

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

For the Year Ended December 31, 1997

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

**Telephone (651) 282-6110
Fax (651) 282-2391
E-mail stateauditor@osa.state.mn.us**

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PREFACE

This report is a compilation of the annual financial reports of Minnesota's volunteer fire relief associations for the year ended December 31, 1997. The annual financial reports must be filed with the Office of the State Auditor (hereinafter "OSA"), and approved pursuant to Minn. Stat. §69.051, Subd. 1 and 1a. These financial reports were to be filed with the OSA on either March 31, 1998, or June 30, 1998. Final certification for 1998 state fire aid must be completed on or before June 1, 1999.

On August 31, 1998, the OSA withheld certification for 148 volunteer firefighter relief associations pursuant to Minn. Stat. § § 6.495, Subd. 3 and 69.051, Subd. 1b. As of March 1, 1999, all 148 of these relief associations had satisfied the state reporting and compliance requirements, and were certified for receipt of 1998 fire aid.

The OSA is interested in any opportunity to improve upon the accuracy or usefulness of this report. Please direct any questions, concerns, or ideas for improving future versions of this report to:

Phillip Kapler, Director
Pension Oversight Division
Office of the State Auditor
525 Park Street, Suite 400
Saint Paul, Minnesota 55103
Telephone (651) 296-5985

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

**VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS IN MINNESOTA
NOTES TO SUMMARY SERVICE PENSION REPORT BY BENEFIT TYPE
For the Year Ended December 31,1997**

1. BACKGROUND

Pursuant to Minn. Stat. § 69.051, subd. 1 and 1a, each volunteer firefighter's 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

Five relief associations, listed below, were newly formed in either 1996 or 1997, and had insufficient assets or activity to complete either financial reporting forms, actuarial analyses, or investment performance reports for the year ended 12/31/97. Each of these relief associations will be expected to file all required reports for the year ending December 31, 1998.

GENEVA MEADOWLANDS OGEMA SEDAN WINGER

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.

MINNEAPOLIS VIRGINIA

In addition, the 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, and 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		FLENSBURGLORETTO
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 KABETOGEEMA	TOIVOLA
EASTERN HUBBARD	LAKELAND	TWIN LAKES (MANHOMEN)
EITZEN	LAKESWOOD	WAVERLY
ELBOW-TULABY	LE CENTER	WILSON
ELLENDALE	LITTLE CANADA	

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>
80	Defined Contribution Service Pension
7	Lump Sum Service Pension of Less Than \$50 Per Year of Service (YOS)
10	Lump Sum Service Pension of \$50, But Less Than \$100 Per YOS
45	Lump Sum Service Pension of \$100, But Less Than \$200 Per YOS
61	Lump Sum Service Pension of \$200, But Less Than \$300 Per YOS
* 137	Lump Sum Service Pension of \$300, But Less Than \$500 Per YOS
* 188	Lump Sum Service Pension of \$500, But Less Than \$1,000 Per YOS
* 82	Lump Sum Service Pension of \$1,000, But Less Than \$1,500 Per YOS
* 32	Lump Sum Service Pension of \$1,500, But Less Than \$2,000 Per YOS
* 12	Lump Sum Service Pension of \$2,000, But Less Than \$2,500 Per YOS
* 6	Lump Sum Service Pension of \$2,500, But Less Than \$3,000 Per YOS
* 7	Lump Sum Service Pension of \$3,000, But Less Than \$3,500 Per YOS
* 6	Lump Sum Service Pension of \$3,500 Or More Per YOS
0	Monthly Service Pension Less Than \$2 Per Month Per YOS
9	Monthly Service Pension More Than \$2 Per Month Per YOS
<u>15</u>	Lump Sum/Monthly Combination Service Pension
<u>697</u>	Total Volunteer Firefighters Relief Associations in this report

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

Table 1
Volunteer Firefighters Relief Associations
Service Pension Summary by Benefit Type
For the Year Ended December 31, 1997

	Lump Sum/Monthly Service Pension Combination	Lump Sum Service Pension	Monthly Service Pension	Defined Contribution Service Pension	Total All Service Pensions
Net Assets	40,851,421	153,037,774	16,602,144	38,390,049	248,881,388
Required Reserves	39,644,188	130,642,738	17,085,291	38,390,049	225,762,266
Surplus (Unfunded Accrued Liability)	1,207,233	22,395,036	(483,147)	-	23,119,122
Contributions					
2% Insurance Aid	1,434,117	7,140,394	554,859	1,855,313	10,984,683
Municipal Contribution	1,010,042	2,680,940	305,466	828,958	4,825,406
Total Contributions	2,444,159	9,821,334	860,325	2,684,271	15,810,089
Normal Cost	1,269,951	12,219,929	358,792	-	13,848,672
Amortized Unfunded Liability	256,718	437,446	152,225	-	846,389
Estimated Administrative Expenses	270,874	704,717	77,196	-	1,052,787
Ten Percent of Surplus	328,472	2,480,900	35,277	-	2,844,649
Total Financial Requirements	1,469,071	10,881,192	552,936	-	12,903,199
Disbursements					
Administrative	261,714	680,879	74,586	212,521	1,229,700
Service Pension Benefits	1,836,525	7,281,762	1,078,599	2,123,378	12,320,264
Other Benefits	25,838	109,252	4,000	15,261	154,351
Total Disbursements	2,124,077	8,071,893	1,157,185	2,351,160	13,704,315
Number of Relief Associations Reporting	16	593	8	80	697
Membership					
Number of Active Members	775	14,022	313	1,972	17,082
Number of Retired Members	349	76	207	5	637
Number of Deferred Members	79	1,538	44	508	2,169
Total Membership	1,203	15,636	564	2,485	19,888

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1997

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<u>DEFINED CONTRIBUTION</u>					
ALASKA TOWNSHIP	24,810	24,810	-	1.00	-
ALBANY	249,513	249,513	-	1.00	-
ANDOVER	1,042,465	1,042,465	-	1.00	-
ANOKA-CHAMPLIN	3,229,650	3,229,650	-	1.00	-
ASHBY	109,364	109,364	-	1.00	-
AUSTIN	221,760	221,760	-	1.00	-
BREWSTER	125,706	125,706	-	1.00	-
BROOKLYN PARK	4,733,615	4,733,615	-	1.00	-
CALLAWAY	92,693	92,693	-	1.00	-
COLOGNE	141,804	141,804	-	1.00	-
COON RAPIDS	2,980,870	2,980,870	-	1.00	-
CRANE LAKE	40,457	40,457	-	1.00	-
CROSSLAKE	419,853	419,853	-	1.00	-
CRYSTAL	1,668,358	1,668,358	-	1.00	-
DALBO	74,050	74,050	-	1.00	-
DONNELLY	51,551	51,551	-	1.00	-
EAGAN	3,270,212	3,270,212	-	1.00	-
EDINA	4,696,184	4,696,184	-	1.00	-
ELBOW LAKE	256,028	256,028	-	1.00	-
ELGIN	164,647	164,647	-	1.00	-
EMBARRASS	66,534	66,534	-	1.00	-
ERSKINE	48,773	48,773	-	1.00	-
FALCON HEIGHTS	790,427	790,427	-	1.00	-
FOSSTON	177,736	177,736	-	1.00	-
FOUNTAIN	47,740	47,740	-	1.00	-
FREEPORT	172,630	172,630	-	1.00	-
FRIDLEY	2,247,767	2,247,767	-	1.00	-
GARY	34,356	34,356	-	1.00	-
GIBBON	257,530	257,530	-	1.00	-
GLENVILLE	54,609	54,609	-	1.00	-
GOODHUE	314,733	314,733	-	1.00	-
HARDWICK	81,117	81,117	-	1.00	-
HAWLEY	233,008	233,008	-	1.00	-
IVANHOE	144,839	144,839	-	1.00	-
KENYON	183,579	183,579	-	1.00	-
KERKHOVEN	119,586	119,586	-	1.00	-
KIESTER	11,754	11,754	-	1.00	-
LAKE GEORGE	37,966	37,966	-	1.00	-
LAKEPORT	46,490	46,490	-	1.00	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1997

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<u>DEFINED CONTRIBUTION (cont.)</u>					
LE CENTER	215,431	215,431	-	1.00	-
LONDON	39,387	39,387	-	1.00	-
LONGVILLE	290,749	290,749	-	1.00	-
LYLE	53,285	53,285	-	1.00	-
MAGNOLIA	29,333	29,333	-	1.00	-
MAPLE GROVE	2,956,961	2,956,961	-	1.00	-
MARINE ON ST. CROIX	240,279	240,279	-	1.00	-
MAZEPPA	112,632	112,632	-	1.00	-
MEDICINE LAKE	369,758	369,758	-	1.00	-
MENDOTA HEIGHTS	1,353,603	1,353,603	-	1.00	-
MENTOR	42,744	42,744	-	1.00	-
MILLERVILLE	155,859	155,859	-	1.00	-
MILROY	72,960	72,960	-	1.00	-
MURDOCK	81,802	81,802	-	1.00	-
MYRTLE	23,647	23,647	-	1.00	-
NEW HOPE	989,969	989,969	-	1.00	-
NODINE	44,418	44,418	-	1.00	-
NORTHROP	44,450	44,450	-	1.00	-
ODESSA	21,141	21,141	-	1.00	-
OKLEE	87,492	87,492	-	1.00	-
PLAINVIEW	272,748	272,748	-	1.00	-
PLUMMER	57,588	57,588	-	1.00	-
RAMSEY	262,738	262,738	-	1.00	-
RED LAKE FALLS	138,715	138,715	-	1.00	-
ROUND LAKE	86,754	86,754	-	1.00	-
RUSHFORD	181,807	181,807	-	1.00	-
SAINT HILAIRE	54,778	54,778	-	1.00	-
SEAFORTH	13,050	13,050	-	1.00	-
SOUTH BEND	134,625	134,625	-	1.00	-
SWANVILLE	93,459	93,459	-	1.00	-
TOIVOLA	56,768	56,768	-	1.00	-
ULEN	94,108	94,108	-	1.00	-
UNDERWOOD	78,959	78,959	-	1.00	-
VERMILION LAKE	53,392	53,392	-	1.00	-
WABASSO	120,872	120,872	-	1.00	-
WANAMINGO	90,864	90,864	-	1.00	-
WANDA	54,538	54,538	-	1.00	-
WELLS	261,872	261,872	-	1.00	-
WILLIAMS	38,886	38,886	-	1.00	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1997

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<u>DEFINED CONTRIBUTION (cont.)</u>					
WINTHROP	160,527	160,527	-	1.00	-
ZUMBROTA	192,337	192,337	-	1.00	-
TOTAL DEFINED CONTRIBUTION	38,390,049	38,390,049	-	1.00	-
<u>LUMP SUM - LESS THAN \$50 PER YEAR OF SERVICE</u>					
CLIMAX	34,876	5,500	29,376	6.34	-
FLENSBURG	22,121	4,382	17,739	5.05	-
HOLYOKE	10,867	2,543	8,324	4.27	-
LASALLE	13,800	1,852	11,948	7.45	-
NASSAU	26,827	4,849	21,978	5.53	-
REVERE	12,769	728	12,041	17.54	-
TAUNTON	12,004	3,377	8,627	3.55	-
TOTAL	133,264	23,231	110,033	5.74	-
<u>LUMP SUM - \$50 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE</u>					
CARSONVILLE	56,472	17,084	39,388	3.31	-
ELMER	24,070	9,200	14,870	2.62	-
FINLAYSON	36,847	13,880	22,967	2.65	-
FISHER	45,462	10,623	34,839	4.28	-
FRENCH TOWNSHIP	60,681	14,646	46,035	4.14	-
GOODLAND	26,712	12,688	14,024	2.11	-
LAKELAND	35,922	6,527	29,395	5.50	-
MAPLE HILL	22,730	8,063	14,667	2.82	-
NORTHLAND	14,925	6,539	8,386	2.28	-
WALTERS	17,876	11,364	6,512	1.57	-
TOTAL	341,697	110,614	231,083	3.09	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1997

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	54,786	32,557	22,229	1.68	-
ALMELUND	62,016	35,838	26,178	1.73	-
ALTURA	66,402	53,149	13,253	1.25	-
BETHEL	39,082	8,596	30,486	4.55	-
BIGELOW	25,754	21,606	4,148	1.19	-
BLUFFTON	41,696	15,520	26,176	2.69	-
BREITUNG	54,511	29,270	25,241	1.86	-
BRIMSON-FAIRBANKS	35,175	15,400	19,775	2.28	-
CAMPBELL	91,052	69,748	21,304	1.31	-
CLEMENTS	50,206	39,306	10,900	1.28	-
COTTON	36,635	16,942	19,693	2.16	-
CROOKED LAKE	62,859	30,999	31,860	2.03	-
DANVERS	18,145	27,474	(9,329)	0.66	942
DENT	51,043	22,786	28,257	2.24	-
DUMONT	43,465	30,722	12,743	1.41	-
EITZEN	51,310	42,305	9,005	1.21	-
ELBOW-TULABY	14,854	6,944	7,910	2.14	-
ELROSA	101,536	67,294	34,242	1.51	-
FEDERAL DAM	11,611	6,112	5,499	1.90	-
GHENT	44,237	27,578	16,659	1.60	-
GREENBUSH	90,688	50,479	40,209	1.80	-
GRYGLA	36,385	20,564	15,821	1.77	-
HANLEY FALLS	64,116	41,310	22,806	1.55	-
HOKAH	98,940	55,835	43,105	1.77	-
HOLLAND	50,479	18,188	32,291	2.78	-
JACOBSON	36,537	19,098	17,439	1.91	-
LAKE HENRY	53,401	36,198	17,203	1.48	-
LANCASTER	42,232	27,122	15,110	1.56	-
LISMORE	48,024	27,955	20,069	1.72	-
LUCAN	51,434	41,154	10,280	1.25	-
LYND	29,169	17,038	12,131	1.71	-
MAKINEN	44,973	29,150	15,823	1.54	-
MCGRATH	22,572	7,018	15,554	3.22	-
MIDDLE RIVER	71,159	25,530	45,629	2.79	-
NEW MUNICH	35,496	22,479	13,017	1.58	-
NORTH STAR TOWNSHIP	9,169	11,467	(2,298)	0.80	228
PEMBERTON	50,857	9,326	41,531	5.45	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1997

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>					
PORTER	86,307	59,578	26,729	1.45	-
SAINT LEO	53,703	37,026	16,677	1.45	-
SHELLY	80,102	27,567	52,535	2.91	-
SOLWAY RURAL	29,823	16,402	13,421	1.82	-
STURGEON LAKE	31,787	19,187	12,600	1.66	-
TWIN LAKES [MAHNOMEN]	26,421	18,236	8,185	1.45	-
VINING	42,745	29,600	13,145	1.44	-
WILMONT	85,103	44,799	40,304	1.90	-
TOTAL	2,227,997	1,312,452	915,545	1.70	1,170
<u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE</u>					
ALDEN	72,605	85,242	(12,637)	0.85	1,776
ASKOV	72,805	42,775	30,030	1.70	-
BADGER	118,649	38,272	80,377	3.10	-
BEARDSLEY	70,764	41,905	28,859	1.69	-
BELLINGHAM	104,653	70,542	34,111	1.48	-
BLACKHOOF	45,471	40,680	4,791	1.12	-
BOWLUS	85,792	69,695	16,097	1.23	-
BOYD	79,740	61,702	18,038	1.29	-
BROOK PARK	81,272	39,169	42,103	2.07	-
CEYLON	94,208	50,408	43,800	1.87	-
CHERRY	75,936	47,758	28,178	1.59	-
CLARISSA	94,236	88,345	5,891	1.07	-
CLIFTON	89,619	45,088	44,531	1.99	-
CLINTON [ST. LOUIS]	109,077	77,926	31,151	1.40	-
COLVIN	67,083	42,280	24,803	1.59	-
DARFUR	56,607	53,278	3,329	1.06	-
DEXTER	70,815	56,612	14,203	1.25	-
DUNNELL	70,934	43,889	27,045	1.62	-
EASTERN HUBBARD	50,060	16,324	33,736	3.07	-
ELLSWORTH	99,804	72,150	27,654	1.38	-
EVANSVILLE	84,514	54,200	30,314	1.56	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1997

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>					
FINLAND	58,456	52,800	5,656	1.11	-
FREDENBERG	71,726	42,460	29,266	1.69	-
FROST	79,756	70,010	9,746	1.14	-
GARVIN	32,311	21,824	10,487	1.48	-
GRANADA	122,743	64,630	58,113	1.90	-
HALSTAD	69,227	45,844	23,383	1.51	-
HANCOCK	108,031	68,069	39,962	1.59	-
HANSKA	90,657	63,157	27,500	1.44	-
HENDRUM	39,610	31,816	7,794	1.24	-
HEWITT	49,994	40,650	9,344	1.23	-
HILL CITY	76,394	81,213	(4,819)	0.94	2,181
HITTERDAL	45,347	33,608	11,739	1.35	-
HOVLAND	63,212	27,700	35,512	2.28	-
INDUSTRIAL	95,406	57,945	37,461	1.65	-
IONA	54,879	32,480	22,399	1.69	-
KARLSTAD	60,719	56,460	4,259	1.08	-
KENNEDY	39,641	33,395	6,246	1.19	-
LAKE BRONSON	32,335	18,728	13,607	1.73	-
LAKE WILSON	105,621	67,765	37,856	1.56	-
LEAF VALLEY	126,045	90,071	35,974	1.40	-
MAHTOWA	52,499	46,260	6,239	1.13	-
MAPLEVIEW	100,824	44,430	56,394	2.27	-
MCKINLEY	34,550	24,708	9,842	1.40	-
MEDFORD	84,679	67,665	17,014	1.25	-
NORTHOME	81,406	43,538	37,868	1.87	-
OSTRANDER	57,125	49,095	8,030	1.16	-
ROLLINGSTONE	55,585	56,717	(1,132)	0.98	768
ROSE CREEK	95,299	106,052	(10,753)	0.90	2,862
SILICA	40,263	27,000	13,263	1.49	-
SOLWAY	76,654	48,623	28,031	1.58	-
SQUAW LAKE	83,533	43,882	39,651	1.90	-
TOFTE	48,364	32,355	16,009	1.49	-
TWIN LAKES [FREEBORN]	81,786	43,896	37,890	1.86	-
VESTA	60,174	37,980	22,194	1.58	-
VILLARD	48,630	31,228	17,402	1.56	-
WARREN	70,563	54,060	16,503	1.31	-
WAUBUN	53,861	43,075	10,786	1.25	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1997

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>					
WILLOW RIVER	67,404	45,805	21,599	1.47	-
WILSON	121,383	74,756	46,627	1.62	-
WOODSTOCK	46,975	33,255	13,720	1.41	-
TOTAL	4,478,311	3,093,245	1,385,066	1.45	7,587
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE</u>					
ADAMS	109,061	84,815	24,246	1.29	-
ADRIAN	156,817	107,440	49,377	1.46	-
ALBERTVILLE	104,576	111,766	(7,190)	0.94	2,108
ALPHA	90,440	51,112	39,328	1.77	-
AMBOY	102,779	82,395	20,384	1.25	-
ARGYLE	114,654	93,778	20,876	1.22	-
BALATON	100,717	77,168	23,549	1.31	-
BARRETT	71,760	59,004	12,756	1.22	-
BEAVER CREEK	89,971	89,482	489	1.01	586
BELGRADE	178,139	143,458	34,681	1.24	-
BELVIEW	87,439	104,908	(17,469)	0.83	-
BERTHA	82,928	72,155	10,773	1.15	-
BIRD ISLAND	95,961	84,499	11,462	1.14	-
BIWABIK	64,388	58,376	6,012	1.10	-
BLOMKEST	103,748	83,576	20,172	1.24	-
BRANDON	115,899	92,031	23,868	1.26	-
BREVATOR	47,256	34,816	12,440	1.36	-
BRICELYN	99,663	81,695	17,968	1.22	-
BROOTEN	171,937	128,433	43,504	1.34	-
BROWNSDALE	110,119	79,672	30,447	1.38	-
BROWNTON	131,125	122,288	8,837	1.07	-
BUTTERFIELD	102,365	107,633	(5,268)	0.95	1,409
CANOSIA	115,657	66,360	49,297	1.74	-
CANTON	69,962	60,522	9,440	1.16	-
CHANDLER	108,491	93,311	15,180	1.16	-
CHOKIO	112,711	88,867	23,844	1.27	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1997

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>					
CLAREMONT	97,033	81,562	15,471	1.19	-
CLARKFIELD	172,506	133,289	39,217	1.29	-
CLARKS GROVE	125,082	82,068	43,014	1.52	-
CLEARWATER	182,312	135,957	46,355	1.34	-
CLINTON [BIG STONE]	85,101	81,250	3,851	1.05	-
COMFREY	135,936	140,930	(4,994)	0.96	1,501
COTTONWOOD	165,532	167,768	(2,236)	0.99	1,511
CURRIE	102,661	90,544	12,117	1.13	-
CUYUNA	69,532	61,943	7,589	1.12	-
CYRUS	58,251	44,928	13,323	1.30	-
DALTON	111,484	99,208	12,276	1.12	-
DANUBE	106,675	88,221	18,454	1.21	-
DEER CREEK	62,891	66,018	(3,127)	0.95	1,209
DELAVAN	109,969	77,760	32,209	1.41	-
DOVER	105,204	78,197	27,007	1.35	-
EAGLE BEND	119,043	119,616	(573)	1.00	709
EASTON	140,853	121,826	19,027	1.16	-
ECHO	111,048	80,822	30,226	1.37	-
ELIZABETH	138,222	99,365	38,857	1.39	-
ELLENDALE	56,253	63,340	(7,087)	0.89	682
ELYSIAN	137,923	119,280	18,643	1.16	-
EMMONS	127,285	93,619	33,666	1.36	-
FERTILE	121,198	50,784	70,414	2.39	-
FIFTY LAKES	69,351	47,343	22,008	1.46	-
FORADA	96,077	88,369	7,708	1.09	-
FORESTON	156,931	86,134	70,797	1.82	-
GARFIELD	118,615	80,343	38,272	1.48	-
GLYNDON	179,097	113,485	65,612	1.58	-
GNESEN	166,269	126,191	40,078	1.32	-
GRACEVILLE	118,162	90,356	27,806	1.31	-
GRAND LAKE	134,467	93,608	40,859	1.44	-
GROVE CITY	99,432	62,956	36,476	1.58	-
HALLOCK	160,540	148,166	12,374	1.08	-
HAMPTON	105,927	59,850	46,077	1.77	-
HARMONY	112,209	107,843	4,366	1.04	-
HARRIS	68,915	46,218	22,697	1.49	-
HARTLAND	102,620	65,496	37,124	1.57	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1997

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	191,942	75,335	116,607	2.55	-
HENDRICKS	139,198	135,346	3,852	1.03	2,052
HERMAN	88,676	85,652	3,024	1.04	-
HILLS	92,593	89,172	3,421	1.04	-
HOFFMAN	125,553	113,694	11,859	1.10	-
HOUSTON	154,764	122,451	32,313	1.26	-
IRONTON	96,713	95,453	1,260	1.01	530
JASPER	110,143	107,366	2,777	1.03	-
JEFFERS	94,382	85,065	9,317	1.11	-
KELLIHER	86,631	84,590	2,041	1.02	-
KELLOGG	169,789	91,836	77,953	1.85	-
KENSINGTON	62,694	43,328	19,366	1.45	-
KETTLE RIVER	86,216	70,583	15,633	1.22	-
KILKENNY	90,848	100,352	(9,504)	0.91	2,945
LAFAYETTE	244,790	163,012	81,778	1.50	-
LAKE KABETOGAMA	51,847	30,960	20,887	1.67	-
LAKE LILLIAN	58,886	56,336	2,550	1.05	-
LAKE PARK	117,107	88,780	28,327	1.32	-
LAKEWOOD	112,593	100,568	12,025	1.12	6
LANESBORO	116,775	89,737	27,038	1.30	-
LEROY	108,893	102,440	6,453	1.06	-
LEWISVILLE	97,704	59,190	38,514	1.65	-
LITTLEFORK	109,225	73,915	35,310	1.48	-
LOWRY	111,303	98,377	12,926	1.13	-
MABEL	60,019	62,966	(2,947)	0.95	744
MANTORVILLE	114,359	101,576	12,783	1.13	-
MCDAVITT	116,193	77,547	38,646	1.50	-
MCINTOSH	111,465	93,099	18,366	1.20	-
MIESVILLE	145,921	117,224	28,697	1.24	-
MILAN	144,387	117,680	26,707	1.23	-
MILTONA	108,602	93,454	15,148	1.16	-
MORTON	116,823	78,712	38,111	1.48	-
NEW AUBURN	121,387	101,691	19,696	1.19	-
NEWFOLDEN	78,592	58,768	19,824	1.34	-
ODIN	83,450	54,138	29,312	1.54	-
OKABENA	97,337	74,970	22,367	1.30	-
ORMSBY	88,535	66,694	21,841	1.33	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1997

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>					
ORONOCO	145,966	118,160	27,806	1.24	-
OTTERTAIL	136,941	103,782	33,159	1.32	-
PALISADE	95,102	78,491	16,611	1.21	-
PIKE SANDY BRITT	143,121	119,591	23,530	1.20	-
PILLAGER	151,956	109,053	42,903	1.39	-
PRINSBURG	114,107	77,448	36,659	1.47	-
RANDOLPH	213,114	142,657	70,457	1.49	-
RAYMOND	95,775	61,352	34,423	1.56	-
RED WING	159,577	100,863	58,714	1.58	-
ROTHSAY	184,214	142,184	42,030	1.30	-
ROYALTON	125,576	126,151	(575)	1.00	377
RUSSELL	39,360	45,761	(6,401)	0.86	2,305
RUTHTON	78,368	52,216	26,152	1.50	-
SAINT MARTIN	107,636	100,462	7,174	1.07	-
SANBORN	56,649	65,212	(8,563)	0.87	1,014
SHAFFER	120,264	89,513	30,751	1.34	-
SHEVLIN	83,968	71,526	12,442	1.17	-
STARBUCK	116,584	108,679	7,905	1.07	-
STEPHEN	152,430	133,756	18,674	1.14	-
STORDEN	104,884	85,078	19,806	1.23	-
SUNBURG	37,394	43,104	(5,710)	0.87	952
TOWER	76,060	61,206	14,854	1.24	-
TWIN VALLEY	116,379	95,212	21,167	1.22	-
TYLER	126,685	92,214	34,471	1.37	-
UPSALA	90,406	85,596	4,810	1.06	-
VERGAS	124,815	108,782	16,033	1.15	-
VERNON CENTER	83,098	65,098	18,000	1.28	-
WALDORF	164,145	135,166	28,979	1.21	-
WALNUT GROVE	102,885	81,624	21,261	1.26	-
WARBA-FEELY-SAGO	43,620	34,952	8,668	1.25	-
WATSON	130,568	98,962	31,606	1.32	-
WENDELL	87,677	55,794	31,883	1.57	-
WOLF LAKE	115,849	97,440	18,409	1.19	-
WOOD LAKE	91,481	73,842	17,639	1.24	-
WRENSHALL	129,358	98,518	30,840	1.31	-
WRIGHT	39,704	54,096	(14,392)	0.73	1,019

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1997

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>					
WYKOFF	144,419	60,734	83,685	2.38	-
TOTAL	15,305,639	12,190,545	3,115,094	1.26	21,659
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1000 PER YEAR OF SERVICE</u>					
ADA	177,275	170,137	7,138	1.04	-
AITKIN	369,954	364,682	5,272	1.01	-
ANNANDALE	208,177	183,218	24,959	1.14	-
APPLETON	241,323	224,699	16,624	1.07	-
ARLINGTON	180,020	165,917	14,103	1.09	-
ATWATER	151,427	109,300	42,127	1.39	-
AUDUBON	164,906	124,468	40,438	1.32	-
AVON	155,424	145,754	9,670	1.07	-
BABBITT	282,911	228,495	54,416	1.24	-
BACKUS	242,693	194,146	48,547	1.25	-
BAGLEY	261,492	262,744	(1,252)	1.00	1,586
BALSAM	151,124	164,486	(13,362)	0.92	2,732
BARNESVILLE	232,632	235,168	(2,536)	0.99	-
BARNUM	213,844	141,855	71,989	1.51	-
BATTLE LAKE	198,284	139,754	58,530	1.42	-
BAUDETTE	351,869	270,192	81,677	1.30	-
BEAVER BAY	78,647	83,152	(4,505)	0.95	567
BELLE PLAINE	341,541	304,260	37,281	1.12	5,107
BIG LAKE	255,656	215,596	40,060	1.19	-
BIGFORK	193,370	178,731	14,639	1.08	-
BIWABIK CITY	275,661	220,230	55,431	1.25	-
BLACKDUCK	203,363	166,719	36,644	1.22	-
BOVEY	149,243	143,925	5,318	1.04	-
BRAHAM	236,895	137,685	99,210	1.72	-
BROWERVILLE	175,397	123,640	51,757	1.42	-
BROWNS VALLEY	119,980	93,135	26,845	1.29	-
BUFFALO LAKE	165,750	139,313	26,437	1.19	-
BUHL	104,453	70,316	34,137	1.49	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1997

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 \$1000 PER YEAR OF SERVICE (cont.)</u>					
BYRON	204,288	223,625	(19,337)	0.91	3,260
CALEDONIA	245,742	213,414	32,328	1.15	-
CALUMET	175,539	14,556	160,983	12.06	-
CARLOS	343,800	309,355	34,445	1.11	-
CENTER CITY	184,761	138,148	46,613	1.34	-
CHATFIELD	189,348	192,200	(2,852)	0.99	2,021
CLARA CITY	184,677	159,412	25,265	1.16	-
CLEAR LAKE	217,633	169,388	48,245	1.28	-
CLEARBROOK	261,857	191,706	70,151	1.37	-
CLEVELAND	161,074	149,034	12,040	1.08	-
COLERAINE	136,645	132,555	4,090	1.03	731
COSMOS	145,633	114,219	31,414	1.28	-
COURTLAND	161,595	163,328	(1,733)	0.99	1,624
CROMWELL	137,334	115,460	21,874	1.19	-
DAWSON	306,098	205,937	100,161	1.49	-
DAYTON	246,234	249,969	(3,735)	0.99	-
DEERWOOD	129,244	106,652	22,592	1.21	-
DILWORTH	388,621	275,395	113,226	1.41	-
DODGE CENTER	239,975	175,585	64,390	1.37	-
EDEN VALLEY	260,276	221,737	38,539	1.17	-
EDGERTON	148,194	125,268	22,926	1.18	-
ELMORE	107,725	71,913	35,812	1.50	-
EMILY	126,415	116,809	9,606	1.08	-
EYOTA	123,056	101,997	21,059	1.21	-
FAYAL	138,103	59,184	78,919	2.33	-
FLOODWOOD	210,166	148,044	62,122	1.42	-
FRANKLIN	140,240	107,880	32,360	1.30	-
FRAZEE	201,159	172,869	28,290	1.16	-
FULDA	301,860	331,866	(30,006)	0.91	3,281
GILBERT	276,364	218,660	57,704	1.26	-
GLENWOOD	165,354	211,123	(45,769)	0.78	6,182
GONVICK	83,369	72,280	11,089	1.15	-
GOOD THUNDER	284,020	225,173	58,847	1.26	-
GOODVIEW	282,907	162,149	120,758	1.74	-
GRAND MARAIS	278,920	214,615	64,305	1.30	-
GRAND MEADOW	138,231	108,982	29,249	1.27	-
GRANITE FALLS	248,176	216,913	31,263	1.14	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1997

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 \$1000 PER</u>					
<u>YEAR OF SERVICE (cont.)</u>					
GREEN ISLE	166,847	130,469	36,378	1.28	-
GREENWOOD	148,827	123,732	25,095	1.20	-
GREY EAGLE	123,167	110,756	12,411	1.11	-
HACKENSACK	131,656	146,650	(14,994)	0.90	4,760
HAMBURG	141,074	168,345	(27,271)	0.84	4,824
HANOVER	140,206	123,512	16,694	1.14	-
HAYFIELD	191,836	177,728	14,108	1.08	-
HECTOR	276,279	237,501	38,778	1.16	-
HENDERSON	154,324	144,240	10,084	1.07	-
HENNING	156,737	154,720	2,017	1.01	3,404
HERON LAKE	186,664	190,390	(3,726)	0.98	1,450
HINCKLEY	226,968	239,832	(12,864)	0.95	1,553
HOLDINGFORD	192,119	190,040	2,079	1.01	1,566
HOWARD LAKE	218,192	229,230	(11,038)	0.95	1,256
ISLE	153,468	136,277	17,191	1.13	-
JANESVILLE	140,256	153,742	(13,486)	0.91	2,355
JORDAN	404,862	382,277	22,585	1.06	4,867
KANDIYOHI	180,352	136,788	43,564	1.32	-
KASOTA	172,490	145,176	27,314	1.19	-
KASSON	271,623	282,094	(10,471)	0.96	8,093
KEEWATIN	295,288	220,295	74,993	1.34	-
KIMBALL	162,039	169,184	(7,145)	0.96	3,488
KINNEY	149,436	118,870	30,566	1.26	-
LACRESCENT	330,921	262,322	68,599	1.26	-
LAKE BENTON	113,024	104,580	8,444	1.08	-
LAKE CRYSTAL	275,939	240,482	35,457	1.15	-
LAKEFIELD	271,005	199,504	71,501	1.36	-
LAMBERTON	118,626	98,186	20,440	1.21	-
LESTER PRAIRIE	214,818	183,270	31,548	1.17	-
LEWISTON	314,705	233,221	81,484	1.35	-
LUTSEN	120,185	89,148	31,037	1.35	-
LUVERNE	429,803	440,963	(11,160)	0.97	4,301
MADELIA	250,913	244,975	5,938	1.02	887
MADISON	268,202	255,797	12,405	1.05	-
MADISON LAKE	167,424	149,302	18,122	1.12	-
MAHNOMEN	227,121	181,101	46,020	1.25	-
MAPLE LAKE	392,069	387,685	4,384	1.01	320

