24	-	5	50	5	5	-	30,000	800	800	Y/S	-	-	-	-	800	Y/S
FRANKLIN	20	1	7	50	10	10	-	30,000	800	800	Y/S	-	-	-	-	800	Y/S
FRAZEE	26	-	4	50	5	5	-	30,000	800	800	Y/S	-	-	-	-	800	Y/S
FREDENBERG	13	1	3	50	10	10	10,000	40,000	500	500	Y/S	-	-	-	-	500	Y/S
GARFIELD	23	-	3	50	10	10	25,000	25,000	700	700	Y/S	-	-	-	-	700	Y/S
GLYNDON	25	1	1	50	10	10	-	25,000	700	-	-	-	-	-	-	700	Y/S
GNESEN	23	-	2	50	10	10	-	30,000	600	600	Y/S	-	-	-	-	600	Y/S
GONVICK	20	-	1	50	10	10	-	25,000	650	650	Y/S	50	Week	-	-	650	Y/S
GRACEVILLE	25	4	-	50	10	10	-	20,000	550	550	Y/S	-	-	-	-	550	Y/S
GRANADA	16	2	3	50	10	10	-	35,000	500	-	-	-	-	-	-	500	Y/S
GRAND LAKE TWP	24	-	2	50	10	10	20,000	20,000	825	825	Y/S	-	-	-	-	825	Y/S
GRAND MEADOW	24	-	5	50	10	10	-	30,000	900	900	Y/S	-	-	-	-	900	Y/S
GRANITE FALLS	35	1	3	50	10	10	40,000	40,000	850	-	-	-	-	-	-	-	-
GREEN ISLE	22	-	5	50	10	10	-	30,000	675	675	Y/S	-	-	-	-	675	Y/S
GREY EAGLE	20	1	5	50	5	5	-	20,000	650	100	Y/S	-	-	-	-	650	Y/S
GROVE CITY	20	1	3	50	10	10	-	25,000	720	720	Y/S	-	-	-	-	720	Y/S
HALLOCK	27	2	-	50	10	10	-	100,000	500	20	Y/S	-	-	-	-	50	Y/S
HAMPTON	8	-	5	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
HARMONY	27	-	3	50	10	10	-	20,000	550	550	Y/S	-	-	-	-	550	Y/S
HARRIS	20	-	3	50	10	10	-	50,000	550	550	Y/S	-	-	-	-	550	Y/S
HAYFIELD	22	2	7	50	10	10	-	50,000	800	800	Y/S	-	-	-	-	800	Y/S
HAYWARD	22	1	2	50	10	10	-	30,000	800	800	Y/S	-	-	-	-	800	Y/S
HENDERSON	24	-	3	50	10	10	-	25,000	800	800	Y/S	-	-	-	-	800	Y/S

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	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
HENDRICKS	27	1	7	50	5	5	-	100,000	600	600	Y/S	-	-	-	-	600	Y/S
HENNING	25	-	-	50	5	5	-	22,000	700	700	Y/S	-	-	-	-	700	Y/S
HERON LAKE	21	-	-	55	10	10	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
HINCKLEY	21	-	6	50	10	10	-	100,000	750	750	Y/S	-	-	-	-	750	Y/S
HOFFMAN	24	-	6	50	10	10	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
HOLDINGFORD	24	-	7	50	10	10	-	30,000	750	750	Y/S	-	-	-	-	750	Y/S
HOUSTON	24	1	5	50	10	10	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
INDUSTRIAL	19	-	4	50	5	5	-	200,000	500	500	Y/S	-	-	-	-	500	Y/S
IRONTON	25	1	7	50	10	10	-	15,000	500	-	-	-	-	-	-	500	Y/S
ISLE	25	-	1	50	10	10	-	25,000	842	842	Y/S	-	-	-	-	842	Y/S
KANDIYOHI	20	1	2	50	5	5	25,000	25,000	900	-	-	-	-	-	-	900	Y/S
KASOTA	22	1	3	50	10	10	-	30,000	800	800	Y/S	-	-	-	-	800	Y/S
KELLOGG	30	-	1	50	10	10	-	30,000	680	680	Y/S	-	-	-	-	680	Y/S
KENSINGTON	24	1	-	50	10	10	-	20,000	600	-	-	-	-	-	-	-	-
KILKENNY	21	-	3	50	10	10	-	60,000	550	550	Y/S	-	-	-	-	550	Y/S
KIMBALL	26	4	2	50	10	10	-	25,000	680	680	Y/S	-	-	-	-	680	Y/S
KINNEY	22	1	2	50	10	10	-	20,000	650	650	Y/S	2	Day	-	-	650	Y/S
LAFAYETTE	22	-	5	50	10	10	-	40,000	700	-	-	-	-	-	-	700	Y/S
LAKE BENTON	22	-	3	50	10	10	-	20,000	575	575	Y/S	-	-	-	-	575	Y/S
LAKE KABETOGAMA	14	-	5	50	5	5	10,000	10,000	600	600	Y/S	-	-	-	-	600	Y/S
LAKE PARK	21	-	2	50	10	10	-	25,000	525	525	Y/S	-	-	-	-	525	Y/S
LAKEWOOD	27	2	-	50	15	15	-	50,000	500	500	Y/S	-	-	-	-	500	Y/S
LAMBERTON	20	1	1	50	10	10	-	20,000	650	650	Y/S	-	-	-	-	650	Y/S
LANESBORO	18	-	1	50	10	10	-	15,000	800	-	-	-	-	-	-	-	-
LEAF VALLEY TWP	20	-	-	50	5	5	-	30,000	600	600	Y/S	-	-	-	-	600	Y/S
LESTER PRAIRIE	30	-	2	50	20	10	-	35,000	800	-	-	20	Week	250	Lump	800	Y/S
LEWISVILLE	18	-	-	50	10	10	-	50,000	500	500	Y/S	100	Week	-	-	500	Y/S
LITTLEFORK	24	3	7	50	5	5	20,000	20,000	550	550	Y/S	-	-	-	-	550	Y/S
LOWRY	24	-	2	50	10	10	-	20,000	700	100	Y/S	-	-	-	-	700	Y/S
MADELIA	24	2	4	50	10	10	-	100,000	825	825	Y/S	-	-	-	-	825	Y/S
MADISON LAKE	17	2	7	50	5	5	-	25,000	800	-	-	-	-	-	-	800	Y/S
MAHNOMEN	23	-	7	50	10	10	-	250,000	900	900	Y/S	-	-	-	-	900	Y/S
MAHTOWA	20	-	2	50	5	5	-	10,000	500	500	Y/S	-	-	-	-	500	Y/S
MANTORVILLE	23	-	6	50	10	10	-	20,000	800	800	Y/S	-	-	-	-	800	Y/S
MAPLEVIEW	20	-	-	50	20	5	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
MARBLE	19	1	-	50	10	10	25,000	25,000	925	925	Y/S	10	Week	-	-	925	Y/S
MAYNARD	20	-	1	50	10	10	75,000	75,000	600	600	Y/S	-	-	-	-	150	Y/S
MCDAVITT	25	-	4	50	10	10	20,000	20,000	675	675	Y/S	-	-	-	-	675	Y/S

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	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
MCINTOSH	22	-	1	50	10	10	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
MEDFORD	19	3	6	50	10	10	-	150,000	600	600	Y/S	-	-	-	-	600	Y/S
MENAHGA	21	1	3	55	10	10	-	100,000	750	300	Y/S	6	Day	250	Lump	750	Y/S
MILAN	19	1	2	55	10	10	-	30,000	500	500	Y/S	3	Day	-	-	500	Y/S
MILTONA	20	-	6	50	10	10	-	100,000	650	650	Y/S	-	-	-	-	650	Y/S
MINNEOTA	26	1	3	50	10	10	-	40,000	775	775	Y/S	25	Week	-	-	775	Y/S
MORTON	19	5	2	50	10	10	-	50,000	800	800	Y/S	-	-	-	-	800	Y/S
NEVIS	28	2	1	50	10	10	5,000	40,000	950	950	Y/S	-	-	-	-	950	Y/S
NEW AUBURN	20	1	3	50	5	5	-	20,000	900	900	Y/S	-	-	-	-	900	Y/S
NEW GERMANY	21	4	3	50	10	10	-	35,000	900	900	Y/S	-	-	-	-	900	Y/S
NEW RICHLAND	25	2	2	50	10	10	-	25,000	800	800	Y/S	-	-	-	-	800	Y/S
NEW YORK MILLS	22	-	2	50	10	10	-	15,000	750	750	Y/S	-	-	-	-	750	Y/S
NEWFOLDEN	19	1	-	50	10	10	-	20,000	650	650	Y/S	200	Week	300	Lump	650	Y/S
NICOLLET	24	2	3	50	5	5	-	25,000	935	-	-	-	-	-	-	-	-
NORTHOME	19	-	2	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
ODIN	14	-	-	50	10	10	-	15,000	500	-	-	15	Week	-	-	500	Y/S
OGILVIE	23	2	-	50	10	10	-	100,000	750	750	Y/S	-	-	-	-	750	Y/S
OLIVIA	25	-	2	50	10	10	-	200,000	950	950	Y/S	-	-	-	-	950	Y/S
ONAMIA	17	-	5	50	10	10	-	100,000	850	850	Y/S	-	-	-	-	850	Y/S
ORONOCO	17	1	-	50	10	10	20,000	20,000	850	-	-	-	-	-	-	850	Y/S
ORR	15	-	-	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	30	-	5	50	10	10	-	25,000	500	500	Y/S	-	-	-	-	500	Y/S
PALO	18	1	-	50	10	10	-	30,000	800	800	Y/S	-	-	100	Lump	800	Y/S
PARKERS PRAIRIE	24	2	3	50	10	10	-	25,000	750	750	Y/S	-	-	-	-	750	Y/S
PEMBERTON	22	1	2	50	10	10	-	15,000	550	-	-	-	-	-	-	550	Y/S
PENNOCK	18	-	9	50	10	10	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
PIKE-SANDY-BRITT	21	1	6	50	10	10	10,000	20,000	500	500	Y/S	-	-	-	-	500	Y/S
PILLAGER	23	-	4	50	10	10	-	25,000	800	800	Y/S	-	-	-	-	800	Y/S
PLATO	25	-	8	50	5	5	-	50,000	990	990	Y/S	-	-	-	-	990	Y/S
PRESTON	21	1	4	50	10	10	-	25,000	900	-	-	-	-	-	-	900	Y/S
RANDALL	23	-	4	50	10	10	-	40,000	500	500	Y/S	-	-	-	-	500	Y/S
RANDOLPH	27	1	6	50	5	5	-	30,000	625	-	-	-	-	-	-	-	-
RAYMOND	24	-	-	50	10	10	-	15,000	600	600	Y/S	-	-	-	-	600	Y/S
RENVILLE	25	-	3	50	10	10	-	25,000	800	800	Y/S	-	-	-	-	800	Y/S
RICE	19	1	5	50	5	5	-	20,000	650	650	Y/S	-	-	-	-	650	Y/S
RICHMOND	25	1	3	50	10	10	200,000	200,000	850	850	Y/S	-	-	-	-	850	Y/S
ROCKVILLE	22	-	6	50	10	10	-	30,000	900	900	Y/S	30	Day	-	-	900	Y/S

