



MINNESOTA OFFICE OF THE STATE AUDITOR

VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
COMPILATION REPORT BY BENEFIT PLAN TYPE

For the Year Ended December 31, 1996

JUDITH H. DUTCHER
STATE AUDITOR

**VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS
COMPILATION REPORT BY BENEFIT PLAN TYPE**

For the Year Ended December 31, 1996

January 1998

OFFICE OF THE STATE AUDITOR
Pension Oversight Division
525 Park Street, Suite 400
St. Paul, Minnesota
55103

Telephone (612) 282-6110

TABLE OF CONTENTS

	<u>Page</u>
Preface	1
Notes to Summary Service Pension Report	2
Table 1: Service Pension Summary by Benefit Type	6
Table 2: Surpluses/Deficits and Amortized Unfunded Liability	7
Footnotes to Table 2	28
Table 2-A: Relief Associations Reporting Funding Ratios Below .95	29
Table 2-B: Relief Associations Reporting Funding Ratios Above 1.10	33
Table 3: Calculation of Estimated 1997 Financial Requirements	44
Table 4: Calculation of Estimated 1997 Municipal Contribution	56
Table 5: Revenues and Expenditures For the Year Ended December 31, 1996	68
Table 5-A: Relief Associations Reporting Expenses Greater than 1% of Assets	83
Table 5-B: Relief Associations Reporting Expenses Greater than \$20,000	87
Table 6: Summary of Data on Relief Association Membership and Bylaw Provisions	88
Table 6-A: Relief Associations Reporting an Increase in Service Pension Benefit	106

PREFACE

This Report is a compilation of the annual financial reports of Minnesota's volunteer fire relief associations. The annual financial reports have been filed with the Office of the State Auditor (OSA), pursuant to Minn. Stat. § 69.051, Subd. 1 and 1a. The financial reports were filed with the OSA on either March 31, 1997, or June 30, 1997, and the final certification for state aid will be completed before June of 1998.

On August 31, 1997, the OSA withheld certification for 166 volunteer firefighter relief associations pursuant to Minn. Stat. § § 6.495, subd. 3, and 69.051, subd. 1b. As of December 31, 1997, the OSA continued to withhold certification for 30 volunteer firefighter relief associations. The OSA is assisting these relief associations in correcting the problems and deficiencies in their reports to obtain certification.

The Office of the State Auditor would like to express its appreciation to the secretaries and treasurers of the relief associations who contributed to the preparation of this report.

**VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS IN MINNESOTA
NOTES TO SUMMARY SERVICE PENSION REPORT BY BENEFIT TYPE
For the Year Ended December 31, 1996**

1. BACKGROUND

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

2. SOURCE OF DATA COMPILED

The information included in this report was compiled from the special fund data submitted by relief associations to the Office of the State Auditor.

3. BENEFIT-TYPE CLASSIFICATION

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

4. NON-REPORTING VOLUNTEER FIRE RELIEF ASSOCIATIONS

Twenty-seven fire relief associations failed to submit to the OSA the Firefighters Relief Association Reporting Form, schedules, and/or the attestation or audit in time for this publication.

APPLETON	HILLS	SHAFER
BETHEL	HOLYOKE	SHELLY
BREITUNG	JACOBSON	SILICA
COTTON	LAKE ELMO	SUNBERG
DILWORTH	LAKE LILLIAN	CITY OF TWIN LAKES
GRANITE FALLS	LUCAN	TWIN LAKES V.F.D.
GREENBUSH	MAPLE HILL	VERGAS
HARTLAND	MC KINLEY	VERNON CENTER
HENDRUM	ORTONVILLE	ZIMMERMAN

5. SALARIED FIRE RELIEF ASSOCIATIONS NOT INCLUDED

Pursuant to Minn. Stat. § 6.72, this report is a compilation of the financial data submitted by the various volunteer firefighter relief associations. The following

reliefs are not included in this report because they are salaried firefighter relief associations and have not consolidated with PERA as of the date of this report.

AUSTIN¹
RICHFIELD¹

MINNEAPOLIS
VIRGINIA

In addition, Bloomington Fire Department Relief Association is not included in this report because the relief uses a different formula, as defined by Minnesota law, for calculating benefits. Therefore, Bloomington's figures are not comparable to the figures of the other relief associations.

6. VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATIONS SUBSIDIARY TO AN INDEPENDENT NONPROFIT FIREFIGHTING CORPORATION

The following relief associations have filed as volunteer firefighter relief associations that are affiliated with independent nonprofit firefighting corporations under Minn. Stat. § 69.774 and are included within this report:

ADAMS	EMBARRASS	LITTLEFORK
ALASKA TOWNSHIP	FEDERAL DAM	LONDON
ALBANY	FINLAND	LONGVILLE
ALBERT LEA	FLENSBURG	LORETTO
BARNESVILLE	FREDENBERG	MAKINEN
BEAVER BAY	GARRISON	MAPLEWOOD
BEMIDJI PIONEER	GNESEN	McDAVITT
BLUE EARTH	GRANADA	MORTON
BOYD	GRAND LAKE	NASSAU
BRIMSON-FAIRBANKS	HACKENSACK	NORTHLAND
CANTON	HAMEL	NORWOOD
CEYLON	HERMANTOWN	ODESSA
CLIFTON	HOVLAND	PIKE-SANDY-BRITT
CLINTON (ST. LOUIS)	INDUSTRIAL	PILLAGER
COLVIN	KASOTA	REVERE
CRANE LAKE	KEEWATIN	RICE LAKE
CROOKSTON	LAKE GEORGE	SPRING LAKE PARK
DALBO	LAKE JOHANNA	SWANVILLE
DAWSON	LAKE KABETOGAMA	TOIVOLA
EASTERN HUBBARD	LAKELAND	TWIN LAKES (MANHOMEN)
EITZEN	LAKESWOOD	WAVERLY
ELBOW-TULABY	LE CENTER	WILSON
ELLENDALE	LITTLE CANADA	

¹This relief association is in the process of consolidating with PERA.

7. TYPES OF SERVICE PENSION PLANS REPORTING

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

<u>NUMBER</u>	<u>TYPE</u>
76	Defined Contribution Service Pension
8	Lump Sum Service Pension of Less Than \$50 Per Year of Service
13	Lump Sum Service Pension of \$50, But Less Than \$100 Per Year of Service
39	Lump Sum Service Pension of \$100, But Less Than \$200 Per Year of Service
67	Lump Sum Service Pension of \$200, But Less Than \$300 Per Year of Service
*128	Lump Sum Service Pension of \$300, But Less Than \$500 Per Year of Service
*190	Lump Sum Service Pension of \$500, But Less Than \$1000 Per Year of Service
*70	Lump Sum Service Pension of \$1000, But Less Than \$1500 Per Year of Service
*26	Lump Sum Service Pension of \$1500, But Less Than \$2000 Per Year of Service
*16	Lump Sum Service Pension of \$2000, But Less Than \$2500 Per Year of Service
*6	Lump Sum Service Pension of \$2500, But Less Than \$3000 Per Year of Service
*4	Lump Sum Service Pension of \$3000, But Less Than \$3500 Per Year of Service
*5	Lump Sum Service Pension of \$3500 Or More Per Year of of Service
0	Monthly Service Pension Less than \$2 Per Month Per Year of Service

7	Monthly Service Pension More than \$2 Per Month Per Year of Service
<u>16</u>	Lump Sum/Monthly Combination Service Pension
<u>671</u>	Total Volunteer Firefighters Relief Associations that are included within this report

* These smaller breakdowns were included to aid in further analysis of reliefs with similar benefit sizes.

Table 1
Volunteer Firefighters Relief Associations
Service Pension Summary by Benefit Type
For the Year Ended December 31, 1996

	Lump Sum/Monthly Service Pension Combination	Lump Sum Service Pension	Monthly Service Pension	Defined Contribution Service Pension	Total All Service Pensions
Net Assets	37,619,149	133,172,234	13,813,247	28,832,841	213,437,471
Required Reserves	38,743,123	119,936,745	14,839,392	28,832,841	202,352,101
Surplus (Unfunded Accrued Liability)	(1,123,974)	13,235,489	(1,026,145)	-	11,085,370
Contributions					
2% Insurance Aid	1,486,949	8,060,595	512,496	1,536,620	11,596,660
Municipal Contribution	1,029,153	3,276,302	341,465	561,575	5,208,495
Total Contributions	2,516,102	11,336,897	853,961	2,098,195	16,805,155
Normal Cost	1,322,315	11,214,171	346,433	-	12,882,919
Amortized Unfunded Liability	431,216	706,358	194,518	-	1,332,092
Estimated Administrative Expenses	318,075	799,249	177,775	-	1,295,099
Ten Percent of Surplus	179,611	1,665,804	57,750	-	1,903,165
Total Financial Requirements	1,891,995	11,053,974	660,976	-	13,606,945
Disbursements					
Administrative	288,921	867,501	171,763	187,825	1,516,010
Service Pension Benefits	2,848,767	8,771,255	672,103	2,459,740	14,751,865
Other Benefits	4,045	53,825	7,500	5,597	70,967
Total Disbursements	3,141,733	9,692,580	851,366	2,653,162	16,338,841
Number of Relief Associations Reporting	16	572	7	76	671
Membership					
Number of Active Members	807	13,655	307	1,727	16,496
Number of Retired Members	312	90	198	5	605
Number of Deferred Members	89	1,333	45	166	1,633
Total Membership	1,208	15,078	550	1,898	18,734

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1996

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<u>DEFINED CONTRIBUTION</u>					
ALASKA TOWNSHIP	16,569	16,569	-	1.00	-
ALBANY	227,159	227,159	-	1.00	-
ANDOVER	818,968	818,968	-	1.00	-
ANOKA-CHAMPLIN	2,760,799	2,760,799	-	1.00	-
AUSTIN	151,699	151,699	-	1.00	-
BREWSTER	116,753	116,753	-	1.00	-
BROOKLYN PARK	4,412,707	4,412,707	-	1.00	-
CALLAWAY	98,069	98,069	-	1.00	-
COLOGNE	117,348	117,348	-	1.00	-
COON RAPIDS	2,656,838	2,656,838	-	1.00	-
CRANE LAKE	29,374	29,374	-	1.00	-
CROSSLAKE	366,560	366,560	-	1.00	-
CRYSTAL	1,512,331	1,512,331	-	1.00	-
DALBO	67,217	67,217	-	1.00	-
DONNELLY	41,091	41,091	-	1.00	-
EDINA	4,840,563	4,840,563	-	1.00	-
ELGIN	149,574	149,574	-	1.00	-
EMBARRASS	57,541	57,541	-	1.00	-
ERSKINE	47,417	47,417	-	1.00	-
FALCON HEIGHTS	660,530	660,530	-	1.00	-
FOSSTON	171,331	171,331	-	1.00	-
FOUNTAIN	39,210	39,210	-	1.00	-
FREEPORT	151,776	151,776	-	1.00	-
FRIDLEY	1,979,052	1,979,052	-	1.00	-
GARY	28,860	28,860	-	1.00	-
GIBBON	261,321	261,321	-	1.00	-
GLENVILLE	60,111	60,111	-	1.00	-
GOODHUE	272,598	272,598	-	1.00	-
HARDWICK	78,594	78,594	-	1.00	-
HAWLEY	207,574	207,574	-	1.00	-
IVANHOE	128,817	128,817	-	1.00	-
KENYON	156,687	156,687	-	1.00	-
KERKHOVEN	107,401	107,401	-	1.00	-
KIESTER	101,076	101,076	-	1.00	-
LAKE GEORGE	34,721	34,721	-	1.00	-
LAKEPORT	33,635	33,635	-	1.00	-
LE CENTER	188,848	188,848	-	1.00	-
LONDON	34,180	34,180	-	1.00	-
LONGVILLE	246,065	246,065	-	1.00	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1996

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<u>DEFINED CONTRIBUTION (cont.)</u>					
LYLE	50,422	50,422	-	1.00	-
MAGNOLIA	35,519	35,519	-	1.00	-
MARINE ON ST. CROIX	195,136	195,136	-	1.00	-
MAZEPPA	95,219	95,219	-	1.00	-
MEDICINE LAKE	287,902	287,902	-	1.00	-
MENDOTA HEIGHTS	1,170,976	1,170,976	-	1.00	-
MENTOR	33,985	33,985	-	1.00	-
MILLERVILLE	155,114	155,114	-	1.00	-
MILROY	69,731	69,731	-	1.00	-
MURDOCK	71,196	71,196	-	1.00	-
MYRTLE	20,184	20,184	-	1.00	-
NEW HOPE	895,331	895,331	-	1.00	-
NODINE	33,668	33,668	-	1.00	-
NORTHROP	34,258	34,258	-	1.00	-
ODESSA	17,484	17,484	-	1.00	-
OKLEE	79,865	79,865	-	1.00	-
PLAINVIEW	251,019	251,019	-	1.00	-
PLUMMER	54,002	54,002	-	1.00	-
RAMSEY	189,803	189,803	-	1.00	-
RED LAKE FALLS	122,985	122,985	-	1.00	-
ROUND LAKE	87,361	87,361	-	1.00	-
RUSHFORD	154,549	154,549	-	1.00	-
SAINT HILAIRE	52,628	52,628	-	1.00	-
SEAFORTH	9,162	9,162	-	1.00	-
SOUTH BEND	116,497	116,497	-	1.00	-
SWANVILLE	78,800	78,800	-	1.00	-
TOIVOLA	50,153	50,153	-	1.00	-
ULEN	84,845	84,845	-	1.00	-
VERMILION LAKE	39,546	39,546	-	1.00	-
WABASSO	129,490	129,490	-	1.00	-
WAHKON	30,210	30,210	-	1.00	-
WANAMINGO	73,191	73,191	-	1.00	-
WANDA	45,490	45,490	-	1.00	-
WELLS	255,420	255,420	-	1.00	-
WILLIAMS	47,094	47,094	-	1.00	-
WINTHROP	134,472	134,472	-	1.00	-
ZUMBROTA	149,170	149,170	-	1.00	-
TOTAL DEFINED CONTRIBUTION	28,832,841	28,832,841	-	1.00	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1996

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or Deficit</u>	<u>Funding Ratio</u>	<u>Amortized Unfunded Liability [1]</u>
<u>LUMP SUM - LESS THAN \$50</u>					
<u>PER YEAR OF SERVICE</u>					
CLIMAX	28,494	5,057	23,437	5.63	-
ELBOW-TULABY	11,766	1,533	10,233	7.68	-
FLENSBURG	16,381	3,664	12,717	4.47	-
LASALLE	9,658	1,526	8,132	6.33	-
NASSAU	21,040	4,592	16,448	4.58	-
NORTH STAR TOWNSHIP	5,578	1,925	3,653	2.90	-
REVERE	7,321	586	6,735	12.49	-
TAUNTON	4,238	3,194	1,044	1.33	-
TOTAL	104,476	22,077	82,399	4.73	-
<u>LUMP SUM - \$50 OR MORE,</u>					
<u>BUT LESS THAN \$100 PER</u>					
<u>YEAR OF SERVICE</u>					
CARSONVILLE	44,906	15,785	29,121	2.84	-
DANVERS	13,630	10,742	2,888	1.27	-
ELMER	19,144	8,567	10,577	2.23	-
FINLAYSON	27,225	14,027	13,198	1.94	-
FISHER	39,071	10,397	28,674	3.76	-
FRENCH TOWNSHIP	42,654	14,042	28,612	3.04	-
GOODLAND	14,294	12,153	2,141	1.18	-
GRANADA	102,922	17,722	85,200	5.81	-
HAMPTON	88,983	25,889	63,094	3.44	-
LAKELAND	27,589	6,093	21,496	4.53	-
LYND	22,314	8,294	14,020	2.69	-
NORTHLAND	10,745	6,167	4,578	1.74	-
WALTERS	13,062	10,030	3,032	1.30	228
TOTAL	466,539	159,908	306,631	2.92	228

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1996

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<u>LUMP SUM - \$100 OR MORE,</u>					
<u>BUT LESS THAN \$200 PER</u>					
<u>YEAR OF SERVICE</u>					
ALBORN	43,371	29,724	13,647	1.46	-
ALMELUND	41,985	32,031	9,954	1.31	-
ALTURA	59,167	49,618	9,549	1.19	-
BIGELOW	22,415	19,928	2,487	1.12	-
BLUFFTON	36,027	13,918	22,109	2.59	-
BRIMSON-FAIRBANKS	24,395	14,518	9,877	1.68	-
CAMPBELL	80,484	47,564	32,920	1.69	-
CLEMENTS	40,424	41,103	(679)	0.98	488
CROOKED LAKE	47,403	27,431	19,972	1.73	-
DENT	36,930	20,558	16,372	1.80	-
DUMONT	36,781	29,020	7,761	1.27	-
EITZEN	45,647	37,616	8,031	1.21	-
ELROSA	80,204	62,779	17,425	1.28	-
FEDERAL DAM	6,610	5,526	1,084	1.20	-
GARVIN	28,500	11,312	17,188	2.52	-
GHENT	49,265	28,725	20,540	1.72	-
GRYGLA	28,316	18,574	9,742	1.52	-
HANLEY FALLS	54,879	39,135	15,744	1.40	-
HITTERDAL	38,914	25,140	13,774	1.55	-
HOKAH	80,888	58,913	21,975	1.37	-
HOLLAND	41,084	16,236	24,848	2.53	-
KENNEDY	30,476	20,906	9,570	1.46	-
LAKE HENRY	53,558	41,958	11,600	1.28	-
LANCASTER	35,878	25,782	10,096	1.39	-
LISMORE	46,367	31,624	14,743	1.47	-
MAHTOWA	40,872	34,032	6,840	1.20	-
MAKINEN	45,646	38,576	7,070	1.18	-
MCGRATH	15,589	5,904	9,685	2.64	-
MIDDLE RIVER	62,717	23,622	39,095	2.66	-
NEW MUNICH	26,354	19,776	6,578	1.33	-
PEMBERTON	34,878	9,938	24,940	3.51	-
PORTER	72,669	55,928	16,741	1.30	-
SAINT LEO	51,042	39,284	11,758	1.30	-
SOLWAY RURAL	23,968	16,350	7,618	1.47	-
STURGEON LAKE	23,802	17,614	6,188	1.35	-
VILLARD	38,567	14,190	24,377	2.72	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1996

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE (cont.)</u>					
VINING	43,236	26,188	17,048	1.65	-
WILMONT	74,144	41,666	32,478	1.78	-
WRIGHT	44,621	34,342	10,279	1.30	-
TOTAL	1,688,073	1,127,049	561,024	1.50	488
<u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE</u>					
ALDEN	61,017	60,504	513	1.01	562
ASKOV	60,087	38,900	21,187	1.54	-
BADGER	101,835	35,136	66,699	2.90	-
BEARDSLEY	66,665	42,370	24,295	1.57	-
BELLINGHAM	86,727	64,155	22,572	1.35	-
BIWABIK	48,788	26,240	22,548	1.86	-
BLACKHOOF	33,301	37,822	(4,521)	0.88	1,162
BOWLUS	81,817	69,605	12,212	1.18	-
BOYD	79,120	68,925	10,195	1.15	-
BREVATOR	29,500	21,405	8,095	1.38	-
BROOK PARK	72,709	36,483	36,226	1.99	-
CANTON	61,878	45,495	16,383	1.36	-
CEYLON	84,922	45,876	39,046	1.85	-
CHERRY	64,431	46,292	18,139	1.39	-
CLARISSA	79,208	81,630	(2,422)	0.97	907
CLIFTON	69,342	44,290	25,052	1.57	-
CLINTON [ST. LOUIS]	96,831	85,189	11,642	1.14	-
COLVIN	53,183	43,704	9,479	1.22	-
DARFUR	52,940	49,709	3,231	1.06	-
DEER CREEK	55,914	49,740	6,174	1.12	-
DEXTER	61,464	51,894	9,570	1.18	-
DUNNELL	64,351	40,878	23,473	1.57	-
EASTERN HUBBARD	40,227	18,904	21,323	2.13	-
ELLEDALE	51,237	43,308	7,929	1.18	-
ELLSWORTH	88,254	67,338	20,916	1.31	-
EMMONS	102,760	71,416	31,344	1.44	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1996

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<u>LUMP SUM - \$200 OR MORE,</u>					
<u>BUT LESS THAN \$300 PER</u>					
<u>YEAR OF SERVICE (cont.)</u>					
EVANSVILLE	81,315	65,132	16,183	1.25	-
FIFTY LAKES	62,695	35,935	26,760	1.74	-
FINLAND	51,233	38,336	12,897	1.34	-
FORADA	77,034	52,995	24,039	1.45	-
FREDENBERG	56,563	39,540	17,023	1.43	-
FROST	67,156	63,867	3,289	1.05	-
HALSTAD	59,853	42,405	17,448	1.41	-
HANCOCK	96,920	63,045	33,875	1.54	-
HANSKA	89,131	67,573	21,558	1.32	-
HARRIS	53,669	30,264	23,405	1.77	-
HEWITT	48,306	43,545	4,761	1.11	-
HILL CITY	62,576	74,113	(11,537)	0.84	2,181
HOVLAND	52,114	30,595	21,519	1.70	-
INDUSTRIAL	70,138	54,205	15,933	1.29	-
IONA	51,153	29,590	21,563	1.73	-
KARLSTAD	50,033	50,808	(775)	0.98	584
KELLIHER	75,908	65,815	10,093	1.15	-
LAKE BRONSON	31,950	21,236	10,714	1.50	-
LAKE WILSON	100,106	65,705	34,401	1.52	-
LAKESWOOD	90,006	58,825	31,181	1.53	-
LEAF VALLEY	93,039	89,815	3,224	1.04	1,547
MAPLEVIEW	78,059	40,545	37,514	1.93	-
MCDAVITT	98,710	44,743	53,967	2.21	-
MEDFORD	74,407	61,283	13,124	1.21	-
NORTHOME	66,198	42,087	24,111	1.57	-
OSTRANDER	49,797	35,032	14,765	1.42	-
OTTERTAIL	105,619	65,962	39,657	1.60	-
ROLLINGSTONE	48,369	53,882	(5,513)	0.90	768
ROSE CREEK	84,600	97,115	(12,515)	0.87	2,738
SABIN-ELMWOOD	100,841	65,260	35,581	1.55	-
SAINT MARTIN	92,479	70,338	22,141	1.31	-
SANBORN	47,150	43,345	3,805	1.09	338
SOLWAY	62,563	47,320	15,243	1.32	-
SQUAW LAKE	71,865	46,307	25,558	1.55	-
TOFTE	35,385	29,995	5,390	1.18	-
VESTA	49,104	35,172	13,932	1.40	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1996

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE (cont.)</u>					
WARREN	52,800	52,555	245	1.00	2,811
WAUBUN	51,736	43,963	7,773	1.18	-
WILLOW RIVER	55,974	42,980	12,994	1.30	-
WILSON	96,652	68,532	28,120	1.41	-
WOODSTOCK	52,291	43,690	8,601	1.20	-
TOTAL	4,544,005	3,400,658	1,143,347	1.34	13,598
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE</u>					
ADAMS	109,590	90,339	19,251	1.21	-
ADRIAN	129,104	98,032	31,072	1.32	-
ALBERTVILLE	95,922	116,347	(20,425)	0.82	4,154
ALPHA	81,324	46,968	34,356	1.73	-
AMBOY	89,171	79,888	9,283	1.12	-
ARGYLE	101,693	85,466	16,227	1.19	-
ASHBY	96,569	88,790	7,779	1.09	-
BALATON	89,800	71,953	17,847	1.25	-
BARRETT	64,828	51,000	13,828	1.27	-
BEAVER CREEK	88,217	91,985	(3,768)	0.96	1,216
BELGRADE	152,307	133,011	19,296	1.15	-
BELVIEW	80,069	81,934	(1,865)	0.98	1,342
BERTHA	88,876	80,384	8,492	1.11	-
BIRD ISLAND	90,444	83,381	7,063	1.08	-
BLOMKEST	93,405	77,808	15,597	1.20	-
BRANDON	94,068	83,480	10,588	1.13	-
BRICELYN	83,541	81,100	2,441	1.03	290
BROOTEN	139,959	122,376	17,583	1.14	-
BROWERVILLE	160,416	97,364	63,052	1.65	-
BROWNSDALE	102,991	80,712	22,279	1.28	-
BROWNTON	119,012	122,416	(3,404)	0.97	1,856
BUFFALO LAKE	127,270	85,235	42,035	1.49	-
BUTTERFIELD	86,156	88,376	(2,220)	0.97	1,340
BYRON	181,144	156,340	24,804	1.16	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1996

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<u>LUMP SUM - \$300 OR MORE,</u>					
<u>BUT LESS THAN \$500 PER</u>					
<u>YEAR OF SERVICE (cont.)</u>					
CANOSIA	99,628	61,650	37,978	1.62	-
CHANDLER	97,487	87,400	10,087	1.12	-
CHOKIO	95,189	64,704	30,485	1.47	-
CLAREMONT	77,441	75,610	1,831	1.02	-
CLARKFIELD	134,701	109,716	24,985	1.23	-
CLARKS GROVE	131,612	102,687	28,925	1.28	-
CLEARWATER	159,282	139,202	20,080	1.14	-
CLINTON [BIG STONE]	73,830	74,916	(1,086)	0.99	3,430
COMFREY	118,867	130,355	(11,488)	0.91	2,302
COTTONWOOD	155,511	143,284	12,227	1.09	-
COURTLAND	135,925	134,962	963	1.01	760
CURRIE	90,515	86,971	3,544	1.04	331
CUYUNA	54,925	56,091	(1,166)	0.98	1,886
CYRUS	70,208	59,662	10,546	1.18	-
DALTON	120,344	104,754	15,590	1.15	-
DANUBE	95,791	85,444	10,347	1.12	-
DELAVAN	112,965	88,021	24,944	1.28	-
DOVER	88,032	71,785	16,247	1.23	-
EAGLE BEND	106,153	116,916	(10,763)	0.91	2,893
EASTON	122,346	113,672	8,674	1.08	-
ECHO	107,348	86,096	21,252	1.25	-
ELIZABETH	111,124	79,890	31,234	1.39	-
ELYSIAN	115,422	109,160	6,262	1.06	-
FERTILE	88,647	51,928	36,719	1.71	-
FORESTON	124,377	77,083	47,294	1.61	-
FRANKLIN	110,027	76,717	33,310	1.43	-
GARFIELD	118,510	83,093	35,417	1.43	-
GLYNDON	154,282	112,145	42,137	1.38	-
GNESEN	137,992	116,053	21,939	1.19	-
GRACEVILLE	95,817	82,068	13,749	1.17	-
GRAND LAKE	130,518	92,034	38,484	1.42	-
GRAND MEADOW	105,367	85,270	20,097	1.24	-
GREY EAGLE	103,525	95,153	8,372	1.09	-
GROVE CITY	80,101	55,028	25,073	1.46	-
HALLOCK	155,386	141,701	13,685	1.10	-
HARMONY	112,117	110,582	1,535	1.01	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1996

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<u>LUMP SUM - \$300 OR MORE,</u>					
<u>BUT LESS THAN \$500 PER</u>					
<u>YEAR OF SERVICE (cont.)</u>					
HAYWARD	149,164	71,601	77,563	2.08	-
HENDRICKS	104,988	132,852	(27,864)	0.79	4,782
HERMAN	76,379	71,952	4,427	1.06	-
HOFFMAN	112,917	104,888	8,029	1.08	-
HOUSTON	130,421	110,883	19,538	1.18	-
IRONTON	93,313	101,354	(8,041)	0.92	530
JASPER	95,194	80,263	14,931	1.19	-
JEFFERS	82,700	72,336	10,364	1.14	-
KELLOGG	144,144	82,074	62,070	1.76	-
KENSINGTON	50,117	36,040	14,077	1.39	-
KETTLE RIVER	94,219	86,765	7,454	1.09	-
KILKENNY	77,480	94,200	(16,720)	0.82	2,945
KINNEY	137,126	90,952	46,174	1.51	-
LAFAYETTE	239,721	185,343	54,378	1.29	-
LAKE KABETOGAMA	37,338	23,556	13,782	1.59	-
LAKE PARK	100,020	99,932	88	1.00	-
LANESBORO	99,698	81,763	17,935	1.22	-
LEROY	97,331	93,883	3,448	1.04	-
LEWISVILLE	87,708	55,254	32,454	1.59	-
LITTLEFORK	95,182	76,081	19,101	1.25	-
LOWRY	86,892	72,574	14,318	1.20	-
MABEL	48,503	55,653	(7,150)	0.87	1,448
MANTORVILLE	96,276	82,124	14,152	1.17	-
MAYNARD	107,369	76,860	30,509	1.40	-
MCINTOSH	92,303	84,292	8,011	1.10	-
MIESVILLE	128,793	112,545	16,248	1.14	-
MILAN	117,969	82,518	35,451	1.43	-
MILTONA	112,541	107,497	5,044	1.05	628
MORTON	98,037	70,793	27,244	1.38	-
NEW AUBURN	103,287	80,241	23,046	1.29	-
NEW YORK MILLS	104,810	112,731	(7,921)	0.93	2,446
NEWFOLDEN	74,125	58,472	15,653	1.27	-
ODIN	76,760	49,644	27,116	1.55	-
OKABENA	86,966	68,488	18,478	1.27	-
ORMSBY	80,184	54,771	25,413	1.46	-
ORONOCO	131,123	100,704	30,419	1.30	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1996

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)</u>					
PALISADE	85,355	75,298	10,057	1.13	-
PIKE SANDY BRITT	125,477	112,841	12,636	1.11	-
PILLAGER	119,669	102,934	16,735	1.16	-
PRINSBURG	100,905	71,352	29,553	1.41	-
RANDOLPH	165,505	129,780	35,725	1.28	-
RAYMOND	93,503	60,309	33,194	1.55	-
RED WING	135,468	93,878	41,590	1.44	-
ROTHSAY	164,787	123,949	40,838	1.33	-
ROYALTON	109,640	105,916	3,724	1.04	-
RUSSELL	33,574	44,705	(11,131)	0.75	2,305
RUTHTON	81,469	66,344	15,125	1.23	-
SHEVLIN	73,358	56,040	17,318	1.31	-
STARBUCK	107,580	103,294	4,286	1.04	-
STEPHEN	139,453	121,126	18,327	1.15	-
STORDEN	90,650	81,228	9,422	1.12	-
TOWER	64,178	55,572	8,606	1.15	-
TWIN VALLEY	93,905	72,208	21,697	1.30	-
TYLER	116,897	92,942	23,955	1.26	-
UNDERWOOD	70,325	48,897	21,428	1.44	-
UPSALA	82,238	77,454	4,784	1.06	-
VERNDALE	124,680	80,272	44,408	1.55	-
WALDORF	162,758	141,502	21,256	1.15	-
WALNUT GROVE	91,454	74,808	16,646	1.22	-
WARBA-FEELY-SAGO	33,761	25,431	8,330	1.33	-
WATSON	118,987	100,772	18,215	1.18	-
WELCOME	154,852	156,958	(2,106)	0.99	4
WENDELL	78,855	50,910	27,945	1.55	-
WOLF LAKE	102,969	88,059	14,910	1.17	-
WOOD LAKE	81,201	68,192	13,009	1.19	-
WRENSHALL	117,518	89,138	28,380	1.32	-
WYKOFF	120,248	66,925	53,323	1.80	-
WYOMING	157,838	138,496	19,342	1.14	-
TOTAL	13,587,343	11,355,897	2,231,446	1.20	36,888

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1996

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<u>LUMP SUM - \$500 OR MORE,</u>					
<u>BUT LESS THAN \$1,000 PER</u>					
<u>YEAR OF SERVICE</u>					
ADA	182,530	155,082	27,448	1.18	-
AITKIN	308,376	336,785	(28,409)	0.92	11,649
ANNANDALE	196,168	190,434	5,734	1.03	-
ARLINGTON	179,407	160,146	19,261	1.12	-
ATWATER	129,354	111,850	17,504	1.16	-
AUDUBON	129,280	94,625	34,655	1.37	-
AVON	142,994	138,390	4,604	1.03	-
BABBITT	246,380	198,090	48,290	1.24	-
BACKUS	224,103	181,383	42,720	1.24	-
BAGLEY	241,483	251,530	(10,047)	0.96	1,586
BALSAM	109,972	106,606	3,366	1.03	-
BARNESVILLE	196,604	206,283	(9,679)	0.95	790
BARNUM	183,529	129,414	54,115	1.42	-
BATTLE LAKE	191,046	142,874	48,172	1.34	-
BAUDETTE	318,415	267,422	50,993	1.19	-
BEAVER BAY	66,023	75,252	(9,229)	0.88	2,726
BELLE PLAINE	308,591	312,110	(3,519)	0.99	4,856
BENSON	282,845	337,746	(54,901)	0.84	5,164
BIG LAKE	212,479	191,266	21,213	1.11	-
BIGFORK	163,406	156,045	7,361	1.05	-
BIWABIK CITY	229,284	164,040	65,244	1.40	-
BLACKDUCK	190,745	169,390	21,355	1.13	-
BLOOMING PRAIRIE	253,071	257,858	(4,787)	0.98	2,176
BOVEY	133,396	130,935	2,461	1.02	406
BRAHAM	187,850	128,184	59,666	1.47	-
BRECKENRIDGE	379,721	371,028	8,693	1.02	-
BROWNS VALLEY	116,172	99,572	16,600	1.17	-
BUHL	92,103	68,264	23,839	1.35	-
CALEDONIA	232,740	223,936	8,804	1.04	-
CALUMET	146,859	143,136	3,723	1.03	1,377
CANBY	358,856	270,354	88,502	1.33	-
CANNON FALLS	395,834	352,408	43,426	1.12	-
CARLOS	301,260	273,398	27,862	1.10	-
CARLTON	267,931	220,585	47,346	1.21	-
CENTER CITY	152,758	117,572	35,186	1.30	-
CHATFIELD	179,028	191,872	(12,844)	0.93	4,987

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1996

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<u>LUMP SUM - \$500 OR MORE,</u>					
<u>BUT LESS THAN \$1,000 PER</u>					
<u>YEAR OF SERVICE (cont.)</u>					
CLARA CITY	166,498	136,310	30,188	1.22	-
CLEAR LAKE	165,354	153,563	11,791	1.08	-
CLEARBROOK	265,884	192,509	73,375	1.38	-
CLEVELAND	146,652	147,078	(426)	1.00	333
COKATO	260,700	258,864	1,836	1.01	2,929
COLERAINE	119,769	119,970	(201)	1.00	-
COOK	238,058	117,902	120,156	2.02	-
COSMOS	118,849	101,843	17,006	1.17	-
CROMWELL	116,475	117,500	(1,025)	0.99	2,316
DAWSON	308,000	211,538	96,462	1.46	-
DAYTON	233,054	230,208	2,846	1.01	2,952
DEER RIVER	241,396	192,494	48,902	1.25	-
DEERWOOD	117,115	108,389	8,726	1.08	-
DODGE CENTER	183,662	154,690	28,972	1.19	-
EDEN VALLEY	233,163	209,750	23,413	1.11	-
EDGERTON	125,878	123,783	2,095	1.02	224
ELBOW LAKE	206,657	174,819	31,838	1.18	-
ELMORE	102,648	71,488	31,160	1.44	-
EMILY	133,782	128,936	4,846	1.04	-
EYOTA	140,829	132,283	8,546	1.06	-
FAYAL	109,515	57,600	51,915	1.90	-
FLOODWOOD	186,399	160,044	26,355	1.16	-
FRAZEE	178,072	173,082	4,990	1.03	-
FULDA	271,098	273,392	(2,294)	0.99	1,406
GAYLORD	288,596	264,161	24,435	1.09	-
GILBERT	233,301	178,290	55,011	1.31	-
GLENWOOD	158,332	170,730	(12,398)	0.93	3,669
GONVICK	71,170	75,270	(4,100)	0.95	2,864
GOOD THUNDER	252,910	227,116	25,794	1.11	-
GOODVIEW	251,525	160,323	91,202	1.57	-
GRAND MARAIS	238,072	200,838	37,234	1.19	-
GREEN ISLE	157,173	146,949	10,224	1.07	-
GREENWOOD	119,857	96,420	23,437	1.24	-
HACKENSACK	116,625	144,287	(27,662)	0.81	4,760
HAMBURG	109,941	154,397	(44,456)	0.71	8,992
HAMEL	308,281	312,810	(4,529)	0.99	510

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1996

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<u>LUMP SUM - \$500 OR MORE,</u>					
<u>BUT LESS THAN \$1,000 PER</u>					
<u>YEAR OF SERVICE (cont.)</u>					
HANOVER	117,687	110,888	6,799	1.06	-
HAYFIELD	204,511	231,375	(26,864)	0.88	8,076
HECTOR	212,952	175,946	37,006	1.21	-
HENDERSON	129,362	117,610	11,752	1.10	-
HENNING	152,253	171,900	(19,647)	0.89	3,404
HERON LAKE	170,169	168,100	2,069	1.01	877
HINCKLEY	205,917	224,988	(19,071)	0.92	2,575
HOLDINGFORD	158,473	176,178	(17,705)	0.90	2,502
HOWARD LAKE	206,710	203,242	3,468	1.02	-
ISLE	127,166	123,496	3,670	1.03	-
JANESVILLE	156,006	183,892	(27,886)	0.85	4,859
JORDAN	330,784	361,291	(30,507)	0.92	8,550
KANDIYOHI	148,556	108,663	39,893	1.37	-
KASOTA	165,727	123,450	42,277	1.34	-
KASSON	225,611	252,816	(27,205)	0.89	8,093
KEEWATIN	248,336	206,684	41,652	1.20	-
KIMBALL	132,946	149,492	(16,546)	0.89	4,320
LACRESCENT	293,718	249,113	44,605	1.18	-
LAKE BENTON	99,989	98,570	1,419	1.01	627
LAKE CRYSTAL	210,341	220,269	(9,928)	0.95	2,972
LAKEFIELD	234,334	190,472	43,862	1.23	-
LAMBERTON	96,439	88,932	7,507	1.08	-
LESTER PRAIRIE	175,052	169,450	5,602	1.03	-
LEWISTON	293,193	267,583	25,610	1.10	-
LEXINGTON	283,351	200,753	82,598	1.41	-
LINWOOD	266,244	235,172	31,072	1.13	-
LONSDALE	303,992	315,538	(11,546)	0.96	5,585
LUTSEN	93,433	81,624	11,809	1.14	-
LUVERNE	350,339	418,024	(67,685)	0.84	17,001
MADELIA	224,485	231,868	(7,383)	0.97	1,437
MADISON	244,499	225,253	19,246	1.09	-
MADISON LAKE	147,656	124,526	23,130	1.19	-
MAHNOMEN	181,305	151,700	29,605	1.20	-
MAPLE LAKE	335,409	320,205	15,204	1.05	-
MAPLETON	349,034	232,428	116,606	1.50	-
MARBLE	137,215	104,832	32,383	1.31	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1996

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<u>LUMP SUM - \$500 OR MORE,</u>					
<u>BUT LESS THAN \$1,000 PER</u>					
<u>YEAR OF SERVICE (cont.)</u>					
MAYER	139,013	129,179	9,834	1.08	879
MCGREGOR	184,515	144,814	39,701	1.27	-
MELROSE	173,803	162,058	11,745	1.07	-
MENAHGA	129,025	110,005	19,020	1.17	-
MINNEOTA	214,605	231,119	(16,514)	0.93	1,709
MINNESOTA LAKE	252,476	187,705	64,771	1.35	-
MISSION	26,225	34,770	(8,545)	0.75	1,668
MONTGOMERY	184,747	308,230	(123,483)	0.60	25,566
MONTROSE	118,223	159,609	(41,386)	0.74	5,811
MOOSE LAKE	152,943	108,680	44,263	1.41	-
MORGAN	253,063	196,542	56,521	1.29	-
MORRIS	277,343	202,200	75,143	1.37	-
MOTLEY	207,140	170,443	36,697	1.22	-
NASHWAUK	237,792	210,957	26,835	1.13	-
NEVIS	219,473	177,640	41,833	1.24	-
NEW GERMANY	187,621	157,537	30,084	1.19	-
NEW LONDON	210,582	223,868	(13,286)	0.94	3,202
NEW MARKET	162,554	137,375	25,179	1.18	-
NEW RICHLAND	176,767	132,655	44,112	1.33	-
NEW SCANDIA	237,259	247,774	(10,515)	0.96	2,716
NICOLLET	162,923	156,783	6,140	1.04	1,282
NORWOOD	160,947	154,343	6,604	1.04	4,038
OGILVIE	124,965	120,000	4,965	1.04	-
OLIVIA	151,688	134,295	17,393	1.13	-
ONAMIA	228,031	184,056	43,975	1.24	-
ORR	76,101	52,033	24,068	1.46	-
PALO	172,411	155,075	17,336	1.11	-
PARKERS PRAIRIE	112,223	122,490	(10,267)	0.92	2,567
PAYNESVILLE	206,248	198,368	7,880	1.04	467
PENNOCK	115,041	106,332	8,709	1.08	-
PERHAM	260,665	277,092	(16,427)	0.94	3,805
PIERZ	278,542	277,344	1,198	1.00	-
PINE ISLAND	257,008	202,692	54,316	1.27	-
PLATO	186,656	147,743	38,913	1.26	-
PRESTON	184,717	159,181	25,536	1.16	-
PROCTOR	198,213	194,438	3,775	1.02	3,727
RANDALL	144,322	134,670	9,652	1.07	242

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1996

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<u>LUMP SUM - \$500 OR MORE,</u>					
<u>BUT LESS THAN \$1,000 PER</u>					
<u>YEAR OF SERVICE (cont.)</u>					
RENVILLE	124,780	137,314	(12,534)	0.91	2,244
RICE	151,148	141,620	9,528	1.07	-
RICHMOND	196,583	225,212	(28,629)	0.87	6,886
ROCKVILLE	144,429	161,035	(16,606)	0.90	3,583
RUSH CITY	211,865	258,075	(46,210)	0.82	7,543
SACRED HEART	139,386	133,590	5,796	1.04	-
SAINT CHARLES	251,719	229,500	22,219	1.10	-
SAINT CLAIR	237,686	209,460	28,226	1.13	-
SAINT FRANCIS	267,337	157,918	109,419	1.69	-
SAINT JOSEPH	440,718	420,657	20,061	1.05	-
SAINT MICHAEL	197,817	175,332	22,485	1.13	-
SAINT STEPHEN	195,052	232,860	(37,808)	0.84	6,052
SANDSTONE	263,939	225,156	38,783	1.17	-
SAUK CENTRE	204,843	202,010	2,833	1.01	-
SCANDIA VALLEY	118,735	73,220	45,515	1.62	-
SCANLON	83,971	79,120	4,851	1.06	-
SCHROEDER	82,812	67,480	15,332	1.23	-
SEBEKA	195,753	166,072	29,681	1.18	-
SHERBURN	149,783	126,655	23,128	1.18	-
SILVER BAY	179,102	137,654	41,448	1.30	-
SILVER LAKE	167,632	233,316	(65,684)	0.72	8,510
SOUTH HAVEN	113,504	116,910	(3,406)	0.97	-
SPICER	196,105	178,170	17,935	1.10	-
SPRING GROVE	102,397	119,390	(16,993)	0.86	2,332
SPRING VALLEY	370,063	317,526	52,537	1.17	-
SPRINGFIELD	221,147	214,561	6,586	1.03	-
STACY-LENT	152,882	124,336	28,546	1.23	-
STAPLES	183,706	209,609	(25,903)	0.88	5,408
STEWART	133,307	124,340	8,967	1.07	-
STEWARTVILLE	334,841	266,803	68,038	1.26	-
TACONITE	88,960	99,156	(10,196)	0.90	1,864
TAYLORS FALLS	348,517	223,281	125,236	1.56	-
THOMSON TOWN	242,355	235,115	7,240	1.03	-
TRIMONT	198,452	155,218	43,234	1.28	-
TRUMAN	135,631	110,230	25,401	1.23	-
WAITE PARK	216,319	178,417	37,902	1.21	-
WARROAD	116,401	145,222	(28,821)	0.80	3,589