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1997

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 \$1000 PER YEAR OF SERVICE (cont.)</u>					
MAPLETON	386,694	221,286	165,408	1.75	-
MARBLE	174,475	122,032	52,443	1.43	-
MAYER	182,297	155,137	27,160	1.18	-
MAYNARD	131,122	116,347	14,775	1.13	-
MELROSE	211,696	180,552	31,144	1.17	-
MENAHGA	152,459	112,905	39,554	1.35	-
MINNEOTA	242,645	230,970	11,675	1.05	-
MINNESOTA LAKE	284,648	193,771	90,877	1.47	-
MISSION	49,794	43,515	6,279	1.14	-
MONTGOMERY	219,940	284,624	(64,684)	0.77	11,294
MONTROSE	144,097	158,009	(13,912)	0.91	2,926
MOOSE LAKE	167,706	102,650	65,056	1.63	-
MORGAN	260,565	201,345	59,220	1.29	-
MORRIS	349,703	255,006	94,697	1.37	-
MOTLEY	231,091	180,178	50,913	1.28	-
NEVIS	270,935	189,813	81,122	1.43	-
NEW GERMANY	218,111	168,701	49,410	1.29	-
NEW MARKET	190,334	152,140	38,194	1.25	-
NEW RICHLAND	197,002	167,460	29,542	1.18	-
NEW YORK MILLS	109,221	119,857	(10,636)	0.91	2,949
NICOLLET	194,344	185,952	8,392	1.05	1,304
NORWOOD	376,608	406,285	(29,677)	0.93	-
OGILVIE	140,890	117,830	23,060	1.20	-
OLIVIA	183,943	162,528	21,415	1.13	-
ONAMIA	267,890	200,136	67,754	1.34	-
ORR	74,045	52,854	21,191	1.40	-
ORTONVILLE	292,996	264,726	28,270	1.11	1,430
PALO	193,810	162,310	31,500	1.19	-
PARKERS PRAIRIE	130,286	154,044	(23,758)	0.85	2,567
PAYNESVILLE	245,547	198,512	47,035	1.24	-
PENNOCK	128,123	129,380	(1,257)	0.99	-
PERHAM	331,924	299,094	32,830	1.11	-
PIERZ	343,344	331,778	11,566	1.03	1,673
PINE ISLAND	311,065	254,508	56,557	1.22	-
PLATO	208,925	170,034	38,891	1.23	-
PRESTON	189,135	157,020	32,115	1.20	-
PROCTOR	226,982	208,657	18,325	1.09	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1997

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 \$1000 PER YEAR OF SERVICE (cont.)</u>					
RANDALL	195,628	145,600	50,028	1.34	-
RENVILLE	151,808	150,766	1,042	1.01	939
RICE	146,950	119,814	27,136	1.23	-
RICHMOND	220,310	243,572	(23,262)	0.90	4,311
ROCKVILLE	153,859	168,311	(14,452)	0.91	3,997
RUSH CITY	255,740	260,729	(4,989)	0.98	3,370
SABIN-ELMWOOD	101,380	87,802	13,578	1.15	-
SACRED HEART	160,211	146,270	13,941	1.10	-
SAINT CHARLES	312,705	245,928	66,777	1.27	-
SAINT CLAIR	283,449	226,026	57,423	1.25	-
SAINT FRANCIS	295,368	176,111	119,257	1.68	-
SAINT MICHAEL	250,213	217,944	32,269	1.15	-
SAINT STEPHEN	248,928	272,846	(23,918)	0.91	7,978
SANDSTONE	295,328	228,566	66,762	1.29	-
SAUK CENTRE	258,452	224,690	33,762	1.15	-
SCANDIA VALLEY	152,627	82,378	70,249	1.85	-
SCANLON	101,797	76,430	25,367	1.33	762
SCHROEDER	100,107	69,749	30,358	1.44	-
SEBEKA	233,455	193,900	39,555	1.20	-
SHERBURN	195,048	142,068	52,980	1.37	-
SILVER BAY	211,974	151,366	60,608	1.40	-
SILVER LAKE	182,876	235,064	(52,188)	0.78	8,510
SOUTH HAVEN	137,423	127,310	10,113	1.08	21
SPICER	235,289	237,532	(2,243)	0.99	2,134
SPRING GROVE	111,373	126,390	(15,017)	0.88	2,392
SPRING VALLEY	430,773	302,430	128,343	1.42	-
SPRINGFIELD	255,472	255,832	(360)	1.00	650
STACY-LENT	179,429	181,196	(1,767)	0.99	1,456
STAPLES	177,581	195,772	(18,191)	0.91	3,604
STEWART	138,507	169,656	(31,149)	0.82	3,715
STEWARTVILLE	320,198	198,619	121,579	1.61	-
TACONITE	94,797	108,312	(13,515)	0.88	1,864
TAYLORS FALLS	412,610	238,758	173,852	1.73	-
THOMSON TOWN	263,801	260,068	3,733	1.01	-
TRIMONT	206,929	155,088	51,841	1.33	-
TRUMAN	161,871	132,606	29,265	1.22	-
VERNDALE	155,790	124,464	31,326	1.25	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1997

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 \$1000 PER YEAR OF SERVICE (cont.)</u>					
WAITE PARK	273,487	204,293	69,194	1.34	-
WARROAD	109,605	119,317	(9,712)	0.92	2,091
WATERVILLE	182,445	139,488	42,957	1.31	-
WATKINS	143,219	117,255	25,964	1.22	-
WAVERLY	132,598	135,736	(3,138)	0.98	541
WELCOME	133,305	131,490	1,815	1.01	-
WEST CONCORD	179,660	122,363	57,297	1.47	-
WESTBROOK	137,345	127,039	10,306	1.08	-
WINNEBAGO	133,413	127,371	6,042	1.05	-
WINSTED	231,509	199,322	32,187	1.16	-
WYOMING	174,056	173,707	349	1.00	-
ZUMBRO FALLS	152,353	121,254	31,099	1.26	-
TOTAL	39,124,852	33,582,045	5,542,807	1.17	142,693
<u>LUMP SUM - \$1000 OR MORE, BUT LESS THAN \$1500 PER YEAR OF SERVICE</u>					
ALBERT LEA TOWN	224,538	214,578	9,960	1.05	2,076
AURORA	463,391	393,881	69,510	1.18	-
BLOOMING PRAIRIE	257,087	291,372	(34,285)	0.88	3,478
BLUE EARTH	453,969	350,505	103,464	1.30	-
BRECKENRIDGE	377,540	389,251	(11,711)	0.97	748
BUFFALO	473,885	399,428	74,457	1.19	-
CANBY	434,234	308,073	126,161	1.41	-
CANNON FALLS	446,238	412,921	33,317	1.08	2,753
CARLTON	288,142	239,221	48,921	1.20	-
CARVER	234,117	273,525	(39,408)	0.86	5,233
CHISHOLM	673,339	372,632	300,707	1.81	-
COKATO	303,862	343,280	(39,418)	0.89	7,646
COLD SPRING	442,643	442,951	(308)	1.00	1,416
COOK	270,196	259,728	10,468	1.04	-
CROOKSTON	355,107	330,320	24,787	1.08	-
CROSBY	389,221	402,308	(13,087)	0.97	5,849
DEER RIVER	246,130	230,775	15,355	1.07	495

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1997

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<u>LUMP SUM - \$1000 OR MORE,</u>					
<u>BUT LESS THAN \$1500 PER</u>					
<u>YEAR OF SERVICE (cont.)</u>					
DELANO	274,917	403,200	(128,283)	0.68	16,803
EAGLE LAKE	258,544	325,069	(66,525)	0.80	7,896
EAST BETHEL	475,484	342,615	132,869	1.39	-
ELY	464,702	391,211	73,491	1.19	-
EVELETH	178,970	132,024	46,946	1.36	-
FAIRFAX	406,279	359,488	46,791	1.13	-
FOLEY	422,826	335,421	87,405	1.26	-
GARRISON	285,477	210,264	75,213	1.36	-
GAYLORD	332,658	300,864	31,794	1.11	-
HAMEL	394,807	492,431	(97,624)	0.80	12,303
HIBBING	329,725	279,155	50,570	1.18	-
HOYT LAKES	445,449	311,380	134,069	1.43	-
HUGO	377,861	262,712	115,149	1.44	-
IDEAL	288,110	261,330	26,780	1.10	-
ISANTI	466,905	421,732	45,173	1.11	-
LAKE ELMO	479,391	249,306	230,085	1.92	-
LE SUEUR	568,582	474,908	93,674	1.20	-
LEXINGTON	311,522	232,108	79,414	1.34	-
LINWOOD	257,262	240,296	16,966	1.07	2,246
LITCHFIELD	395,255	390,444	4,811	1.01	4,885
LITTLE FALLS	455,643	415,910	39,733	1.10	-
LONG PRAIRIE	389,535	355,926	33,609	1.09	-
LONSDALE	349,078	414,509	(65,431)	0.84	11,028
LORETTO	487,194	386,034	101,160	1.26	-
LOWER ST. CROIX VALLEY	570,996	365,302	205,694	1.56	-
MAHTOMEDI	520,470	433,145	87,325	1.20	-
MAPLE PLAIN	620,559	517,307	103,252	1.20	-
MCGREGOR	208,638	214,930	(6,292)	0.97	938
MONTEVIDEO	415,919	417,938	(2,019)	1.00	3,021
MORA	313,095	347,382	(34,287)	0.90	1,313
MORRISTOWN	485,323	346,620	138,703	1.40	-
MT IRON	350,351	340,866	9,485	1.03	-
MT LAKE	306,891	291,746	15,145	1.05	-
NASHWAUK	255,028	225,220	29,808	1.13	-
NEW LONDON	225,956	243,432	(17,476)	0.93	3,228
NEW PRAGUE	605,957	472,354	133,603	1.28	-
NEW SCANDIA	272,314	281,974	(9,660)	0.97	3,716

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1997

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<u>LUMP SUM - \$1000 OR MORE, BUT LESS THAN \$1500 PER YEAR OF SERVICE (cont.)</u>					
NISSWA	298,782	274,400	24,382	1.09	-
NORTH BRANCH	475,004	539,392	(64,388)	0.88	14,388
OAK GROVE	353,286	322,585	30,701	1.10	-
OSAKIS	236,116	195,400	40,716	1.21	-
PELICAN RAPIDS	450,024	417,114	32,910	1.08	-
PEQUOT LAKES	260,353	235,572	24,781	1.11	-
PINE RIVER	492,630	476,466	16,164	1.03	-
REMER	162,571	160,872	1,699	1.01	-
RICE LAKE	357,997	307,534	50,463	1.16	-
ROCKFORD	243,452	218,968	24,484	1.11	-
ROGERS	358,254	385,932	(27,678)	0.93	1,037
ROSEAU	343,353	275,020	68,333	1.25	-
SAINT ANTHONY	463,364	372,840	90,524	1.24	-
SAINT CLOUD	589,536	484,344	105,192	1.22	-
SAINT JAMES	389,612	404,018	(14,406)	0.96	4,847
SAINT JOSEPH	536,523	520,246	16,277	1.03	2,022
SARTELL	238,583	198,656	39,927	1.20	-
SLAYTON	248,903	271,577	(22,674)	0.92	4,089
SLEEPY EYE	563,079	630,484	(67,405)	0.89	9,347
TRACY	327,420	275,860	51,560	1.19	-
VICTORIA	258,241	345,046	(86,805)	0.75	17,062
WABASHA	247,436	328,986	(81,550)	0.75	10,717
WACONIA	510,078	409,646	100,432	1.25	-
WADENA	346,699	283,833	62,866	1.22	-
WALKER	262,873	234,875	27,998	1.12	-
WATERTOWN	360,191	345,858	14,333	1.04	-
WHEATON	325,427	253,221	72,206	1.29	-
ZIMMERMAN	474,237	431,405	42,832	1.10	-
TOTAL	30,755,336	27,741,452	3,013,884	1.11	160,580

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1997

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<u>LUMP SUM - \$1500 OR MORE, BUT LESS THAN \$2000 PER YEAR OF SERVICE</u>					
BASS BROOK	527,702	504,958	22,744	1.05	-
BECKER	748,557	610,403	138,154	1.23	-
CAMBRIDGE	415,559	375,330	40,229	1.11	-
CASS LAKE	360,668	361,334	(666)	1.00	-
CHISAGO CITY	448,822	433,920	14,902	1.03	558
COTTAGE GROVE	1,509,630	1,140,638	368,992	1.32	-
DASSEL	446,704	397,772	48,932	1.12	-
DETROIT LAKES	761,655	600,496	161,159	1.27	-
EAST GRAND FORKS	503,536	419,396	84,140	1.20	-
FARMINGTON	621,683	611,642	10,041	1.02	14,401
HAM LAKE	549,157	463,654	85,503	1.18	-
HERMANTOWN	600,633	773,432	(172,799)	0.78	24,795
INTERNATIONAL FALLS	549,733	530,591	19,142	1.04	-
JACKSON	425,452	381,846	43,606	1.11	-
LAKE CITY	373,457	404,075	(30,618)	0.92	7,145
LINDSTROM	506,554	386,056	120,498	1.31	-
LONG LAKE	632,410	585,130	47,280	1.08	-
MILACA	396,189	266,408	129,781	1.49	-
MONTICELLO	465,724	488,285	(22,561)	0.95	4,870
NEWPORT	659,254	599,157	60,097	1.10	-
NORTH MANKATO	402,378	352,177	50,201	1.14	-
NORTH ST. PAUL	883,354	705,708	177,646	1.25	-
OSSEO	368,386	451,571	(83,185)	0.82	22,704
PARK RAPIDS	529,477	404,330	125,147	1.31	-
REDWOOD FALLS	599,213	562,361	36,852	1.07	-
SAINT BONIFACIUS	286,332	251,854	34,478	1.14	-
SAINT PAUL PARK	514,135	425,570	88,565	1.21	-
SAINT PETER	687,166	736,763	(49,597)	0.93	7,423
TWO HARBORS	475,372	396,779	78,593	1.20	-
WASECA	603,407	514,863	88,544	1.17	-
WAYZATA	575,396	609,220	(33,824)	0.94	8,203
WINDOM	543,519	403,449	140,070	1.35	-
TOTAL	17,971,214	16,149,168	1,822,046	1.11	90,099

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1997

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<u>LUMP SUM - \$2000 OR MORE, BUT LESS THAN \$2500 PER YEAR OF SERVICE</u>					
CENTENNIAL	999,087	705,985	293,102	1.42	-
FERGUS FALLS	1,094,982	997,521	97,461	1.10	-
INVER GROVE HEIGHTS	1,642,081	1,227,793	414,288	1.34	-
LITTLE CANADA	1,023,967	872,555	151,412	1.17	-
OWATONNA	1,003,974	1,085,973	(81,999)	0.92	21,284
PRINCETON	757,122	658,265	98,857	1.15	-
PRIOR LAKE	857,148	705,846	151,302	1.21	-
ROSEMOUNT	655,635	540,608	115,027	1.21	-
SAUK RAPIDS	752,899	687,864	65,035	1.09	-
THIEF RIVER FALLS	573,018	428,720	144,298	1.34	-
VADNAIS HEIGHTS	610,851	670,940	(60,089)	0.91	8,440
WILLMAR	1,158,730	858,850	299,880	1.35	-
TOTAL	11,129,494	9,440,920	1,688,574	1.18	29,724
<u>LUMP SUM - \$2500 OR MORE, BUT LESS THAN \$3000 PER YEAR OF SERVICE</u>					
BEMIDJI PIONEER	1,319,685	1,082,796	236,889	1.22	-
ELK RIVER	1,192,103	1,088,748	103,355	1.09	-
FOREST LAKE	843,116	743,160	99,956	1.13	-
MAPLEWOOD	3,242,033	3,305,718	(63,685)	0.98	13,654
OAKDALE	770,843	764,534	6,309	1.01	8,547
SHAKOPEE	1,171,288	1,153,414	17,874	1.02	-
TOTAL	8,539,068	8,138,370	400,698	1.05	22,201
<u>LUMP SUM - \$3000 OR MORE, BUT LESS THAN \$3500 PER YEAR OF SERVICE</u>					
BAYPORT	1,262,679	793,320	469,359	1.59	-
EXCELSIOR	1,654,208	1,339,217	314,991	1.24	-
HASTINGS	1,721,209	1,390,579	330,630	1.24	-

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1997

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<u>LUMP SUM - \$3000 OR MORE, BUT LESS THAN \$3500 PER YEAR OF SERVICE (cont.)</u>					
HOPKINS	1,744,232	1,199,344	544,888	1.45	-
MARSHALL	1,076,252	924,666	151,586	1.16	-
STILLWATER	1,655,827	1,533,451	122,376	1.08	-
WOODBURY	2,416,594	1,729,561	687,033	1.40	-
TOTAL	11,531,001	8,910,138	2,620,863	1.29	-
<u>LUMP SUM - \$3500 OR MORE PER YEAR OF SERVICE</u>					
ALEXANDRIA	1,146,538	1,298,465	(151,927)	0.88	20,365
BRAINERD	2,087,674	1,760,230	327,444	1.19	-
GOLDEN VALLEY	2,935,948	1,905,673	1,030,275	1.54	-
GRAND RAPIDS	1,235,786	1,177,980	57,806	1.05	-
LAKEVILLE	2,532,050	2,405,462	126,588	1.05	35,658
NORTHFIELD	1,561,905	1,402,748	159,157	1.11	-
TOTAL	11,499,901	9,950,558	1,549,343	1.16	56,023
TOTAL FOR LUMP SUMS	153,037,774	130,642,738	22,395,036	1.17	531,736
<u>MONTHLY SERVICE</u>					
CHASKA	2,060,802	2,584,606	(523,804)	0.80	48,146
COLUMBIA HEIGHTS	835,427	835,427	-	1.00	-
HUTCHINSON	984,804	1,065,141	(80,337)	0.92	8,632
MOUND	2,478,000	2,666,028	(188,028)	0.93	19,620
PINE CITY	491,208	426,998	64,210	1.15	99
SPRING LAKE PARK	4,985,077	4,900,033	85,044	1.02	6,499
WHITE BEAR LAKE	3,926,530	3,723,012	203,518	1.05	-
WORTHINGTON	840,296	884,046	(43,750)	0.95	75,827
TOTAL MONTHLY	16,602,144	17,085,291	(483,147)	0.97	158,823

Table 2
Surplus/(Deficit) and Amortized Unfunded Liability
For the Year Ended December 31, 1997

Name of Association	Net Assets	Required Reserves	Surplus or Deficit	Funding Ratio	Amortized Unfunded Liability [1]
<u>MONTHLY/LUMP SUM COMBINATION</u>					
APPLE VALLEY	2,423,763	3,056,828	(633,065)	0.79	49,888
BENSON	305,371	340,325	(34,954)	0.90	7,165
BROOKLYN CENTER	2,966,187	2,627,757	338,430	1.13	-
CHANHASSEN	1,057,098	1,188,767	(131,669)	0.89	18,085
EDEN PRAIRIE	6,705,177	6,267,358	437,819	1.07	92,699
FAIRMONT	2,006,916	1,838,124	168,792	1.09	2,256
GLENCOE	546,883	765,924	(219,041)	0.71	24,979
LAKE JOHANNA	3,411,413	3,219,468	191,945	1.06	17,952
MINNETONKA	6,802,916	5,087,039	1,715,877	1.34	-
NEW BRIGHTON	2,142,534	2,177,631	(35,097)	0.98	35,230
NEW ULM	1,616,994	1,594,674	22,320	1.01	14,647
PIPESTONE	412,534	524,329	(111,795)	0.79	16,242
PLYMOUTH	2,796,626	2,507,852	288,774	1.12	-
ROBBINSDALE	1,049,479	928,718	120,761	1.13	-
ROSEVILLE	5,113,397	5,854,255	(740,858)	0.87	62,584
SAVAGE	1,494,133	1,665,139	(171,006)	0.90	42,545
TOTAL MONTHLY/LUMP SUM COMBINATION	40,851,421	39,644,188	1,207,233	1.03	384,272
GRAND TOTAL FOR DEFINED CONTRIBUTION, LUMP SUM, MONTHLY SERVICE, AND MONTHLY/LS COMBINATION	248,881,388	225,762,266	23,119,122	1.10	1,074,831

Footnote [1] : Amortized Unfunded Liability

The amount necessary to amortize the unfunded liability should be at least 10% of the current deficit. There are a number of instances where the amount in this column is less than 10% 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 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 - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE</u>				
DANVERS	0.66	(9,329)	175	-
NORTH STAR TOWNSHIP	0.80	(2,298)	160	-
<u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE</u>				
ALDEN	0.85	(12,637)	225	615
HILL CITY	0.94	(4,819)	280	2,768
ROSE CREEK	0.90	(10,753)	250	869
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE</u>				
ALBERTVILLE	0.94	(7,190)	450	4,272
BELVIEW	0.83	(17,469)	400	529
ELLEDALE	0.89	(7,087)	300	3,000
KILKENNY	0.91	(9,504)	400	3,500
RUSSELL	0.86	(6,401)	375	4,447
SANBORN	0.87	(8,563)	350	2,000
SUNBURG	0.87	(5,710)	300	-
WRIGHT	0.73	(14,392)	320	500
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1000 PER YEAR OF SERVICE</u>				
BALSAM	0.92	(13,362)	700	7,000
BYRON	0.91	(19,337)	650	1,000
FULDA	0.91	(30,006)	900	4,000
GLENWOOD	0.78	(45,769)	850	4,037
HACKENSACK	0.90	(14,994)	850	11,500
HAMBURG	0.84	(27,271)	550	19,219
JANESVILLE	0.91	(13,486)	750	9,020
MONTGOMERY	0.77	(64,684)	750	19,060

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, BUT LESS THAN \$1000 PER YEAR OF SERVICE (cont.)</u>				
MONTROSE	0.91	(13,912)	800	12,477
NEW YORK MILLS	0.91	(10,636)	550	2,476
NORWOOD	0.93	(29,677)	800	4,800
PARKERS PRAIRIE	0.85	(23,758)	600	9,731
RICHMOND	0.90	(23,262)	700	6,864
ROCKVILLE	0.91	(14,452)	635	5,142
SAINT STEPHEN	0.91	(23,918)	700	8,300
SILVER LAKE	0.78	(52,188)	500	12,588
SPRING GROVE	0.88	(15,017)	500	3,500
STAPLES	0.91	(18,191)	775	6,787
STEWART	0.82	(31,149)	800	10,000
TACONITE	0.88	(13,515)	600	5,514
WARROAD	0.92	(9,712)	550	-
<u>LUMP SUM - \$1000 OR MORE, BUT LESS THAN \$1500 PER YEAR OF SERVICE</u>				
BLOOMING PRAIRIE	0.88	(34,285)	1,000	4,336
CARVER	0.86	(39,408)	1,250	10,500
COKATO	0.89	(39,418)	1,000	366
DELANO	0.68	(128,283)	1,300	34,183
EAGLE LAKE	0.80	(66,525)	1,200	17,355
HAMEL	0.80	(97,624)	1,250	14,500
LONSDALE	0.84	(65,431)	1,000	4,500
MORA	0.90	(34,287)	1,300	-
NEW LONDON	0.93	(17,476)	1,050	4,206
NORTH BRANCH	0.88	(64,388)	1,400	11,850
ROGERS	0.93	(27,678)	1,100	2,000
SLAYTON	0.92	(22,674)	1,100	16,161
SLEEPY EYE	0.89	(67,405)	1,300	5,000
VICTORIA	0.75	(86,805)	1,300	29,366
WABASHA	0.75	(81,550)	1,100	27,552

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 - \$1500 OR MORE, BUT LESS THAN \$2000 PER YEAR OF SERVICE</u>				
HERMANTOWN	0.78	(172,799)	1,700	42,192
LAKE CITY	0.92	(30,618)	1,675	7,692
OSSEO	0.82	(83,185)	1,532	49,006
SAINT PETER	0.93	(49,597)	1,600	4,338
WAYZATA	0.94	(33,824)	1,500	15,289
<u>LUMP SUM - \$2000 OR MORE, BUT LESS THAN \$2500 PER YEAR OF SERVICE</u>				
OWATONNA	0.92	(81,999)	2,425	-
VADNAIS HEIGHTS	0.91	(60,089)	2,000	27,593
<u>LUMP SUM - \$3500 OR MORE PER YEAR OF SERVICE</u>				
ALEXANDRIA	0.88	(151,927)	3,850	45,073
<u>MONTHLY SERVICE</u>				
CHASKA	0.80	(523,804)	17	91,763
HUTCHINSON	0.92	(80,337)	8	23,683
MOUND	0.93	(188,028)	23	88,810
<u>MONTHLY/LS* COMBINATION</u>				
APPLE VALLEY	0.79	(633,065)	19	90,846
BENSON	0.90	(34,954)	4	4,892
CHANHASSEN	0.89	(131,669)	17	14,214
GLENCOE	0.71	(219,041)	8	48,107
PIPESTONE	0.79	(111,795)	8	39,540
ROSEVILLE	0.87	(740,858)	20	139,977
SAVAGE	0.90	(171,006)	17	136,963

*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 PER YEAR OF SERVICE</u>				
CLIMAX	6.34	29,376	25	-
FLENSBURG	5.05	17,739	25	-
HOLYOKE	4.27	8,324	25	-
LASALLE	7.45	11,948	25	-
NASSAU	5.53	21,978	25	-
REVERE	17.54	12,041	10	-
TAUNTON	3.55	8,627	20	195
<u>LUMP SUM - \$50 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE</u>				
CARSONVILLE	3.31	39,388	75	-
ELMER	2.62	14,870	50	-
FINLAYSON	2.65	22,967	50	-
FISHER	4.28	34,839	60	-
FRENCH TOWNSHIP	4.14	46,035	50	1,445
GOODLAND	2.11	14,024	75	1,715
LAKELAND	5.50	29,395	50	-
MAPLE HILL	2.82	14,667	50	-
NORTHLAND	2.28	8,386	50	-
WALTERS	1.57	6,512	50	-
<u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE</u>				
ALBORN	1.68	22,229	175	500
ALMELUND	1.73	26,178	150	1,200
ALTURA	1.25	13,253	175	-
BETHEL	4.55	30,486	120	1,636
BIGELOW	1.19	4,148	100	-
BLUFFTON	2.69	26,176	100	-
BREITUNG	1.86	25,241	170	4,000
BRIMSON-FAIRBANKS	2.28	19,775	100	37
CAMPBELL	1.31	21,304	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 - \$100 OR MORE,</u>				
<u>BUT LESS THAN \$200 PER</u>				
<u>YEAR OF SERVICE (cont.)</u>				
CLEMENTS	1.28	10,900	180	2,226
COTTON	2.16	19,693	100	-
CROOKED LAKE	2.03	31,860	175	500
DENT	2.24	28,257	125	1,100
DUMONT	1.41	12,743	110	-
EITZEN	1.21	9,005	120	2,055
ELBOW-TULABY	2.14	7,910	100	-
ELROSA	1.51	34,242	150	-
FEDERAL DAM	1.90	5,499	100	-
GHENT	1.60	16,659	175	-
GREENBUSH	1.80	40,209	145	-
GRYGLA	1.77	15,821	100	-
HANLEY FALLS	1.55	22,806	150	200
HOKAH	1.77	43,105	170	-
HOLLAND	2.78	32,291	100	-
JACOBSON	1.91	17,439	120	-
LAKE HENRY	1.48	17,203	150	114
LANCASTER	1.56	15,110	100	-
LISMORE	1.72	20,069	110	-
LUCAN	1.25	10,280	150	-
LYND	1.71	12,131	100	25
MAKINEN	1.54	15,823	100	3,000
MCGRATH	3.22	15,554	100	1,200
MIDDLE RIVER	2.79	45,629	100	-
NEW MUNICH	1.58	13,017	150	2,000
PEMBERTON	5.45	41,531	100	3,600
PORTER	1.45	26,729	175	-
SAINT LEO	1.45	16,677	125	-
SHELLY	2.91	52,535	150	-
SOLWAY RURAL	1.82	13,421	100	150
STURGEON LAKE	1.66	12,600	125	-
TWIN LAKES [MAHNOMEN]	1.45	8,185	100	-
VINING	1.44	13,145	100	-
WILMONT	1.90	40,304	167	-

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	1.70	30,030	250	-
BADGER	3.10	80,377	200	-
BEARDSLEY	1.69	28,859	250	111
BELLINGHAM	1.48	34,111	250	-
BLACKHOOF	1.12	4,791	200	2,564
BOWLUS	1.23	16,097	250	-
BOYD	1.29	18,038	250	-
BROOK PARK	2.07	42,103	200	-
CEYLON	1.87	43,800	200	-
CHERRY	1.59	28,178	200	-
CLIFTON	1.99	44,531	200	4,400
CLINTON [ST. LOUIS]	1.40	31,151	250	-
COLVIN	1.59	24,803	200	5,000
DEXTER	1.25	14,203	200	-
DUNNELL	1.62	27,045	275	-
EASTERN HUBBARD	3.07	33,736	200	-
ELLSWORTH	1.38	27,654	200	-
EVANSVILLE	1.56	30,314	200	-
FINLAND	1.11	5,656	250	-
FREDENBERG	1.69	29,266	200	1,000
FROST	1.14	9,746	275	-
GARVIN	1.48	10,487	200	500
GRANADA	1.90	58,113	250	1,987
HALSTAD	1.51	23,383	200	-
HANCOCK	1.59	39,962	275	-
HANSKA	1.44	27,500	275	100
HENDRUM	1.24	7,794	200	2,268
HEWITT	1.23	9,344	250	-
HITTERDAL	1.35	11,739	220	-
HOVLAND	2.28	35,512	250	-
INDUSTRIAL	1.65	37,461	250	3,000
IONA	1.69	22,399	250	-
KENNEDY	1.19	6,246	250	-
LAKE BRONSON	1.73	13,607	200	-
LAKE WILSON	1.56	37,856	250	200
LEAF VALLEY	1.40	35,974	250	2,200
MAHTOWA	1.13	6,239	200	4,583

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 (cont.)</u>				
MAPLEVIEW	2.27	56,394	250	-
MCKINLEY	1.40	9,842	200	1,857
MEDFORD	1.25	17,014	280	573
NORTHOME	1.87	37,868	250	-
OSTRANDER	1.16	8,030	250	200
SILICA	1.49	13,263	200	2,088
SOLWAY	1.58	28,031	220	2,600
SQUAW LAKE	1.90	39,651	250	-
TOFTE	1.49	16,009	250	3,000
TWIN LAKES [FREEBORN]	1.86	37,890	200	1,755
VESTA	1.58	22,194	200	-
VILLARD	1.56	17,402	200	1,848
WARREN	1.31	16,503	250	-
WAUBUN	1.25	10,786	250	-
WILLOW RIVER	1.47	21,599	250	-
WILSON	1.62	46,627	200	3,605
WOODSTOCK	1.41	13,720	250	500
<u>LUMP SUM - \$300 OR MORE,</u>				
<u>BUT LESS THAN \$500 PER</u>				
<u>YEAR OF SERVICE</u>				
ADAMS	1.29	24,246	375	2,680
ADRIAN	1.46	49,377	400	445
ALPHA	1.77	39,328	400	-
AMBOY	1.25	20,384	400	1,000
ARGYLE	1.22	20,876	400	-
BALATON	1.31	23,549	350	-
BARRETT	1.22	12,756	300	-
BELGRADE	1.24	34,681	425	2,600
BERTHA	1.15	10,773	320	127
BIRD ISLAND	1.14	11,462	400	1,875
BLOMKEST	1.24	20,172	400	1,500
BRANDON	1.26	23,868	475	3,100
BREVATOR	1.36	12,440	400	-
BRICELYN	1.22	17,968	350	578