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	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
ROTHSAY	22	-	2	50	10	10	-	25,000	600	600	Y/S	-	-	-	-	600	Y/S
ROYALTON	24	1	2	50	10	10	-	15,000	575	575	Y/S	-	-	-	-	575	Y/S
RUTHTON	13	1	3	50	10	10	-	15,000	750	-	-	-	-	-	-	750	Y/S
SABIN-ELMWOOD	19	-	5	50	10	10	15,000	15,000	800	800	Y/S	-	-	-	-	800	Y/S
SACRED HEART	25	2	2	50	10	10	-	20,000	600	-	-	-	-	-	-	600	Y/S
SAINT CLAIR	26	-	4	50	10	10	50,000	50,000	900	900	Y/S	-	-	-	-	900	Y/S
SAINT MARTIN	24	2	3	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
SCANLON	22	-	7	50	10	10	15,000	15,000	800	-	-	-	-	-	-	800	Y/S
SCHROEDER	15	-	2	50	10	10	15,000	15,000	800	800	Y/S	-	-	-	-	800	Y/S
SHAFER	18	1	4	50	10	10	-	100,000	550	550	Y/S	-	-	-	-	550	Y/S
SHERBURN	23	-	1	50	10	10	-	150,000	975	975	Y/S	75	Week	-	-	975	Y/S
SHEVLIN	24	2	2	50	10	10	-	15,000	550	550	Y/S	-	-	-	-	550	Y/S
SILVER LAKE	28	1	3	50	10	10	-	25,000	650	650	Y/S	-	-	-	-	650	Y/S
SOLWAY TWP	15	3	7	50	10	10	12,500	12,500	550	550	Y/S	-	-	-	-	550	Y/S
SOUTH HAVEN	22	-	-	50	5	5	-	100,000	800	800	Y/S	-	-	-	-	800	Y/S
SPRING GROVE	24	-	2	50	10	10	-	20,000	650	-	-	20	Day	-	-	600	Y/S
SPRINGFIELD	26	1	3	50	10	10	-	50,000	850	850	Y/S	15	Day	-	-	850	Y/S
STACY-LENT	28	1	6	50	10	10	-	30,000	900	900	Y/S	-	-	-	-	900	Y/S
STARBUCK	24	-	2	50	10	10	-	20,000	550	550	Y/S	-	-	-	-	550	Y/S
STEWART	20	3	4	50	10	10	-	34,000	900	900	Y/S	-	-	-	-	900	Y/S
STORDEN	20	1	-	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
TACONITE	16	3	3	50	10	10	-	15,000	750	-	-	5	Day	-	-	750	Y/S
TRIMONT	21	-	4	50	10	10	-	30,000	800	800	Y/S	-	-	-	-	800	Y/S
TRUMAN	26	1	-	50	10	10	-	25,000	650	650	Y/S	-	-	-	-	650	Y/S
TWIN VALLEY	21	1	9	50	10	10	-	50,000	650	650	Y/S	-	-	-	-	650	Y/S
TYLER	29	1	3	50	10	10	-	25,000	500	500	Y/S	-	-	-	-	500	Y/S
VERGAS	19	-	5	50	10	10	-	20,000	720	-	-	-	-	-	-	720	Y/S
VERNON CENTER	23	1	3	50	10	10	-	15,000	500	500	Y/S	-	-	-	-	500	Y/S
WALDORF	23	4	4	50	10	10	-	50,000	650	-	-	-	-	-	-	650	Y/S
WARBA-FEELY-SAGO	16	-	2	50	15	5	-	10,000	600	-	-	-	-	-	-	600	Y/S
WARREN	25	-	3	50	5	5	25,000	25,000	500	500	Y/S	-	-	-	-	500	Y/S
WARROAD	31	1	2	50	10	5	25,000	25,000	800	800	Y/S	-	-	-	-	800	Y/S
WATERVILLE	21	1	4	50	10	5	-	30,000	800	800	Y/S	-	-	-	-	800	Y/S
WATKINS	24	1	1	50	10	10	-	30,000	800	800	Y/S	-	-	-	-	800	Y/S
WATSON	16	-	2	50	10	10	20,000	20,000	675	675	Y/S	-	-	-	-	675	Y/S
WAVERLY	15	1	4	50	10	10	20,000	20,000	900	900	Y/S	-	-	-	-	900	Y/S
WELCOME	26	-	2	50	10	10	-	100,000	700	700	Y/S	-	-	-	-	700	Y/S
WENDELL	21	1	1	50	10	10	-	12,000	500	500	Y/S	-	-	-	-	500	Y/S

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Table 6
Summary of Data on Relief Association Membership and Bylaw Provisions
For the Year Ended December 31, 2002

Relief Association	Number of Members			Minimum Retirement Age	Minimum Years		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	19	-	-	50	5	5	40,000	40,000	650	650	Y/S	-	-	-	-	650	Y/S
WESTBROOK	21	-	1	50	10	10	-	20,000	600	-	-	-	-	-	-	600	Y/S
WINNEBAGO	24	1	6	50	5	5	-	20,000	675	675	Y/S	-	-	-	-	675	Y/S
WOLF LAKE	21	-	6	50	10	10	-	20,000	625	-	-	-	-	-	-	625	Y/S
WYKOFF	22	1	-	50	10	10	-	25,000	800	800	Y/S	-	-	-	-	800	Y/S
WYOMING	35	-	3	50	10	10	25,000	25,000	650	650	Y/S	-	-	-	-	650	Y/S
ZUMBRO FALLS	22	-	4	50	10	10	-	25,000	825	825	Y/S	-	-	-	-	825	Y/S
Lump Sum - \$1,000 or more, but less than \$1,500 per year of service																	
AITKIN	29	2	2	50	10	10	-	60,000	1,150	1,150	Y/S	-	-	-	-	1,150	Y/S
ANNANDALE	28	-	15	50	5	5	-	30,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
AURORA	21	1	6	50	10	10	-	500,000	1,300	1,300	Y/S	4	Day	-	-	1,300	Y/S
AVON	21	1	2	50	10	10	-	30,000	1,250	-	-	-	-	-	-	1,250	Y/S
BACKUS	19	-	5	50	10	10	-	40,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
BALSAM	20	1	1	50	10	10	-	50,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
BAUDETTE	22	1	4	50	5	5	-	45,000	1,150	350	Y/S	-	-	-	-	1,150	Y/S
BELLE PLAINE	30	-	6	50	10	10	30,000	45,000	1,375	1,375	Y/S	-	-	-	-	1,375	Y/S
BIGFORK	20	-	1	50	10	10	-	25,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
BIWABIK	20	3	3	50	10	10	-	50,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
BLOOMING PRAIRIE	29	2	1	50	10	10	-	100,000	1,075	1,075	Y/S	-	-	-	-	1,075	Y/S
BLUE EARTH	30	1	2	50	5	5	-	100,000	1,450	1,450	Y/S	-	-	-	-	1,450	Y/S
BOVEY	17	-	6	50	10	10	-	25,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
BRAHAM	25	1	10	50	5	5	-	35,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
BRECKENRIDGE	29	-	4	50	10	10	-	50,000	1,100	1,100	Y/S	5	Day	-	-	1,100	Y/S
CALUMET	13	1	5	50	10	10	-	25,000	1,100	-	-	-	-	-	-	1,000	Y/S
CANBY	23	1	5	50	10	10	70,000	70,000	1,050	1,050	Y/S	-	-	-	-	1,050	Y/S
CANNON FALLS	28	-	3	50	10	10	-	100,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
CARLOS	24	-	6	50	10	10	-	55,000	1,425	1,425	Y/S	-	-	-	-	1,425	Y/S
CARLTON	22	2	5	50	10	10	200,000	200,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
CENTER CITY	22	-	4	50	10	10	25,000	25,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
CLEAR LAKE	25	-	5	50	10	10	50,000	50,000	1,150	1,150	Y/S	-	-	-	-	1,150	Y/S
CLEARBROOK	16	1	4	50	10	10	-	40,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
COKATO	24	-	5	50	5	5	-	100,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
COOK	21	-	-	50	20	10	-	40,000	1,100	-	-	-	-	-	-	1,100	Y/S
CROMWELL	22	1	-	50	20	10	-	25,000	1,000	500	Y/S	-	-	-	-	1,000	Y/S
CROOKSTON	25	1	10	55	10	10	-	75,000	1,400	1,000	Y/S	-	-	-	-	1,000	Y/S
CROSBY	30	1	4	50	5	5	50,000	50,000	1,450	1,450	Y/S	-	-	-	-	1,450	Y/S
DEER RIVER	23	1	2	50	10	10	-	35,000	1,450	1,450	Y/S	-	-	-	-	1,450	Y/S

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Table 6
Summary of Data on Relief Association Membership and Bylaw Provisions
For the Year Ended December 31, 2002