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1996

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)</u>					
WATERVILLE	187,368	179,124	8,244	1.05	-
WATKINS	146,806	130,200	16,606	1.13	-
WAVERLY	112,493	116,093	(3,600)	0.97	1,373
WEST CONCORD	160,307	105,619	54,688	1.52	-
WESTBROOK	121,509	105,580	15,929	1.15	-
WINNEBAGO	126,664	117,164	9,500	1.08	-
WINSTED	209,347	200,667	8,680	1.04	-
YOUNG AMERICA	183,619	151,126	32,493	1.22	-
ZUMBRO FALLS	140,073	133,290	6,783	1.05	37
TOTAL	37,032,810	33,882,312	3,150,498	1.09	244,650
<u>LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE</u>					
ALBERT LEA TOWN	194,253	182,261	11,992	1.07	-
AURORA	401,551	346,073	55,478	1.16	-
BLUE EARTH	366,658	311,998	54,660	1.18	-
BUFFALO	495,830	470,284	25,546	1.05	3,756
CARVER	188,427	215,980	(27,553)	0.87	847
CASS LAKE	355,597	320,470	35,127	1.11	-
CHISAGO CITY	360,156	348,768	11,388	1.03	-
CHISHOLM	558,251	336,102	222,149	1.66	-
COLD SPRING	363,197	345,137	18,060	1.05	-
CROOKSTON	335,133	354,195	(19,062)	0.95	9,382
CROSBY	322,457	350,034	(27,577)	0.92	5,600
DASSEL	360,036	289,875	70,161	1.24	-
DELANO	242,380	371,766	(129,386)	0.65	17,775
EAGLE LAKE	302,329	341,224	(38,895)	0.89	7,896
EAST BETHEL	432,169	345,504	86,665	1.25	-
ELY	399,754	335,796	63,958	1.19	-
EVELETH	148,373	113,520	34,853	1.31	-
FAIRFAX	374,239	330,928	43,311	1.13	-
FOLEY	385,102	361,108	23,994	1.07	-
GARRISON	235,236	172,018	63,218	1.37	-
HIBBING	332,310	325,438	6,872	1.02	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1996

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<u>LUMP SUM - \$1,000 OR MORE,</u>					
<u>BUT LESS THAN \$1,500 PER</u>					
<u>YEAR OF SERVICE (cont.)</u>					
HOYT LAKES	393,824	291,740	102,084	1.35	-
HUGO	335,345	243,096	92,249	1.38	-
IDEAL	223,692	240,270	(16,578)	0.93	2,826
ISANTI	405,243	431,970	(26,727)	0.94	3,061
JACKSON	358,946	302,581	56,365	1.19	-
LE SUEUR	476,610	425,576	51,034	1.12	-
LITCHFIELD	371,327	368,420	2,907	1.01	3,268
LITTLE FALLS	394,737	377,331	17,406	1.05	-
LONG PRAIRIE	331,333	329,329	2,004	1.01	5,569
LORETTO	402,021	347,550	54,471	1.16	-
LOWER ST. CROIX VAL	488,293	395,718	92,575	1.23	-
MAHTOMEDI	421,423	363,655	57,768	1.16	-
MAPLE PLAIN	565,028	505,165	59,863	1.12	-
MILACA	383,114	247,816	135,298	1.55	-
MONTEVIDEO	370,495	399,454	(28,959)	0.93	4,377
MONTICELLO	381,602	386,599	(4,997)	0.99	2,819
MORA	394,258	381,404	12,854	1.03	-
MORRISTOWN	374,683	328,540	46,143	1.14	-
MT IRON	305,531	289,184	16,347	1.06	-
MT LAKE	301,029	289,478	11,551	1.04	219
NEW PRAGUE	540,806	468,620	72,186	1.15	-
NISSWA	272,128	269,620	2,508	1.01	2,180
NORTH BRANCH	382,854	435,704	(52,850)	0.88	11,647
OAK GROVE	280,309	243,104	37,205	1.15	-
OSAKIS	183,792	172,000	11,792	1.07	-
PELICAN RAPIDS	398,265	364,036	34,229	1.09	-
PEQUOT LAKES	304,838	283,203	21,635	1.08	-
PINE RIVER	427,539	441,173	(13,634)	0.97	274
PIPESTONE	337,168	426,582	(89,414)	0.79	25,570
REMER	136,856	117,520	19,336	1.16	-
RICE LAKE	280,559	261,520	19,039	1.07	-
ROCKFORD	220,505	211,317	9,188	1.04	-
ROGERS	321,306	324,889	(3,583)	0.99	1,037
ROSEAU	271,661	250,220	21,441	1.09	-
SAINT ANTHONY	404,628	367,500	37,128	1.10	-
SAINT BONIFACIUS	258,278	271,594	(13,316)	0.95	1,263

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1996

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<u>LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE (cont.)</u>					
SAINT CLOUD	517,566	457,900	59,666	1.13	-
SAINT JAMES	331,409	344,533	(13,124)	0.96	4,173
SARTELL	188,258	165,460	22,798	1.14	-
SLAYTON	228,186	278,946	(50,760)	0.82	6,888
SLEEPY EYE	501,922	549,242	(47,320)	0.91	7,465
TRACY	278,463	252,140	26,323	1.10	-
VICTORIA	197,672	266,242	(68,570)	0.74	18,659
WABASHA	193,941	273,300	(79,359)	0.71	9,120
WACONIA	402,531	387,260	15,271	1.04	5,334
WADENA	344,395	274,170	70,225	1.26	-
WALKER	226,677	221,606	5,071	1.02	-
WATERTOWN	309,051	303,590	5,461	1.02	-
WHEATON	267,966	222,477	45,489	1.20	-
TOTAL	23,841,501	22,418,823	1,422,678	1.06	161,005
<u>LUMP SUM - \$1,500 OR MORE, BUT LESS THAN \$2,000 PER YEAR OF SERVICE</u>					
BASS BROOK	513,003	464,581	48,422	1.10	-
BECKER	642,889	564,166	78,723	1.14	-
CAMBRIDGE	335,686	338,820	(3,134)	0.99	8,609
COTTAGE GROVE	1,212,738	934,916	277,822	1.30	-
DETROIT LAKES	666,757	518,179	148,578	1.29	-
EAST GRAND FORKS	511,967	401,946	110,021	1.27	-
FARMINGTON	516,768	584,380	(67,612)	0.88	19,102
HAM LAKE	457,343	423,800	33,543	1.08	-
HERMANTOWN	504,143	662,816	(158,673)	0.76	29,622
INTERNATIONAL FALLS	627,092	589,342	37,750	1.06	-
LAKE CITY	283,831	329,700	(45,869)	0.86	6,165
LINDSTROM	442,634	365,749	76,885	1.21	-
LONG LAKE	547,512	540,735	6,777	1.01	-
NEWPORT	555,173	561,300	(6,127)	0.99	2,851
NORTH MANKATO	319,192	327,738	(8,546)	0.97	2,034
NORTH ST. PAUL	781,776	699,222	82,554	1.12	-
OSSEO	304,828	444,308	(139,480)	0.69	22,704

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1996

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or Deficit</u>	<u>Funding Ratio</u>	<u>Amortized Unfunded Liability [1]</u>
<u>LUMP SUM - \$1,500 OR MORE,</u>					
<u>BUT LESS THAN \$2,000 PER</u>					
<u>YEAR OF SERVICE (cont.)</u>					
PARK RAPIDS	496,128	422,850	73,278	1.17	-
PRINCETON	733,284	582,072	151,212	1.26	-
REDWOOD FALLS	531,864	505,619	26,245	1.05	-
SAINT PAUL PARK	442,150	388,940	53,210	1.14	-
SAINT PETER	659,890	719,907	(60,017)	0.92	11,119
TWO HARBORS	451,342	396,002	55,340	1.14	-
WASECA	515,305	499,600	15,705	1.03	-
WAYZATA	502,589	564,280	(61,691)	0.89	8,203
WINDOM	542,319	456,225	86,094	1.19	-
TOTAL	14,098,203	13,287,193	811,010	1.06	110,409
<u>LUMP SUM - \$2,000 OR MORE,</u>					
<u>BUT LESS THAN \$2,500 PER</u>					
<u>YEAR OF SERVICE</u>					
CENTENNIAL	831,867	582,782	249,085	1.43	-
ELK RIVER	1,001,056	953,203	47,853	1.05	-
EXCELSIOR	1,328,650	1,004,829	323,821	1.32	-
FERGUS FALLS	1,086,851	915,039	171,812	1.19	-
INVER GROVE HEIGHTS	1,602,053	1,359,874	242,179	1.18	-
LITTLE CANADA	957,056	855,305	101,751	1.12	-
MAPLEWOOD	2,731,157	2,919,132	(187,975)	0.94	67,614
OAKDALE	655,360	663,828	(8,468)	0.99	2,829
OWATONNA	881,453	974,691	(93,238)	0.90	20,663
PRIOR LAKE	770,105	720,970	49,135	1.07	2,389
ROSEMOUNT	507,466	462,827	44,639	1.10	-
SAUK RAPIDS	714,923	713,240	1,683	1.00	-
SHAKOPEE	976,296	1,028,217	(51,921)	0.95	12,639
THIEF RIVER FALLS	479,092	384,653	94,439	1.25	-
VADNAIS HEIGHTS	485,033	593,276	(108,243)	0.82	15,331
WILLMAR	965,203	760,404	204,799	1.27	-
TOTAL	15,973,621	14,892,270	1,081,351	1.07	121,465

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1996

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or Deficit</u>	<u>Funding Ratio</u>	<u>Amortized Unfunded Liability [1]</u>
<u>LUMP SUM - \$2,500 OR MORE, BUT LESS THAN \$3,000 PER YEAR OF SERVICE</u>					
BEMIDJI PIONEER	1,115,299	995,795	119,504	1.12	-
FOREST LAKE	652,878	693,310	(40,432)	0.94	16,875
HASTINGS	1,526,852	1,155,679	371,173	1.32	-
MARSHALL	1,087,789	965,182	122,607	1.13	-
STILLWATER	1,340,970	1,234,407	106,563	1.09	6,133
WOODBURY	1,884,488	1,471,455	413,033	1.28	-
TOTAL	7,608,276	6,515,828	1,092,448	1.17	23,008
<u>LUMP SUM - \$3,000 OR MORE, BUT LESS THAN \$3,500 PER YEAR OF SERVICE</u>					
BAYPORT	1,078,620	801,540	277,080	1.35	-
GOLDEN VALLEY	2,363,125	1,619,209	743,916	1.46	-
GRAND RAPIDS	1,024,367	862,737	161,630	1.19	-
HOPKINS	1,389,767	1,095,520	294,247	1.27	-
TOTAL	5,855,879	4,379,006	1,476,873	1.34	-
<u>LUMP SUM - \$3,500 OR MORE PER YEAR OF SERVICE</u>					
ALEXANDRIA	1,070,190	1,239,028	(168,838)	0.86	15,007
BRAINERD	1,777,695	1,642,661	135,034	1.08	-
LAKEVILLE	2,214,683	2,404,591	(189,908)	0.92	35,658
MAPLE GROVE	2,066,137	1,989,448	122,808	1.06	11,706
NORTHFIELD	1,242,803	1,219,996	22,807	1.02	7,792
TOTAL	8,371,508	8,495,724	(124,216)	0.99	70,163
TOTAL FOR LUMP SUMS	133,172,234	119,936,745	13,235,489	1.11	781,902

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1996

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<u>MONTHLY SERVICE</u>					
CHASKA	1,768,140	2,612,147	(844,007)	0.68	21,972
HUTCHINSON	886,433	1,071,249	(184,816)	0.83	29,942
MOUND	2,106,099	2,423,156	(317,057)	0.87	73,098
PINE CITY	422,415	391,265	31,150	1.08	6,999
SPRING LAKE PARK	4,217,941	4,161,747	56,194	1.01	16,705
WHITE BEAR LAKE	3,423,152	2,932,995	490,157	1.17	6,215
WORTHINGTON	989,067	1,246,833	(257,766)	0.79	69,506
TOTAL	<u>13,813,247</u>	<u>14,839,392</u>	<u>(1,026,145)</u>	<u>0.93</u>	<u>224,437</u>
<u>MONTHLY/LS* COMBINATION</u>					
APPLE VALLEY	1,956,281	2,528,283	(572,002)	0.77	63,630
BROOKLYN CENTER	2,668,001	2,545,212	122,789	1.05	18,808
CHANHASSEN	973,712	1,210,363	(236,651)	0.80	14,169
COLUMBIA HEIGHTS	708,876	269,815	439,061	2.63	-
EAGAN	2,679,140	2,659,799	19,341	1.01	46,243
EDEN PRAIRIE	5,396,897	5,905,312	(508,415)	0.91	93,802
FAIRMONT	1,795,592	1,482,407	313,185	1.21	3,769
GLENCOE	479,446	729,226	(249,780)	0.66	18,498
LAKE JOHANNA	2,902,274	2,803,379	98,895	1.04	43,769
MINNETONKA	5,858,369	5,127,767	730,602	1.14	-
NEW BRIGHTON	1,848,455	2,139,872	(291,417)	0.86	47,942
NEW ULM	1,393,931	1,585,596	(191,665)	0.88	29,561
PLYMOUTH	2,398,302	2,348,776	49,526	1.02	-
ROBBINSDALE	926,221	903,525	22,696	1.03	12,573
ROSEVILLE	4,369,149	4,918,449	(549,300)	0.89	83,051
SAVAGE	1,264,503	1,585,342	(320,839)	0.80	80,563
TOTAL MONTHLY/LS* COMBINATION	<u>37,619,149</u>	<u>38,743,123</u>	<u>(1,123,974)</u>	<u>0.97</u>	<u>556,378</u>
GRAND TOTAL FOR DEFINED CONTRIBUTION, LUMP SUM, MONTHLY SERVICE, AND MONTHLY/LS COMBINATION	<u>213,437,471</u>	<u>202,352,101</u>	<u>11,085,370</u>	<u>1.05</u>	<u>1,562,717</u>

*LS - LUMP SUM

FOOTNOTES TO TABLE 2

- [1] The amount necessary to amortize the unfunded liability should be at least 10 percent of the current deficit. There are a number of instances where the amount in this column is less than 10 percent of the current deficit. In these instances, the actual deficit is understated due to actual assets being less than projected assets on the schedule that is used to calculate the deficit amortization. The schedules are completed in August which can result in an overstatement of the projected assets, which in turn can result in an understatement of the deficit. This substandard amortization will be corrected in future years, however, failure to meet projected asset levels every year will exacerbate efforts to eliminate all deficits.

Table 2-A
Relief Associations Reporting Funding Ratios Below .95

<u>Name of 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>				
BLACKHOOF	0.88	(4,521)	200	1,418
HILL CITY	0.84	(11,537)	280	1,599
ROLLINGSTONE	0.90	(5,513)	250	-
ROSE CREEK	0.87	(12,515)	250	1,344
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE</u>				
ALBERTVILLE	0.82	(20,425)	450	9,000
COMFREY	0.91	(11,488)	450	5,000
EAGLE BEND	0.91	(10,763)	400	4,735
HENDRICKS	0.79	(27,864)	450	5,534
IRONTON	0.92	(8,041)	400	-
KILKENNY	0.82	(16,720)	400	3,500
MABEL	0.87	(7,150)	375	3,747
NEW YORK MILLS	0.93	(7,921)	450	2,932
RUSSELL	0.75	(11,131)	375	-
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE</u>				
AITKIN	0.92	(28,409)	975	12,311
BEAVER BAY	0.88	(9,229)	500	6,700
BENSON	0.84	(54,901)	600	4,817
CHATFIELD	0.93	(12,844)	800	17,718
GLENWOOD	0.93	(12,398)	700	34,525
HACKENSACK	0.81	(27,662)	850	10,000
HAMBURG	0.71	(44,456)	550	19,956
HAYFIELD	0.88	(26,864)	800	11,729
HENNING	0.89	(19,647)	500	7,200
HINCKLEY	0.92	(19,071)	600	-
HOLDINGFORD	0.90	(17,705)	600	5,380
JANESVILLE	0.85	(27,886)	750	7,902
JORDAN	0.92	(30,507)	975	15,006
KASSON	0.89	(27,205)	940	11,196

Table 2-A
Relief Associations Reporting Funding Ratios Below .95

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Deficit</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
<u>LUMP SUM - \$500 OR MORE,</u>				
<u>BUT LESS THAN \$1,000 PER</u>				
<u>YEAR OF SERVICE (cont.)</u>				
KIMBALL	0.89	(16,546)	500	5,585
LUVERNE	0.84	(67,685)	950	25,727
MINNEOTA	0.93	(16,514)	675	3,024
MISSION	0.75	(8,545)	500	-
MONTGOMERY	0.60	(123,483)	750	35,747
MONTROSE	0.74	(41,386)	800	9,544
NEW LONDON	0.94	(13,286)	950	5,983
PARKERS PRAIRIE	0.92	(10,267)	500	8,713
PERHAM	0.94	(16,427)	950	9,000
RENVILLE	0.91	(12,534)	550	1,764
RICHMOND	0.87	(28,629)	650	6,864
ROCKVILLE	0.90	(16,606)	560	5,723
RUSH CITY	0.82	(46,210)	900	11,913
SAINT STEPHEN	0.84	(37,808)	600	7,600
SILVER LAKE	0.72	(65,684)	500	13,717
SPRING GROVE	0.86	(16,993)	500	8,509
STAPLES	0.88	(25,903)	750	9,198
TACONITE	0.90	(10,196)	600	1,100
WARROAD	0.80	(28,821)	550	-
<u>LUMP SUM - \$1,000 OR MORE,</u>				
<u>BUT LESS THAN \$1,500 PER</u>				
<u>YEAR OF SERVICE</u>				
CARVER	0.87	(27,553)	1000	12,500
CROSBY	0.92	(27,577)	1100	13,000
DELANO	0.65	(129,386)	1300	21,347
EAGLE LAKE	0.89	(38,895)	1100	8,638
IDEAL	0.93	(16,578)	1000	10,706
ISANTI	0.94	(26,727)	1275	4,283
MONTEVIDEO	0.93	(28,959)	1100	2,885
NORTH BRANCH	0.88	(52,850)	1200	14,862
PIPESTONE	0.79	(89,414)	1100	32,106
SLAYTON	0.82	(50,760)	1100	9,172
SLEEPY EYE	0.91	(47,320)	1200	5,000
VICTORIA	0.74	(68,570)	1200	29,994
WABASHA	0.71	(79,359)	1000	14,933

Table 2-A
Relief Associations Reporting Funding Ratios Below .95

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Deficit</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
<u>LUMP SUM - \$1,500 OR MORE, BUT LESS THAN \$2,000 PER YEAR OF SERVICE</u>				
FARMINGTON	0.88	(67,612)	1650	45,000
HERMANTOWN	0.76	(158,673)	1600	47,598
LAKE CITY	0.86	(45,869)	1500	7,235
OSSEO	0.69	(139,480)	1532	49,922
SAINT PETER	0.92	(60,017)	1600	11,977
WAYZATA	0.89	(61,691)	1500	14,845
<u>LUMP SUM - \$2,000 OR MORE, BUT LESS THAN \$2,500 PER YEAR OF SERVICE</u>				
MAPLEWOOD	0.94	(187,975)	2240	169,984
OWATONNA	0.90	(93,238)	2275	-
VADNAIS HEIGHTS	0.82	(108,243)	2000	52,500
<u>LUMP SUM - \$2,500 OR MORE, BUT LESS THAN \$3,000 PER YEAR OF SERVICE</u>				
FOREST LAKE	0.94	(40,432)	2500	6,069
<u>LUMP SUM - \$3,500 OR MORE PER YEAR OF SERVICE</u>				
ALEXANDRIA	0.86	(168,838)	3600	33,683
LAKEVILLE	0.92	(189,908)	3650	137,284
<u>MONTHLY SERVICE</u>				
CHASKA	0.68	(844,007)	16.8	84,520
HUTCHINSON	0.83	(184,816)	8	25,105
MOUND	0.87	(317,057)	23	85,394
WORTHINGTON	0.79	(257,766)	10	72,954

Table 2-A
Relief Associations Reporting Funding Ratios Below .95

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Deficit</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
<u>MONTHLY/LS* COMBINATION</u>				
APPLE VALLEY	0.77	(572,002)	2900	79,259
CHANHASSEN	0.80	(236,651)	2400	17,614
EDEN PRAIRIE	0.91	(508,415)	3000	313,030
GLENCOE	0.66	(249,780)	1150	27,041
NEW BRIGHTON	0.86	(291,417)	2250	53,235
NEW ULM	0.88	(191,665)	2100	41,879
ROSEVILLE	0.89	(549,300)	2000	211,116
SAVAGE	0.80	(320,839)	2450	124,510

*LS - LUMP SUM

Table 2-B
Relief Associations Reporting Funding Ratios Above 1.10

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
<u>LUMP SUM - LESS THAN \$50</u>				
<u>PER YEAR OF SERVICE</u>				
CLIMAX	5.63	23,437	25	-
ELBOW-TULABY	7.68	10,233	25	-
FLENSBURG	4.47	12,717	25	-
LASALLE	6.33	8,132	25	-
NASSAU	4.58	16,448	25	-
NORTH STAR TOWNSHIP	2.90	3,653	27	-
REVERE	12.49	6,735	10	-
TAUNTON	1.33	1,044	20	195
<u>LUMP SUM - \$50 OR MORE,</u>				
<u>BUT LESS THAN \$100 PER</u>				
<u>YEAR OF SERVICE</u>				
CARSONVILLE	2.84	29,121	75	-
DANVERS	1.27	2,888	75	-
ELMER	2.23	10,577	50	-
FINLAYSON	1.94	13,198	50	-
FISHER	3.76	28,674	60	-
FRENCH TOWNSHIP	3.04	28,612	50	1,387
GOODLAND	1.18	2,141	75	-
GRANADA	5.81	85,200	75	2,071
HAMPTON	3.44	63,094	80	-
LAKELAND	4.53	21,496	50	-
LYND	2.69	14,020	50	-
NORTHLAND	1.74	4,578	50	-
WALTERS	1.30	3,032	50	-
<u>LUMP SUM - \$100 OR MORE,</u>				
<u>BUT LESS THAN \$200 PER</u>				
<u>YEAR OF SERVICE</u>				
ALBORN	1.46	13,647	175	512
ALMELUND	1.31	9,954	150	1,200
ALTURA	1.19	9,549	175	-
BIGELOW	1.12	2,487	100	-
BLUFFTON	2.59	22,109	100	-
BRIMSON-FAIRBANKS	1.68	9,877	100	-
CAMPBELL	1.69	32,920	125	-

Table 2-B
Relief Associations Reporting Funding Ratios Above 1.10

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
<u>LUMP SUM - \$100 OR MORE</u>				
<u>BUT LESS THAN \$200 PER</u>				
<u>YEAR OF SERVICE (cont.)</u>				
CROOKED LAKE	1.73	19,972	175	-
DENT	1.80	16,372	125	-
DUMONT	1.27	7,761	110	-
EITZEN	1.21	8,031	100	605
ELROSA	1.28	17,425	150	186
FEDERAL DAM	1.20	1,084	100	340
GARVIN	2.52	17,188	125	-
GHENT	1.72	20,540	125	-
GRYGLA	1.52	9,742	100	-
HANLEY FALLS	1.40	15,744	150	200
HITTERDAL	1.55	13,774	170	300
HOKAH	1.37	21,975	170	-
HOLLAND	2.53	24,848	100	-
KENNEDY	1.46	9,570	175	-
LAKE HENRY	1.28	11,600	150	111
LANCASTER	1.39	10,096	100	385
LISMORE	1.47	14,743	110	-
MAHTOWA	1.20	6,840	150	3,917
MAKINEN	1.18	7,070	100	3,000
MCGRATH	2.64	9,685	100	1,200
MIDDLE RIVER	2.66	39,095	100	-
NEW MUNICH	1.33	6,578	150	1,000
PEMBERTON	3.51	24,940	100	1,000
PORTER	1.30	16,741	175	-
SAINT LEO	1.30	11,758	125	-
SOLWAY RURAL	1.47	7,618	100	150
STURGEON LAKE	1.35	6,188	125	-
VILLARD	2.72	24,377	100	-
VINING	1.65	17,048	100	-
WILMONT	1.78	32,478	167	-
WRIGHT	1.30	10,279	175	-

Table 2-B
Relief Associations Reporting Funding Ratios Above 1.10

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
<u>LUMP SUM - \$200 OR MORE</u>				
<u>BUT LESS THAN \$300 PER</u>				
<u>YEAR OF SERVICE</u>				
ASKOV	1.54	21,187	250	-
BADGER	2.90	66,699	200	-
BEARDSLEY	1.57	24,295	250	331
BELLINGHAM	1.35	22,572	250	2,500
BIWABIK	1.86	22,548	200	1,000
BOWLUS	1.18	12,212	250	-
BOYD	1.15	10,195	250	228
BREVATOR	1.38	8,095	250	-
BROOK PARK	1.99	36,226	200	-
CANTON	1.36	16,383	250	-
CEYLON	1.85	39,046	200	-
CHERRY	1.39	18,139	200	300
CLIFTON	1.57	25,052	200	-
CLINTON [ST. LOUIS]	1.14	11,642	250	-
COLVIN	1.22	9,479	200	-
DEER CREEK	1.12	6,174	250	1,338
DEXTER	1.18	9,570	200	-
DUNNELL	1.57	23,473	275	-
EASTERN HUBBARD	2.13	21,323	200	-
ELLENDALE	1.18	7,929	200	3,000
ELLSWORTH	1.31	20,916	200	-
EMMONS	1.44	31,344	280	-
EVANSVILLE	1.25	16,183	200	-
FIFTY LAKES	1.74	26,760	250	5,000
FINLAND	1.34	12,897	200	3,954
FORADA	1.45	24,039	250	800
FREDENBERG	1.43	17,023	200	1,000
HALSTAD	1.41	17,448	200	-
HANCOCK	1.54	33,875	275	-
HANSKA	1.32	21,558	275	100
HARRIS	1.77	23,405	200	1,500
HEWITT	1.11	4,761	250	321
HOVLAND	1.70	21,519	250	1,500
INDUSTRIAL	1.29	15,933	250	2,000
IONA	1.73	21,563	250	-
KELLIHER	1.15	10,093	250	-
LAKE BRONSON	1.50	10,714	200	-

Table 2-B
Relief Associations Reporting Funding Ratios Above 1.10

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
<u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE (cont.)</u>				
LAKE WILSON	1.52	34,401	250	200
LAKWOOD	1.53	31,181	250	-
MAPLEVIEW	1.93	37,514	250	-
MCDAVITT	2.21	53,967	275	-
MEDFORD	1.21	13,124	280	1,177
NORTHOME	1.57	24,111	250	-
OSTRANDER	1.42	14,765	200	200
OTTERTAIL	1.60	39,657	200	2,500
SABIN-ELMWOOD	1.55	35,581	250	-
SAINT MARTIN	1.31	22,141	250	-
SOLWAY	1.32	15,243	220	2,600
SQUAW LAKE	1.55	25,558	250	10,000
TOFTE	1.18	5,390	250	3,000
VESTA	1.40	13,932	200	-
WAUBUN	1.18	7,773	250	-
WILLOW RIVER	1.30	12,994	250	-
WILSON	1.41	28,120	200	6,636
WOODSTOCK	1.20	8,601	250	500
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE</u>				
ADAMS	1.21	19,251	375	-
ADRIAN	1.32	31,072	400	-
ALPHA	1.73	34,356	400	-
AMBOY	1.12	9,283	400	-
ARGYLE	1.19	16,227	400	272
BALATON	1.25	17,847	350	-
BARRETT	1.27	13,828	300	2,500
BELGRADE	1.15	19,296	425	2,600
BERTHA	1.11	8,492	320	628
BLOMKEST	1.20	15,597	400	1,500
BRANDON	1.13	10,588	475	5,000
BROOTEN	1.14	17,583	400	-
BROWERVILLE	1.65	63,052	400	720
BROWNSDALE	1.28	22,279	400	-

Table 2-B
Relief Associations Reporting Funding Ratios Above 1.10

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
<u>LUMP SUM - \$300 OR MORE</u>				
<u>BUT LESS THAN \$500 PER</u>				
<u>YEAR OF SERVICE (cont.)</u>				
BUFFALO LAKE	1.49	42,035	425	4,000
BYRON	1.16	24,804	450	2,000
CANOSIA	1.62	37,978	300	10,000
CHANDLER	1.12	10,087	300	600
CHOKIO	1.47	30,485	325	-
CLARKFIELD	1.23	24,985	425	750
CLARKS GROVE	1.28	28,925	300	-
CLEARWATER	1.14	20,080	450	3,858
CYRUS	1.18	10,546	325	-
DALTON	1.15	15,590	350	1,434
DANUBE	1.12	10,347	450	-
DELAVAN	1.28	24,944	400	1,663
DOVER	1.23	16,247	350	4,076
ECHO	1.25	21,252	350	950
ELIZABETH	1.39	31,234	300	2,500
FERTILE	1.71	36,719	400	-
FORESTON	1.61	47,294	400	2,000
FRANKLIN	1.43	33,310	400	5,290
GARFIELD	1.43	35,417	400	1,374
GLYNDON	1.38	42,137	325	-
GNESEN	1.19	21,939	400	6,400
GRACEVILLE	1.17	13,749	350	-
GRAND LAKE	1.42	38,484	400	2,500
GRAND MEADOW	1.24	20,097	450	-
GROVE CITY	1.46	25,073	400	-
HAYWARD	2.08	77,563	325	5,500
HOUSTON	1.18	19,538	475	-
JASPER	1.19	14,931	375	2,050
JEFFERS	1.14	10,364	300	-
KELLOGG	1.76	62,070	300	1,500
KENSINGTON	1.39	14,077	400	1,736
KINNEY	1.51	46,174	400	-
LAFAYETTE	1.29	54,378	475	3,000
LAKE KABETOGAMA	1.59	13,782	300	2,511
LANESBORO	1.22	17,935	450	3,088
LEWISVILLE	1.59	32,454	300	-
LITTLEFORK	1.25	19,101	325	3,811
LOWRY	1.20	14,318	300	4,000

Table 2-B
Relief Associations Reporting Funding Ratios Above 1.10

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
<u>LUMP SUM - \$300 OR MORE</u>				
<u>BUT LESS THAN \$500 PER</u>				
<u>YEAR OF SERVICE (cont.)</u>				
MANTORVILLE	1.17	14,152	350	-
MAYNARD	1.40	30,509	350	-
MIESVILLE	1.14	16,248	300	1,750
MILAN	1.43	35,451	300	-
MORTON	1.38	27,244	360	2,000
NEW AUBURN	1.29	23,046	375	1,900
NEWFOLDEN	1.27	15,653	400	-
ODIN	1.55	27,116	350	-
OKABENA	1.27	18,478	350	57
ORMSBY	1.46	25,413	300	476
ORONOCO	1.30	30,419	350	-
PALISADE	1.13	10,057	350	1,000
PIKE SANDY BRITT	1.11	12,636	300	2,000
PILLAGER	1.16	16,735	450	3,000
PRINSBURG	1.41	29,553	400	2,496
RANDOLPH	1.28	35,725	375	3,750
RAYMOND	1.55	33,194	450	1,500
RED WING	1.44	41,590	300	-
ROTHSAY	1.33	40,838	450	-
RUTHTON	1.23	15,125	400	425
SHEVLIN	1.31	17,318	300	3,000
STEPHEN	1.15	18,327	325	1,000
STORDEN	1.12	9,422	350	-
TOWER	1.15	8,606	300	4,581
TWIN VALLEY	1.30	21,697	300	-
TYLER	1.26	23,955	400	1,500
UNDERWOOD	1.44	21,428	375	500
VERNDALE	1.55	44,408	400	2,290
WALDORF	1.15	21,256	480	5,726
WALNUT GROVE	1.22	16,646	350	500
WARBA-FEELY-SAGO	1.33	8,330	325	-
WATSON	1.18	18,215	375	-
WENDELL	1.55	27,945	300	-
WOLF LAKE	1.17	14,910	480	-
WOOD LAKE	1.19	13,009	300	170
WRENSHALL	1.32	28,380	350	643
WYKOFF	1.80	53,323	350	2,700
WYOMING	1.14	19,342	450	2,600

Table 2-B
Relief Associations Reporting Funding Ratios Above 1.10

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
<u>LUMP SUM - \$500 OR MORE,</u>				
<u>BUT LESS THAN \$1,000 PER</u>				
<u>YEAR OF SERVICE</u>				
ADA	1.18	27,448	630	-
ARLINGTON	1.12	19,261	550	2,800
ATWATER	1.16	17,504	500	-
AUDUBON	1.37	34,655	500	-
BABBITT	1.24	48,290	700	2,000
BACKUS	1.24	42,720	900	6,300
BARNUM	1.42	54,115	550	-
BATTLE LAKE	1.34	48,172	750	-
BAUDETTE	1.19	50,993	800	2,500
BIG LAKE	1.11	21,213	900	6,000
BIWABIK CITY	1.40	65,244	900	10,000
BLACKDUCK	1.13	21,355	560	-
BRAHAM	1.47	59,666	600	-
BROWNS VALLEY	1.17	16,600	525	4,485
BUHL	1.35	23,839	600	427
CANBY	1.33	88,502	925	5,000
CANNON FALLS	1.12	43,426	900	-
CARLTON	1.21	47,346	975	4,477
CENTER CITY	1.30	35,186	850	4,000
CLARA CITY	1.22	30,188	525	-
CLEARBROOK	1.38	73,375	760	-
COOK	2.02	120,156	700	1,500
COSMOS	1.17	17,006	650	-
DAWSON	1.46	96,462	800	5,000
DEER RIVER	1.25	48,902	900	-
DODGE CENTER	1.19	28,972	750	-
EDEN VALLEY	1.11	23,413	650	3,000
ELBOW LAKE	1.18	31,838	550	5,018
ELMORE	1.44	31,160	500	-
FAYAL	1.90	51,915	600	5,500
FLOODWOOD	1.16	26,355	600	10,167
GILBERT	1.31	55,011	900	4,436
GOOD THUNDER	1.11	25,794	750	4,800
GOODVIEW	1.57	91,202	560	3,517
GRAND MARAIS	1.19	37,234	825	-
GREENWOOD	1.24	23,437	500	8,600
HECTOR	1.21	37,006	750	3,800

Table 2-B
Relief Associations Reporting Funding Ratios Above 1.10

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
<u>LUMP SUM - \$500 OR MORE,</u>				
<u>BUT LESS THAN \$1,000 PER</u>				
<u>YEAR OF SERVICE (cont.)</u>				
KANDIYOHI	1.37	39,893	500	-
KASOTA	1.34	42,277	500	3,000
KEEWATIN	1.20	41,652	825	7,000
LACRESCENT	1.18	44,605	850	-
LAKEFIELD	1.23	43,862	800	2,800
LEXINGTON	1.41	82,598	900	8,476
LINWOOD	1.13	31,072	900	7,500
LUTSEN	1.14	11,809	600	5,000
MADISON LAKE	1.19	23,130	500	5,500
MAHNOMEN	1.20	29,605	575	500
MAPLETON	1.50	116,606	900	5,400
MARBLE	1.31	32,383	775	5,643
MCGREGOR	1.27	39,701	675	-
MENAHGA	1.17	19,020	500	2,000
MINNESOTA LAKE	1.35	64,771	680	5,990
MOOSE LAKE	1.41	44,263	500	3,000
MORGAN	1.29	56,521	875	2,362
MORRIS	1.37	75,143	750	-
MOTLEY	1.22	36,697	650	479
NASHWAUK	1.13	26,835	950	8,207
NEVIS	1.24	41,833	500	5,000
NEW GERMANY	1.19	30,084	550	6,516
NEW MARKET	1.18	25,179	750	2,535
NEW RICHLAND	1.33	44,112	600	900
OLIVIA	1.13	17,393	750	-
ONAMIA	1.24	43,975	800	-
ORR	1.46	24,068	550	1,846
PALO	1.11	17,336	570	6,500
PINE ISLAND	1.27	54,316	625	2,254
PLATO	1.26	38,913	565	10,400
PRESTON	1.16	25,536	550	2,081
SAINT CLAIR	1.13	28,226	680	5,000
SAINT FRANCIS	1.69	109,419	800	-
SAINT MICHAEL	1.13	22,485	700	-
SANDSTONE	1.17	38,783	600	-
SCANDIA VALLEY	1.62	45,515	500	-
SCHROEDER	1.23	15,332	800	4,559

Table 2-B
Relief Associations Reporting Funding Ratios Above 1.10

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)</u>				
SEBEKA	1.18	29,681	650	2,000
SHERBURN	1.18	23,128	560	7,000
SILVER BAY	1.30	41,448	800	-
SPRING VALLEY	1.17	52,537	850	-
STACY-LENT	1.23	28,546	550	3
STEWARTVILLE	1.26	68,038	975	-
TAYLORS FALLS	1.56	125,236	850	-
TRIMONT	1.28	43,234	650	1,866
TRUMAN	1.23	25,401	500	-
WAITE PARK	1.21	37,902	875	3,500
WATKINS	1.13	16,606	500	6,500
WEST CONCORD	1.52	54,688	550	-
WESTBROOK	1.15	15,929	500	925
YOUNG AMERICA	1.22	32,493	550	4,160
<u>LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE</u>				
AURORA	1.16	55,478	1050	9,670
BLUE EARTH	1.18	54,660	1020	12,000
CASS LAKE	1.11	35,127	1250	-
CHISHOLM	1.66	222,149	1300	-
DASSEL	1.24	70,161	1250	21,376
EAST BETHEL	1.25	86,665	1350	2,600
ELY	1.19	63,958	1200	-
EVELETH	1.31	34,853	1200	3,941
FAIRFAX	1.13	43,311	1200	2,311
GARRISON	1.37	63,218	1100	1,217
HOYT LAKES	1.35	102,084	1000	4,656
HUGO	1.38	92,249	1100	-
JACKSON	1.19	56,365	1300	2,805
LE SUEUR	1.12	51,034	1350	10,209
LORETTO	1.16	54,471	1200	18,000
LOWER ST. CROIX VAL	1.23	92,575	1400	-
MAHTOMEDI	1.16	57,768	1250	7,500
MAPLE PLAIN	1.12	59,863	1250	11,000

Table 2-B
Relief Associations Reporting Funding Ratios Above 1.10

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
<u>LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE (cont.)</u>				
MILACA	1.55	135,298	1400	-
MORRISTOWN	1.14	46,143	1000	2,024
NEW PRAGUE	1.15	72,186	1275	4,402
OAK GROVE	1.15	37,205	1100	6,000
REMER	1.16	19,336	1000	7,259
SAINT CLOUD	1.13	59,666	1200	1,967
SARTELL	1.14	22,798	1000	4,791
WADENA	1.26	70,225	1150	1,700
WHEATON	1.20	45,489	1000	7,500
<u>LUMP SUM - \$1,500 OR MORE, BUT LESS THAN \$2,000 PER YEAR OF SERVICE</u>				
BECKER	1.14	78,723	1600	4,000
COTTAGE GROVE	1.30	277,822	1500	-
DETROIT LAKES	1.29	148,578	1700	50,018
EAST GRAND FORKS	1.27	110,021	1500	-
LINDSTROM	1.21	76,885	1550	-
NORTH ST. PAUL	1.12	82,554	1800	16,404
PARK RAPIDS	1.17	73,278	1500	-
PRINCETON	1.26	151,212	1700	15,186
SAINT PAUL PARK	1.14	53,210	1500	7,232
TWO HARBORS	1.14	55,340	1850	-
WINDOM	1.19	86,094	1700	2,500
<u>LUMP SUM - \$2,000 OR MORE, BUT LESS THAN \$2,500 PER YEAR OF SERVICE</u>				
CENTENNIAL	1.43	249,085	2000	19,000
EXCELSIOR	1.32	323,821	2250	-
FERGUS FALLS	1.19	171,812	2000	1,500
INVER GROVE HEIGHTS	1.18	242,179	2100	-
LITTLE CANADA	1.12	101,751	2100	18,000
THIEF RIVER FALLS	1.25	94,439	2000	-
WILLMAR	1.27	204,799	2200	-

Table 2-B
Relief Associations Reporting Funding Ratios Above 1.10

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
<u>LUMP SUM - \$2,500 OR MORE, BUT LESS THAN \$3,000 PER YEAR OF SERVICE</u>				
BEMIDJI PIONEER	1.12	119,504	2600	2,992
HASTINGS	1.32	371,173	2500	-
MARSHALL	1.13	122,607	2900	25,690
WOODBURY	1.28	413,033	2675	75,363
<u>LUMP SUM - \$3,000 OR MORE, BUT LESS THAN \$3,500 PER YEAR OF SERVICE</u>				
BAYPORT	1.35	277,080	3000	-
GOLDEN VALLEY	1.46	743,916	3000	-
GRAND RAPIDS	1.19	161,630	3000	4,646
HOPKINS	1.27	294,247	3000	25,900
<u>MONTHLY SERVICE</u>				
WHITE BEAR LAKE	1.17	490,157	20	20,000
<u>MONTHLY/LS* COMBINATION</u>				
COLUMBIA HEIGHTS	2.63	439,061	2639	27,782
FAIRMONT	1.21	313,185	2675	22,730
MINNETONKA	1.14	730,602	3000	14,500