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>				
BROOTEN	1.34	43,504	400	-
BROWNSDALE	1.38	30,447	400	-
CANOSIA	1.74	49,297	300	5,000
CANTON	1.16	9,440	300	-
CHANDLER	1.16	15,180	300	600
CHOKIO	1.27	23,844	425	-
CLAREMONT	1.19	15,471	400	7,000
CLARKFIELD	1.29	39,217	480	750
CLARKS GROVE	1.52	43,014	300	-
CLEARWATER	1.34	46,355	450	315
CURRIE	1.13	12,117	325	2,000
CUYUNA	1.12	7,589	350	8,194
CYRUS	1.30	13,323	325	-
DALTON	1.12	12,276	350	1,428
DANUBE	1.21	18,454	450	-
DELAVAN	1.41	32,209	400	1,600
DOVER	1.35	27,007	350	6,111
EASTON	1.16	19,027	320	1,122
ECHO	1.37	30,226	350	1,001
ELIZABETH	1.39	38,857	350	5,000
ELYSIAN	1.16	18,643	375	8,639
EMMONS	1.36	33,666	350	-
FERTILE	2.39	70,414	400	-
FIFTY LAKES	1.46	22,008	400	2,500
FORESTON	1.82	70,797	400	2,000
GARFIELD	1.48	38,272	450	1,000
GLYNDON	1.58	65,612	325	-
GNESEN	1.32	40,078	400	6,400
GRACEVILLE	1.31	27,806	350	5,000
GRAND LAKE	1.44	40,859	480	3,000
GROVE CITY	1.58	36,476	400	-
HAMPTON	1.77	46,077	330	-
HARRIS	1.49	22,697	350	1,500
HARTLAND	1.57	37,124	300	-

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, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)</u>				
HAYWARD	2.55	116,607	325	-
HOUSTON	1.26	32,313	475	-
JEFFERS	1.11	9,317	325	-
KELLOGG	1.85	77,953	300	-
KENSINGTON	1.45	19,366	400	2,202
KETTLE RIVER	1.22	15,633	450	2,715
LAFAYETTE	1.50	81,778	475	1,500
LAKE KABETOGAMA	1.67	20,887	400	1,585
LAKE PARK	1.32	28,327	425	1,200
LAKEWOOD	1.12	12,025	400	-
LANESBORO	1.30	27,038	450	1,500
LEWISVILLE	1.65	38,514	300	-
LITTLEFORK	1.48	35,310	325	3,264
LOWRY	1.13	12,926	400	3,000
MANTORVILLE	1.13	12,783	400	-
MCDAVITT	1.50	38,646	450	-
MCINTOSH	1.20	18,366	450	-
MIESVILLE	1.24	28,697	300	1,750
MILAN	1.23	26,707	400	-
MILTONA	1.16	15,148	425	3,000
MORTON	1.48	38,111	360	2,000
NEW AUBURN	1.19	19,696	450	3,530
NEWFOLDEN	1.34	19,824	400	-
ODIN	1.54	29,312	350	-
OKABENA	1.30	22,367	350	58
ORMSBY	1.33	21,841	350	83
ORONOCO	1.24	27,806	400	-
OTTERTAIL	1.32	33,159	300	4,171
PALISADE	1.21	16,611	350	-
PIKE SANDY BRITT	1.20	23,530	300	-
PILLAGER	1.39	42,903	450	-
PRINSBURG	1.47	36,659	400	2,509
RANDOLPH	1.49	70,457	375	3,750
RAYMOND	1.56	34,423	475	1,500
RED WING	1.58	58,714	300	-
ROTHSAY	1.30	42,030	450	-

**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, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)</u>				
RUGHTON	1.50	26,152	400	425
SHAFFER	1.34	30,751	425	-
SHEVLIN	1.17	12,442	350	-
STEPHEN	1.14	18,674	350	1,000
STORDEN	1.23	19,806	350	-
TOWER	1.24	14,854	300	4,738
TWIN VALLEY	1.22	21,167	400	-
TYLER	1.37	34,471	400	1,781
VERGAS	1.15	16,033	440	-
VERNON CENTER	1.28	18,000	375	-
WALDORF	1.21	28,979	480	26
WALNUT GROVE	1.26	21,261	350	500
WARBA-FEELY-SAGO	1.25	8,668	400	-
WATSON	1.32	31,606	375	1,200
WENDELL	1.57	31,883	300	-
WOLF LAKE	1.19	18,409	480	-
WOOD LAKE	1.24	17,639	300	331
WRENSHALL	1.31	30,840	350	5
WYKOFF	2.38	83,685	450	2,700
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1000 PER YEAR OF SERVICE</u>				
ANNANDALE	1.14	24,959	800	1,855
ATWATER	1.39	42,127	500	-
AUDUBON	1.32	40,438	600	-
BABBITT	1.24	54,416	750	4,000
BACKUS	1.25	48,547	900	6,500
BARNUM	1.51	71,989	550	-
BATTLE LAKE	1.42	58,530	750	-
BAUDETTE	1.30	81,677	800	-
BELLE PLAINE	1.12	37,281	900	7,573
BIG LAKE	1.19	40,060	900	6,000
BIWABIK CITY	1.25	55,431	900	10,000
BLACKDUCK	1.22	36,644	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, BUT LESS THAN \$1000 PER YEAR OF SERVICE (cont.)</u>				
BRAHAM	1.72	99,210	600	-
BROWERVILLE	1.42	51,757	500	800
BROWNS VALLEY	1.29	26,845	525	2,782
BUFFALO LAKE	1.19	26,437	625	4,000
BUHL	1.49	34,137	600	3,667
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1000 PER YEAR OF SERVICE (cont.)</u>				
CALEDONIA	1.15	32,328	600	2,400
CALUMET	12.06	160,983	700	10,000
CARLOS	1.11	34,445	900	12,500
CENTER CITY	1.34	46,613	900	4,500
CLARA CITY	1.16	25,265	625	-
CLEAR LAKE	1.28	48,245	625	-
CLEARBROOK	1.37	70,151	900	-
COSMOS	1.28	31,414	650	-
CROMWELL	1.19	21,874	500	5,143
DAWSON	1.49	100,161	950	-
DEERWOOD	1.21	22,592	620	-
DILWORTH	1.41	113,226	900	3,900
DODGE CENTER	1.37	64,390	750	-
EDEN VALLEY	1.17	38,539	700	3,000
EDGERTON	1.18	22,926	550	3,838
ELMORE	1.50	35,812	550	600
EYOTA	1.21	21,059	560	1,800
FAYAL	2.33	78,919	600	6,000
FLOODWOOD	1.42	62,122	600	5,674
FRANKLIN	1.30	32,360	500	5,244
FRAZEE	1.16	28,290	575	2,880
GILBERT	1.26	57,704	900	1,290
GONVICK	1.15	11,089	500	5,818
GOOD THUNDER	1.26	58,847	750	4,800
GOODVIEW	1.74	120,758	560	3,500
GRAND MARAIS	1.30	64,305	825	2,240

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 \$1000 PER YEAR OF SERVICE (cont.)</u>				
GRAND MEADOW	1.27	29,249	600	-
GRANITE FALLS	1.14	31,263	760	-
GREEN ISLE	1.28	36,378	525	4,293
GREENWOOD	1.20	25,095	600	8,600
GREY EAGLE	1.11	12,411	500	1,000
HANOVER	1.14	16,694	600	-
HECTOR	1.16	38,778	935	3,800
ISLE	1.13	17,191	842	-
KANDIYOHI	1.32	43,564	600	-
KASOTA	1.19	27,314	600	3,000
KEEWATIN	1.34	74,993	825	7,000
KINNEY	1.26	30,566	500	-
LACRESCENT	1.26	68,599	900	-
LAKE CRYSTAL	1.15	35,457	850	6,282
LAKEFIELD	1.36	71,501	800	3,500
LAMBERTON	1.21	20,440	550	2,148
LESTER PRAIRIE	1.17	31,548	500	6,500
LEWISTON	1.35	81,484	625	-
LUTSEN	1.35	31,037	600	5,000
MADISON LAKE	1.12	18,122	600	5,500
MAHNOMEN	1.25	46,020	650	700
MAPLETON	1.75	165,408	900	5,400
MARBLE	1.43	52,443	800	11,426
MAYER	1.18	27,160	700	6,652
MAYNARD	1.13	14,775	500	-
MELROSE	1.17	31,144	700	2,700
MENAHGA	1.35	39,554	500	2,000
MINNESOTA LAKE	1.47	90,877	680	3,961
MISSION	1.14	6,279	700	4,479
MOOSE LAKE	1.63	65,056	500	3,000
MORGAN	1.29	59,220	975	2,332
MORRIS	1.37	94,697	900	-
MOTLEY	1.28	50,913	680	2,375
NEVIS	1.43	81,122	500	5,000
NEW GERMANY	1.29	49,410	600	9,922
NEW MARKET	1.25	38,194	850	5,204
NEW RICHLAND	1.18	29,542	700	450

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 \$1000 PER YEAR OF SERVICE (cont.)</u>				
OGILVIE	1.20	23,060	500	-
OLIVIA	1.13	21,415	800	3,399
ONAMIA	1.34	67,754	800	-
ORR	1.40	21,191	550	4,387
ORTONVILLE	1.11	28,270	700	4,971
PALO	1.19	31,500	570	6,500
PAYNESVILLE	1.24	47,035	800	-
PERHAM	1.11	32,830	950	9,000
PINE ISLAND	1.22	56,557	750	-
PLATO	1.23	38,891	672	7,200
PRESTON	1.20	32,115	600	2,051
RANDALL	1.34	50,028	500	5,419
RICE	1.23	27,136	550	3,306
SABIN-ELMWOOD	1.15	13,578	500	-
SAINT CHARLES	1.27	66,777	700	6,001
SAINT CLAIR	1.25	57,423	680	5,000
SAINT FRANCIS	1.68	119,257	800	-
SAINT MICHAEL	1.15	32,269	800	-
SANDSTONE	1.29	66,762	650	-
SAUK CENTRE	1.15	33,762	750	3,500
SCANDIA VALLEY	1.85	70,249	500	5,555
SCANLON	1.33	25,367	500	4,270
SCHROEDER	1.44	30,358	800	2,500
SEBEKA	1.20	39,555	700	2,000
SHERBURN	1.37	52,980	600	8,000
SILVER BAY	1.40	60,608	800	-
SPRING VALLEY	1.42	128,343	850	2,000
STEWARTVILLE	1.61	121,579	975	-
TAYLORS FALLS	1.73	173,852	850	-
TRIMONT	1.33	51,841	650	2,370
TRUMAN	1.22	29,265	550	-
VERNDALE	1.25	31,326	600	1,220
WAITE PARK	1.34	69,194	925	3,500
WATERVILLE	1.31	42,957	640	-
WATKINS	1.22	25,964	535	6,500
WEST CONCORD	1.47	57,297	600	-
WINSTED	1.16	32,187	550	12,700
ZUMBRO FALLS	1.26	31,099	600	566

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 - \$1000 OR MORE, BUT LESS THAN \$1500 PER YEAR OF SERVICE</u>				
AURORA	1.18	69,510	1,150	6,375
BLUE EARTH	1.30	103,464	1,020	12,000
BUFFALO	1.19	74,457	1,300	-
CANBY	1.41	126,161	1,000	3,000
CARLTON	1.20	48,921	1,100	4,676
CHISHOLM	1.81	300,707	1,300	-
EAST BETHEL	1.39	132,869	1,350	2,800
ELY	1.19	73,491	1,300	-
EVELETH	1.36	46,946	1,200	4,267
FAIRFAX	1.13	46,791	1,200	4,366
FOLEY	1.26	87,405	1,075	2,500
GARRISON	1.36	75,213	1,300	1,068
GAYLORD	1.11	31,794	1,000	11,466
HIBBING	1.18	50,570	1,000	8,593
HOYT LAKES	1.43	134,069	1,000	-
HUGO	1.44	115,149	1,200	-
ISANTI	1.11	45,173	1,275	6,062
LAKE ELMO	1.92	230,085	1,450	-
LE SUEUR	1.20	93,674	1,400	8,682
LEXINGTON	1.34	79,414	1,000	8,226
LORETTO	1.26	101,160	1,300	18,000
LOWER ST. CROIX VAL	1.56	205,694	1,400	-
MAHTOMEDI	1.20	87,325	1,450	8,000
MAPLE PLAIN	1.20	103,252	1,250	13,750
MORRISTOWN	1.40	138,703	1,000	11,042
NASHWAUK	1.13	29,808	1,000	9,547
NEW PRAGUE	1.28	133,603	1,300	5,000
OSAKIS	1.21	40,716	1,250	11,000
PEQUOT LAKES	1.11	24,781	1,100	13,120
RICE LAKE	1.16	50,463	1,100	6,000
ROCKFORD	1.11	24,484	1,000	7,654
ROSEAU	1.25	68,333	1,000	3,500
SAINT ANTHONY	1.24	90,524	1,000	-
SAINT CLOUD	1.22	105,192	1,200	-
SARTELL	1.20	39,927	1,075	4,965
TRACY	1.19	51,560	1,000	5,400
WACONIA	1.25	100,432	1,050	12,500

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 - \$1000 OR MORE, BUT LESS THAN \$1500 PER YEAR OF SERVICE (cont.)</u>				
WADENA	1.22	62,866	1,310	2,950
WALKER	1.12	27,998	1,250	10,816
WHEATON	1.29	72,206	1,100	7,500
<u>LUMP SUM - \$1500 OR MORE, BUT LESS THAN \$2000 PER YEAR OF SERVICE</u>				
BECKER	1.23	138,154	1,700	4,000
CAMBRIDGE	1.11	40,229	1,500	-
COTTAGE GROVE	1.32	368,992	1,800	-
DASSEL	1.12	48,932	1,600	21,566
DETROIT LAKES	1.27	161,159	1,900	5,925
EAST GRAND FORKS	1.20	84,140	1,700	-
HAM LAKE	1.18	85,503	1,700	7,663
JACKSON	1.11	43,606	1,500	3,276
LINDSTROM	1.31	120,498	1,600	6,037
MILACA	1.49	129,781	1,600	-
NORTH MANKATO	1.14	50,201	1,900	17,225
NORTH ST. PAUL	1.25	177,646	1,800	2,417
PARK RAPIDS	1.31	125,147	1,500	-
SAINT BONIFACIUS	1.14	34,478	1,700	8,505
SAINT PAUL PARK	1.21	88,565	1,500	-
TWO HARBORS	1.20	78,593	1,850	-
WASECA	1.17	88,544	1,500	872
WINDOM	1.35	140,070	1,800	2,500
<u>LUMP SUM - \$2000 OR MORE, BUT LESS THAN \$2500 PER YEAR OF SERVICE</u>				
CENTENNIAL	1.42	293,102	2,400	-
INVER GROVE HEIGHTS	1.34	414,288	2,100	12,000
LITTLE CANADA	1.17	151,412	2,200	18,000
PRINCETON	1.15	98,857	2,100	14,974

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 - \$2000 OR MORE, BUT LESS THAN \$2500 PER YEAR OF SERVICE (cont.)</u>				
PRIOR LAKE	1.21	151,302	2,200	244
ROSEMOUNT	1.21	115,027	2,200	26,000
THIEF RIVER FALLS	1.34	144,298	2,000	-
WILLMAR	1.35	299,880	2,300	-
<u>LUMP SUM - \$2500 OR MORE, BUT LESS THAN \$3000 PER YEAR OF SERVICE</u>				
BEMIDJI PIONEER	1.22	236,889	2,600	1,681
FOREST LAKE	1.13	99,956	2,500	4,772
<u>LUMP SUM - \$3000 OR MORE, BUT LESS THAN \$3500 PER YEAR OF SERVICE</u>				
BAYPORT	1.59	469,359	3,000	-
EXCELSIOR	1.24	314,991	3,000	-
HASTINGS	1.24	330,630	3,000	-
HOPKINS	1.45	544,888	3,000	26,700
MARSHALL	1.16	151,586	3,225	9,455
WOODBURY	1.40	687,033	3,075	63,014
<u>LUMP SUM - \$3500 OR MORE PER YEAR OF SERVICE</u>				
BRAINERD	1.19	327,444	4,000	45,351
GOLDEN VALLEY	1.54	1,030,275	3,500	-
NORTHFIELD	1.11	159,157	4,000	33,525
<u>MONTHLY SERVICE</u>				
PINE CITY	1.15	64,210	5	7,000

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>MONTHLY/LS COMBINATION</u>				
BROOKLYN CENTER	1.13	338,430	27	38,451
MINNETONKA	1.34	1,715,877	30	-
PLYMOUTH	1.12	288,774	24	-
ROBBINSDALE	1.13	120,761	13	-

*LS - LUMP SUM

Table 3
Calculation of Estimated 1998 Financial Requirements

Name of Association	1997 Required Reserves	1998 Required Reserves	Normal Cost	Amortized Unfunded Liability	1997 Admin Plus 3.5%	Ten Percent of Surplus	1998 Financial Requirements
<u>LUMP SUM - LESS THAN \$50 PER YEAR OF SERVICE</u>							
CLIMAX	5,500	5,959	459	-	264	2,938	-
FLENSBURG	4,382	4,828	446	-	-	1,774	-
HOLYOKE	2,543	2,707	164	-	-	832	-
LASALLE	1,852	2,238	386	-	-	1,195	-
NASSAU	4,849	5,341	492	-	162	2,198	-
REVERE	728	838	110	-	-	1,204	-
TAUNTON	3,377	3,674	297	-	-	863	-
TOTAL	23,231	25,585	2,354	-	426	11,004	-
<u>LUMP SUM - \$50 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE</u>							
CARSONVILLE	17,084	18,536	1,452	-	-	3,939	-
ELMER	9,200	9,854	654	-	221	1,487	-
FINLAYSON	13,880	14,907	1,027	-	114	2,297	-
FISHER	10,623	12,036	1,413	-	989	3,484	-
FRENCH TOWNSHIP	14,646	15,835	1,189	-	-	4,604	-
GOODLAND	12,688	13,954	1,266	-	104	1,402	-
LAKELAND	6,527	7,252	725	-	-	2,940	-
MAPLE HILL	8,063	8,911	848	-	12	1,467	-
NORTHLAND	6,539	6,992	453	-	-	839	-
WALTERS	11,364	12,137	773	-	-	651	122
TOTAL	110,614	120,414	9,800	-	1,440	23,110	122
<u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE</u>							
ALBORN	32,557	35,653	3,096	-	-	2,223	873
ALMELUND	35,838	39,801	3,963	-	677	2,618	2,022
ALTURA	53,149	56,823	3,674	-	290	1,325	2,639
BETHEL	8,596	9,745	1,149	-	142	3,049	-
BIGELOW	21,606	23,338	1,732	-	-	415	1,317
BLUFFTON	15,520	17,144	1,624	-	-	2,618	-
BREITUNG	29,270	32,590	3,320	-	-	2,524	796
BRIMSON-FAIRBANKS	15,400	17,094	1,694	-	207	1,978	-
CAMPBELL	69,748	74,340	4,592	-	151	2,130	2,613
CLEMENTS	39,306	43,014	3,708	-	306	1,090	2,924
COTTON	16,942	18,960	2,018	-	-	1,969	49
CROOKED LAKE	30,999	34,443	3,444	-	207	3,186	465
DANVERS	27,474	29,887	2,413	942	181	-	3,536
DENT	22,786	25,443	2,657	-	1	2,826	-
DUMONT	30,722	32,894	2,172	-	343	1,274	1,241
EITZEN	42,305	45,493	3,188	-	388	901	2,675
ELBOW-TULABY	6,944	8,014	1,070	-	396	791	675
ELROSA	67,294	71,977	4,683	-	305	3,424	1,564
FEDERAL DAM	6,112	7,198	1,086	-	-	550	536
GHENT	27,578	30,782	3,204	-	901	1,666	2,439
GREENBUSH	50,479	55,570	5,091	-	500	4,021	1,570
GRYGLA	20,564	22,642	2,078	-	445	1,582	941
HANLEY FALLS	41,310	44,781	3,471	-	-	2,281	1,190
HOKAH	55,835	61,027	5,192	-	406	4,311	1,287
HOLLAND	18,188	20,160	1,972	-	-	3,229	-
JACOBSON	19,098	20,490	1,392	-	119	1,744	-
LAKE HENRY	36,198	38,757	2,559	-	305	1,720	1,144

Table 3
Calculation of Estimated 1998 Financial Requirements

<u>Name of Association</u>	<u>1997 Required Reserves</u>	<u>1998 Required Reserves</u>	<u>Normal Cost</u>	<u>Amortized Unfunded Liability</u>	<u>1997 Admin Plus 3.5%</u>	<u>Ten Percent of Surplus</u>	<u>1998 Financial Requirements</u>
<u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE (cont.)</u>							
LANCASTER	27,122	28,832	1,710	-	445	1,511	644
LISMORE	27,955	30,547	2,592	-	155	2,007	740
LUCAN	41,154	44,034	2,880	-	483	1,028	2,335
LYND	17,038	18,480	1,442	-	-	1,213	229
MAKINEN	29,150	30,570	1,420	-	-	1,582	-
MCGRATH	7,018	8,606	1,588	-	-	1,555	33
MIDDLE RIVER	25,530	27,380	1,850	-	245	4,563	-
NEW MUNICH	22,479	25,347	2,868	-	104	1,302	1,670
NORTH STAR TOWNSHIP	11,467	13,774	2,307	228	-	-	2,535
PEMBERTON	9,326	10,820	1,494	-	-	4,153	-
PORTER	59,578	64,133	4,555	-	-	2,673	1,882
SAINT LEO	37,026	39,733	2,707	-	176	1,668	1,215
SHELLY	27,567	30,012	2,445	-	290	5,254	-
SOLWAY RURAL	16,402	18,426	2,024	-	250	1,342	932
STURGEON LAKE	19,187	20,698	1,511	-	-	1,260	251
TWIN LAKES [MAHNOMEN]	18,236	19,864	1,628	-	-	819	809
VINING	29,600	31,110	1,510	-	347	1,315	542
WILMONT	44,799	48,635	3,836	-	33	4,030	-
TOTAL	1,312,452	1,429,061	116,609	1,170	8,798	92,720	46,313

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

ALDEN	85,242	93,090	7,848	1,776	1,223	-	10,847
ASKOV	42,775	47,190	4,415	-	272	3,003	1,684
BADGER	38,272	42,504	4,232	-	3,446	8,038	-
BEARDSLEY	41,905	46,630	4,725	-	725	2,886	2,564
BELLINGHAM	70,542	75,664	5,122	-	62	3,411	1,773
BLACKHOOF	40,680	44,497	3,817	-	392	479	3,730
BOWLUS	69,695	75,095	5,400	-	663	1,610	4,453
BOYD	61,702	67,225	5,523	-	701	1,804	4,420
BROOK PARK	39,169	42,235	3,066	-	-	4,210	-
CEYLON	50,408	55,164	4,756	-	742	4,380	1,118
CHERRY	47,758	51,446	3,688	-	-	2,818	870
CLARISSA	88,345	94,355	6,010	-	492	589	5,913
CLIFTON	45,088	48,450	3,362	-	-	4,453	-
CLINTON [ST. LOUIS]	77,926	83,113	5,187	-	-	3,115	2,072
COLVIN	42,280	46,364	4,084	-	503	2,480	2,107
DARFUR	53,278	57,552	4,274	-	151	333	4,092
DEXTER	56,612	61,080	4,468	-	-	1,420	3,048
DUNNELL	43,889	48,108	4,219	-	612	2,705	2,126
EASTERN HUBBARD	16,324	19,672	3,348	-	-	3,374	-
ELLSWORTH	72,150	77,166	5,016	-	-	2,765	2,251
EVANSVILLE	54,200	59,376	5,176	-	440	3,031	2,585
FINLAND	52,800	57,895	5,095	-	1,531	566	6,060
FREDENBERG	42,460	45,752	3,292	-	362	2,927	727
FROST	70,010	76,275	6,265	-	361	975	5,651
GARVIN	21,824	24,432	2,608	-	182	1,049	1,741
GRANADA	64,630	69,855	5,225	-	793	5,811	207
HALSTAD	45,844	50,372	4,528	-	-	2,338	2,190
HANCOCK	68,069	74,656	6,587	-	-	3,996	2,591
HANSKA	63,157	69,944	6,787	-	787	2,750	4,824
HENDRUM	31,816	36,440	4,624	-	-	779	3,845
HEWITT	40,650	44,095	3,445	-	259	934	2,770
HILL CITY	81,213	87,810	6,597	2,181	2,124	-	10,902
HITTERDAL	33,608	37,415	3,807	-	-	1,174	2,633

**Table 3
Calculation of Estimated 1998 Financial Requirements**

<u>Name of Association</u>	<u>1997 Required Reserves</u>	<u>1998 Required Reserves</u>	<u>Normal Cost</u>	<u>Amortized Unfunded Liability</u>	<u>1997 Admin Plus 3.5%</u>	<u>Ten Percent of Surplus</u>	<u>1998 Financial Requirements</u>
<u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE (cont.)</u>							
HOVLAND	27,700	30,415	2,715	-	415	3,551	-
INDUSTRIAL	57,945	62,600	4,655	-	104	3,746	1,013
IONA	32,480	35,470	2,990	-	482	2,240	1,232
KARLSTAD	56,460	62,524	6,064	-	-	426	5,638
KENNEDY	33,395	37,795	4,400	-	200	625	3,975
LAKE BRONSON	18,728	21,484	2,756	-	518	1,361	1,913
LAKE WILSON	67,765	72,670	4,905	-	233	3,786	1,352
LEAF VALLEY	90,071	95,697	5,626	-	428	3,597	2,457
MAHTOWA	46,260	50,480	4,220	-	-	624	3,596
MAPLEVIEW	44,430	48,505	4,075	-	-	5,639	-
MCKINLEY	24,708	26,764	2,056	-	207	984	1,279
MEDFORD	67,665	74,368	6,703	-	543	1,701	5,545
NORTHOME	43,538	47,721	4,183	-	478	3,787	874
OSTRANDER	49,095	53,715	4,620	-	122	803	3,939
ROLLINGSTONE	56,717	62,377	5,660	768	52	-	6,480
ROSE CREEK	106,052	112,435	6,383	2,862	50	-	9,295
SILICA	27,000	30,776	3,776	-	102	1,326	2,552
SOLWAY	48,623	52,411	3,788	-	708	2,803	1,693
SQUAW LAKE	43,882	47,612	3,730	-	1,304	3,965	1,069
TOFTE	32,355	34,775	2,420	-	296	1,601	1,115
TWIN LAKES [FREEBORN]	43,896	47,852	3,956	-	10	3,789	177
VESTA	37,980	41,148	3,168	-	323	2,219	1,272
VILLARD	31,228	35,792	4,564	-	801	1,740	3,625
WARREN	54,060	60,230	6,170	-	325	1,650	4,845
WAUBUN	43,075	47,111	4,036	-	505	1,079	3,462
WILLOW RIVER	45,805	49,825	4,020	-	-	2,160	1,860
WILSON	74,756	81,204	6,448	-	422	4,663	2,207
WOODSTOCK	33,255	37,320	4,065	-	-	1,372	2,693
TOTAL	3,093,245	3,371,993	278,748	7,587	25,451	141,440	174,952

LUMP SUM - \$300 OR MORE,
BUT LESS THAN \$500 PER
YEAR OF SERVICE

ADAMS	84,815	93,010	8,195	-	181	2,425	5,951
ADRIAN	107,440	116,760	9,320	-	-	4,938	4,382
ALBERTVILLE	111,766	121,549	9,783	2,108	-	-	11,891
ALPHA	51,112	55,944	4,832	-	17	3,933	916
AMBOY	82,395	89,523	7,128	-	-	2,038	5,090
ARGYLE	93,778	103,362	9,584	-	495	2,088	7,991
BALATON	77,168	85,225	8,057	-	956	2,355	6,658
BARRETT	59,004	64,584	5,580	-	155	1,276	4,459
BEAVER CREEK	89,482	94,994	5,512	-	149	49	5,612
BELGRADE	143,458	154,015	10,557	-	305	3,468	7,394
BELVIEW	104,908	112,928	8,020	1,747	-	-	9,767
BERTHA	72,155	79,580	7,425	-	259	1,077	6,607
BIRD ISLAND	84,499	94,787	10,288	-	342	1,146	9,484
BIWABIK	58,376	66,056	7,680	-	311	601	7,390
BLOMKEST	83,576	89,568	5,992	-	472	2,017	4,447
BRANDON	92,031	103,079	11,048	-	1,502	2,387	10,163
BREVATOR	34,816	40,656	5,840	-	587	1,244	5,183
BRICELYN	81,695	89,311	7,616	-	104	1,797	5,923
BROOTEN	128,433	137,105	8,672	-	-	4,350	4,322
BROWNSDALE	79,672	87,048	7,376	-	836	3,045	5,167
BROWNTON	122,288	132,552	10,264	-	1,124	884	10,504
BUTTERFIELD	107,633	116,337	8,704	1,409	160	-	10,273

Table 3
Calculation of Estimated 1998 Financial Requirements

<u>Name of Association</u>	<u>1997 Required Reserves</u>	<u>1998 Required Reserves</u>	<u>Normal Cost</u>	<u>Amortized Unfunded Liability</u>	<u>1997 Admin Plus 3.5%</u>	<u>Ten Percent of Surplus</u>	<u>1998 Financial Requirements</u>
CANOSIA	66,360	72,672	6,312	-	-	4,930	1,382
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)</u>							
CANTON	60,522	66,582	6,060	-	777	944	5,893
CHANDLER	93,311	99,264	5,953	-	65	1,518	4,500
CHOKIO	88,867	96,355	7,488	-	104	2,384	5,208
CLAREMONT	81,562	88,465	6,903	-	1,602	1,547	6,958
CLARKFIELD	133,289	146,091	12,802	-	507	3,922	9,387
CLARKS GROVE	82,068	88,098	6,030	-	-	4,301	1,729
CLEARWATER	135,957	146,460	10,503	-	1,130	4,636	6,997
CLINTON [BIG STONE]	81,250	88,132	6,882	-	455	385	6,952
COMFREY	140,930	152,297	11,367	1,501	-	-	12,868
COTTONWOOD	167,768	179,954	12,186	1,511	2,018	-	15,715
CURRIE	90,544	97,942	7,398	-	617	1,212	6,803
CUYUNA	61,943	69,048	7,105	-	1,780	759	8,126
CYRUS	44,928	49,159	4,231	-	93	1,332	2,992
DALTON	99,208	107,398	8,190	-	1,082	1,228	8,044
DANUBE	88,221	95,880	7,659	-	435	1,845	6,249
DEER CREEK	66,018	72,574	6,556	1,209	244	-	8,009
DELAVAN	77,760	85,152	7,392	-	381	3,221	4,552
DOVER	78,197	84,840	6,643	-	459	2,701	4,401
EAGLE BEND	119,616	129,920	10,304	709	150	-	11,163
EASTON	121,826	130,324	8,498	-	515	1,903	7,110
ECHO	80,822	87,339	6,517	-	-	3,023	3,494
ELIZABETH	99,365	106,988	7,623	-	-	3,886	3,737
ELLENDALE	63,340	69,058	5,718	682	466	-	6,866
ELYSIAN	119,280	128,643	9,363	-	378	1,864	7,877
EMMONS	93,619	101,480	7,861	-	-	3,367	4,494
FERTILE	50,784	58,400	7,616	-	302	7,041	877
FIFTY LAKES	47,343	52,797	5,454	-	1,019	2,201	4,272
FORADA	88,369	95,727	7,358	-	104	771	6,691
FORESTON	86,134	96,550	10,416	-	559	7,080	3,895
GARFIELD	80,343	90,504	10,161	-	5	3,827	6,339
GLYNDON	113,485	120,206	6,721	-	-	6,561	160
GNESEN	126,191	137,140	10,949	-	-	4,008	6,941
GRACEVILLE	90,356	97,644	7,288	-	719	2,781	5,226
GRAND LAKE	93,608	104,014	10,406	-	-	4,086	6,320
GROVE CITY	62,956	80,972	18,016	-	2,921	3,648	17,289
HALLOCK	148,166	161,559	13,393	-	-	1,237	12,156
HAMPTON	59,850	64,581	4,731	-	122	4,608	245
HARMONY	107,843	116,240	8,397	-	1,068	437	9,028
HARRIS	46,218	51,582	5,364	-	-	2,270	3,094
HARTLAND	65,496	72,186	6,690	-	673	3,712	3,651
HAYWARD	75,335	81,283	5,948	-	445	11,661	-
HENDRICKS	135,346	146,461	11,115	-	437	385	11,167
HERMAN	85,652	94,960	9,308	-	-	302	9,006
HILLS	89,172	96,348	7,176	-	898	342	7,732
HOFFMAN	113,694	122,892	9,198	-	-	1,186	8,012
HOUSTON	122,451	134,334	11,883	-	-	3,231	8,652
IRONTON	95,453	105,277	9,824	-	1,832	126	11,530
JASPER	107,366	117,914	10,548	-	155	278	10,425
JEFFERS	85,065	91,643	6,578	-	238	932	5,884
KELLIHER	84,590	91,070	6,480	-	-	204	6,276
KELLOGG	91,836	100,578	8,742	-	1,806	7,795	2,753
KENSINGTON	43,328	52,016	8,688	-	414	1,937	7,165
KETTLE RIVER	70,583	79,214	8,631	-	844	1,563	7,912
KILKENNY	100,352	108,808	8,456	2,945	-	-	11,401
LAFAYETTE	163,012	176,083	13,071	-	731	8,178	5,624
LAKE KABETOGAMA	30,960	37,072	6,112	-	296	2,089	4,319
LAKE LILLIAN	56,336	60,356	4,020	-	-	255	3,765