Relief Association	Number of Members			Minimum Retirement Age	Minimum Years		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
DODGE CENTER	22	-	2	50	10	10	300,000	300,000	1,200	-	-	-	-	-	-	1,200	Y/S
EAGLE LAKE	25	-	3	50	10	10	-	40,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
EDEN VALLEY	25	-	5	50	10	10	200,000	200,000	1,000	1,000	Y/S	-	-	3,000	Lump	1,000	Y/S
ELY	28	-	2	50	10	10	-	75,000	1,375	1,375	Y/S	10	Day	-	-	1,375	Y/S
FAIRFAX	26	-	5	55	5	5	-	400,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
FULDA	26	1	1	50	10	10	-	50,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
GAYLORD	26	-	2	50	10	10	60,000	60,000	1,350	1,350	Y/S	-	-	-	-	1,350	Y/S
GILBERT	21	1	-	50	20	5	-	35,000	1,100	-	-	-	-	-	-	1,100	Y/S
GLENWOOD	29	-	2	50	10	10	-	44,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
GOOD THUNDER	28	1	3	50	5	5	-	40,000	1,050	-	-	100	Week	-	-	1,050	Y/S
GOODVIEW	24	2	8	50	8	8	-	50,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
GRAND MARAIS	27	1	1	50	10	10	-	35,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
GREENWOOD	26	1	1	50	5	5	-	20,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
HACKENSACK	23	-	1	50	10	10	-	20,000	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
HAMBURG	32	-	2	50	10	10	-	25,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
HANOVER	30	-	5	60	10	10	350,000	350,000	1,000	-	-	20	Day	-	-	1,000	Y/S
HECTOR	21	1	3	50	10	10	-	40,000	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
HIBBING	23	-	8	50	5	5	-	50,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
HOWARD LAKE	26	1	2	50	10	10	-	30,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
JANESVILLE	25	-	2	50	10	10	-	20,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
JORDAN	33	-	2	50	10	10	55,000	55,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
KASSON	27	-	7	50	10	10	-	50,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
LA CRESCENT	20	4	3	50	5	5	-	125,000	1,275	1,275	Y/S	-	-	-	-	1,275	Y/S
LAKE CRYSTAL	24	2	4	50	10	10	-	40,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
LAKEFIELD	25	3	3	50	10	10	50,000	50,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
LEWISTON	32	-	3	50	5	5	-	50,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
LONSDALE	23	1	6	50	10	10	-	40,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
LUTSEN	14	2	1	50	10	10	-	20,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
MADISON	23	2	-	50	10	10	35,000	35,000	1,000	1,000	Y/S	10	Day	-	-	-	-
MAPLE LAKE	28	1	-	50	10	10	70,000	70,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
MAYER	19	-	5	50	10	10	-	30,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
MCGREGOR	25	-	5	50	10	10	-	30,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
MELROSE	30	1	7	50	10	10	300,000	300,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
MINNESOTA LAKE	25	1	4	50	5	5	-	50,000	1,000	-	-	-	-	-	-	1,000	Y/S
MISSION TWP	13	-	4	50	5	5	15,000	15,000	1,050	1,050	Y/S	-	-	-	-	1,050	Y/S
MONTEVIDEO	28	-	2	50	10	10	500,000	500,000	1,300	1,300	Y/S	100	Week	-	-	1,300	Y/S
MONTGOMERY	30	4	5	53	10	10	-	50,000	1,050	-	-	-	-	-	-	1,050	Y/S
MONTROSE	26	-	1	55	10	10	-	30,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S

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For the Year Ended December 31, 2002

Relief Association	Number of Members			Minimum Retirement Age	Minimum Years		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
MOOSE LAKE	28	-	3	50	10	10	-	30,000	1,100	1,100	Y/S	-	-	200	Lump	1,100	Y/S
MORGAN	22	1	3	50	10	9	-	250,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
MORRIS	30	-	2	50	15	15	-	55,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
MOUNTAIN LAKE	25	-	2	50	10	10	-	100,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
NASHWAUK	22	1	4	50	10	10	-	35,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
NEW LONDON	22	-	1	50	10	10	-	30,000	1,175	-	-	-	-	-	-	100	Y/S
NORW / YOUNG AMER	35	2	8	50	10	10	-	60,000	1,150	1,150	Y/S	-	-	-	-	1,150	Y/S
PAYNESVILLE	25	2	-	50	10	10	-	350,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
PERHAM	31	1	7	50	10	10	50,000	50,000	1,250	-	-	-	-	-	-	1,250	Y/S
PIERZ	25	1	2	50	12	12	100,000	100,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
PINE RIVER	21	2	6	50	5	5	-	70,000	1,350	1,350	Y/S	-	-	-	-	1,350	Y/S
PROCTOR	22	1	1	50	20	10	30,000	30,000	1,100	1,100	Y/S	10	Day	-	-	1,100	Y/S
REMER	21	-	-	50	10	10	-	30,000	1,300	-	-	-	-	-	-	1,300	Y/S
RICE LAKE	24	-	1	50	10	10	-	50,000	1,400	-	-	-	-	-	-	1,400	Y/S
ROCKFORD	27	1	12	50	5	5	-	500,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
RUSH CITY	30	-	5	50	10	10	40,000	40,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
SAINT FRANCIS	21	-	6	50	10	10	-	45,000	1,000	-	-	-	-	-	-	1,000	Y/S
SAINT JAMES	34	1	5	50	10	10	-	50,000	1,450	1,450	Y/S	-	-	-	-	1,450	Y/S
SAINT MICHAEL	27	1	5	50	5	5	-	40,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
SAINT STEPHEN	26	-	2	50	10	10	-	50,000	1,050	1,050	Y/S	-	-	-	-	1,050	Y/S
SANDSTONE	14	1	6	50	10	10	-	40,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
SARTELL	27	-	4	50	10	10	50,000	50,000	1,475	1,450	Y/S	-	-	-	-	1,450	Y/S
SAUK CENTRE	30	1	2	50	10	10	50,000	50,000	1,050	1,050	Y/S	-	-	-	-	1,050	Y/S
SEBEKA	21	-	1	50	10	10	-	35,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
SILVER BAY	22	-	5	50	10	10	-	50,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
SLAYTON	26	1	5	50	5	5	-	40,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
SLEEPY EYE	33	-	1	55	10	10	700,000	700,000	1,450	1,450	Y/S	-	-	-	-	1,450	Y/S
SPICER	25	1	2	50	10	10	-	40,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
SPRING VALLEY	21	1	4	50	5	5	-	50,000	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
STAPLES	23	2	8	50	10	10	-	30,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
STEWARTVILLE	27	1	2	50	10	10	-	50,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
TAYLORS FALLS	25	-	3	50	10	10	-	60,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
THOMSON	29	1	5	50	10	10	40,000	40,000	1,100	-	-	-	-	-	-	1,100	Y/S
TRACY	24	3	3	50	5	5	30,000	50,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
VERNDALE	22	-	7	50	10	10	-	40,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
WABASHA	26	3	1	50	10	10	-	60,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
WALKER	25	-	3	50	10	10	-	50,000	1,250	1,250	Y/S	100	Week	1,000	Lump	1,250	Y/S
WATERTOWN	29	1	4	50	10	10	-	75,000	1,432	1,432	Y/S	-	-	-	-	1,432	Y/S

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	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
WHEATON	24	1	1	50	10	10	50,000	50,000	1,275	1,275	Y/S	-	-	-	-	1,275	Y/S
WINSTED	25	-	3	50	10	10	-	40,000	1,100	100	Y/S	-	-	-	-	1,000	Y/S
Lump Sum - \$1,500 or more, but less than \$2,000 per year of service																	
BIG LAKE	30	-	7	50	5	5	-	55,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
CAMBRIDGE	25	-	-	50	10	10	-	80,000	1,600	1,600	Y/S	25	Day	-	-	1,600	Y/S
COHASSET	23	3	1	50	10	10	-	70,000	1,900	1,900	Y/S	-	-	-	-	1,900	Y/S
COLD SPRING	30	2	-	50	5	5	-	50,000	1,595	-	-	-	-	1,000	Lump	-	-
DAWSON	23	1	4	50	5	5	50,000	50,000	1,700	1,700	Y/S	-	-	-	-	1,700	Y/S
DELANO	25	1	4	50	5	5	-	40,000	1,700	1,700	Y/S	-	-	-	-	1,700	Y/S
EVELETH	24	-	4	50	10	10	-	30,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
FOLEY	22	3	2	50	10	10	-	60,000	1,500	-	-	-	-	-	-	1,500	Y/S
HOYT LAKES	22	3	-	50	5	5	-	1,000,000	1,500	1,500	Y/S	3	Day	-	-	1,500	Y/S
IDEAL	22	-	1	50	10	10	-	40,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
ISANTI	30	1	7	50	10	10	-	75,000	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
JACKSON	26	-	9	50	5	5	-	60,000	1,600	-	-	42	Week	-	-	1,600	Y/S
KEEWATIN	15	1	5	50	10	10	-	40,000	1,600	1,600	Y/S	10	Day	-	-	1,600	Y/S
LEXINGTON	19	-	6	50	10	10	-	50,000	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
LITCHFIELD	30	2	1	50	10	10	-	70,000	1,750	1,750	Y/S	8	Day	-	-	1,750	Y/S
LITTLE FALLS	30	-	1	50	10	10	-	65,000	1,900	1,900	Y/S	-	-	-	-	1,900	Y/S
LONG PRAIRIE	21	3	1	50	5	5	50,000	50,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
LUVERNE	37	7	1	50	10	10	-	100,000	1,900	-	-	-	-	-	-	1,900	Y/S
MAPLE PLAIN	25	1	8	50	10	10	-	80,000	1,750	1,750	Y/S	50	Week	-	-	1,750	Y/S
MAPLETON	21	2	10	50	10	10	-	60,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
MORA	28	-	4	55	10	10	-	250,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
MORRISTOWN	24	4	2	50	10	10	-	75,000	1,700	-	-	-	-	-	-	1,700	Y/S
MOTLEY	18	3	5	50	10	10	-	30,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
MOUNTAIN IRON	20	-	1	50	10	10	-	40,000	1,550	1,550	Y/S	-	-	-	-	1,550	Y/S
NEW MARKET	25	4	-	50	10	10	40,000	40,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
NEW SCANDIA TWP	27	2	1	50	10	10	-	35,000	1,550	1,550	Y/S	-	-	-	-	1,550	Y/S
NISSWA	26	2	1	50	10	10	-	40,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
OAK GROVE	27	-	6	50	5	5	-	50,000	1,900	1,900	Y/S	-	-	-	-	1,900	Y/S
OSAKIS	20	-	-	50	10	10	-	50,000	1,650	1,650	Y/S	-	-	-	-	1,650	Y/S
OSSEO	25	1	1	50	10	10	-	50,000	1,532	1,532	Y/S	-	-	-	-	1,532	Y/S
PELICAN RAPIDS	25	-	4	50	10	10	25,000	60,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
PEQUOT LAKES	26	1	8	50	10	10	-	50,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
PINE ISLAND	26	3	4	50	10	10	-	300,000	1,550	1,550	Y/S	-	-	-	-	1,550	Y/S
ROGERS	29	-	2	50	10	10	-	50,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S

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Table 6
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For the Year Ended December 31, 2002

Relief Association	Number of Members			Minimum Retirement Age	Minimum Years		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
ROSEAU	25	3	3	50	10	10	-	100,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
SAINT ANTHONY	26	2	7	50	10	10	-	60,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
SAINT CHARLES	24	-	3	50	10	10	-	50,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
SAINT CLOUD TWP	25	-	6	50	5	5	-	500,000	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
SAINT JOSEPH	30	1	6	50	10	10	-	70,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
SAINT PAUL PARK	28	-	5	50	10	10	-	70,000	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
SAINT PETER	30	4	3	50	5	5	100,000	100,000	1,950	1,950	Y/S	-	-	-	-	1,950	Y/S
SCANDIA VALLEY	23	-	-	50	10	10	30,000	30,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
VICTORIA	26	1	11	50	5	5	40,000	40,000	1,700	1,700	Y/S	-	-	-	-	1,700	Y/S
WACONIA	35	1	5	50	10	10	-	150,000	1,950	1,950	Y/S	-	-	-	-	1,950	Y/S
WADENA	20	-	1	50	10	10	-	50,000	1,885	1,885	Y/S	-	-	-	-	1,885	Y/S
WAITE PARK	22	-	1	50	10	10	-	50,000	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