*LS - LUMP SUM

Table 3
Calculation of Estimated 1997 Financial Requirements

Name of Association	1996 Required Reserves	1997 Required Reserves	Normal Cost	Amortized Unfunded Liability	1996 Admin Plus 3.5%	Ten Percent of Surplus	1997 Financial Requirements
<u>LUMP SUM - LESS THAN \$50 PER YEAR OF SERVICE</u>							
CLIMAX	5,057	5,455	398	-	264	2,344	-
ELBOW-TULABY	1,533	1,791	258	-	143	1,023	-
FLENSBURG	3,664	4,039	375	-	3	1,272	-
LASALLE	1,526	1,873	347	-	-	813	-
NASSAU	4,592	5,062	470	-	162	1,645	-
NORTH STAR TOWNSHIP	1,925	2,170	245	-	-	365	-
REVERE	586	679	93	-	-	674	-
TAUNTON	3,194	3,461	267	-	21	104	184
Total	22,077	24,530	2,453	-	593	8,240	184
<u>LUMP SUM - \$50 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE</u>							
CARSONVILLE	15,785	17,231	1,446	-	-	2,912	-
DANVERS	10,742	11,683	941	-	181	289	833
ELMER	8,567	9,200	633	-	226	1,058	-
FINLAYSON	14,027	15,264	1,237	-	52	1,320	-
FISHER	10,397	11,601	1,204	-	122	2,867	-
FRENCH TOWNSHIP	14,042	15,149	1,107	-	-	2,861	-
GOODLAND	12,153	13,557	1,404	-	83	214	1,273
GRANADA	17,722	19,060	1,338	-	1,157	8,520	-
HAMPTON	25,889	27,164	1,275	-	141	6,309	-
LAKELAND	6,093	6,862	769	-	-	2,150	-
LYND	8,294	9,171	877	-	-	1,402	-
NORTHLAND	6,167	6,663	496	-	-	458	38
WALTERS	10,030	10,930	900	-	-	303	597
Total	159,908	173,535	13,627	-	1,962	30,663	2,741
<u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE</u>							
ALBORN	29,724	33,047	3,323	-	-	1,365	1,958
ALMELUND	32,031	35,598	3,567	-	233	995	2,805
ALTURA	49,618	53,264	3,646	-	297	955	2,988
BIGELOW	19,928	21,606	1,678	-	23	249	1,452
BLUFFTON	13,918	15,520	1,602	-	-	2,211	-
BRIMSON-FAIRBANKS	14,518	16,212	1,694	-	207	988	913
CAMPBELL	47,564	50,948	3,384	-	184	3,292	276
CLEMENTS	41,103	44,793	3,690	488	330	-	4,508
CROOKED LAKE	27,431	33,282	5,851	-	-	1,997	3,854
DENT	20,558	23,266	2,708	-	134	1,637	1,205
DUMONT	29,020	31,248	2,228	-	494	776	1,946
EITZEN	37,616	40,102	2,486	-	384	803	2,067
ELROSA	62,779	67,354	4,575	-	305	1,743	3,137
FEDERAL DAM	5,526	6,712	1,186	-	248	108	1,326
GARVIN	11,312	14,934	3,622	-	299	1,719	2,202
GHENT	28,725	30,946	2,221	-	884	2,054	1,051
GRYGLA	18,574	20,564	1,990	-	574	974	1,590
HANLEY FALLS	39,135	42,411	3,276	-	-	1,574	1,702
HITTERDAL	25,140	27,521	2,381	-	17	1,377	1,021
HOKAH	58,913	63,789	4,876	-	494	2,198	3,172
HOLLAND	16,236	18,188	1,952	-	-	2,485	-
KENNEDY	20,906	23,749	2,843	-	259	957	2,145
LAKE HENRY	41,958	44,844	2,886	-	-	1,160	1,726
LANCASTER	25,782	27,302	1,520	-	445	1,010	955

Table 3
Calculation of Estimated 1997 Financial Requirements

Name of Association	1996 Required Reserves	1997 Required Reserves	Normal Cost	Amortized Unfunded Liability	1996 Admin Plus 3.5%	Ten Percent of Surplus	1997 Financial Requirements
<u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE (cont.)</u>							
LISMORE	31,624	34,200	2,576	-	10	1,474	1,112
MAHTOWA	34,032	37,008	2,976	-	-	684	2,292
MAKINEN	38,576	40,645	2,069	-	-	707	1,362
MCGRATH	5,904	7,422	1,518	-	-	969	549
MIDDLE RIVER	23,622	25,470	1,848	-	236	3,910	-
NEW MUNICH	19,776	22,479	2,703	-	204	658	2,249
PEMBERTON	9,938	11,716	1,778	-	-	2,494	-
PORTER	55,928	60,177	4,249	-	-	1,674	2,575
SAINT LEO	39,284	42,224	2,940	-	176	1,176	1,940
SOLWAY RURAL	16,350	18,318	1,968	-	279	762	1,485
STURGEON LAKE	17,614	19,037	1,423	-	-	619	804
VILLARD	14,190	16,420	2,230	-	357	2,438	149
VINING	26,188	27,904	1,716	-	233	1,705	244
WILMONT	41,666	45,183	3,517	-	145	3,248	414
WRIGHT	34,342	37,727	3,385	-	157	1,028	2,514
Total	1,127,049	1,233,130	106,081	488	7,608	56,173	61,688
<u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE</u>							
ALDEN	60,504	66,215	5,711	-	958	51	6,618
ASKOV	38,900	42,800	3,900	-	190	2,119	1,971
BADGER	35,136	38,736	3,600	-	257	6,670	-
BEARDSLEY	42,370	46,905	4,535	-	725	2,430	2,830
BELLINGHAM	64,155	68,860	4,705	-	62	2,257	2,510
BIWABIK	26,240	30,036	3,796	-	-	2,255	1,541
BLACKHOOF	37,822	41,621	3,799	1,162	558	-	5,519
BOWLUS	69,605	74,945	5,340	-	501	1,221	4,620
BOYD	68,925	74,402	5,477	-	505	1,020	4,962
BREVATOR	21,405	25,795	4,390	-	-	810	3,580
BROOK PARK	36,483	39,169	2,686	-	-	3,623	-
CANTON	45,495	50,150	4,655	-	646	1,638	3,663
CEYLON	45,876	50,408	4,532	-	330	3,905	957
CHERRY	46,292	50,396	4,104	-	-	1,814	2,290
CLARISSA	81,630	87,415	5,785	907	424	-	7,116
CLIFTON	44,290	46,996	2,706	-	-	2,505	201
CLINTON [ST. LOUIS]	85,189	90,241	5,052	-	-	1,164	3,888
COLVIN	43,704	46,964	3,260	-	574	948	2,886
DARFUR	49,709	54,220	4,511	-	147	323	4,335
DEER CREEK	49,740	64,610	14,870	-	210	617	14,463
DEXTER	51,894	56,298	4,404	-	-	957	3,447
DUNNELL	40,878	44,777	3,899	-	607	2,347	2,159
EASTERN HUBBARD	18,904	22,268	3,364	-	-	2,132	1,232
ELLENDALE	43,308	46,912	3,604	-	481	793	3,292
ELLSWORTH	67,338	71,770	4,432	-	-	2,092	2,340
EMMONS	71,416	77,720	6,304	-	-	3,134	3,170
EVANSVILLE	65,132	70,348	5,216	-	335	1,618	3,933
FIFTY LAKES	35,935	39,155	3,220	-	888	2,676	1,432
FINLAND	38,336	42,240	3,904	-	742	1,290	3,356
FORADA	52,995	58,270	5,275	-	104	2,404	2,975
FREDENBERG	39,540	42,868	3,328	-	390	1,702	2,016
FROST	63,867	70,010	6,143	-	533	329	6,347
HALSTAD	42,405	47,117	4,712	-	-	1,745	2,967
HANCOCK	63,045	70,069	7,024	-	-	3,388	3,636
HANSKA	67,573	74,706	7,133	-	1,616	2,156	6,593
HARRIS	30,264	33,744	3,480	-	-	2,341	1,139

Table 3
Calculation of Estimated 1997 Financial Requirements

Name of Association	1996 Required Reserves	1997 Required Reserves	Normal Cost	Amortized Unfunded Liability	1996 Admin Plus 3.5%	Ten Percent of Surplus	1997 Financial Requirements
<u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE (cont.)</u>							
HEWITT	43,545	47,235	3,690	-	259	476	3,473
HILL CITY	74,113	80,120	6,007	2,181	2,142	-	10,330
HOVLAND	30,595	33,945	3,350	-	267	2,152	1,465
INDUSTRIAL	54,205	58,595	4,390	-	512	1,593	3,309
IONA	29,590	32,480	2,890	-	73	2,156	807
KARLSTAD	50,808	56,868	6,060	584	-	-	6,644
KELLIHER	65,815	71,025	5,210	-	-	1,009	4,201
LAKE BRONSON	21,236	23,836	2,600	-	362	1,071	1,891
LAKE WILSON	65,705	70,575	4,870	-	126	3,440	1,556
LAKWOOD	58,825	65,330	6,505	-	145	3,118	3,532
LEAF VALLEY	89,815	96,000	6,185	-	330	322	6,193
MAPLEVIEW	40,545	44,430	3,885	-	-	3,751	134
MCDAVITT	44,743	49,472	4,729	-	-	5,397	-
MEDFORD	61,283	67,665	6,382	-	207	1,312	5,277
NORTHOME	42,087	46,533	4,446	-	385	2,411	2,420
OSTRANDER	35,032	38,440	3,408	-	125	1,477	2,056
OTTERTAIL	65,962	72,024	6,062	-	207	3,966	2,303
ROLLINGSTONE	53,882	59,362	5,480	768	52	-	6,300
ROSE CREEK	97,115	102,615	5,500	2,738	-	-	8,238
SABIN-ELMWOOD	65,260	70,156	4,896	-	559	3,558	1,897
SAINT MARTIN	70,338	76,973	6,635	-	564	2,214	4,985
SANBORN	43,345	47,615	4,270	-	197	381	4,086
SOLWAY	47,320	51,632	4,312	-	452	1,524	3,240
SQUAW LAKE	46,307	50,227	3,920	-	2,349	2,556	3,713
TOFTE	29,995	32,205	2,210	-	164	539	1,835
VESTA	35,172	38,584	3,412	-	329	1,393	2,348
WARREN	52,555	58,510	5,955	-	118	25	6,048
WAUBUN	43,963	47,924	3,961	-	494	777	3,678
WILLOW RIVER	42,980	47,035	4,055	-	-	1,299	2,756
WILSON	68,532	75,588	7,056	-	419	2,812	4,663
WOODSTOCK	43,690	47,610	3,920	-	-	860	3,060
Total	3,400,658	3,719,765	319,107	8,340	22,620	118,063	236,422
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE</u>							
ADAMS	90,339	98,767	8,428	-	78	1,925	6,581
ADRIAN	98,032	107,440	9,408	-	673	3,107	6,974
ALBERTVILLE	116,347	125,986	9,639	4,154	-	-	13,793
ALPHA	46,968	51,592	4,624	-	16	3,436	1,204
AMBOY	79,888	87,120	7,232	-	-	928	6,304
ARGYLE	85,466	94,874	9,408	-	671	1,623	8,456
ASHBY	88,790	96,245	7,455	-	290	778	6,967
BALATON	71,953	79,933	7,980	-	959	1,785	7,154
BARRETT	51,000	55,744	4,744	-	8	1,383	3,369
BEAVER CREEK	91,985	97,516	5,531	1,216	240	-	6,987
BELGRADE	133,011	143,628	10,617	-	248	1,930	8,935
BELVIEW	81,934	88,312	6,378	1,342	-	-	7,720
BERTHA	80,384	87,798	7,414	-	259	849	6,824
BIRD ISLAND	83,381	93,315	9,934	-	124	706	9,352
BLOMKEST	77,808	83,576	5,768	-	450	1,560	4,658
BRANDON	83,480	94,578	11,098	-	612	1,059	10,651
BRICELYN	81,100	88,086	6,986	-	87	244	6,829
BROOTEN	122,376	131,256	8,880	-	305	1,758	7,427
BROWERVILLE	97,364	105,876	8,512	-	-	6,305	2,207
BROWNSDALE	80,712	88,664	7,952	-	734	2,228	6,458

Table 3
Calculation of Estimated 1997 Financial Requirements

Name of Association	1996 Required Reserves	1997 Required Reserves	Normal Cost	Amortized Unfunded Liability	1996 Admin Plus 3.5%	Ten Percent of Surplus	1997 Financial Requirements
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)</u>							
BROWNTON	122,416	132,688	10,272	1,856	1,815	-	13,943
BUFFALO LAKE	85,235	95,668	10,433	-	336	4,204	6,565
BUTTERFIELD	88,376	95,530	7,154	1,340	160	-	8,654
BYRON	156,340	170,597	14,257	-	61	2,480	11,838
CANOSIA	61,650	67,590	5,940	-	-	3,798	2,142
CHANDLER	87,400	93,713	6,313	-	65	1,009	5,369
CHOKIO	64,704	71,322	6,618	-	116	3,049	3,685
CLAREMONT	75,610	81,338	5,728	-	1,778	183	7,323
CLARKFIELD	109,716	120,564	10,848	-	-	2,499	8,349
CLARKS GROVE	102,687	108,507	5,820	-	-	2,893	2,927
CLEARWATER	139,202	151,109	11,907	-	2,834	2,008	12,733
CLINTON [BIG STONE]	74,916	81,426	6,510	3,430	326	-	10,266
COMFREY	130,355	141,785	11,430	2,302	224	-	13,956
COTTONWOOD	143,284	153,890	10,606	-	1,811	1,223	11,194
COURTLAND	134,962	145,858	10,896	-	492	96	11,292
CURRIE	86,971	94,590	7,619	-	540	354	7,805
CUYUNA	56,091	62,902	6,811	1,886	1,101	-	9,798
CYRUS	59,662	64,430	4,768	-	374	1,055	4,087
DALTON	104,754	112,828	8,074	-	1,196	1,559	7,711
DANUBE	85,444	92,131	6,687	-	357	1,035	6,009
DELAVAN	88,021	95,950	7,929	-	404	2,494	5,839
DOVER	71,785	78,421	6,636	-	730	1,625	5,741
EAGLE BEND	116,916	127,084	10,168	2,893	150	-	13,211
EASTON	113,672	122,242	8,570	-	492	867	8,195
ECHO	86,096	92,970	6,874	-	-	2,125	4,749
ELIZABETH	79,890	86,430	6,540	-	-	3,123	3,417
ELYSIAN	109,160	117,856	8,696	-	584	626	8,654
FERTILE	51,928	59,848	7,920	-	486	3,672	4,734
FORESTON	77,083	86,755	9,672	-	453	4,729	5,396
FRANKLIN	76,717	84,657	7,940	-	996	3,331	5,605
GARFIELD	83,093	91,341	8,248	-	1,037	3,542	5,743
GLYNDON	112,145	119,834	7,689	-	-	4,214	3,475
GNESEN	116,053	125,882	9,829	-	-	2,194	7,635
GRACEVILLE	82,068	90,524	8,456	-	875	1,375	7,956
GRAND LAKE	92,034	102,071	10,037	-	-	3,848	6,189
GRAND MEADOW	85,270	93,694	8,424	-	1,660	2,010	8,074
GREY EAGLE	95,153	103,325	8,172	-	906	837	8,241
GROVE CITY	55,028	62,036	7,008	-	104	2,507	4,605
HALLOCK	141,701	154,400	12,699	-	-	1,369	11,330
HARMONY	110,582	119,199	8,617	-	1,018	154	9,481
HAYWARD	71,601	77,649	6,048	-	867	7,756	-
HENDRICKS	132,852	144,561	11,709	4,782	2,484	-	18,975
HERMAN	71,952	79,902	7,950	-	-	443	7,507
HOFFMAN	104,888	113,925	9,037	-	-	803	8,234
HOUSTON	110,883	122,328	11,445	-	1,470	1,954	10,961
IRONTON	101,354	110,906	9,552	530	1,830	-	11,912
JASPER	80,263	88,444	8,181	-	673	1,493	7,361
JEFFERS	72,336	78,150	5,814	-	207	1,036	4,985
KELLOGG	82,074	90,024	7,950	-	1,569	6,207	3,312
KENSINGTON	36,040	43,580	7,540	-	414	1,408	6,546
KETTLE RIVER	86,765	95,378	8,613	-	343	745	8,211
KILKENNY	94,200	102,400	8,200	2,945	-	-	11,145
KINNEY	90,952	100,264	9,312	-	396	4,617	5,091
LAFAYETTE	185,343	196,737	11,394	-	698	5,438	6,654
LAKE KABETOGAMA	23,556	27,882	4,326	-	358	1,378	3,306
LAKE PARK	99,932	112,829	12,897	-	842	9	13,730
LANESBORO	81,763	90,313	8,550	-	738	1,794	7,494
LEROY	93,883	102,361	8,478	-	331	345	8,464

Table 3
Calculation of Estimated 1997 Financial Requirements

Name of Association	1996 Required Reserves	1997 Required Reserves	Normal Cost	Amortized Unfunded Liability	1996 Admin Plus 3.5%	Ten Percent of Surplus	1997 Financial Requirements
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)</u>							
LEWISVILLE	55,254	60,198	4,944	-	411	3,245	2,110
LITTLEFORK	76,081	84,688	8,607	-	466	1,910	7,163
LOWRY	72,574	80,065	7,491	-	-	1,432	6,059
MABEL	55,653	62,066	6,413	1,448	388	-	8,249
MANTORVILLE	82,124	90,734	8,610	-	182	1,415	7,377
MAYNARD	76,860	83,888	7,028	-	879	3,051	4,856
MCINTOSH	84,292	92,419	8,127	-	294	801	7,620
MIESVILLE	112,545	121,552	9,007	-	-	1,625	7,382
MILAN	82,518	88,260	5,742	-	-	3,545	2,197
MILTONA	107,497	118,505	11,008	-	512	504	11,016
MORTON	70,793	77,692	6,899	-	250	2,724	4,425
NEW AUBURN	80,241	87,156	6,915	-	850	2,305	5,460
NEW YORK MILLS	112,731	122,253	9,522	2,446	640	-	12,608
NEWFOLDEN	58,472	64,464	5,992	-	393	1,565	4,820
ODIN	49,644	54,596	4,952	-	412	2,712	2,652
OKABENA	68,488	75,523	7,035	-	-	1,848	5,187
ORMSBY	54,771	59,127	4,356	-	-	2,541	1,815
ORONOCO	100,704	108,354	7,650	-	-	3,042	4,608
PALISADE	75,298	81,136	5,838	-	1,086	1,006	5,918
PIKE SANDY BRITT	112,841	120,785	7,944	-	12	1,264	6,692
PILLAGER	102,934	111,503	8,569	-	890	1,674	7,785
PRINSBURG	71,352	77,616	6,264	-	431	2,955	3,740
RANDOLPH	129,780	141,707	11,927	-	441	3,573	8,795
RAYMOND	60,309	67,572	7,263	-	-	3,319	3,944
RED WING	93,878	102,529	8,651	-	819	4,159	5,311
ROTHSAY	123,949	135,270	11,321	-	467	4,084	7,704
ROYALTON	105,916	115,541	9,625	-	708	372	9,961
RUSSELL	44,705	50,633	5,928	2,305	108	-	8,341
RUTHTON	66,344	72,296	5,952	-	477	1,513	4,916
SHEVLIN	56,040	62,214	6,174	-	-	1,732	4,442
STARBUCK	103,294	114,383	11,089	-	928	429	11,588
STEPHEN	121,126	130,702	9,576	-	116	1,833	7,859
STORDEN	81,228	87,598	6,370	-	-	942	5,428
TOWER	55,572	61,206	5,634	-	1,371	861	6,144
TWIN VALLEY	72,208	78,202	5,994	-	197	2,170	4,021
TYLER	92,942	101,542	8,600	-	9	2,396	6,213
UNDERWOOD	48,897	54,960	6,063	-	-	2,143	3,920
UPSALA	77,454	83,172	5,718	-	486	478	5,726
VERNDALE	80,272	88,234	7,962	-	116	4,441	3,637
WALDORF	141,502	151,889	10,387	-	-	2,126	8,261
WALNUT GROVE	74,808	82,359	7,551	-	-	1,665	5,886
WARBA-FEELY-SAGO	25,431	29,654	4,223	-	-	833	3,390
WATSON	100,772	108,468	7,696	-	828	1,822	6,702
WELCOME	156,958	170,413	13,455	4	700	-	14,159
WENDELL	50,910	56,394	5,484	-	512	2,795	3,201
WOLF LAKE	88,059	97,440	9,381	-	318	1,491	8,208
WOOD LAKE	68,192	75,442	7,250	-	104	1,301	6,053
WRENSHALL	89,138	98,098	8,960	-	1,427	2,838	7,549
WYKOFF	66,925	72,399	5,474	-	-	5,332	142
WYOMING	138,496	150,736	12,240	-	207	1,934	10,513
Total	11,355,897	12,394,557	1,038,660	34,879	60,890	236,863	898,407

Table 3
Calculation of Estimated 1997 Financial Requirements

Name of Association	1996 Required Reserves	1997 Required Reserves	Normal Cost	Amortized Unfunded Liability	1996 Admin Plus 3.5%	Ten Percent of Surplus	1997 Financial Requirements
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE</u>							
ADA	155,082	171,398	16,316	-	246	2,745	13,817
AITKIN	336,785	364,690	27,905	11,649	2,115	-	41,669
ANNANDALE	190,434	207,793	17,359	-	1,040	573	17,826
ARLINGTON	160,146	174,929	14,783	-	642	1,926	13,499
ATWATER	111,850	123,030	11,180	-	357	1,750	9,787
AUDUBON	94,625	105,722	11,097	-	311	3,466	7,942
AVON	138,390	153,450	15,060	-	1,827	460	16,427
BABBITT	198,090	217,452	19,362	-	985	4,829	15,518
BACKUS	181,383	198,285	16,902	-	1,892	4,272	14,522
BAGLEY	251,530	274,623	23,093	1,586	778	-	25,457
BALSAM	106,606	118,046	11,440	-	-	337	11,103
BARNESVILLE	206,283	225,226	18,943	790	2,323	-	22,056
BARNUM	129,414	143,780	14,366	-	3,039	5,412	11,993
BATTLE LAKE	142,874	156,554	13,680	-	1,094	4,817	9,957
BAUDETTE	267,422	289,409	21,987	-	2,388	5,099	19,276
BEAVER BAY	75,252	83,152	7,900	2,726	215	-	10,841
BELLE PLAINE	312,110	341,177	29,067	4,856	4,235	-	38,158
BENSON	337,746	345,916	8,170	5,164	1,440	-	14,774
BIG LAKE	191,266	215,386	24,120	-	2,751	2,121	24,750
BIGFORK	156,045	170,565	14,520	-	295	736	14,079
BIWABIK CITY	164,040	181,545	17,505	-	297	6,524	11,278
BLACKDUCK	169,390	184,353	14,963	-	168	2,136	12,995
BLOOMING PRAIRIE	257,858	283,703	25,845	2,176	125	-	28,146
BOVEY	130,935	144,675	13,740	-	706	246	14,200
BRAHAM	128,184	145,927	17,743	-	1,312	5,967	13,088
BRECKENRIDGE	371,028	401,610	30,582	-	3,614	869	33,327
BROWNS VALLEY	99,572	110,208	10,636	-	575	1,660	9,551
BUHL	68,264	78,524	10,260	-	-	2,384	7,876
CALEDONIA	223,936	241,408	17,472	-	1,035	880	17,627
CALUMET	143,136	159,110	15,974	-	925	372	16,527
CANBY	270,354	294,133	23,779	-	1,447	8,850	16,376
CANNON FALLS	352,408	380,470	28,062	-	880	4,343	24,599
CARLOS	273,398	291,960	18,562	-	-	2,786	15,776
CARLTON	220,585	243,405	22,820	-	1,035	4,735	19,120
CENTER CITY	117,572	132,702	15,130	-	165	3,519	11,776
CHATFIELD	191,872	210,384	18,512	4,987	104	-	23,603
CLARA CITY	136,310	147,313	11,003	-	248	3,019	8,232
CLEAR LAKE	153,563	168,101	14,538	-	233	1,179	13,592
CLEARBROOK	192,509	206,813	14,304	-	876	7,338	7,842
CLEVELAND	147,078	160,914	13,836	333	-	-	14,169
COKATO	258,864	278,160	19,296	-	639	184	19,751
COLERAINE	119,970	131,745	11,775	20	197	-	11,992
COOK	117,902	128,604	10,702	-	828	12,016	-
COSMOS	101,843	110,319	8,476	-	-	1,701	6,775
CROMWELL	117,500	129,030	11,530	2,316	595	-	14,441
DAWSON	211,538	231,090	19,552	-	4,105	9,646	14,011
DAYTON	230,208	251,373	21,165	-	2,256	285	23,136
DEER RIVER	192,494	213,752	21,258	-	854	4,890	17,222
DEERWOOD	108,389	120,416	12,027	-	492	873	11,646
DODGE CENTER	154,690	167,890	13,200	-	-	2,897	10,303
EDEN VALLEY	209,750	226,962	17,212	-	2,045	2,341	16,916
EDGERTON	123,783	136,158	12,375	-	216	210	12,381
ELBOW LAKE	174,819	190,263	15,444	-	943	3,184	13,203
ELMORE	71,488	77,568	6,080	-	438	3,116	3,402
EMILY	128,936	139,047	10,111	-	2,031	485	11,657
EYOTA	132,283	142,462	10,179	-	-	855	9,324
FAYAL	57,600	66,996	9,396	-	-	5,192	4,204
FLOODWOOD	160,044	174,624	14,580	-	807	2,636	12,751
FRAZEE	173,082	187,954	14,872	-	1,060	499	15,433

Table 3
Calculation of Estimated 1997 Financial Requirements

Name of Association	1996 Required Reserves	1997 Required Reserves	Normal Cost	Amortized Unfunded Liability	1996 Admin Plus 3.5%	Ten Percent of Surplus	1997 Financial Requirements
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)</u>							
FULDA	273,392	294,992	21,600	1,406	268	-	23,274
GAYLORD	264,161	284,510	20,349	-	1,511	2,444	19,416
GILBERT	178,290	196,794	18,504	-	1,361	5,501	14,364
GLENWOOD	170,730	189,462	18,732	3,669	4,859	-	27,260
GONVICK	75,270	83,970	8,700	2,864	-	-	11,564
GOOD THUNDER	227,116	244,973	17,857	-	1,419	2,579	16,697
GOODVIEW	160,323	176,128	15,805	-	1,728	9,120	8,413
GRAND MARAIS	200,838	222,171	21,333	-	712	3,723	18,322
GREEN ISLE	146,949	157,983	11,034	-	861	1,022	10,873
GREENWOOD	96,420	107,590	11,170	-	1,467	2,344	10,293
HACKENSACK	144,287	158,856	14,569	4,760	409	-	19,738
HAMBURG	154,397	170,061	15,664	8,992	1,694	-	26,350
HAMEL	312,810	335,130	22,320	510	1,858	-	24,688
HANOVER	110,888	124,436	13,548	-	120	680	12,988
HAYFIELD	231,375	253,041	21,666	8,076	1,320	-	31,062
HECTOR	175,946	194,276	18,330	-	160	3,701	14,789
HENDERSON	117,610	128,660	11,050	-	1,829	1,175	11,704
HENNING	171,900	184,720	12,820	3,404	-	-	16,224
HERON LAKE	168,100	177,750	9,650	-	1,188	207	10,631
HINCKLEY	224,988	241,932	16,944	2,575	1,166	-	20,685
HOLDINGFORD	176,178	190,854	14,676	2,502	-	-	17,178
HOWARD LAKE	203,242	224,823	21,581	-	2,147	347	23,381
ISLE	123,496	136,075	12,579	-	1,085	367	13,297
JANESVILLE	183,892	202,765	18,873	4,859	400	-	24,132
JORDAN	361,291	392,313	31,022	8,550	2,084	-	41,656
KANDIYOHI	108,663	119,058	10,395	-	731	3,989	7,137
KASOTA	123,450	133,480	10,030	-	725	4,228	6,527
KASSON	252,816	275,906	23,090	8,093	2,785	-	33,968
KEEWATIN	206,684	223,661	16,977	-	2,407	4,165	15,219
KIMBALL	149,492	161,172	11,680	4,320	311	-	16,311
LACRESCENT	249,113	267,677	18,564	-	4,196	4,461	18,299
LAKE BENTON	98,570	108,270	9,700	-	357	142	9,915
LAKE CRYSTAL	220,269	241,349	21,080	2,972	1,072	-	25,124
LAKEFIELD	190,472	209,432	18,960	-	2,106	4,386	16,680
LAMBERTON	88,932	99,118	10,186	-	-	751	9,435
LESTER PRAIRIE	169,450	183,720	14,270	-	525	560	14,235
LEWISTON	267,583	285,883	18,300	-	-	2,561	15,739
LEXINGTON	200,753	220,982	20,229	-	2,873	8,260	14,842
LINWOOD	235,172	255,386	20,214	-	552	3,107	17,659
LONSDALE	315,538	336,530	20,992	5,585	1,588	-	28,165
LUTSEN	81,624	90,622	8,998	-	-	1,181	7,817
LUVERNE	418,024	454,447	36,423	17,001	7,181	-	60,605
MADELIA	231,868	252,145	20,277	1,437	241	-	21,955
MADISON	225,253	246,257	21,004	-	1,905	1,925	20,984
MADISON LAKE	124,526	134,896	10,370	-	608	2,313	8,665
MAHNOMEN	151,700	163,866	12,166	-	507	2,961	9,712
MAPLE LAKE	320,205	340,275	20,070	-	1,193	1,520	19,743
MAPLETON	232,428	252,390	19,962	-	5,581	11,661	13,882
MARBLE	104,832	117,356	12,524	-	1,391	3,238	10,677
MAYER	129,179	140,013	10,834	-	776	983	10,627
MCGREGOR	144,814	156,665	11,851	-	-	3,970	7,881
MELROSE	162,058	181,952	19,894	-	414	1,175	19,133
MENAHA	110,005	118,393	8,388	-	-	1,902	6,486
MINNEOTA	231,119	249,667	18,548	1,709	3	-	20,260
MINNESOTA LAKE	187,705	204,243	16,538	-	1,490	6,477	11,551
MISSION	34,770	40,900	6,130	1,668	-	-	7,798
MONTGOMERY	308,230	331,045	22,815	25,566	2,009	-	50,390
MONTROSE	159,609	176,761	17,152	5,811	869	-	23,832
MOOSE LAKE	108,680	118,880	10,200	-	440	4,426	6,214

Table 3
Calculation of Estimated 1997 Financial Requirements

Name of Association	1996 Required Reserves	1997 Required Reserves	Normal Cost	Amortized Unfunded Liability	1996 Admin Plus 3.5%	Ten Percent of Surplus	1997 Financial Requirements
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)</u>							
MORGAN	196,542	217,043	20,501	-	1,489	5,652	16,338
MORRIS	202,200	225,870	23,670	-	1,456	7,514	17,612
MOTLEY	170,443	181,246	10,803	-	686	3,670	7,819
NASHWAUK	210,957	233,909	22,952	-	2,117	2,684	22,385
NEVIS	177,640	190,208	12,568	-	617	4,183	9,002
NEW GERMANY	157,537	173,292	15,755	-	-	3,008	12,747
NEW LONDON	223,868	247,359	23,491	3,202	3,739	-	30,432
NEW MARKET	137,375	150,215	12,840	-	124	2,518	10,446
NEW RICHLAND	132,655	146,698	14,043	-	350	4,411	9,982
NEW SCANDIA	247,774	274,808	27,034	2,716	776	-	30,526
NICOLLET	156,783	169,611	12,828	-	631	614	12,845
NORWOOD	154,343	166,773	12,430	-	682	660	12,452
OGILVIE	120,000	130,670	10,670	-	336	497	10,509
OLIVIA	134,295	150,375	16,080	-	522	1,739	14,863
ONAMIA	184,056	200,136	16,080	-	666	4,398	12,348
ORR	52,033	57,896	5,863	-	603	2,407	4,059
PALO	155,075	167,117	12,042	-	670	1,734	10,978
PARKERS PRAIRIE	122,490	135,230	12,740	2,567	2,536	-	17,843
PAYNESVILLE	198,368	217,712	19,344	-	886	788	19,442
PENNOCK	106,332	115,712	9,380	-	-	871	8,509
PERHAM	277,092	305,497	28,405	3,805	1,072	-	33,282
PIERZ	277,344	298,576	21,232	-	4,147	120	25,259
PINE ISLAND	202,692	222,083	19,391	-	-	5,432	13,959
PLATO	147,743	160,093	12,350	-	343	3,891	8,802
PRESTON	159,181	173,195	14,014	-	-	2,554	11,460
PROCTOR	194,438	208,449	14,011	-	-	378	13,633
RANDALL	134,670	148,000	13,330	-	567	965	12,932
RENVILLE	137,314	152,261	14,947	2,244	570	-	17,761
RICE	141,620	152,466	10,846	-	2,141	953	12,034
RICHMOND	225,212	242,034	16,822	6,886	2,156	-	25,864
ROCKVILLE	161,035	174,543	13,508	3,583	1,705	-	18,796
RUSH CITY	258,075	284,539	26,464	7,543	798	-	34,805
SACRED HEART	133,590	144,410	10,820	-	722	580	10,962
SAINT CHARLES	229,500	247,644	18,144	-	1,515	2,222	17,437
SAINT CLAIR	209,460	226,570	17,110	-	1,068	2,823	15,355
SAINT FRANCIS	157,918	175,262	17,344	-	1,045	10,942	7,447
SAINT JOSEPH	420,657	451,133	30,476	-	-	2,006	28,470
SAINT MICHAEL	175,332	191,964	16,632	-	1,640	2,249	16,023
SAINT STEPHEN	232,860	248,316	15,456	6,052	637	-	22,145
SANDSTONE	225,156	239,964	14,808	-	3,371	3,878	14,301
SAUK CENTRE	202,010	224,060	22,050	-	1,430	283	23,197
SCANDIA VALLEY	73,220	82,690	9,470	-	218	4,552	5,136
SCANLON	79,120	89,320	10,200	-	6	485	9,721
SCHROEDER	67,480	76,728	9,248	-	300	1,533	8,015
SEBEKA	166,072	178,825	12,753	-	518	2,968	10,303
SHERBURN	126,655	138,057	11,402	-	305	2,313	9,394
SILVER BAY	137,654	155,974	18,320	-	423	4,145	14,598
SILVER LAKE	233,316	249,665	16,349	8,510	297	-	25,156
SOUTH HAVEN	116,910	127,310	10,400	341	1,398	-	12,139
SPICER	178,170	194,715	16,545	-	1,454	1,794	16,205
SPRING GROVE	119,390	131,890	12,500	2,332	481	-	15,313
SPRING VALLEY	317,526	338,844	21,318	-	1,965	5,254	18,029
SPRINGFIELD	214,561	231,136	16,575	-	1,097	659	17,013
STACY-LENT	124,336	138,182	13,846	-	2,579	2,855	13,570
STAPLES	209,609	229,109	19,500	5,408	964	-	25,872
STEWART	124,340	134,040	9,700	-	336	897	9,139
STEWARTVILLE	266,803	290,239	23,436	-	1,835	6,804	18,467
TACONITE	99,156	109,152	9,996	1,864	178	-	12,038
TAYLORS FALLS	223,281	243,171	19,890	-	5,997	12,524	13,363

Table 3
Calculation of Estimated 1997 Financial Requirements

Name of Association	1996 Required Reserves	1997 Required Reserves	Normal Cost	Amortized Unfunded Liability	1996 Admin Plus 3.5%	Ten Percent of Surplus	1997 Financial Requirements
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)</u>							
THOMSON TOWN	235,115	256,151	21,036	-	1,118	724	21,430
TRIMONT	155,218	169,817	14,599	-	362	4,323	10,638
TRUMAN	110,230	121,780	11,550	-	362	2,540	9,372
WAITE PARK	178,417	199,385	20,968	-	1,324	3,790	18,502
WARROAD	145,222	159,060	13,838	3,589	155	-	17,582
WATERVILLE	179,124	191,145	12,021	-	273	824	11,470
WATKINS	130,200	142,450	12,250	-	378	1,661	10,967
WAVERLY	116,093	126,783	10,690	1,373	-	-	12,063
WEST CONCORD	105,619	116,102	10,483	-	557	5,469	5,571
WESTBROOK	105,580	114,760	9,180	-	52	1,593	7,639
WINNEBAGO	117,164	130,816	13,652	-	771	950	13,473
WINSTED	200,667	217,538	16,871	-	1,625	868	17,628
YOUNG AMERICA	151,126	166,063	14,937	-	507	3,249	12,195
ZUMBRO FALLS	133,290	144,558	11,268	-	409	678	10,999
Total	33,882,312	36,937,310	3,054,998	224,947	205,763	419,988	3,066,206
<u>LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE</u>							
ALBERT LEA TOWN	182,261	196,022	13,761	-	1,467	1,199	14,029
AURORA	346,073	375,261	29,188	-	3,397	5,548	27,037
BLUE EARTH	311,998	340,998	29,000	-	854	5,466	24,388
BUFFALO	470,284	503,668	33,384	-	4,401	2,555	35,230
CARVER	215,980	239,560	23,580	847	2,484	-	26,911
CASS LAKE	320,470	351,239	30,769	-	2,200	3,513	29,456
CHISAGO CITY	348,768	381,024	32,256	-	569	1,139	31,686
CHISHOLM	336,102	373,932	37,830	-	10,964	22,215	26,579
COLD SPRING	345,137	370,937	25,800	-	2,601	1,806	26,595
CROOKSTON	354,195	375,963	21,768	9,382	6,391	-	37,541
CROSBY	350,034	379,646	29,612	5,600	1,082	-	36,294
DASSEL	289,875	320,600	30,725	-	2,686	7,016	26,395
DELANO	371,766	400,860	29,094	17,775	88	-	46,957
EAGLE LAKE	341,224	371,254	30,030	7,896	241	-	38,167
EAST BETHEL	345,504	378,795	33,291	-	104	8,667	24,728
ELY	335,796	367,476	31,680	-	3,224	6,396	28,508
EVELETH	113,520	133,704	20,184	-	221	3,485	16,920
FAIRFAX	330,928	360,688	29,760	-	2,123	4,331	27,552
FOLEY	361,108	386,349	25,241	-	3,262	2,399	26,104
GARRISON	172,018	193,556	21,538	-	14	6,322	15,230
HIBBING	325,438	350,155	24,717	-	2,681	687	26,711
HOYT LAKES	291,740	314,240	22,500	-	974	10,208	13,266
HUGO	243,096	265,558	22,462	-	2,070	9,225	15,307
IDEAL	240,270	261,894	21,624	2,826	983	-	25,433
ISANTI	431,970	468,894	36,924	3,061	2,707	-	42,692
JACKSON	302,581	336,680	34,099	-	1,131	5,637	29,593
LE SUEUR	425,576	457,247	31,671	-	2,080	5,103	28,648
LITCHFIELD	368,420	405,128	36,708	-	1,543	291	37,960
LITTLE FALLS	377,331	415,910	38,579	-	3,015	1,741	39,853
LONG PRAIRIE	329,329	356,254	26,925	-	938	200	27,663
LORETTO	347,550	380,971	33,421	-	2,809	5,447	30,783
LOWER ST. CROIX VAL	395,718	433,462	37,744	-	2,153	9,258	30,639
MAHTOMEDI	363,655	401,205	37,550	-	2,679	5,777	34,452
MAPLE PLAIN	505,165	544,853	39,688	-	1,465	5,986	35,167
MILACA	247,816	275,788	27,972	-	2,079	13,530	16,521
MONTEVIDEO	399,454	433,972	34,518	4,377	-	-	38,895
MONTICELLO	386,599	426,284	39,685	2,819	1,233	-	43,737
MORA	381,404	412,707	31,303	-	2,893	1,285	32,911

Table 3
Calculation of Estimated 1997 Financial Requirements

Name of Association	1996 Required Reserves	1997 Required Reserves	Normal Cost	Amortized Unfunded Liability	1996 Admin Plus 3.5%	Ten Percent of Surplus	1997 Financial Requirements
<u>LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE (cont.)</u>							
MORRISTOWN	328,540	353,900	25,360	-	-	4,614	20,746
MT IRON	289,184	316,184	27,000	-	6	1,635	25,371
MT LAKE	289,478	316,664	27,186	-	1,235	1,155	27,266
NEW PRAGUE	468,620	506,637	38,017	-	286	7,219	31,084
NISSWA	269,620	294,320	24,700	-	-	251	24,449
NORTH BRANCH	435,704	469,400	33,696	11,647	1,711	-	47,054
OAK GROVE	243,104	273,606	30,502	-	1,560	3,721	28,341
OSAKIS	172,000	195,400	23,400	-	831	1,179	23,052
PELICAN RAPIDS	364,036	393,775	29,739	-	798	3,423	27,114
PEQUOT LAKES	283,203	307,389	24,186	-	319	2,164	22,341
PINE RIVER	441,173	475,915	34,742	274	1,353	-	36,369
PIPESTONE	426,582	449,202	22,620	25,570	3,511	-	51,701
REMER	117,520	132,260	14,740	-	409	1,934	13,215
RICE LAKE	261,520	288,740	27,220	-	-	1,904	25,316
ROCKFORD	211,317	239,345	28,028	-	-	919	27,109
ROGERS	324,889	352,748	27,859	1,037	-	-	28,896
ROSEAU	250,220	274,040	23,820	-	388	2,144	22,064
SAINT ANTHONY	367,500	390,520	23,020	-	1,837	3,713	21,144
SAINT BONIFACIUS	271,594	297,802	26,208	1,263	-	-	27,471
SAINT CLOUD	457,900	497,236	39,336	-	7,195	5,967	40,564
SAINT JAMES	344,533	379,183	34,650	4,173	3,520	-	42,343
SARTELL	165,460	189,445	23,985	-	2,626	2,280	24,331
SLAYTON	278,946	306,094	27,148	6,888	1,122	-	35,158
SLEEPY EYE	549,242	583,754	34,512	7,465	1,121	-	43,098
TRACY	252,140	278,340	26,200	-	2,188	2,632	25,756
VICTORIA	266,242	297,658	31,416	18,659	1,944	-	52,019
WABASHA	273,300	302,400	29,100	9,120	3,436	-	41,656
WACONIA	387,260	419,411	32,151	-	2,792	1,527	33,416
WADENA	274,170	298,228	24,058	-	486	7,023	17,521
WALKER	221,606	246,532	24,926	-	1,172	507	25,591
WATERTOWN	303,590	333,695	30,105	-	-	546	29,559
WHEATON	222,477	246,449	23,972	-	3,704	4,549	23,127
Total	22,418,823	24,449,006	2,030,183	140,679	127,356	217,438	2,080,780
<u>LUMP SUM - \$1,500 OR MORE, BUT LESS THAN \$2,000 PER YEAR OF SERVICE</u>							
BASS BROOK	464,581	500,673	36,092	-	880	4,842	32,130
BECKER	564,166	620,574	56,408	-	2,207	7,872	50,743
CAMBRIDGE	338,820	374,130	35,310	8,609	433	-	44,352
COTTAGE GROVE	934,916	1,014,386	79,470	-	9,515	27,782	61,203
DETROIT LAKES	518,179	562,872	44,693	-	5,315	14,858	35,150
EAST GRAND FORKS	401,946	441,867	39,921	-	7,340	11,002	36,259
FARMINGTON	584,380	642,455	58,075	19,102	-	-	77,177
HAM LAKE	423,800	474,732	50,932	-	3,524	3,354	51,102
HERMANTOWN	662,816	717,696	54,880	29,622	1,535	-	86,037
INTERNATIONAL FALLS	589,342	638,841	49,499	-	952	3,775	46,676
LAKE CITY	329,700	363,060	33,360	6,165	-	-	39,525
LINDSTROM	365,749	404,158	38,409	-	828	7,689	31,548
LONG LAKE	540,735	588,537	47,802	-	829	678	47,953
NEWPORT	561,300	610,243	48,943	2,851	8,411	-	60,205
NORTH MANKATO	327,738	369,795	42,057	2,034	1,964	-	46,055
NORTH ST. PAUL	699,222	758,190	58,968	-	11,618	8,255	62,331
OSSEO	444,308	483,805	39,497	22,704	3,561	-	65,762
PARK RAPIDS	422,850	462,030	39,180	-	512	7,328	32,364
PRINCETON	582,072	641,470	59,398	-	8,429	15,121	52,706
REDWOOD FALLS	505,619	554,931	49,312	-	-	2,625	46,687