**Table 3
Calculation of Estimated 1998 Financial Requirements**

Name of Association	1997 Required Reserves	1998 Required Reserves	Normal Cost	Amortized Unfunded Liability	1997 Admin Plus 3.5%	Ten Percent of Surplus	1998 Financial Requirements
LAKE PARK	88,780	99,135	10,355	-	953	2,833	8,475
LAKEWOOD	100,568	110,480	9,912	-	145	1,203	8,854
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)</u>							
LANESBORO	89,737	98,692	8,955	-	561	2,704	6,812
LEROY	102,440	111,519	9,079	-	391	645	8,825
LEWISVILLE	59,190	64,464	5,274	-	422	3,851	1,845
LITTLEFORK	73,915	81,925	8,010	-	538	3,531	5,017
LOWRY	98,377	107,825	9,448	-	-	1,293	8,155
MABEL	62,966	70,670	7,704	744	412	-	8,860
MANTORVILLE	101,576	111,296	9,720	-	-	1,278	8,442
MCDAVITT	77,547	86,304	8,757	-	-	3,865	4,892
MCINTOSH	93,099	101,901	8,802	-	217	1,837	7,182
MIESVILLE	117,224	126,012	8,788	-	17	2,870	5,935
MILAN	117,680	125,576	7,896	-	-	2,671	5,225
MILTONA	93,454	104,155	10,701	-	512	1,515	9,698
MORTON	78,712	86,349	7,637	-	125	3,811	3,951
NEW AUBURN	101,691	110,673	8,982	-	1,023	1,970	8,035
NEWFOLDEN	58,768	64,776	6,008	-	393	1,982	4,419
ODIN	54,138	58,828	4,690	-	502	2,931	2,261
OKABENA	74,970	81,977	7,007	-	-	2,237	4,770
ORMSBY	66,694	71,489	4,795	-	-	2,184	2,611
ORONOCO	118,160	125,809	7,649	-	-	2,781	4,868
OTTERTAIL	103,782	112,771	8,989	-	510	3,316	6,183
PALISADE	78,491	84,735	6,244	-	1,045	1,661	5,628
PIKE SANDY BRITT	119,591	127,703	8,112	-	-	2,353	5,759
PILLAGER	109,053	117,657	8,604	-	829	4,290	5,143
PRINSBURG	77,448	84,448	7,000	-	435	3,666	3,769
RANDOLPH	142,657	157,247	14,590	-	233	7,046	7,777
RAYMOND	61,352	68,914	7,562	-	9	3,442	4,129
RED WING	100,863	108,932	8,069	-	1,578	5,871	3,776
ROTHSAY	142,184	153,098	10,914	-	550	4,203	7,261
ROYALTON	126,151	136,461	10,310	377	601	-	11,288
RUSSELL	45,761	52,160	6,399	2,305	-	-	8,704
RUTHTON	52,216	57,712	5,496	-	258	2,615	3,139
SAINT MARTIN	100,462	108,922	8,460	-	551	717	8,294
SANBORN	65,212	71,323	6,111	1,014	207	-	7,332
SHAFER	89,513	96,386	6,873	-	668	3,075	4,466
SHEVLIN	71,526	79,447	7,921	-	-	1,244	6,677
STARBUCK	108,679	119,845	11,166	-	1,440	791	11,815
STEPHEN	133,756	144,039	10,283	-	124	1,867	8,540
STORDEN	85,078	92,120	7,042	-	52	1,981	5,113
SUNBURG	43,104	48,606	5,502	952	469	-	6,923
TOWER	61,206	66,750	5,544	-	1,261	1,485	5,320
TWIN VALLEY	95,212	103,228	8,016	-	262	2,117	6,161
TYLER	92,214	101,558	9,344	-	10	3,447	5,907
UPSALA	85,596	90,336	4,740	-	347	481	4,606
VERGAS	108,782	116,204	7,422	-	129	1,603	5,948
VERNON CENTER	65,098	72,457	7,359	-	549	1,800	6,108
WALDORF	135,166	144,949	9,783	-	-	2,898	6,885
WALNUT GROVE	81,624	89,538	7,914	-	99	2,126	5,887
WARBA-FEELY-SAGO	34,952	40,800	5,848	-	-	867	4,981
WATSON	98,962	105,917	6,955	-	-	3,161	3,794
WENDELL	55,794	61,482	5,688	-	519	3,188	3,019
WOLF LAKE	97,440	106,934	9,494	-	149	1,841	7,802
WOOD LAKE	73,842	80,613	6,771	-	104	1,764	5,111
WRENSHALL	98,518	108,346	9,828	-	1,481	3,084	8,225
WRIGHT	54,096	59,626	5,530	1,019	494	-	7,043
WYKOFF	60,734	67,961	7,227	-	155	8,369	-

Table 3
Calculation of Estimated 1998 Financial Requirements

Name of Association	1997 Required Reserves	1998 Required Reserves	Normal Cost	Amortized Unfunded Liability	1997 Admin Plus 3.5%	Ten Percent of Surplus	1998 Financial Requirements
TOTAL	12,190,545	13,303,579	1,113,034	20,232	58,130	321,119	876,532
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1000 PER YEAR OF SERVICE</u>							
ADA	170,137	186,015	15,878	-	259	714	15,423
AITKIN	364,682	393,562	28,880	-	978	527	29,331
ANNANDALE	183,218	200,609	17,391	-	805	2,496	15,700
APPLETON	224,699	237,681	12,982	-	862	1,662	12,182
ARLINGTON	165,917	183,307	17,390	-	642	1,410	16,622
ATWATER	109,300	119,490	10,190	-	342	4,213	6,319
AUDUBON	124,468	138,701	14,233	-	353	4,044	10,542
AVON	145,754	161,984	16,230	-	1,490	967	16,753
BABBITT	228,495	249,885	21,390	-	1,918	5,442	17,866
BACKUS	194,146	211,472	17,326	-	1,475	4,855	13,946
BAGLEY	262,744	285,278	22,534	1,586	924	-	25,044
BALSAM	164,486	181,090	16,604	2,732	-	-	19,336
BARNESVILLE	235,168	258,386	23,218	254	2,796	-	26,268
BARNUM	141,855	155,847	13,992	-	502	7,199	7,295
BATTLE LAKE	139,754	153,794	14,040	-	1,404	5,853	9,591
BAUDETTE	270,192	290,736	20,544	-	2,063	8,168	14,439
BEAVER BAY	83,152	91,472	8,320	567	460	-	9,347
BELLE PLAINE	304,260	333,088	28,828	-	2,500	3,728	27,600
BIG LAKE	215,596	239,410	23,814	-	2,940	4,006	22,748
BIGFORK	178,731	194,968	16,237	-	311	1,464	15,084
BIWABIK CITY	220,230	244,242	24,012	-	193	5,543	18,662
BLACKDUCK	166,719	182,877	16,158	-	124	3,664	12,618
BOVEY	143,925	158,775	14,850	-	708	532	15,026
BRAHAM	137,685	154,384	16,699	-	1,255	9,921	8,033
BROWERVILLE	123,640	132,830	9,190	-	-	5,176	4,014
BROWNS VALLEY	93,135	102,800	9,665	-	588	2,685	7,568
BUFFALO LAKE	139,313	154,967	15,654	-	767	2,644	13,777
BUHL	70,316	79,628	9,312	-	115	3,414	6,013
BYRON	223,625	244,971	21,346	3,260	-	-	24,606
CALEDONIA	213,414	230,670	17,256	-	1,283	3,233	15,306
CALUMET	14,556	29,696	15,140	-	936	16,098	-
CARLOS	309,355	332,161	22,806	-	-	3,445	19,361
CENTER CITY	138,148	155,290	17,142	-	314	4,661	12,795
CHATFIELD	192,200	211,718	19,518	2,021	64	-	21,603
CLARA CITY	159,412	172,739	13,327	-	291	2,527	11,091
CLEAR LAKE	169,388	185,163	15,775	-	202	4,825	11,152
CLEARBROOK	191,706	208,122	16,416	-	941	7,015	10,342
CLEVELAND	149,034	163,362	14,328	-	-	1,204	13,124
COLERAINE	132,555	144,915	12,360	-	847	409	12,798
COSMOS	114,219	125,738	11,519	-	-	3,141	8,378
COURTLAND	163,328	176,341	13,013	1,624	492	-	15,129
CROMWELL	115,460	125,060	9,600	-	466	2,187	7,879
DAWSON	205,937	226,742	20,805	-	502	10,016	11,291
DAYTON	249,969	271,219	21,250	374	2,256	-	23,880
DEERWOOD	106,652	118,186	11,534	-	512	2,259	9,787
DILWORTH	275,395	293,377	17,982	-	2,713	11,323	9,372
DODGE CENTER	175,585	187,720	12,135	-	-	6,439	5,696
EDEN VALLEY	221,737	241,486	19,749	-	422	3,854	16,317
EDGERTON	125,268	137,995	12,727	-	275	2,293	10,709
ELMORE	71,913	79,118	7,205	-	-	3,581	3,624
EMILY	116,809	126,857	10,048	-	2,686	961	11,773
EYOTA	101,997	112,390	10,393	-	-	2,106	8,287
FAYAL	59,184	68,688	9,504	-	-	7,892	1,612
FLOODWOOD	148,044	163,668	15,624	-	311	6,212	9,723
FRANKLIN	107,880	118,367	10,487	-	1,146	3,236	8,397

Table 3
Calculation of Estimated 1998 Financial Requirements

Name of Association	1997 Required Reserves	1998 Required Reserves	Normal Cost	Amortized Unfunded Liability	1997 Admin Plus 3.5%	Ten Percent of Surplus	1998 Financial Requirements
FRAZEE	172,869	186,446	13,577	-	772	2,829	11,520
FULDA	331,866	356,058	24,192	3,281	268	-	27,741
GILBERT	218,660	237,470	18,810	-	1,397	5,770	14,437
GLENWOOD	211,123	234,379	23,256	6,182	1,422	-	30,860
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1000 PER YEAR OF SERVICE (cont.)</u>							
GONVICK	72,280	80,164	7,884	-	-	1,109	6,775
GOOD THUNDER	225,173	243,432	18,259	-	1,780	5,885	14,154
GOODVIEW	162,149	177,088	14,939	-	3,036	12,076	5,899
GRAND MARAIS	214,615	235,932	21,317	-	790	6,431	15,676
GRAND MEADOW	108,982	121,078	12,096	-	647	2,925	9,818
GRANITE FALLS	216,913	237,811	20,898	-	644	3,126	18,416
GREEN ISLE	130,469	141,096	10,627	-	329	3,638	7,318
GREENWOOD	123,732	136,056	12,324	-	2,009	2,510	11,823
GREY EAGLE	110,756	119,566	8,810	-	642	1,241	8,211
HACKENSACK	146,650	162,358	15,708	4,760	466	-	20,934
HAMBURG	168,345	183,625	15,280	4,824	2,059	-	22,163
HANOVER	123,512	138,440	14,928	-	116	1,669	13,375
HAYFIELD	177,728	197,142	19,414	-	722	1,411	18,725
HECTOR	237,501	260,837	23,336	-	937	3,878	20,395
HENDERSON	144,240	156,978	12,738	-	3,224	1,008	14,954
HENNING	154,720	167,680	12,960	-	-	202	12,758
HERON LAKE	190,390	200,440	10,050	1,450	138	-	11,638
HINCKLEY	239,832	256,980	17,148	1,553	1,088	-	19,789
HOLDINGFORD	190,040	204,716	14,676	-	-	208	14,468
HOWARD LAKE	229,230	253,560	24,330	1,256	2,199	-	27,785
ISLE	136,277	149,601	13,324	-	1,307	1,719	12,912
JANESVILLE	153,742	171,329	17,587	2,355	489	-	20,431
JORDAN	382,277	412,462	30,185	-	2,408	2,259	30,334
KANDIYOHI	136,788	149,149	12,361	-	311	4,356	8,316
KASOTA	145,176	156,948	11,772	-	740	2,731	9,781
KASSON	282,094	305,571	23,477	8,093	2,485	-	34,055
KEEWATIN	220,295	236,146	15,851	-	2,724	7,499	11,076
KIMBALL	169,184	183,807	14,623	3,488	362	-	18,473
KINNEY	118,870	130,600	11,730	-	479	3,057	9,152
LACRESCENT	262,322	282,284	19,962	-	2,071	6,860	15,173
LAKE BENTON	104,580	114,510	9,930	-	679	844	9,765
LAKE CRYSTAL	240,482	260,236	19,754	-	913	3,546	17,121
LAKEFIELD	199,504	219,856	20,352	-	1,800	7,150	15,002
LAMBERTON	98,186	108,449	10,263	-	-	2,044	8,219
LESTER PRAIRIE	183,270	197,440	14,170	-	726	3,155	11,741
LEWISTON	233,221	250,533	17,312	-	-	8,148	9,164
LUTSEN	89,148	98,160	9,012	-	-	3,104	5,908
LUVERNE	440,963	477,006	36,043	4,301	-	-	40,344
MADELIA	244,975	264,289	19,314	-	102	594	18,822
MADISON	255,797	276,875	21,078	-	1,943	1,241	21,780
MADISON LAKE	149,302	162,358	13,056	-	564	1,812	11,808
MAHNOMEN	181,101	196,434	15,333	-	1,203	4,602	11,934
MAPLE LAKE	387,685	413,355	25,670	-	682	438	25,914
MAPLETON	221,286	240,744	19,458	-	1,388	16,541	4,305
MARBLE	122,032	137,091	15,059	-	1,794	5,244	11,609
MAYER	155,137	167,126	11,989	-	1,309	2,716	10,582
MAYNARD	116,347	126,667	10,320	-	-	1,478	8,842
MELROSE	180,552	201,356	20,804	-	793	3,114	18,483
MENAHGA	112,905	121,635	8,730	-	-	3,955	4,775
MINNEOTA	230,970	249,828	18,858	-	510	1,168	18,200
MINNESOTA LAKE	193,771	210,595	16,824	-	1,210	9,088	8,946
MISSION	43,515	50,739	7,224	-	407	628	7,003
MONTGOMERY	284,624	307,394	22,770	11,294	2,822	-	36,886
MONTROSE	158,009	174,393	16,384	2,926	844	-	20,154

Table 3
Calculation of Estimated 1998 Financial Requirements

<u>Name of Association</u>	<u>1997 Required Reserves</u>	<u>1998 Required Reserves</u>	<u>Normal Cost</u>	<u>Amortized Unfunded Liability</u>	<u>1997 Admin Plus 3.5%</u>	<u>Ten Percent of Surplus</u>	<u>1998 Financial Requirements</u>
MOOSE LAKE	102,650	111,780	9,130	-	1,306	6,506	3,930
MORGAN	201,345	223,499	22,154	-	1,497	5,922	17,729
MORRIS	255,006	283,896	28,890	-	1,935	9,470	21,355
MOTLEY	180,178	192,663	12,485	-	1,330	5,091	8,724
NEVIS	189,813	202,671	12,858	-	1,118	8,112	5,864
 <u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1000 PER YEAR OF SERVICE (cont.)</u>							
NEW GERMANY	168,701	185,269	16,568	-	9	4,941	11,636
NEW MARKET	152,140	167,950	15,810	-	-	3,819	11,991
NEW RICHLAND	167,460	183,980	16,520	-	267	2,954	13,833
NEW YORK MILLS	119,857	131,077	11,220	2,949	663	-	14,832
NICOLLET	185,952	200,649	14,697	-	476	839	14,334
NORWOOD	406,285	421,222	14,937	2,968	514	-	18,419
OGILVIE	117,830	127,720	9,890	-	481	2,306	8,065
OLIVIA	162,528	181,600	19,072	-	739	2,142	17,669
ONAMIA	200,136	216,952	16,816	-	879	6,775	10,920
ORR	52,854	61,621	8,767	-	238	2,119	6,886
ORTONVILLE	264,726	283,822	19,096	-	1,094	2,827	17,363
PALO	162,310	178,891	16,581	-	225	3,150	13,656
PARKERS PRAIRIE	154,044	170,364	16,320	2,567	-	-	18,887
PAYNESVILLE	198,512	216,928	18,416	-	1,408	4,704	15,120
PENNOCK	129,380	140,252	10,872	126	-	-	10,998
PERHAM	299,094	325,884	26,790	-	995	3,283	24,502
PIERZ	331,778	354,836	23,058	-	2,567	1,157	24,468
PINE ISLAND	254,508	276,831	22,323	-	1,025	5,656	17,692
PLATO	170,034	185,221	15,187	-	507	3,889	11,805
PRESTON	157,020	170,976	13,956	-	-	3,212	10,744
PROCTOR	208,657	226,972	18,315	-	-	1,833	16,482
RANDALL	145,600	158,950	13,350	-	466	5,003	8,813
RENVILLE	150,766	165,230	14,464	-	627	104	14,987
RICE	119,814	131,078	11,264	-	740	2,714	9,290
RICHMOND	243,572	262,276	18,704	4,311	2,358	-	25,373
ROCKVILLE	168,311	183,984	15,673	3,997	285	-	19,955
RUSH CITY	260,729	286,282	25,553	3,370	616	-	29,539
SABIN-ELMWOOD	87,802	95,728	7,926	-	362	1,358	6,930
SACRED HEART	146,270	158,590	12,320	-	569	1,394	11,495
SAINT CHARLES	245,928	262,980	17,052	-	1,463	6,678	11,837
SAINT CLAIR	226,026	243,147	17,121	-	1,201	5,742	12,580
SAINT FRANCIS	176,111	195,863	19,752	-	1,696	11,926	9,522
SAINT MICHAEL	217,944	239,448	21,504	-	1,210	3,227	19,487
SAINT STEPHEN	272,846	290,276	17,430	7,978	600	-	26,008
SANDSTONE	228,566	243,841	15,275	-	1,222	6,676	9,821
SAUK CENTRE	224,690	247,355	22,665	-	1,578	3,376	20,867
SCANDIA VALLEY	82,378	92,563	10,185	-	265	7,025	3,425
SCANLON	76,430	83,020	6,590	-	-	2,537	4,053
SCHROEDER	69,749	79,059	9,310	-	300	3,036	6,574
SEBEKA	193,900	208,488	14,588	-	906	3,956	11,538
SHERBURN	142,068	154,332	12,264	-	305	5,298	7,271
SILVER BAY	151,366	169,926	18,560	-	616	6,061	13,115
SILVER LAKE	235,064	251,571	16,507	8,510	301	-	25,318
SOUTH HAVEN	127,310	137,820	10,510	-	1,154	1,011	10,653
SPICER	237,532	259,144	21,612	2,134	1,931	-	25,677
SPRING GROVE	126,390	138,310	11,920	2,392	481	-	14,793
SPRING VALLEY	302,430	320,042	17,612	-	2,066	12,834	6,844
SPRINGFIELD	255,832	275,752	19,920	650	1,418	-	21,988
STACY-LENT	181,196	197,628	16,432	1,456	1,306	-	19,194
STAPLES	195,772	213,781	18,009	3,604	2,071	-	23,684
STEWART	169,656	184,872	15,216	3,715	1,268	-	20,199
STEWARTVILLE	198,619	218,240	19,621	-	1,957	12,158	9,420
TACONITE	108,312	117,816	9,504	1,864	82	-	11,450

Table 3
Calculation of Estimated 1998 Financial Requirements

<u>Name of Association</u>	<u>1997 Required Reserves</u>	<u>1998 Required Reserves</u>	<u>Normal Cost</u>	<u>Amortized Unfunded Liability</u>	<u>1997 Admin Plus 3.5%</u>	<u>Ten Percent of Surplus</u>	<u>1998 Financial Requirements</u>
TAYLORS FALLS	238,758	260,226	21,468	-	1,809	17,385	5,892
THOMSON TOWN	260,068	284,356	24,288	-	1,366	373	25,281
TRIMONT	155,088	169,687	14,599	-	279	5,184	9,694
TRUMAN	132,606	145,509	12,903	-	725	2,927	10,701
VERNDALE	124,464	137,253	12,789	-	40	3,133	9,696
WAITE PARK	204,293	226,347	22,054	-	1,880	6,919	17,015
 <u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1000 PER YEAR OF SERVICE (cont.)</u>							
WARROAD	119,317	132,616	13,299	2,091	155	-	15,545
WATERVILLE	139,488	151,660	12,172	-	285	4,296	8,161
WATKINS	117,255	130,533	13,278	-	544	2,596	11,226
WAVERLY	135,736	147,990	12,254	541	-	-	12,795
WELCOME	131,490	144,549	13,059	-	575	182	13,452
WEST CONCORD	122,363	134,279	11,916	-	-	5,730	6,186
WESTBROOK	127,039	138,171	11,132	-	290	1,031	10,391
WINNEBAGO	127,371	143,011	15,640	-	849	604	15,885
WINSTED	199,322	215,690	16,368	-	1,910	3,219	15,059
WYOMING	173,707	188,267	14,560	-	104	35	14,629
ZUMBRO FALLS	121,254	131,322	10,068	-	181	3,110	7,139
TOTAL	33,582,045	36,595,719	3,013,674	123,404	162,868	613,796	2,686,172

**LUMP SUM - \$1000 OR MORE,
BUT LESS THAN \$1500 PER
YEAR OF SERVICE**

ALBERT LEA TOWN	214,578	229,383	14,805	-	1,734	996	15,543
AURORA	393,881	425,975	32,094	-	3,450	6,951	28,593
BLOOMING PRAIRIE	291,372	319,612	28,240	3,478	130	-	31,848
BLUE EARTH	350,505	383,748	33,243	-	2,220	10,346	25,117
BRECKENRIDGE	389,251	421,231	31,980	748	2,977	-	35,705
BUFFALO	399,428	430,732	31,304	-	5,273	7,446	29,131
CANBY	308,073	334,618	26,545	-	1,673	12,616	15,602
CANNON FALLS	412,921	447,175	34,254	-	900	3,332	31,822
CARLTON	239,221	262,042	22,821	-	1,113	4,892	19,042
CARVER	273,525	300,775	27,250	5,233	-	-	32,483
CHISHOLM	372,632	413,673	41,041	-	1,494	30,071	12,464
COKATO	343,280	368,060	24,780	7,646	651	-	33,077
COLD SPRING	442,951	483,681	40,730	1,416	2,614	-	44,760
COOK	259,728	281,136	21,408	-	1,216	1,047	21,577
CROOKSTON	330,320	352,282	21,962	-	3,108	2,479	22,591
CROSBY	402,308	438,072	35,764	5,849	828	-	42,441
DEER RIVER	230,775	256,975	26,200	-	4,373	1,536	29,037
DELANO	403,200	436,012	32,812	16,803	350	-	49,965
EAGLE LAKE	325,069	357,644	32,575	7,896	-	-	40,471
EAST BETHEL	342,615	376,689	34,074	-	78	13,287	20,865
ELY	391,211	426,280	35,069	-	5,359	7,349	33,079
EVELETH	132,024	154,584	22,560	-	254	4,695	18,119
FAIRFAX	359,488	389,200	29,712	-	2,146	4,679	27,179
FOLEY	335,421	360,298	24,877	-	3,584	8,741	19,720
GARRISON	210,264	235,042	24,778	-	-	7,521	17,257
GAYLORD	300,864	323,804	22,940	-	1,472	3,179	21,233
HAMEL	492,431	525,706	33,275	12,303	1,876	-	47,454
HIBBING	279,155	300,043	20,888	-	2,318	5,057	18,149
HOYT LAKES	311,380	338,596	27,216	-	937	13,407	14,746
HUGO	262,712	287,720	25,008	-	-	11,515	13,493
IDEAL	261,330	283,214	21,884	-	1,087	2,678	20,293
ISANTI	421,732	454,806	33,074	-	3,685	4,517	32,242
LAKE ELMO	249,306	279,854	30,548	-	4,690	23,009	12,229

Table 3
Calculation of Estimated 1998 Financial Requirements

Name of Association	1997 Required Reserves	1998 Required Reserves	Normal Cost	Amortized Unfunded Liability	1997 Admin Plus 3.5%	Ten Percent of Surplus	1998 Financial Requirements
LE SUEUR	474,908	510,020	35,112	-	1,672	9,367	27,417
LEXINGTON	232,108	254,421	22,313	-	3,257	7,941	17,629
LINWOOD	240,296	267,968	27,672	-	190	1,697	26,165
LITCHFIELD	390,444	426,142	35,698	-	1,152	481	36,369
LITTLE FALLS	415,910	455,091	39,181	-	2,495	3,973	37,703
LONG PRAIRIE	355,926	383,451	27,525	-	1,244	3,361	25,408
LONSDALE	414,509	439,829	25,320	11,028	2,046	-	38,394

**LUMP SUM - \$1000 OR MORE,
BUT LESS THAN \$1500 PER
YEAR OF SERVICE (cont.)**

LORETTO	386,034	423,762	37,728	-	311	10,116	27,923
LOWER ST. CROIX VAL	365,302	396,830	31,528	-	2,075	20,569	13,034
MAHTOMEDI	433,145	477,950	44,805	-	4,260	8,733	40,332
MAPLE PLAIN	517,307	556,346	39,039	-	1,465	10,325	30,179
MCGREGOR	214,930	231,570	16,640	938	-	-	17,578
MONTEVIDEO	417,938	454,590	36,652	3,021	-	-	39,673
MORA	347,382	381,099	33,717	1,313	890	-	35,920
MORRISTOWN	346,620	370,200	23,580	-	-	13,870	9,710
MT IRON	340,866	370,740	29,874	-	28	949	28,953
MT LAKE	291,746	320,841	29,095	-	1,413	1,515	28,993
NASHWAUK	225,220	250,400	25,180	-	3,193	2,981	25,392
NEW LONDON	243,432	268,905	25,473	3,228	1,816	-	30,517
NEW PRAGUE	472,354	510,106	37,752	-	279	13,360	24,671
NEW SCANDIA	281,974	311,447	29,473	3,716	152	-	33,341
NISSWA	274,400	300,320	25,920	-	-	2,438	23,482
NORTH BRANCH	539,392	581,084	41,692	14,388	1,873	-	57,953
OAK GROVE	322,585	352,619	30,034	-	1,164	3,070	28,128
OSAKIS	195,400	219,075	23,675	-	710	4,072	20,313
PELICAN RAPIDS	417,114	450,208	33,094	-	1,087	3,291	30,890
PEQUOT LAKES	235,572	259,398	23,826	-	572	2,478	21,920
PINE RIVER	476,466	514,572	38,106	-	1,459	1,616	37,949
REMER	160,872	181,680	20,808	-	409	170	21,047
RICE LAKE	307,534	338,672	31,138	-	-	5,046	26,092
ROCKFORD	218,968	244,880	25,912	-	-	2,448	23,464
ROGERS	385,932	413,791	27,859	1,037	-	-	28,896
ROSEAU	275,020	301,760	26,740	-	388	6,833	20,295
SAINT ANTHONY	372,840	396,020	23,180	-	-	9,052	14,128
SAINT CLOUD	484,344	522,577	38,233	-	2,416	10,519	30,130
SAINT JAMES	404,018	442,538	38,520	4,847	3,804	-	47,171
SAINT JOSEPH	520,246	554,016	33,770	-	3,535	1,628	35,677
SARTELL	198,656	224,836	26,180	-	-	3,993	22,187
SLAYTON	271,577	298,702	27,125	4,089	1,116	-	32,330
SLEEPY EYE	630,484	668,990	38,506	9,347	1,083	-	48,936
TRACY	275,860	301,280	25,420	-	2,108	5,156	22,372
VICTORIA	345,046	375,908	30,862	17,062	2,194	-	50,118
WABASHA	328,986	360,380	31,394	10,717	2,326	-	44,437
WACONIA	409,646	440,306	30,660	-	4,733	10,043	25,350
WADENA	283,833	311,055	27,222	-	2,725	6,287	23,660
WALKER	234,875	263,825	28,950	-	226	2,800	26,376
WATERTOWN	345,858	379,046	33,188	-	-	1,433	31,755
WHEATON	253,221	280,269	27,048	-	3,309	7,221	23,136
ZIMMERMAN	431,405	465,293	33,888	-	2,175	4,283	31,780
TOTAL	27,741,452	30,183,470	2,442,018	146,103	128,940	394,461	2,322,600

**LUMP SUM - \$1500 OR MORE,
BUT LESS THAN \$2000 PER
YEAR OF SERVICE**

BASS BROOK	504,958	545,180	40,222	-	992	2,274	38,940
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Table 3
Calculation of Estimated 1998 Financial Requirements

Name of Association	1997 Required Reserves	1998 Required Reserves	Normal Cost	Amortized Unfunded Liability	1997 Admin Plus 3.5%	Ten Percent of Surplus	1998 Financial Requirements
BECKER	610,403	672,309	61,906	-	2,534	13,815	50,625
CAMBRIDGE	375,330	412,770	37,440	-	426	4,023	33,843
CASS LAKE	361,334	395,536	34,202	67	2,739	-	37,008
CHISAGO CITY	433,920	472,192	38,272	-	1,622	1,490	38,404
COTTAGE GROVE	1,140,638	1,247,702	107,064	-	6,186	36,899	76,351
DASSEL	397,772	440,876	43,104	-	2,496	4,893	40,707
DETROIT LAKES	600,496	652,691	52,195	-	2,247	16,116	38,326
EAST GRAND FORKS	419,396	462,861	43,465	-	7,529	8,414	42,580

**LUMP SUM - \$1500 OR MORE,
BUT LESS THAN \$2000 PER
YEAR OF SERVICE (cont.)**

FARMINGTON	611,642	672,437	60,795	-	2,122	1,004	61,913
HAM LAKE	463,654	514,314	50,660	-	3,416	8,550	45,526
HERMANTOWN	773,432	834,156	60,724	24,795	7,679	-	93,198
INTERNATIONAL FALLS	530,591	581,783	51,192	-	847	1,914	50,125
JACKSON	381,846	422,571	40,725	-	2,235	4,361	38,599
LAKE CITY	404,075	439,554	35,479	7,145	-	-	42,624
LINDSTROM	386,056	422,984	36,928	-	1,525	12,050	26,403
LONG LAKE	585,130	632,437	47,307	-	-	4,728	42,579
MILACA	266,408	296,072	29,664	-	1,799	12,978	18,485
MONTICELLO	488,285	534,585	46,300	4,870	1,402	-	52,572
NEWPORT	599,157	649,739	50,582	-	5,892	6,010	50,464
NORTH MANKATO	352,177	402,012	49,835	-	2,419	5,020	47,234
NORTH ST. PAUL	705,708	763,380	57,672	-	7,293	17,765	47,200
OSSEO	451,571	489,136	37,565	22,704	2,778	-	63,047
PARK RAPIDS	404,330	443,270	38,940	-	523	12,515	26,948
REDWOOD FALLS	562,361	617,522	55,161	-	-	3,685	51,476
SAINT BONIFACIUS	251,854	277,670	25,816	-	259	3,448	22,627
SAINT PAUL PARK	425,570	462,380	36,810	-	2,880	8,857	30,833
SAINT PETER	736,763	783,867	47,104	7,423	2,643	-	57,170
TWO HARBORS	396,779	433,816	37,037	-	2,927	7,859	32,105
WASECA	514,863	567,317	52,454	-	825	8,854	44,425
WAYZATA	609,220	656,230	47,010	8,203	3,431	-	58,644
WINDOM	403,449	443,589	40,140	-	1,007	14,007	27,140
TOTAL	16,149,168	17,642,938	1,493,770	75,207	80,673	221,529	1,428,121

**LUMP SUM - \$2000 OR MORE,
BUT LESS THAN \$2500 PER
YEAR OF SERVICE**

CENTENNIAL	705,985	809,523	103,538	-	3,902	29,310	78,130
FERGUS FALLS	997,521	1,083,856	86,335	-	4,222	9,746	80,811
INVER GROVE HEIGHTS	1,227,793	1,316,581	88,788	-	12,190	41,429	59,549
LITTLE CANADA	872,555	948,980	76,425	-	3,228	15,141	64,512
OWATONNA	1,085,973	1,171,050	85,077	21,284	1,748	-	108,109
PRINCETON	658,265	721,433	63,168	-	9,434	9,886	62,716
PRIOR LAKE	705,846	788,952	83,106	-	480	15,130	68,456
ROSEMOUNT	540,608	598,179	57,571	-	12,448	11,503	58,516
SAUK RAPIDS	687,864	740,626	52,762	-	4,298	6,504	50,556
THIEF RIVER FALLS	428,720	479,720	51,000	-	1,692	14,430	38,262
VADNAIS HEIGHTS	670,940	743,017	72,077	8,440	4,937	-	85,454
WILLMAR	858,850	951,724	92,874	-	3,857	29,988	66,743
TOTAL	9,440,920	10,353,641	912,721	29,724	62,436	183,067	821,814