ALBERT LEA TWP	17	5	5	50	5	5	-	30,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
BECKER	34	1	3	50	10	10	-	100,000	2,200	2,200	Y/S	-	-	-	-	2,200	Y/S
BUFFALO	31	-	4	50	10	10	-	50,000	2,000	-	-	-	-	-	-	2,000	Y/S
CASS LAKE	18	2	2	50	10	10	-	50,000	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
CHISAGO CITY	23	1	7	50	5	5	-	60,000	2,050	2,050	Y/S	-	-	-	-	2,050	Y/S
CHISHOLM	30	1	4	50	10	10	-	200,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
DASSEL	29	-	8	50	5	5	90,000	60,000	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
EAST BETHEL	29	-	5	50	10	10	-	100,000	2,400	2,400	Y/S	25	Day	-	-	2,400	Y/S
EAST GRAND FORKS	31	-	1	50	5	5	75,000	75,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
GARRISON	20	-	3	50	10	10	-	65,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
HAM LAKE	36	-	8	50	5	5	100,000	100,000	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
HAMEL	30	2	6	50	10	10	-	70,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
HERMANTOWN	33	2	7	50	10	10	95,000	95,000	2,400	2,400	Y/S	-	-	-	-	2,400	Y/S
HUGO	23	2	6	50	10	10	-	50,000	2,300	2,300	Y/S	-	-	-	-	2,300	Y/S
INTERNATIONAL FLS	26	2	3	50	5	5	-	60,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
LAKE CITY	21	3	2	50	10	10	-	250,000	2,300	2,300	Y/S	-	-	-	-	2,300	Y/S
LE SUEUR	24	1	4	50	10	10	1,000,000	1,000,000	2,050	250	Y/S	-	-	-	-	2,050	Y/S
LINDSTROM	24	-	8	50	5	5	-	80,000	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
LONG LAKE	31	1	2	50	10	10	-	500,000	2,282	2,282	Y/S	-	-	-	-	2,282	Y/S
LORETTO	25	1	13	50	10	10	100,000	100,000	2,300	2,300	Y/S	-	-	-	-	2,300	Y/S
LOWER ST CROIX VAL	22	-	6	50	10	10	-	100,000	2,300	2,300	Y/S	-	-	-	-	2,300	Y/S
MILACA	21	1	5	50	5	5	-	75,000	2,200	2,200	Y/S	-	-	-	-	2,200	Y/S
MONTICELLO	29	-	2	50	10	10	-	75,000	2,175	2,175	Y/S	-	-	-	-	2,175	Y/S
NEW PRAGUE	28	-	4	50	10	10	-	50,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S

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Table 6
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For the Year Ended December 31, 2002

Relief Association	Number of Members			Minimum Retirement Age	Minimum Years		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
NORTH BRANCH	30	2	10	50	10	10	-	100,000	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
NORTH MANKATO	34	-	13	50	5	5	-	100,000	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
PARK RAPIDS	26	1	1	50	10	10	10,000	75,000	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
REDWOOD FALLS	27	1	4	50	10	10	-	100,000	2,300	2,300	Y/S	-	-	-	-	2,300	Y/S
SAINT BONIFACIUS	19	1	-	50	10	10	50,000	50,000	2,150	2,150	Y/S	-	-	-	-	2,150	Y/S
TWO HARBORS	21	1	3	50	5	5	60,000	60,000	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
VADNAIS HEIGHTS	33	-	9	50	5	5	-	100,000	2,400	2,400	Y/S	-	-	-	-	2,400	Y/S
WASECA	37	-	7	50	10	10	100,000	100,000	2,200	2,200	Y/S	35	Day	1,500	Lump	2,200	Y/S
WINDOM	30	1	3	50	10	10	-	100,000	2,200	2,200	Y/S	-	-	-	-	2,200	Y/S
<u>Lump Sum - \$2,500 or more, but less than \$3,000 per year of service</u>																	
COTTAGE GROVE	48	5	25	50	5	5	-	200,000	2,700	-	-	-	-	3,000	Lump	2,700	Y/S
INVER GROVE HTS	50	2	11	50	10	10	200,000	200,000	2,500	2,500	Y/S	-	-	-	-	2,500	Y/S
LITTLE CANADA	36	1	1	50	10	10	-	140,000	2,800	2,800	Y/S	-	-	-	-	2,800	Y/S
MAHTOMEDI	28	1	13	50	10	10	100,000	100,000	2,900	2,900	Y/S	-	-	-	-	2,900	Y/S
NEWPORT	25	1	14	50	10	10	85,000	85,000	2,500	2,500	Y/S	-	-	-	-	2,500	Y/S
NORTH ST PAUL	33	-	2	50	10	10	-	150,000	2,800	2,800	Y/S	-	-	-	-	2,800	Y/S
PRINCETON	35	-	9	50	10	10	-	125,000	2,875	1,438	Y/S	-	-	-	-	1,425	Y/S
SAUK RAPIDS	27	2	-	50	10	10	-	100,000	2,900	2,900	Y/S	35	Week	-	-	2,900	Y/S
THIEF R FALLS	25	-	4	50	10	10	-	90,000	2,500	-	-	-	-	-	-	-	-
WILLMAR	42	1	3	50	10	10	-	200,000	2,500	2,500	Y/S	-	-	-	-	2,500	Y/S
ZIMMERMAN	23	1	1	50	10	10	-	150,000	2,500	2,500	Y/S	-	-	-	-	2,500	Y/S
<u>Lump Sum - \$3,000 or more, but less than \$3,500 per year of service</u>																	
CATARACT	37	-	4	50	10	10	-	350,000	3,000	3,000	Y/S	-	-	-	-	3,000	Y/S
FERGUS FALLS	36	2	14	50	10	10	-	150,000	3,000	3,000	Y/S	-	-	-	-	3,000	Y/S
LAKE ELMO	32	-	3	50	10	10	-	150,000	3,100	-	-	-	-	-	-	3,100	Y/S
PRIOR LAKE	42	2	4	50	10	10	125,000	125,000	3,100	3,100	Y/S	-	-	-	-	3,100	Y/S
<u>Lump Sum - \$3,500 or more per year of service</u>																	
ALEXANDRIA	30	1	6	50	10	10	-	340,000	5,500	5,500	Y/S	-	-	-	-	5,500	Y/S
BAYPORT	25	-	6	50	10	10	200,000	200,000	4,750	4,750	Y/S	-	-	-	-	4,750	Y/S
BEMIDJI PIONEER	36	2	4	50	10	10	-	180,000	3,750	3,750	Y/S	-	-	-	-	3,750	Y/S
BRAINERD	39	2	3	50	10	10	-	250,000	5,600	5,600	Y/S	12	Day	-	-	5,600	Y/S
CENTENNIAL	36	-	12	50	10	10	-	170,000	3,500	3,500	Y/S	-	-	-	-	3,500	Y/S
ELK RIVER	33	2	3	50	5	5	-	200,000	3,575	3,575	Y/S	-	-	-	-	3,575	Y/S

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Table 6
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For the Year Ended December 31, 2002

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	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
EXCELSIOR	36	-	10	50	10	10	-	230,000	4,700	4,700	Y/S	-	-	-	-	4,700	Y/S
FOREST LAKE	30	-	3	50	5	5	-	90,000	4,100	4,100	Y/S	-	-	-	-	4,100	Y/S
GOLDEN VALLEY	46	3	21	50	10	10	500,000	500,000	6,000	6,000	Y/S	-	-	1,500	Lump	-	-
GRAND RAPIDS	29	1	4	50	10	10	150,000	150,000	5,000	5,000	Y/S	-	-	-	-	5,000	Y/S
HASTINGS	49	4	6	50	5	5	-	500,000	3,750	3,750	Y/S	-	-	-	-	3,750	Y/S
HOPKINS	37	1	18	50	5	5	300,000	300,000	5,500	5,500	Y/S	-	-	-	-	5,500	Y/S
LAKEVILLE	84	1	13	50	7	7	500,000	500,000	5,100	5,100	Y/S	-	-	-	-	5,100	Y/S
MAPLEWOOD	102	5	36	50	10	10	500,000	500,000	3,600	3,600	Y/S	-	-	-	-	3,600	Y/S
MARSHALL	41	-	8	50	5	5	300,000	300,000	3,775	3,775	Y/S	50	Day	-	-	3,775	Y/S
NEW BRIGHTON	38	1	7	50	10	10	-	500,000	4,000	4,000	Y/S	-	-	-	-	4,000	Y/S
NORTHFIELD	30	1	3	50	5	5	-	200,000	5,800	5,800	Y/S	-	-	-	-	5,800	Y/S
OAKDALE	45	-	8	50	10	10	250,000	250,000	3,500	3,500	Y/S	-	-	-	-	3,500	Y/S
OWATONNA	30	-	3	50	10	10	-	150,000	3,500	3,500	Y/S	-	-	-	-	3,500	Y/S
ROSEMOUNT	33	-	5	50	10	10	-	150,000	3,500	3,500	Y/S	-	-	-	-	3,500	Y/S
SHAKOPEE	44	-	2	50	5	5	175,000	175,000	5,000	5,000	Y/S	-	-	-	-	5,000	Y/S
STILLWATER	31	3	5	50	10	10	-	250,000	4,200	4,200	Y/S	5	Day	-	-	4,200	Y/S
WOODBURY	73	1	36	50	5	5	-	380,000	5,130	5,130	Y/S	-	-	-	-	5,130	Y/S
Monthly Service																	
HUTCHINSON	36	44	8	50	20	20	-	170,000	11	50	Y/S	-	-	-	-	5,000	Lump
MOUND	37	36	2	50	20	20	-	350,000	29.25	-	-	-	-	3,000	Lump	29	M/S
PINE CITY	26	27	-	50	20	19	10,000	80,000	5.83	-	-	-	-	1,500	Lump	-	-
SPRING LAKE PARK	60	42	9	50	15	15	-	500,000	29	29	M/S	25	Day	4,000	Lump	29	M/S
Monthly/Lump Sum Combination																	
APPLE VALLEY	66	14	9	50	5	5	-	400,000	4,300	-	-	-	-	8,600	Lump	4,300	Y/S
BENSON	34	18	-	50	10	10	-	45,000	1,000	800	Y/S	-	-	-	-	1,000	Y/S
BROOKLYN CENTER	37	31	8	50	10	10	500,000	500,000	5,000	-	-	-	-	2,500	Lump	27	M/S
CHANHASSEN	47	10	6	50	5	5	200,000	200,000	4,000	4,000	Y/S	5	Day	-	-	4,000	Y/S
DETROIT LAKES	30	9	9	50	5	5	-	100,000	2,800	2,800	Y/S	-	-	-	-	2,800	Y/S
EDEN PRAIRIE	75	42	12	50	10	10	500,000	500,000	4,400	44	M/S	-	-	-	-	44	M/S
FAIRMONT	31	15	19	50	10	10	200,000	250,000	3,500	3,500	Y/S	-	-	-	-	3,500	Y/S
GLENCOE	39	15	1	50	10	5	-	75,000	1,500	1,500	Y/S	20	Day	-	-	1,500	Y/S
LAKE JOHANNA	65	27	10	50	10	10	500,000	500,000	5,432	-	-	-	-	-	-	33	M/S
MINNETONKA	74	37	19	50	10	10	1,000,000	1,000,000	5,200	42	M/S	5	Day	5,000	Lump	42	M/S
NEW ULM	42	19	8	50	10	10	5,000	250,000	2,700	2,700	Y/S	50	Day	*	*	2,700	Y/S
PIPESTONE	35	14	4	50	10	10	-	65,000	1,450	-	-	35	Day	1,000	Lump	-	-