Table 3
Calculation of Estimated 1997 Financial Requirements

Name of Association	1996 Required Reserves	1997 Required Reserves	Normal Cost	Amortized Unfunded Liability	1996 Admin Plus 3.5%	Ten Percent of Surplus	1997 Financial Requirements
<u>LUMP SUM - \$1,500 OR MORE, BUT LESS THAN \$2,000 PER YEAR OF SERVICE (cont.)</u>							
SAINT PAUL PARK	388,940	425,300	36,360	-	2,094	5,321	33,133
SAINT PETER	719,907	771,619	51,712	11,119	1,709	-	64,540
TWO HARBORS	396,002	434,109	38,107	-	1,895	5,534	34,468
WASECA	499,600	548,410	48,810	-	1,107	1,571	48,346
WAYZATA	564,280	607,420	43,140	8,203	4,000	-	55,343
WINDOM	456,225	499,507	43,282	-	1,146	8,609	35,819
Total	13,287,193	14,510,810	1,223,617	110,409	79,804	136,216	1,277,614
<u>LUMP SUM - \$2,000 OR MORE, BUT LESS THAN \$2,500 PER YEAR OF SERVICE</u>							
CENTENNIAL	582,782	667,473	84,691	-	4,298	24,909	64,080
ELK RIVER	953,203	1,031,245	78,042	-	2,286	4,785	75,543
EXCELSIOR	1,004,829	1,084,167	79,338	-	4,826	32,382	51,782
FERGUS FALLS	915,039	986,721	71,682	-	4,245	17,181	58,746
INVER GROVE HEIGHTS	1,359,874	1,459,414	99,540	-	17,407	24,218	92,729
LITTLE CANADA	855,305	928,712	73,407	-	2,860	10,175	66,092
MAPLEWOOD	2,919,132	3,216,766	297,634	67,614	20,928	-	386,176
OAKDALE	663,828	733,898	70,070	2,829	9,571	-	82,470
OWATONNA	974,691	1,052,442	77,751	20,663	1,664	-	100,078
PRIOR LAKE	720,970	793,380	72,410	-	149	4,914	67,645
ROSEMOUNT	462,827	521,208	58,381	-	9,144	4,464	63,061
SAUK RAPIDS	713,240	773,432	60,192	-	3,413	168	63,437
SHAKOPEE	1,028,217	1,132,198	103,981	12,639	5,068	-	121,688
THIEF RIVER FALLS	384,653	433,960	49,307	-	1,578	9,444	41,441
VADNAIS HEIGHTS	593,276	663,113	69,837	15,331	4,295	-	89,463
WILLMAR	760,404	849,284	88,880	-	15,253	20,480	83,653
Total	14,892,270	16,327,413	1,435,143	119,076	106,985	153,120	1,508,084
<u>LUMP SUM - \$2,500 OR MORE, BUT LESS THAN \$3,000 PER YEAR OF SERVICE</u>							
BEMIDJI PIONEER	995,795	1,099,498	103,703	-	12,016	11,950	103,769
FOREST LAKE	693,310	765,110	71,800	16,875	1,959	-	90,634
HASTINGS	1,155,679	1,270,779	115,100	-	17,599	37,117	95,582
MARSHALL	965,182	1,067,552	102,370	-	4,271	12,261	94,380
STILLWATER	1,234,407	1,333,975	99,568	-	11,934	10,656	100,846
WOODBURY	1,471,455	1,655,996	184,541	-	23,403	41,303	166,641
Total	6,515,828	7,192,910	677,082	16,875	71,182	113,287	651,852
<u>LUMP SUM - \$3,000 OR MORE, BUT LESS THAN \$3,500 PER YEAR OF SERVICE</u>							
BAYPORT	801,540	873,205	71,665	-	13,227	27,708	57,184
GOLDEN VALLEY	1,619,209	1,776,421	157,212	-	24,670	74,392	107,490
GRAND RAPIDS	862,737	945,129	82,392	-	14,474	16,163	80,703
HOPKINS	1,095,520	1,210,968	115,448	-	6,238	29,425	92,261
Total	4,379,006	4,805,723	426,717	-	58,609	147,688	337,638

Table 3
Calculation of Estimated 1997 Financial Requirements

Name of Association	1996 Required Reserves	1997 Required Reserves	Normal Cost	Amortized Unfunded Liability	1996 Admin Plus 3.5%	Ten Percent of Surplus	1997 Financial Requirements
<u>LUMP SUM - \$3,500 OR MORE PER YEAR OF SERVICE</u>							
ALEXANDRIA	1,239,028	1,361,541	122,513	15,007	17,159	-	154,679
BRAINERD	1,642,661	1,803,362	160,701	-	13,782	13,503	160,980
LAKEVILLE	2,404,591	2,640,230	235,639	35,658	6,450	-	277,747
MAPLE GROVE	1,989,448	2,256,306	266,858	-	11,334	12,281	265,911
NORTHFIELD	1,219,996	1,320,788	100,792	-	7,152	2,281	105,663
Total	8,495,724	9,382,227	886,503	50,665	55,877	28,065	964,980
TOTAL FOR LUMP SUMS	119,936,745	131,150,916	11,214,171	706,358	799,249	1,665,804	11,086,596
<u>MONTHLY SERVICE</u>							
CHASKA	2,612,147	2,667,410	55,263	21,972	4,613	-	81,848
HUTCHINSON	1,071,249	1,090,578	19,329	29,942	3,946	-	53,217
MOUND	2,423,156	2,472,419	49,263	73,098	5,287	-	127,648
PINE CITY	391,265	397,734	6,469	-	2,901	3,115	6,255
SPRING LAKE PARK	4,161,747	4,279,489	117,742	-	111,356	5,619	223,479
WHITE BEAR LAKE	2,932,995	3,011,756	78,761	-	43,664	49,016	73,409
WORTHINGTON	1,246,833	1,266,439	19,606	69,506	6,008	-	95,120
TOTAL MONTHLY SERVICE	14,839,392	15,185,825	346,433	194,518	177,775	57,750	660,976
<u>MONTHLY/LS* COMBINATION</u>							
APPLE VALLEY	2,528,283	2,621,594	93,311	63,630	19,042	-	175,983
BROOKLYN CENTER	2,545,212	2,608,858	63,646	-	13,062	12,279	64,429
CHANHASSEN	1,210,363	1,258,894	48,531	14,169	3,224	-	65,924
COLUMBIA HEIGHTS	269,815	295,083	25,268	-	2,574	43,906	-
EAGAN	2,659,799	2,836,634	176,835	-	18,784	1,934	193,685
EDEN PRAIRIE	5,905,312	6,137,656	232,344	93,802	47,429	-	373,575
FAIRMONT	1,482,407	1,514,155	31,748	-	20,162	31,319	20,591
GLENCOE	729,226	751,169	21,943	18,498	5,861	-	46,302
LAKE JOHANNA	2,803,379	2,902,997	99,618	-	24,454	9,890	114,182
MINNETONKA	5,127,767	5,266,835	139,068	-	60,797	73,060	126,805
NEW BRIGHTON	2,139,872	2,193,544	53,672	47,942	2,675	-	104,289
NEW ULM	1,585,596	1,625,258	39,662	29,561	6,282	-	75,505
PLYMOUTH	2,348,776	2,463,352	114,576	-	11,536	4,953	121,159
ROBBINSDALE	903,525	933,059	29,534	-	18,133	2,270	45,397
ROSEVILLE	4,918,449	5,037,210	118,761	83,051	45,083	-	246,895
SAVAGE	1,585,342	1,619,140	33,798	80,563	18,977	-	133,338
TOTAL MONTHLY/LS* COMBINATION	38,743,123	40,065,438	1,322,315	431,216	318,075	179,611	1,908,059
GRAND TOTAL FOR LUMP SUM, MONTHLY SERVICE, AND MONTHLY/LS* COMBINATION	173,519,260	186,402,179	12,882,919	1,332,092	1,295,099	1,903,165	13,655,631

* LS-LUMP SUM

Table 4
Calculation of Estimated 1997 Municipal Contribution

Name of Association	1997 Financial Requirements	1996 Assets	5 Percent Assumed Interest	1997 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1997 Required Municipal Contribution
<u>LUMP SUM - LESS THAN \$50 PER YEAR OF SERVICE</u>							
CLIMAX	-	28,494	1,425	4,497	5,922	(7,604)	-
ELBOW-TULABY	-	11,766	588	2,381	2,969	(3,591)	-
FLENSBURG	-	16,381	819	5,820	6,639	(7,533)	-
LASALLE	-	9,658	483	3,439	3,922	(4,388)	-
NASSAU	-	21,040	1,052	5,290	6,342	(7,355)	-
NORTH STAR TOWNSHIP	-	5,578	279	2,910	3,189	(3,309)	-
REVERE	-	7,321	366	5,290	5,656	(6,237)	-
TAUNTON	184	4,238	212	3,703	3,915	(3,731)	-
Total	184	104,476	5,224	33,330	38,554	(43,748)	-
<u>LUMP SUM - \$50 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE</u>							
CARSONVILLE	-	44,906	2,245	5,026	7,271	(8,737)	-
DANVERS	833	13,630	682	4,232	4,914	(4,081)	-
ELMER	-	19,144	957	4,232	5,189	(5,388)	-
FINLAYSON	-	27,225	1,361	7,936	9,297	(9,328)	-
FISHER	-	39,071	1,954	6,878	8,832	(10,373)	-
FRENCH TOWNSHIP	-	42,654	2,133	6,613	8,746	(10,500)	-
GOODLAND	1,273	14,294	715	982	1,697	(424)	-
GRANADA	-	102,922	5,146	4,497	9,643	(15,668)	-
HAMPTON	-	88,983	4,449	4,497	8,946	(13,839)	-
LAKELAND	-	27,589	1,379	4,497	5,876	(7,257)	-
LYND	-	22,314	1,116	3,968	5,084	(5,609)	-
NORTHLAND	38	10,745	537	2,645	3,182	(3,144)	-
WALTERS	597	13,062	653	4,497	5,150	(4,553)	-
Total	2,741	466,539	23,327	60,500	83,827	(98,901)	-
<u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE</u>							
ALBORN	1,958	43,371	2,169	4,761	6,930	(4,972)	-
ALMELUND	2,805	41,985	2,099	6,878	8,977	(6,172)	-
ALTURA	2,988	59,167	2,958	5,555	8,513	(5,525)	-
BIGELOW	1,452	22,415	1,121	1,678	2,799	(1,347)	-
BLUFFTON	-	36,027	1,801	4,232	6,033	(6,642)	-
BRIMSON-FAIRBANKS	913	24,395	1,220	4,232	5,452	(4,539)	-
CAMPBELL	276	80,484	4,024	6,878	10,902	(10,626)	-
CLEMENTS	4,508	40,424	2,021	5,820	7,841	(3,333)	-
CROOKED LAKE	3,854	47,403	2,370	5,026	7,396	(3,542)	-
DENT	1,205	36,930	1,847	6,349	8,196	(6,991)	-
DUMONT	1,946	36,781	1,839	5,290	7,129	(5,183)	-
EITZEN	2,067	45,647	2,282	6,613	8,895	(6,828)	-
ELROSA	3,137	80,204	4,010	7,936	11,946	(8,809)	-
FEDERAL DAM	1,326	6,610	331	2,381	2,712	(1,386)	-
GARVIN	2,202	28,500	1,425	3,968	5,393	(3,191)	-
GHENT	1,051	49,265	2,463	4,232	6,695	(5,644)	-
GRYGLA	1,590	28,316	1,416	5,290	6,706	(5,116)	-
HANLEY FALLS	1,702	54,879	2,744	6,084	8,828	(7,126)	-
HITTERDAL	1,021	38,914	1,946	3,968	5,914	(4,893)	-
HOKAH	3,172	80,888	4,044	7,936	11,980	(8,808)	-
HOLLAND	-	41,084	2,054	5,290	7,344	(7,877)	-
KENNEDY	2,145	30,476	1,524	5,302	6,826	(4,681)	-
LAKE HENRY	1,726	53,558	2,678	4,761	7,439	(5,713)	-
LANCASTER	955	35,878	1,794	5,026	6,820	(5,865)	-

Table 4
Calculation of Estimated 1997 Municipal Contribution

Name of Association	1997 Financial Requirements	1996 Assets	5 Percent Assumed Interest	1997 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1997 Required Municipal Contribution
<u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE (cont.)</u>							
LISMORE	1,112	46,367	2,318	6,084	8,402	(7,290)	-
MAHTOWA	2,292	40,872	2,044	4,232	6,276	(3,984)	-
MAKINEN	1,362	45,646	2,282	4,761	7,043	(5,681)	-
MCGRATH	549	15,589	779	5,290	6,069	(5,520)	-
MIDDLE RIVER	-	62,717	3,136	5,026	8,162	(9,988)	-
NEW MUNICH	2,249	26,354	1,318	4,497	5,815	(3,566)	-
PEMBERTON	-	34,878	1,744	4,497	6,241	(6,957)	-
PORTER	2,575	72,669	3,633	6,349	9,982	(7,407)	-
SAINT LEO	1,940	51,042	2,552	6,349	8,901	(6,961)	-
SOLWAY RURAL	1,485	23,968	1,198	5,026	6,224	(4,739)	-
STURGEON LAKE	804	23,802	1,190	3,703	4,893	(4,089)	-
VILLARD	149	38,567	1,928	6,349	8,277	(8,128)	-
VINING	244	43,236	2,162	3,968	6,130	(5,886)	-
WILMONT	414	74,144	3,707	6,349	10,056	(9,642)	-
WRIGHT	2,514	44,621	2,231	4,761	6,992	(4,478)	-
Total	61,688	1,688,073	84,402	202,727	287,129	(229,125)	-
<u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE</u>							
ALDEN	6,618	61,017	3,051	6,084	9,135	(2,517)	-
ASKOV	1,971	60,087	3,004	4,761	7,765	(5,794)	-
BADGER	-	101,835	5,092	4,761	9,853	(12,666)	-
BEARDSLEY	2,830	66,665	3,333	5,290	8,623	(5,793)	-
BELLINGHAM	2,510	86,727	4,336	5,290	9,626	(7,116)	-
BIWABIK	1,541	48,788	2,439	6,084	8,523	(6,982)	-
BLACKHOOF	5,519	33,301	1,665	5,290	6,955	(1,436)	-
BOWLUS	4,620	81,817	4,091	5,555	9,646	(5,026)	-
BOYD	4,962	79,120	3,956	5,026	8,982	(4,020)	-
BREVATOR	3,580	29,500	1,475	5,290	6,765	(3,185)	-
BROOK PARK	-	72,709	3,635	4,497	8,132	(9,069)	-
CANTON	3,663	61,878	3,094	5,026	8,120	(4,457)	-
CEYLON	957	84,922	4,246	5,555	9,801	(8,844)	-
CHERRY	2,290	64,431	3,222	5,290	8,512	(6,222)	-
CLARISSA	7,116	79,208	3,960	6,349	10,309	(3,193)	-
CLIFTON	201	69,342	3,467	5,290	8,757	(8,556)	-
CLINTON [ST. LOUIS]	3,888	96,831	4,842	4,761	9,603	(5,715)	-
COLVIN	2,886	53,183	2,659	3,968	6,627	(3,741)	-
DARFUR	4,335	52,940	2,647	4,232	6,879	(2,544)	-
DEER CREEK	14,463	55,914	2,796	5,290	8,086	6,377	6,377
DEXTER	3,447	61,464	3,073	4,232	7,305	(3,858)	-
DUNNELL	2,159	64,351	3,218	3,968	7,186	(5,027)	-
EASTERN HUBBARD	1,232	40,227	2,011	4,761	6,772	(5,540)	-
ELLENDALE	3,292	51,237	2,562	5,026	7,588	(4,296)	-
ELLSWORTH	2,340	88,254	4,413	6,613	11,026	(8,686)	-
EMMONS	3,170	102,760	5,138	6,084	11,222	(8,052)	-
EVANSVILLE	3,933	81,315	4,066	7,936	12,002	(8,069)	-
FIFTY LAKES	1,432	62,695	3,135	3,439	6,574	(5,142)	-
FINLAND	3,356	51,233	2,562	5,820	8,382	(5,026)	-
FORADA	2,975	77,034	3,852	6,349	10,201	(7,226)	-
FREDENBERG	2,016	56,563	2,828	3,968	6,796	(4,780)	-
FROST	6,347	67,156	3,358	5,819	9,177	(2,830)	-
HALSTAD	2,967	59,853	2,993	6,349	9,342	(6,375)	-
HANCOCK	3,636	96,920	4,846	6,084	10,930	(7,294)	-
HANSKA	6,593	89,131	4,457	6,613	11,070	(4,477)	-
HARRIS	1,139	53,669	2,683	5,026	7,709	(6,570)	-

Table 4
Calculation of Estimated 1997 Municipal Contribution

Name of Association	1997 Financial Requirements	1996 Assets	5 Percent Assumed Interest	1997 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1997 Required Municipal Contribution
<u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE (cont.)</u>							
HEWITT	3,473	48,306	2,415	3,703	6,118	(2,645)	-
HILL CITY	10,330	62,576	3,129	6,084	9,213	1,117	1,117
HOVLAND	1,465	52,114	2,606	2,910	5,516	(4,051)	-
INDUSTRIAL	3,309	70,138	3,507	4,497	8,004	(4,695)	-
IONA	807	51,153	2,558	2,381	4,939	(4,132)	-
KARLSTAD	6,644	50,033	2,502	7,936	10,438	(3,794)	-
KELLIHER	4,201	75,908	3,795	6,084	9,879	(5,678)	-
LAKE BRONSON	1,891	31,950	1,598	3,703	5,301	(3,410)	-
LAKE WILSON	1,556	100,106	5,005	4,497	9,502	(7,946)	-
LAKEWOOD	3,532	90,006	4,500	6,613	11,113	(7,581)	-
LEAF VALLEY	6,193	93,039	4,652	5,026	9,678	(3,485)	-
MAPLEVIEW	134	78,059	3,903	4,761	8,664	(8,530)	-
MCDAVITT	-	98,710	4,936	4,762	9,698	(10,366)	-
MEDFORD	5,277	74,407	3,720	6,613	10,333	(5,056)	-
NORTHOME	2,420	66,198	3,310	5,290	8,600	(6,180)	-
OSTRANDER	2,056	49,797	2,490	3,703	6,193	(4,137)	-
OTTERTAIL	2,303	105,619	5,281	6,878	12,159	(9,856)	-
ROLLINGSTONE	6,300	48,369	2,418	5,820	8,238	(1,938)	-
ROSE CREEK	8,238	84,600	4,230	5,555	9,785	(1,547)	-
SABIN-ELMWOOD	1,897	100,841	5,042	5,555	10,597	(8,700)	-
SAINT MARTIN	4,985	92,479	4,624	6,349	10,973	(5,988)	-
SANBORN	4,086	47,150	2,358	5,026	7,384	(3,298)	-
SOLWAY	3,240	62,563	3,128	7,936	11,064	(7,824)	-
SQUAW LAKE	3,713	71,865	3,593	5,820	9,413	(5,700)	-
TOFTE	1,835	35,385	1,769	2,910	4,679	(2,844)	-
VESTA	2,348	49,104	2,455	4,497	6,952	(4,604)	-
WARREN	6,048	52,800	2,640	12,168	14,808	(8,760)	-
WAUBUN	3,678	51,736	2,587	5,290	7,877	(4,199)	-
WILLOW RIVER	2,756	55,974	2,799	4,232	7,031	(4,275)	-
WILSON	4,663	96,652	4,833	7,936	12,769	(8,106)	-
WOODSTOCK	3,060	52,291	2,615	3,968	6,583	(3,523)	-
Total	236,422	4,544,005	227,203	360,279	587,482	(355,478)	7,494
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE</u>							
ADAMS	6,581	109,590	5,480	7,229	12,709	(6,128)	-
ADRIAN	6,974	129,104	6,455	6,613	13,068	(6,094)	-
ALBERTVILLE	13,793	95,922	4,796	10,985	15,781	(1,988)	-
ALPHA	1,204	81,324	4,066	3,968	8,034	(6,830)	-
AMBOY	6,304	89,171	4,459	5,555	10,014	(3,710)	-
ARGYLE	8,456	101,693	5,085	6,613	11,698	(3,242)	-
ASHBY	6,967	96,569	4,828	6,349	11,177	(4,210)	-
BALATON	7,154	89,800	4,490	6,878	11,368	(4,214)	-
BARRETT	3,369	64,828	3,241	4,232	7,473	(4,104)	-
BEAVER CREEK	6,987	88,217	4,411	4,232	8,643	(1,656)	-
BELGRADE	8,935	152,307	7,615	6,613	14,228	(5,293)	-
BELVIEW	7,720	80,069	4,003	6,349	10,352	(2,632)	-
BERTHA	6,824	88,876	4,444	5,290	9,734	(2,910)	-
BIRD ISLAND	9,352	90,444	4,522	8,205	12,727	(3,375)	-
BLOMKEST	4,658	93,405	4,670	4,872	9,542	(4,884)	-
BRANDON	10,651	94,068	4,703	6,613	11,316	(665)	-
BRICELYN	6,829	83,541	4,177	5,820	9,997	(3,168)	-
BROOTEN	7,427	139,959	6,998	5,555	12,553	(5,126)	-
BROWERVILLE	2,207	160,416	8,021	6,745	14,766	(12,559)	-
BROWNSDALE	6,458	102,991	5,150	5,405	10,555	(4,097)	-

Table 4
Calculation of Estimated 1997 Municipal Contribution

Name of Association	1997 Financial Requirements	1996 Assets	5 Percent Assumed Interest	1997 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1997 Required Municipal Contribution
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)</u>							
BROWNTON	13,943	119,012	5,951	5,820	11,771	2,172	2,172
BUFFALO LAKE	6,565	127,270	6,364	6,349	12,713	(6,148)	-
BUTTERFIELD	8,654	86,156	4,308	6,349	10,657	(2,003)	-
BYRON	11,838	181,144	9,057	14,916	23,973	(12,135)	-
CANOSIA	2,142	99,628	4,981	5,519	10,500	(8,358)	-
CHANDLER	5,369	97,487	4,874	4,497	9,371	(4,002)	-
CHOKIO	3,685	95,189	4,759	5,819	10,578	(6,893)	-
CLAREMONT	7,323	77,441	3,872	4,175	8,047	(724)	-
CLARKFIELD	8,349	134,701	6,735	7,407	14,142	(5,793)	-
CLARKS GROVE	2,927	131,612	6,581	5,811	12,392	(9,465)	-
CLEARWATER	12,733	159,282	7,964	9,349	17,313	(4,580)	-
CLINTON [BIG STONE]	10,266	73,830	3,692	5,555	9,247	1,019	1,019
COMFREY	13,956	118,867	5,943	6,084	12,027	1,929	1,929
COTTONWOOD	11,194	155,511	7,776	7,780	15,556	(4,362)	-
COURTLAND	11,292	135,925	6,796	5,820	12,616	(1,324)	-
CURRIE	7,805	90,515	4,526	5,820	10,346	(2,541)	-
CUYUNA	9,798	54,925	2,746	6,349	9,095	703	703
CYRUS	4,087	70,208	3,510	4,761	8,271	(4,184)	-
DALTON	7,711	120,344	6,017	6,349	12,366	(4,655)	-
DANUBE	6,009	95,791	4,790	4,934	9,724	(3,715)	-
DELAVAN	5,839	112,965	5,648	5,026	10,674	(4,835)	-
DOVER	5,741	88,032	4,402	5,555	9,957	(4,216)	-
EAGLE BEND	13,211	106,153	5,308	6,613	11,921	1,290	1,290
EASTON	8,195	122,346	6,117	6,084	12,201	(4,006)	-
ECHO	4,749	107,348	5,367	5,555	10,922	(6,173)	-
ELIZABETH	3,417	111,124	5,556	5,555	11,111	(7,694)	-
ELYSIAN	8,654	115,422	5,771	5,555	11,326	(2,672)	-
FERTILE	4,734	88,647	4,432	8,175	12,607	(7,873)	-
FORESTON	5,396	124,377	6,219	6,084	12,303	(6,907)	-
FRANKLIN	5,605	110,027	5,501	5,290	10,791	(5,186)	-
GARFIELD	5,743	118,510	5,926	6,349	12,275	(6,532)	-
GLYNDON	3,475	154,282	7,714	7,712	15,426	(11,951)	-
GNESEN	7,635	137,992	6,900	6,613	13,513	(5,878)	-
GRACEVILLE	7,956	95,817	4,791	6,613	11,404	(3,448)	-
GRAND LAKE	6,189	130,518	6,526	7,936	14,462	(8,273)	-
GRAND MEADOW	8,074	105,367	5,268	8,419	13,687	(5,613)	-
GREY EAGLE	8,241	103,525	5,176	5,851	11,027	(2,786)	-
GROVE CITY	4,605	80,101	4,005	6,255	10,260	(5,655)	-
HALLOCK	11,330	155,386	7,769	8,369	16,138	(4,808)	-
HARMONY	9,481	112,117	5,606	6,613	12,219	(2,738)	-
HAYWARD	-	149,164	7,458	5,820	13,278	(14,119)	-
HENDRICKS	18,975	104,988	5,249	6,613	11,862	7,113	7,113
HERMAN	7,507	76,379	3,819	6,613	10,432	(2,925)	-
HOFFMAN	8,234	112,917	5,646	6,349	11,995	(3,761)	-
HOUSTON	10,961	130,421	6,521	6,789	13,310	(2,349)	-
IRONTON	11,912	93,313	4,666	6,613	11,279	633	633
JASPER	7,361	95,194	4,760	5,819	10,579	(3,218)	-
JEFFERS	4,985	82,700	4,135	5,290	9,425	(4,440)	-
KELLOGG	3,312	144,144	7,207	6,084	13,291	(9,979)	-
KENSINGTON	6,546	50,117	2,506	6,349	8,855	(2,309)	-
KETTLE RIVER	8,211	94,219	4,711	5,026	9,737	(1,526)	-
KILKENNY	11,145	77,480	3,874	5,820	9,694	1,451	1,451
KINNEY	5,091	137,126	6,856	5,026	11,882	(6,791)	-
LAFAYETTE	6,654	239,721	11,986	6,834	18,820	(12,166)	-
LAKE KABETOGAMA	3,306	37,338	1,867	5,026	6,893	(3,587)	-
LAKE PARK	13,730	100,020	5,001	7,495	12,496	1,234	1,234
LANESBORO	7,494	99,698	4,985	6,195	11,180	(3,686)	-
LEROY	8,464	97,331	4,867	6,349	11,216	(2,752)	-

Table 4
Calculation of Estimated 1997 Municipal Contribution

Name of Association	1997 Financial Requirements	1996 Assets	5 Percent Assumed Interest	1997 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1997 Required Municipal Contribution
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)</u>							
LEWISVILLE	2,110	87,708	4,385	5,451	9,836	(7,726)	-
LITTLEFORK	7,163	95,182	4,759	6,878	11,637	(4,474)	-
LOWRY	6,059	86,892	4,345	6,084	10,429	(4,370)	-
MABEL	8,249	48,503	2,425	5,290	7,715	534	534
MANTORVILLE	7,377	96,276	4,814	5,755	10,569	(3,192)	-
MAYNARD	4,856	107,369	5,368	6,084	11,452	(6,596)	-
MCINTOSH	7,620	92,303	4,615	4,497	9,112	(1,492)	-
MIESVILLE	7,382	128,793	6,440	7,936	14,376	(6,994)	-
MILAN	2,197	117,969	5,898	5,290	11,188	(8,991)	-
MILTONA	11,016	112,541	5,627	6,613	12,240	(1,224)	-
MORTON	4,425	98,037	4,902	5,290	10,192	(5,767)	-
NEW AUBURN	5,460	103,287	5,164	5,820	10,984	(5,524)	-
NEW YORK MILLS	12,608	104,810	5,241	7,776	13,017	(409)	-
NEWFOLDEN	4,820	74,125	3,706	7,268	10,974	(6,154)	-
ODIN	2,652	76,760	3,838	3,439	7,277	(4,625)	-
OKABENA	5,187	86,966	4,348	5,290	9,638	(4,451)	-
ORMSBY	1,815	80,184	4,009	3,968	7,977	(6,162)	-
ORONOCO	4,608	131,123	6,556	5,820	12,376	(7,768)	-
PALISADE	5,918	85,355	4,268	5,026	9,294	(3,376)	-
PIKE SANDY BRITT	6,692	125,477	6,274	7,936	14,210	(7,518)	-
PILLAGER	7,785	119,669	5,983	9,972	15,955	(8,170)	-
PRINSBURG	3,740	100,905	5,045	5,290	10,335	(6,595)	-
RANDOLPH	8,795	165,505	8,275	8,649	16,924	(8,129)	-
RAYMOND	3,944	93,503	4,675	6,134	10,809	(6,865)	-
RED WING	5,311	135,468	6,773	5,000	11,773	(6,462)	-
ROTHSAY	7,704	164,787	8,239	6,391	14,630	(6,926)	-
ROYALTON	9,961	109,640	5,482	5,913	11,395	(1,434)	-
RUSSELL	8,341	33,574	1,679	5,290	6,969	1,372	1,372
RUTHTON	4,916	81,469	4,073	4,761	8,834	(3,918)	-
SHEVLIN	4,442	73,358	3,668	5,290	8,958	(4,516)	-
STARBUCK	11,588	107,580	5,379	8,683	14,062	(2,474)	-
STEPHEN	7,859	139,453	6,973	7,671	14,644	(6,785)	-
STORDEN	5,428	90,650	4,533	3,490	8,023	(2,595)	-
TOWER	6,144	64,178	3,209	5,026	8,235	(2,091)	-
TWIN VALLEY	4,021	93,905	4,695	6,878	11,573	(7,552)	-
TYLER	6,213	116,897	5,845	6,351	12,196	(5,983)	-
UNDERWOOD	3,920	70,325	3,516	8,034	11,550	(7,630)	-
UPSALA	5,726	82,238	4,112	4,123	8,235	(2,509)	-
VERNDALE	3,637	124,680	6,234	6,349	12,583	(8,946)	-
WALDORF	8,261	162,758	8,138	6,084	14,222	(5,961)	-
WALNUT GROVE	5,886	91,454	4,573	5,290	9,863	(3,977)	-
WARBA-FEELY-SAGO	3,390	33,761	1,688	5,026	6,714	(3,324)	-
WATSON	6,702	118,987	5,949	5,763	11,712	(5,010)	-
WELCOME	14,159	154,852	7,743	6,613	14,356	(197)	-
WENDELL	3,201	78,855	3,943	5,290	9,233	(6,032)	-
WOLF LAKE	8,208	102,969	5,148	5,555	10,703	(2,495)	-
WOOD LAKE	6,053	81,201	4,060	5,290	9,350	(3,297)	-
WRENSHALL	7,549	117,518	5,876	5,026	10,902	(3,353)	-
WYKOFF	142	120,248	6,012	5,290	11,302	(11,160)	-
WYOMING	10,513	157,838	7,892	11,604	19,496	(8,983)	-
Total	898,407	13,587,343	679,364	797,553	1,476,917	(579,351)	19,450

Table 4
Calculation of Estimated 1997 Municipal Contribution

Name of Association	1997 Financial Requirements	1996 Assets	5 Percent Assumed Interest	1997 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1997 Required Municipal Contribution
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE</u>							
ADA	13,817	182,530	9,127	9,803	18,930	(5,113)	-
AITKIN	41,669	308,376	15,419	20,375	35,794	5,875	5,875
ANNANDALE	17,826	196,168	9,808	18,801	28,609	(10,783)	-
ARLINGTON	13,499	179,407	8,970	10,558	19,528	(6,029)	-
ATWATER	9,787	129,354	6,468	6,845	13,313	(3,526)	-
AUDUBON	7,942	129,280	6,464	6,962	13,426	(5,484)	-
AVON	16,427	142,994	7,150	13,816	20,966	(4,539)	-
BABBITT	15,518	246,380	12,319	6,613	18,932	(3,414)	-
BACKUS	14,522	224,103	11,205	6,476	17,681	(3,159)	-
BAGLEY	25,457	241,483	12,074	11,332	23,406	2,051	2,051
BALSAM	11,103	109,972	5,499	5,290	10,789	314	314
BARNESVILLE	22,056	196,604	9,830	11,212	21,042	1,014	1,014
BARNUM	11,993	183,529	9,176	6,613	15,789	(3,796)	-
BATTLE LAKE	9,957	191,046	9,552	10,057	19,609	(9,652)	-
BAUDETTE	19,276	318,415	15,921	8,988	24,909	(5,633)	-
BEAVER BAY	10,841	66,023	3,301	3,703	7,004	3,837	3,837
BELLE PLAINE	38,158	308,591	15,430	16,339	31,769	6,389	6,389
BENSON	14,774	282,845	14,142	15,637	29,779	(15,005)	-
BIG LAKE	24,750	212,479	10,624	24,487	35,111	(10,361)	-
BIGFORK	14,079	163,406	8,170	9,527	17,697	(3,618)	-
BIWABIK CITY	11,278	229,284	11,464	5,820	17,284	(6,006)	-
BLACKDUCK	12,995	190,745	9,537	7,885	17,422	(4,427)	-
BLOOMING PRAIRIE	28,146	253,071	12,654	14,783	27,437	709	709
BOVEY	14,200	133,396	6,670	5,290	11,960	2,240	2,240
BRAHAM	13,088	187,850	9,393	12,088	21,481	(8,393)	-
BRECKENRIDGE	33,327	379,721	18,986	14,284	33,270	57	57
BROWNS VALLEY	9,551	116,172	5,809	5,555	11,364	(1,813)	-
BUHL	7,876	92,103	4,605	4,761	9,366	(1,490)	-
CALEDONIA	17,627	232,740	11,637	13,839	25,476	(7,849)	-
CALUMET	16,527	146,859	7,343	5,555	12,898	3,629	3,629
CANBY	16,376	358,856	17,943	9,802	27,745	(11,369)	-
CANNON FALLS	24,599	395,834	19,792	23,513	43,305	(18,706)	-
CARLOS	15,776	301,260	15,063	7,407	22,470	(6,694)	-
CARLTON	19,120	267,931	13,397	9,130	22,527	(3,407)	-
CENTER CITY	11,776	152,758	7,638	5,018	12,656	(880)	-
CHATFIELD	23,603	179,028	8,951	12,232	21,183	2,420	2,420
CLARA CITY	8,232	166,498	8,325	8,255	16,580	(8,348)	-
CLEAR LAKE	13,592	165,354	8,268	11,818	20,086	(6,494)	-
CLEARBROOK	7,842	265,884	13,294	8,069	21,363	(13,521)	-
CLEVELAND	14,169	146,652	7,333	7,318	14,651	(482)	-
COKATO	19,751	260,700	13,035	13,378	26,413	(6,662)	-
COLERAINE	11,992	119,769	5,988	5,290	11,278	714	714
COOK	-	238,058	11,903	8,440	20,343	(20,829)	-
COSMOS	6,775	118,849	5,942	4,890	10,832	(4,057)	-
CROMWELL	14,441	116,475	5,824	7,142	12,966	1,475	1,475
DAWSON	14,011	308,000	15,400	9,976	25,376	(11,365)	-
DAYTON	23,136	233,054	11,653	14,235	25,888	(2,752)	-
DEER RIVER	17,222	241,396	12,070	15,133	27,203	(9,981)	-
DEERWOOD	11,646	117,115	5,856	8,362	14,218	(2,572)	-
DODGE CENTER	10,303	183,662	9,183	8,362	17,545	(7,242)	-
EDEN VALLEY	16,916	233,163	11,658	7,960	19,618	(2,702)	-
EDGERTON	12,381	125,878	6,294	7,961	14,255	(1,874)	-
ELBOW LAKE	13,203	206,657	10,333	7,142	17,475	(4,272)	-
ELMORE	3,402	102,648	5,132	6,349	11,481	(8,079)	-
EMILY	11,657	133,782	6,689	5,026	11,715	(58)	-
EYOTA	9,324	140,829	7,041	8,134	15,175	(5,851)	-
FAYAL	4,204	109,515	5,476	5,820	11,296	(7,092)	-
FLOODWOOD	12,751	186,399	9,320	7,142	16,462	(3,711)	-
FRAZEE	15,433	178,072	8,904	10,157	19,061	(3,628)	-

Table 4
Calculation of Estimated 1997 Municipal Contribution

Name of Association	1997 Financial Requirements	1996 Assets	5 Percent Assumed Interest	1997 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1997 Required Municipal Contribution
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)</u>							
FULDA	23,274	271,098	13,555	10,118	23,673	(399)	-
GAYLORD	19,416	288,596	14,430	10,542	24,972	(5,556)	-
GILBERT	14,364	233,301	11,665	5,290	16,955	(2,591)	-
GLENWOOD	27,260	158,332	7,917	13,929	21,846	5,414	5,414
GONVICK	11,564	71,170	3,559	5,290	8,849	2,715	2,715
GOOD THUNDER	16,697	252,910	12,646	7,588	20,234	(3,537)	-
GOODVIEW	8,413	251,525	12,576	10,303	22,879	(14,466)	-
GRAND MARAIS	18,322	238,072	11,904	7,936	19,840	(1,518)	-
GREEN ISLE	10,873	157,173	7,859	6,349	14,208	(3,335)	-
GREENWOOD	10,293	119,857	5,993	7,936	13,929	(3,636)	-
HACKENSACK	19,738	116,625	5,831	6,705	12,536	7,202	7,202
HAMBURG	26,350	109,941	5,497	7,142	12,639	13,711	13,711
HAMEL	24,688	308,281	15,414	16,080	31,494	(6,806)	-
HANOVER	12,988	117,687	5,884	14,694	20,578	(7,590)	-
HAYFIELD	31,062	204,511	10,226	10,559	20,785	10,277	10,277
HECTOR	14,789	212,952	10,648	9,332	19,980	(5,191)	-
HENDERSON	11,704	129,362	6,468	6,349	12,817	(1,113)	-
HENNING	16,224	152,253	7,613	6,349	13,962	2,262	2,262
HERON LAKE	10,631	170,169	8,508	5,531	14,039	(3,408)	-
HINCKLEY	20,685	205,917	10,296	11,343	21,639	(954)	-
HOLDINGFORD	17,178	158,473	7,924	7,898	15,822	1,356	1,356
HOWARD LAKE	23,381	206,710	10,336	9,764	20,100	3,281	3,281
ISLE	13,297	127,166	6,358	9,752	16,110	(2,813)	-
JANESVILLE	24,132	156,006	7,800	10,090	17,890	6,242	6,242
JORDAN	41,656	330,784	16,539	15,198	31,737	9,919	9,919
KANDIYOHI	7,137	148,556	7,428	5,790	13,218	(6,081)	-
KASOTA	6,527	165,727	8,286	9,512	17,798	(11,271)	-
KASSON	33,968	225,611	11,281	15,011	26,292	7,676	7,676
KEEWATIN	15,219	248,336	12,417	5,555	17,972	(2,753)	-
KIMBALL	16,311	132,946	6,647	8,126	14,773	1,538	1,538
LACRESCENT	18,299	293,718	14,686	17,379	32,065	(13,766)	-
LAKE BENTON	9,915	99,989	4,999	6,863	11,862	(1,947)	-
LAKE CRYSTAL	25,124	210,341	10,517	13,525	24,042	1,082	1,082
LAKEFIELD	16,680	234,334	11,717	11,898	23,615	(6,935)	-
LAMBERTON	9,435	96,439	4,822	6,536	11,358	(1,923)	-
LESTER PRAIRIE	14,235	175,052	8,753	7,936	16,689	(2,454)	-
LEWISTON	15,739	293,193	14,660	12,573	27,233	(11,494)	-
LEXINGTON	14,842	283,351	14,168	6,613	20,781	(5,939)	-
LINWOOD	17,659	266,244	13,312	11,270	24,582	(6,923)	-
LONSDALE	28,165	303,992	15,200	15,191	30,391	(2,226)	-
LUTSEN	7,817	93,433	4,672	3,821	8,493	(676)	-
LUVERNE	60,605	350,339	17,517	18,300	35,817	24,788	24,788
MADELIA	21,955	224,485	11,224	10,858	22,082	(127)	-
MADISON	20,984	244,499	12,225	9,421	21,646	(662)	-
MADISON LAKE	8,665	147,656	7,383	6,349	13,732	(5,067)	-
MAHNOMEN	9,712	181,305	9,065	8,757	17,822	(8,110)	-
MAPLE LAKE	19,743	335,409	16,770	19,898	36,668	(16,925)	-
MAPLETON	13,882	349,034	17,452	10,446	27,898	(14,016)	-
MARBLE	10,677	137,215	6,861	5,026	11,887	(1,210)	-
MAYER	10,627	139,013	6,951	6,349	13,300	(2,673)	-
MCGREGOR	7,881	184,515	9,226	12,059	21,285	(13,404)	-
MELROSE	19,133	173,803	8,690	13,898	22,588	(3,455)	-
MENAHGA	6,486	129,025	6,451	5,290	11,741	(5,255)	-
MINNEOTA	20,260	214,605	10,730	9,117	19,847	413	413
MINNESOTA LAKE	11,551	252,476	12,624	6,613	19,237	(7,686)	-
MISSION	7,798	26,225	1,311	5,449	6,760	1,038	1,038
MONTGOMERY	50,390	184,747	9,237	11,642	20,879	29,511	29,511
MONTROSE	23,832	118,223	5,911	5,544	11,455	12,377	12,377
MOOSE LAKE	6,214	152,943	7,647	11,525	19,172	(12,958)	-