**LUMP SUM - \$2500 OR MORE,
BUT LESS THAN \$3000 PER
YEAR OF SERVICE**

Table 3
Calculation of Estimated 1998 Financial Requirements

<u>Name of Association</u>	<u>1997 Required Reserves</u>	<u>1998 Required Reserves</u>	<u>Normal Cost</u>	<u>Amortized Unfunded Liability</u>	<u>1997 Admin Plus 3.5%</u>	<u>Ten Percent of Surplus</u>	<u>1998 Financial Requirements</u>
BEMIDJI PIONEER	1,082,796	1,192,056	109,260	-	8,993	23,689	94,564
ELK RIVER	1,088,748	1,176,886	88,138	-	2,398	10,336	80,200
FOREST LAKE	743,160	811,560	68,400	-	2,334	9,996	60,738
MAPLEWOOD	3,305,718	3,647,243	341,525	13,654	15,969	-	371,148
OAKDALE	764,534	853,189	88,655	-	10,440	631	98,464
SHAKOPEE	1,153,414	1,261,223	107,809	-	5,174	1,787	111,196
TOTAL	8,138,370	8,942,157	803,787	13,654	45,308	46,439	816,310
<u>LUMP SUM - \$3000 OR MORE, BUT LESS THAN \$3500 PER YEAR OF SERVICE</u>							
BAYPORT	793,320	868,800	75,480	-	18,794	46,936	47,338
EXCELSIOR	1,339,217	1,442,299	103,082	-	4,859	31,499	76,442
HASTINGS	1,390,579	1,538,059	147,480	-	9,704	33,063	124,121
HOPKINS	1,199,344	1,317,469	118,125	-	6,865	54,489	70,501
MARSHALL	924,666	1,052,520	127,854	-	5,726	15,159	118,421
STILLWATER	1,533,451	1,654,156	120,705	-	3,411	12,238	111,878
WOODBURY	1,729,561	1,950,225	220,664	-	35,449	68,703	187,410
TOTAL	8,910,138	9,823,528	913,390	-	84,808	262,087	736,111
<u>LUMP SUM - \$3500 OR MORE PER YEAR OF SERVICE</u>							
ALEXANDRIA	1,298,465	1,432,971	134,506	20,365	15,856	-	170,727
BRAINERD	1,760,230	1,945,753	185,523	-	9,544	32,744	162,323
GOLDEN VALLEY	1,905,673	2,090,403	184,730	-	9,320	103,028	91,022
GRAND RAPIDS	1,177,980	1,289,759	111,779	-	2,584	5,781	108,582
LAKEVILLE	2,405,462	2,667,474	262,012	-	6,564	12,659	255,917
NORTHFIELD	1,402,748	1,519,758	117,010	-	1,571	15,916	102,665
TOTAL	9,950,558	10,946,118	995,560	20,365	45,439	170,128	891,236
TOTAL FOR LUMP SUMS	130,642,738	142,738,203	12,095,465	437,446	704,717	2,480,900	10,800,283
<u>MONTHLY SERVICE</u>							
CHASKA	2,584,606	2,638,593	53,987	48,146	2,877	-	105,010
COLUMBIA HEIGHTS	835,427	835,427	-	-	3,515	-	3,515
HUTCHINSON	1,065,141	1,086,229	21,088	8,632	3,725	-	33,445
MOUND	2,666,028	2,716,672	50,644	19,620	4,874	-	75,138
PINE CITY	426,998	433,528	6,530	-	3,631	6,421	3,740
SPRING LAKE PARK	4,900,033	5,027,596	127,563	-	40,168	8,504	159,227
WHITE BEAR LAKE	3,723,012	3,803,748	80,736	-	17,278	20,352	77,662
WORTHINGTON	884,046	902,290	18,244	75,827	1,128	-	95,199
TOTAL MONTHLY	17,085,291	17,444,083	358,792	152,225	77,196	35,277	552,936
<u>MONTHLY/LS COMBINATION</u>							
APPLE VALLEY	3,056,828	3,168,449	111,621	49,888	14,408	-	175,917
BENSON	340,325	357,077	16,752	7,165	2,987	-	26,904
BROOKLYN CENTER	2,627,757	2,671,845	44,088	-	17,777	33,843	28,022
CHANHASSEN	1,188,767	1,239,433	50,666	18,085	9,629	-	78,380
EDEN PRAIRIE	6,267,358	6,499,702	232,344	-	14,158	43,782	202,720
FAIRMONT	1,838,124	1,875,077	36,953	-	16,029	16,879	36,103

Table 3
Calculation of Estimated 1998 Financial Requirements

<u>Name of Association</u>	<u>1997 Required Reserves</u>	<u>1998 Required Reserves</u>	<u>Normal Cost</u>	<u>Amortized Unfunded Liability</u>	<u>1997 Admin Plus 3.5%</u>	<u>Ten Percent of Surplus</u>	<u>1998 Financial Requirements</u>
GLENCOE	765,924	812,775	46,851	24,979	4,709	-	76,539
LAKE JOHANNA	3,219,468	3,331,538	112,070	-	28,554	19,195	121,429
MINNETONKA	5,087,039	5,261,905	174,866	-	64,906	171,588	68,184
NEW BRIGHTON	2,177,631	2,218,199	40,568	35,230	5,492	-	81,290
NEW ULM	1,594,674	1,623,257	28,583	-	11,386	2,232	37,737
PIPESTONE	524,329	579,167	54,838	16,242	4,022	-	75,102
PLYMOUTH	2,507,852	2,623,743	115,891	-	11,541	28,877	98,555
ROBBINSDALE	928,718	958,252	29,534	-	23,996	12,076	41,454
 <u>MONTHLY/LS COMBINATION (cont.)</u>							
ROSEVILLE	5,854,255	5,996,268	142,013	62,584	30,485	-	235,082
SAVAGE	1,665,139	1,697,452	32,313	42,545	10,795	-	85,653
TOTAL MONTHLY/LS* COMBINATION	<u>39,644,188</u>	<u>40,914,139</u>	<u>1,269,951</u>	<u>256,718</u>	<u>270,874</u>	<u>328,472</u>	<u>1,469,071</u>
 GRAND TOTAL FOR DEFINED CONTRIBUTION, LUMP SUM, MONTHLY SERVICE, AND MONTHLY/LS COMBINATION	 <u>187,372,217</u>	 <u>201,096,425</u>	 <u>13,724,208</u>	 <u>846,389</u>	 <u>1,052,787</u>	 <u>2,844,649</u>	 <u>12,822,290</u>

Table 4
Calculation of Estimated 1998 Municipal Contribution

Name of Association	1998 Financial Requirements	1997 Assets	5 Percent Assumed Interest	1998 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1998 Required Municipal Contribution
<u>LUMP SUM - LESS THAN \$50</u>							
<u>PER YEAR OF SERVICE</u>							
CLIMAX	0	34,876	1,744	4,458	6,202	(8,417)	0
FLENSBURG	0	22,121	1,106	5,769	6,875	(8,203)	0
HOLYOKE	0	10,867	543	2,360	2,903	(3,571)	0
LASALLE	0	13,800	690	3,409	4,099	(4,908)	0
NASSAU	0	26,827	1,341	5,244	6,585	(8,129)	0
REVERE	0	12,769	638	5,244	5,882	(6,976)	0
TAUNTON	0	12,004	600	3,671	4,271	(4,837)	0
TOTAL	0	133,264	6,662	30,155	36,817	(45,041)	0
<u>LUMP SUM - \$50 OR MORE,</u>							
<u>BUT LESS THAN \$100 PER</u>							
<u>YEAR OF SERVICE</u>							
CARSONVILLE	0	56,472	2,824	4,982	7,806	(10,293)	0
ELMER	0	24,070	1,204	4,195	5,399	(6,011)	0
FINLAYSON	0	36,847	1,842	7,866	9,708	(10,864)	0
FISHER	0	45,462	2,273	6,818	9,091	(10,173)	0
FRENCH TOWNSHIP	0	60,681	3,034	6,555	9,589	(13,004)	0
GOODLAND	0	26,712	1,336	4,720	6,056	(6,088)	0
LAKELAND	0	35,922	1,796	4,458	6,254	(8,469)	0
MAPLE HILL	0	22,730	1,137	4,458	5,595	(6,202)	0
NORTHLAND	0	14,925	746	2,622	3,368	(3,754)	0
WALTERS	122	17,876	894	4,458	5,352	(5,230)	0
TOTAL	122	341,697	17,086	51,132	68,218	(80,088)	0
<u>LUMP SUM - \$100 OR MORE,</u>							
<u>BUT LESS THAN \$200 PER</u>							
<u>YEAR OF SERVICE</u>							
ALBORN	873	54,786	2,739	4,720	7,459	(6,586)	0
ALMELUND	2,022	62,016	3,101	6,818	9,919	(7,897)	0
ALTURA	2,639	66,402	3,320	5,507	8,827	(6,188)	0
BETHEL	0	39,082	1,954	2,884	4,838	(6,596)	0
BIGELOW	1,317	25,754	1,288	367	1,655	(338)	0
BLUFFTON	0	41,696	2,085	4,195	6,280	(7,274)	0
BREITUNG	796	54,511	2,726	5,507	8,233	(7,437)	0
BRIMSON-FAIRBANKS	0	35,175	1,759	4,195	5,954	(6,031)	0
CAMPBELL	2,613	91,052	4,553	6,818	11,371	(8,758)	0
CLEMENTS	2,924	50,206	2,510	5,769	8,279	(5,355)	0
COTTON	49	36,635	1,832	7,868	9,700	(9,651)	0
CROOKED LAKE	465	62,859	3,143	4,982	8,125	(7,660)	0
DANVERS	3,536	18,145	907	4,195	5,102	(1,566)	0
DENT	0	51,043	2,552	6,293	8,845	(9,013)	0
DUMONT	1,241	43,465	2,173	5,244	7,417	(6,176)	0
EITZEN	2,675	51,310	2,566	6,555	9,121	(6,446)	0
ELBOW-TULABY	675	14,854	743	2,360	3,103	(2,428)	0
ELROSA	1,564	101,536	5,077	7,867	12,944	(11,380)	0
FEDERAL DAM	536	11,611	581	2,360	2,941	(2,405)	0
GHENT	2,439	44,237	2,212	4,195	6,407	(3,968)	0
GREENBUSH	1,570	90,688	4,534	6,201	10,735	(9,165)	0
GRYGLA	941	36,385	1,819	5,244	7,063	(6,122)	0
HANLEY FALLS	1,190	64,116	3,206	6,031	9,237	(8,047)	0
HOKAH	1,287	98,940	4,947	7,866	12,813	(11,526)	0
HOLLAND	0	50,479	2,524	5,244	7,768	(9,025)	0
JACOBSON	0	36,537	1,827	4,195	6,022	(6,255)	0
LAKE HENRY	1,144	53,401	2,670	4,720	7,390	(6,246)	0

**LUMP SUM - \$100 OR MORE,
BUT LESS THAN \$200 PER
YEAR OF SERVICE (cont.)**

LANCASTER	644	42,232	2,112	4,982	7,094	(6,450)	0
LISMORE	740	48,024	2,401	6,031	8,432	(7,692)	0
LUCAN	2,335	51,434	2,572	5,769	8,341	(6,006)	0
LYND	229	29,169	1,458	3,933	5,391	(5,162)	0
MAKINEN	0	44,973	2,249	4,720	6,969	(7,131)	0
MCGRATH	33	22,572	1,129	5,244	6,373	(6,340)	0
MIDDLE RIVER	0	71,159	3,558	4,982	8,540	(11,008)	0
NEW MUNICH	1,670	35,496	1,775	4,458	6,233	(4,563)	0
NORTH STAR TOWNSHIP	2,535	9,169	458	2,884	3,342	(807)	0
PEMBERTON	0	50,857	2,543	4,458	7,001	(9,660)	0
PORTER	1,882	86,307	4,315	6,293	10,608	(8,726)	0
SAINT LEO	1,215	53,703	2,685	6,293	8,978	(7,763)	0
SHELLY	0	80,102	4,005	6,031	10,036	(12,555)	0
SOLWAY RURAL	932	29,823	1,491	4,982	6,473	(5,541)	0
STURGEON LAKE	251	21,787	1,589	3,671	5,260	(5,009)	0
TWIN LAKES [MAHNOMEN]	809	26,421	1,321	3,671	4,992	(4,183)	0
VINING	542	42,745	2,137	3,933	6,070	(5,528)	0
WILMONT	0	85,103	4,255	6,293	10,548	(10,709)	0
TOTAL	46,313	2,227,997	111,401	226,828	338,229	(304,372)	0

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

ALDEN	10,847	72,605	3,630	6,031	9,661	1,186	1,186
ASKOV	1,684	72,805	3,640	4,720	8,360	(6,676)	0
BADGER	0	118,649	5,932	4,720	10,652	(11,012)	0
BEARDSLEY	2,564	70,764	3,538	5,244	8,782	(6,218)	0
BELLINGHAM	1,773	104,653	5,233	5,244	10,477	(8,704)	0
BLACKHOOF	3,730	45,471	2,274	5,244	7,518	(3,788)	0
BOWLUS	4,453	85,792	4,290	5,507	9,797	(5,344)	0
BOYD	4,420	79,740	3,987	4,982	8,969	(4,549)	0
BROOK PARK	0	81,272	4,064	4,458	8,522	(9,666)	0
CEYLON	1,118	94,208	4,710	5,507	10,217	(9,099)	0
CHERRY	870	75,936	3,797	5,244	9,041	(8,171)	0
CLARISSA	5,913	94,236	4,712	6,293	11,005	(5,092)	0
CLIFTON	0	89,619	4,481	5,244	9,725	(10,816)	0
CLINTON [ST. LOUIS]	2,072	109,077	5,454	4,720	10,174	(8,102)	0
COLVIN	2,107	67,083	3,354	3,933	7,287	(5,180)	0
DARFUR	4,092	56,607	2,830	4,195	7,025	(2,933)	0
DEXTER	3,048	70,815	3,541	4,195	7,736	(4,688)	0
DUNNELL	2,126	70,934	3,547	3,933	7,480	(5,354)	0
EASTERN HUBBARD	0	50,060	2,503	4,720	7,223	(7,249)	0
ELLSWORTH	2,251	99,804	4,990	6,555	11,545	(9,294)	0
EVANSVILLE	2,585	84,514	4,226	7,866	12,092	(9,507)	0
FINLAND	6,060	58,456	2,923	5,769	8,692	(2,632)	0
FREDENBERG	727	71,726	3,586	3,933	7,519	(6,792)	0
FROST	5,651	79,756	3,988	5,769	9,757	(4,106)	0
GARVIN	1,741	32,311	1,616	3,933	5,549	(3,808)	0
GRANADA	207	122,743	6,137	4,458	10,595	(10,388)	0
HALSTAD	2,190	69,227	3,461	6,293	9,754	(7,564)	0
HANCOCK	2,591	108,031	5,402	6,031	11,433	(8,842)	0
HANSKA	4,824	90,657	4,533	6,555	11,088	(6,264)	0
HENDRUM	3,845	39,610	1,981	4,982	6,963	(3,118)	0
HEWITT	2,770	49,994	2,500	3,671	6,171	(3,401)	0
HILL CITY	10,902	76,394	3,820	6,031	9,851	1,051	1,051
HITTERDAL	2,633	45,347	2,267	3,933	6,200	(3,567)	0

**LUMP SUM - \$200 OR MORE,
BUT LESS THAN \$300 PER
YEAR OF SERVICE (cont.)**

HOVLAND	0	63,212	3,161	2,884	6,045	(6,466)	0
INDUSTRIAL	1,013	95,406	4,770	4,458	9,228	(8,215)	0
IONA	1,232	54,879	2,744	2,360	5,104	(3,872)	0
KARLSTAD	5,638	60,719	3,036	7,867	10,903	(5,265)	0
KENNEDY	3,975	39,641	1,982	4,980	6,962	(2,987)	0
LAKE BRONSON	1,913	32,335	1,617	3,671	5,288	(3,375)	0
LAKE WILSON	1,352	105,621	5,281	4,458	9,739	(8,387)	0
LEAF VALLEY	2,457	126,045	6,302	4,982	11,284	(8,827)	0
MAHTOWA	3,596	52,499	2,625	4,195	6,820	(3,224)	0
MAPLEVIEW	0	100,824	5,041	4,720	9,761	(11,325)	0
MCKINLEY	1,279	34,550	1,728	2,884	4,612	(3,333)	0
MEDFORD	5,545	84,679	4,234	6,555	10,789	(5,244)	0
NORTHOME	874	81,406	4,070	5,244	9,314	(8,440)	0
OSTRANDER	3,939	57,125	2,856	3,671	6,527	(2,588)	0
ROLLINGSTONE	6,480	55,585	2,779	5,769	8,548	(2,068)	0
ROSE CREEK	9,295	95,299	4,765	5,507	10,272	(977)	0
SILICA	2,552	40,263	2,013	4,195	6,208	(3,656)	0
SOLWAY	1,693	76,654	3,833	7,866	11,699	(10,006)	0
SQUAW LAKE	1,069	83,533	4,177	5,769	9,946	(8,877)	0
TOFTE	1,115	48,364	2,418	2,884	5,302	(4,187)	0
TWIN LAKES [FREEBORN]	177	81,786	4,089	285	4,374	(4,197)	0
VESTA	1,272	60,174	3,009	4,458	7,467	(6,195)	0
VILLARD	3,625	48,630	2,432	6,293	8,725	(5,100)	0
WARREN	4,845	70,563	3,528	11,665	15,193	(10,348)	0
WAUBUN	3,462	53,861	2,693	5,244	7,937	(4,475)	0
WILLOW RIVER	1,860	67,404	3,370	4,195	7,565	(5,705)	0
WILSON	2,207	121,383	6,069	7,867	13,936	(11,729)	0
WOODSTOCK	2,693	46,975	2,349	3,933	6,282	(3,589)	0
TOTAL	174,952	4,478,311	223,918	308,772	532,690	(362,344)	2,237

**LUMP SUM - \$300 OR MORE,
BUT LESS THAN \$500 PER
YEAR OF SERVICE**

ADAMS	5,951	109,061	5,453	7,050	12,503	(6,552)	0
ADRIAN	4,382	156,817	7,841	6,555	14,396	(10,014)	0
ALBERTVILLE	11,891	104,576	5,229	10,280	15,509	(3,618)	0
ALPHA	916	90,440	4,522	3,933	8,455	(7,539)	0
AMBOY	5,090	102,779	5,139	5,507	10,646	(5,556)	0
ARGYLE	7,991	114,654	5,733	6,555	12,288	(4,297)	0
BALATON	6,658	100,717	5,036	6,818	11,854	(5,196)	0
BARRETT	4,459	71,760	3,588	4,195	7,783	(3,324)	0
BEAVER CREEK	5,612	89,971	4,499	4,198	8,697	(3,085)	0
BELGRADE	7,394	178,139	8,907	6,555	15,462	(8,068)	0
BELVIEW	9,767	87,439	4,372	6,293	10,665	(898)	0
BERTHA	6,607	82,928	4,146	5,244	9,390	(2,783)	0
BIRD ISLAND	9,484	95,961	4,798	8,100	12,898	(3,414)	0
BIWABIK	7,390	64,388	3,219	6,031	9,250	(1,860)	0
BLOMKEST	4,447	103,748	5,187	4,843	10,030	(5,583)	0
BRANDON	10,163	115,899	5,795	6,555	12,350	(2,187)	0
BREVATOR	5,183	47,256	2,363	5,244	7,607	(2,424)	0
BRICELYN	5,923	99,663	4,983	5,769	10,752	(4,829)	0
BROOTEN	4,322	171,937	8,597	5,507	14,104	(9,782)	0
BROWNSDALE	5,167	110,119	5,506	5,282	10,788	(5,621)	0
BROWNTON	10,504	131,125	6,556	5,769	12,325	(1,821)	0
BUTTERFIELD	10,273	102,365	5,118	6,293	11,411	(1,138)	0
CANOSIA	1,382	115,657	5,783	5,408	11,191	(9,809)	0

LUMP SUM - \$300 OR MORE,
BUT LESS THAN \$500 PER
YEAR OF SERVICE (cont.)

CANTON	5,893	69,962	3,498	4,982	8,480	(2,587)	0
CHANDLER	4,500	108,491	5,425	4,458	9,883	(5,383)	0
CHOKIO	5,208	112,711	5,636	5,769	11,405	(6,197)	0
CLAREMONT	6,958	97,033	4,852	4,126	8,978	(2,020)	0
CLARKFIELD	9,387	172,506	8,625	7,342	15,967	(6,580)	0
CLARKS GROVE	1,729	125,082	6,254	5,551	11,805	(10,076)	0
CLEARWATER	6,997	182,312	9,116	9,334	18,450	(11,453)	0
CLINTON [BIG STONE]	6,952	85,101	4,255	5,527	9,782	(2,830)	0
COMFREY	12,868	135,936	6,797	6,031	12,828	40	40
COTTONWOOD	15,715	165,532	8,277	7,555	15,832	(117)	0
CURRIE	6,803	102,661	5,133	5,769	10,902	(4,099)	0
CUYUNA	8,126	69,532	3,477	6,294	9,771	(1,645)	0
CYRUS	2,992	58,251	2,913	4,720	7,633	(4,641)	0
DALTON	8,044	111,484	5,574	6,293	11,867	(3,823)	0
DANUBE	6,249	106,675	5,334	4,884	10,218	(3,969)	0
DEER CREEK	8,009	62,891	3,145	5,244	8,389	(380)	0
DELAVAN	4,552	109,969	5,498	4,982	10,480	(5,928)	0
DOVER	4,401	105,204	5,260	5,507	10,767	(6,366)	0
EAGLE BEND	11,163	119,043	5,952	6,555	12,507	(1,344)	0
EASTON	7,110	140,853	7,043	6,031	13,074	(5,964)	0
ECHO	3,494	111,048	5,552	5,507	11,059	(7,565)	0
ELIZABETH	3,737	138,222	6,911	5,507	12,418	(8,681)	0
ELLENDALE	6,866	56,253	2,813	4,982	7,795	(929)	0
ELYSIAN	7,877	137,923	6,896	5,507	12,403	(4,526)	0
EMMONS	4,494	127,285	6,364	6,031	12,395	(7,901)	0
FERTILE	877	121,198	6,060	7,849	13,909	(13,032)	0
FIFTY LAKES	4,272	69,351	3,468	3,409	6,877	(2,605)	0
FORADA	6,691	96,077	4,804	6,293	11,097	(4,406)	0
FORESTON	3,895	156,931	7,847	6,031	13,878	(9,983)	0
GARFIELD	6,339	118,615	5,931	6,293	12,224	(5,885)	0
GLYNDON	160	179,097	8,955	7,525	16,480	(16,320)	0
GNESEN	6,941	166,269	8,313	6,555	14,868	(7,927)	0
GRACEVILLE	5,226	118,162	5,908	6,555	12,463	(7,237)	0
GRAND LAKE	6,320	134,467	6,723	7,866	14,589	(8,269)	0
GROVE CITY	17,289	99,432	4,972	6,218	11,190	6,099	6,099
HALLOCK	12,156	160,540	8,027	7,916	15,943	(3,787)	0
HAMPTON	245	105,927	5,296	4,458	9,754	(9,509)	0
HARMONY	9,028	112,209	5,610	6,555	12,165	(3,137)	0
HARRIS	3,094	68,915	3,446	4,982	8,428	(5,334)	0
HARTLAND	3,651	102,620	5,131	5,507	10,638	(6,987)	0
HAYWARD	0	191,942	9,597	5,769	15,366	(20,634)	0
HENDRICKS	11,167	139,198	6,960	6,555	13,515	(2,348)	0
HERMAN	9,006	88,676	4,434	6,555	10,989	(1,983)	0
HILLS	7,732	92,593	4,630	6,818	11,448	(3,716)	0
HOFFMAN	8,012	125,553	6,278	6,293	12,571	(4,559)	0
HOUSTON	8,652	154,764	7,738	6,763	14,501	(5,849)	0
IRONTON	11,530	96,713	4,836	6,555	11,391	139	139
JASPER	10,425	110,143	5,507	5,769	11,276	(851)	0
JEFFERS	5,884	94,382	4,719	5,244	9,963	(4,079)	0
KELLIHER	6,276	86,631	4,332	6,031	10,363	(4,087)	0
KELLOGG	2,753	169,789	8,489	6,031	14,520	(11,767)	0
KENSINGTON	7,165	62,694	3,135	6,293	9,428	(2,263)	0
KETTLE RIVER	7,912	86,216	4,311	4,982	9,293	(1,381)	0
KILKENNY	11,401	90,848	4,542	5,769	10,311	1,090	1,090
LAFAYETTE	5,624	244,790	12,240	6,838	19,078	(13,454)	0
LAKE KABETOGAMA	4,319	51,847	2,592	4,982	7,574	(3,255)	0
LAKE LILLIAN	3,765	58,886	2,944	4,253	7,197	(3,432)	0
LAKE PARK	8,475	117,107	5,855	7,432	13,287	(4,812)	0
LAKEWOOD	8,854	112,593	5,630	6,555	12,185	(3,331)	0

**LUMP SUM - \$300 OR MORE,
BUT LESS THAN \$500 PER
YEAR OF SERVICE (cont.)**

LANESBORO	6,812	116,775	5,839	6,126	11,965	(5,153)	0
LEROY	8,825	108,893	5,445	6,293	11,738	(2,913)	0
LEWISVILLE	1,845	97,704	4,885	5,411	10,296	(8,451)	0
LITTLEFORK	5,017	109,225	5,461	6,818	12,279	(7,262)	0
LOWRY	8,155	111,303	5,565	6,031	11,596	(3,441)	0
MABEL	8,860	60,019	3,001	5,244	8,245	615	615
MANTORVILLE	8,442	114,359	5,718	5,669	11,387	(2,945)	0
MCDAVITT	4,892	116,193	5,810	4,720	10,530	(5,638)	0
MCINTOSH	7,182	111,465	5,573	4,458	10,031	(2,849)	0
MIESVILLE	5,935	145,921	7,296	7,866	15,162	(9,227)	0
MILAN	5,225	144,387	7,219	5,244	12,463	(7,238)	0
MILTONA	9,698	108,602	5,430	6,555	11,985	(2,287)	0
MORTON	3,951	116,823	5,841	5,244	11,085	(7,134)	0
NEW AUBURN	8,035	121,387	6,069	5,769	11,838	(3,803)	0
NEWFOLDEN	4,419	78,592	3,930	6,110	10,040	(5,621)	0
ODIN	2,261	83,450	4,173	3,409	7,582	(5,321)	0
OKABENA	4,770	97,337	4,867	5,244	10,111	(5,341)	0
ORMSBY	2,611	88,535	4,427	3,933	8,360	(5,749)	0
ORONOCO	4,868	145,966	7,298	5,769	13,067	(8,199)	0
OTTERTAIL	6,183	136,941	6,847	6,818	13,665	(7,482)	0
PALISADE	5,628	95,102	4,755	4,982	9,737	(4,109)	0
PIKE SANDY BRITT	5,759	143,121	7,156	7,867	15,023	(9,264)	0
PILLAGER	5,143	151,956	7,598	9,897	17,495	(12,352)	0
PRINSBURG	3,769	114,107	5,705	5,244	10,949	(7,180)	0
RANDOLPH	7,777	213,114	10,656	8,620	19,276	(11,499)	0
RAYMOND	4,129	95,775	4,789	5,965	10,754	(6,625)	0
RED WING	3,776	159,577	7,979	5,000	12,979	(9,203)	0
ROTHSAY	7,261	184,214	9,211	6,384	15,595	(8,334)	0
ROYALTON	11,288	125,576	6,279	5,813	12,092	(804)	0
RUSSELL	8,704	39,360	1,968	5,244	7,212	1,492	1,492
RUTHTON	3,139	78,368	3,918	4,720	8,638	(5,499)	0
SAINT MARTIN	8,294	107,636	5,382	6,293	11,675	(3,381)	0
SANBORN	7,332	56,649	2,832	4,982	7,814	(482)	0
SHAFER	4,466	120,264	6,013	5,769	11,782	(7,316)	0
SHEVLIN	6,677	83,968	4,198	5,244	9,442	(2,765)	0
STARBUCK	11,815	116,584	5,829	8,536	14,365	(2,550)	0
STEPHEN	8,540	152,430	7,622	7,604	15,226	(6,686)	0
STORDEN	5,113	104,884	5,244	3,303	8,547	(3,434)	0
SUNBURG	6,923	37,394	1,870	5,026	6,896	27	27
TOWER	5,320	76,060	3,803	4,982	8,785	(3,465)	0
TWIN VALLEY	6,161	116,379	5,819	6,818	12,637	(6,476)	0
TYLER	5,907	126,685	6,334	6,293	12,627	(6,720)	0
UPSALA	4,606	90,406	4,520	4,458	8,978	(4,372)	0
VERGAS	5,948	124,815	6,241	5,843	12,084	(6,136)	0
VERNON CENTER	6,108	83,098	4,155	5,244	9,399	(3,291)	0
WALDORF	6,885	164,145	8,207	6,031	14,238	(7,353)	0
WALNUT GROVE	5,887	102,885	5,144	5,244	10,388	(4,501)	0
WARBA-FEELY-SAGO	4,981	43,620	2,181	4,982	7,163	(2,182)	0
WATSON	3,794	130,568	6,528	5,543	12,071	(8,277)	0
WENDELL	3,019	87,677	4,384	5,244	9,628	(6,609)	0
WOLF LAKE	7,802	115,849	5,792	5,507	11,299	(3,497)	0
WOOD LAKE	5,111	91,481	4,574	5,244	9,818	(4,707)	0
WRENSHALL	8,225	129,358	6,468	4,982	11,450	(3,225)	0
WRIGHT	7,043	39,704	1,985	4,720	6,705	338	338
WYKOFF	0	144,419	7,221	5,244	12,465	(13,452)	0
TOTAL	876,532	15,305,639	765,284	807,574	1,572,858	(702,581)	9,840

LUMP SUM - \$500 OR MORE,
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ADA	15,423	177,275	8,864	9,307	18,171	(2,748)	0
AITKIN	29,331	369,954	18,498	20,195	38,693	(9,362)	0
ANNANDALE	15,700	208,177	10,409	18,672	29,081	(13,381)	0
APPLETON	12,182	241,323	12,066	10,833	22,899	(10,717)	0
ARLINGTON	16,622	180,020	9,001	10,451	19,452	(2,830)	0
ATWATER	6,319	151,427	7,571	6,674	14,245	(7,926)	0
AUDUBON	10,542	164,906	8,245	6,877	15,122	(4,580)	0
AVON	16,753	155,424	7,771	13,689	21,460	(4,707)	0
BABBITT	17,866	282,911	14,146	6,555	20,701	(2,835)	0
BACKUS	13,946	242,693	12,135	6,404	18,539	(4,593)	0
BAGLEY	25,044	261,492	13,075	10,832	23,907	1,137	1,137
BALSAM	19,336	151,124	7,556	5,244	12,800	6,536	6,536
BARNESVILLE	26,268	232,632	11,632	10,987	22,619	3,649	3,649
BARNUM	7,295	213,844	10,692	6,555	17,247	(9,952)	0
BATTLE LAKE	9,591	198,284	9,914	10,144	20,058	(10,467)	0
BAUDETTE	14,439	351,869	17,593	8,730	26,323	(11,884)	0
BEAVER BAY	9,347	78,647	3,932	3,671	7,603	1,744	1,744
BELLE PLAINE	27,600	341,541	17,077	16,340	33,417	(5,817)	0
BIG LAKE	22,748	255,656	12,783	24,455	37,238	(14,490)	0
BIGFORK	15,084	193,370	9,669	9,221	18,890	(3,806)	0
BIWABIK CITY	18,662	275,661	13,783	5,769	19,552	(890)	0
BLACKDUCK	12,618	203,363	10,168	7,719	17,887	(5,269)	0
BOVEY	15,026	149,243	7,462	5,244	12,706	2,320	2,320
BRAHAM	8,033	236,895	11,845	11,845	23,690	(15,657)	0
BROWERVILLE	4,014	175,397	8,770	6,617	15,387	(11,373)	0
BROWNS VALLEY	7,568	119,980	5,999	5,507	11,506	(3,938)	0
BUFFALO LAKE	13,777	165,750	8,288	6,293	14,581	(804)	0
BUHL	6,013	104,453	5,223	4,720	9,943	(3,930)	0
BYRON	24,606	204,288	10,214	14,535	24,749	(143)	0
CALEDONIA	15,306	245,742	12,287	13,692	25,979	(10,673)	0
CALUMET	0	175,539	8,777	5,507	14,284	(14,306)	0
CARLOS	19,361	343,800	17,190	7,342	24,532	(5,171)	0
CENTER CITY	12,795	184,761	9,238	4,951	14,189	(1,394)	0
CHATFIELD	21,603	189,348	9,467	12,101	21,568	35	35
CLARA CITY	11,091	184,677	9,234	7,972	17,206	(6,115)	0
CLEAR LAKE	11,152	217,633	10,882	11,696	22,578	(11,426)	0
CLEARBROOK	10,342	261,857	13,093	7,871	20,964	(10,622)	0
CLEVELAND	13,124	161,074	8,054	7,261	15,315	(2,191)	0
COLERAINE	12,798	136,645	6,832	5,244	12,076	722	722
COSMOS	8,378	145,633	7,282	4,854	12,136	(3,758)	0
COURTLAND	15,129	161,595	8,080	5,769	13,849	1,280	1,280
CROMWELL	7,879	137,334	6,867	7,080	13,947	(6,068)	0
DAWSON	11,291	306,098	15,305	9,504	24,809	(13,518)	0
DAYTON	23,880	246,234	12,312	13,926	26,238	(2,358)	0
DEERWOOD	9,787	129,244	6,462	8,374	14,836	(5,049)	0
DILWORTH	9,372	388,621	19,431	14,672	34,103	(24,731)	0
DODGE CENTER	5,696	239,975	11,999	8,254	20,253	(14,557)	0
EDEN VALLEY	16,317	260,276	13,014	7,887	20,901	(4,584)	0
EDGERTON	10,709	148,194	7,410	7,676	15,086	(4,377)	0
ELMORE	3,624	107,725	5,386	6,293	11,679	(8,055)	0
EMILY	11,773	126,415	6,321	4,982	11,303	470	470
EYOTA	8,287	123,056	6,153	7,974	14,127	(5,840)	0
FAYAL	1,612	138,103	6,905	5,769	12,674	(11,062)	0
FLOODWOOD	9,723	210,166	10,508	7,080	17,588	(7,865)	0
FRANKLIN	8,397	140,240	7,012	5,244	12,256	(3,859)	0
FRAZEE	11,520	201,159	10,058	9,958	20,016	(8,496)	0
FULDA	27,741	301,860	15,093	9,752	24,845	2,896	2,896
GILBERT	14,437	276,364	13,818	5,244	19,062	(4,625)	0
GLENWOOD	30,860	165,354	8,268	13,693	21,961	8,899	8,899