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For the Year Ended December 31, 2002

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	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
PLYMOUTH	68	9	27	50	10	10	280,000	400,000	6,500	6,500	Y/S	170	MO	2,500	Lump	6,500	Y/S
ROBBINSDALE	27	17	-	50	10	10	-	150,000	5,100	-	-	*	*	2,500	Lump	5,100	Y/S
ROSEVILLE	62	53	13	50	10	10	500,000	500,000	2,700	*	*	18	Day	*	*	*	*
SAVAGE	37	-	9	50	10	10	-	200,000	3,822	*	*	25	Week	5,000	Lump	*	*
WHITE BEAR LAKE	44	37	12	50	10	10	-	500,000	5,500	*	*	-	-	2,000	Lump	*	*
WORTHINGTON	34	25	5	50	10	10	-	125,000	2,313	-	-	-	-	-	-	5,000	Lump

Summary and total data on the 695 plans that are included in this report may be found on Table 1.

* Due to space limitations, certain ancillary benefit bylaw provisions for New Ulm, Robbinsdale, Roseville, Savage and White Bear Lake cannot be summarized in Table 6.

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

<u>Relief Association</u>	<u>County</u>	<u>2001 Benefit Amount</u>	<u>2002 Benefit Amount</u>	<u>Dollar Increase</u>	<u>Percentage Increase</u>
<u>Lump Sum - \$ 100 or more, but less than \$200 per year of service</u>					
REVERE	REDWOOD	50	150	100	200%
TAUNTON	LYON	120	140	20	17%
<u>Lump Sum - \$ 200 or more, but less than \$300 per year of service</u>					
COTTON	ST LOUIS	100	200	100	100%
DUMONT	TRAVERSE	175	240	65	37%
LUCAN	REDWOOD	180	280	100	56%
NORTH STAR	ST LOUIS	200	250	50	25%
<u>Lump Sum - \$ 300 or more, but less than \$500 per year of service</u>					
BERTHA	TODD	400	450	50	13%
BROOK PARK	PINE	200	400	200	100%
CLIFTON	ST LOUIS	250	400	150	60%
DANVERS	SWIFT	175	350	175	100%
DENT	OTTER TAIL	250	400	150	60%
DEXTER	MOWER	250	300	50	20%
ELROSA	STEARNS	300	350	50	17%
FRENCH TWP	ST LOUIS	300	400	100	33%
GHENT	LYON	275	325	50	18%
HANLEY FALLS	YELLOW MEDICINE	250	325	75	30%
HILL CITY	AITKIN	380	430	50	13%
LAKE HENRY	STEARNS	250	325	75	30%
MABEL	FILLMORE	425	475	50	12%
MAKINEN	ST LOUIS	300	400	100	33%
MIDDLE RIVER	MARSHALL	150	300	150	100%
NEW MUNICH	STEARNS	325	385	60	18%
STURGEON LAKE	PINE	200	300	100	50%
WILSON	WINONA	300	400	100	33%
<u>Lump Sum - \$ 500 or more, but less than \$1,000 per year of service</u>					
ALBERTVILLE	WRIGHT	800	900	100	13%
ALPHA	JACKSON	400	500	100	25%
ASKOV	PINE	400	500	100	25%
BLOMKEST	KANDIYOHI	500	750	250	50%
BROWNSDALE	MOWER	600	700	100	17%
BROWNTON	MCLEOD	800	900	100	13%
BYRON	OLMSTED	800	850	50	6%
COLVIN	ST LOUIS	250	800	550	220%
EAGLE BEND	TODD	550	600	50	9%
FIFTY LAKES	CROW WING	400	600	200	50%
GNESEN	ST LOUIS	400	600	200	50%
GRACEVILLE	BIG STONE	510	550	40	8%

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

<u>Relief Association</u>	<u>County</u>	<u>2001 Benefit Amount</u>	<u>2002 Benefit Amount</u>	<u>Dollar Increase</u>	<u>Percentage Increase</u>
GRAND LAKE TWP	ST LOUIS	750	825	75	10%
HARRIS	CHISAGO	500	550	50	10%
HENDERSON	SIBLEY	760	800	40	5%
HINCKLEY	PINE	650	750	100	15%
KENSINGTON	DOUGLAS	500	600	100	20%
KINNEY	ST LOUIS	500	650	150	30%
LANESBORO	FILLMORE	700	800	100	14%
LITTLEFORK	KOOCHICHING	450	550	100	22%
MADISON LAKE	BLUE EARTH	700	800	100	14%
MARBLE	ITASCA	900	925	25	3%
NEW YORK MILLS	OTTER TAIL	700	750	50	7%
ORONOCO	OLMSTED	750	850	100	13%
PARKERS PRAIRIE	OTTER TAIL	650	750	100	15%
PEMBERTON	BLUE EARTH	350	550	200	57%
PIKE-SANDY-BRITT	ST LOUIS	400	500	100	25%
RAYMOND	KANDIYOHI	550	600	50	9%
RENVILLE	RENVILLE	750	800	50	7%
ROTHSAY	WILKIN	450	600	150	33%
RUTHTON	PIPESTONE	650	750	100	15%
SACRED HEART	RENVILLE	560	600	40	7%
SAINT MARTIN	STEARNS	475	500	25	5%
SHERBURN	MARTIN	950	975	25	3%
SPRING GROVE	HOUSTON	600	650	50	8%
WAVERLY	WRIGHT	800	900	100	13%
WENDELL	GRANT	300	500	200	67%
ZUMBRO FALLS	WABASHA	800	825	25	3%
<u>Lump Sum - \$1,000 or more, but less than \$1,500 per year of service</u>					
AVON	STEARNS	1,050	1,250	200	19%
BELLE PLAINE	SCOTT	1,300	1,375	75	6%
CALUMET	ITASCA	1,000	1,100	100	10%
CROMWELL	CARLTON	700	1,000	300	43%
DEER RIVER	ITASCA	1,350	1,450	100	7%
GLENWOOD	POPE	900	1,000	100	11%
HAMBURG	CARVER	1,025	1,100	75	7%
HECTOR	RENVILLE	1,000	1,250	250	25%
KASSON	DODGE	1,165	1,300	135	12%
LA CRESCENT	HOUSTON	1,225	1,275	50	4%
LONSDALE	RICE	1,300	1,400	100	8%
MISSION TWP	CROW WING	900	1,050	150	17%
MONTEVIDEO	CHIPPEWA	1,200	1,300	100	8%
NORW / YOUNG AME	CARVER	1,000	1,150	150	15%
SARTELL	STEARNS	1,450	1,475	25	2%
SEBEKA	WADENA	1,050	1,100	50	5%
WABASHA	WABASHA	1,250	1,300	50	4%

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

<u>Relief Association</u>	<u>County</u>	<u>2001 Benefit Amount</u>	<u>2002 Benefit Amount</u>	<u>Dollar Increase</u>	<u>Percentage Increase</u>
<u>Lump Sum - \$1,500 or more, but less than \$2,000 per year of service</u>					
MOTLEY	MORRISON	1,200	1,600	400	33%
NEW SCANDIA TWP	WASHINGTON	1,350	1,550	200	15%
NISSWA	CROW WING	1,500	1,600	100	7%
ROGERS	HENNEPIN	1,500	1,600	100	7%
ROSEAU	ROSEAU	1,400	1,600	200	14%
SAINT CHARLES	WINONA	1,200	1,500	300	25%
SCANDIA VALLEY	MORRISON	1,200	1,500	300	25%
VICTORIA	CARVER	1,600	1,700	100	6%
WAITE PARK	STEARNS	1,300	1,500	200	15%
<u>Lump Sum - \$2,000 or more, but less than \$2,500 per year of service</u>					
LORETTO	HENNEPIN	2,000	2,300	300	15%
<u>Lump Sum - \$2,500 or more, but less than \$3,000 per year of service</u>					
LITTLE CANADA	RAMSEY	2,700	2,800	100	4%
<u>Lump Sum - \$3,500 or more per year of service</u>					
LAKEVILLE	DAKOTA	4,750	5,100	350	7%
MAPLEWOOD	RAMSEY	3,300	3,600	300	9%
MARSHALL	LYON	3,600	3,775	175	5%
OAKDALE	WASHINGTON	3,200	3,500	300	9%
ROSEMOUNT	DAKOTA	3,000	3,500	500	17%
SHAKOPEE	SCOTT	3,847	5,000	1,153	30%
STILLWATER	WASHINGTON	4,000	4,200	200	5%
<u>Monthly/Lump Sum Combination</u>					
APPLE VALLEY	DAKOTA	4,000	4,300	300	8%
BENSON	SWIFT	800	1,000	200	25%
DETROIT LAKES	BECKER	2,550	2,800	250	10%
EDEN PRAIRIE	HENNEPIN	4,000	4,400	400	10%
GLENCOE	MCLEOD	1,400	1,500	100	7%
PIPESTONE	PIPESTONE	1,325	1,450	125	9%
PLYMOUTH	HENNEPIN	6,000	6,500	500	8%
ROBBINSDALE	HENNEPIN	3,500	5,100	1,600	46%
SAVAGE	SCOTT	3,516	3,822	306	9%
WORTHINGTON	NOBLES	2,230	2,313	83	4%

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Table 6-B
Relief Associations Reporting a Decrease in Service Pension Benefit