Table 4
Calculation of Estimated 1997 Municipal Contribution

Name of Association	1997 Financial Requirements	1996 Assets	5 Percent Assumed Interest	1997 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1997 Required Municipal Contribution
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)</u>							
MORGAN	16,338	253,063	12,653	7,995	20,648	(4,310)	-
MORRIS	17,612	277,343	13,867	19,639	33,506	(15,894)	-
MOTLEY	7,819	207,140	10,357	6,219	16,576	(8,757)	-
NASHWAUK	22,385	237,792	11,890	7,745	19,635	2,750	2,750
NEVIS	9,002	219,473	10,974	7,142	18,116	(9,114)	-
NEW GERMANY	12,747	187,621	9,381	7,142	16,523	(3,776)	-
NEW LONDON	30,432	210,582	10,529	16,159	26,688	3,744	3,744
NEW MARKET	10,446	162,554	8,128	11,919	20,047	(9,601)	-
NEW RICHLAND	9,982	176,767	8,838	10,234	19,072	(9,090)	-
NEW SCANDIA	30,526	237,259	11,863	14,305	26,168	4,358	4,358
NICOLLET	12,845	162,923	8,146	12,864	21,010	(8,165)	-
NORWOOD	12,452	160,947	8,047	7,936	15,983	(3,531)	-
OGILVIE	10,509	124,965	6,248	7,619	13,867	(3,358)	-
OLIVIA	14,863	151,688	7,584	12,175	19,759	(4,896)	-
ONAMIA	12,348	228,031	11,402	8,380	19,782	(7,434)	-
ORR	4,059	76,101	3,805	3,376	7,181	(3,122)	-
PALO	10,978	172,411	8,621	6,613	15,234	(4,256)	-
PARKERS PRAIRIE	17,843	112,223	5,611	6,613	12,224	5,619	5,619
PAYNESVILLE	19,442	206,248	10,312	16,372	26,684	(7,242)	-
PENNOCK	8,509	115,041	5,752	6,180	11,932	(3,423)	-
PERHAM	33,282	260,665	13,033	15,230	28,263	5,019	5,019
PIERZ	25,259	278,542	13,927	19,455	33,382	(8,123)	-
PINE ISLAND	13,959	257,008	12,850	19,360	32,210	(18,251)	-
PLATO	8,802	186,656	9,333	6,878	16,211	(7,409)	-
PRESTON	11,460	184,717	9,236	7,960	17,196	(5,736)	-
PROCTOR	13,633	198,213	9,911	12,666	22,577	(8,944)	-
RANDALL	12,932	144,322	7,216	10,731	17,947	(5,015)	-
RENVILLE	17,761	124,780	6,239	8,318	14,557	3,204	3,204
RICE	12,034	151,148	7,557	8,353	15,910	(3,876)	-
RICHMOND	25,864	196,583	9,829	10,110	19,939	5,925	5,925
ROCKVILLE	18,796	144,429	7,221	9,245	16,466	2,330	2,330
RUSH CITY	34,805	211,865	10,593	10,653	21,246	13,559	13,559
SACRED HEART	10,962	139,386	6,969	6,613	13,582	(2,620)	-
SAINT CHARLES	17,437	251,719	12,586	12,235	24,821	(7,384)	-
SAINT CLAIR	15,355	237,686	11,884	10,886	22,770	(7,415)	-
SAINT FRANCIS	7,447	267,337	13,367	7,908	21,275	(13,828)	-
SAINT JOSEPH	28,470	440,718	22,036	21,001	43,037	(14,567)	-
SAINT MICHAEL	16,023	197,817	9,891	12,483	22,374	(6,351)	-
SAINT STEPHEN	22,145	195,052	9,753	9,642	19,395	2,750	2,750
SANDSTONE	14,301	263,939	13,197	10,515	23,712	(9,411)	-
SAUK CENTRE	23,197	204,843	10,242	19,738	29,980	(6,783)	-
SCANDIA VALLEY	5,136	118,735	5,937	5,555	11,492	(6,356)	-
SCANLON	9,721	83,971	4,199	4,497	8,696	1,025	1,025
SCHROEDER	8,015	82,812	4,141	747	4,888	3,127	3,127
SEBEKA	10,303	195,753	9,788	8,405	18,193	(7,890)	-
SHERBURN	9,394	149,783	7,489	6,613	14,102	(4,708)	-
SILVER BAY	14,598	179,102	8,955	8,211	17,166	(2,568)	-
SILVER LAKE	25,156	167,632	8,382	7,142	15,524	9,632	9,632
SOUTH HAVEN	12,139	113,504	5,675	6,494	12,169	(30)	-
SPICER	16,205	196,105	9,805	11,262	21,067	(4,862)	-
SPRING GROVE	15,313	102,397	5,120	7,100	12,220	3,093	3,093
SPRING VALLEY	18,029	370,063	18,503	11,182	29,685	(11,656)	-
SPRINGFIELD	17,013	221,147	11,057	12,281	23,338	(6,325)	-
STACY-LENT	13,570	152,882	7,644	10,009	17,653	(4,083)	-
STAPLES	25,872	183,706	9,185	13,359	22,544	3,328	3,328
STEWART	9,139	133,307	6,665	6,349	13,014	(3,875)	-
STEWARTVILLE	18,467	334,841	16,742	22,040	38,782	(20,315)	-
TACONITE	12,038	88,960	4,448	3,703	8,151	3,887	3,887
TAYLORS FALLS	13,363	348,517	17,426	6,613	24,039	(10,676)	-

Table 4
Calculation of Estimated 1997 Municipal Contribution

Name of Association	1997 Financial Requirements	1996 Assets	5 Percent Assumed Interest	1997 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1997 Required Municipal Contribution
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)</u>							
THOMSON TOWN	21,430	242,355	12,118	11,440	23,558	(2,128)	-
TRIMONT	10,638	198,452	9,923	6,712	16,635	(5,997)	-
TRUMAN	9,372	135,631	6,782	7,712	14,494	(5,122)	-
WAITE PARK	18,502	216,319	10,816	15,313	26,129	(7,627)	-
WARROAD	17,582	116,401	5,820	15,901	21,721	(4,139)	-
WATERVILLE	11,470	187,368	9,368	7,582	16,950	(5,480)	-
WATKINS	10,967	146,806	7,340	6,613	13,953	(2,986)	-
WAVERLY	12,063	112,493	5,625	6,181	11,806	257	257
WEST CONCORD	5,571	160,307	8,015	7,984	15,999	(10,428)	-
WESTBROOK	7,639	121,509	6,075	6,968	13,043	(5,404)	-
WINNEBAGO	13,473	126,664	6,333	9,123	15,456	(1,983)	-
WINSTED	17,628	209,347	10,467	8,390	18,857	(1,229)	-
YOUNG AMERICA	12,195	183,619	9,181	7,671	16,852	(4,657)	-
ZUMBRO FALLS	10,999	140,073	7,004	7,176	14,180	(3,181)	-
Total	3,066,206	37,032,810	1,851,644	1,865,897	3,717,541	(651,821)	245,133
<u>LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE</u>							
ALBERT LEA TOWN	14,029	194,253	9,713	4,017	13,730	299	299
AURORA	27,037	401,551	20,078	6,150	26,228	809	809
BLUE EARTH	24,388	366,658	18,333	15,386	33,719	(9,331)	-
BUFFALO	35,230	495,830	24,792	39,793	64,585	(29,355)	-
CARVER	26,911	188,427	9,421	7,142	16,563	10,348	10,348
CASS LAKE	29,456	355,597	17,780	17,105	34,885	(5,429)	-
CHISAGO CITY	31,686	360,156	18,008	14,262	32,270	(584)	-
CHISHOLM	26,579	558,251	27,913	17,067	44,980	(18,401)	-
COLD SPRING	26,595	363,197	18,160	19,345	37,505	(10,910)	-
CROOKSTON	37,541	335,133	16,757	13,282	30,039	7,502	7,502
CROSBY	36,294	322,457	16,123	11,656	27,779	8,515	8,515
DASSEL	26,395	360,036	18,002	13,864	31,866	(5,471)	-
DELANO	46,957	242,380	12,119	18,630	30,749	16,208	16,208
EAGLE LAKE	38,167	302,329	15,116	8,250	23,366	14,801	14,801
EAST BETHEL	24,728	432,169	21,608	24,253	45,861	(21,133)	-
ELY	28,508	399,754	19,988	20,168	40,156	(11,648)	-
EVELETH	16,920	148,373	7,419	10,059	17,478	(558)	-
FAIRFAX	27,552	374,239	18,712	8,770	27,482	70	70
FOLEY	26,104	385,102	19,255	21,900	41,155	(15,051)	-
GARRISON	15,230	235,236	11,762	11,134	22,896	(7,666)	-
HIBBING	26,711	332,310	16,616	-	16,616	10,095	10,095
HOYT LAKES	13,266	393,824	19,691	6,613	26,304	(13,038)	-
HUGO	15,307	335,345	16,767	15,978	32,745	(17,438)	-
IDEAL	25,433	223,692	11,185	8,110	19,295	6,138	6,138
ISANTI	42,692	405,243	20,262	21,783	42,045	647	647
JACKSON	29,593	358,946	17,947	18,621	36,568	(6,975)	-
LE SUEUR	28,648	476,610	23,831	18,597	42,428	(13,780)	-
LITCHFIELD	37,960	371,327	18,566	29,494	48,060	(10,100)	-
LITTLE FALLS	39,853	394,737	19,737	33,977	53,714	(13,861)	-
LONG PRAIRIE	27,663	331,333	16,567	16,321	32,888	(5,225)	-
LORETTO	30,783	402,021	20,101	11,941	32,042	(1,259)	-
LOWER ST. CROIX VAL	30,639	488,293	24,415	23,681	48,096	(17,457)	-
MAHTOMEDI	34,452	421,423	21,071	28,898	49,969	(15,517)	-
MAPLE PLAIN	35,167	565,028	28,251	17,320	45,571	(10,404)	-
MILACA	16,521	383,114	19,156	16,749	35,905	(19,384)	-
MONTEVIDEO	38,895	370,495	18,525	18,812	37,337	1,558	1,558
MONTICELLO	43,737	381,602	19,080	43,249	62,329	(18,592)	-
MORA	32,911	394,258	19,713	24,098	43,811	(10,900)	-

Table 4
Calculation of Estimated 1997 Municipal Contribution

Name of Association	1997 Financial Requirements	1996 Assets	5 Percent Assumed Interest	1997 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1997 Required Municipal Contribution
<u>LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE (cont.)</u>							
MORRISTOWN	20,746	374,683	18,734	9,323	28,057	(7,311)	-
MT IRON	25,371	305,531	15,277	8,739	24,016	1,355	1,355
MT LAKE	27,266	301,029	15,051	9,932	24,983	2,283	2,283
NEW PRAGUE	31,084	540,806	27,040	24,385	51,425	(20,341)	-
NISSWA	24,449	272,128	13,606	20,479	34,085	(9,636)	-
NORTH BRANCH	47,054	382,854	19,143	19,384	38,527	8,527	8,527
OAK GROVE	28,341	280,309	14,015	17,106	31,121	(2,780)	-
OSAKIS	23,052	183,792	9,190	11,131	20,321	2,731	2,731
PELICAN RAPIDS	27,114	398,265	19,913	20,007	39,920	(12,806)	-
PEQUOT LAKES	22,341	304,838	15,242	11,756	26,998	(4,657)	-
PINE RIVER	36,369	427,539	21,377	11,264	32,641	3,728	3,728
PIPESTONE	51,701	337,168	16,858	18,494	35,352	16,349	16,349
REMER	13,215	136,856	6,843	6,387	13,230	(15)	-
RICE LAKE	25,316	280,559	14,028	9,976	24,004	1,312	1,312
ROCKFORD	27,109	220,505	11,025	12,191	23,216	3,893	3,893
ROGERS	28,896	321,306	16,065	18,880	34,945	(6,049)	-
ROSEAU	22,064	271,661	13,583	18,723	32,306	(10,242)	-
SAINT ANTHONY	21,144	404,628	20,231	25,850	46,081	(24,937)	-
SAINT BONIFACIUS	27,471	258,278	12,914	13,570	26,484	987	987
SAINT CLOUD	40,564	517,566	25,878	28,080	53,958	(13,394)	-
SAINT JAMES	42,343	331,409	16,570	18,201	34,771	7,572	7,572
SARTELL	24,331	188,258	9,413	23,276	32,689	(8,358)	-
SLAYTON	35,158	228,186	11,409	10,789	22,198	12,960	12,960
SLEEPY EYE	43,098	501,922	25,096	20,723	45,819	(2,721)	-
TRACY	25,756	278,463	13,923	11,556	25,479	277	277
VICTORIA	52,019	197,672	9,884	13,281	23,165	28,854	28,854
WABASHA	41,656	193,941	9,697	11,914	21,611	20,045	20,045
WACONIA	33,416	402,531	20,127	19,872	39,999	(6,583)	-
WADENA	17,521	344,395	17,220	15,449	32,669	(15,148)	-
WALKER	25,591	226,677	11,334	15,527	26,861	(1,270)	-
WATERTOWN	29,559	309,051	15,453	15,749	31,202	(1,643)	-
WHEATON	23,127	267,966	13,398	10,347	23,745	(618)	-
Total	2,080,780	23,841,501	1,192,077	1,158,816	2,350,893	(270,113)	187,863
<u>LUMP SUM - \$1,500 OR MORE, BUT LESS THAN \$2,000 PER YEAR OF SERVICE</u>							
BASS BROOK	32,130	513,003	25,650	20,317	45,967	(13,837)	-
BECKER	50,743	642,889	32,144	37,098	69,242	(18,499)	-
CAMBRIDGE	44,352	335,686	16,784	35,637	52,421	(8,069)	-
COTTAGE GROVE	61,203	1,212,738	60,637	73,575	134,212	(73,009)	-
DETROIT LAKES	35,150	666,757	33,338	38,540	71,878	(36,728)	-
EAST GRAND FORKS	36,259	511,967	25,598	31,363	56,961	(20,702)	-
FARMINGTON	77,177	516,768	25,838	32,110	57,948	19,229	19,229
HAM LAKE	51,102	457,343	22,867	29,221	52,088	(986)	-
HERMANTOWN	86,037	504,143	25,207	20,598	45,805	40,232	40,232
INTERNATIONAL FALLS	46,676	627,092	31,355	35,153	66,508	(19,832)	-
LAKE CITY	39,525	283,831	14,192	22,271	36,463	3,062	3,062
LINDSTROM	31,548	442,634	22,132	14,263	36,395	(4,847)	-
LONG LAKE	47,953	547,512	27,376	29,462	56,838	(8,885)	-
NEWPORT	60,205	555,173	27,759	11,917	39,676	20,529	20,529
NORTH MANKATO	46,055	319,192	15,960	32,296	48,256	(2,201)	-
NORTH ST. PAUL	62,331	781,776	39,089	35,160	74,249	(11,918)	-
OSSEO	65,762	304,828	15,241	9,579	24,820	40,942	40,942
PARK RAPIDS	32,364	496,128	24,806	31,166	55,972	(23,608)	-
PRINCETON	52,706	733,284	36,664	36,687	73,351	(20,645)	-
REDWOOD FALLS	46,687	531,864	26,593	22,467	49,060	(2,373)	-

Table 4
Calculation of Estimated 1997 Municipal Contribution

Name of Association	1997 Financial Requirements	1996 Assets	5 Percent Assumed Interest	1997 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1997 Required Municipal Contribution
<u>LUMP SUM - \$1,500 OR MORE, BUT LESS THAN \$2,000 PER YEAR OF SERVICE (cont.)</u>							
SAINT PAUL PARK	33,133	442,150	22,108	15,754	37,862	(4,729)	-
SAINT PETER	64,540	659,890	32,995	31,331	64,326	214	214
TWO HARBORS	34,468	451,342	22,567	20,841	43,408	(8,940)	-
WASECA	48,346	515,305	25,765	34,462	60,227	(11,881)	-
WAYZATA	55,343	502,589	25,129	30,155	55,284	59	59
WINDOM	35,819	542,319	27,116	22,063	49,179	(13,360)	-
Total	1,277,614	14,098,203	704,910	753,486	1,458,396	(180,782)	124,267
<u>LUMP SUM - \$2,000 OR MORE, BUT LESS THAN \$2,500 PER YEAR OF SERVICE</u>							
CENTENNIAL	64,080	831,867	41,593	53,704	95,297	(31,217)	-
ELK RIVER	75,543	1,001,056	50,053	55,793	105,846	(30,303)	-
EXCELSIOR	51,782	1,328,650	66,433	66,470	132,903	(81,121)	-
FERGUS FALLS	58,746	1,086,851	54,343	49,347	103,690	(44,944)	-
INVER GROVE HEIGHTS	92,729	1,602,053	80,103	74,749	154,852	(62,123)	-
LITTLE CANADA	66,092	957,056	47,853	28,818	76,671	(10,579)	-
MAPLEWOOD	386,176	2,731,157	136,558	144,687	281,245	104,931	104,931
OAKDALE	82,470	655,360	32,768	32,795	65,563	16,907	16,907
OWATONNA	100,078	881,453	44,073	80,850	124,923	(24,845)	-
PRIOR LAKE	67,645	770,105	38,505	61,238	99,743	(32,098)	-
ROSEMOUNT	63,061	507,466	25,373	37,965	63,338	(277)	-
SAUK RAPIDS	63,437	714,923	35,746	43,134	78,880	(15,443)	-
SHAKOPEE	121,688	976,296	48,815	52,260	101,075	20,613	20,613
THIEF RIVER FALLS	41,441	479,092	23,955	28,363	52,318	(10,877)	-
VADNAIS HEIGHTS	89,463	485,033	24,252	39,247	63,499	25,964	25,964
WILLMAR	83,653	965,203	48,260	54,641	102,901	(19,248)	-
Total	1,508,084	15,973,621	798,683	904,061	1,702,744	(194,660)	168,415
<u>LUMP SUM - \$2,500 OR MORE, BUT LESS THAN \$3,000 PER YEAR OF SERVICE</u>							
BEMIDJI PIONEER	103,769	1,115,299	55,765	73,162	128,927	(25,158)	-
FOREST LAKE	90,634	652,878	32,644	57,466	90,110	524	524
HASTINGS	95,582	1,526,852	76,343	75,703	152,046	(56,464)	-
MARSHALL	94,380	1,087,789	54,389	48,274	102,663	(8,283)	-
STILLWATER	100,846	1,340,970	67,049	76,537	143,586	(42,740)	-
WOODBURY	166,641	1,884,488	94,224	91,985	186,209	(19,568)	-
Total	651,852	7,608,276	380,414	423,127	803,541	(151,689)	524
<u>LUMP SUM - \$3,000 OR MORE, BUT LESS THAN \$3,500 PER YEAR OF SERVICE</u>							
BAYPORT	57,184	1,078,620	53,931	42,576	96,507	(39,323)	-
GOLDEN VALLEY	107,490	2,363,125	118,156	85,228	203,384	(95,894)	-
GRAND RAPIDS	80,703	1,024,367	51,218	56,415	107,633	(26,930)	-
HOPKINS	92,261	1,389,767	69,488	52,670	122,158	(29,897)	-
Total	337,638	5,855,879	292,793	236,889	529,682	(192,044)	-

Table 4
Calculation of Estimated 1997 Municipal Contribution

Name of Association	1997 Financial Requirements	1996 Assets	5 Percent Assumed Interest	1997 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1997 Required Municipal Contribution
<u>LUMP SUM - \$3,500 OR MORE PER YEAR OF SERVICE</u>							
ALEXANDRIA	154,679	1,070,190	53,510	57,842	111,352	43,327	43,327
BRAINERD	160,980	1,777,695	88,885	87,824	176,709	(15,729)	-
LAKEVILLE	277,747	2,214,683	110,734	97,936	208,670	69,077	69,077
MAPLE GROVE	265,911	2,066,137	103,307	140,624	243,931	21,980	21,980
NORTHFIELD	105,663	1,242,803	62,140	63,440	125,580	(19,917)	-
Total	964,980	8,371,508	418,576	447,666	866,242	98,738	134,384
TOTAL FOR LUMP SUMS	11,086,596	133,172,234	6,658,617	7,244,331	13,902,948	(2,848,974)	887,530
<u>MONTHLY SERVICE</u>							
CHASKA	81,848	1,768,140	88,407	45,142	133,549	(51,701)	-
HUTCHINSON	53,217	886,433	44,322	49,632	93,954	(40,737)	-
MOUND	127,648	2,106,099	105,305	64,108	169,413	(41,765)	-
PINE CITY	6,255	422,415	21,121	24,043	45,164	(38,909)	-
SPRING LAKE PARK	223,479	4,217,941	210,897	176,410	387,307	(163,828)	-
WHITE BEAR LAKE	73,409	3,423,152	171,158	120,797	291,955	(218,546)	-
WORTHINGTON	95,120	989,067	49,453	32,364	81,817	13,303	13,303
Total	660,976	13,813,247	690,663	512,496	1,203,159	(542,183)	13,303
APPLE VALLEY	175,983	1,956,281	97,814	123,688	221,502	(45,519)	-
BROOKLYN CENTER	64,429	2,668,001	133,400	88,272	221,672	(157,243)	-
CHANHASSEN	65,924	973,712	48,686	56,262	104,948	(39,024)	-
COLUMBIA HEIGHTS	-	708,876	35,444	-	35,444	(51,508)	-
EAGAN	193,685	2,679,140	133,957	188,803	322,760	(129,075)	-
EDEN PRAIRIE	373,575	5,396,897	269,845	186,970	456,815	(83,240)	-
FAIRMONT	20,591	1,795,592	89,780	43,495	133,275	(112,684)	-
GLENCOE	46,302	479,446	23,972	20,211	44,183	2,119	2,119
LAKE JOHANNA	114,182	2,902,274	145,114	151,564	296,678	(182,496)	-
MINNETONKA	126,805	5,858,369	292,918	206,331	499,249	(372,444)	-
NEW BRIGHTON	104,289	1,848,455	92,423	71,205	163,628	(59,339)	-
NEW ULM	75,505	1,393,931	69,697	47,452	117,149	(41,644)	-
PLYMOUTH	121,159	2,398,302	119,915	218,275	338,190	(217,031)	-
ROBBINSDALE	45,397	926,221	46,311	43,831	90,142	(44,745)	-
ROSEVILLE	246,895	4,369,149	218,457	125,046	343,503	(96,608)	-
SAVAGE	133,338	1,264,503	63,225	39,232	102,457	30,881	30,881
TOTAL MONTHLY/LS* COMBINATION	1,908,059	37,619,149	1,880,958	1,610,637	3,491,595	(1,599,600)	33,000
GRAND TOTAL FOR LUMP SUM, MONTHLY SERVICE, AND MONTHLY/LS* COMBINATION	13,655,631	184,604,630	9,230,238	9,367,464	18,597,702	(4,990,757)	933,833

* LS-LUMP SUM

Table 5
Revenues and Expenditures
For the year ended December 31, 1996

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<u>DEFINED CONTRIBUTION</u>							
ALASKA TOWNSHIP	3,968	-	716	-	-	-	-
ALBANY	8,155	10,000	11,819	1,744	1,075	13,297	-
ANDOVER	54,542	32,250	72,538	1,000	9,704	36,710	-
ANOKA-CHAMPLIN	110,258	-	263,934	20,242	7,581	164,443	-
AUSTIN	32,400	-	14,499	-	2,212	-	-
BREWSTER	7,279	-	5,400	-	226	-	-
BROOKLYN PARK	174,487	15,124	451,327	10,000	6,856	712,067	-
CALLAWAY	4,761	500	5,913	-	100	-	-
COLOGNE	7,142	1,500	11,967	-	1,021	-	-
COON RAPIDS	166,357	-	294,266	-	50,129	241,212	-
CRANE LAKE	3,174	-	2,976	63	-	-	-
CROSSLAKE	12,773	10,750	27,521	-	-	58	-
CRYSTAL	67,982	11,142	135,459	33,000	11,593	-	-
DALBO	6,084	-	3,929	1,316	-	-	-
DONNELLY	7,142	-	1,356	1,098	486	-	-
EDINA	226,185	-	381,286	1,000	39,507	159,860	4,421
ELGIN	9,284	-	9,059	-	887	-	-
EMBARRASS	5,026	-	3,234	829	-	-	-
ERSKINE	5,026	1,000	1,899	-	-	-	-
FALCON HEIGHTS	27,871	-	58,850	2,000	4,510	49,173	-
FOSSTON	10,348	2,000	9,989	1,458	807	5,034	-
FOUNTAIN	5,290	-	2,195	-	45	-	-
FREEPORT	6,675	780	8,955	2,178	482	-	-
FRIDLEY	97,782	-	121,672	2,189	6,480	150,000	-
GARY	4,232	-	1,158	-	100	-	-
GIBBON	8,194	1,000	14,298	975	1,502	-	-
GLENVILLE	7,142	-	2,703	-	204	-	-
GOODHUE	16,178	-	24,326	-	45	-	-
HARDWICK	4,761	-	3,954	-	420	-	-
HAWLEY	10,189	5,500	12,142	-	525	20,474	-
IVANHOE	7,142	2,000	5,365	-	1,286	-	-
KENYON	12,344	3,000	7,936	2,000	224	23,912	-
KERKHOVEN	5,820	1,616	4,838	99	99	8,410	-
KIESTER	5,555	-	5,052	91	207	-	-
LAKE GEORGE	4,497	-	2,113	114	50	-	-
LAKEPORT	3,703	-	3,087	-	-	-	-
LE CENTER	10,703	4,000	11,501	1,000	922	41,511	-
LONDON	3,703	-	1,197	-	428	-	-
LONGVILLE	9,552	12,000	20,980	-	1,010	-	-
LYLE	3,154	-	3,053	-	300	-	-
MAGNOLIA	3,174	-	1,997	-	110	-	-
MARINE ON ST. CROIX	6,349	2,500	21,878	1,000	219	11,543	-
MAZEPPA	6,349	-	6,822	-	445	-	-
MEDICINE LAKE	5,026	20,000	34,501	-	1,612	-	-
MENDOTA HEIGHTS	52,322	23,835	93,404	-	18,190	-	-
MENTOR	2,910	-	1,611	-	-	-	-
MILLERVILLE	4,497	5,000	18,568	-	-	11,759	-
MILROY	3,968	-	5,937	104	250	-	-
MURDOCK	4,232	1,900	3,443	-	-	-	-
MYRTLE	2,619	-	928	-	-	-	-
NEW HOPE	67,910	372,446	77,051	1,000	10,816	676,690	-
NODINE	4,497	350	2,984	-	-	-	-
NORTHROP	3,968	800	2,382	8	-	3,506	-
ODESSA	4,656	-	351	-	168	-	-
OKLEE	4,761	-	3,925	-	546	-	-
PLAINVIEW	14,374	2,034	17,654	2,000	-	45,989	-

Table 5
Revenues and Expenditures
For the year ended December 31, 1996

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<u>DEFINED CONTRIBUTION (cont.)</u>							
PLUMMER	6,349	-	2,155	-	400	-	-
RAMSEY	41,583	-	12,476	-	-	-	-
RED LAKE FALLS	7,178	2,000	6,010	-	375	-	-
ROUND LAKE	5,090	-	2,015	20	-	-	-
RUSHFORD	11,244	1,500	8,625	1,927	818	25,608	-
SAINTE HILAIRE	5,026	-	3,004	335	325	5,496	-
SEAFORTH	3,703	-	258	-	-	-	-
SOUTH BEND	5,026	7,083	4,808	-	-	6,741	-
SWANVILLE	5,140	4,000	3,413	1,461	20	20,334	-
TOIVOLA	6,084	-	4,042	-	350	-	-
ULEN	5,820	275	3,504	-	-	-	-
VERMILION LAKE	4,232	500	4,347	-	275	153	-
WABASSO	5,832	-	13,292	903	300	-	-
WAHKON	4,497	-	1,963	-	6	-	-
WANAMINGO	9,514	-	5,445	-	-	2,793	-
WANDA	5,290	-	2,815	-	-	11,727	-
WELLS	12,144	1,750	16,090	-	556	-	-
WILLIAMS	5,290	-	1,894	135	-	8,396	-
WINTHROP	7,386	1,440	8,189	-	682	2,844	-
ZUMBROTA	11,720	-	9,709	17,537	339	-	1,176
TOTAL DEFINED CONTRIBUTION	1,536,620	561,575	2,431,952	108,826	187,825	2,459,740	5,597
<u>LUMP SUM - LESS THAN \$50 PER YEAR OF SERVICE</u>							
CLIMAX	4,497	-	1,198	-	255	-	-
ELBOW-TULABY	2,381	-	578	-	138	-	-
FLENSBURG	6,252	-	665	225	3	2,310	-
LASALLE	3,439	-	390	85	-	-	-
NASSAU	5,290	-	730	-	157	-	-
NORTH STAR TOWNSHIP	2,910	-	82	538	-	14	-
REVERE	5,290	-	85	-	-	-	-
TAUNTON	-	195	198	20	20	20	-
TOTAL	30,059	195	3,926	868	573	2,344	-
<u>LUMP SUM - \$50 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE</u>							
CARSONVILLE	5,026	-	(1,161)	-	-	-	-
DANVERS	4,232	-	652	-	175	-	2,850
ELMER	4,232	-	705	-	218	-	-
FINLAYSON	7,936	-	979	-	50	-	-
FISHER	6,878	-	2,140	-	118	-	-
FRENCH TOWNSHIP	6,613	1,387	5,341	-	-	-	-
GOODLAND	982	-	631	2,675	80	-	-
GRANADA	4,497	2,071	12,895	-	1,118	-	-
HAMPTON	4,497	-	8,360	-	136	-	-
LAKELAND	4,497	-	1,902	-	-	-	-
LYND	3,968	-	1,755	-	-	-	-
NORTHLAND	2,645	-	260	-	-	-	-
WALTERS	4,497	-	230	-	-	-	-
TOTAL	1,699,068	568,613	2,513,190	130,909	192,443	2,487,395	9,623

Table 5
Revenues and Expenditures
For the year ended December 31, 1996

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<u>LUMP SUM - \$100 OR MORE,</u>							
<u>BUT LESS THAN \$200 PER</u>							
<u>YEAR OF SERVICE</u>							
ALBORN	4,761	512	3,375	2,235	-	3,850	-
ALMELUND	6,878	1,200	4,113	1,668	225	-	-
ALTURA	5,555	-	2,524	38	287	-	-
BIGELOW	1,678	-	1,271	-	22	-	-
BLUFFTON	4,232	-	1,651	-	-	-	-
BRIMSON-FAIRBANKS	4,232	-	5,173	-	200	-	-
CAMPBELL	6,878	-	3,092	700	178	-	-
CLEMENTS	5,820	2,500	2,321	159	319	1,104	-
CROOKED LAKE	5,026	-	3,738	323	-	801	-
DENT	6,349	-	2,142	1,974	129	5,236	-
DUMONT	5,290	-	1,429	38	477	-	-
EITZEN	6,613	605	2,023	1,424	371	3,100	-
ELROSA	7,936	186	5,321	-	295	5,115	-
FEDERAL DAM	2,381	340	84	-	240	-	-
GARVIN	3,968	-	991	-	289	-	-
GHENT	4,232	-	3,869	855	854	-	-
GRYGLA	5,590	-	763	-	555	-	-
HANLEY FALLS	6,084	200	2,826	-	-	1,478	-
HITTERDAL	3,968	300	2,073	-	16	-	-
HOKAH	7,936	-	-	4,820	477	16,830	-
HOLLAND	5,290	-	1,508	-	-	-	-
KENNEDY	5,302	-	1,298	54	250	-	500
LAKE HENRY	4,761	111	3,484	810	-	8,085	-
LANCASTER	5,026	385	1,636	-	430	-	-
LISMORE	6,084	-	2,149	-	10	-	200
MAHTOWA	4,232	3,917	1,695	1,410	-	-	-
MAKINEN	4,761	3,000	1,992	-	-	-	-
MCGRATH	5,290	1,200	311	-	-	-	-
MIDDLE RIVER	5,026	-	3,187	-	228	3,850	-
NEW MUNICH	4,497	1,000	1,494	2,500	197	7,755	-
PEMBERTON	4,497	1,000	1,955	4,149	-	-	-
PORTER	7,451	-	2,775	-	-	4,812	-
SAINT LEO	6,349	-	2,254	-	170	-	-
SOLWAY RURAL	5,026	150	391	90	270	-	-
STURGEON LAKE	3,703	-	1,471	-	-	-	-
VILLARD	6,349	-	1,307	-	345	-	-
VINING	3,968	-	3,254	-	225	-	-
WILMONT	6,349	-	3,620	23	140	-	-
WRIGHT	4,761	-	2,320	-	152	-	-
TOTAL	204,129	16,606	86,880	23,270	7,351	62,016	700

LUMP SUM - \$200 OR MORE,
BUT LESS THAN \$300 PER
YEAR OF SERVICE

ALDEN	6,084	122	2,673	2,115	926	5,692	-
ASKOV	4,761	-	3,471	234	184	-	-
BADGER	-	-	5,582	1,355	248	-	-
BEARDSLEY	5,290	331	3,825	500	700	5,500	-
BELLINGHAM	5,290	2,500	7,044	844	60	-	-
BIWABIK	6,084	1,000	3,745	-	-	-	-
BLACKHOOF	5,290	1,418	1,922	197	539	-	-
BOWLUS	5,555	-	3,738	1,024	484	-	-

Table 5
Revenues and Expenditures
For the year ended December 31, 1996

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE (cont.)</u>							
BOYD	5,026	228	6,602	563	488	6,190	-
BREVATOR	-	-	2,366	-	-	-	-
BROOK PARK	4,497	-	2,623	-	-	-	-
CANTON	5,026	-	3,152	353	624	3,437	-
CEYLON	5,555	-	3,824	1,244	319	-	-
CHERRY	5,290	300	5,718	85	-	-	-
CLARISSA	6,349	1,972	4,081	34	410	7,150	-
CLIFTON	11,963	-	4,569	364	-	7,055	-
CLINTON [ST. LOUIS]	4,761	-	7,991	20	-	7,035	-
COLVIN	3,968	-	3,433	-	555	-	-
DARFUR	4,232	-	846	345	142	-	-
DEER CREEK	5,290	1,338	2,469	-	203	-	-
DEXTER	4,232	-	2,721	1,678	-	-	-
DUNNELL	3,968	-	2,984	-	586	-	-
EASTERN HUBBARD	4,761	-	3,592	4,100	-	-	-
ELLENDALE	5,026	3,000	2,418	540	465	-	-
ELLSWORTH	6,613	-	3,952	-	-	33,038	-
EMMONS	6,084	-	11,263	2,856	-	5,000	-
EVANSVILLE	7,936	-	3,502	30	324	9,152	-
FIFTY LAKES	7,229	5,000	1,899	-	858	-	-
FINLAND	5,820	3,954	2,293	200	717	-	-
FORADA	6,349	800	7,296	5,292	100	20,350	-
FREDENBERG	3,968	1,000	2,785	-	377	-	-
FROST	5,819	464	3,414	862	515	8,470	-
HALSTAD	6,349	-	5,014	720	-	-	-
HANCOCK	6,084	-	3,654	-	-	-	-
HANSKA	6,613	100	4,392	1,275	1,561	-	-
HARRIS	5,026	1,500	4,837	-	-	-	-
HEWITT	3,703	321	2,316	500	250	-	-
HILL CITY	6,084	1,599	2,346	1,025	2,070	13,568	-
HOVLAND	2,910	1,500	4,502	924	258	-	-
INDUSTRIAL	4,497	2,000	5,104	-	495	-	-
IONA	2,381	-	2,307	-	71	-	-
KARLSTAD	7,936	-	1,926	1,794	-	-	-
KELLIHER	6,084	-	3,559	-	-	4,400	-
LAKE BRONSON	3,703	-	1,588	58	350	5,060	-
LAKE WILSON	4,497	200	3,011	-	122	6,500	-
LAKWOOD	6,613	-	13,805	27	140	5,775	-
LEAF VALLEY	5,026	2,300	13,007	4,566	319	-	-
MAPLEVIEW	4,761	-	8,770	-	-	-	-
MCDAVITT	4,762	-	6,715	-	-	9,463	-
MEDFORD	6,613	1,177	3,401	1,484	200	16,324	-
NORTHOME	5,290	-	6,069	-	372	20,178	-
OSTRANDER	3,703	200	1,687	-	121	-	-
OTTERTAIL	6,878	2,500	9,764	8,444	200	-	-
ROLLINGSTONE	5,820	-	1,394	23	50	-	-
ROSE CREEK	5,555	1,344	4,079	-	-	-	-
SABIN-ELMWOOD	5,555	-	6,867	1,000	540	-	-
SAINT MARTIN	6,349	-	4,630	1,050	545	15,675	-
SANBORN	5,026	2,000	2,187	542	190	15,400	-
SOLWAY	7,936	2,600	2,990	-	437	-	-
SQUAW LAKE	5,820	10,000	5,608	-	2,270	-	-
TOFTE	2,910	3,000	3,193	50	158	-	-
VESTA	4,497	-	905	-	318	13,000	-

Table 5
Revenues and Expenditures
For the year ended December 31, 1996

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE (cont.)</u>							
WARREN	12,168	-	4,969	-	114	24,759	-
WAUBUN	5,290	-	2,512	-	477	3,575	-
WILLOW RIVER	4,232	-	2,791	-	-	-	1,250
WILSON	7,936	6,636	6,314	72	405	-	-
WOODSTOCK	3,968	500	2,546	-	-	-	-
TOTAL	360,691	62,904	286,552	48,389	21,857	271,746	1,250
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE</u>							
ADAMS	7,229	-	5,328	4,442	75	-	-
ADRIAN	6,613	-	10,950	387	650	-	-
ALBERTVILLE	10,985	9,000	4,930	-	-	-	-
ALPHA	3,968	-	4,593	374	15	4,118	-
AMBOY	5,555	-	7,041	658	-	1,742	-
ARGYLE	6,613	272	4,712	1,267	648	-	-
ASHBY	6,349	2,000	4,444	2,000	280	-	-
BALATON	6,878	-	5,615	1,890	927	-	-
BARRETT	4,232	2,500	2,789	360	8	-	-
BEAVER CREEK	4,232	1,000	4,248	92	232	-	-
BELGRADE	6,613	2,600	11,138	2,152	240	9,240	-
BELVIEW	6,349	244	4,373	795	-	6,688	-
BERTHA	5,290	628	4,143	2,782	250	-	-
BIRD ISLAND	8,205	1,956	4,655	1,880	120	-	-
BLOMKEST	4,872	1,500	4,451	-	435	-	-
BRANDON	6,613	5,000	13,868	1,190	591	19,182	-
BRICELYN	5,820	1,158	3,971	-	84	6,600	-
BROOTEN	5,555	-	13,170	1,755	295	-	-
BROWERVILLE	6,745	720	9,157	2,140	-	11,000	-
BROWNSDALE	5,405	-	5,191	80	709	3,344	-
BROWNTON	5,820	5,482	4,751	405	1,754	4,435	-
BUFFALO LAKE	6,349	4,000	13,806	880	325	-	-
BUTTERFIELD	9,024	3,500	4,221	-	155	8,052	150
BYRON	14,916	2,000	19,918	336	59	-	-
CANOSIA	5,519	10,000	3,729	21	-	6,600	-
CHANDLER	4,497	600	5,352	257	63	2,831	-
CHOKIO	5,819	-	9,067	100	112	3,532	-
CLAREMONT	4,175	3,240	5,600	85	1,718	10,257	-
CLARKFIELD	7,407	750	11,857	-	-	-	-
CLARKS GROVE	5,811	-	8,875	-	-	-	-
CLEARWATER	9,349	3,858	10,462	291	2,738	1,649	-
CLINTON [BIG STONE]	5,555	4,949	3,628	-	315	-	-
COMFREY	6,084	5,000	5,462	-	216	-	-
COTTONWOOD	7,780	2,959	8,869	1,654	1,750	-	-
COURTLAND	5,820	2,000	7,220	2,000	475	-	-
CURRIE	5,820	1,238	5,123	-	522	-	-
CUYUNA	7,544	8,528	1,687	1,453	1,064	16,021	-
CYRUS	4,761	-	3,312	-	361	6,682	-
DALTON	6,349	1,434	6,436	-	1,156	-	-
DANUBE	4,934	-	6,337	1,665	345	18,315	-
DELAVAN	5,026	1,663	5,584	-	390	-	-
DOVER	5,555	4,076	3,764	-	705	-	-

Table 5
Revenues and Expenditures
For the year ended December 31, 1996

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<u>LUMP SUM - \$300 OR MORE,</u>							
<u>BUT LESS THAN \$500 PER</u>							
<u>YEAR OF SERVICE (cont.)</u>							
EAGLE BEND	6,613	4,735	4,896	665	145	13,200	-
EASTON	6,084	2,597	9,432	-	475	-	-
ECHO	5,555	950	6,976	-	-	-	-
ELIZABETH	5,555	2,500	10,958	850	-	-	-
ELYSIAN	5,555	524	7,355	1,666	564	19,578	-
FERTILE	8,175	-	4,244	-	470	-	-
FORESTON	6,084	2,000	9,180	739	438	-	-
FRANKLIN	5,290	5,290	4,575	-	962	-	-
GARFIELD	6,349	1,374	9,446	1,264	1,002	11,853	-
GLYNDON	7,712	-	10,785	-	-	-	-
GNESEN	-	6,400	8,369	-	-	8,000	-
GRACEVILLE	11,685	-	6,465	820	845	12,650	-
GRAND LAKE	7,936	2,500	7,716	2,180	-	8,668	-
GRAND MEADOW	8,419	-	6,803	-	1,604	-	-
GREY EAGLE	5,851	155	4,374	3,367	875	6,917	-
GROVE CITY	6,255	-	9,788	-	100	10,592	-
HALLOCK	8,369	-	-	7,074	-	-	-
HARMONY	6,613	-	5,651	-	984	-	-
HAYWARD	5,820	5,500	18,389	1,556	838	10,325	-
HENDRICKS	6,613	5,534	4,957	-	2,400	13,330	-
HERMAN	6,613	1,978	3,027	-	-	-	-
HOFFMAN	6,349	400	5,829	-	-	-	-
HOUSTON	6,789	-	8,953	-	1,420	20,461	-
IRONTON	6,613	-	5,203	-	1,768	-	-
JASPER	5,819	2,050	5,241	-	650	-	-
JEFFERS	5,290	-	4,653	-	200	-	-
KELLOGG	6,084	1,500	19,959	110	1,516	-	-
KENSINGTON	6,349	1,736	3,177	920	400	17,600	-
KETTLE RIVER	5,026	3,416	6,304	2,000	331	26,300	-
KILKENNY	5,820	3,500	3,808	2,000	-	13,800	-
KINNEY	5,026	-	7,943	-	383	-	-
LAFAYETTE	6,834	3,000	18,780	-	674	-	-
LAKE KABETOGAMA	5,026	2,511	5,655	-	346	-	-
LAKE PARK	7,495	600	4,802	(15,646)	814	-	-
LANESBORO	6,195	3,088	8,116	667	713	7,040	-
LEROY	6,349	-	4,786	120	320	-	-
LEWISVILLE	5,451	-	5,013	-	397	-	-
LITTLEFORK	6,878	3,811	5,256	164	450	12,756	-
LOWRY	6,084	4,000	7,153	3,500	-	-	-
MABEL	5,290	3,747	2,461	-	375	35,887	-
MANTORVILLE	5,755	-	6,873	-	176	-	-
MAYNARD	6,084	-	11,516	1,718	849	10,010	-
MCINTOSH	4,497	-	5,134	45	284	2,251	-
MIESVILLE	7,936	1,750	7,984	-	-	-	-
MILAN	5,290	-	12,333	1,000	-	-	48
MILTONA	6,613	2,500	5,862	1,675	495	21,175	-
MORTON	5,290	2,000	7,659	-	242	-	-
NEW AUBURN	5,820	1,900	12,530	-	821	18,342	-
NEW YORK MILLS	7,776	2,932	6,773	4,438	618	-	-
NEWFOLDEN	7,268	-	-	4,792	380	4,681	-
ODIN	3,439	-	3,254	-	398	-	-
OKABENA	5,290	57	5,459	840	-	8,855	-
ORMSBY	3,968	476	4,046	15	-	4,054	-
ORONOCO	5,820	-	5,234	-	-	-	-

Table 5
Revenues and Expenditures
For the year ended December 31, 1996

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<u>LUMP SUM - \$300 OR MORE,</u>							
<u>BUT LESS THAN \$500 PER</u>							
<u>YEAR OF SERVICE (cont.)</u>							
PALISADE	5,026	1,000	6,876	1,000	1,049	12,550	-
PIKE SANDY BRITT	7,936	2,000	5,505	-	12	-	-
PILLAGER	9,972	3,000	8,940	90	860	17,200	-
PRINSBURG	5,290	2,496	5,099	90	416	-	-
RANDOLPH	8,649	3,750	19,811	-	426	6,600	-
RAYMOND	6,134	1,500	4,626	63	-	6,283	-
RED WING	5,000	-	14,013	1,288	791	12,773	-
ROTHSAY	6,391	-	9,154	467	451	-	-
ROYALTON	5,913	2,500	4,312	23	684	9,075	-
RUSSELL	5,290	-	2,057	105	104	21,450	-
RUTHTON	4,761	425	5,921	64	461	17,600	-
SHEVLIN	5,290	3,000	3,948	24	-	-	-
STARBUCK	8,683	-	5,817	1,000	897	6,454	-
STEPHEN	7,671	1,000	6,344	-	112	-	-
STORDEN	3,490	-	6,878	-	-	16,450	-
TOWER	5,026	4,581	3,584	-	1,325	-	-
TWIN VALLEY	6,878	-	8,734	270	190	3,174	-
TYLER	6,351	1,500	14,592	-	9	29,770	-
UNDERWOOD	8,034	500	4,382	2,502	-	18,325	-
UPSALA	4,123	-	3,749	-	470	-	-
VERNDALE	6,349	2,290	21,768	2,020	112	24,400	-
WALDORF	6,084	5,726	8,775	-	-	-	-
WALNUT GROVE	5,290	500	3,285	-	-	-	-
WARBA-FEELY-SAGO	5,026	-	1,401	-	-	6,444	-
WATSON	5,763	-	7,189	3,143	800	1,320	-
WELCOME	7,291	90	1,531	11,122	676	7,461	-
WENDELL	5,290	-	3,602	450	495	-	-
WOLF LAKE	5,555	-	(6,764)	-	307	-	-
WOOD LAKE	5,290	170	4,476	-	100	7,997	-
WRENSHALL	5,026	643	5,301	-	1,379	-	-
WYKOFF	5,290	2,700	14,403	-	-	-	-
WYOMING	11,604	2,600	8,687	-	200	-	-
TOTAL	800,560	222,837	882,958	85,651	58,830	683,939	198