LUMP SUM - \$500 OR MORE,
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GONVICK	6,775	83,369	4,168	5,244	9,412	(2,637)	0
GOOD THUNDER	14,154	284,020	14,201	7,496	21,697	(7,543)	0
GOODVIEW	5,899	282,907	14,145	8,258	22,403	(16,504)	0
GRAND MARAIS	15,676	278,920	13,946	7,866	21,812	(6,136)	0
GRAND MEADOW	9,818	138,231	6,912	8,231	15,143	(5,325)	0
GRANITE FALLS	18,416	248,176	12,409	13,004	25,413	(6,997)	0
GREEN ISLE	7,318	166,847	8,342	6,293	14,635	(7,317)	0
GREENWOOD	11,823	148,827	7,441	7,867	15,308	(3,485)	0
GREY EAGLE	8,211	123,167	6,158	5,808	11,966	(3,755)	0
HACKENSACK	20,934	131,656	6,583	6,783	13,366	7,568	7,568
HAMBURG	22,163	141,074	7,054	7,080	14,134	8,029	8,029
HANOVER	13,375	140,206	7,010	13,232	20,242	(6,867)	0
HAYFIELD	18,725	191,836	9,592	10,315	19,907	(1,182)	0
HECTOR	20,395	276,279	13,814	9,246	23,060	(2,665)	0
HENDERSON	14,954	154,324	7,716	6,293	14,009	945	945
HENNING	12,758	156,737	7,837	6,293	14,130	(1,372)	0
HERON LAKE	11,638	186,664	9,333	5,409	14,742	(3,104)	0
HINCKLEY	19,789	226,968	11,348	11,110	22,458	(2,669)	0
HOLDINGFORD	14,468	192,119	9,606	6,689	16,295	(1,827)	0
HOWARD LAKE	27,785	218,192	10,910	9,669	20,579	7,206	7,206
ISLE	12,912	153,468	7,673	11,396	19,069	(6,157)	0
JANESVILLE	20,431	140,256	7,013	9,980	16,993	3,438	3,438
JORDAN	30,334	404,862	20,243	15,074	35,317	(4,983)	0
KANDIYOHI	8,316	180,352	9,018	5,692	14,710	(6,394)	0
KASOTA	9,781	172,490	8,625	9,395	18,020	(8,239)	0
KASSON	34,055	271,623	13,581	14,632	28,213	5,842	5,842
KEEWATIN	11,076	295,288	14,764	5,507	20,271	(9,195)	0
KIMBALL	18,473	162,039	8,102	8,039	16,141	2,332	2,332
KINNEY	9,152	149,436	7,472	4,982	12,454	(3,302)	0
LACRESCENT	15,173	330,921	16,546	17,210	33,756	(18,583)	0
LAKE BENTON	9,765	113,024	5,651	6,815	12,466	(2,701)	0
LAKE CRYSTAL	17,121	275,939	13,797	13,177	26,974	(9,853)	0
LAKEFIELD	15,002	271,005	13,550	11,423	24,973	(9,971)	0
LAMBERTON	8,219	118,626	5,931	6,162	12,093	(3,874)	0
LESTER PRAIRIE	11,741	214,818	10,741	7,866	18,607	(6,866)	0
LEWISTON	9,164	314,705	15,735	12,352	28,087	(18,923)	0
LUTSEN	5,908	120,185	6,009	3,910	9,919	(4,011)	0
LUVERNE	40,344	429,803	21,490	17,772	39,262	1,082	1,082
MADELIA	18,822	250,913	12,546	10,704	23,250	(4,428)	0
MADISON	21,780	268,202	13,410	9,026	22,436	(656)	0
MADISON LAKE	11,808	167,424	8,371	6,293	14,664	(2,856)	0
MAHNOMEN	11,934	227,121	11,356	8,444	19,800	(7,866)	0
MAPLE LAKE	25,914	392,069	19,603	19,743	39,346	(13,432)	0
MAPLETON	4,305	386,694	19,335	10,227	29,562	(25,257)	0
MARBLE	11,609	174,475	8,724	4,982	13,706	(2,097)	0
MAYER	10,582	182,297	9,115	6,293	15,408	(4,826)	0
MAYNARD	8,842	131,122	6,556	6,031	12,587	(3,745)	0
MELROSE	18,483	211,696	10,585	13,680	24,265	(5,782)	0
MENAHGA	4,775	152,459	7,623	5,244	12,867	(8,092)	0
MINNEOTA	18,200	242,645	12,132	8,888	21,020	(2,820)	0
MINNESOTA LAKE	8,946	284,648	14,232	6,555	20,787	(11,841)	0
MISSION	7,003	49,794	2,490	6,791	9,281	(2,278)	0
MONTGOMERY	36,886	219,940	10,997	11,621	22,618	14,268	14,268
MONTROSE	20,154	144,097	7,205	5,477	12,682	7,472	7,472
MOOSE LAKE	3,930	167,706	8,385	11,254	19,639	(15,709)	0
MORGAN	17,729	260,565	13,028	7,671	20,699	(2,970)	0
MORRIS	21,355	349,703	17,485	19,112	36,597	(15,242)	0
MOTLEY	8,724	231,091	11,555	6,087	17,642	(8,918)	0
NEVIS	5,864	270,935	13,547	7,080	20,627	(14,763)	0

LUMP SUM - \$500 OR MORE,
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YEAR OF SERVICE (cont.)

NEW GERMANY	11,636	218,111	10,906	7,080	17,986	(6,350)	0
NEW MARKET	11,991	190,334	9,517	11,757	21,274	(9,283)	0
NEW RICHLAND	13,833	197,002	9,850	10,110	19,960	(6,127)	0
NEW YORK MILLS	14,832	109,221	5,461	7,668	13,129	1,703	1,703
NICOLLET	14,334	194,344	9,717	13,005	22,722	(8,388)	0
NORWOOD	18,419	376,608	18,830	13,049	31,879	(13,460)	0
OGILVIE	8,065	140,890	7,045	7,537	14,582	(6,517)	0
OLIVIA	17,669	183,943	9,197	11,916	21,113	(3,444)	0
ONAMIA	10,920	267,890	13,395	8,160	21,555	(10,635)	0
ORR	6,886	74,045	3,702	3,265	6,967	(81)	0
ORTONVILLE	17,363	292,996	14,650	7,604	22,254	(4,891)	0
PALO	13,656	193,810	9,691	6,555	16,246	(2,590)	0
PARKERS PRAIRIE	18,887	130,286	6,514	6,555	13,069	5,818	5,818
PAYNESVILLE	15,120	245,547	12,277	16,085	28,362	(13,242)	0
PENNOCK	10,998	128,123	6,406	6,149	12,555	(1,557)	0
PERHAM	24,502	331,924	16,596	15,053	31,649	(7,147)	0
PIERZ	24,468	343,344	17,167	19,095	36,262	(11,794)	0
PINE ISLAND	17,692	311,065	15,553	18,889	34,442	(16,750)	0
PLATO	11,805	208,925	10,446	6,818	17,264	(5,459)	0
PRESTON	10,744	189,135	9,457	7,873	17,330	(6,586)	0
PROCTOR	16,482	226,982	11,349	12,414	23,763	(7,281)	0
RANDALL	8,813	195,628	9,781	10,394	20,175	(11,362)	0
RENVILLE	14,987	151,808	7,590	8,285	15,875	(888)	0
RICE	9,290	146,950	7,348	8,233	15,581	(6,291)	0
RICHMOND	25,373	220,310	11,016	10,119	21,135	4,238	4,238
ROCKVILLE	19,955	153,859	7,693	9,205	16,898	3,057	3,057
RUSH CITY	29,539	255,740	12,787	10,430	23,217	6,322	6,322
SABIN-ELMWOOD	6,930	101,380	5,069	5,507	10,576	(3,646)	0
SACRED HEART	11,495	160,211	8,011	6,555	14,566	(3,071)	0
SAINT CHARLES	11,837	312,705	15,635	12,062	27,697	(15,860)	0
SAINT CLAIR	12,580	283,449	14,172	10,712	24,884	(12,304)	0
SAINT FRANCIS	9,522	295,368	14,768	8,151	22,919	(13,397)	0
SAINT MICHAEL	19,487	250,213	12,511	15,826	28,337	(8,850)	0
SAINT STEPHEN	26,008	248,928	12,446	9,577	22,023	3,985	3,985
SANDSTONE	9,821	295,328	14,766	10,291	25,057	(15,236)	0
SAUK CENTRE	20,867	258,452	12,923	19,502	32,425	(11,558)	0
SCANDIA VALLEY	3,425	152,627	7,631	5,507	13,138	(9,713)	0
SCANLON	4,053	101,797	5,090	4,458	9,548	(5,495)	0
SCHROEDER	6,574	100,107	5,005	2,884	7,889	(1,315)	0
SEBEKA	11,538	233,455	11,673	8,260	19,933	(8,395)	0
SHERBURN	7,271	195,048	9,752	6,555	16,307	(9,036)	0
SILVER BAY	13,115	211,974	10,599	7,936	18,535	(5,420)	0
SILVER LAKE	25,318	182,876	9,144	7,080	16,224	9,094	9,094
SOUTH HAVEN	10,653	137,423	6,871	6,476	13,347	(2,694)	0
SPICER	25,677	235,289	11,764	11,184	22,948	2,729	2,729
SPRING GROVE	14,793	111,373	5,569	7,056	12,625	2,168	2,168
SPRING VALLEY	6,844	430,773	21,539	10,932	32,471	(25,627)	0
SPRINGFIELD	21,988	255,472	12,774	11,552	24,326	(2,338)	0
STACY-LENT	19,194	179,429	8,971	10,067	19,038	156	156
STAPLES	23,684	177,581	8,879	13,092	21,971	1,713	1,713
STEWART	20,199	138,507	6,925	6,293	13,218	6,981	6,981
STEWARTVILLE	9,420	320,198	16,010	21,644	37,654	(28,234)	0
TACONITE	11,450	94,797	4,740	3,671	8,411	3,039	3,039
TAYLORS FALLS	5,892	412,610	20,631	6,555	27,186	(21,294)	0
THOMSON TOWN	25,281	263,801	13,190	11,169	24,359	922	922
TRIMONT	9,694	206,929	10,346	6,389	16,735	(7,041)	0
TRUMAN	10,701	161,871	8,094	7,424	15,518	(4,817)	0
VERNDALE	9,696	155,790	7,790	6,293	14,083	(4,387)	0
WAITE PARK	17,015	273,487	13,674	15,881	29,555	(12,540)	0

**LUMP SUM - \$500 OR MORE,
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YEAR OF SERVICE (cont.)**

WARROAD	15,545	109,605	5,480	15,424	20,904	(5,359)	0
WATERVILLE	8,161	182,445	9,122	7,463	16,585	(8,424)	0
WATKINS	11,226	143,219	7,161	6,555	13,716	(2,490)	0
WAVERLY	12,795	132,598	6,630	6,140	12,770	25	25
WELCOME	13,452	133,305	6,665	6,555	13,220	232	232
WEST CONCORD	6,186	179,660	8,983	7,769	16,752	(10,566)	0
WESTBROOK	10,391	137,345	6,867	6,207	13,074	(2,683)	0
WINNEBAGO	15,885	133,413	6,671	8,822	15,493	392	392
WINSTED	15,059	231,509	11,575	8,337	19,912	(4,853)	0
WYOMING	14,629	174,056	8,703	11,507	20,210	(5,581)	0
ZUMBRO FALLS	7,139	152,353	7,618	6,961	14,579	(7,440)	0
TOTAL	2,686,172	39,124,852	1,956,243	1,728,064	3,684,307	(998,157)	140,444

**LUMP SUM - \$1000 OR MORE,
BUT LESS THAN \$1500 PER
YEAR OF SERVICE**

ALBERT LEA TOWN	15,543	224,538	11,227	3,933	15,160	383	383
AURORA	28,593	463,391	23,170	5,920	29,090	(497)	0
BLOOMING PRAIRIE	31,848	257,087	12,854	14,276	27,130	4,718	4,718
BLUE EARTH	25,117	453,969	22,698	14,975	37,673	(12,556)	0
BRECKENRIDGE	35,705	377,540	18,877	14,284	33,161	2,544	2,544
BUFFALO	29,131	473,885	23,694	39,498	63,192	(34,061)	0
CANBY	15,602	434,234	21,712	9,361	31,073	(15,471)	0
CANNON FALLS	31,822	446,238	22,312	23,141	45,453	(13,631)	0
CARLTON	19,042	288,142	14,407	8,821	23,228	(4,186)	0
CARVER	32,483	234,117	11,706	7,080	18,786	13,697	13,697
CHISHOLM	12,464	673,339	33,667	16,681	50,348	(37,884)	0
COKATO	33,077	303,862	15,193	13,221	28,414	4,663	4,663
COLD SPRING	44,760	442,643	22,132	18,986	41,118	3,642	3,642
COOK	21,577	270,196	13,510	8,285	21,795	(218)	0
CROOKSTON	22,591	355,107	17,755	12,685	30,440	(7,849)	0
CROSBY	42,441	389,221	19,461	11,209	30,670	11,771	11,771
DEER RIVER	29,037	246,130	12,307	14,709	27,016	2,021	2,021
DELANO	49,965	274,917	13,746	18,521	32,267	17,698	17,698
EAGLE LAKE	40,471	258,544	12,927	8,103	21,030	19,441	19,441
EAST BETHEL	20,865	475,484	23,774	23,831	47,605	(26,740)	0
ELY	33,079	464,702	23,235	19,892	43,127	(10,048)	0
EVELETH	18,119	178,970	8,949	9,733	18,682	(563)	0
FAIRFAX	27,179	406,279	20,314	8,732	29,046	(1,867)	0
FOLEY	19,720	422,826	21,141	21,640	42,781	(23,061)	0
GARRISON	17,257	285,477	14,274	11,038	25,312	(8,055)	0
GAYLORD	21,233	332,658	16,633	10,370	27,003	(5,770)	0
HAMEL	47,454	394,807	19,740	15,838	35,578	11,876	11,876
HIBBING	18,149	329,725	16,486	0	16,486	1,663	1,663
HOYT LAKES	14,746	445,449	22,272	6,555	28,827	(14,081)	0
HUGO	13,493	377,861	18,893	16,026	34,919	(21,426)	0
IDEAL	20,293	288,110	14,406	8,262	22,668	(2,375)	0
ISANTI	32,242	466,905	23,345	21,517	44,862	(12,620)	0
LAKE ELMO	12,229	479,391	23,970	21,182	45,152	(32,923)	0
LE SUEUR	27,417	568,582	28,429	18,371	46,800	(19,383)	0
LEXINGTON	17,629	311,522	15,576	6,555	22,131	(4,502)	0
LINWOOD	26,165	257,262	12,863	11,242	24,105	2,060	2,060
LITCHFIELD	36,369	395,255	19,763	28,372	48,135	(11,766)	0
LITTLE FALLS	37,703	455,643	22,782	33,021	55,803	(18,100)	0
LONG PRAIRIE	25,408	389,535	19,477	15,991	35,468	(10,060)	0
LONSDALE	38,394	349,078	17,454	15,061	32,515	5,879	5,879

**LUMP SUM - \$1000 OR MORE,
BUT LESS THAN \$1500 PER
YEAR OF SERVICE (cont.)**

LORETTO	27,923	487,194	24,360	11,853	36,213	(8,290)	0
LOWER ST. CROIX VAL	13,034	570,996	28,550	23,359	51,909	(38,875)	0
MAHTOMEDI	40,332	520,470	26,024	28,498	54,522	(14,190)	0
MAPLE PLAIN	30,179	620,559	31,028	17,192	48,220	(18,041)	0
MCGREGOR	17,578	208,638	10,432	12,048	22,480	(4,902)	0
MONTEVIDEO	39,673	415,919	20,796	18,393	39,189	484	484
MORA	35,920	313,095	15,655	23,886	39,541	(3,621)	0
MORRISTOWN	9,710	485,323	24,266	9,143	33,409	(23,699)	0
MT IRON	28,953	350,351	17,518	8,524	26,042	2,911	2,911
MT LAKE	28,993	306,891	15,345	9,552	24,897	4,096	4,096
NASHWAUK	25,392	255,028	12,751	7,523	20,274	5,118	5,118
NEW LONDON	30,517	225,956	11,298	15,969	27,267	3,250	3,250
NEW PRAGUE	24,671	605,957	30,298	24,295	54,593	(29,922)	0
NEW SCANDIA	33,341	272,314	13,616	14,190	27,806	5,535	5,535
NISSWA	23,482	298,782	14,939	19,331	34,270	(10,788)	0
NORTH BRANCH	57,953	475,004	23,750	19,431	43,181	14,772	14,772
OAK GROVE	28,128	353,286	17,664	17,019	34,683	(6,555)	0
OSAKIS	20,313	236,116	11,806	10,931	22,737	(2,424)	0
PELICAN RAPIDS	30,890	450,024	22,501	19,894	42,395	(11,505)	0
PEQUOT LAKES	21,920	260,353	13,018	11,646	24,664	(2,744)	0
PINE RIVER	37,949	492,630	24,632	11,090	35,722	2,227	2,227
REMER	21,047	162,571	8,129	6,183	14,312	6,735	6,735
RICE LAKE	26,092	357,997	17,900	9,857	27,757	(1,665)	0
ROCKFORD	23,464	243,452	12,173	12,036	24,209	(745)	0
ROGERS	28,896	358,254	17,913	18,079	35,992	(7,096)	0
ROSEAU	20,295	343,353	17,168	18,428	35,596	(15,301)	0
SAINT ANTHONY	14,128	463,364	23,168	24,824	47,992	(33,864)	0
SAINT CLOUD	30,130	589,536	29,477	36,415	65,892	(35,762)	0
SAINT JAMES	47,171	389,612	19,481	17,935	37,416	9,755	9,755
SAINT JOSEPH	35,677	536,523	26,826	20,530	47,356	(11,679)	0
SARTELL	22,187	238,583	11,929	23,107	35,036	(12,849)	0
SLAYTON	32,330	248,903	12,445	10,410	22,855	9,475	9,475
SLEEPY EYE	48,936	563,079	28,154	20,332	48,486	450	450
TRACY	22,372	327,420	16,371	11,120	27,491	(5,119)	0
VICTORIA	50,118	258,241	12,912	13,328	26,240	23,878	23,878
WABASHA	44,437	247,436	12,372	11,617	23,989	20,448	20,448
WACONIA	25,350	510,078	25,504	19,848	45,352	(20,002)	0
WADENA	23,660	346,699	17,335	15,147	32,482	(8,822)	0
WALKER	26,376	262,873	13,144	15,498	28,642	(2,266)	0
WATERTOWN	31,755	360,191	18,010	15,440	33,450	(1,695)	0
WHEATON	23,136	325,427	16,271	9,932	26,203	(3,067)	0
ZIMMERMAN	31,780	474,237	23,712	16,183	39,895	(8,115)	0
TOTAL	2,322,600	30,755,336	1,537,772	1,266,934	2,804,706	(482,106)	211,190

**LUMP SUM - \$1500 OR MORE,
BUT LESS THAN \$2000 PER
YEAR OF SERVICE**

BASS BROOK	38,940	527,702	26,385	18,876	45,261	(6,321)	0
BECKER	50,625	748,557	37,428	35,633	73,061	(22,436)	0
CAMBRIDGE	33,843	415,559	20,778	35,330	56,108	(22,265)	0
CASS LAKE	37,008	360,668	18,033	16,678	34,711	2,297	2,297
CHISAGO CITY	38,404	448,822	22,441	14,115	36,556	1,848	1,848
COTTAGE GROVE	76,351	1,509,630	75,482	72,480	147,962	(71,611)	0
DASSEL	40,707	446,704	22,335	14,000	36,335	4,372	4,372
DETROIT LAKES	38,326	761,655	38,083	37,847	75,930	(37,604)	0
EAST GRAND FORKS	42,580	503,536	25,177	30,619	55,796	(13,216)	0

**LUMP SUM - \$1500 OR MORE,
BUT LESS THAN \$2000 PER
YEAR OF SERVICE (cont.)**

FARMINGTON	61,913	621,683	31,084	32,960	64,044	(2,131)	0
HAM LAKE	45,526	549,157	27,458	29,398	56,856	(11,330)	0
HERMANTOWN	93,198	600,633	30,032	21,647	51,679	41,519	41,519
INTERNATIONAL FALLS	50,125	549,733	27,487	34,485	61,972	(11,847)	0
JACKSON	38,599	425,452	21,273	18,094	39,367	(768)	0
LAKE CITY	42,624	373,457	18,673	21,801	40,474	2,150	2,150
LINDSTROM	26,403	506,554	25,328	13,981	39,309	(12,906)	0
LONG LAKE	42,579	632,410	31,621	29,004	60,625	(18,046)	0
MILACA	18,485	396,189	19,809	16,515	36,324	(17,839)	0
MONTICELLO	52,572	465,724	23,286	42,182	65,468	(12,896)	0
NEWPORT	50,464	659,254	32,963	11,539	44,502	5,962	5,962
NORTH MANKATO	47,234	402,378	20,119	31,739	51,858	(4,624)	0
NORTH ST. PAUL	47,200	883,354	44,168	33,993	78,161	(30,961)	0
OSSEO	63,047	368,386	18,419	9,179	27,598	35,449	35,449
PARK RAPIDS	26,948	529,477	26,474	31,255	57,729	(30,781)	0
REDWOOD FALLS	51,476	599,213	29,961	21,775	51,736	(260)	0
SAINT BONIFACIUS	22,627	286,332	14,317	13,759	28,076	(5,449)	0
SAINT PAUL PARK	30,833	514,135	25,707	15,355	41,062	(10,229)	0
SAINT PETER	57,170	687,166	34,358	30,755	65,113	(7,943)	0
TWO HARBORS	32,105	475,372	23,769	20,522	44,291	(12,186)	0
WASECA	44,425	603,407	30,170	33,998	64,168	(19,743)	0
WAYZATA	58,644	575,396	28,770	29,711	58,481	163	163
WINDOM	27,140	543,519	27,176	21,483	48,659	(21,519)	0
TOTAL	1,428,121	17,971,214	898,564	840,708	1,739,272	(311,151)	93,760

**LUMP SUM - \$2000 OR MORE,
BUT LESS THAN \$2500 PER
YEAR OF SERVICE**

CENTENNIAL	78,130	999,087	49,954	53,127	103,081	(24,951)	0
FERGUS FALLS	80,811	1,094,982	54,749	48,083	102,832	(22,021)	0
INVER GROVE HEIGHTS	59,549	1,642,081	82,104	74,280	156,384	(96,835)	0
LITTLE CANADA	64,512	1,023,967	51,198	27,761	78,959	(14,447)	0
OWATONNA	108,109	1,003,974	50,199	78,832	129,031	(20,922)	0
PRINCETON	62,716	757,122	37,856	36,271	74,127	(11,411)	0
PRIOR LAKE	68,456	857,148	42,857	61,847	104,704	(36,248)	0
ROSEMOUNT	58,516	655,635	32,782	37,545	70,327	(11,811)	0
SAUK RAPIDS	50,556	752,899	37,645	42,435	80,080	(29,524)	0
THIEF RIVER FALLS	38,262	573,018	28,651	28,718	57,369	(19,107)	0
VADNAIS HEIGHTS	85,454	610,851	30,543	38,827	69,370	16,084	16,084
WILLMAR	66,743	1,158,730	57,937	53,109	111,046	(44,303)	0
TOTAL	821,814	11,129,494	556,475	580,835	1,137,310	(315,496)	16,084

**LUMP SUM - \$2500 OR MORE,
BUT LESS THAN \$3000 PER
YEAR OF SERVICE**

BEMIDJI PIONEER	94,564	1,319,685	65,984	72,017	138,001	(43,437)	0
ELK RIVER	80,200	1,192,103	59,605	55,308	114,913	(34,713)	0
FOREST LAKE	60,738	843,116	42,156	56,800	98,956	(38,218)	0
MAPLEWOOD	371,148	3,242,033	162,102	110,554	272,656	98,492	98,492
OAKDALE	98,464	770,843	38,542	63,161	101,703	(3,239)	0
SHAKOPEE	111,196	1,171,288	58,564	51,643	110,207	989	989
TOTAL	816,310	8,539,068	426,953	409,483	836,436	(20,126)	99,481

**LUMP SUM - \$3000 OR MORE,
BUT LESS THAN \$3500 PER
YEAR OF SERVICE**

BAYPORT	47,338	1,262,679	63,134	42,072	105,206	(57,868)	0
EXCELSIOR	76,442	1,654,208	82,710	65,420	148,130	(71,688)	0
HASTINGS	124,121	1,721,209	86,060	74,327	160,387	(36,266)	0
HOPKINS	70,501	1,744,232	87,212	50,904	138,116	(67,615)	0
MARSHALL	118,421	1,076,252	53,813	47,195	101,008	17,413	17,413
STILLWATER	111,878	1,655,827	82,791	75,052	157,843	(45,965)	0
WOODBURY	187,410	2,416,594	120,830	94,293	215,123	(27,713)	0
TOTAL	736,111	11,531,001	576,550	449,263	1,025,813	(289,702)	17,413

**LUMP SUM - \$3500 OR MORE
PER YEAR OF SERVICE**

ALEXANDRIA	170,727	1,146,538	57,327	56,442	113,769	56,958	56,958
BRAINERD	162,323	2,087,674	104,384	86,628	191,012	(28,689)	0
GOLDEN VALLEY	91,022	2,935,948	146,797	82,886	229,683	(138,661)	0
GRAND RAPIDS	108,582	1,235,786	61,789	55,058	116,847	(8,265)	0
LAKEVILLE	255,917	2,532,050	126,603	98,041	224,644	31,273	31,273
NORTHFIELD	102,665	1,561,905	78,095	62,509	140,604	(37,939)	0
TOTAL	891,236	11,499,901	574,995	441,564	1,016,559	(125,323)	88,231
TOTAL FOR LUMP SUMS	10,800,283	153,037,774	7,651,903	7,141,312	14,793,215	(4,036,487)	678,680

MONTHLY SERVICE

CHASKA	105,010	2,060,802	103,040	44,751	147,791	(42,781)	0
COLUMBIA HEIGHTS	3,515	835,427	41,771	52,735	94,506	(90,991)	0
HUTCHINSON	33,445	984,804	49,240	48,989	98,229	(64,784)	0
MOUND	75,138	2,478,000	123,900	63,412	187,312	(112,174)	0
PINE CITY	3,740	491,208	24,560	23,635	48,195	(44,455)	0
SPRING LAKE PARK	159,227	4,985,077	249,254	171,812	421,066	(261,839)	0
WHITE BEAR LAKE	77,662	3,926,530	196,327	117,915	314,242	(236,580)	0
WORTHINGTON	95,199	840,296	42,015	31,610	73,625	21,574	21,574
TOTAL MONTHLY	552,936	16,602,144	830,107	554,859	1,384,966	(832,030)	21,574

MONTHLY/LS COMBINATION

APPLE VALLEY	175,917	2,423,763	121,188	122,557	243,745	(67,828)	0
BENSON	26,904	305,371	15,269	15,346	30,615	(3,711)	0
BROOKLYN CENTER	28,022	2,966,187	148,309	84,619	232,928	(204,906)	0
CHANHASSEN	78,380	1,057,098	52,855	56,786	109,641	(31,261)	0
EDEN PRAIRIE	202,720	6,705,177	335,259	188,773	524,032	(321,312)	0
FAIRMONT	36,103	2,006,916	100,346	42,060	142,406	(106,303)	0
GLENCOE	76,539	546,883	27,344	19,941	47,285	29,254	29,254
LAKE JOHANNA	121,429	3,411,413	170,571	145,767	316,338	(194,909)	0
MINNETONKA	68,184	6,802,916	340,146	203,948	544,094	(475,910)	0
NEW BRIGHTON	81,290	2,142,534	107,127	69,130	176,257	(94,967)	0
NEW ULM	37,737	1,616,994	80,850	46,632	127,482	(89,745)	0
PIPESTONE	75,102	412,534	20,627	17,741	38,368	36,734	36,734
PLYMOUTH	98,555	2,796,626	139,831	218,143	357,974	(259,419)	0
ROBBINSDALE	41,454	1,049,479	52,474	42,245	94,719	(53,265)	0

MONTHLY/LS COMBINATION (cont.)