<u>Relief Association</u>	<u>County</u>	<u>2001 Benefit Amount</u>	<u>2002 Benefit Amount</u>	<u>Dollar Decrease</u>	<u>Percentage Decrease</u>
<u>Lump Sum - \$ 200 or more, but less than \$300 per year of service</u>					
GRYGLA	MARSHALL	350	250	(100)	-29%
<u>Lump Sum - \$ 300 or more, but less than \$500 per year of service</u>					
CANTON	FILLMORE	450	400	(50)	-11%
ROLLINGSTONE	WINONA	395	360	(35)	-9%
SILICA	ST LOUIS	640	390	(250)	-39%
<u>Lump Sum - \$ 500 or more, but less than \$1,000 per year of service</u>					
ARGYLE	MARSHALL	575	540	(35)	-6%
BARNESVILLE	CLAY	1,000	600	(400)	-40%
BARNUM	CARLTON	700	650	(50)	-7%
BLACKDUCK	BELTRAMI	800	760	(40)	-5%
CLARA CITY	CHIPPEWA	1,000	770	(230)	-23%
DEER CREEK	OTTER TAIL	800	700	(100)	-13%
HAYFIELD	DODGE	1,000	800	(200)	-20%
NEW GERMANY	CARVER	1,100	900	(200)	-18%
ONAMIA	MILLE LACS	1,000	850	(150)	-15%
RANDALL	MORRISON	750	500	(250)	-33%
<u>Lump Sum - \$1,000 or more, but less than \$1,500 per year of service</u>					
CANBY	YELLOW MEDICINE	1,275	1,050	(225)	-18%
CLEAR LAKE	SHERBURNE	1,200	1,150	(50)	-4%
COOK	ST LOUIS	1,400	1,100	(300)	-21%
ELY	ST LOUIS	1,500	1,375	(125)	-8%
MINNESOTA LAKE	FARIBAULT	1,050	1,000	(50)	-5%
PINE RIVER	CASS	1,600	1,350	(250)	-16%
<u>Lump Sum - \$1,500 or more, but less than \$2,000 per year of service</u>					
CAMBRIDGE	ISANTI	2,000	1,600	(400)	-20%
COLD SPRING	STEARNS	1,700	1,595	(105)	-6%
HOYT LAKES	ST LOUIS	1,600	1,500	(100)	-6%
MAPLETON	BLUE EARTH	1,700	1,500	(200)	-12%
<u>Lump Sum - \$2,000 or more, but less than \$2,500 per year of service</u>					
WINDOM	COTTONWOOD	2,300	2,200	(100)	-4%
<u>Lump Sum - \$2,500 or more, but less than \$3,000 per year of service</u>					
WILLMAR	KANDIYOHI	2,950	2,500	(450)	-15%

Table 6-B
Relief Associations Reporting a Decrease in Service Pension Benefit

<u>Relief Association</u>	<u>County</u>	<u>2001 Benefit Amount</u>	<u>2002 Benefit Amount</u>	<u>Dollar Decrease</u>	<u>Percentage Decrease</u>
<u>Lump Sum - \$3,500 or more per year of service</u>					
NORTHFIELD	RICE	6,000	5,800	(200)	-3%
<u>Monthly/Lump Sum Combination</u>					
FAIRMONT	MARTIN	3,800	3,500	(300)	-8%

APPENDICES

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Appendix A

Summary of Relief Associations by Benefit Category

<u>All Reliefs</u>	<u>Reliefs in Report</u>	<u>Plan Type</u>	<u>Benefit Level</u>	<u>Benefit Category</u>
89	88	Defined Contribution	Defined Contribution	Defined Contribution
7	4	Lump Sum	\$10, but less than \$100 per YOS*	10 - 100
16	14	Lump Sum	\$100, but less than \$200 per YOS	100 - 200
24	24	Lump Sum	\$200, but less than \$300 per YOS	200 - 300
102	100	Lump Sum	\$300, but less than \$500 per YOS	300 - 500
220	219	Lump Sum	\$500, but less than \$1,000 per YOS	500 - 1,000
109	107	Lump Sum	\$1,000, but less than \$1,500 per YOS	1,000 - 1,500
47	46	Lump Sum	\$1,500, but less than \$2,000 per YOS	1,500 - 2,000
33	33	Lump Sum	\$2,000, but less than \$2,500 per YOS	2,000 - 2,500
11	11	Lump Sum	\$2,500, but less than \$3,000 per YOS	2,500 - 3,000
4	4	Lump Sum	\$3,000, but less than \$3,500 per YOS	3,000 - 3,500
23	23	Lump Sum	\$3,500 or more per YOS	3,500 or more
5	4	Monthly Pension	Monthly Service	Monthly
18	18	Monthly/Lump Sum	Monthly/Lump Sum Combination	Monthly/LS
<u>708</u>	<u>695</u>	Total Volunteer Firefighter Relief Associations		

* YOS = Year of Service

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Appendix B

Volunteer Firefighter Relief Associations by Benefit Category

This index lists alphabetically each volunteer firefighter relief association that is required by law to report to the State Auditor's Office. Each data table is sorted according to the plan type and the benefit category.

Plan Type

LS = Lump Sum Defined Benefit
 DC = Defined Contribution
 MO = Monthly Defined Benefit
 MO/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 of \$500 to \$999 (benefit level is at least \$500, but less than \$1,000). See a full list of plan types and benefit categories in Appendix A.

Excluded = Reporting information was not provided to the State Auditor's Office in a timely manner or could not be reconciled in time to permit inclusion in this report.
 (Brownsville and Minnesota City were newly incorporated relief associations that did not have sufficient information to be included 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	500 - 1,000	ADAMS	LS	500 - 1,000
ADRIAN	LS	500 - 1,000	AITKIN	LS	1,000 - 1,500
ALASKA	DC	Defined Contribution	ALBANY	DC	Defined Contribution
ALBERT LEA TWP	LS	2,000 - 2,500	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	500 - 1,000	ALTURA	LS	200 - 300
AMBOY	LS	500 - 1,000	ANDOVER	DC	Defined Contribution
ANNANDALE	LS	1,000 - 1,500	ANOKA-CHAMPLIN	DC	Defined Contribution
APPLE VALLEY	MO/LS	Monthly/LS	APPLETON	LS	500 - 1,000
ARGYLE	LS	500 - 1,000	ARLINGTON	LS	500 - 1,000
ASHBY	DC	Defined Contribution	ASKOV	LS	500 - 1,000
ATWATER	LS	500 - 1,000	AUDUBON	LS	500 - 1,000
AURORA	LS	1,000 - 1,500	AUSTIN	DC	Defined Contribution
AVON	LS	1,000 - 1,500	BABBITT	LS	500 - 1,000
BACKUS	LS	1,000 - 1,500	BADGER	LS	500 - 1,000
BAGLEY	LS	500 - 1,000	BALATON	LS	500 - 1,000
BALSAM	LS	1,000 - 1,500	BARNESVILLE	LS	500 - 1,000
BARNUM	LS	500 - 1,000	BARRETT	LS	300 - 500
BATTLE LAKE	LS	500 - 1,000	BAUDETTE	LS	1,000 - 1,500
BAYPORT	LS	3,500 or More	BEARDSLEY	LS	300 - 500
BEAVER BAY	LS	500 - 1,000	BEAVER CREEK	LS	500 - 1,000

Relief Association	Plan Type	Benefit Category	Relief Association	Plan Type	Benefit Category
BECKER	LS	2,000 - 2,500	BELGRADE	LS	500 - 1,000
BELLE PLAINE	LS	1,000 - 1,500	BELLINGHAM	LS	300 - 500
BELVIEW	LS	500 - 1,000	BEMIDJI PIONEER	LS	3,500 or More
BENSON	MO/LS	Monthly/LS	BERTHA	LS	300 - 500
BETHEL	LS	Excluded	BIG LAKE	LS	1,500 - 2,000
BIGELOW	LS	100 - 200	BIGFORK	LS	1,000 - 1,500
BIRD ISLAND	LS	500 - 1,000	BIWABIK	LS	1,000 - 1,500
BIWABIK TWP	LS	500 - 1,000	BLACKDUCK	LS	500 - 1,000
BLACKHOOF	LS	300 - 500	BLOMKEST	LS	500 - 1,000
BLOOMING PRAIRIE	LS	1,000 - 1,500	BLUE EARTH	LS	1,000 - 1,500
BLUFFTON	LS	200 - 300	BOVEY	LS	1,000 - 1,500
BOWLUS	LS	200 - 300	BOYD	LS	300 - 500
BRAHAM	LS	1,000 - 1,500	BRAINERD	LS	3,500 or More
BRANDON	LS	500 - 1,000	BRECKENRIDGE	LS	1,000 - 1,500
BREITUNG	LS	300 - 500	BREVATOR	LS	300 - 500
BREWSTER	DC	Defined Contribution	BRICELYN	LS	500 - 1,000
BRIMSON	LS	200 - 300	BROOK PARK	LS	300 - 500
BROOKLYN CENTER	MO/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
BROWNSVILLE	LS	Excluded	BROWNTON	LS	500 - 1,000
BUFFALO	LS	2,000 - 2,500	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	300 - 500	CARVER	LS	Excluded
CASS LAKE	LS	2,000 - 2,500	CATARACT	LS	3,000 - 3,500
CENTENNIAL	LS	3,500 or More	CENTER CITY	LS	1,000 - 1,500
CEYLON	LS	500 - 1,000	CHANDLER	LS	300 - 500
CHANHASSEN	MO/LS	Monthly/LS	CHASKA	MO	Excluded
CHATFIELD	LS	500 - 1,000	CHERRY	LS	300 - 500
CHISAGO CITY	LS	2,000 - 2,500	CHISHOLM	LS	2,000 - 2,500
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	1,000 - 1,500	CLEARBROOK	LS	1,000 - 1,500
CLEARWATER	LS	500 - 1,000	CLEMENTS	LS	300 - 500
CLEVELAND	LS	500 - 1,000	CLIFTON	LS	300 - 500
CLIMAX	LS	100 - 200	CLINTON-Big Stone Co	LS	500 - 1,000
CLINTON-St Louis Co	LS	300 - 500	COHASSET	LS	1,500 - 2,000