LUMP SUM - \$500 OR MORE,
BUT LESS THAN \$1,000 PER
YEAR OF SERVICE

ADA	9,803	-	9,029	-	238	-	-
AITKIN	20,375	12,311	21,449	1,064	2,043	20,425	-
ANNANDALE	18,801	-	7,583	320	1,005	34,600	-
ARLINGTON	10,558	2,800	8,250	5,344	620	65,646	-
ATWATER	6,845	-	11,470	63	345	12,000	-
AUDUBON	6,962	-	16,103	-	300	-	-
AVON	13,816	-	6,940	-	1,765	12,000	-
BABBITT	6,613	2,000	24,889	136	952	-	-
BACKUS	6,476	6,300	12,025	978	1,828	10,753	-
BAGLEY	11,332	2,307	13,611	-	752	-	-
BALSAM	5,290	8,250	11,520	-	-	-	-
BARNESVILLE	11,212	3,575	16,691	1,000	2,244	41,108	-
BARNUM	6,613	-	26,100	-	2,936	-	-
BATTLE LAKE	10,057	-	12,030	-	1,057	-	-
BAUDETTE	8,988	2,500	27,394	3,042	2,307	-	-

Table 5
Revenues and Expenditures
For the year ended December 31, 1996

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<u>LUMP SUM - \$500 OR MORE,</u>							
<u>BUT LESS THAN \$1,000 PER</u>							
<u>YEAR OF SERVICE (cont.)</u>							
BEAVER BAY	3,703	6,700	2,112	-	208	-	-
BELLE PLAINE	16,339	9,830	28,451	-	4,092	20,181	-
BENSON	15,637	4,817	21,166	205	1,391	19,200	-
BIG LAKE	24,487	6,000	7,756	300	2,658	36,000	-
BIGFORK	9,527	1,594	11,153	1,000	285	25,291	-
BIWABIK CITY	5,820	10,000	25,082	1,050	287	16,000	-
BLACKDUCK	7,885	-	21,799	-	162	-	-
BLOOMING PRAIRIE	14,783	2,158	14,859	2,145	121	63,050	-
BOVEY	5,290	10,000	6,186	-	682	-	-
BRAHAM	12,088	-	24,343	3,491	1,268	44,102	-
BRECKENRIDGE	-	-	27,707	2,015	3,492	19,906	-
BROWNS VALLEY	5,555	4,485	10,103	21	556	-	-
BUHL	4,761	427	7,472	-	-	-	-
CALEDONIA	13,839	2,400	11,389	1,000	1,000	22,889	-
CALUMET	5,555	10,000	6,699	-	894	-	-
CANBY	9,802	5,000	28,887	-	1,398	25,050	-
CANNON FALLS	23,513	-	29,147	-	850	54,000	-
CARLOS	7,407	15,000	38,229	8,000	-	-	-
CARLTON	9,130	4,477	16,991	-	1,000	-	-
CENTER CITY	5,018	4,000	14,226	12	159	-	-
CHATFIELD	12,232	17,718	9,175	-	100	-	-
CLARA CITY	8,255	-	15,466	660	240	-	-
CLEAR LAKE	11,818	2,526	17,570	1,462	225	26,150	-
CLEARBROOK	8,069	-	27,431	1,116	846	7,022	-
CLEVELAND	7,318	2,000	8,162	-	-	17,870	-
COKATO	13,378	9,599	23,861	320	617	9,725	-
COLERAINE	5,290	761	5,425	-	190	6,000	-
COOK	8,440	1,500	20,444	-	800	-	-
COSMOS	4,890	-	12,952	-	-	22,932	-
CROMWELL	7,142	16,420	2,840	-	575	500	-
DAWSON	9,976	5,000	40,295	1,000	3,966	46,800	-
DAYTON	14,235	3,000	14,468	-	2,180	46,466	-
DEER RIVER	15,133	-	25,307	-	825	-	-
DEERWOOD	8,362	8,362	9,004	-	475	-	-
DODGE CENTER	8,362	-	14,423	8,282	-	23,980	-
EDEN VALLEY	7,960	3,000	32,502	-	1,976	-	-
EDGERTON	7,961	3,980	9,799	1,022	209	11,000	-
ELBOW LAKE	7,142	5,018	19,743	108	911	-	-
ELMORE	6,349	-	6,914	2,214	423	15,800	-
EMILY	5,026	2,775	6,936	-	1,962	-	-
EYOTA	8,134	3,700	6,238	6,692	-	-	260
FAYAL	5,820	5,500	10,155	-	-	-	-
FLOODWOOD	7,142	10,167	22,852	-	780	1,000	600
FRAZEE	10,157	-	(1,952)	10,179	1,024	-	-
FULDA	10,118	4,000	13,832	-	259	-	-
GAYLORD	10,542	15,064	30,172	1,068	1,460	10,696	-
GILBERT	5,290	4,436	23,585	1,000	1,315	-	-
GLENWOOD	13,929	34,525	5,870	-	4,695	27,907	-
GONVICK	5,290	6,415	3,618	1,000	-	11,500	-
GOOD THUNDER	7,588	4,800	25,274	1,002	1,371	20,063	-
GOODVIEW	10,303	3,517	28,108	4,653	1,670	10,534	-
GRAND MARAIS	8,936	-	(3,706)	19,285	688	17,500	-
GREEN ISLE	6,349	161	14,499	-	832	-	-
GREENWOOD	7,936	8,600	9,128	890	1,417	4,519	-

Table 5
Revenues and Expenditures
For the year ended December 31, 1996

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<u>LUMP SUM - \$500 OR MORE,</u>							
<u>BUT LESS THAN \$1,000 PER</u>							
<u>YEAR OF SERVICE (cont.)</u>							
HACKENSACK	6,705	10,000	7,701	-	395	-	-
HAMBURG	7,142	19,956	3,348	28,007	1,637	-	-
HAMEL	16,080	14,500	20,923	-	1,795	-	-
HANOVER	14,694	-	7,411	2,125	116	-	-
HAYFIELD	10,559	11,729	11,887	1,831	1,275	32,640	-
HECTOR	9,332	3,800	25,709	340	155	3,098	-
HENDERSON	6,349	15,064	14,459	-	1,767	7,800	-
HENNING	6,349	7,200	14,674	2,000	-	-	-
HERON LAKE	5,531	2,655	8,848	-	1,148	-	-
HINCKLEY	11,343	-	12,030	1,667	1,127	-	-
HOLDINGFORD	7,898	5,380	3,842	1,000	-	17,800	-
HOWARD LAKE	9,764	7,705	10,590	-	2,074	17,017	-
ISLE	9,752	-	5,670	57	1,048	-	-
JANESVILLE	10,090	7,902	10,998	1,000	386	12,856	-
JORDAN	15,198	15,006	26,281	30	2,014	29,675	-
KANDIYOHI	5,790	-	13,621	-	706	-	-
KASOTA	9,512	3,000	8,660	1,000	700	13,000	-
KASSON	15,011	11,196	16,688	1,000	2,691	19,800	-
KEEWATIN	5,555	7,000	24,284	-	2,326	17,500	-
KIMBALL	8,126	5,585	8,641	2,460	300	-	-
LACRESCENT	17,379	-	13,907	-	4,054	3,848	-
LAKE BENTON	6,863	1,000	6,190	576	345	19,500	-
LAKE CRYSTAL	13,525	5,000	16,156	1,000	1,036	24,800	-
LAKEFIELD	11,898	2,800	25,686	865	2,035	9,455	-
LAMBERTON	6,536	2,148	8,317	190	-	-	-
LESTER PRAIRIE	7,936	6,500	14,657	35	507	20,665	-
LEWISTON	12,573	1,942	24,921	-	-	-	-
LEXINGTON	6,613	8,476	15,701	1,000	2,776	-	-
LINWOOD	11,270	7,500	32,308	1,000	533	17,800	-
LONSDALE	15,191	6,363	17,556	25	1,534	36,800	-
LUTSEN	3,821	5,000	9,883	-	-	-	-
LUVERNE	18,300	25,727	26,053	1,000	6,938	19,492	-
MADELIA	10,858	4,423	7,804	-	233	-	-
MADISON	9,421	2,296	12,661	2,445	1,841	-	300
MADISON LAKE	6,349	5,500	11,451	1,049	587	11,350	-
MAHNOMEN	8,757	500	21,554	7,754	490	28,875	-
MAPLE LAKE	19,898	9,000	19,670	-	1,153	-	-
MAPLETON	10,446	5,400	35,439	149	5,392	-	-
MARBLE	5,026	5,643	17,006	20	1,344	12,563	-
MAYER	6,349	6,431	10,625	3,470	750	24,617	-
MCGREGOR	12,059	-	8,979	-	-	-	-
MELROSE	13,898	3,748	2,836	-	400	15,300	-
MENAHGA	5,290	2,000	7,475	-	-	-	-
MINNEOTA	9,117	3,024	10,556	2,000	3	38,348	-
MINNESOTA LAKE	6,613	5,990	25,239	-	1,440	-	-
MISSION	5,449	-	(325)	-	-	14,895	-
MONTGOMERY	20,356	35,747	10,773	-	1,941	16,200	-
MONTROSE	5,544	9,544	13,473	-	840	29,040	-
MOOSE LAKE	11,525	3,000	8,276	1,233	425	13,767	-
MORGAN	7,995	2,362	21,117	2,001	1,439	39,625	-
MORRIS	19,639	-	29,262	1,500	1,407	-	-
MOTLEY	6,219	479	22,946	1,000	663	15,300	-
NASHWAUK	7,745	8,207	13,685	-	2,045	1,800	-
NEVIS	7,142	5,000	21,436	-	596	3,135	-

Table 5
Revenues and Expenditures
For the year ended December 31, 1996

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<u>LUMP SUM - \$500 OR MORE,</u>							
<u>BUT LESS THAN \$1,000 PER</u>							
<u>YEAR OF SERVICE (cont.)</u>							
NEW GERMANY	7,142	6,516	13,036	6,712	-	15,647	-
NEW LONDON	16,159	5,983	18,964	208	3,613	18,382	-
NEW MARKET	11,919	2,535	9,420	4,562	120	-	-
NEW RICHLAND	10,234	900	8,730	-	338	-	-
NEW SCANDIA	14,305	10,000	16,829	-	750	61,079	-
NICOLLET	12,864	6,700	11,618	-	610	-	-
NORWOOD	7,936	18,907	14,609	585	659	16,026	-
OGILVIE	7,619	-	7,226	945	325	9,542	-
OLIVIA	12,175	-	9,391	1,000	504	13,420	-
ONAMIA	8,380	-	11,976	1,000	643	17,800	-
ORR	3,376	1,846	3,339	-	583	21,438	-
PALO	6,613	6,500	7,205	-	647	-	-
PARKERS PRAIRIE	6,613	8,713	14,597	301	2,450	8,800	-
PAYNESVILLE	16,372	3,938	17,057	4,000	856	21,800	-
PENNOCK	6,180	-	2,433	-	-	11,000	-
PERHAM	15,230	9,000	25,716	-	1,036	-	-
PIERZ	19,455	600	28,315	2,000	4,007	-	-
PINE ISLAND	19,360	2,254	20,077	-	-	-	-
PLATO	6,878	10,400	18,952	1,827	331	-	-
PRESTON	7,960	2,081	21,186	-	-	-	-
PROCTOR	12,666	2,398	11,870	-	-	-	585
RANDALL	10,731	5,000	19,507	571	548	-	-
RENVILLE	8,318	1,764	10,244	1,807	551	10,725	-
RICE	8,353	573	15,416	170	2,069	-	-
RICHMOND	10,110	6,864	10,778	3,006	2,083	15,300	-
ROCKVILLE	9,245	5,723	11,232	2,384	1,647	-	-
RUSH CITY	10,653	11,913	30,174	1,000	771	100,167	-
SACRED HEART	6,613	3,096	7,955	1,056	698	30,500	-
SAINT CHARLES	12,235	26	22,147	1,025	1,464	16,167	-
SAINT CLAIR	10,886	5,000	13,041	2,414	1,032	50,960	-
SAINT FRANCIS	7,908	-	15,350	-	1,010	-	-
SAINT JOSEPH	21,001	6,498	46,363	-	-	21,900	-
SAINT MICHAEL	12,483	-	14,647	4,950	1,585	-	-
SAINT STEPHEN	9,642	7,600	18,056	491	615	-	-
SANDSTONE	10,515	-	25,612	1,552	3,257	-	-
SAUK CENTRE	19,738	3,500	11,878	1,000	1,382	15,500	-
SCANDIA VALLEY	5,555	-	14,321	335	211	-	-
SCANLON	4,497	6,094	2,042	-	6	-	-
SCHROEDER	747	4,559	5,008	508	290	-	-
SEBEKA	8,405	2,000	16,199	2,340	500	-	-
SHERBURN	6,613	7,000	13,776	491	295	12,760	-
SILVER BAY	8,211	-	12,841	411	409	-	-
SILVER LAKE	7,142	13,717	6,562	1,000	287	-	-
SOUTH HAVEN	6,494	2,023	6,270	823	1,351	23,792	-
SPICER	11,262	3,348	16,780	90	1,405	17,750	-
SPRING GROVE	7,100	8,509	4,239	-	465	11,000	-
SPRING VALLEY	11,182	-	38,842	1,000	1,899	-	-
SPRINGFIELD	12,281	-	16,542	-	1,060	-	-
STACY-LENT	10,009	3	10,952	2,965	2,492	-	-
STAPLES	13,359	9,198	8,234	2,000	931	40,250	-
STEWART	6,349	10,000	9,196	762	325	-	-
STEWARTVILLE	22,040	-	9,600	1,140	1,773	18,784	-
TACONITE	3,703	1,100	2,531	60	172	-	-
TAYLORS FALLS	6,613	-	44,713	260	5,794	-	-

Table 5
Revenues and Expenditures
For the year ended December 31, 1996

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE (cont.)</u>							
THOMSON TOWN	11,440	4,000	6,325	2,342	1,080	39,889	-
TRIMONT	6,712	1,866	11,821	1,025	350	15,332	-
TRUMAN	7,712	-	6,226	-	350	-	-
WAITE PARK	15,313	3,500	22,512	1,608	1,279	4,247	-
WARROAD	15,901	-	5,643	-	150	3,504	-
WATERVILLE	7,582	-	14,112	20	264	-	-
WATKINS	6,613	6,500	18,670	100	365	-	-
WAVERLY	6,181	10,000	5,038	-	-	2,750	-
WEST CONCORD	7,984	-	8,110	-	538	19,650	-
WESTBROOK	6,968	925	1,507	-	50	-	-
WINNEBAGO	9,123	2,700	7,089	1,000	745	12,500	-
WINSTED	8,390	7,700	14,585	-	1,570	29,500	-
YOUNG AMERICA	7,671	4,160	10,343	1,717	490	-	-
ZUMBRO FALLS	7,176	571	11,881	540	395	4,950	-
TOTAL	1,861,327	924,204	2,836,225	231,071	198,808	2,201,337	1,745

**LUMP SUM - \$1,000 OR MORE,
BUT LESS THAN \$1,500 PER
YEAR OF SERVICE**

ALBERT LEA TOWN	4,017	14,866	15,172	115	1,417	7,291	-
AURORA	6,150	9,670	45,157	2,063	3,282	17,593	-
BLUE EARTH	15,386	12,000	35,518	6,068	825	23,350	-
BUFFALO	39,793	-	51,384	-	4,252	-	-
CARVER	7,142	12,500	17,022	-	2,400	21,000	-
CASS LAKE	17,105	-	34,145	44	2,126	-	-
CHISAGO CITY	14,262	14,677	32,611	2,000	550	-	-
CHISHOLM	17,067	-	87,013	-	10,593	-	-
COLD SPRING	19,345	9,995	34,400	-	2,513	-	-
CROOKSTON	13,282	10,000	38,733	2,100	6,175	7,080	-
CROSBY	11,656	13,000	26,897	-	1,045	23,000	-
DASSEL	13,864	21,376	25,597	34	2,595	52,000	-
DELANO	18,630	21,347	8,478	-	85	-	-
EAGLE LAKE	8,250	8,638	14,981	1,135	233	27,914	-
EAST BETHEL	24,253	2,600	24,048	-	100	-	-
ELY	20,168	-	22,032	2,002	3,115	48,200	-
EVELETH	10,059	3,941	12,921	-	214	-	-
FAIRFAX	8,770	2,311	19,735	1,050	2,051	28,600	-
FOLEY	21,900	2,500	23,979	1,000	3,152	23,550	-
GARRISON	11,134	1,217	15,768	198	14	2,178	-
HIBBING	-	9,696	24,403	394	2,590	-	-
HOYT LAKES	6,613	4,656	41,092	-	941	-	-
HUGO	15,978	-	41,184	1,000	2,000	23,000	-
IDEAL	8,110	10,706	8,948	-	950	-	-
ISANTI	21,783	4,283	14,945	-	2,615	-	-
JACKSON	18,621	2,805	36,039	3,051	1,093	28,028	-
LE SUEUR	18,597	10,209	38,000	193	2,010	-	-
LITCHFIELD	29,494	4,103	30,332	2,030	1,491	43,630	-
LITTLE FALLS	33,977	6,834	(985)	20,395	2,913	-	-
LONG PRAIRIE	16,321	12,904	25,894	1,000	906	-	-
LORETTO	11,941	18,000	45,708	-	2,714	-	-
LOWER ST. CROIX VAL	23,681	-	44,287	4,797	2,080	93,186	-
MAHTOMEDI	28,898	7,500	44,637	-	2,588	-	8,000

Table 5
Revenues and Expenditures
For the year ended December 31, 1996

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<u>LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE (cont.)</u>							
MAPLE PLAIN	17,320	11,000	39,432	3,343	1,415	28,470	-
MILACA	16,749	-	19,054	1,234	2,009	29,000	-
MONTEVIDEO	18,812	2,885	21,343	-	-	-	-
MONTECELLO	43,249	-	30,155	1,000	1,191	29,216	-
MORA	24,098	-	48,468	2,000	2,795	47,980	-
MORRISTOWN	9,323	2,024	46,998	1,687	-	64,000	-
MT IRON	8,739	8,400	14,566	200	6	-	-
MT LAKE	9,932	6,948	18,430	50	1,193	-	-
NEW PRAGUE	24,385	4,402	50,538	1,000	276	-	-
NISSWA	20,479	6,903	15,501	3,000	-	48,000	-
NORTH BRANCH	19,384	14,862	43,067	112	1,653	-	-
OAK GROVE	17,106	6,000	32,109	-	1,507	-	-
OSAKIS	11,131	12,000	16,075	21	803	21,700	-
PELICAN RAPIDS	20,007	995	28,216	-	771	-	-
PEQUOT LAKES	11,756	13,120	13,683	-	308	-	-
PINE RIVER	11,264	10,109	32,232	-	1,307	30,540	-
PIPESTONE	18,494	32,106	21,666	3,376	3,392	46,984	-
REMER	6,387	7,259	10,331	-	395	41,350	-
RICE LAKE	9,976	6,000	25,256	1,325	-	20,863	-
ROCKFORD	12,191	9,152	8,461	-	-	-	-
ROGERS	18,880	2,000	14,469	555	-	555	-
ROSEAU	18,723	7,000	18,479	23	375	-	-
SAINT ANTHONY	25,850	-	31,194	-	1,775	-	-
SAINT BONIFACIUS	13,570	7,505	27,999	-	-	34,800	-
SAINT CLOUD	28,080	1,967	38,838	2,749	6,952	-	-
SAINT JAMES	18,201	14,264	13,301	175	3,401	5,506	-
SARTELL	23,276	4,791	14,785	2,000	2,537	43,000	-
SLAYTON	10,789	9,172	13,867	-	1,084	-	-
SLEEPY EYE	20,723	5,000	31,777	-	1,083	-	-
TRACY	11,556	8,750	22,884	1,084	2,114	-	-
VICTORIA	13,281	29,994	11,913	-	1,878	57,000	-
WABASHA	11,914	14,933	8,908	-	3,320	-	-
WACONIA	19,872	11,700	40,482	348	2,698	35,650	-
WADENA	15,449	1,700	24,490	-	470	-	-
WALKER	15,527	8,876	15,912	-	1,132	22,000	-
WATERTOWN	15,749	7,000	30,861	5,090	-	20,000	-
WHEATON	10,347	7,500	33,486	3,550	3,579	46,000	-
TOTAL	1,158,816	548,651	1,909,301	84,591	123,047	1,142,214	8,000

**LUMP SUM - \$1,500 OR MORE,
BUT LESS THAN \$2,000 PER
YEAR OF SERVICE**

BASS BROOK	20,317	-	21,913	-	850	13,440	-
BECKER	37,098	4,000	52,449	2,512	2,132	-	-
CAMBRIDGE	35,637	-	35,746	-	418	82,500	-
COTTAGE GROVE	73,575	-	172,710	1,000	9,193	86,440	-
DETROIT LAKES	38,540	50,018	40,885	-	5,135	10,560	-
EAST GRAND FORKS	31,363	-	54,364	-	7,092	186,103	-
FARMINGTON	32,110	45,000	51,580	1,745	-	41,193	-
HAM LAKE	29,221	20,128	30,733	538	3,405	-	-
HERMANTOWN	20,598	47,598	25,532	-	1,483	19,612	-
INTERNATIONAL FALLS	35,153	-	38,696	-	920	-	-

Table 5
Revenues and Expenditures
For the year ended December 31, 1996

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<u>LUMP SUM - \$1,500 OR MORE, BUT LESS THAN \$2,000 PER YEAR OF SERVICE (cont.)</u>							
LAKE CITY	22,271	7,235	34,862	3,000	-	114,125	-
LINDSTROM	14,263	-	55,625	-	800	-	-
LONG LAKE	29,462	10,935	23,116	3,073	801	-	-
NEWPORT	11,917	23,543	48,345	-	8,127	-	-
NORTH MANKATO	32,296	6,293	32,029	-	1,898	-	-
NORTH ST. PAUL	35,160	16,404	64,650	-	11,225	-	-
OSSEO	9,579	49,922	24,379	23,661	3,441	55,168	1,000
PARK RAPIDS	31,166	-	39,749	340	495	31,000	-
PRINCETON	36,687	15,186	55,040	-	8,144	-	-
REDWOOD FALLS	22,467	15,600	50,588	1,000	-	-	-
SAINT PAUL PARK	15,754	7,232	37,359	-	2,023	-	-
SAINT PETER	31,331	11,977	26,256	2,000	1,651	23,251	-
TWO HARBORS	20,841	-	23,555	1,000	1,831	93,390	-
WASECA	34,462	-	29,179	-	1,070	34,520	-
WAYZATA	30,155	14,845	23,932	400	3,865	-	2,340
WINDOM	22,063	2,500	30,620	3,613	1,107	38,258	-
TOTAL	753,486	348,416	1,123,892	43,882	77,106	829,560	3,340
<u>LUMP SUM - \$2,000 OR MORE, BUT LESS THAN \$2,500 PER YEAR OF SERVICE</u>							
CENTENNIAL	53,704	19,000	102,986	-	4,153	4,477	-
ELK RIVER	55,793	16,837	60,923	1,000	2,209	-	26,850
EXCELSIOR	66,470	-	150,776	1,000	4,663	42,951	-
FERGUS FALLS	49,347	1,500	85,287	1,000	4,101	-	-
INVER GROVE HEIGHTS	74,749	-	164,124	1,000	16,818	11,880	-
LITTLE CANADA	28,818	18,000	54,255	5,998	2,763	50,228	-
MAPLEWOOD	144,687	169,984	265,934	5,000	20,220	190,323	-
OAKDALE	32,795	30,900	32,101	-	9,247	-	-
OWATONNA	80,850	-	49,412	2,000	1,608	118,025	-
PRIOR LAKE	61,238	4,111	72,231	-	144	-	-
ROSEMOUNT	37,965	26,000	66,363	4,000	8,835	28,192	-
SAUK RAPIDS	43,134	9,515	66,605	-	3,298	122,332	-
SHAKOPEE	52,260	42,385	98,379	156	4,897	31,419	-
THIEF RIVER FALLS	28,363	-	34,628	1,568	1,525	61,166	-
VADNAIS HEIGHTS	39,247	52,500	46,854	-	4,150	129,826	-
WILLMAR	54,641	-	119,754	5,000	14,737	85,788	-
TOTAL	904,061	390,732	1,470,612	27,722	103,368	876,607	26,850
<u>LUMP SUM - \$2,500 OR MORE, BUT LESS THAN \$3,000 PER YEAR OF SERVICE</u>							
BEMIDJI PIONEER	73,162	2,992	90,265	9,385	11,610	-	-
FOREST LAKE	57,466	6,069	82,714	670	1,893	76,382	-
HASTINGS	75,703	-	115,968	-	17,004	-	-
MARSHALL	48,274	25,690	159,751	(4,300)	4,127	257,284	2,825
STILLWATER	76,537	-	133,461	1,796	11,530	-	-
WOODBURY	91,985	75,363	242,829	1,000	22,612	14,507	-
TOTAL	423,127	110,114	824,988	8,551	68,776	348,173	2,825

Table 5
Revenues and Expenditures
For the year ended December 31, 1996

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<u>LUMP SUM - \$3,000 OR MORE, BUT LESS THAN \$3,500 PER YEAR OF SERVICE</u>							
BAYPORT	42,576	-	95,673	-	12,780	57,000	-
GOLDEN VALLEY	85,228	-	332,530	-	23,836	35,545	1,900
GRAND RAPIDS	56,415	4,646	111,324	-	13,985	137,608	-
HOPKINS	52,670	25,900	147,048	2,028	6,027	253,665	780
TOTAL	236,889	30,546	686,575	2,028	56,628	483,818	2,680
<u>LUMP SUM - \$3,500 OR MORE PER YEAR OF SERVICE</u>							
ALEXANDRIA	57,842	33,683	10,208	574	16,579	75,644	-
BRAINERD	87,824	46,520	96,664	1,000	13,316	76,470	-
LAKEVILLE	97,936	137,284	99,918	-	6,232	-	-
MAPLE GROVE	140,624	91,224	191,582	2,972	10,951	364,889	-
NORTHFIELD	63,440	26,350	108,863	2,000	6,910	108,800	-
TOTAL	447,666	335,061	507,235	6,546	53,988	625,803	-
TOTAL FOR LUMP SUMS	8,060,595	3,276,302	11,893,084	629,361	867,501	8,771,255	53,825
<u>MONTHLY SERVICE</u>							
CHASKA	45,142	84,520	134,715	-	4,457	94,702	-
HUTCHINSON	49,632	25,105	55,973	-	3,813	55,362	5,000
MOUND	64,108	85,394	230,118	-	5,108	129,235	-
PINE CITY	24,043	7,000	45,223	-	2,803	23,750	1,500
SPRING LAKE PARK	176,410	46,492	111,292	1,114	107,590	160,607	-
WHITE BEAR LAKE	120,797	20,000	462,511	3,065	42,187	135,205	-
WORTHINGTON	32,364	72,954	135,184	-	5,805	73,242	1,000
TOTAL MONTHLY SERVICE	512,496	341,465	1,175,016	4,179	171,763	672,103	7,500
<u>MONTHLY/LS* COMBINATION</u>							
APPLE VALLEY	123,688	79,259	121,429	30,914	18,398	63,510	-
BROOKLYN CENTER	88,272	39,292	161,732	-	12,620	340,872	2,500
CHANHASSEN	56,262	17,614	39,162	-	3,115	54,020	-
COLUMBIA HEIGHTS	-	27,782	87,209	-	2,487	444,370	-
EAGAN	188,803	66,577	278,187	-	18,149	396,263	-
EDEN PRAIRIE	186,970	313,030	1,129,697	1,250	45,825	159,870	-
FAIRMONT	43,495	22,730	131,132	8,725	19,480	112,300	1,000
GLENCOE	20,211	27,041	32,452	-	5,663	48,982	-
LAKE JOHANNA	151,564	67,600	367,866	303	23,627	218,676	-
MINNETONKA	206,331	14,500	634,003	-	58,741	216,436	270
NEW BRIGHTON	71,205	53,235	209,430	-	2,585	104,610	-
NEW ULM	47,452	41,879	139,639	2,500	6,070	191,465	-
PLYMOUTH	218,275	-	99,552	2,000	11,146	130,228	-
ROBBINSDALE	43,831	2,247	123,747	3,819	17,520	157,462	-
ROSEVILLE	125,046	211,116	497,749	1,390	43,558	204,160	-
SAVAGE	39,232	124,510	96,000	-	18,335	69,053	275

Table 5
Revenues and Expenditures
For the year ended December 31, 1996

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
TOTAL MONTHLY/LS* COMBINATION	<u>1,486,949</u>	<u>1,029,153</u>	<u>4,027,557</u>	<u>19,987</u>	<u>288,921</u>	<u>2,848,767</u>	<u>4,045</u>
GRAND TOTAL FOR DEFINED CONTRIBUTION, LUMP SUM, MONTHLY SERVICE, AND MONTHLY/LS* COMBINATION	<u>11,596,660</u>	<u>5,208,495</u>	<u>19,527,609</u>	<u>762,353</u>	<u>1,516,010</u>	<u>14,751,865</u>	<u>70,967</u>

*LS - LUMP SUM

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

<u>Association Name</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>						
ANDOVER	-	-	9,704	-	9,704	1.18%
AUSTIN	969	-	842	401	2,212	1.46%
COON RAPIDS	2,584	-	39,612	7,933	50,129	1.89%
DONNELLY	-	-	449	37	486	1.18%
LONDON	120	-	307	1	428	1.25%
MENDOTA HEIGHTS	-	-	16,990	1,200	18,190	1.55%
NEW HOPE	3,000	-	6,838	978	10,816	1.21%
<u>LUMP SUM - LESS THAN \$50 PER YEAR OF SERVICE</u>						
ELBOW-TULABY	-	-	138	-	138	1.17%
<u>LUMP SUM - \$50 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE</u>						
DANVERS	75	-	100	-	175	1.28%
ELMER	-	-	218	-	218	1.14%
GRANADA	550	-	480	88	1,118	1.09%
<u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE</u>						
DUMONT	80	-	395	2	477	1.30%
FEDERAL DAM	-	-	240	-	240	3.63%
GARVIN	-	-	289	-	289	1.01%
GHENT	300	-	546	8	854	1.73%
GRYGLA	-	-	555	-	555	1.96%
LANCASTER	-	-	430	-	430	1.20%
SOLWAY RURAL	-	-	225	45	270	1.13%
<u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE</u>						
ALDEN	200	-	525	201	926	1.52%
BLACKHOOF	300	-	239	-	539	1.62%
COLVIN	-	-	555	-	555	1.04%
FINLAND	-	-	654	63	717	1.40%
LAKE BRONSON	100	-	250	-	350	1.10%

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

<u>Association Name</u>	<u>Salaries</u>	<u>Conventions</u>	<u>Dues Actuarial Audit & Bond</u>	<u>Other</u>	<u>Total Expenses</u>	<u>% of Assets</u>
<u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE (cont.)</u>						
BEARDSLEY	375	-	325	-	700	1.05%
CANTON	25	-	500	99	624	1.01%
FIFTY LAKES	-	-	843	15	858	1.37%
HANSKA	-	-	200	1,361	1,561	1.75%
HILL CITY	-	-	1,920	150	2,070	3.31%
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE</u>						
BALATON	575	-	302	50	927	1.03%
BROWNTON	-	-	1,731	23	1,754	1.47%
CLAREMONT	868	-	475	375	1,718	2.22%
CLEARWATER	400	-	2,338	-	2,738	1.72%
COTTONWOOD	-	-	1,732	18	1,750	1.13%
CUYUNA	-	-	1,048	16	1,064	1.94%
GRAND MEADOW	-	-	429	1,175	1,604	1.52%
HENDRICKS	-	-	200	2,200	2,400	2.29%
HOUSTON	1,000	-	420	-	1,420	1.09%
IRONTON	-	108	1,300	360	1,768	1.89%
KELLOGG	861	-	525	130	1,516	1.05%
PALISADE	-	-	1,039	10	1,049	1.23%
TOWER	650	-	585	90	1,325	2.06%
WRENSHALL	546	-	700	133	1,379	1.17%
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1000 PER YEAR OF SERVICE</u>						
BARNUM	-	-	2,936	-	2,936	1.60%
EMILY	-	-	1,950	12	1,962	1.47%
GREENWOOD	-	-	900	517	1,417	1.18%
HAMBURG	150	-	1,137	350	1,637	1.49%
HENDERSON	1,600	-	142	25	1,767	1.37%
PARKERS PRAIRIE	-	-	250	2,200	2,450	2.18%
RICE	100	-	1,954	15	2,069	1.37%
ROCKVILLE	275	-	1,372	-	1,647	1.14%
SANDSTONE	1,100	-	150	2,007	3,257	1.23%
SOUTH HAVEN	400	-	921	30	1,351	1.19%
STACY-LENT	2,000	-	310	182	2,492	1.63%

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

<u>Association Name</u>	<u>Salaries</u>	<u>Conventions</u>	<u>Dues Actuarial Audit & Bond</u>	<u>Other</u>	<u>Total Expenses</u>	<u>% of Assets</u>
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1000 PER YEAR OF SERVICE (cont.)</u>						
AVON	1,644	-	100	21	1,765	1.23%
BARNESVILLE	520	-	1,724	-	2,244	1.14%
BELLE PLAINE	800	-	2,632	660	4,092	1.33%
BIG LAKE	-	-	2,043	615	2,658	1.25%
DAWSON	-	-	375	3,591	3,966	1.29%
GLENWOOD	-	-	4,595	100	4,695	2.97%
HOWARD LAKE	1,050	-	990	34	2,074	1.00%
KASSON	1,125	-	500	1,066	2,691	1.19%
LACRESCENT	525	-	730	2,799	4,054	1.38%
LUVERNE	-	-	6,938	-	6,938	1.98%
MAPLETON	125	-	4,272	995	5,392	1.54%
MONTGOMERY	900	-	-	1,041	1,941	1.05%
NEW LONDON	2,800	-	765	48	3,613	1.72%
PIERZ	725	-	3,270	12	4,007	1.44%
RICHMOND	360	-	1,723	-	2,083	1.06%
TAYLORS FALLS	554	-	4,765	475	5,794	1.66%
<u>LUMP SUM - \$1000 OR MORE, BUT LESS THAN \$1500 PER YEAR OF SERVICE</u>						
CARVER	-	-	2,400	-	2,400	1.27%
CHISHOLM	-	-	10,583	10	10,593	1.90%
CROOKSTON	300	-	5,335	540	6,175	1.84%
PIPESTONE	1,000	-	1,866	526	3,392	1.01%
SAINT CLOUD	780	-	5,293	879	6,952	1.34%
SAINT JAMES	1,000	-	2,401	-	3,401	1.03%
SARTELL	600	-	1,937	-	2,537	1.35%
WABASHA	1,500	-	1,611	209	3,320	1.71%
WHEATON	-	-	2,779	800	3,579	1.34%
<u>LUMP SUM - \$1500 OR MORE, BUT LESS THAN \$2000 PER YEAR OF SERVICE</u>						
EAST GRAND FORKS	575	-	3,301	3,216	7,092	1.39%
NEWPORT	300	-	5,282	2,545	8,127	1.46%
NORTH ST. PAUL	500	-	10,725	-	11,225	1.44%
OSSEO	900	-	1,500	1,041	3,441	1.13%
PRINCETON	567	-	7,435	142	8,144	1.11%

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

<u>Association Name</u>	<u>Salaries</u>	<u>Conventions</u>	<u>Dues Actuarial Audit & Bond</u>	<u>Other</u>	<u>Total Expenses</u>	<u>% of Assets</u>
<u>LUMP SUM - \$2000 OR MORE, BUT LESS THAN \$2500 PER YEAR OF SERVICE</u>						
INVER GROVE HEIGHTS	6,150	-	10,609	59	16,818	1.05%
OAKDALE	2,300	-	5,623	1,324	9,247	1.41%
ROSEMOUNT	200	-	8,300	335	8,835	1.74%
WILLMAR	2,400	-	12,167	170	14,737	1.53%
<u>LUMP SUM - \$2500 OR MORE, BUT LESS THAN \$3000 PER YEAR OF SERVICE</u>						
BEMIDJI PIONEER	1,900	-	9,405	305	11,610	1.04%
HASTINGS	4,940	172	11,234	658	17,004	1.11%
WOODBURY	11,433	-	3,129	8,050	22,612	1.20%
<u>LUMP SUM - \$3000 OR MORE, BUT LESS THAN \$3500 PER YEAR OF SERVICE</u>						
BAYPORT	-	-	3,674	9,106	12,780	1.18%
GOLDEN VALLEY	5,911	-	14,770	3,155	23,836	1.01%
GRAND RAPIDS	-	-	13,931	54	13,985	1.37%
<u>LUMP SUM - \$3500 OR MORE PER YEAR OF SERVICE</u>						
ALEXANDRIA	-	-	16,068	511	16,579	1.55%
<u>MONTHLY SERVICE</u>						
SPRING LAKE PARK	14,077	-	81,405	12,108	107,590	2.55%
WHITE BEAR LAKE	3,012	-	34,694	4,481	42,187	1.23%
<u>MONTHLY/LS* COMBINATION</u>						
FAIRMONT	4,100	-	15,098	282	19,480	1.08%
GLENCOE	1,800	-	3,628	235	5,663	1.18%
ROBBINSDALE	4,392	-	12,041	1,087	17,520	1.89%
SAVAGE	900	-	12,138	5,297	18,335	1.45%

* LS - LUMP SUM

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

<u>Association Name</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	2,584	-	39,612	7,933	50,129	1.89%
EDINA	21,500	-	12,521	5,486	39,507	0.82%
<u>LUMP SUM - \$2000 OR MORE, BUT LESS THAN \$2500 PER YEAR OF SERVICE</u>						
MAPLEWOOD	3,397	120	15,325	1,378	20,220	0.74%
<u>LUMP SUM - \$2500 OR MORE, BUT LESS THAN \$3000 PER YEAR OF SERVICE</u>						
WOODBURY	11,433	-	3,129	8,050	22,612	1.20%
<u>LUMP SUM - \$3000 OR MORE, BUT LESS THAN \$3500 PER YEAR OF SERVICE</u>						
GOLDEN VALLEY	5,911	-	14,770	3,155	23,836	1.01%
<u>MONTHLY SERVICE</u>						
SPRING LAKE PARK	14,077	-	81,405	12,108	107,590	2.55%
WHITE BEAR LAKE	3,012	-	34,694	4,481	42,187	1.23%
<u>MONTHLY/LS* COMBINATION</u>						
MINNETONKA	7,650	-	45,158	5,933	58,741	1.00%
ROSEVILLE	6,790	3,912	17,006	15,850	43,558	1.00%
LAKE JOHANNA	4,800	-	18,027	800	23,627	0.81%
EDEN PRAIRIE	4,330	-	38,603	2,892	45,825	0.85%

* LS - LUMP SUM

Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
For the Year Ended December 31, 1996

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
DEFINED CONTRIBUTION																	
ALASKA TOWNSHIP	16	-	1	50	10	10	-	10,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
ALBANY	24	-	-	50	5	5	25,000	25,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
ANDOVER	41	-	10	50	5	5	2,500	80,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
ANOKA-CHAMPLIN	40	-	5	50	10	10	-	500,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
AUSTIN	18	-	-	50	10	10	-	50,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
BREWSTER	23	-	6	55	10	10	-	15,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
BROOKLYN PARK	63	-	23	50	10	10	500,000	500,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
CALLAWAY	16	-	1	50	10	10	-	70,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
COLOGNE	26	-	3	50	10	10	-	50,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
COON RAPIDS	43	-	4	50	5	5	300,000	300,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
CRANE LAKE	9	-	-	50	10	10	50,000	50,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
CROSSLAKE	24	-	8	50	10	10	-	50,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
CRYSTAL	41	-	-	50	10	10	300,000	300,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
DALBO	17	-	1	50	10	10	-	6,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
DONNELLY	30	-	-	50	10	10	-	10,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
EDINA	37	-	7	50	5	5	500,000	500,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
ELGIN	25	-	7	50	10	10	-	15,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
EMBARRASS	17	-	-	50	10	10	-	6,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
ERSKINE	18	-	-	50	20	10	-	5,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
FALCON HEIGHTS	21	-	11	50	5	5	70,000	70,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
FOSSTON	25	-	-	50	10	10	-	20,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
FOUNTAIN	20	1	-	50	10	10	75,000	75,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
FREEPORT	22	-	2	50	10	10	-	20,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
FRIDLEY	34	-	4	50	10	10	-	200,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
GARY	20	-	2	50	10	10	-	20,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
GIBBON	27	-	2	50	13	13	-	35,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
GLENVILLE	23	-	6	50	5	5	-	10,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
GOODHUE	23	-	2	50	10	10	-	30,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
HARDWICK	19	-	1	50	10	10	-	45,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
HAWLEY	22	-	1	50	10	10	-	25,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
IVANHOE	25	-	-	50	10	10	-	12,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
KENYON	30	-	-	50	20	10	-	20,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
KERKHOVEN	21	-	3	50	10	10	15,000	15,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
KIESTER	21	-	3	55	20	10	-	35,000	BAL.	-	BAL.	42	WKLY	-	-	-	BAL.
LAKE GEORGE	17	-	1	50	10	10	-	6,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
LAKEPORT	16	-	-	55	10	10	-	50,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
LE CENTER	20	-	4	50	10	10	2,000	21,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
LONDON	16	-	-	50	20	10	-	50,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
LONGVILLE	24	-	-	50	5	5	-	25,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
LYLE	19	-	2	50	10	10	-	15,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
MAGNOLIA	10	-	-	50	10	10	-	10,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
MARINE ON ST. CROIX	29	-	-	50	5	5	-	20,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
MAZEPPA	23	-	-	50	10	10	-	10,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
MEDICINE LAKE	17	-	-	50	5	5	40,000	40,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
MENDOTA HEIGHTS	35	-	-	50	10	10	200,000	200,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
MENTOR	14	-	-	50	10	10	-	5,000	BAL.	-	BAL.	-	-	-	-	-	BAL.