ROSEVILLE	235,082	5,113,397	255,670	120,470	376,140	(141,058)	0
SAVAGE	85,653	1,494,133	74,707	39,959	114,666	(29,013)	0
TOTAL MONTHLY/LS* COMBINATION	1,469,071	40,851,421	2,042,573	1,434,117	3,476,690	(2,007,619)	65,988

**GRAND TOTAL FOR DEFINED
CONTRIBUTION, LUMP SUM,**

MONTHLY SERVICE, AND MONTHLY/LS COMBINATION	<u>12,822,290</u>	<u>210,491,339</u>	<u>10,524,583</u>	<u>9,130,288</u>	<u>19,654,871</u>	<u>(6,876,136)</u>	<u>766,242</u>
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Table 5
Revenues and Expenditures
For the Year Ended December 31, 1997

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
DEFINED CONTRIBUTION							
ALASKA TOWNSHIP	3,933	-	1,059	-	-	-	-
ALBANY	8,417	10,000	22,346	1,000	1,115	18,294	-
ANDOVER	54,275	32,250	141,839	-	4,959	-	-
ANOKA-CHAMPLIN	108,686	-	363,081	4,013	6,929	-	-
ASHBY	6,293	2,000	4,602	-	100	-	-
AUSTIN	41,250	-	31,829	-	3,018	-	-
BREWSTER	7,059	-	6,048	392	229	4,317	-
BROOKLYN PARK	171,636	16,422	388,389	3,201	13,400	245,340	-
CALLAWAY	4,720	-	5,950	-	115	8,073	7,858
COLOGNE	7,080	1,500	16,691	-	815	-	-
COON RAPIDS	162,776	-	426,260	5,098	46,976	223,126	-
CRANE LAKE	3,147	60	6,136	1,740	-	-	-
CROSSLAKE	12,987	10,512	49,640	1,000	-	20,846	-
CRYSTAL	66,027	7,329	179,787	-	11,720	85,396	-
DALBO	6,031	-	8,252	-	-	7,450	-
DONNELLY	7,080	-	3,477	-	97	-	-
EAGAN	184,872	140,652	370,023	2,000	260	106,215	-
EDINA	220,630	-	586,040	4,800	42,913	912,936	-
ELBOW LAKE	7,080	2,000	42,043	108	1,860	-	-
ELGIN	9,078	-	10,751	-	901	191	635
EMBARRASS	4,982	-	3,222	789	-	-	-
ERSKINE	4,982	2,000	2,311	-	-	7,937	-
FALCON HEIGHTS	26,972	-	116,190	50	3,093	10,222	-
FOSSTON	9,976	2,000	8,454	1,000	687	14,338	-
FOUNTAIN	5,244	-	3,286	-	-	-	-
FREEPORT	6,966	805	13,426	4,513	466	-	-
FRIDLEY	94,158	-	186,769	-	10,028	2,184	-
GARY	4,195	-	1,220	81	-	-	-
GIBBON	8,158	1,000	14,162	2,040	1,535	27,616	-
GLENVILLE	7,080	-	2,789	-	232	15,139	-
GOODHUE	15,689	-	39,992	1,000	-	14,546	-
HARDWICK	4,720	-	4,273	1,205	421	7,254	-
HAWLEY	10,021	5,500	23,176	3,000	830	15,433	-
IVANHOE	7,080	2,000	8,288	-	1,346	-	-
KENYON	11,950	3,000	28,919	1,939	228	21,692	-
KERKHOVEN	5,769	-	5,690	825	99	-	-
KIESTER	5,507	-	5,343	-	172	-	-
LAKE GEORGE	4,458	-	3,682	-	-	4,895	-
LAKEPORT	3,671	3,965	5,171	-	-	-	-
LE CENTER	10,606	4,000	11,489	1,200	712	-	-
LONDON	3,671	-	1,913	-	377	-	-
LONGVILLE	9,554	11,500	35,714	1,000	960	12,124	-
LYLE	3,087	-	3,381	319	419	3,505	-
MAGNOLIA	3,147	250	968	-	55	10,496	-
MAPLE GROVE	138,591	481,273	365,917	6,435	15,296	86,096	-
MARINE ON ST. CROIX	6,293	2,600	36,490	-	240	-	-
MAZEPPA	6,293	-	11,747	-	627	-	-
MEDICINE LAKE	4,982	10,000	68,349	-	1,475	-	-
MENDOTA HEIGHTS	50,996	25,508	126,927	-	20,804	-	-
MENTOR	2,884	-	5,875	-	-	-	-
MILLERVILLE	4,458	5,000	14,700	-	-	23,413	-
MILROY	3,933	32	6,017	632	433	6,952	-
MURDOCK	4,195	2,000	4,411	-	-	-	-
MYRTLE	2,433	-	1,030	-	-	-	-
NEW HOPE	65,625	-	104,537	3,077	10,705	67,896	-
NODINE	4,458	400	5,792	-	-	-	-

Table 5
Revenues and Expenditures
For the Year Ended December 31, 1997

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<u>DEFINED CONTRIBUTION (cont.)</u>							
NORTHROP	3,933	787	5,132	340	-	-	-
ODESSA	3,409	-	438	-	190	-	-
OKLEE	4,720	-	3,495	-	588	-	-
PLAINVIEW	13,944	1,718	24,366	1,000	-	19,299	-
PLUMMER	6,293	-	3,021	533	400	5,861	-
RAMSEY	41,372	-	31,349	214	-	-	-
RED LAKE FALLS	6,931	2,000	7,174	-	375	-	-
ROUND LAKE	4,982	-	5,683	1,017	-	12,289	-
RUSHFORD	11,173	1,500	18,335	280	950	3,080	-
SAINT HILAIRE	4,982	-	2,308	1,320	489	6,328	-
SEAFORTH	3,671	-	217	-	-	-	-
SOUTH BEND	4,982	6,939	6,207	-	-	-	-
SWANVILLE	5,089	4,000	7,787	2,253	-	4,470	-
TOIVOLA	6,031	2,757	3,752	-	350	-	5,575
ULEN	5,769	275	3,219	-	-	-	-
UNDERWOOD	7,999	500	9,522	937	15	10,307	-
VERMILION LAKE	4,195	700	9,156	70	275	-	-
WABASSO	5,769	-	13,554	2,508	325	30,124	-
WANAMINGO	9,214	-	11,598	-	-	3,453	-
WANDA	5,244	-	2,738	1,066	-	-	-
WELLS	11,793	1,750	16,456	1,188	1,081	27,735	-
WILLIAMS	5,244	-	2,295	763	-	16,510	-
WINTHROP	7,341	5,640	13,594	-	520	-	-
ZUMBROTA	11,392	14,834	18,293	157	316	-	1,193
TOTAL DEFINED CONTRIBUTION	1,855,313	828,958	4,165,552	66,103	212,521	2,123,378	15,261
<u>LUMP SUM - LESS THAN \$50 PER YEAR OF SERVICE</u>							
CLIMAX	4,458	-	2,179	-	255	-	-
FLENSBURG	5,769	-	(242)	213	-	-	-
HOLYOKE	2,360	-	203	-	-	-	-
LASALLE	3,409	-	623	110	-	-	-
NASSAU	5,244	-	700	-	157	-	-
REVERE	5,244	-	204	-	-	-	-
TAUNTON	7,374	195	197	-	-	-	-
TOTAL	33,858	195	3,864	323	412	-	-
<u>LUMP SUM - \$50 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE</u>							
CARSONVILLE	4,982	-	6,258	-	-	-	-
ELMER	4,195	-	945	-	214	-	-
FINLAYSON	7,866	-	1,866	-	110	-	-
FISHER	6,818	-	1,729	-	956	1,200	-
FRENCH TOWNSHIP	6,555	1,445	10,027	-	-	-	-
GOODLAND	9,481	1,715	1,042	280	100	-	-
LAKELAND	4,458	-	3,875	-	-	-	-
MAPLE HILL	4,458	-	476	-	12	-	-

Table 5
Revenues and Expenditures
For the Year Ended December 31, 1997

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
NORTHLAND	2,622	-	1,558	-	-	-	-
<u>LUMP SUM - \$50 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE (cont.)</u>							
WALTERS	4,458	-	356	-	-	-	-
TOTAL	55,893	3,160	28,132	280	1,392	1,200	-

**LUMP SUM - \$100 OR MORE,
BUT LESS THAN \$200 PER
YEAR OF SERVICE**

ALBORN	4,720	500	5,845	350	-	-	-
ALMELUND	6,818	1,200	11,833	835	654	-	-
ALTURA	5,507	-	2,736	22	280	750	-
BETHEL	2,884	1,636	5,272	-	137	-	-
BIGELOW	1,634	-	1,705	-	-	-	-
BLUFFTON	4,195	-	1,473	-	-	-	-
BREITUNG	-	4,000	3,331	-	-	-	-
BRIMSON-FAIRBANKS	4,195	37	6,585	163	200	-	-
CAMPBELL	6,818	-	3,896	-	146	-	-
CLEMENTS	5,769	2,226	5,483	550	296	4,950	-
COTTON	-	-	2,944	160	-	2,310	-
CROOKED LAKE	4,982	500	10,084	90	200	-	-
DANVERS	4,195	-	780	-	175	-	285
DENT	6,293	1,100	6,245	476	1	-	-
DUMONT	5,244	-	1,703	68	331	-	-
EITZEN	6,555	2,055	2,469	1,000	375	6,042	-
ELBOW-TULABY	2,360	-	711	-	383	-	-
ELROSA	7,867	-	13,295	465	295	-	-
FEDERAL DAM	2,360	-	2,641	-	-	-	-
GHENT	4,195	-	3,923	2,273	871	14,548	-
GREENBUSH	6,201	-	15,626	140	483	-	-
GRYGLA	5,244	-	3,255	-	430	-	-
HANLEY FALLS	6,031	200	2,780	226	-	-	-
HOKAH	7,866	-	11,853	1,530	392	2,805	-
HOLLAND	5,244	-	4,151	-	-	-	-
JACOBSON	4,195	-	549	-	115	-	-
LAKE HENRY	4,720	114	2,779	775	295	8,250	-
LANCASTER	4,982	-	1,802	-	430	-	-
LISMORE	6,031	-	2,156	-	150	6,380	-
LUCAN	5,769	-	3,397	1,212	467	-	-
LYND	3,933	25	2,897	-	-	-	-
MAKINEN	4,720	3,000	2,042	-	-	10,435	-
MCGRATH	5,244	1,200	539	-	-	-	-
MIDDLE RIVER	4,982	-	3,347	350	237	-	-
NEW MUNICH	4,458	2,000	2,079	705	100	-	-
NORTH STAR TOWNSHIP	2,884	-	262	421	-	-	-
PEMBERTON	4,458	3,600	2,361	5,560	-	-	-
PORTER	6,293	-	8,119	-	-	774	-
SAINT LEO	6,293	-	2,061	-	170	5,523	-
SHELLY	6,031	-	3,192	-	280	-	-
SOLWAY RURAL	4,982	150	905	60	242	-	-
STURGEON LAKE	3,671	-	4,309	5	-	-	-
TWIN LAKES [MAHNOMEN]	3,671	-	1,534	420	-	924	-

Table 5
Revenues and Expenditures
For the Year Ended December 31, 1997

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
VINING	3,933	-	2,401	-	335	6,490	-
<u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE (cont.)</u>							
WILMONT	6,293	-	4,673	25	32	-	-
TOTAL	214,720	23,543	182,023	17,881	8,502	70,181	285

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

ALDEN	6,031	615	3,916	2,208	1,182	-	-
ASKOV	4,720	-	6,806	74	263	-	-
BADGER	9,481	-	7,626	3,036	3,329	-	-
BEARDSLEY	5,244	111	3,944	1,000	700	5,500	-
BELLINGHAM	5,244	-	12,742	-	60	-	-
BLACKHOOF	5,244	2,564	4,741	-	379	-	-
BOWLUS	5,507	-	4,631	253	641	5,775	-
BOYD	4,982	-	8,208	1,242	677	13,660	-
BROOK PARK	-	-	8,129	434	-	-	-
CEYLON	5,507	-	4,496	-	717	-	-
CHERRY	5,244	-	9,054	75	-	2,868	-
CLARISSA	6,293	2,177	7,008	25	475	-	-
CLIFTON	5,244	4,400	9,877	618	-	-	-
CLINTON [ST. LOUIS]	4,720	-	12,230	23	-	6,806	-
COLVIN	3,933	5,000	10,913	40	486	5,500	-
DARFUR	4,195	72	4,943	228	146	5,625	-
DEXTER	4,195	-	4,256	900	-	-	-
DUNNELL	3,933	-	3,241	-	591	-	-
EASTERN HUBBARD	4,720	-	5,113	-	-	-	-
ELLSWORTH	6,555	-	4,995	-	-	-	-
EVANSVILLE	7,866	-	5,792	1,934	425	11,968	-
FINLAND	5,769	-	2,674	259	1,479	-	-
FREDENBERG	3,933	1,000	10,580	-	350	-	-
FROST	5,769	-	7,076	84	349	-	-
GARVIN	3,933	500	736	-	176	1,182	-
GRANADA	4,458	1,987	14,142	-	766	-	-
HALSTAD	6,293	-	3,081	-	-	-	-
HANCOCK	6,031	-	5,080	-	-	-	-
HANSKA	6,555	100	4,596	897	760	9,862	-
HENDRUM	10,008	2,268	1,307	-	-	6,600	-
HEWITT	3,671	-	2,783	500	250	5,016	-
HILL CITY	6,031	2,768	10,377	330	2,052	3,636	-
HITTERDAL	3,933	-	2,500	-	-	-	-
HOVLAND	2,884	-	8,615	-	401	-	-
INDUSTRIAL	4,458	3,000	14,410	-	100	-	-
IONA	2,360	-	1,832	-	466	-	-
KARLSTAD	7,867	-	2,819	-	-	-	-
KENNEDY	4,980	-	4,324	54	193	-	-
LAKE BRONSON	3,671	-	1,714	560	500	5,060	-
LAKE WILSON	4,458	200	3,757	-	225	2,675	-
LEAF VALLEY	4,982	2,200	23,812	5,000	414	2,574	-
MAHTOWA	4,195	4,583	2,322	2,392	-	1,865	-

Table 5
Revenues and Expenditures
For the Year Ended December 31, 1997

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
MAPLEVIEW	4,720	-	18,045	-	-	-	-
MCKINLEY	2,884	1,857	1,560	60	200	-	-
MEDFORD	6,555	573	3,669	-	525	-	-
<u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE (cont.)</u>							
NORTHOME	5,244	-	6,885	3,541	462	-	-
OSTRANDER	3,671	200	3,575	-	118	-	-
ROLLINGSTONE	5,769	-	3,147	-	50	1,650	-
ROSE CREEK	5,507	869	4,346	25	48	-	-
SILICA	4,195	2,088	2,276	-	99	-	-
SOLWAY	7,866	2,600	4,760	1,344	684	1,795	-
SQUAW LAKE	5,769	-	9,909	-	1,260	2,750	-
TOFTE	2,884	3,000	7,341	40	286	-	-
TWIN LAKES [FREEBORN]	285	1,755	4,014	-	10	-	-
VESTA	4,458	-	6,624	-	312	-	-
VILLARD	6,293	1,848	2,696	-	774	-	-
WARREN	11,665	-	9,636	2,276	314	5,500	-
WAUBUN	5,244	-	2,869	-	488	5,500	-
WILLOW RIVER	4,195	-	7,235	-	-	-	-
WILSON	7,867	3,605	9,352	4,314	408	-	-
WOODSTOCK	3,933	500	2,396	1,171	-	13,316	-
TOTAL	314,101	52,440	381,533	34,937	24,590	126,683	-

**LUMP SUM - \$300 OR MORE,
BUT LESS THAN \$500 PER
YEAR OF SERVICE**

ADAMS	7,050	2,680	4,996	-	175	15,080	-
ADRIAN	6,555	445	20,713	-	-	-	-
ALBERTVILLE	10,280	4,272	7,702	-	-	13,600	-
ALPHA	3,933	-	5,199	-	16	-	-
AMBOY	5,507	1,000	11,826	473	-	5,198	-
ARGYLE	6,555	-	6,859	25	478	-	-
BALATON	6,818	-	6,673	-	924	-	1,650
BARRETT	4,195	-	2,724	163	150	-	-
BEAVER CREEK	4,198	1,000	4,865	60	144	8,222	-
BELGRADE	6,555	2,600	15,107	1,865	295	-	-
BELVIEW	-	529	4,977	795	-	-	-
BERTHA	5,244	127	4,051	1,512	250	16,632	-
BIRD ISLAND	8,100	1,875	5,112	-	330	9,240	-
BIWABIK	6,031	1,000	8,869	-	300	-	-
BLOMKEST	9,715	1,500	4,456	-	456	-	-
BRANDON	6,555	3,100	11,664	1,963	1,451	-	-
BREVATOR	10,534	-	5,789	2,000	567	-	-
BRICELYN	5,769	578	7,950	1,925	100	-	-
BROOTEN	5,507	-	26,471	-	-	-	-
BROWNSDALE	5,282	-	6,734	384	808	8,114	-
BROWNTON	5,769	6,998	10,432	1,000	1,086	11,000	-
BUTTERFIELD	6,293	3,500	4,242	2,529	155	-	200
CANOSIA	5,408	5,000	5,021	600	-	-	-
CANTON	4,982	-	3,487	366	751	-	-
CHANDLER	4,458	600	6,009	-	63	-	-
CHOKIO	5,769	-	15,656	-	100	-	3,824

Table 5
Revenues and Expenditures
For the Year Ended December 31, 1997

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
CLAREMONT	4,126	7,000	8,997	1,017	1,548	-	-
CLARKFIELD	7,342	750	30,203	-	490	-	-
CLARKS GROVE	5,551	-	15,900	-	-	27,981	-
CLEARWATER	10,983	315	9,007	13,025	1,092	9,208	-
<u>LUMP SUM - \$300 OR MORE</u>							
<u>BUT LESS THAN \$500 PER</u>							
<u>YEAR OF SERVICE (cont.)</u>							
CLINTON [BIG STONE]	5,527	3,978	4,286	-	440	1,980	-
COMFREY	6,031	5,594	5,519	75	-	-	150
COTTONWOOD	7,555	-	14,284	32	1,950	9,900	-
CURRIE	5,769	2,000	5,804	2,000	596	2,831	-
CUYUNA	6,294	8,194	1,839	-	1,720	-	-
CYRUS	4,720	-	3,319	-	90	20,006	-
DALTON	6,293	1,428	6,029	100	1,045	21,665	-
DANUBE	4,884	-	8,548	213	420	2,341	-
DEER CREEK	5,244	3,056	2,813	-	236	3,900	-
DELAVAN	4,982	1,600	5,760	4,830	368	19,800	-
DOVER	5,507	6,111	12,162	3,075	443	9,240	-
EAGLE BEND	6,555	5,581	5,302	1,646	145	6,050	-
EASTON	6,031	1,122	11,852	-	498	-	-
ECHO	5,507	1,001	8,042	1,085	-	11,935	-
ELIZABETH	5,507	5,000	16,591	-	-	-	-
ELLENDALE	4,982	3,000	2,544	-	450	5,060	-
ELYSIAN	5,507	8,639	8,720	-	365	-	-
EMMONS	6,031	-	18,493	1	-	-	-
FERTILE	7,849	-	24,994	-	292	-	-
FIFTY LAKES	3,409	2,500	2,742	-	985	-	-
FORADA	6,293	2,046	6,854	3,950	100	-	-
FORESTON	6,031	2,000	26,307	351	540	1,595	-
GARFIELD	6,293	1,000	11,409	3,442	5	22,034	-
GLYNDON	7,525	-	17,290	-	-	-	-
GNESEN	13,168	6,400	9,509	-	-	800	-
GRACEVILLE	6,555	5,000	10,678	1,400	695	1,593	-
GRAND LAKE	7,866	3,000	13,882	1,818	-	22,617	-
GROVE CITY	6,218	-	15,935	-	2,822	-	-
HALLOCK	7,916	-	7,903	800	-	11,465	-
HAMPTON	4,458	-	20,554	3,000	118	10,950	-
HARMONY	6,555	-	4,964	-	1,032	10,395	-
HARRIS	4,982	1,500	8,564	200	-	-	-
HARTLAND	5,507	-	5,119	-	650	-	-
HAYWARD	5,769	-	36,439	1,000	430	-	-
HENDRICKS	6,555	9,365	23,003	1,000	422	5,291	-
HERMAN	6,555	-	5,742	-	-	-	-
HILLS	6,818	1,373	4,406	-	868	9,220	-
HOFFMAN	6,293	-	6,343	-	-	-	-
HOUSTON	6,763	-	15,720	1,860	-	-	-
IRONTON	6,555	1,922	11,334	100	1,770	14,741	-
JASPER	5,769	2,900	6,430	-	150	-	-
JEFFERS	5,244	-	6,668	-	230	-	-
KELLIHER	6,031	-	4,292	400	-	-	-
KELLOGG	6,031	-	21,239	120	1,745	-	-
KENSINGTON	6,293	2,202	2,882	1,600	400	-	-
KETTLE RIVER	4,982	2,715	5,473	1,461	815	21,819	-
KILKENNY	5,769	3,500	4,470	-	-	-	-
LAFAYETTE	6,838	1,500	30,062	5,000	706	37,625	-
LAKE KABETOGAMA	4,982	1,585	11,317	-	286	3,089	-

Table 5
Revenues and Expenditures
For the Year Ended December 31, 1997

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
LAKE LILLIAN	4,253	-	5,584	5	-	14,950	-
LAKE PARK	7,432	1,200	9,376	-	921	-	-
LAKEWOOD	6,555	-	15,647	525	140	-	-
LANESBORO	6,126	1,500	8,615	1,378	542	-	-
LEROY	6,293	194	5,350	104	378	-	-
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)</u>							
LEWISVILLE	5,411	-	4,393	600	408	-	-
LITTLEFORK	6,818	3,264	12,213	1,160	520	8,892	-
LOWRY	6,031	3,000	15,379	-	-	-	-
MABEL	5,244	900	2,508	3,262	398	-	-
MANTORVILLE	5,669	-	10,414	-	-	-	-
MCDAVITT	4,720	-	11,886	877	-	-	-
MCINTOSH	4,458	-	14,709	205	210	-	-
MIESVILLE	7,866	1,750	12,208	-	16	4,680	-
MILAN	5,244	-	20,174	1,000	-	-	-
MILTONA	6,555	3,000	5,795	1,908	495	20,702	-
MORTON	5,244	2,000	11,663	-	121	-	-
NEW AUBURN	5,769	3,530	4,789	-	988	-	-
NEWFOLDEN	6,110	-	3,937	520	380	5,720	-
ODIN	3,409	-	3,766	-	485	-	-
OKABENA	5,244	58	4,457	36	-	-	-
ORMSBY	3,933	83	4,322	13	-	-	-
ORONOCO	5,769	-	9,074	-	-	-	-
OTTERTAIL	6,818	4,171	19,326	1,500	493	-	-
PALISADE	4,982	-	8,175	240	1,010	2,640	-
PIKE SANDY BRITT	7,867	-	9,777	-	-	-	-
PILLAGER	9,897	-	19,001	4,190	801	-	-
PRINSBURG	5,244	2,509	5,689	180	420	-	-
RANDOLPH	8,620	3,750	35,296	-	225	-	-
RAYMOND	5,965	1,500	4,636	631	9	10,450	-
RED WING	5,000	-	21,334	-	1,525	-	-
ROTHSAY	6,384	-	13,574	-	531	-	-
ROYALTON	5,813	1,966	6,121	2,617	581	-	-
RUSSELL	5,244	4,447	1,945	-	-	5,850	-
RUTHTON	4,720	425	8,572	2,791	249	19,360	-
SAINT MARTIN	6,293	-	5,926	-	532	-	-
SANBORN	4,982	2,000	2,660	57	200	-	-
SHAFER	5,769	-	5,805	699	645	-	-
SHEVLIN	5,244	-	5,341	25	-	-	-
STARBUCK	8,536	-	5,123	586	1,391	3,850	-
STEPHEN	7,604	1,000	11,643	-	120	7,150	-
STORDEN	3,303	-	14,341	-	50	3,360	-
SUNBURG	5,026	-	2,665	40	453	16,561	-
TOWER	4,982	4,738	3,320	60	1,218	-	-
TWIN VALLEY	6,818	-	15,359	550	253	-	-
TYLER	6,293	1,781	8,004	2,520	10	8,800	-
UPSALA	4,458	500	3,545	-	335	-	-
VERGAS	-	-	16,133	-	125	-	-
VERNON CENTER	5,244	-	4,531	1,468	530	9,550	-
WALDORF	6,031	26	9,290	-	-	13,960	-
WALNUT GROVE	5,244	500	5,687	96	96	-	-
WARBA-FEELY-SAGO	4,982	-	2,059	1,117	-	-	-
WATSON	5,543	1,200	11,676	831	-	7,669	-
WENDELL	5,244	-	4,079	-	501	-	-

Table 5
Revenues and Expenditures
For the Year Ended December 31, 1997

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
WOLF LAKE	5,507	-	7,517	-	144	-	-
WOOD LAKE	5,244	331	4,255	550	100	-	-
WRENSHALL	4,982	5	8,284	-	1,431	-	-
WRIGHT	4,720	500	1,716	885	477	9,738	2,523
WYKOFF	5,244	2,700	28,872	1,255	150	13,750	-
TOTAL	813,862	206,209	1,343,658	104,742	56,163	599,849	8,347

LUMP SUM - \$500 OR MORE,
BUT LESS THAN \$1000 PER
YEAR OF SERVICE

ADA	9,307	-	10,688	2,000	250	27,000	-
AITKIN	20,195	8,630	33,666	32	945	-	-
ANNANDALE	18,672	1,855	8,670	2,230	778	18,640	-
APPLETON	-	-	37,464	1,110	833	7,752	-
ARLINGTON	10,451	2,800	13,829	5,761	620	31,608	-
ATWATER	6,674	-	24,543	1,086	330	9,900	-
AUDUBON	6,877	-	29,090	-	341	-	-
AVON	13,689	-	7,646	1,000	1,440	8,465	-
BABBITT	6,555	4,000	27,693	136	1,853	-	-
BACKUS	6,404	6,500	11,185	407	1,425	4,481	-
BAGLEY	10,832	4,645	18,303	-	893	12,878	-
BALSAM	5,244	7,000	28,908	-	-	-	-
BARNESVILLE	10,987	3,575	22,162	3,000	2,701	995	-
BARNUM	6,555	-	24,155	90	485	-	-
BATTLE LAKE	10,144	-	14,771	1,180	1,357	17,500	-
BAUDETTE	8,730	-	42,778	3,560	1,993	19,621	-
BEAVER BAY	3,671	6,830	2,567	-	444	-	-
BELLE PLAINE	16,340	7,573	43,743	1,000	2,415	33,291	-
BIG LAKE	24,455	6,000	13,563	2,000	2,841	-	-
BIGFORK	9,221	-	19,498	1,546	300	-	-
BIWABIK CITY	5,769	10,000	30,794	-	186	-	-
BLACKDUCK	7,719	-	30,774	5	120	25,760	-
BOVEY	5,244	10,000	1,287	-	684	-	-
BRAHAM	11,845	-	33,541	4,872	1,213	-	-
BROWERVILLE	6,617	800	9,843	3,000	-	5,280	-
BROWNS VALLEY	5,507	2,782	11,610	19	568	15,542	-
BUFFALO LAKE	6,293	4,000	28,903	25	741	-	-
BUHL	4,720	3,667	10,074	600	111	6,600	-
BYRON	14,535	1,000	23,865	1,320	-	17,576	-
CALEDONIA	13,692	2,400	14,269	1,875	1,240	17,994	-
CALUMET	5,507	10,000	13,077	1,000	904	-	-
CARLOS	7,342	12,500	47,420	6,003	-	30,725	-
CENTER CITY	4,951	4,500	22,835	20	303	-	-
CHATFIELD	12,101	6,002	11,463	-	62	19,184	-
CLARA CITY	7,972	-	21,928	60	281	11,500	-
CLEAR LAKE	11,696	-	38,778	2,000	195	-	-
CLEARBROOK	7,871	-	43,098	638	909	54,725	-
CLEVELAND	7,261	3,842	14,149	2,170	-	13,000	-
COLERAINE	5,244	1,292	11,158	-	818	-	-
COSMOS	4,854	-	19,930	2,000	-	-	-
COURTLAND	5,769	4,000	16,376	-	475	-	-
CROMWELL	7,080	5,143	9,086	-	450	-	-
DAWSON	9,504	-	59,629	-	485	70,550	-
DAYTON	13,926	3,000	24,734	1,900	2,180	28,200	-
DEERWOOD	8,374	-	16,650	1,000	495	13,400	-

Table 5
Revenues and Expenditures
For the Year Ended December 31, 1997

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
DILWORTH	14,672	3,900	57,139	25	2,621	60,300	-
DODGE CENTER	8,254	-	24,079	-	-	-	-
EDEN VALLEY	7,887	3,000	36,893	1,400	408	21,659	-
EDGERTON	7,676	3,838	21,656	1,687	266	12,275	-
ELMORE	6,293	600	10,184	1,000	-	13,000	-
EMILY	4,982	2,124	10,274	-	2,595	22,152	-
EYOTA	7,974	1,800	7,510	2,000	-	39,520	-
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1000 PER YEAR OF SERVICE (cont.)</u>							
FAYAL	5,769	6,000	16,819	-	-	-	-
FLOODWOOD	7,080	5,674	36,413	1,000	300	25,800	300
FRANKLIN	5,244	5,244	7,832	-	1,107	-	-
FRAZEE	9,958	2,880	23,034	3,000	746	15,039	-
FULDA	9,752	4,000	17,270	-	259	-	-
GILBERT	5,244	1,290	37,878	-	1,350	-	-
GLENWOOD	13,693	4,037	8,428	238	1,374	18,000	-
GONVICK	5,244	5,818	11,237	1,000	-	11,000	100
GOOD THUNDER	7,496	4,800	40,778	1,256	1,720	20,750	750
GOODVIEW	8,258	3,500	43,300	1,658	2,933	22,401	-
GRAND MARAIS	7,866	2,240	31,505	-	763	-	-
GRAND MEADOW	8,231	-	24,747	511	625	-	-
GRANITE FALLS	13,004	-	18,920	-	622	-	-
GREEN ISLE	6,293	4,293	21,681	2,000	318	23,275	-
GREENWOOD	7,867	8,600	19,647	110	1,941	5,313	-
GREY EAGLE	5,808	1,000	10,865	1,639	620	-	-
HACKENSACK	6,783	11,500	10,914	-	450	13,716	-
HAMBURG	7,080	19,219	6,823	-	1,989	-	-
HANOVER	13,232	-	9,399	-	112	-	-
HAYFIELD	10,315	12,448	16,716	4,500	698	55,955	-
HECTOR	9,246	3,800	50,166	1,020	905	-	-
HENDERSON	6,293	3,891	17,893	-	3,115	-	-
HENNING	6,293	6,535	22,656	-	-	31,000	-
HERON LAKE	5,409	1,973	9,151	95	133	-	-
HINCKLEY	11,110	3,089	22,941	222	1,051	15,400	-
HOLDINGFORD	6,689	4,462	21,495	1,000	-	-	-
HOWARD LAKE	9,669	9,992	13,545	-	2,125	19,599	-
ISLE	11,396	-	16,079	90	1,263	-	-
JANESVILLE	9,980	9,020	12,555	3,500	472	50,333	-
JORDAN	15,074	11,506	61,996	29	2,327	12,200	-
KANDIYOHI	5,692	-	26,404	-	300	-	-
KASOTA	9,395	3,000	10,233	1,000	715	16,150	-
KASSON	14,632	12,334	26,235	479	2,401	5,267	-
KEEWATIN	5,507	7,000	34,357	2,720	2,632	-	-
KIMBALL	8,039	4,014	15,261	2,129	350	-	-
KINNEY	4,982	-	7,791	-	463	-	-
LACRESCENT	17,210	-	21,992	2	2,001	-	-
LAKE BENTON	6,815	1,000	4,796	1,080	656	-	-
LAKE CRYSTAL	13,177	6,282	46,021	1,000	882	-	-
LAKEFIELD	11,423	3,500	34,272	1,472	1,739	12,257	-
LAMBERTON	6,162	2,148	13,627	250	-	-	-
LESTER PRAIRIE	7,866	6,500	24,336	1,765	701	-	-
LEWISTON	12,352	-	58,535	3,000	-	52,375	-
LUTSEN	3,910	5,000	19,317	-	-	1,475	-
LUVERNE	17,772	24,061	41,403	2,720	-	6,492	-
MADELIA	10,704	-	19,522	645	99	4,344	-

Table 5
Revenues and Expenditures
For the Year Ended December 31, 1997

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
MADISON	9,026	1,807	14,047	1,000	1,877	-	300
MADISON LAKE	6,293	5,500	8,172	348	545	-	-
MAHNOMEN	8,444	700	35,012	2,822	1,162	-	-
MAPLE LAKE	19,743	9,000	28,441	135	659	-	-
MAPLETON	10,227	5,400	42,750	3,224	1,341	22,600	-
MARBLE	4,982	11,426	21,727	918	1,733	60	-
MAYER	6,293	6,652	32,235	2,000	1,265	2,631	-
MAYNARD	6,031	-	17,722	-	-	-	-
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1000 PER YEAR OF SERVICE (cont.)</u>							
MELROSE	13,680	2,700	21,279	1,000	766	-	-
MENAHGA	5,244	2,000	16,190	-	-	-	-
MINNEOTA	8,888	3,016	16,629	-	493	-	-
MINNESOTA LAKE	6,555	3,961	32,998	1,000	1,169	11,173	-
MISSION	12,240	4,479	5,547	1,275	393	-	-
MONTGOMERY	11,621	19,060	31,330	1,325	2,727	25,416	-
MONTROSE	5,477	12,477	19,562	1,000	815	11,827	-
MOOSE LAKE	11,254	3,000	7,600	583	1,262	6,412	-
MORGAN	7,671	2,332	34,460	1,855	1,446	37,370	-
MORRIS	19,112	-	53,567	1,551	1,870	-	-
MOTLEY	6,087	2,375	26,497	1,000	1,285	10,723	-
NEVIS	7,080	5,000	40,177	285	1,080	-	-
NEW GERMANY	7,080	9,922	28,212	1,135	9	15,850	-
NEW MARKET	11,757	5,204	9,048	11,191	-	13,420	-
NEW RICHLAND	10,110	450	9,933	-	258	-	-
NEW YORK MILLS	7,668	2,476	13,828	485	641	19,405	-
NICOLLET	13,005	6,200	17,380	471	460	5,175	-
NORWOOD	13,049	4,800	47,220	1,266	497	33,796	-
OGILVIE	7,537	-	15,217	6,973	465	13,337	-
OLIVIA	11,916	3,399	17,654	-	714	-	-
ONAMIA	8,160	-	31,548	1,000	849	-	-
ORR	3,265	4,387	5,822	-	230	15,300	-
ORTONVILLE	7,604	4,971	36,220	2,745	1,057	8,237	-
PALO	6,555	6,500	14,730	1,000	217	7,169	-
PARKERS PRAIRIE	6,555	9,731	11,077	-	-	8,800	-
PAYNESVILLE	16,085	-	42,854	1,120	1,360	19,400	-
PENNOCK	6,149	1,000	8,173	-	-	2,240	-
PERHAM	15,053	9,000	48,167	-	961	-	-
PIERZ	19,095	598	47,589	-	2,480	-	-
PINE ISLAND	18,889	-	33,904	2,254	990	-	-
PLATO	6,818	7,200	23,854	2,857	490	17,970	-
PRESTON	7,873	2,051	24,068	-	-	29,600	-
PROCTOR	12,414	-	16,895	-	-	-	540
RANDALL	10,394	5,419	38,570	13	450	2,640	-
RENVILLE	8,285	4,768	14,581	-	606	-	-
RICE	8,233	3,306	18,472	-	715	33,494	-
RICHMOND	10,119	6,864	25,814	1,000	2,278	17,800	-
ROCKVILLE	9,205	5,142	19,045	344	275	24,031	-
RUSH CITY	10,430	14,276	38,814	4,000	595	23,050	-
SABIN-ELMWOOD	5,507	-	7,937	-	350	12,555	-
SACRED HEART	6,555	3,730	9,030	2,060	550	-	-
SAINT CHARLES	12,062	6,001	42,939	1,398	1,414	-	-
SAINT CLAIR	10,712	5,000	19,065	146	1,160	-	-
SAINT FRANCIS	8,151	-	25,200	1,467	1,639	5,148	-
SAINT MICHAEL	15,826	-	33,264	4,475	1,169	-	-