Relief Association	Plan Type	Benefit Category	Relief Association	Plan Type	Benefit Category
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	500 - 1,000
COMFREY	LS	500 - 1,000	COOK	LS	1,000 - 1,500
COON RAPIDS	DC	Defined Contribution	COSMOS	LS	500 - 1,000
COTTAGE GROVE	LS	2,500 - 3,000	COTTON	LS	200 - 300
COTTONWOOD	LS	500 - 1,000	COURTLAND	LS	500 - 1,000
CRANE LAKE	DC	Defined Contribution	CROMWELL	LS	1,000 - 1,500
CROOKED LAKE	LS	200 - 300	CROOKSTON	LS	1,000 - 1,500
CROSBY	LS	1,000 - 1,500	CROSSLAKE	DC	Defined Contribution
CURRIE	LS	300 - 500	CUYUNA	LS	500 - 1,000
CYRUS	LS	300 - 500	DAKOTA	DC	Defined Contribution
DALBO	DC	Defined Contribution	DALTON	LS	300 - 500
DANUBE	LS	500 - 1,000	DANVERS	LS	300 - 500
DARFUR	LS	300 - 500	DASSEL	LS	2,000 - 2,500
DAWSON	LS	1,500 - 2,000	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	500 - 1,000	DENT	LS	300 - 500
DETROIT LAKES	MO/LS	Monthly/LS	DEXTER	LS	300 - 500
DILWORTH	DC	Defined Contribution	DODGE CENTER	LS	1,000 - 1,500
DONNELLY	DC	Defined Contribution	DOVER	LS	Excluded
DUMONT	LS	200 - 300	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	500 - 1,000
EASTON	LS	500 - 1,000	ECHO	LS	500 - 1,000
EDEN PRAIRIE	MO/LS	Monthly/LS	EDEN VALLEY	LS	1,000 - 1,500
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	500 - 1,000	ELK RIVER	LS	3,500 or More
ELLENDALE	LS	300 - 500	ELLSBURG	DC	Defined Contribution
ELLSWORTH	LS	300 - 500	ELMER	LS	100 - 200
ELMORE	LS	500 - 1,000	ELROSA	LS	300 - 500
ELY	LS	1,000 - 1,500	ELYSIAN	LS	500 - 1,000
EMBARRASS	DC	Excluded	EMILY	LS	500 - 1,000
EMMONS	LS	500 - 1,000	ERSKINE	DC	Defined Contribution
EVANSVILLE	LS	300 - 500	EVELETH	LS	1,500 - 2,000
EXCELSIOR	LS	3,500 or More	EYOTA	LS	500 - 1,000
FAIRFAX	LS	1,000 - 1,500	FAIRMONT	MO/LS	Monthly/LS
FALCON HEIGHTS	DC	Defined Contribution	FAYAL	LS	Excluded
FEDERAL DAM	LS	100 - 200	FERGUS FALLS	LS	3,000 - 3,500
FERTILE	LS	500 - 1,000	FIFTY LAKES	LS	500 - 1,000

Relief Association	Plan Type	Benefit Category	Relief Association	Plan Type	Benefit Category
FINLAND	LS	300 - 500	FINLAYSON	LS	200 - 300
FISHER	DC	Defined Contribution	FLENSBURG	LS	300 - 500
FLOODWOOD	LS	500 - 1,000	FOLEY	LS	1,500 - 2,000
FORADA	LS	500 - 1,000	FOREST LAKE	LS	3,500 or More
FORESTON	LS	500 - 1,000	FOSSTON	DC	Defined Contribution
FOUNTAIN	DC	Defined Contribution	FRANKLIN	LS	500 - 1,000
FRAZEE	LS	500 - 1,000	FREDENBERG	LS	500 - 1,000
FREEPORT	DC	Defined Contribution	FRENCH TWP	LS	300 - 500
FRIDLEY	DC	Defined Contribution	FROST	LS	300 - 500
FULDA	LS	1,000 - 1,500	GARFIELD	LS	500 - 1,000
GARRISON	LS	2,000 - 2,500	GARVIN	LS	300 - 500
GARY	DC	Defined Contribution	GAYLORD	LS	1,000 - 1,500
GENEVA	LS	100 - 200	GHENT	LS	300 - 500
GIBBON	DC	Defined Contribution	GILBERT	LS	1,000 - 1,500
GLENCOE	MO/LS	Monthly/LS	GLENVILLE	DC	Defined Contribution
GLENWOOD	LS	1,000 - 1,500	GLYNDON	LS	500 - 1,000
GNESEN	LS	500 - 1,000	GOLDEN VALLEY	LS	3,500 or More
GONVICK	LS	500 - 1,000	GOOD THUNDER	LS	1,000 - 1,500
GOODHUE	DC	Defined Contribution	GOODLAND	LS	300 - 500
GOODVIEW	LS	1,000 - 1,500	GRACEVILLE	LS	500 - 1,000
GRANADA	LS	500 - 1,000	GRAND LAKE TWP	LS	500 - 1,000
GRAND MARAIS	LS	1,000 - 1,500	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	300 - 500
GREENWOOD	LS	1,000 - 1,500	GREY EAGLE	LS	500 - 1,000
GROVE CITY	LS	500 - 1,000	GRYGLA	LS	200 - 300
GUNFLINT 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	1,000 - 1,500
HAMEL	LS	2,000 - 2,500	HAMPTON	LS	500 - 1,000
HANCOCK	LS	300 - 500	HANLEY FALLS	LS	300 - 500
HANOVER	LS	1,000 - 1,500	HANSKA	LS	300 - 500
HARDWICK	DC	Defined Contribution	HARMONY	LS	500 - 1,000
HARRIS	LS	500 - 1,000	HARTLAND	LS	300 - 500
HASTINGS	LS	3,500 or More	HAWLEY	DC	Defined Contribution
HAYFIELD	LS	500 - 1,000	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	300 - 500	HIBBING	LS	1,000 - 1,500
HILL CITY	LS	300 - 500	HILLS	LS	300 - 500
HINCKLEY	LS	500 - 1,000	HITTERDAL	LS	300 - 500
HOFFMAN	LS	500 - 1,000	HOKAH	LS	300 - 500

Relief Association	Plan Type	Benefit Category	Relief Association	Plan Type	Benefit Category
HOLDINGFORD	LS	500 - 1,000	HOLLAND	LS	200 - 300
HOLYOKE	LS	Excluded	HOPKINS	LS	3,500 or More
HOUSTON	LS	500 - 1,000	HOVLAND	LS	300 - 500
HOWARD LAKE	LS	1,000 - 1,500	HOYT LAKES	LS	1,500 - 2,000
HUGO	LS	2,000 - 2,500	HUTCHINSON	MO	Monthly
IDEAL	LS	1,500 - 2,000	INDUSTRIAL	LS	500 - 1,000
INTERNATIONAL FLS	LS	2,000 - 2,500	INVER GROVE HTS	LS	2,500 - 3,000
IONA	LS	200 - 300	IRONTON	LS	500 - 1,000
ISANTI	LS	1,500 - 2,000	ISLE	LS	500 - 1,000
IVANHOE	DC	Defined Contribution	JACKSON	LS	1,500 - 2,000
JACOBSON	LS	100 - 200	JANESVILLE	LS	1,000 - 1,500
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	1,500 - 2,000
KELLIHER	LS	300 - 500	KELLOGG	LS	500 - 1,000
KENNEDY	LS	300 - 500	KENSINGTON	LS	500 - 1,000
KENYON	DC	Defined Contribution	KERKHOVEN	DC	Defined Contribution
KETTLE RIVER	LS	300 - 500	KIESTER	DC	Defined Contribution
KILKENNY	LS	500 - 1,000	KIMBALL	LS	500 - 1,000
KINNEY	LS	500 - 1,000	LA CRESCENT	LS	1,000 - 1,500
LAFAYETTE	LS	500 - 1,000	LAKE BENTON	LS	500 - 1,000
LAKE BRONSON	LS	300 - 500	LAKE CITY	LS	2,000 - 2,500
LAKE CRYSTAL	LS	1,000 - 1,500	LAKE ELMO	LS	3,000 - 3,500
LAKE GEORGE	DC	Defined Contribution	LAKE HENRY	LS	300 - 500
LAKE JOHANNA	MO/LS	Monthly/LS	LAKE KABETOGAMA	LS	500 - 1,000
LAKE LILLIAN	LS	300 - 500	LAKE PARK	LS	500 - 1,000
LAKE WILSON	LS	300 - 500	LAKEFIELD	LS	1,000 - 1,500
LAKELAND	LS	300 - 500	LAKEPORT	DC	Defined Contribution
LAKEVILLE	LS	3,500 or More	LAKEWOOD	LS	500 - 1,000
LAMBERTON	LS	500 - 1,000	LANCASTER	LS	200 - 300
LANESBORO	LS	500 - 1,000	LASALLE	LS	100 - 200
LE CENTER	DC	Defined Contribution	LE SUEUR	LS	2,000 - 2,500
LEAF VALLEY TWP	LS	500 - 1,000	LEROY	LS	300 - 500
LESTER PRAIRIE	LS	500 - 1,000	LEWISTON	LS	1,000 - 1,500
LEWISVILLE	LS	500 - 1,000	LEXINGTON	LS	1,500 - 2,000
LINDSTROM	LS	2,000 - 2,500	LINWOOD	LS	Excluded
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	500 - 1,000	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	2,000 - 2,500	LOWER ST CROIX VAL	LS	2,000 - 2,500
LOWRY	LS	500 - 1,000	LUCAN	LS	200 - 300

Relief Association	Plan Type	Benefit Category	Relief Association	Plan Type	Benefit Category
LUTSEN	LS	1,000 - 1,500	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	1,000 - 1,500	MADISON LAKE	LS	500 - 1,000
MAGNOLIA	DC	Defined Contribution	MAHNOMEN	LS	500 - 1,000
MAHTOMEDI	LS	2,500 - 3,000	MAHTOWA	LS	500 - 1,000
MAKINEN	LS	300 - 500	MANTORVILLE	LS	500 - 1,000
MAPLE GROVE	DC	Defined Contribution	MAPLE HILL	LS	10 - 100
MAPLE LAKE	LS	1,000 - 1,500	MAPLE PLAIN	LS	1,500 - 2,000
MAPLETON	LS	1,500 - 2,000	MAPLEVIEW	LS	500 - 1,000
MAPLEWOOD	LS	3,500 or More	MARBLE	LS	500 - 1,000
MARIETTA	DC	Defined Contribution	MARINE-on-St-CROIX	DC	Defined Contribution
MARSHALL	LS	3,500 or More	MAYER	LS	1,000 - 1,500
MAYNARD	LS	500 - 1,000	MAZEPPA	DC	Defined Contribution
MCDAVITT	LS	500 - 1,000	MCGRATH	LS	300 - 500
MCGREGOR	LS	1,000 - 1,500	MCINTOSH	LS	500 - 1,000
MCKINLEY	LS	300 - 500	MEADOWLANDS	LS	100 - 200
MEDFORD	LS	500 - 1,000	MEDICINE LAKE	DC	Defined Contribution
MELROSE	LS	1,000 - 1,500	MENAHGA	LS	500 - 1,000
MENDOTA HEIGHTS	DC	Defined Contribution	MENTOR	DC	Defined Contribution
MIDDLE RIVER	LS	300 - 500	MIESVILLE	LS	300 - 500
MILACA	LS	2,000 - 2,500	MILAN	LS	500 - 1,000
MILLERVILLE	DC	Defined Contribution	MILROY	DC	Defined Contribution
MILTONA	LS	500 - 1,000	MINNEOTA	LS	500 - 1,000
MINNESOTA CITY	LS	Excluded	MINNESOTA LAKE	LS	1,000 - 1,500
MINNETONKA	MO/LS	Monthly/LS	MISSION TWP	LS	1,000 - 1,500
MONTEVIDEO	LS	1,000 - 1,500	MONTGOMERY	LS	1,000 - 1,500
MONTICELLO	LS	2,000 - 2,500	MONTROSE	LS	1,000 - 1,500
MOOSE LAKE	LS	1,000 - 1,500	MORA	LS	1,500 - 2,000
MORGAN	LS	1,000 - 1,500	MORRIS	LS	1,000 - 1,500
MORRISTOWN	LS	1,500 - 2,000	MORTON	LS	500 - 1,000
MOTLEY	LS	1,500 - 2,000	MOUND	MO	Monthly
MOUNTAIN IRON	LS	1,500 - 2,000	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	500 - 1,000
NEW BRIGHTON	LS	3,500 or More	NEW GERMANY	LS	500 - 1,000
NEW LONDON	LS	1,000 - 1,500	NEW MARKET	LS	1,500 - 2,000
NEW MUNICH	LS	300 - 500	NEW PRAGUE	LS	2,000 - 2,500
NEW RICHLAND	LS	500 - 1,000	NEW SCANDIA TWP	LS	1,500 - 2,000
NEW ULM	MO/LS	Monthly/LS	NEW YORK MILLS	LS	500 - 1,000
NEWFOLDEN	LS	500 - 1,000	NEWPORT	LS	2,500 - 3,000
NICOLLET	LS	500 - 1,000	NISSWA	LS	1,500 - 2,000
NODINE	DC	Defined Contribution	NORTH BRANCH	LS	2,000 - 2,500