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

Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
For the Year Ended December 31, 1996

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
DEFINED CONTRIBUTION (cont.)																	
MILLERVILLE	19	-	8	50	10	10	-	20,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
MILROY	19	-	1	50	10	10	-	70,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
MURDOCK	19	-	-	50	10	10	-	10,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
MYRTLE	17	-	-	50	5	5	5,000	5,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
NEW HOPE	34	-	12	50	5	5	50,000	100,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
NODINE	17	-	1	50	10	10	-	20,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
NORTHROP	17	-	-	50	10	10	-	5,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
ODESSA	14	-	-	50	10	5	-	10,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
OKLEE	20	-	1	50	10	10	-	10,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
PLAINVIEW	22	-	2	50	10	10	40,000	40,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
PLUMMER	24	-	-	50	10	10	-	10,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
RAMSEY	24	-	-	50	10	10	-	25,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
RED LAKE FALLS	23	-	-	50	10	10	-	15,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
ROUND LAKE	20	-	1	50	10	10	-	10,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
RUSHFORD	28	-	2	50	20	10	-	20,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
SAINT HILAIRE	20	-	1	50	10	10	-	20,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
SEAFORTH	11	-	4	50	10	10	-	2,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
SOUTH BEND	15	-	-	50	15	15	-	30,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
SWANVILLE	19	-	-	50	10	10	-	50,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
TOIVOLA	18	-	-	50	20	20	10,000	10,000	BAL.	-	-	-	-	-	-	-	BAL.
ULEN	20	-	-	50	10	10	-	9,000	BAL.	-	-	-	-	-	-	-	BAL.
VERMILION LAKE	17	-	2	50	10	10	-	4,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
WABASSO	22	-	5	50	10	10	-	15,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
WAHKON	15	-	1	50	20	10	-	5,000	BAL.	-	-	-	-	-	-	-	BAL.
WANAMINGO	28	-	3	50	10	10	-	10,000	BAL.	-	-	-	-	-	-	-	BAL.
WANDA	16	-	2	50	10	10	-	10,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
WELLS	25	4	-	50	10	10	-	100,000	BAL.	-	-	-	-	-	-	-	BAL.
WILLIAMS	15	-	-	50	10	10	-	5,000	BAL.	-	-	-	-	-	-	-	BAL.
WINTHROP	21	-	-	50	10	10	-	300,000	BAL.	-	BAL.	-	-	-	-	-	BAL.
ZUMBROTA	27	-	-	50	10	10	-	75,000	BAL.	-	-	-	-	-	-	-	BAL.
TOTAL DEFINED CONTRIBUTION	1,727	5	166														
LUMP SUM - LESS THAN \$50 PER YEAR OF SERVICE																	
CLIMAX	16	-	-	50	10	10	-	4,000	25	-	-	-	-	-	-	-	-
ELBOW-TULABY	11	-	-	50	10	10	5,000	5,000	25	10	Y/S	-	-	-	-	10	Y/S
FLENSBURG	16	-	-	50	20	10	-	5,000	25	25	Y/S	-	-	-	-	25	Y/S
LASALLE	17	-	-	50	10	10	-	10,000	25	25	Y/S	-	-	-	-	25	Y/S
NASSAU	18	-	-	55	20	10	-	10,000	25	-	-	-	-	-	-	25	Y/S
NORTH STAR TOWNSHIP	10	-	2	50	5	5	5,000	5,000	27	-	-	-	-	-	-	27	Y/S
REVERE	11	-	-	50	10	10	-	5,000	10	3	Y/S	-	-	-	-	5	Y/S
TAUNTON	14	-	-	60	10	10	10,000	10,000	20	-	-	10	WKLY	20	LUMP	-	-
TOTAL	113	-	2														

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

Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
For the Year Ended December 31, 1996

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
<u>LUMP SUM - \$50 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE</u>																	
CARSONVILLE	18	-	1	50	10	10	-	20,000	75	75	Y/S	-	-	-	-	75	Y/S
DANVERS	13	-	-	50	10	10	5,000	5,000	75	75	Y/S	-	-	-	-	75	Y/S
ELMER	13	-	-	60	10	10	-	1,500	50	-	-	-	-	-	-	50	Y/S
FINLAYSON	24	-	-	50	10	10	-	5,000	50	50	Y/S	-	-	-	-	50	Y/S
FISHER	21	-	-	50	20	20	-	5,000	60	-	-	-	-	100	LUMP	-	-
FRENCH TOWNSHIP	25	-	6	50	10	10	10,000	10,000	50	50	Y/S	-	-	-	-	50	Y/S
GOODLAND	18	-	2	50	20	5	-	7,000	75	75	Y/S	-	-	-	-	75	Y/S
GRANADA	20	-	1	50	10	10	-	15,000	75	-	-	-	-	-	-	75	Y/S
HAMPTON	17	-	5	50	10	10	-	10,000	80	-	-	-	-	-	-	-	-
LAKELAND	17	-	-	50	20	20	-	10,000	50	50	Y/S	-	-	-	-	50	Y/S
LYND	13	-	-	50	20	20	-	10,000	50	-	-	-	-	-	-	50	Y/S
NORTHLAND	9	-	-	50	10	10	-	5,000	50	50	Y/S	-	-	-	-	50	Y/S
WALTERS	17	-	-	50	5	5	-	10,000	50	-	-	-	-	-	-	50	Y/S
TOTAL	225	-	15														
<u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE</u>																	
ALBORN	17	-	-	50	20	10	-	6,000	175	175	Y/S	-	-	-	-	175	Y/S
ALMELUND	27	-	1	50	10	10	-	10,000	150	150	Y/S	-	-	-	-	150	Y/S
ALTURA	20	-	-	50	20	20	-	10,000	175	-	-	-	-	-	-	175	Y/S
BIGELOW	20	-	-	50	5	5	6,000	6,000	100	100	Y/S	-	-	-	-	100	Y/S
BLUFFTON	15	-	-	50	10	10	-	5,000	100	100	Y/S	-	-	-	-	100	Y/S
BRIMSON-FAIRBANKS	17	-	-	50	20	10	-	15,000	100	100	Y/S	-	-	-	-	100	Y/S
CAMPBELL	29	-	-	62	20	10	-	10,000	125	-	-	-	-	-	-	125	Y/S
CLEMENTS	21	-	1	50	10	10	-	5,000	180	180	Y/S	-	-	-	-	180	Y/S
CROOKED LAKE	18	-	-	50	5	5	-	5,000	175	175	Y/S	-	-	-	-	175	Y/S
DENT	23	-	1	50	10	10	-	10,000	125	-	-	-	-	-	-	125	Y/S
DUMONT	21	-	1	50	10	10	-	5,000	110	110	Y/S	-	-	-	-	110	Y/S
EITZEN	28	-	3	50	10	10	-	50,000	100	100	Y/S	-	-	-	-	100	Y/S
ELROSA	30	-	3	55	5	5	-	10,000	150	150	Y/S	-	-	-	-	150	Y/S
FEDERAL DAM	15	-	-	55	20	10	10,000	10,000	100	100	Y/S	-	-	-	-	100	Y/S
GARVIN	14	-	2	55	10	10	-	25,000	125	-	-	-	-	-	-	125	Y/S
GHENT	18	-	3	50	10	10	-	5,000	125	-	-	-	-	-	-	125	Y/S
GRYGLA	20	-	-	50	20	20	-	20,000	100	-	-	-	-	-	-	100	Y/S
HANLEY FALLS	22	-	5	50	20	10	-	10,000	150	-	-	-	-	-	-	150	Y/S
HITTERDAL	18	-	2	50	10	10	-	20,000	170	-	-	-	-	-	-	-	-
HOKAH	28	-	3	50	10	10	-	20,000	170	170	Y/S	-	-	-	-	170	Y/S
HOLLAND	20	-	-	50	10	10	-	10,000	100	100	Y/S	-	-	-	-	100	Y/S
KENNEDY	17	-	-	50	10	10	25,000	50,000	175	175	Y/S	-	-	-	-	175	Y/S
LAKE HENRY	20	-	-	50	10	10	-	10,000	150	150	Y/S	-	-	-	-	150	Y/S
LANCASTER	19	-	5	55	10	10	-	20,000	100	50	Y/S	-	-	-	-	50	Y/S

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

Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
For the Year Ended December 31, 1996

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
<u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE (cont.)</u>																	
LISMORE	26	-	-	50	20	20	-	30,000	110	110	Y/S	100	WKLY	200	LUMP	110	Y/S
MAHTOWA	21	-	1	50	5	5	-	10,000	150	150	Y/S	-	-	-	-	150	Y/S
MAKINEN	17	-	9	50	10	10	30,000	30,000	100	100	Y/S	-	-	-	-	100	Y/S
MCGRATH	18	-	2	50	5	5	-	10,000	100	100	Y/S	-	-	-	-	100	Y/S
MIDDLE RIVER	18	-	-	50	20	10	-	9,000	100	100	Y/S	100	WKLY	-	-	100	Y/S
NEW MUNICH	19	-	-	50	10	10	-	3,000	150	150	Y/S	-	-	-	-	150	Y/S
PEMBERTON	19	-	-	50	10	10	-	5,000	100	50	Y/S	-	-	-	-	50	Y/S
PORTER	22	-	-	55	10	10	-	10,000	175	105	Y/S	-	-	-	-	175	Y/S
SAINT LEO	23	-	-	50	10	10	-	10,000	125	125	Y/S	10	WKLY	-	-	125	Y/S
SOLWAY RURAL	21	-	-	50	10	10	-	10,000	100	100	Y/S	-	-	-	-	100	Y/S
STURGEON LAKE	12	-	-	50	10	10	-	5,000	125	125	Y/S	-	-	-	-	125	Y/S
VILLARD	25	-	-	50	10	10	-	5,000	100	100	Y/S	-	-	-	-	100	Y/S
VINING	19	-	-	55	20	10	7,500	7,500	100	-	-	-	-	-	-	-	-
WILMONT	25	-	-	50	10	10	-	10,000	167	-	-	-	-	-	-	-	-
WRIGHT	20	-	-	50	5	5	10,000	10,000	175	175	Y/S	-	-	-	-	175	Y/S
TOTAL	802	-	42														
<u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE</u>																	
ALDEN	23	-	4	50	10	10	-	10,000	225	225	Y/S	-	-	-	-	225	Y/S
ASKOV	17	-	2	55	10	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
BADGER	22	-	-	50	10	10	-	15,000	200	200	Y/S	-	-	-	-	200	Y/S
BEARDSLEY	20	-	1	50	20	20	-	7,500	250	-	-	-	-	-	-	-	-
BELLINGHAM	19	-	4	50	5	5	-	10,000	250	100	Y/S	-	-	-	-	250	Y/S
BIWABIK	21	-	1	50	10	10	-	10,000	200	900	Y/S	-	-	-	-	900	Y/S
BLACKHOOF	20	-	3	50	10	10	3,000	3,000	200	200	Y/S	-	-	-	-	200	Y/S
BOWLUS	21	-	1	50	20	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
BOYD	22	-	2	50	10	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
BREVATOR	18	-	-	50	10	10	-	3,000	250	250	Y/S	-	-	-	-	250	Y/S
BROOK PARK	16	-	-	50	5	5	-	50,000	200	200	Y/S	-	-	-	-	200	Y/S
CANTON	18	-	-	50	20	10	-	10,000	250	50	Y/S	-	-	-	-	250	Y/S
CEYLON	22	-	-	50	20	10	-	8,000	200	-	-	25	WKLY	-	-	200	Y/S
CHERRY	21	-	2	50	5	5	-	5,000	200	200	Y/S	-	-	-	-	200	Y/S
CLARISSA	25	-	1	50	10	10	10,000	10,000	250	250	Y/S	-	-	-	-	250	Y/S
CLIFTON	15	-	5	55	20	20	10,000	10,000	200	-	-	-	-	-	-	200	Y/S
CLINTON [ST. LOUIS]	19	-	1	50	10	10	-	10,000	250	250	Y/S	25	WKLY	-	-	250	Y/S
COLVIN	18	-	2	50	10	10	10,000	10,000	200	-	-	-	-	-	-	200	Y/S
DARFUR	18	-	1	50	10	10	-	5,000	225	225	Y/S	20	DAILY	-	-	225	Y/S
DEER CREEK	21	-	-	50	20	10	3,000	10,000	250	250	Y/S	-	-	-	-	250	Y/S
DEXTER	21	-	-	50	20	10	-	10,000	200	-	-	-	-	-	-	-	-
DUNNELL	15	-	-	50	20	10	-	100,000	275	50	Y/S	-	-	-	-	100	Y/S

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

Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
For the Year Ended December 31, 1996

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE (cont.)																	
EASTERN HUBBARD	21	-	-	55	10	10	-	25,000	200	-	-	-	-	-	-	200	Y/S
ELLENDALE	19	-	-	50	5	5	-	5,000	200	-	-	-	-	-	-	1,000	Y/S
ELLSWORTH	21	-	-	55	10	10	15,000	15,000	200	-	-	-	-	-	-	200	Y/S
EMMONS	24	-	2	10	10	10	25,000	50,000	280	-	-	-	-	-	-	280	Y/S
EVANSVILLE	30	-	-	50	10	10	-	10,000	200	200	Y/S	-	-	-	-	200	Y/S
FIFTY LAKES	13	-	5	50	10	10	-	30,000	250	250	Y/S	-	-	-	-	250	Y/S
FINLAND	20	-	-	50	10	10	-	10,000	200	200	Y/S	-	-	-	-	200	Y/S
FORADA	20	-	2	50	10	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
FREDENBERG	17	-	-	50	20	10	-	10,000	200	200	Y/S	-	-	-	-	200	Y/S
FROST	21	-	1	50	10	10	-	10,000	275	275	Y/S	5	DAILY	-	-	275	Y/S
HALSTAD	24	-	2	50	10	10	-	40,000	200	200	Y/S	-	-	-	-	200	Y/S
HANCOCK	24	-	-	50	10	10	-	100,000	275	-	-	-	-	-	-	100	Y/S
HANSKA	25	-	-	50	20	20	-	10,000	275	275	Y/S	-	-	-	-	275	Y/S
HARRIS	18	-	1	50	20	10	-	50,000	200	-	-	-	-	-	-	200	Y/S
HEWITT	15	-	1	50	10	10	5,000	5,000	250	250	Y/S	-	-	-	-	250	Y/S
HILL CITY	22	-	-	50	10	10	100,000	100,000	280	280	Y/S	-	-	-	-	280	Y/S
HOVLAND	11	-	-	50	20	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
INDUSTRIAL	18	-	1	50	5	5	10,000	10,000	250	250	Y/S	-	-	-	-	250	Y/S
IONA	12	-	-	50	20	10	5,000	5,000	250	250	Y/S	-	-	-	-	250	Y/S
KARLSTAD	30	-	-	50	10	10	-	55,000	200	-	-	-	-	-	-	200	Y/S
KELLIHER	23	-	1	50	10	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
LAKE BRONSON	14	-	-	50	10	10	4,000	4,000	200	200	Y/S	-	-	-	-	200	Y/S
LAKE WILSON	18	-	-	50	10	10	-	10,000	250	-	-	-	-	-	-	-	-
LAKESWOOD	28	-	-	50	20	20	-	50,000	250	250	Y/S	-	-	-	-	250	Y/S
LEAF VALLEY	24	-	-	50	5	5	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
MAPLEVIEW	17	-	-	50	5	5	10,000	10,000	250	250	Y/S	-	-	-	-	250	Y/S
MCDAVITT	19	-	3	50	10	10	10,000	10,000	275	275	Y/S	-	-	-	-	275	Y/S
MEDFORD	23	-	5	50	10	10	-	150,000	280	280	Y/S	-	-	-	-	280	Y/S
NORTHOME	18	-	1	50	10	10	-	20,000	250	250	Y/S	-	-	-	-	250	Y/S
OSTRANDER	17	-	-	50	10	10	-	5,000	200	200	Y/S	-	-	-	-	200	Y/S
OTTERTAIL	29	-	1	50	10	10	-	15,000	200	200	Y/S	-	-	-	-	200	Y/S
ROLLINGSTONE	25	-	2	50	10	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
ROSE CREEK	22	-	2	50	10	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
SABIN-ELMWOOD	19	-	9	50	10	10	10,000	12,000	250	250	Y/S	-	-	-	-	250	Y/S
SAINT MARTIN	25	-	2	50	10	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
SANBORN	19	-	-	50	20	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
SOLWAY	21	-	6	50	10	10	-	10,000	220	220	Y/S	-	-	-	-	220	Y/S
SQUAW LAKE	15	-	2	50	10	10	100,000	100,000	250	250	Y/S	-	-	-	-	250	Y/S
TOFTE	9	-	-	50	5	5	10,000	10,000	250	-	-	-	-	-	-	250	Y/S
VESTA	20	-	1	50	20	10	5,000	5,000	200	200	Y/S	-	-	-	-	200	Y/S
WARREN	25	-	2	50	5	5	50,000	50,000	250	250	Y/S	-	-	-	-	250	Y/S
WAUBUN	16	-	1	50	20	20	-	8,000	250	-	-	-	-	-	-	250	Y/S
WILLOW RIVER	17	-	2	50	10	10	-	6,000	250	250	Y/S	-	-	-	-	250	Y/S
WILSON	31	-	-	50	10	10	20,000	20,000	200	200	Y/S	-	-	-	-	200	Y/S

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

Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
For the Year Ended December 31, 1996

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
<u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE (cont.)</u>																	
WOODSTOCK	17	-	1	50	10	10	-	10,000	250	250	YR	-	-	-	-	250	YR
TOTAL	1,348	-	86														
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE</u>																	
ADAMS	21	-	2	50	10	10	5,000	15,000	375	375	Y/S	-	-	-	-	375	Y/S
ADRIAN	22	-	-	50	10	10	-	15,000	400	400	Y/S	-	-	-	-	400	Y/S
ALBERTVILLE	23	-	-	50	10	10	-	10,000	450	-	-	-	-	-	-	450	Y/S
ALPHA	13	-	1	50	10	10	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
AMBOY	20	1	3	50	10	10	-	10,000	400	100	Y/S	-	-	-	-	400	Y/S
ARGYLE	25	-	2	50	10	10	-	15,000	400	-	-	-	-	-	-	400	Y/S
ASHBY	23	-	1	50	5	5	-	10,000	325	325	Y/S	-	-	-	-	325	Y/S
BALATON	25	-	1	50	10	10	10,000	10,000	350	350	Y/S	10	DAILY	-	-	350	Y/S
BARRETT	16	-	-	55	10	10	-	10,000	300	-	-	-	-	-	-	300	Y/S
BEAVER CREEK	18	-	2	50	10	10	-	10,000	325	325	Y/S	-	-	-	-	325	Y/S
BELGRADE	26	-	-	50	10	10	-	15,000	425	425	Y/S	-	-	-	-	425	Y/S
BELVIEW	18	-	2	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
BERTHA	20	-	3	50	10	10	-	8,000	320	320	Y/S	-	-	-	-	320	Y/S
BIRD ISLAND	25	-	1	50	10	10	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
BLOMKEST	16	-	1	55	10	10	-	10,000	400	-	-	-	-	200	LUMP	400	Y/S
BRANDON	25	-	-	50	5	5	-	10,000	475	475	Y/S	-	-	-	-	475	Y/S
BRICELYN	20	-	2	55	10	10	-	10,000	350	350	Y/S	-	-	-	-	350	Y/S
BROOTEN	20	-	-	50	10	10	-	14,000	400	400	Y/S	-	-	-	-	400	Y/S
BROWERVILLE	22	-	1	50	10	10	-	20,000	400	400	Y/S	-	-	-	-	400	Y/S
BROWNSDALE	20	-	-	50	20	20	-	15,000	400	400	Y/S	-	-	-	-	400	Y/S
BROWNTON	26	-	1	50	10	10	-	20,000	400	300	Y/S	-	-	-	-	400	Y/S
BUFFALO LAKE	25	-	1	50	10	10	-	15,000	425	425	Y/S	20	DAILY	-	-	425	Y/S
BUTTERFIELD	24	-	3	50	5	5	-	10,000	350	350	Y/S	5	DAILY	-	-	350	Y/S
BYRON	29	-	8	50	5	5	25,000	25,000	450	450	Y/S	-	-	-	-	450	Y/S
CANOSIA	21	-	2	50	10	10	-	200,000	300	300	Y/S	-	-	-	-	300	Y/S
CHANDLER	19	-	4	50	10	10	-	60,000	300	300	Y/S	-	-	-	-	300	Y/S
CHOKIO	22	-	-	50	10	10	-	10,000	325	325	Y/S	-	-	-	-	325	Y/S
CLAREMONT	13	-	4	50	10	10	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
CLARKFIELD	28	-	1	50	10	10	-	13,000	425	425	Y/S	-	-	-	-	425	Y/S
CLARKS GROVE	24	-	1	50	10	10	10,000	20,000	300	300	Y/S	-	-	-	-	300	Y/S
CLEARWATER	28	-	4	50	10	10	30,000	30,000	450	450	Y/S	-	-	-	-	450	Y/S
CLINTON [BIG STONE]	20	-	4	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
COMFREY	25	-	1	50	10	10	-	20,000	450	450	Y/S	15	DAILY	-	-	450	Y/S
COTTONWOOD	27	-	5	55	10	10	15,000	15,000	375	375	Y/S	-	-	-	-	375	Y/S
COURTLAND	22	-	1	50	10	10	-	20,000	475	475	Y/S	-	-	-	-	475	Y/S
CURRIE	21	-	-	50	10	10	10,000	10,000	325	325	Y/S	-	-	-	-	325	Y/S

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

Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
For the Year Ended December 31, 1996

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
<u>LUMP SUM - \$300 OR MORE,</u>																	
<u>BUT LESS THAN \$500 PER</u>																	
<u>YEAR OF SERVICE (cont.)</u>																	
CUYUNA	21	-	1	50	10	10	-	10,000	350	350	Y/S	-	-	-	-	350	Y/S
CYRUS	17	-	1	50	10	10	-	10,000	325	-	-	-	-	-	-	325	Y/S
DALTON	24	-	4	50	10	10	-	20,000	350	350	Y/S	-	-	-	-	350	Y/S
DANUBE	18	-	3	50	10	10	-	25,000	450	450	Y/S	-	-	-	-	450	Y/S
DELAVAN	19	-	1	50	5	5	-	15,000	400	400	Y/S	-	-	-	-	400	Y/S
DOVER	21	-	-	50	10	10	-	10,000	350	350	Y/S	-	-	-	-	350	Y/S
EAGLE BEND	25	-	3	50	10	10	-	30,000	400	400	Y/S	-	-	-	-	400	Y/S
EASTON	24	-	-	50	10	10	-	11,000	320	320	Y/S	-	-	-	-	320	Y/S
ECHO	21	-	2	50	10	10	-	10,000	350	350	Y/S	-	-	-	-	350	Y/S
ELIZABETH	24	-	-	50	10	10	-	20,000	300	300	Y/S	-	-	-	-	300	Y/S
ELYSIAN	22	2	1	50	10	10	-	15,000	375	375	Y/S	-	-	-	-	375	Y/S
FERTILE	24	-	-	50	20	10	-	12,000	400	-	-	-	-	-	-	400	Y/S
FORESTON	25	-	-	50	5	5	-	20,000	400	400	Y/S	-	-	-	-	400	Y/S
FRANKLIN	19	-	3	50	10	10	-	20,000	400	400	Y/S	-	-	-	-	400	Y/S
GARFIELD	21	-	-	50	10	10	10,000	15,000	400	400	Y/S	-	-	-	-	400	Y/S
GLYNDON	25	-	6	50	10	10	-	20,000	325	-	-	-	-	-	-	325	Y/S
GNESEN	24	-	1	50	10	10	-	20,000	400	400	Y/S	-	-	-	-	400	Y/S
GRACEVILLE	25	-	3	50	10	10	-	10,000	350	350	Y/S	-	-	-	-	350	Y/S
GRAND LAKE	25	-	3	50	10	10	15,000	15,000	400	400	Y/S	-	-	-	-	400	Y/S
GRAND MEADOW	25	-	6	55	20	15	-	20,000	450	-	-	-	-	-	-	450	Y/S
GREY EAGLE	19	-	7	50	5	5	-	15,000	450	100	Y/S	-	-	-	-	450	Y/S
GROVE CITY	19	-	-	50	10	10	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
HALLOCK	27	-	2	50	10	10	-	100,000	450	20	Y/S	-	-	-	-	50	Y/S
HARMONY	26	-	-	50	10	10	-	15,000	350	350	Y/S	-	-	-	-	350	Y/S
HAYWARD	21	-	2	50	10	10	-	15,000	325	325	Y/S	-	-	-	-	325	Y/S
HENDRICKS	25	-	5	50	5	5	-	15,000	450	450	Y/S	-	-	-	-	450	Y/S
HERMAN	23	-	2	50	10	10	-	10,000	380	380	Y/S	-	-	-	-	380	Y/S
HOFFMAN	24	-	1	50	10	10	-	15,000	350	350	Y/S	-	-	-	-	350	Y/S
HOUSTON	25	-	4	50	10	10	-	10,000	475	475	Y/S	-	-	-	-	475	Y/S
IRONTON	25	-	5	50	10	10	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
JASPER	22	-	1	50	10	10	-	10,000	375	375	Y/S	-	-	-	-	375	Y/S
JEFFERS	20	-	-	50	20	20	-	10,000	300	-	-	-	-	-	-	300	Y/S
KELLOGG	26	-	-	50	10	10	-	15,000	300	300	Y/S	-	-	-	-	300	Y/S
KENSINGTON	26	-	-	50	10	10	-	10,000	400	-	-	-	-	-	-	-	-
KETTLE RIVER	20	-	3	50	10	10	30,000	30,000	450	150	Y/S	-	-	200	LUMP	150	Y/S
KILKENNY	19	-	1	50	10	10	-	60,000	400	400	Y/S	-	-	-	-	400	Y/S
KINNEY	24	-	4	50	10	10	-	15,000	400	400	Y/S	2	DAILY	-	-	400	Y/S
LAFAYETTE	21	-	2	50	10	10	-	30,000	475	-	-	-	-	-	-	475	Y/S
LAKE KABETOGAMA	18	-	2	50	5	5	5,000	5,000	300	300	Y/S	-	-	-	-	300	Y/S
LAKE PARK	24	-	-	50	10	10	-	15,000	425	425	Y/S	-	-	-	-	425	Y/S
LANESBORO	20	-	1	50	10	10	-	10,000	450	-	-	-	-	-	-	-	-
LEROY	24	-	3	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
LEWISVILLE	19	-	-	50	20	20	50,000	50,000	300	-	-	100	WKLY	-	-	300	Y/S
LITTLEFORK	26	-	4	50	5	5	-	10,000	325	325	Y/S	-	-	-	-	325	Y/S

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

Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
For the Year Ended December 31, 1996

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)																	
LOWRY	21	-	3	50	10	10	-	10,000	300	100	Y/S	-	-	-	-	300	Y/S
MABEL	20	-	-	50	10	10	-	10,000	375	250	Y/S	-	-	-	-	125	Y/S
MANTORVILLE	24	-	2	50	10	10	-	15,000	350	350	Y/S	-	-	-	-	350	Y/S
MAYNARD	20	-	-	50	10	10	-	75,000	350	350	Y/S	-	-	-	-	150	Y/S
MCINTOSH	18	-	-	50	10	10	-	10,000	450	450	Y/S	-	-	-	-	450	Y/S
MIESVILLE	28	-	1	50	10	10	-	30,000	300	-	-	-	-	-	-	300	Y/S
MILAN	19	-	-	55	10	10	-	10,000	300	300	Y/S	3	DAILY	-	-	300	Y/S
MILTONA	24	-	4	50	10	10	-	15,000	425	425	Y/S	-	-	425	LUMP	425	Y/S
MORTON	21	-	-	50	10	10	-	50,000	360	360	Y/S	-	-	-	-	360	Y/S
NEW AUBURN	20	-	-	50	5	5	-	15,000	375	375	Y/S	-	-	-	-	375	Y/S
NEW YORK MILLS	22	-	5	50	10	10	-	15,000	450	125	Y/S	-	-	-	-	450	Y/S
NEWFOLDEN	14	-	-	50	10	10	-	10,000	400	400	Y/S	200	WKLY	300	LUMP	400	Y/S
ODIN	13	-	-	50	20	10	-	10,000	350	-	-	15	WKLY	-	-	350	Y/S
OKABENA	18	-	1	55	5	5	-	10,000	350	350	Y/S	-	-	-	-	350	Y/S
ORMSBY	15	-	2	50	10	10	-	10,000	300	300	Y/S	10	WKLY	-	-	300	Y/S
ORONOCO	19	-	1	50	10	10	-	15,000	350	-	-	-	-	-	-	350	Y/S
PALISADE	21	-	2	50	20	20	-	10,000	350	350	Y/S	100	WKLY	-	-	350	Y/S
PIKE SANDY BRITT	29	-	13	50	10	10	20,000	20,000	300	-	-	-	-	-	-	300	Y/S
PILLAGER	20	-	2	50	10	10	-	100,000	450	450	Y/S	-	-	-	-	450	Y/S
PRINSBURG	16	-	2	50	10	10	60,000	60,000	400	400	Y/S	-	-	-	-	400	Y/S
RANDOLPH	29	-	10	50	5	5	-	20,000	375	-	-	-	-	-	-	375	Y/S
RAYMOND	19	-	-	50	10	10	-	15,000	450	450	Y/S	-	-	-	-	450	Y/S
RED WING	28	-	3	55	10	10	20,000	20,000	300	300	Y/S	-	-	-	-	300	Y/S
ROTHSAY	22	-	3	50	10	10	-	15,000	450	450	Y/S	-	-	-	-	450	Y/S
ROYALTON	23	-	2	50	10	10	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
RUSSELL	19	-	3	50	10	10	-	5,000	375	375	Y/S	-	-	-	-	375	Y/S
RUTHTON	15	-	1	50	10	10	-	10,000	400	-	-	-	-	-	-	400	Y/S
SHEVLIN	21	-	1	50	10	10	-	10,000	300	300	Y/S	-	-	1,500	LUMP	300	Y/S
STARBUCK	23	-	-	50	10	10	-	10,000	495	495	Y/S	-	-	-	-	495	Y/S
STEPHEN	28	-	1	50	20	20	-	20,000	325	-	-	-	-	-	-	325	Y/S
STORDEN	19	-	-	50	10	10	-	20,000	350	350	Y/S	-	-	-	-	350	Y/S
TOWER	17	-	-	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
TWIN VALLEY	23	-	5	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
TYLER	27	-	1	50	10	10	-	20,000	400	400	Y/S	-	-	-	-	400	Y/S
UNDERWOOD	18	-	2	50	10	10	-	8,000	375	375	Y/S	-	-	-	-	375	Y/S
UPSALA	20	-	3	50	10	10	10,000	10,000	300	300	Y/S	-	-	-	-	300	Y/S
VERNDALE	20	-	-	50	5	5	-	40,000	400	400	Y/S	-	-	-	-	400	Y/S
WALDORF	23	-	3	50	10	10	50,000	50,000	480	-	-	-	-	-	-	480	Y/S
WALNUT GROVE	20	-	3	50	10	10	-	100,000	350	350	Y/S	-	-	-	-	350	Y/S
WARBA-FEELY-SAGO	17	-	-	50	20	10	-	10,000	325	-	-	-	-	-	-	50	Y/S
WATSON	21	-	-	50	10	10	-	15,000	375	375	Y/S	-	-	-	-	375	Y/S
WELCOME	26	-	4	50	10	10	-	25,000	475	475	Y/S	-	-	-	-	475	Y/S
WENDELL	20	-	-	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
WOLF LAKE	21	-	-	55	10	10	-	20,000	480	-	-	30	DAILY	-	-	480	Y/S

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

Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
For the Year Ended December 31, 1996

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
<u>LUMP SUM - \$300 OR MORE,</u>																	
<u>BUT LESS THAN \$500 PER</u>																	
<u>YEAR OF SERVICE (cont.)</u>																	
WOOD LAKE	20	-	3	50	10	10	10,000	10,000	300	300	Y/S	-	-	-	-	300	Y/S
WRENSHALL	26	-	-	50	10	10	-	15,000	350	350	Y/S	5	DAILY	-	-	350	Y/S
WYKOFF	16	-	3	50	10	10	-	15,000	350	350	Y/S	-	-	-	-	350	Y/S
WYOMING	28	-	1	50	10	10	-	15,000	450	450	Y/S	-	-	-	-	450	Y/S
TOTAL	2,795	3	239														
<u>LUMP SUM - \$500 OR MORE,</u>																	
<u>BUT LESS THAN \$1000 PER</u>																	
<u>YEAR OF SERVICE</u>																	
ADA	24	-	1	50	10	10	-	75,000	630	-	-	-	-	-	-	630	Y/S
AITKIN	31	-	1	50	10	10	-	40,000	975	975	Y/S	-	-	-	-	975	Y/S
ANNANDALE	22	-	3	50	5	5	-	20,000	800	800	Y/S	-	-	-	-	800	Y/S
ARLINGTON	28	-	2	50	10	10	-	40,000	550	550	Y/S	-	-	-	-	550	Y/S
ATWATER	23	-	1	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
AUDUBON	23	-	3	50	5	5	20,000	20,000	500	500	Y/S	-	-	-	-	500	Y/S
AVON	20	4	-	50	10	10	-	20,000	750	750	Y/S	-	-	-	-	750	Y/S
BABBITT	30	-	1	50	10	10	-	25,000	700	700	Y/S	20	DAILY	-	-	700	Y/S
BACKUS	18	-	3	50	10	10	25,000	25,000	900	900	Y/S	-	-	-	-	900	Y/S
BAGLEY	25	-	5	50	10	10	-	30,000	850	425	Y/S	-	-	-	-	850	Y/S
BALSAM	21	-	1	50	10	10	-	50,000	500	500	Y/S	-	-	-	-	500	Y/S
BARNESVILLE	26	-	3	50	10	10	-	21,000	750	750	Y/S	-	-	750	LUMP	750	Y/S
BARNUM	25	-	1	50	10	10	20,000	20,000	550	550	Y/S	-	-	-	-	550	Y/S
BATTLE LAKE	20	-	2	50	10	10	2,000	200,000	750	750	Y/S	-	-	-	-	750	Y/S
BAUDETTE	24	-	1	50	5	5	-	35,000	800	350	Y/S	-	-	-	-	800	Y/S
BEAVER BAY	17	1	5	50	20	10	2,000	10,000	500	100	Y/S	5	DAILY	-	-	500	Y/S
BELLE PLAINE	30	-	-	50	10	10	35,000	35,000	900	900	Y/S	-	-	-	-	900	Y/S
BENSON	31	20	1	50	10	10	-	30,000	600	600	Y/S	-	-	-	-	600	Y/S
BIG LAKE	28	-	3	50	5	5	-	23,000	900	800	Y/S	-	-	-	-	800	Y/S
BIGFORK	19	-	1	50	10	10	-	20,000	750	750	Y/S	-	-	-	-	750	Y/S
BIWABIK CITY	26	-	-	50	10	10	-	50,000	900	900	Y/S	-	-	-	-	-	VOTE
BLACKDUCK	25	-	3	50	10	10	-	20,000	560	560	Y/S	-	-	-	-	560	Y/S
BLOOMING PRAIRIE	27	-	1	50	10	10	-	100,000	925	925	Y/S	-	-	-	-	925	Y/S
BOVEY	20	-	1	50	10	10	-	15,000	750	750	Y/S	-	-	-	-	750	Y/S
BRAHAM	22	-	6	50	7	7	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
BRECKENRIDGE	36	-	3	50	10	10	-	50,000	900	900	Y/S	5	DAILY	-	-	900	Y/S
BROWNS VALLEY	20	-	-	50	20	10	-	16,000	525	525	Y/S	-	-	-	-	525	Y/S
BUHL	17	-	1	50	10	10	-	10,000	600	600	Y/S	2	DAILY	-	-	600	Y/S
CALEDONIA	29	-	10	50	10	10	-	200,000	600	-	-	5	DAILY	-	-	600	Y/S
CALUMET	20	-	2	50	10	10	-	15,000	700	-	-	-	-	-	-	700	Y/S
CANBY	22	-	3	50	10	10	-	40,000	925	925	Y/S	-	-	-	-	925	Y/S
CANNON FALLS	30	-	3	50	10	10	-	75,000	900	900	Y/S	-	-	-	-	900	Y/S
CARLOS	24	-	2	50	10	10	-	35,000	725	-	-	-	-	-	-	725	Y/S

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

Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
For the Year Ended December 31, 1996

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
<u>LUMP SUM - \$500 OR MORE,</u>																	
<u>BUT LESS THAN \$1000 PER</u>																	
<u>YEAR OF SERVICE (cont.)</u>																	
CARLTON	20	-	7	50	10	10	30,000	30,000	975	975	Y/S	-	-	-	-	975	Y/S
CENTER CITY	20	-	1	50	10	10	5,000	15,000	850	850	Y/S	-	-	-	-	850	Y/S
CHATFIELD	24	-	5	50	5	5	-	15,000	800	800	Y/S	-	-	-	-	800	Y/S
CLARA CITY	20	-	-	50	5	5	-	15,000	525	525	Y/S	-	-	-	-	525	Y/S
CLEAR LAKE	22	-	2	50	10	10	30,000	30,000	625	625	Y/S	-	-	-	-	625	Y/S
CLEARBROOK	19	-	2	50	10	10	-	24,000	760	760	Y/S	-	-	-	-	760	Y/S
CLEVELAND	23	-	3	50	5	10	-	20,000	600	-	-	-	-	-	-	600	Y/S
COKATO	24	-	2	50	5	5	-	100,000	800	500	Y/S	-	-	-	-	800	Y/S
COLERAINE	18	-	3	50	5	5	20,000	20,000	750	750	Y/S	-	-	-	-	750	Y/S
COOK	16	-	-	50	20	20	-	30,000	700	-	-	-	-	-	-	700	Y/S
COSMOS	15	-	6	50	5	5	-	13,000	650	650	Y/S	-	-	-	-	650	Y/S
CROMWELL	19	-	2	55	20	10	-	10,000	500	500	Y/S	-	-	-	-	500	Y/S
DAWSON	24	-	2	50	5	5	-	44,000	800	800	Y/S	-	-	-	-	800	Y/S
DAYTON	24	-	6	50	5	5	500,000	500,000	750	750	Y/S	-	-	-	-	750	Y/S
DEER RIVER	22	-	2	50	10	10	-	25,000	900	900	Y/S	-	-	-	-	900	Y/S
DEERWOOD	20	-	-	50	10	10	-	10,000	620	-	-	-	-	-	-	620	Y/S
DODGE CENTER	20	-	6	50	10	10	25,000	25,000	750	-	-	-	-	-	-	750	Y/S
EDEN VALLEY	23	-	3	50	10	10	150,000	150,000	650	-	-	-	-	-	-	650	Y/S
EDGERTON	22	-	-	50	20	10	-	15,000	550	550	Y/S	-	-	-	-	550	Y/S
ELBOW LAKE	27	-	3	50	10	10	-	21,000	550	550	Y/S	-	-	-	-	550	Y/S
ELMORE	16	-	6	50	10	10	-	60,000	500	500	Y/S	-	-	-	-	500	Y/S
EMILY	20	-	5	50	10	10	-	20,000	535	-	-	-	-	-	-	535	Y/S
EYOTA	18	-	-	50	15	15	-	20,000	560	250	Y/S	35	WKLY	-	-	560	Y/S
FAYAL	18	-	-	50	10	10	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
FLOODWOOD	24	-	4	50	20	20	-	20,000	600	600	Y/S	100	Y/S	-	-	600	Y/S
FRAZEE	24	-	1	50	5	5	25,000	25,000	575	575	Y/S	-	-	-	-	575	Y/S
FULDA	24	-	-	50	10	10	-	50,000	800	800	Y/S	-	-	-	-	800	Y/S
GAYLORD	26	-	2	50	10	10	30,000	30,000	850	850	Y/S	-	-	-	-	850	Y/S
GILBERT	20	-	-	50	10	10	-	25,000	900	900	Y/S	-	-	-	-	900	Y/S
GLENWOOD	28	-	-	50	10	10	-	44,000	700	700	Y/S	-	-	-	-	700	Y/S
GONVICK	19	-	-	50	10	10	-	25,000	500	500	Y/S	-	-	100	LUMP	500	Y/S
GOOD THUNDER	24	-	5	50	5	5	-	35,000	750	-	-	100	WKLY	-	-	750	Y/S
GOODVIEW	29	-	4	50	8	8	-	50,000	560	525	Y/S	-	-	-	-	525	Y/S
GRAND MARAIS	27	-	2	50	10	10	-	25,000	825	825	Y/S	-	-	-	-	825	Y/S
GREEN ISLE	25	-	2	50	10	10	-	20,000	525	525	Y/S	-	-	-	-	525	Y/S
GREENWOOD	23	-	-	50	5	5	-	15,000	500	500	Y/S	-	-	500	LUMP	500	Y/S
HACKENSACK	19	-	2	50	10	10	-	10,000	850	850	Y/S	-	-	-	-	850	Y/S
HAMBURG	29	-	-	50	10	10	-	15,000	550	550	Y/S	-	-	-	-	550	Y/S
HAMEL	27	-	6	50	10	10	-	40,000	750	750	Y/S	-	-	-	-	750	Y/S
HANOVER	26	-	3	60	20	20	-	100,000	600	600	Y/S	-	-	-	-	600	Y/S
HAYFIELD	25	-	4	50	10	10	-	25,000	800	750	Y/S	-	-	-	-	750	Y/S
HECTOR	24	-	2	50	10	10	20,000	25,000	750	750	Y/S	-	-	-	-	750	Y/S
HENDERSON	21	-	-	50	10	10	-	15,000	500	500	Y/S	-	-	-	-	500	Y/S
HENNING	25	-	-	50	5	5	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S

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

Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
For the Year Ended December 31, 1996

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
<u>LUMP SUM - \$500 OR MORE,</u>																	
<u>BUT LESS THAN \$1000 PER</u>																	
<u>YEAR OF SERVICE (cont.)</u>																	
HERON LAKE	19	-	1	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
HINCKLEY	28	-	1	50	10	10	-	100,000	600	600	Y/S	-	-	-	-	600	Y/S
HOLDINGFORD	22	-	2	50	10	10	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
HOWARD LAKE	25	-	3	50	10	10	-	25,000	800	800	Y/S	-	-	-	-	800	Y/S
ISLE	17	-	1	50	10	10	-	15,000	842	842	Y/S	-	-	-	-	842	Y/S
JANESVILLE	25	-	2	50	10	10	-	15,000	750	750	Y/S	-	-	-	-	750	Y/S
JORDAN	29	-	2	50	10	10	40,000	40,000	975	975	Y/S	-	-	-	-	975	Y/S
KANDIYOHI	21	-	5	50	5	5	20,000	20,000	500	-	-	-	-	-	-	500	Y/S
KASOTA	22	-	-	50	10	10	-	20,000	500	-	-	10	WKLY	-	-	500	Y/S
KASSON	26	-	5	50	10	10	-	25,000	940	940	Y/S	-	-	-	-	940	Y/S
KEEWATIN	21	-	3	50	10	10	-	30,000	825	825	Y/S	10	DAILY	-	-	825	Y/S
KIMBALL	29	-	2	60	10	10	-	15,000	500	500	Y/S	-	-	-	-	500	Y/S
LACRESCENT	21	-	5	50	10	10	-	40,000	850	850	Y/S	15	DAILY	-	-	850	Y/S
LAKE BENTON	19	-	1	50	10	10	-	15,000	500	500	Y/S	-	-	-	-	500	Y/S
LAKE CRYSTAL	24	-	1	50	10	10	-	40,000	850	850	Y/S	-	-	-	-	850	Y/S
LAKEFIELD	25	-	1	50	10	10	85,000	85,000	800	-	-	-	-	-	-	-	-
LAMBERTON	20	-	2	50	10	10	-	11,000	550	550	Y/S	-	-	-	-	550	Y/S
LESTER PRAIRIE	29	-	-	50	20	10	-	175,000	500	-	-	20	WKLY	250	LUMP	500	Y/S
LEWISTON	31	-	3	50	5	5	-	50,000	625	625	Y/S	-	-	-	-	625	Y/S
LEXINGTON	19	-	6	50	10	10	-	50,000	900	900	Y/S	-	-	-	-	900	Y/S
LINWOOD	24	-	4	50	10	10	25,000	35,000	900	450	Y/S	-	-	-	-	900	Y/S
LONSDALE	23	-	4	50	10	10	-	40,000	800	800	Y/S	-	-	-	-	800	Y/S
LUTSEN	15	-	1	50	10	10	-	10,000	600	600	Y/S	-	-	-	-	200	Y/S
LUVERNE	37	9	1	50	10	10	-	50,000	950	-	-	-	-	-	-	950	Y/S
MADELIA	26	-	3	50	10	10	-	100,000	700	700	Y/S	-	-	-	-	700	Y/S
MADISON	25	-	1	50	10	10	30,000	30,000	750	750	Y/S	10	DAILY	-	-	-	-
MADISON LAKE	19	1	4	50	10	10	20,000	20,000	500	-	-	-	-	-	-	500	Y/S
MAHNOMEN	21	-	1	50	10	10	-	20,000	575	575	Y/S	-	-	-	-	575	Y/S
MAPLE LAKE	27	-	-	50	10	10	40,000	40,000	750	750	Y/S	-	-	-	-	750	Y/S
MAPLETON	24	-	6	50	10	10	-	35,000	900	900	Y/S	-	-	-	-	900	Y/S
MARBLE	19	-	3	50	10	10	15,000	15,000	775	775	Y/S	10	WKLY	-	-	775	Y/S
MAYER	19	-	5	50	5	5	-	15,000	575	575	Y/S	-	-	-	-	575	Y/S
MCGREGOR	18	-	5	50	10	10	-	20,000	675	675	Y/S	-	-	-	-	675	Y/S
MELROSE	30	-	-	50	10	10	-	25,000	700	700	Y/S	-	-	-	-	700	Y/S
MENAHGA	20	-	3	55	10	10	-	100,000	500	500	Y/S	-	-	-	-	500	Y/S
MINNEOTA	26	-	1	50	10	10	40,000	40,000	675	675	Y/S	25	WKLY	-	-	675	Y/S
MINNESOTA LAKE	25	-	5	50	5	5	-	35,000	680	-	-	-	-	-	-	680	Y/S
MISSION	16	-	2	50	5	5	5,000	5,000	500	500	Y/S	-	-	-	-	500	Y/S
MONTGOMERY	30	9	-	55	20	20	200,000	200,000	750	-	-	8	WKLY	-	-	-	-
MONTROSE	27	-	2	55	10	10	-	15,000	800	800	Y/S	-	-	-	-	800	Y/S
MOOSE LAKE	25	-	5	50	10	10	20,000	20,000	500	500	Y/S	-	-	-	-	500	Y/S
MORGAN	24	-	3	50	10	10	-	30,000	875	875	Y/S	-	-	-	-	875	Y/S
MORRIS	31	-	-	50	20	20	30,000	30,000	750	-	-	-	-	-	-	750	Y/S
MOTLEY	17	-	7	50	10	10	-	25,000	650	650	Y/S	-	-	-	-	650	Y/S

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

Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
For the Year Ended December 31, 1996

Name of Association	Number of Members			Minimum Retirement	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability	Short-Term Disability	Funeral Benefit	Survivor Benefit		
	Active	Retired	Deferred	Age	Active Service	Active Membership	Secretary	Treasurer	Amount	Amount	Type	Amount	Type	Amount	Type
LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1000 PER YEAR OF SERVICE (cont.)															
NASHWAUK	25	-	-	50	10	10	-	35,000	950	950	Y/S	-	-	950	Y/S
NEVIS	22	-	5	50	10	10	5,000	25,000	500	500	Y/S	-	-	500	Y/S
NEW GERMANY	27	-	1	50	10	10	-	20,000	550	550	Y/S	-	-	550	Y/S
NEW LONDON	24	-	1	50	10	10	-	25,000	950	-	-	-	-	950	Y/S
NEW MARKET	18	-	5	50	10	10	-	15,000	750	750	Y/S	-	-	750	Y/S
NEW RICHLAND	25	-	2	50	10	10	-	20,000	600	600	Y/S	-	-	600	Y/S
NEW SCANDIA	26	-	2	50	10	10	-	30,000	900	900	Y/S	-	-	900	Y/S
NICOLLET	22	-	3	50	5	5	-	15,000	600	-	-	-	-	-	-
NORWOOD	22	-	6	50	10	10	-	35,000	550	550	Y/S	-	-	550	Y/S
OGILVIE	22	-	1	50	10	10	-	200,000	500	500	Y/S	-	-	500	Y/S
OLIVIA	23	-	1	50	10	10	-	50,000	750	750	Y/S	-	-	750	Y/S
ONAMIA	20	-	3	50	10	10	-	100,000	800	800	Y/S	-	-	800	Y/S
ORR	12	-	1	50	10	10	-	10,000	550	550	Y/S	-	-	550	Y/S
PALO	20	-	1	50	10	10	-	30,000	570	570	Y/S	-	-	570	Y/S
PARKERS PRAIRIE	24	-	-	50	10	10	-	20,000	500	500	Y/S	-	-	500	Y/S
PAYNESVILLE	24	-	-	50	10	10	350,000	350,000	800	800	Y/S	-	-	800	Y/S
PENNOCK	20	-	1	50	10	10	-	20,000	500	500	Y/S	-	-	500	Y/S
PERHAM	34	-	5	55	10	10	35,000	35,000	950	-	-	-	-	950	Y/S
PIERZ	25	-	-	50	12	12	30,000	30,000	800	800	Y/S	-	-	800	Y/S
PINE ISLAND	26	-	5	50	10	10	-	100,000	625	625	Y/S	-	-	625	Y/S
PLATO	25	-	-	50	5	5	-	20,000	565	565	Y/S	-	-	565	Y/S
PRESTON	24	-	-	50	10	10	-	25,000	550	550	Y/S	-	-	550	Y/S
PROCTOR	24	-	1	50	20	10	20,000	20,000	800	-	-	10	DAILY	800	Y/S
RANDALL	25	-	-	50	10	10	-	25,000	500	500	Y/S	-	-	500	Y/S
RENVILLE	25	-	1	50	10	10	-	15,000	550	550	Y/S	-	-	550	Y/S
RICE	20	-	4	50	5	5	-	50,000	550	550	Y/S	-	-	550	Y/S
RICHMOND	24	-	-	50	10	10	200,000	200,000	650	650	Y/S	-	-	650	Y/S
ROCKVILLE	26	-	4	50	10	10	-	15,000	560	560	Y/S	-	-	560	Y/S
RUSH CITY	27	-	4	50	10	10	25,000	25,000	900	900	Y/S	-	-	900	Y/S
SACRED HEART	25	-	-	50	10	10	-	25,000	500	-	-	-	-	500	Y/S
SAINT CHARLES	26	-	2	50	10	10	-	50,000	700	700	Y/S	-	-	700	Y/S
SAINT CLAIR	26	-	4	50	10	10	25,000	25,000	680	680	Y/S	-	-	680	Y/S
SAINT FRANCIS	22	-	3	50	10	10	-	35,000	800	800	Y/S	-	-	800	Y/S
SAINT JOSEPH	28	-	2	50	10	10	-	50,000	950	950	Y/S	-	-	950	Y/S
SAINT MICHAEL	23	-	-	50	10	10	-	100,000	700	700	Y/S	-	-	700	Y/S
SAINT STEPHEN	24	-	-	50	10	10	-	10,000	600	600	Y/S	-	-	600	Y/S
SANDSTONE	25	-	-	50	10	10	-	30,000	600	600	Y/S	-	-	600	Y/S
SAUK CENTRE	30	-	2	50	10	10	-	100,000	750	750	Y/S	-	-	750	Y/S
SCANDIA VALLEY	20	-	1	50	10	10	10,000	10,000	500	500	Y/S	-	-	500	Y/S
SCANLON	24	-	3	50	10	10	10,000	10,000	500	-	-	-	-	500	Y/S
SCHROEDER	12	-	-	50	10	10	10,000	10,000	800	800	Y/S	-	-	800	Y/S
SEBEKA	19	-	-	50	10	10	-	20,000	650	650	Y/S	-	-	650	Y/S
SHERBURN	20	-	3	50	10	10	-	25,000	560	560	Y/S	75	WKLY	560	Y/S
SILVER BAY	24	-	1	50	10	10	22,500	22,500	800	800	Y/S	-	-	800	Y/S

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

Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
For the Year Ended December 31, 1996

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
<u>LUMP SUM - \$500 OR MORE,</u>																	
<u>BUT LESS THAN \$1000 PER</u>																	
<u>YEAR OF SERVICE (cont.)</u>																	
SILVER LAKE	31	-	3	50	10	10	-	25,000	500	500	Y/S	-	-	-	-	500	Y/S
SOUTH HAVEN	20	-	-	50	10	10	50,000	50,000	500	500	Y/S	-	-	-	-	500	Y/S
SPICER	24	-	3	50	10	10	-	25,000	750	750	Y/S	-	-	-	-	750	Y/S
SPRING GROVE	24	-	-	50	10	10	-	20,000	500	-	-	20	DAILY	-	-	500	Y/S
SPRING VALLEY	25	-	1	50	10	10	-	40,000	850	850	Y/S	-	-	-	-	850	Y/S
SPRINGFIELD	26	-	6	50	10	10	-	50,000	650	650	Y/S	15	DAILY	-	-	650	Y/S
STACY-LENT	27	-	4	50	10	10	-	16,000	550	550	Y/S	-	-	-	-	550	Y/S
STAPLES	28	-	4	50	10	10	-	25,000	750	750	Y/S	-	-	-	-	750	Y/S
STEWART	17	-	4	50	10	10	-	14,000	500	500	Y/S	-	-	-	-	500	Y/S
STEWARTVILLE	25	-	3	50	10	10	-	35,000	975	975	Y/S	-	-	-	-	975	Y/S
TACONITE	16	-	1	50	20	6	-	10,000	600	-	-	5	DAILY	-	-	600	Y/S
TAYLORS FALLS	25	-	2	50	10	10	-	40,000	850	850	Y/S	-	-	-	-	850	Y/S
THOMSON TOWN	29	-	5	50	10	10	-	30,000	730	-	-	-	-	-	-	730	Y/S
TRIMONT	21	-	4	50	10	10	-	20,000	650	650	Y/S	-	-	-	-	650	Y/S
TRUMAN	26	-	2	50	10	10	-	15,000	500	500	Y/S	-	-	-	-	500	Y/S
WAITE PARK	24	-	1	50	10	10	10,000	25,000	875	875	Y/S	-	-	-	-	875	Y/S
WARROAD	27	-	2	50	10	10	15,000	15,000	550	550	Y/S	-	-	-	-	550	Y/S
WATERVILLE	20	-	2	50	10	10	-	25,000	640	640	Y/S	-	-	-	-	640	Y/S
WATKINS	25	-	1	50	10	10	-	15,000	500	500	Y/S	-	-	-	-	500	Y/S
WAVERLY	24	-	4	50	10	10	20,000	20,000	500	-	-	-	-	-	-	500	Y/S
WEST CONCORD	23	-	1	50	10	10	20,000	20,000	550	550	Y/S	-	-	-	-	550	Y/S
WESTBROOK	20	-	1	50	10	10	-	15,000	500	-	-	-	-	-	-	500	Y/S
WINNEBAGO	24	-	2	50	10	10	-	15,000	575	575	Y/S	-	-	-	-	575	Y/S
WINSTED	30	-	1	50	20	20	2,000	21,000	550	-	-	100	WKLY	-	-	-	-
YOUNG AMERICA	22	-	7	50	10	10	-	150,000	550	550	Y/S	-	-	-	-	550	Y/S
ZUMBRO FALLS	20	-	3	50	10	10	-	15,000	600	600	Y/S	-	-	-	-	600	Y/S
TOTAL	4,478	44	433														
<u>LUMP SUM - \$1000 OR MORE,</u>																	
<u>BUT LESS THAN \$1500 PER</u>																	
<u>YEAR OF SERVICE</u>																	
ALBERT LEA TOWN	17	5	-	50	5	5	-	25,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
AURORA	24	-	4	50	10	10	-	45,000	1,050	1,050	Y/S	-	-	-	-	1,050	Y/S
BLUE EARTH	29	-	3	50	10	10	-	40,000	1,020	1,020	Y/S	-	-	-	-	1,020	Y/S
BUFFALO	28	-	3	50	10	10	-	250,000	1,300	1,300	Y/S	700	Y/S	-	-	800	Y/S
CARVER	26	-	-	50	20	20	50,000	50,000	1,000	-	-	-	-	-	-	1,000	Y/S
CASS LAKE	25	-	3	50	10	10	-	36,000	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
CHISAGO CITY	25	-	2	50	5	5	-	50,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
CHISHOLM	28	-	1	50	10	10	-	65,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
COLD SPRING	28	-	5	50	10	10	-	37,500	1,000	1,000	Y/S	-	-	1,000	LUMP	1,000	Y/S
CROOKSTON	24	9	3	50	10	10	-	70,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
CROSBY	30	-	3	50	5	5	35,000	35,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S

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

Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
For the Year Ended December 31, 1996

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
LUMP SUM - \$1000 OR MORE, BUT LESS THAN \$1500 PER YEAR OF SERVICE (cont.)																	
DASSEL	28	-	4	50	5	5	-	40,000	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
DELANO	26	-	4	50	5	5	-	30,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
EAGLE LAKE	25	-	4	50	10	10	-	40,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
EAST BETHEL	27	-	5	50	10	10	-	50,000	1,350	1,350	Y/S	-	-	-	-	1,350	Y/S
ELY	30	-	3	50	10	10	-	50,000	1,200	1,200	Y/S	10	DAILY	-	-	1,200	Y/S
EVELETH	21	-	-	50	5	5	-	20,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
FAIRFAX	24	-	3	55	5	5	-	400,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
FOLEY	24	-	1	50	10	10	-	40,000	1,075	-	-	-	-	-	-	1,075	Y/S
GARRISON	21	-	1	50	10	10	-	30,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
HIBBING	21	-	4	50	5	5	-	35,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
HOYT LAKES	24	-	7	50	20	10	-	40,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
HUGO	23	-	10	50	10	10	-	35,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
IDEAL	22	-	1	50	10	1	-	25,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
ISANTI	31	-	1	50	10	10	-	50,000	1,275	1,275	Y/S	-	-	-	-	1,275	Y/S
JACKSON	28	-	4	50	5	5	5,000	40,000	1,300	-	-	42	WKLY	-	-	400	Y/S
LE SUEUR	24	-	1	50	10	10	50,000	50,000	1,350	250	Y/S	-	-	-	-	1,350	Y/S
LITCHFIELD	31	-	2	50	10	10	-	70,000	1,150	1,150	Y/S	12	DAILY	-	-	1,150	Y/S
LITTLE FALLS	31	-	1	50	10	10	-	40,000	1,350	1,350	Y/S	-	-	-	-	1,350	Y/S
LONG PRAIRIE	22	-	3	50	10	10	50,000	50,000	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
LORETTO	23	-	11	50	10	10	25,000	50,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
LOWER ST. CROIX VAL	26	-	8	50	10	10	-	100,000	1,400	-	-	-	-	-	-	1,400	Y/S
MAHTOMEDI	34	-	6	50	10	10	50,000	50,000	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
MAPLE PLAIN	28	-	7	50	10	10	-	60,000	1,250	1,250	Y/S	50	WKLY	-	-	1,250	Y/S
MILACA	22	-	4	50	5	5	-	40,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
MONTEVIDEO	29	-	1	50	20	10	500,000	500,000	1,100	1,100	Y/S	100	WKLY	-	-	1,100	Y/S
MONTICELLO	30	-	-	50	10	10	-	40,000	1,375	1,375	Y/S	200	Y/S	-	-	1,375	Y/S
MORA	28	-	5	55	10	10	-	250,000	1,150	1,150	Y/S	-	-	-	-	1,150	Y/S
MORRISTOWN	25	-	1	50	10	10	-	50,000	1,000	-	-	-	-	-	-	1,000	Y/S
MT IRON	20	-	1	50	10	10	-	40,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
MT LAKE	23	-	-	50	10	10	-	100,000	1,150	1,150	Y/S	-	-	-	-	1,150	Y/S
NEW PRAGUE	30	-	2	50	10	10	-	75,000	1,275	1,275	Y/S	-	-	-	-	1,275	Y/S
NISSWA	26	-	1	50	10	10	-	40,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
NORTH BRANCH	29	-	6	50	10	10	-	40,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
OAK GROVE	28	-	3	50	5	5	-	30,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
OSAKIS	20	-	1	50	10	10	-	50,000	1,250	1,250	Y/S	-	-	1,250	LUMP	1,250	Y/S
PELICAN RAPIDS	24	-	2	50	10	10	30,000	40,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
PEQUOT LAKES	25	-	2	50	10	10	-	31,000	1,025	1,025	Y/S	-	-	-	-	1,025	Y/S
PINE RIVER	27	-	-	50	5	5	-	50,000	1,450	1,450	Y/S	-	-	-	-	1,450	Y/S
PIPESTONE	35	16	-	50	10	10	-	35,000	1,100	-	-	35	DAILY	1,000	LUMP	-	-
REMER	16	-	-	50	10	10	-	30,000	1,000	-	-	-	-	-	-	1,000	Y/S
RICE LAKE	28	-	-	50	10	10	-	30,000	1,000	-	-	-	-	-	-	1,000	Y/S
ROCKFORD	28	-	13	50	5	5	-	500,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
ROGERS	27	-	1	50	10	10	-	50,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
ROSEAU	24	-	-	50	10	10	-	30,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S

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

Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
For the Year Ended December 31, 1996

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
<u>LUMP SUM - \$1000 OR MORE, BUT LESS THAN \$1500 PER YEAR OF SERVICE (cont.)</u>																	
SAINT ANTHONY	24	-	7	50	10	10	-	45,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
SAINT BONIFACIUS	20	-	-	50	10	10	50,000	50,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
SAINT CLOUD	30	-	2	50	5	5	-	50,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
SAINT JAMES	34	-	2	55	20	20	-	35,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
SARTELL	28	-	1	50	10	10	-	30,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
SLAYTON	26	-	4	50	5	5	-	25,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
SLEEPY EYE	30	-	2	55	10	10	700,000	700,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
TRACY	27	-	2	50	5	5	30,000	30,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
VICTORIA	27	-	4	50	20	5	-	25,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
WABASHA	28	-	1	50	10	10	35,000	35,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
WACONIA	33	-	5	50	10	10	-	150,000	1,050	1,050	Y/S	-	-	-	-	1,050	Y/S
WADENA	20	-	2	50	10	10	-	40,000	1,150	-	-	-	-	-	-	1,150	Y/S
WALKER	23	-	-	50	10	10	-	25,000	1,100	1,100	Y/S	100	WKLY	-	-	1,100	Y/S
WATERTOWN	29	-	2	50	5	5	-	40,000	1,025	1,025	Y/S	-	-	-	-	1,025	Y/S
WHEATON	25	-	2	50	10	10	50,000	50,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
TOTAL	1,826	30	197														
<u>LUMP SUM - \$1500 OR MORE, BUT LESS THAN \$2000 PER YEAR OF SERVICE</u>																	
BASS BROOK	25	-	1	50	10	10	-	400,000	1,550	1,550	Y/S	-	-	-	-	1,550	Y/S
BECKER	34	-	6	50	10	10	-	70,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
CAMBRIDGE	22	-	1	50	10	10	-	60,000	1,500	1,500	Y/S	25	DAILY	-	-	1,500	Y/S
COTTAGE GROVE	64	-	13	50	10	10	-	125,000	1,500	-	-	-	-	-	-	1,500	Y/S
DETROIT LAKES	28	13	9	50	10	10	-	100,000	1,700	1,700	Y/S	-	-	-	-	1,700	Y/S
EAST GRAND FORKS	30	-	-	50	5	5	750,000	750,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
FARMINGTON	31	-	7	50	10	10	45,000	45,000	1,650	1,650	Y/S	-	-	-	-	1,650	Y/S
HAM LAKE	35	-	4	50	5	5	100,000	100,000	1,700	1,700	Y/S	-	-	-	-	1,700	Y/S
HERMANTOWN	34	-	5	50	10	10	60,000	60,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
INTERNATIONAL FALLS	26	-	4	50	5	5	-	65,000	1,650	1,650	Y/S	-	-	-	-	1,650	Y/S
LAKE CITY	22	-	-	50	10	10	-	35,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
LINDSTROM	25	-	1	50	5	5	-	45,000	1,550	1,450	Y/S	-	-	-	-	1,450	Y/S
LONG LAKE	30	-	4	50	10	10	-	500,000	1,560	1,560	Y/S	-	-	-	-	1,560	Y/S
NEWPORT	24	-	14	50	10	10	50,000	75,000	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
NORTH MANKATO	26	-	8	50	5	5	30,000	30,000	1,700	1,700	Y/S	-	-	-	-	1,700	Y/S
NORTH ST. PAUL	36	-	4	50	10	10	-	90,000	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
OSSEO	26	-	3	50	10	10	-	50,000	1,532	1,532	Y/S	-	-	-	-	1,000	Y/S
PARK RAPIDS	25	-	-	20	10	10	10,000	51,000	1,500	-	-	-	-	-	-	1,500	Y/S
PRINCETON	31	-	6	50	10	10	-	75,000	1,700	950	Y/S	-	-	1,700	LUMP	1,700	Y/S
REDWOOD FALLS	30	-	6	50	10	10	-	75,000	1,700	1,700	Y/S	-	-	-	-	1,700	Y/S
SAINT PAUL PARK	26	-	4	50	10	10	30,000	60,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
SAINT PETER	45	-	3	50	5	5	100,000	100,000	1,600	-	-	140	WKLY	-	-	1,600	Y/S

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

Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
For the Year Ended December 31, 1996

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
<u>LUMP SUM - \$1500 OR MORE, BUT LESS THAN \$2000 PER YEAR OF SERVICE (cont.)</u>																	
TWO HARBORS	19	-	2	50	10	10	-	60,000	1,850	1,850	Y/S	-	-	-	-	1,850	Y/S
WASECA	33	-	3	50	10	10	-	70,000	1,500	1,500	Y/S	20	DAILY	-	-	1,500	Y/S
WAYZATA	26	-	4	50	10	10	-	100,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
WINDOM	24	-	3	55	10	10	-	75,000	1,700	1,700	Y/S	-	-	-	-	1,700	Y/S
TOTAL	777	13	115														
<u>LUMP SUM - \$2000 OR MORE, BUT LESS THAN \$2500 PER YEAR OF SERVICE</u>																	
CENTENNIAL	51	-	11	50	5	5	-	100,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
ELK RIVER	31	-	3	50	5	5	-	100,000	2,350	2,350	Y/S	-	-	-	-	2,350	Y/S
EXCELSIOR	31	-	12	50	10	10	-	150,000	2,250	2,250	Y/S	-	-	-	-	2,250	Y/S
FERGUS FALLS	36	-	18	50	10	10	-	120,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
INVER GROVE HEIGHTS	48	-	12	50	10	10	25,000	200,000	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
LITTLE CANADA	34	-	2	50	10	10	20,000	120,000	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
MAPLEWOOD	133	-	27	50	10	10	200,000	300,000	2,240	3,000	Y/S	-	-	-	-	3,000	Y/S
OAKDALE	30	-	2	50	10	10	-	70,000	2,240	2,240	Y/S	-	-	-	-	2,240	Y/S
OWATONNA	34	-	2	50	10	10	-	100,000	2,275	2,275	Y/S	4	DAILY	-	-	2,275	Y/S
PRIOR LAKE	38	-	6	50	10	10	100,000	100,000	2,200	100	Y/S	-	-	-	-	500	Y/S
ROSEMOUNT	30	-	4	50	10	10	75,000	75,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
SAUK RAPIDS	26	-	-	50	10	10	-	100,000	2,200	2,200	Y/S	-	-	-	-	2,200	Y/S
SHAKOPEE	39	-	1	50	5	5	60,000	60,000	2,498	2,498	Y/S	-	-	-	-	2,498	Y/S
THIEF RIVER FALLS	25	-	1	50	10	10	-	50,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
VADNAIS HEIGHTS	36	-	3	50	5	5	-	50,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
WILLMAR	42	-	5	50	10	10	-	200,000	2,200	2,200	Y/S	-	-	-	-	2,200	Y/S
TOTAL	664	-	109														
<u>LUMP SUM - \$2500 OR MORE, BUT LESS THAN \$3000 PER YEAR OF SERVICE</u>																	
BEMIDJI PIONEER	39	-	3	50	10	10	120,000	120,000	2,600	2,600	Y/S	-	-	-	-	2,600	Y/S
FOREST LAKE	27	-	2	50	5	5	70,000	70,000	2,500	2,500	Y/S	-	-	-	-	2,500	Y/S
HASTINGS	45	-	4	50	10	10	-	200,000	2,500	2,500	Y/S	4	DAILY	-	-	2,500	Y/S
MARSHALL	37	-	4	50	5	5	-	150,000	2,900	2,900	Y/S	25	DAILY	-	-	2,900	Y/S
STILLWATER	37	-	4	50	5	5	150,000	150,000	2,800	-	-	5	DAILY	-	-	2,800	Y/S
WOODBURY	57	-	20	50	5	5	-	250,000	2,675	2,675	Y/S	-	-	-	-	2,675	Y/S
TOTAL	242	-	37														

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

Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
For the Year Ended December 31, 1996

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
<u>LUMP SUM - \$3000 OR MORE, BUT LESS THAN \$3500 PER YEAR OF SERVICE</u>																	
BAYPORT	24	-	2	50	10	10	-	120,000	3,000	3,000	Y/S	-	-	-	-	3,000	Y/S
GOLDEN VALLEY	48	-	18	50	10	10	300,000	300,000	3,000	3,000	Y/S	315	WKLY	1,500	LUMP	3,000	Y/S
GRAND RAPIDS	25	-	4	50	10	10	120,000	120,000	3,000	3,000	Y/S	40	WKLY	-	-	3,000	Y/S
HOPKINS	35	-	8	50	5	5	1,500,000	1,500,000	3,000	3,000	Y/S	15	DAILY	-	-	3,000	Y/S
TOTAL	132	-	32														
<u>LUMP SUM - \$3500 OR MORE, BUT LESS THAN \$4000 PER YEAR OF SERVICE</u>																	
ALEXANDRIA	29	-	7	50	10	10	-	110,000	3,600	3,600	Y/S	-	-	-	-	3,600	Y/S
BRAINERD	39	-	1	50	10	10	-	210,000	4,000	4,000	Y/S	12	DAILY	-	-	4,000	Y/S
LAKEVILLE	77	-	2	50	10	10	500,000	500,000	3,650	3,650	Y/S	-	-	-	-	3,650	Y/S
MAPLE GROVE	81	-	11	50	5	5	400,000	400,000	3,600	3,600	Y/S	130	WKLY	-	-	3,600	Y/S
NORTHFIELD	27	-	5	50	5	5	-	125,000	3,600	3,600	Y/S	-	-	-	-	3,600	Y/S
TOTAL	253	-	26														
TOTAL FOR LUMP SUMS	13,655	90	1,333														
<u>MONTHLY SERVICE</u>																	
CHASKA	36	21	5	50	15	15	200,000	200,000	17	16	MTHLY	-	-	4,000	LUMP	75	Y/S
HUTCHINSON	41	34	10	50	10	10	-	100,000	8	-	-	50	Y/S	-	-	5,000	LUMP
MOUND	37	26	6	50	20	20	-	250,000	23	-	-	-	-	1,500	LUMP	345	MTHLY
PINE CITY	25	23	2	50	20	20	10,000	50,000	4	-	-	-	-	1,500	LUMP	-	-
SPRING LAKE PARK	75	33	4	50	15	15	450,000	450,000	22	22	MTHLY	25	DAILY	4,000	LUMP	22	MTHLY
WHITE BEAR LAKE	60	34	8	50	10	10	10,000	350,000	20	20	MTHLY	-	-	1,000	LUMP	20	MTHLY
WORTHINGTON	33	27	10	55	10	10	-	100,000	10	-	-	-	-	-	-	5,000	LUMP
TOTAL MONTHLY SERVICE	307	198	45														
<u>MONTHLY/LS* COMBINATION</u>																	
APPLE VALLEY	69	10	5	50	5	5	-	250,000	18	-	-	-	-	-	-	13	Y/S
BROOKLYN CENTER	31	31	6	50	10	10	500,000	500,000	27	-	-	-	-	2,500	LUMP	4,000	Y/S
CHANHASSEN	40	10	5	50	10	10	200,000	200,000	16	320	MTHLY	5	DAILY	-	-	2,400	Y/S
COLUMBIA HEIGHTS	23	-	-	50	10	10	500,000	500,000	18	18	MTHLY	-	-	1,500	LUMP	18	MTHLY
EAGAN	84	-	21	50	5	5	-	300,000	28	4,000	Y/S	-	-	1,000	LUMP	4,000	Y/S
EDEN PRAIRIE	74	28	3	50	10	10	500,000	500,000	30	30	Y/S	-	-	-	-	20	Y/S
FAIRMONT	32	16	3	50	10	10	200,000	200,000	18	17	MTHLY	-	-	1,000	LUMP	17	MTHLY
GLENCOE	40	14	2	50	10	10	-	50,000	8	1,150	Y/S	20	DAILY	-	-	1,150	Y/S

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

Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
For the Year Ended December 31, 1996

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
MONTHLY/LS* COMBINATION (cont.)																	
LAKE JOHANNA	72	25	4	50	10	10	500,000	500,000	20	-		80	WKLY	-		20	MTHLY
MINNETONKA	65	37	12	50	10	10	1,000,000	1,000,000	30	30	MTHLY	5	DAILY	6,200	LUMP	30	MTHLY
NEW BRIGHTON	32	25	3	50	10	10	-	200,000	20	-		10	DAILY	1,000	LUMP	10	MTHLY
NEW ULM	40	30	1	50	10	10	6,000	144,000	14	2,100	Y/S	50	DAILY	-		20,000	LUMP
PLYMOUTH	67	14	11	50	10	10	250,000	250,000	24	24	MTHLY	170	MTHLY	24	LUMP	2,500	LUMP
ROBBINSDALE	28	19	1	50	10	10	-	300,000	13	-		50	WKLY	1,125	LUMP	2,500	LUMP
ROSEVILLE	75	35	9	50	10	10	500,000	500,000	20	300	MTHLY	10	DAILY	4,000	LUMP	20	MTHLY
SAVAGE	35	18	3	50	10	10	-	1,000,000	16	500	Y/S	25	WKLY	5,000	LUMP	-	
TOTAL MONTHLY/LS* COMBINATION	807	312	89														
GRAND TOTAL FOR DEFINED CONTRIBUTION, LUMP SUM, MONTHLY SERVICE, AND MONTHLY/LS COMBINATION	16,496	605	1,633														

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

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

Name of Association	COUNTY	1995 Benefit Amount	1996 Benefit Amount	Difference
<u>LUMP SUM - \$50 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE</u>				
HAMPTON	DAKOTA	-	80	80
<u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE</u>				
PEMBERTON	BLUE EARTH	10	100	90
WRIGHT	CARLTON	100	175	75
<u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE</u>				
BLACKHOOF	CARLTON	150	200	50
CLIFTON	ST LOUIS	100	200	100
DARFUR	WATONWAN	170	225	55
DUNNELL	MARTIN	225	275	50
EMMONS	FREEBORN	250	280	30
HANSKA	BROWN	250	275	25
LEAF VALLEY	DOUGLAS	200	250	50
MCDAVITT	ST LOUIS	225	275	50
ROLLINGSTONE	WINONA	200	250	50
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE</u>				
AMBOY	BLUE EARTH	225	400	175
BELGRADE	STEARNS	400	425	25
CHOKIO	STEVENS	300	325	25
DALTON	OTTER TAIL	325	350	25
DELAVAN	FARIBAULT	280	400	120
EAGLE BEND	TODD	375	400	25
FERTILE	POLK	300	400	100
FRANKLIN	RENVILLE	350	400	50
GARFIELD	DOUGLAS	350	400	50

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

Name of Association	COUNTY	1995 Benefit Amount	1996 Benefit Amount	Difference
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)</u>				
GRAND MEADOW	MOWER	325	450	125
HALLOCK	KITTSOON	400	450	50
HARMONY	FILLMORE	300	350	50
LAFAYETTE	NICOLLET	450	475	25
LANESBORO	FILLMORE	400	450	50
MILTONA	DOUGLAS	350	425	75
ORONOCO	OLMSTED	300	350	50
RAYMOND	KANDIYOHI	400	450	50
ROYALTON	MORRISON	375	400	25
TYLER	LINCOLN	375	400	25
VERNDALE	WADENA	350	400	50
WALDORF	WASECA	400	480	80
WARBA-FEELY-SAGO	ITASCA	250	325	75
WATSON	CHIPPEWA	325	375	50
WELCOME	MARTIN	425	475	50
WOLF LAKE	BECKER	450	480	30
WYKOFF	FILLMORE	250	350	100
WYOMING	CHISAGO	400	450	50
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1000 PER YEAR OF SERVICE</u>				
ATWATER	KANDIYOHI	450	500	50
AUDUBON	BECKER	400	500	100
BALSAM	ITASCA	400	500	100
ELMORE	FARIBAULT	400	500	100
LESTER PRAIRIE	MCLEOD	450	500	50
MADISON LAKE	BLUE EARTH	450	500	50
MENAHGA	WADENA	450	500	50
RANDALL	MORRISON	400	500	100
SOUTH HAVEN	WRIGHT	400	500	100
WATKINS	MEEKER	475	500	25
GREEN ISLE	SIBLEY	475	525	50
EDGERTON	PIPESTONE	500	550	50
NEW GERMANY	CARVER	500	550	50

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

Name of Association	COUNTY	1995 Benefit Amount	1996 Benefit Amount	Difference
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1000 PER YEAR OF SERVICE (cont.)</u>				
ADA	NORMAN	600	630	30
AITKIN	AITKIN	925	975	50
AVON	STEARNS	650	750	100
BABBITT	ST LOUIS	650	700	50
BAGLEY	CLEARWATER	750	850	100
BARNESVILLE	CLAY	650	750	100
BATTLE LAKE	OTTER TAIL	650	750	100
BELLE PLAINE	SCOTT	825	900	75
BIWABIK CITY	ST LOUIS	750	900	150
BLACKDUCK	BELTRAMI	525	560	35
BRAHAM	ISANTI	-	600	600
BRECKENRIDGE	WILKIN	825	900	75
CALEDONIA	HOUSTON	550	600	50
CANBY	YELLOW MEDICINE	890	925	35
CARLOS	DOUGLAS	600	725	125
CARLTON	CARLTON	900	975	75
CLEAR LAKE	SHERBURNE	525	625	100
COSMOS	MEEKER	500	650	150
DEER RIVER	ITASCA	800	900	100
DEERWOOD	CROW WING	575	620	45
EDEN VALLEY	MEEKER	600	650	50
EYOTA	OLMSTED	540	560	20
FAYAL	ST LOUIS	300	600	300
FRAZEE	BECKER	500	575	75
GAYLORD	SIBLEY	750	850	100
GOODVIEW	WINONA	525	560	35
HACKENSACK	CASS	750	850	100
HAMEL	HENNEPIN	650	750	100
HAYFIELD	DODGE	750	800	50
HECTOR	RENVILLE	700	750	50
HINCKLEY	PINE	550	600	50
ISLE	MILLE LACS	706	842	136
JANESVILLE	WASECA	650	750	100
JORDAN	SCOTT	925	975	50
KASSON	DODGE	890	940	50
LACRESCENT	HOUSTON	750	850	100

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

Name of Association	COUNTY	1995 Benefit Amount	1996 Benefit Amount	Difference
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1000 PER YEAR OF SERVICE (cont.)</u>				
LAKEFIELD	JACKSON	700	800	100
LINWOOD	ANOKA	800	900	100
LUVERNE	ROCK	800	950	150
MADISON	LAC QUI PARLE	725	750	25
MAHNOMEN	MAHNOMEN	550	575	25
MAPLETON	BLUE EARTH	750	900	150
MARBLE	ITASCA	750	775	25
MELROSE	STEARNS	650	700	50
MONTGOMERY	LE SUEUR	650	750	100
MONTROSE	WRIGHT	600	800	200
MORRIS	STEVENS	745	750	5
NEW LONDON	KANDIYOHI	850	950	100
NEW MARKET	SCOTT	650	750	100
NICOLLET	NICOLLET	545	600	55
PERHAM	OTTER TAIL	700	950	250
PIERZ	MORRISON	700	800	100
PRESTON	FILLMORE	525	550	25
RENVILLE	RENVILLE	450	550	100
RICHMOND	STEARNS	600	650	50
ROCKVILLE	STEARNS	530	560	30
RUSH CITY	CHISAGO	800	900	100
SAINT STEPHEN	STEARNS	500	600	100
SANDSTONE	PINE	550	600	50
SAUK CENTRE	STEARNS	725	750	25
SEBEKA	WADENA	625	650	25
SHERBURN	MARTIN	550	560	10
SPRINGFIELD	BROWN	600	650	50
TRIMONT	MARTIN	500	650	150
WAITE PARK	STEARNS	800	875	75
WARROAD	ROSEAU	500	550	50
WATERVILLE	LE SUEUR	600	640	40
WEST CONCORD	DODGE	400	550	150
WINNEBAGO	FARIBAULT	525	575	50
WINSTED	MCLEOD	500	550	50
ZUMBRO FALLS	WABASHA	500	600	100

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

Name of Association	COUNTY	1995 Benefit Amount	1996 Benefit Amount	Difference
<u>LUMP SUM - \$1000 OR MORE, BUT LESS THAN \$1500 PER YEAR OF SERVICE</u>				
BLUE EARTH	FARIBAULT	1010	1020	10
BUFFALO	WRIGHT	1200	1300	100
CASS LAKE	CASS	1200	1250	50
CHISAGO CITY	CHISAGO	1250	1400	150
CHISHOLM	ST LOUIS	1000	1300	300
DELANO	WRIGHT	1000	1300	300
EAST BETHEL	ANOKA	1275	1350	75
ELY	ST LOUIS	1100	1200	100
FOLEY	BENTON	1025	1075	50
HUGO	WASHINGTON	1000	1100	100
IDEAL	CROW WING	900	1000	100
JACKSON	JACKSON	1100	1300	200
LITTLE FALLS	MORRISON	1250	1350	100
LORETTO	HENNEPIN	1100	1200	100
LOWER ST. CROIX VAL	WASHINGTON	1300	1400	100
MAPLE PLAIN	HENNEPIN	1000	1250	250
MONTEVIDEO	CHIPPEWA	1000	1100	100
MONTICELLO	WRIGHT	1325	1375	50
MORA	KANABEC	1000	1150	150
NEW PRAGUE	SCOTT	1250	1275	25
NORTH BRANCH	CHISAGO	1000	1200	200
OAK GROVE	ANOKA	800	1100	300
PEQUOT LAKES	CROW WING	1000	1025	25
PINE RIVER	CASS	1200	1450	250
REMER	CASS	850	1000	150
RICE LAKE	ST LOUIS	850	1000	150
ROGERS	HENNEPIN	950	1000	50
SAINT BONIFACIUS	HENNEPIN	1300	1400	100
SAINT CLOUD	STEARNS	900	1200	300
SARTELL	STEARNS	965	1000	35
SLAYTON	MURRAY	900	1100	200
SLEEPY EYE	BROWN	1175	1200	25
VICTORIA	CARVER	1000	1200	200
WABASHA	WABASHA	800	1000	200
WACONIA	CARVER	850	1050	200

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

Name of Association	COUNTY	1995 Benefit Amount	1996 Benefit Amount	Difference
<u>LUMP SUM - \$1000 OR MORE, BUT LESS THAN \$1500 PER YEAR OF SERVICE (cont.)</u>				
WADENA	WADENA	1075	1150	75
WALKER	CASS	1000	1100	100
WATERTOWN	CARVER	950	1025	75
WHEATON	TRAVERSE	850	1000	150
<u>LUMP SUM - \$1500 OR MORE, BUT LESS THAN \$2000 PER YEAR OF SERVICE</u>				
BECKER	SHERBURNE	1500	1600	100
DETROIT LAKES	BECKER	1600	1700	100
FARMINGTON	DAKOTA	1550	1650	100
HERMANTOWN	ST. LOUIS	1500	1600	100
LAKE CITY	WABASHA	1175	1500	325
LINDSTROM	CHISAGO	1450	1550	100
NEWPORT	WASHINGTON	1500	1800	300
NORTH MANKATO	NICOLLET	1300	1700	400
REDWOOD FALLS	REDWOOD	1375	1700	325
SAINT PETER	NICOLLET	1500	1600	100
WASECA	WASECA	1400	1500	100
WAYZATA	HENNEPIN	1200	1500	300
WINDOM	COTTONWOOD	1600	1700	100
<u>LUMP SUM - \$2000 OR MORE, BUT LESS THAN \$2500 PER YEAR OF SERVICE</u>				
LITTLE CANADA	RAMSEY	2050	2100	50
MAPLEWOOD	RAMSEY	2160	2240	80
OAKDALE	WASHINGTON	2160	2240	80
OWATONNA	STEELE	2150	2275	125
PRIOR LAKE	SCOTT	2000	2200	200
SAUK RAPIDS	BENTON	1800	2200	400
SHAKOPEE	SCOTT	2332	2498	166
VADNAIS HEIGHTS	RAMSEY	1900	2000	100

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

<u>Name of Association</u>	<u>COUNTY</u>	<u>1995 Benefit Amount</u>	<u>1996 Benefit Amount</u>	<u>Difference</u>
<u>LUMP SUM - \$2500 OR MORE, BUT LESS THAN \$3000 PER YEAR OF SERVICE</u>				
BEMIDJI PIONEER	BELTRAMI	2300	2600	300
FOREST LAKE	WASHINGTON	1950	2500	550
STILLWATER	WASHINGTON	2600	2800	200
WOODBURY	WASHINGTON	2600	2675	75
<u>LUMP SUM - \$3000 OR MORE, BUT LESS THAN \$3500 PER YEAR OF SERVICE</u>				
BAYPORT	WASHINGTON	2750	3000	250
<u>LUMP SUM - \$3500 OR MORE, PER YEAR OF SERVICE</u>				
ALEXANDRIA	DOUGLAS	3300	3600	300
LAKEVILLE	DAKOTA	3500	3650	150
MAPLE GROVE	HENNEPIN	3400	3600	200
NORTHFIELD	RICE	3300	3600	300
<u>MONTHLY SERVICE</u>				
CHASKA	CARVER	12.50	16.80	4.30
MOUND	HENNEPIN	21.00	23.00	2.00
SPRING LAKE PARK	ANOKA	20.00	22.00	2.00
WHITE BEAR LAKE	RAMSEY	17.50	20.00	2.50
<u>MONTHLY/LS COMBINATION</u>				
APPLE VALLEY	DAKOTA	17.00	18.00	1.00
BROOKLYN CENTER	HENNEPIN	25.5	26.5	1.00
CHANHASSEN	CARVER	15.00	16.00	1.00
SAVAGE	SCOTT	15.00	16.00	1.00