Relief Association	Plan Type	Benefit Category	Relief Association	Plan Type	Benefit Category
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	10 - 100	NORTHOME	LS	500 - 1,000
NORTHROP	DC	Defined Contribution	NORW / YOUNG AMER	LS	1,000 - 1,500
OAK GROVE	LS	1,500 - 2,000	OAKDALE	LS	3,500 or More
ODESSA FARM	DC	Defined Contribution	ODIN	LS	500 - 1,000
OGILVIE	LS	500 - 1,000	OKABENA	LS	300 - 500
OKLEE	DC	Defined Contribution	OLIVIA	LS	500 - 1,000
ONAMIA	LS	500 - 1,000	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	3,500 or More
PALISADE	LS	300 - 500	PALO	LS	500 - 1,000
PARK RAPIDS	LS	2,000 - 2,500	PARKERS PRAIRIE	LS	500 - 1,000
PAYNESVILLE	LS	1,000 - 1,500	PELICAN RAPIDS	LS	1,500 - 2,000
PEMBERTON	LS	500 - 1,000	PENNOCK	LS	500 - 1,000
PEQUAYWAN	LS	10 - 100	PEQUOT LAKES	LS	1,500 - 2,000
PERHAM	LS	1,000 - 1,500	PIERZ	LS	1,000 - 1,500
PIKE-SANDY-BRITT	LS	500 - 1,000	PILLAGER	LS	500 - 1,000
PINE CITY	MO	Monthly	PINE ISLAND	LS	1,500 - 2,000
PINE RIVER	LS	1,000 - 1,500	PIPESTONE	MO/LS	Monthly/LS
PLAINVIEW	DC	Defined Contribution	PLATO	LS	500 - 1,000
PLUMMER	DC	Defined Contribution	PLYMOUTH	MO/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	3,000 - 3,500	PROCTOR	LS	1,000 - 1,500
RAMSEY	DC	Defined Contribution	RANDALL	LS	500 - 1,000
RANDOLPH	LS	500 - 1,000	RAYMOND	LS	500 - 1,000
RED LAKE FALLS	DC	Defined Contribution	RED WING	LS	Excluded
REDWOOD FALLS	LS	2,000 - 2,500	REMER	LS	1,000 - 1,500
RENVILLE	LS	500 - 1,000	REVERE	LS	100 - 200
RICE	LS	500 - 1,000	RICE LAKE	LS	1,000 - 1,500
RICHMOND	LS	500 - 1,000	ROBBINSDALE	MO/LS	Monthly/LS
ROCKFORD	LS	1,000 - 1,500	ROCKVILLE	LS	500 - 1,000
ROGERS	LS	1,500 - 2,000	ROLLINGSTONE	LS	300 - 500
ROSE CREEK	LS	300 - 500	ROSEAU	LS	1,500 - 2,000
ROSEMOUNT	LS	3,500 or More	ROSEVILLE	MO/LS	Monthly/LS
ROTHSAY	LS	500 - 1,000	ROUND LAKE	DC	Defined Contribution
ROYALTON	LS	500 - 1,000	RUSH CITY	LS	1,000 - 1,500
RUSHFORD	DC	Defined Contribution	RUSHMORE	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	1,500 - 2,000	SAINT BONIFACIUS	LS	2,000 - 2,500

Relief Association	Plan Type	Benefit Category	Relief Association	Plan Type	Benefit Category
SAINT CHARLES	LS	1,500 - 2,000	SAINT CLAIR	LS	500 - 1,000
SAINT CLOUD TWP	LS	1,500 - 2,000	SAINT FRANCIS	LS	1,000 - 1,500
SAINT HILAIRE	DC	Defined Contribution	SAINT JAMES	LS	1,000 - 1,500
SAINT JOSEPH	LS	1,500 - 2,000	SAINT LEO	LS	300 - 500
SAINT MARTIN	LS	500 - 1,000	SAINT MICHAEL	LS	1,000 - 1,500
SAINT PAUL PARK	LS	1,500 - 2,000	SAINT PETER	LS	1,500 - 2,000
SAINT STEPHEN	LS	1,000 - 1,500	SANBORN	LS	300 - 500
SANDSTONE	LS	1,000 - 1,500	SARTELL	LS	1,000 - 1,500
SAUK CENTRE	LS	1,000 - 1,500	SAUK RAPIDS	LS	2,500 - 3,000
SAVAGE	MO/LS	Monthly/LS	SCANDIA VALLEY	LS	1,500 - 2,000
SCANLON	LS	500 - 1,000	SCHROEDER	LS	500 - 1,000
SEAFORTH	DC	Defined Contribution	SEBEKA	LS	1,000 - 1,500
SEDAN	LS	100 - 200	SHAFER	LS	500 - 1,000
SHAKOPEE	LS	3,500 or More	SHELLY	LS	300 - 500
SHERBURN	LS	500 - 1,000	SHEVLIN	LS	500 - 1,000
SILICA	LS	300 - 500	SILVER BAY	LS	1,000 - 1,500
SILVER LAKE	LS	500 - 1,000	SLAYTON	LS	1,000 - 1,500
SLEEPY EYE	LS	1,000 - 1,500	SOLWAY RURAL	LS	300 - 500
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	MO	Monthly
SPRING VALLEY	LS	1,000 - 1,500	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	1,000 - 1,500	STILLWATER	LS	3,500 or More
STORDEN	LS	500 - 1,000	STURGEON LAKE	LS	300 - 500
SUNBURG	LS	300 - 500	SWANVILLE	DC	Defined Contribution
TACONITE	LS	500 - 1,000	TAUNTON	LS	100 - 200
TAYLORS FALLS	LS	1,000 - 1,500	THIEF R FALLS	LS	2,500 - 3,000
THOMSON	LS	1,000 - 1,500	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 Co	LS	200 - 300
TWIN LKS-Mahnomen Co	LS	Excluded	TWIN VALLEY	LS	500 - 1,000
TWO HARBORS	LS	2,000 - 2,500	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	500 - 1,000	VERMILION LAKE	DC	Defined Contribution
VERNDALE	LS	1,000 - 1,500	VERNON CENTER	LS	500 - 1,000
VESTA	LS	300 - 500	VICTORIA	LS	1,500 - 2,000
VILLARD	LS	300 - 500	VINING	LS	300 - 500
WABASHA	LS	1,000 - 1,500	WABASSO	DC	Defined Contribution
WACONIA	LS	1,500 - 2,000	WADENA	LS	1,500 - 2,000

Relief Association	Plan Type	Benefit Category	Relief Association	Plan Type	Benefit Category
WAITE PARK	LS	1,500 - 2,000	WALDORF	LS	500 - 1,000
WALKER	LS	1,000 - 1,500	WALNUT GROVE	LS	300 - 500
WALTERS	LS	200 - 300	WANAMINGO	DC	Defined Contribution
WANDA	DC	Defined Contribution	WARBA-FEELY-SAGO	LS	500 - 1,000
WARREN	LS	500 - 1,000	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	Excluded
WAVERLY	LS	500 - 1,000	WAYZATA	DC	Defined Contribution
WELCOME	LS	500 - 1,000	WELLS	DC	Defined Contribution
WENDELL	LS	500 - 1,000	WEST CONCORD	LS	500 - 1,000
WEST METRO	DC	Defined Contribution	WESTBROOK	LS	500 - 1,000
WHEATON	LS	1,000 - 1,500	WHITE BEAR LAKE	MO/LS	Monthly/LS
WILLIAMS	DC	Defined Contribution	WILLMAR	LS	2,500 - 3,000
WILLOW RIVER	LS	300 - 500	WILMONT	LS	200 - 300
WILSON	LS	300 - 500	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
WOLF LAKE	LS	500 - 1,000	WOOD LAKE	LS	300 - 500
WOODBURY	LS	3,500 or More	WOODSTOCK	LS	300 - 500
WORTHINGTON	MO/LS	Monthly/LS	WRENSHALL	LS	300 - 500
WRIGHT	LS	300 - 500	WYKOFF	LS	500 - 1,000
WYOMING	LS	500 - 1,000	ZIMMERMAN	LS	2,500 - 3,000
ZUMBRO FALLS	LS	500 - 1,000	ZUMBROTA	DC	Defined Contribution

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Appendix C
Volunteer Firefighter Relief Associations
Subsidiary to Independent Nonprofit Firefighting Corporations

This report includes 63 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 municipality under contract. The funding status and any required contributions are determined in the same manner as for relief associations affiliated with a municipal fire department. Throughout this report, the terms "municipality" and "municipal contributions" apply to cities, towns, and nonprofit firefighting corporations.

ALASKA	LAKESWOOD
BOYD	LE CENTER
BRIMSON	LEWISVILLE
CANTON	LITTLE CANADA
CLINTON-St Louis Co	LITTLEFORK
COLVIN	LONDON
COTTON	LONGVILLE
CRANE LAKE	LORETTO
CROOKSTON	LOWER ST CROIX VAL
DAKOTA	MAKINEN
DALBO	MAPLE HILL
EASTERN HUBBARD	MCDAVITT
EITZEN	MEADOWLANDS
ELBOW-TULABY LK	MOOSE LAKE
ELLSBURG	NASSAU
FEDERAL DAM	NORTHLAND
FINLAND	PENNOCK
FREDENBERG	PEQUAYWAN
GARRISON	PIKE-SANDY-BRITT
GNESEN	PILLAGER
GRAND LAKE TWP	SILICA
GUNFLINT TRAIL	SOLWAY TWP
HACKENSACK	SPRING LAKE PARK
HAMEL	SWANVILLE
HERMANTOWN	TOIVOLA TWP
HOVLAND	UNDERWOOD
INDUSTRIAL	WATSON
JACOBSON	WAVERLY
KEEWATIN	WILSON
KINNEY	
LAKE GEORGE	
LAKE JOHANNA	
LAKE KABETOGAMA	
LAKELAND	