Table 5
Revenues and Expenditures
For the Year Ended December 31, 1997

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
SAINT STEPHEN	9,577	8,300	50,779	-	580	14,200	-
SANDSTONE	10,291	-	43,971	108	1,181	21,800	-
SAUK CENTRE	19,502	3,500	32,132	-	1,525	-	-
SCANDIA VALLEY	-	5,555	28,508	85	256	-	-
SCANLON	4,458	4,270	9,098	-	-	-	-
SCHROEDER	2,884	2,500	11,826	375	290	-	-
SEBEKA	8,260	2,000	23,089	228	875	-	-
SHERBURN	6,555	8,000	22,715	1,000	295	2,710	-
SILVER BAY	7,936	-	25,531	-	595	-	-
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1000 PER YEAR OF SERVICE (cont.)</u>							
SILVER LAKE	7,080	12,588	7,867	2,000	291	14,000	-
SOUTH HAVEN	8,476	2,001	13,342	-	1,115	-	-
SPICER	11,184	-	27,756	2,110	1,866	-	-
SPRING GROVE	7,056	3,500	4,770	-	465	5,885	-
SPRING VALLEY	10,932	2,000	65,428	1,000	1,996	-	16,654
SPRINGFIELD	11,552	1,984	28,099	-	1,370	5,940	-
STACY-LENT	10,067	3,000	17,724	736	1,262	4,118	-
STAPLES	13,092	6,787	11,997	2,000	2,001	38,000	-
STEWART	6,293	10,000	10,474	1,803	1,225	22,645	-
STEWARTVILLE	21,644	-	32,295	4,130	1,891	70,821	-
TACONITE	3,671	5,514	(3,329)	60	79	-	-
TAYLORS FALLS	6,555	-	58,936	350	1,748	-	-
THOMSON TOWN	11,169	4,000	27,060	1,286	1,320	20,749	-
TRIMONT	6,389	2,370	12,280	2,358	270	14,650	-
TRUMAN	7,424	-	19,642	-	700	-	126
VERNDALE	6,293	1,220	18,194	442	39	-	-
WAITE PARK	15,881	3,500	39,217	386	1,816	-	-
WARROAD	15,424	-	13,755	-	150	35,825	-
WATERVILLE	7,463	-	22,624	2,038	275	36,773	-
WATKINS	6,555	6,500	20,759	-	526	37,005	-
WAVERLY	6,140	10,000	6,316	250	-	2,601	-
WELCOME	6,555	2,500	8,450	3,975	556	42,471	-
WEST CONCORD	7,769	-	8,984	2,600	-	-	-
WESTBROOK	6,207	1,000	8,909	-	280	-	-
WINNEBAGO	8,822	4,000	9,977	1,273	820	16,503	-
WINSTED	8,337	12,700	28,720	2,000	1,845	27,750	-
WYOMING	11,507	5,200	564	-	100	1,224	-
ZUMBRO FALLS	6,961	566	19,828	3,500	175	18,400	-
TOTAL	1,719,173	759,583	4,325,066	206,701	157,356	2,039,913	18,770

**LUMP SUM - \$1000 OR MORE,
BUT LESS THAN \$1500 PER
YEAR OF SERVICE**

ALBERT LEA TOWN	3,933	16,258	24,988	40	1,675	13,259	-
AURORA	5,920	6,375	52,434	444	3,333	-	-
BLOOMING PRAIRIE	14,276	4,336	11,300	1,130	126	26,900	-
BLUE EARTH	14,975	12,000	56,401	6,380	2,145	300	-
BRECKENRIDGE	14,284	4,000	30,874	1,024	2,876	49,487	-
BUFFALO	39,498	-	78,200	-	5,095	132,909	1,639
CANBY	9,361	3,000	63,633	1,000	1,616	-	-
CANNON FALLS	23,141	-	58,192	-	870	30,059	-

Table 5
Revenues and Expenditures
For the Year Ended December 31, 1997

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
CARLTON	8,821	4,676	29,789	1,000	1,075	23,000	-
CARVER	7,080	10,500	27,110	1,000	-	-	-
CHISHOLM	16,681	-	99,850	-	1,443	-	-
COKATO	13,221	366	30,204	-	629	-	-
COLD SPRING	18,986	11,495	54,334	182	2,526	-	3,025
COOK	8,285	-	25,028	-	1,175	-	-
CROOKSTON	12,685	10,841	53,492	2,266	3,003	56,307	-
CROSBY	11,209	13,000	50,780	743	800	8,168	-
DEER RIVER	14,709	-	42,950	2,000	4,225	50,700	-
DELANO	18,521	34,183	14,354	-	338	-	-
<u>LUMP SUM - \$1000 OR MORE, BUT LESS THAN \$1500 PER YEAR OF SERVICE (cont.)</u>							
EAGLE LAKE	8,103	17,355	16,041	3,093	-	88,377	-
EAST BETHEL	23,831	2,800	51,859	1,540	75	36,640	-
ELY	19,892	-	52,954	216	5,178	2,376	560
EVELETH	9,733	4,267	16,802	40	245	-	-
FAIRFAX	8,732	4,366	20,965	50	2,073	-	-
FOLEY	21,640	2,500	39,980	1,000	3,463	23,933	-
GARRISON	11,038	1,068	38,135	-	-	-	-
GAYLORD	10,370	11,466	43,936	1,112	1,422	21,400	-
HAMEL	15,838	14,500	65,066	-	1,813	7,065	-
HIBBING	-	8,593	47,312	8,000	2,240	64,250	-
HOYT LAKES	6,555	-	45,975	-	905	-	-
HUGO	16,026	-	48,125	1,852	-	23,487	-
IDEAL	8,262	10,760	46,446	-	1,050	-	-
ISANTI	21,517	6,062	59,080	1,000	3,560	30,600	-
LAKE ELMO	21,182	-	77,378	-	4,531	-	-
LE SUEUR	18,371	8,682	66,438	96	1,615	-	-
LEXINGTON	6,555	8,226	16,537	-	3,147	-	-
LINWOOD	11,242	7,500	61,060	1,000	184	89,600	-
LITCHFIELD	28,372	525	51,170	2,030	1,113	56,600	456
LITTLE FALLS	33,021	7,000	23,296	-	2,411	-	-
LONG PRAIRIE	15,991	6,848	36,565	-	1,202	-	-
LONSDALE	15,061	4,500	27,370	132	1,977	-	-
LORETTO	11,853	18,000	63,030	-	300	7,410	-
LOWER ST. CROIX VAL	23,359	-	88,945	5,983	2,005	33,579	-
MAHTOMEDI	28,498	8,000	72,649	598	4,116	6,582	-
MAPLE PLAIN	17,192	13,750	54,254	-	1,415	28,250	-
MCGREGOR	12,048	2,000	10,075	-	-	-	-
MONTEVIDEO	18,393	6,460	38,904	1,000	-	19,333	-
MORA	23,886	-	25,978	2,000	860	132,167	-
MORRISTOWN	9,143	11,042	88,455	2,000	-	-	-
MT IRON	8,524	8,400	22,723	5,200	27	-	-
MT LAKE	9,552	7,384	17,091	1,050	1,365	5,000	22,850
NASHWAUK	7,523	9,547	24,251	1,180	3,085	22,180	-
NEW LONDON	15,969	4,206	14,459	1,904	1,755	19,409	-
NEW PRAGUE	24,295	5,000	69,926	1,000	270	34,800	-
NEW SCANDIA	14,190	10,000	30,670	2,000	147	21,658	-
NISSWA	19,331	7,092	21,231	2,000	-	23,000	-
NORTH BRANCH	19,431	11,850	62,555	124	1,810	-	-
OAK GROVE	17,019	6,000	55,317	-	1,125	4,234	-
OSAKIS	10,931	11,000	30,079	1,000	686	-	-
PELICAN RAPIDS	19,894	-	44,555	-	1,050	11,640	-
PEQUOT LAKES	11,646	13,120	24,710	2,551	553	95,958	-
PINE RIVER	11,090	10,982	42,889	1,540	1,410	-	-

Table 5
Revenues and Expenditures
For the Year Ended December 31, 1997

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
REMER	6,183	7,249	10,678	2,000	395	-	-
RICE LAKE	9,857	6,000	60,581	1,000	-	-	-
ROCKFORD	12,036	7,654	10,614	-	-	7,357	-
ROGERS	18,079	2,000	16,869	-	-	-	-
ROSEAU	18,428	3,500	50,139	-	375	-	-
SAINT ANTHONY	24,824	-	51,592	1,704	-	19,384	-
SAINT CLOUD	36,415	-	55,841	1,000	2,334	18,952	-
SAINT JAMES	17,935	14,265	29,518	160	3,675	-	-
SAINT JOSEPH	20,530	2,813	77,574	1,000	3,415	-	-
SARTELL	23,107	4,965	20,253	2,000	-	-	-
SLAYTON	10,410	16,161	18,324	1,000	1,078	24,100	-
<u>LUMP SUM - \$1000 OR MORE, BUT LESS THAN \$1500 PER YEAR OF SERVICE (cont.)</u>							
SLEEPY EYE	20,332	5,000	36,871	-	1,046	-	-
TRACY	11,120	5,400	34,474	-	2,037	-	-
VICTORIA	13,328	29,366	17,995	-	2,120	-	-
WABASHA	11,617	27,552	13,193	3,380	2,247	-	-
WACONIA	19,848	12,500	79,537	350	4,573	-	115
WADENA	15,147	2,950	40,300	2,450	2,633	55,960	-
WALKER	15,498	10,816	36,000	100	218	26,000	-
WATERTOWN	15,440	7,000	37,174	15,526	-	24,000	-
WHEATON	9,932	7,500	51,797	7,829	3,197	16,400	-
ZIMMERMAN	16,183	30,000	36,583	-	2,101	-	-
TOTAL	1,266,934	624,572	3,445,056	108,999	124,577	1,492,770	28,645
<u>LUMP SUM - \$1500 OR MORE, BUT LESS THAN \$2000 PER YEAR OF SERVICE</u>							
BASS BROOK	18,876	1,512	39,469	1,000	958	45,200	-
BECKER	35,633	4,000	105,865	-	2,448	37,382	-
CAMBRIDGE	35,330	-	44,955	-	412	-	-
CASS LAKE	16,678	6,368	53,377	46	2,646	68,752	-
CHISAGO CITY	14,115	14,677	61,440	-	1,567	-	-
COTTAGE GROVE	72,480	-	230,389	-	5,977	-	-
DASSEL	14,000	21,566	51,502	2,012	2,412	-	-
DETROIT LAKES	37,847	5,925	63,857	-	2,171	10,560	-
EAST GRAND FORKS	30,619	-	68,295	5,000	7,274	105,071	-
FARMINGTON	32,960	45,000	84,470	2,420	2,050	57,885	-
HAM LAKE	29,398	7,663	63,993	-	3,300	5,940	-
HERMANTOWN	21,647	42,192	56,070	1,000	7,419	17,000	-
INTERNATIONAL FALLS	34,485	-	49,900	-	818	160,926	-
JACKSON	18,094	3,276	44,581	2,714	2,159	-	-
LAKE CITY	21,801	7,692	60,133	-	-	-	-
LINDSTROM	13,981	6,037	71,043	1,000	1,473	26,668	-
LONG LAKE	29,004	14,000	41,694	200	-	-	-
MILACA	16,515	-	31,048	250	1,738	33,000	-
MONTECELLO	42,182	-	44,843	-	1,355	1,348	200
NEWPORT	11,539	23,662	74,573	-	5,693	-	-
NORTH MANKATO	31,739	17,225	86,412	2,000	2,337	51,853	-
NORTH ST. PAUL	33,993	2,417	119,734	2,000	7,046	49,520	-
OSSEO	9,179	49,006	37,075	2,090	2,684	31,108	-
PARK RAPIDS	31,255	-	61,959	2,640	505	34,000	28,000

Table 5
Revenues and Expenditures
For the Year Ended December 31, 1997

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
REDWOOD FALLS	21,775	15,600	71,817	-	-	31,643	10,200
SAINT BONIFACIUS	13,759	8,505	43,790	1,000	250	43,000	-
SAINT PAUL PARK	15,355	-	63,943	270	2,783	4,800	-
SAINT PETER	30,755	4,338	50,341	1,339	2,554	50,203	6,740
TWO HARBORS	20,522	-	41,336	3,000	2,828	38,000	-
WASECA	33,998	872	75,029	2,000	797	23,000	-
WAYZATA	29,711	15,289	31,122	-	3,315	-	-
WINDOM	21,483	2,500	74,425	1,015	973	97,250	-
TOTAL	840,708	319,322	2,098,480	32,996	77,942	1,024,109	45,140

**LUMP SUM - \$2000 OR MORE,
BUT LESS THAN \$2500 PER
YEAR OF SERVICE**

CENTENNIAL	53,127	-	147,500	10,157	3,770	39,794	-
FERGUS FALLS	48,083	1,500	101,857	-	4,079	139,230	-
INVER GROVE HEIGHTS	74,280	12,000	189,161	5,000	11,778	228,635	-
LITTLE CANADA	27,761	18,000	116,677	3,496	3,119	95,904	-
OWATONNA	78,832	-	77,378	2,000	1,689	34,000	-
PRINCETON	36,271	14,974	81,933	1,000	9,115	101,225	-
PRIOR LAKE	61,847	244	115,670	2,000	464	92,254	-
ROSEMOUNT	37,545	26,000	94,811	1,840	12,027	-	-
SAUK RAPIDS	42,435	9,515	79,462	3,000	4,153	92,200	-
THIEF RIVER FALLS	28,718	-	66,843	-	1,635	-	-
VADNAIS HEIGHTS	38,827	27,593	64,168	-	4,770	-	-
WILLMAR	53,109	-	160,070	7,515	3,727	23,440	-
TOTAL	580,835	109,826	1,295,530	36,008	60,326	846,682	-

**LUMP SUM - \$2500 OR MORE,
BUT LESS THAN \$3000 PER
YEAR OF SERVICE**

BEMIDJI PIONEER	72,017	1,681	153,183	1,810	8,689	15,616	-
ELK RIVER	55,308	35,000	103,056	-	2,317	-	-
FOREST LAKE	56,800	4,772	140,751	3,670	2,255	13,500	-
MAPLEWOOD	110,554	141,254	297,211	1,059	15,429	23,773	-
OAKDALE	63,161	25,630	88,460	1,000	10,087	52,681	-
SHAKOPEE	51,643	39,854	151,603	308	4,999	43,416	-
TOTAL	409,483	248,191	934,264	7,847	43,776	148,986	-

**LUMP SUM - \$3000 OR MORE,
BUT LESS THAN \$3500 PER
YEAR OF SERVICE**

BAYPORT	42,072	-	247,895	1,000	18,158	88,750	-
EXCELSIOR	65,420	-	267,388	6,188	4,695	8,743	-
HASTINGS	74,327	-	194,506	2,000	9,376	67,000	100
HOPKINS	50,904	26,700	278,976	4,518	6,633	-	-
MARSHALL	47,195	9,455	150,473	4,000	5,532	217,128	-
STILLWATER	75,052	-	243,101	-	3,296	-	-
WOODBURY	94,293	63,014	464,786	2,755	34,250	58,492	-

Table 5
Revenues and Expenditures
For the Year Ended December 31, 1997

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
TOTAL	449,263	99,169	1,847,125	20,461	81,940	440,113	100
<u>LUMP SUM - \$3500 OR MORE</u>							
<u>PER YEAR OF SERVICE</u>							
ALEXANDRIA	56,442	45,073	80,593	2,202	15,320	92,642	-
BRAINERD	86,628	45,351	187,221	-	9,221	-	-
GOLDEN VALLEY	82,886	-	604,180	1,000	9,005	98,273	7,965
GRAND RAPIDS	55,058	5,000	151,858	2,000	2,497	-	-
LAKEVILLE	98,041	105,781	402,248	3,000	6,342	285,361	-
<u>LUMP SUM - \$3500 OR MORE</u>							
<u>PER YEAR OF SERVICE (cont.)</u>							
NORTHFIELD	62,509	33,525	239,586	-	1,518	15,000	-
TOTAL	441,564	234,730	1,665,686	8,202	43,903	491,276	7,965
TOTAL FOR LUMP SUMS	7,140,394	2,680,940	17,550,417	579,377	680,879	7,281,762	109,252
<u>MONTHLY SERVICE</u>							
CHASKA	44,751	91,763	253,738	-	2,780	94,810	-
COLUMBIA HEIGHTS	52,735	-	77,212	-	3,396	-	-
HUTCHINSON	48,989	23,683	90,989	-	3,599	61,691	-
MOUND	63,412	88,810	363,200	-	4,709	135,812	3,000
PINE CITY	23,635	7,000	65,817	-	3,508	24,150	-
SPRING LAKE PARK	171,812	-	815,961	-	38,810	181,827	-
WHITE BEAR LAKE	117,915	20,000	526,902	3,115	16,694	147,860	-
WORTHINGTON	31,610	74,210	179,948	-	1,090	432,449	1,000
TOTAL MONTHLY	554,859	305,466	2,373,767	3,115	74,586	1,078,599	4,000
<u>MONTHLY/LS COMBINATION</u>							
APPLE VALLEY	122,557	90,846	304,006	1,030	13,921	37,036	-
BENSON	15,346	4,892	36,129	165	2,886	31,120	-
BROOKLYN CENTER	84,619	38,451	267,413	-	17,176	88,788	-
CHANHASSEN	56,786	14,214	152,702	1,000	9,303	132,013	-
EDEN PRAIRIE	188,773	311,227	994,438	382	13,679	172,860	-
FAIRMONT	42,060	22,730	217,636	8,900	15,487	64,515	-
GLENCOE	19,941	48,107	51,702	-	4,550	25,200	22,563
LAKE JOHANNA	145,767	69,800	510,011	-	27,588	188,851	-
MINNETONKA	203,948	-	1,106,595	2,275	62,711	305,559	-
NEW BRIGHTON	69,130	51,500	291,016	1,123	5,306	113,384	-
NEW ULM	46,632	41,795	243,820	500	11,001	98,683	-
PIPESTONE	17,741	39,540	36,455	1,638	3,886	13,122	3,000
PLYMOUTH	218,143	-	319,560	1,000	11,151	129,228	-
ROBBINSDALE	42,245	-	152,886	1,062	23,185	49,750	-
ROSEVILLE	120,470	139,977	721,355	-	29,454	208,100	-
SAVAGE	39,959	136,963	241,729	-	10,430	178,316	275

Table 5
Revenues and Expenditures
For the Year Ended December 31, 1997

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
TOTAL MONTHLY/LS* COMBINATION	<u>1,434,117</u>	<u>1,010,042</u>	<u>5,647,453</u>	<u>19,075</u>	<u>261,714</u>	<u>1,836,525</u>	<u>25,838</u>
GRAND TOTAL FOR DEFINED CONTRIBUTION, LUMP SUM, MONTHLY SERVICE, AND MONTHLY/LS COMBINATION	<u>10,984,683</u>	<u>4,825,406</u>	<u>29,737,189</u>	<u>667,670</u>	<u>1,229,700</u>	<u>12,320,264</u>	<u>154,351</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>						
AUSTIN	900	-	896	1,222	3,018	1.36%
COON RAPIDS	2,216	6,770	6,074	31,916	46,976	1.58%
KIESTER	-	-	165	7	172	1.46%
MENDOTA HEIGHTS	-	-	18,904	1,900	20,804	1.54%
NEW HOPE	2,500	190	6,365	1,650	10,705	1.08%
<u>LUMP SUM - \$50 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE</u>						
FISHER	750	-	132	74	956	2.10%
<u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE</u>						
ALMELUND	300	-	250	104	654	1.05%
ELBOW-TULABY	-	-	383	-	383	2.58%
GHENT	325	62	484	-	871	1.97%
GRYGLA	-	-	430	-	430	1.18%
LANCASTER	-	-	430	-	430	1.02%
<u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE</u>						
ALDEN	200	-	525	457	1,182	1.63%
BADGER	-	81	675	2,573	3,329	2.81%
FINLAND	-	719	695	65	1,479	2.53%
HILL CITY	-	-	2,009	43	2,052	2.69%
LAKE BRONSON	100	-	400	-	500	1.55%
SQUAW LAKE	-	-	1,260	-	1,260	1.51%
VILLARD	-	-	745	29	774	1.59%

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 - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE</u>						
BRANDON	-	-	1,323	128	1,451	1.25%
BREVATOR	-	-	660	7	667	1.41%
CANTON	25	-	275	451	751	1.07%
CLAREMONT	912	60	566	10	1,548	1.60%
COTTONWOOD	-	-	1,938	12	1,950	1.18%
CUYUNA	-	-	1,692	28	1,720	2.47%
FIFTY LAKES	-	-	970	15	985	1.42%
GROVE CITY	-	-	375	2,447	2,822	2.84%
IRONTON	-	100	1,350	320	1,770	1.83%
KELLOGG	800	-	600	345	1,745	1.03%
PALISADE	-	-	975	35	1,010	1.06%
STARBUCK	1,050	-	305	36	1,391	1.19%
SUNBURG	-	-	400	53	453	1.21%
TOWER	900	-	172	146	1,218	1.60%
WRENSHALL	538	-	760	133	1,431	1.11%
WRIGHT	-	-	475	2	477	1.20%

**LUMP SUM - \$500 OR MORE,
BUT LESS THAN \$1000 PER
YEAR OF SERVICE**

BARNESVILLE	640	-	2,011	50	2,701	1.16%
BIG LAKE	-	603	2,214	24	2,841	1.11%
EMILY	-	-	1,977	618	2,595	2.05%
GOODVIEW	225	-	-	2,708	2,933	1.04%
GREENWOOD	-	-	1,120	821	1,941	1.30%
HAMBURG	300	400	1,039	250	1,989	1.41%
HENDERSON	1,600	800	690	25	3,115	2.02%
MONTGOMERY	900	-	-	1,827	2,727	1.24%
RICHMOND	450	-	1,828	-	2,278	1.03%
STAPLES	-	-	1,850	151	2,001	1.13%

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 - \$1000 OR MORE, BUT LESS THAN \$1500 PER YEAR OF SERVICE</u>						
BUFFALO	500	175	3,217	1,203	5,095	1.08%
DEER RIVER	700	-	3,525	-	4,225	1.72%
ELY	959	318	3,691	210	5,178	1.11%
LEXINGTON	-	545	2,602	-	3,147	1.01%
NASHWAUK	1,000	-	2,035	50	3,085	1.21%
<u>LUMP SUM - \$1500 OR MORE, BUT LESS THAN \$2000 PER YEAR OF SERVICE</u>						
EAST GRAND FORKS	575	-	3,515	3,184	7,274	1.44%
HERMANTOWN	-	-	7,105	314	7,419	1.24%
<u>LUMP SUM - \$2000 OR MORE, BUT LESS THAN \$2500 PER YEAR OF SERVICE</u>						
PRINCETON	567	-	8,463	85	9,115	1.20%
ROSEMOUNT	300	-	10,900	827	12,027	1.83%
<u>LUMP SUM - \$2500 OR MORE, BUT LESS THAN \$3000 PER YEAR OF SERVICE</u>						
OAKDALE	2,300	1,000	6,475	312	10,087	1.31%
<u>LUMP SUM - \$3000 OR MORE, BUT LESS THAN \$3500 PER YEAR OF SERVICE</u>						
BAYPORT	-	-	4,734	13,424	18,158	1.44%
WOODBURY	19,878	5,714	3,574	5,084	34,250	1.42%

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 - \$3500 OR MORE PER YEAR OF SERVICE</u>						
ALEXANDRIA	-	-	14,380	940	15,320	1.34%
<u>MONTHLY/LS* COMBINATION</u>						
ROBBINSDALE	3,660	-	17,655	1,870	23,185	2.21%

*LS - LUMP SUM

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

Association Name	Salaries	Conventions	Dues Actuarial Audit & Bond	Other	Total Expenses	% of Assets
<u>DEFINED CONTRIBUTION</u>						
COON RAPIDS	2,216	6,770	6,074	31,916	46,976	1.58%
EDINA	21,500	3,977	10,271	7,165	42,913	0.91%
MENDOTA HEIGHTS	-	-	18,904	1,900	20,804	1.54%
<u>LUMP SUM - \$3000 OR MORE, BUT LESS THAN \$3500 PER YEAR OF SERVICE</u>						
WOODBURY	19,878	5,714	3,574	5,084	34,250	1.42%
<u>MONTHLY SERVICE</u>						
SPRING LAKE PARK	12,994	6,819	14,155	4,842	38,810	0.78%
<u>MONTHLY/LS* COMBINATION</u>						
LAKE JOHANNA	3,800	-	22,874	914	27,588	0.81%
MINNETONKA	7,800	-	48,207	6,704	62,711	0.92%
ROBBINSDALE	3,660	-	17,655	1,870	23,185	2.21%
ROSEVILLE	7,379	5,965	5,831	10,279	29,454	0.58%

*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, 1997

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
ALBANY	25	-	1	50	5	5	25,000	25,000	-	-	BAL	-	-	-	-	-	BAL
ANDOVER	44	-	23	50	5	5	2,500	125,000	-	-	BAL	-	-	-	-	-	BAL
ANOKA-CHAMPLIN	43	-	7	50	10	10	-	50,000	-	-	-	-	-	-	-	-	BAL
ASHBY	24	-	1	50	5	5	-	12,000	-	-	BAL	-	-	-	-	-	BAL
AUSTIN	24	-	15	50	10	10	-	50,000	-	-	BAL	-	-	-	-	-	BAL
BREWSTER	23	-	7	50	10	10	-	15,000	-	-	BAL	-	-	-	-	-	BAL
BROOKLYN PARK	56	-	38	50	10	10	500,000	500,000	-	-	BAL	-	-	-	-	-	BAL
CALLAWAY	15	-	11	50	10	10	-	70,000	-	-	BAL	-	-	-	-	-	BAL
COLOGNE	26	-	10	50	10	10	-	50,000	-	-	-	-	-	-	-	-	BAL
COON RAPIDS	46	-	4	50	5	5	300,000	300,000	-	-	-	-	-	-	-	-	BAL
CRANE LAKE	13	-	1	50	10	10	50,000	50,000	-	-	BAL	-	-	-	-	-	BAL
CROSSLAKE	25	-	11	50	10	10	-	45,000	-	-	BAL	-	-	-	-	-	BAL
CRYSTAL	35	-	11	50	10	10	300,000	300,000	-	-	BAL	-	-	-	-	-	BAL
DALBO	15	-	2	50	10	10	-	8,000	-	-	-	-	-	-	-	-	BAL
DONNELLY	28	-	8	50	10	10	-	10,000	-	-	BAL	-	-	-	-	-	BAL
EAGAN	94	-	23	50	5	5	-	400,000	-	-	BAL	-	-	-	-	-	BAL
EDINA	36	-	12	50	5	5	500,000	500,000	-	-	BAL	-	-	-	-	-	BAL
ELBOW LAKE	26	-	4	50	10	10	-	26,000	-	-	BAL	-	-	-	-	-	BAL
ELGIN	21	-	20	50	10	10	-	20,000	-	-	BAL	-	-	-	-	-	BAL
EMBARRASS	21	-	14	50	10	10	-	15,000	-	-	-	-	-	-	-	-	BAL
ERSKINE	15	-	4	50	10	10	-	5,000	-	-	BAL	-	-	-	-	-	BAL
FALCON HEIGHTS	22	-	15	50	5	5	-	100,000	-	-	BAL	-	-	-	-	-	BAL
FOSSTON	24	-	-	50	10	10	-	20,000	-	-	BAL	-	-	-	-	-	BAL
FOUNTAIN	21	-	2	50	10	10	75,000	75,000	-	-	-	-	-	-	-	-	-
FREERPORT	22	-	3	50	10	10	-	20,000	-	-	BAL	-	-	-	-	-	BAL
FRIDLEY	35	-	4	50	10	10	-	500,000	-	-	-	-	-	-	-	-	BAL
GARY	20	-	3	50	10	10	-	20,000	-	-	-	-	-	-	-	-	BAL
GIBBON	24	-	5	50	13	13	-	30,000	-	-	-	-	-	-	-	-	BAL
GLENVILLE	26	-	6	50	5	5	-	10,000	-	-	-	-	-	-	-	-	BAL
GOODHUE	23	-	4	50	10	10	-	40,000	-	-	BAL	-	-	-	-	-	BAL
HARDWICK	20	2	2	50	10	10	-	45,000	-	-	BAL	-	-	-	-	-	BAL
HAWLEY	22	-	2	50	10	10	-	25,000	-	-	-	-	-	-	-	-	BAL
IVANHOE	27	-	5	50	10	10	-	15,000	-	-	BAL	-	-	-	-	-	BAL
KENYON	30	-	1	50	10	10	-	20,000	-	-	BAL	-	-	-	-	-	BAL
KERKHOVEN	21	-	6	50	10	10	15,000	15,000	-	-	BAL	-	-	-	-	-	BAL
KIESTER	21	-	5	55	20	10	-	35,000	-	-	BAL	40	WKLY	-	-	-	BAL
LAKE GEORGE	16	-	6	50	10	10	-	6,000	-	-	BAL	-	-	-	-	-	BAL
LAKEPORT	16	-	-	55	10	10	-	50,000	-	-	-	-	-	-	-	-	BAL
LE CENTER	23	-	8	50	10	10	2,000	25,000	-	-	BAL	-	-	-	-	-	BAL
LONDON	16	-	1	50	20	10	-	10,000	-	-	-	-	-	-	-	-	BAL
LONGVILLE	22	-	-	50	5	5	-	50,000	-	-	-	-	-	-	-	-	BAL
LYLE	19	-	2	50	10	10	10,000	10,000	-	-	-	-	-	-	-	-	BAL
MAGNOLIA	13	-	6	50	10	10	-	10,000	-	-	-	-	-	-	-	-	BAL
MAPLE GROVE	84	-	15	50	5	5	1,000,000	1,000,000	-	-	BAL	-	-	-	-	-	BAL
MARINE ON ST. CROIX	30	-	27	50	5	5	-	25,000	-	-	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, 1997

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
MAZEPPA	23	-	4	50	10	10	-	15,000	-	-	-	-	-	-	-	-	BAL
MEDICINE LAKE	19	-	4	50	5	5	40,000	40,000	-	-	-	-	-	-	-	-	-
DEFINED CONTRIBUTION (cont.)																	
MENDOTA HEIGHTS	37	-	6	50	10	10	200,000	200,000	-	-	BAL	-	-	-	-	-	BAL
MENTOR	14	-	5	50	10	10	-	5,000	-	-	-	-	-	-	-	-	BAL
MILLERVILLE	20	-	7	50	10	10	-	20,000	-	-	BAL	-	-	-	-	-	BAL
MILROY	16	1	6	50	10	10	-	80,000	-	-	BAL	-	-	-	-	-	BAL
MURDOCK	16	-	7	50	10	10	-	10,000	-	-	BAL	-	-	-	-	-	BAL
MYRTLE	22	-	2	50	5	5	5,000	5,000	-	-	BAL	-	-	-	-	-	BAL
NEW HOPE	33	-	14	50	5	5	50,000	150,000	-	-	BAL	-	-	-	-	-	BAL
NODINE	19	-	5	55	10	10	-	20,000	-	-	BAL	-	-	-	-	-	BAL
NORTHROP	17	-	4	50	10	10	-	5,000	-	-	BAL	-	-	-	-	-	BAL
ODESSA	14	-	9	50	10	5	-	10,000	-	-	BAL	-	-	-	-	-	BAL
OKLEE	20	-	3	50	10	10	-	10,000	-	1,000	LUMP	-	-	-	-	-	BAL
PLAINVIEW	22	-	2	50	10	10	40,000	40,000	-	-	BAL	-	-	-	-	-	BAL
PLUMMER	24	1	2	50	10	10	-	10,000	-	-	BAL	-	-	-	-	-	BAL
RAMSEY	26	-	-	50	10	10	-	27,000	-	-	BAL	-	-	-	-	-	BAL
RED LAKE FALLS	22	-	-	50	10	10	-	15,000	-	-	BAL	-	-	-	-	-	BAL
ROUND LAKE	17	-	7	50	10	10	-	10,000	-	-	BAL	-	-	-	-	-	BAL
RUSHFORD	29	-	6	50	10	10	-	20,000	-	-	BAL	-	-	-	-	-	BAL
SAINT HILAIRE	18	1	6	50	10	10	-	20,000	-	-	BAL	-	-	-	-	-	BAL
SEAFORTH	10	-	4	50	10	10	-	2,000	-	-	BAL	-	-	-	-	-	BAL
SOUTH BEND	18	-	6	50	15	15	-	30,000	-	-	BAL	-	-	-	-	-	BAL
SWANVILLE	20	-	-	50	10	10	-	50,000	-	-	BAL	-	-	-	-	-	BAL
TOIVOLA	17	-	5	50	20	10	10,000	10,000	-	-	-	-	-	-	-	-	BAL
ULEN	19	-	5	50	10	10	-	10,000	-	-	-	-	-	-	-	-	BAL
UNDERWOOD	18	-	2	50	10	10	-	8,000	-	-	BAL	-	-	-	-	-	BAL
VERMILION LAKE	15	-	2	50	10	10	-	6,000	-	-	BAL	-	-	-	-	-	BAL
WABASSO	22	-	3	50	10	10	-	15,000	-	-	BAL	-	-	-	-	-	BAL
WANAMINGO	28	-	8	50	10	10	-	10,000	-	-	-	-	-	-	-	-	BAL
WANDA	20	-	2	50	10	10	-	10,000	-	-	-	-	-	-	-	-	BAL
WELLS	24	-	2	50	10	10	-	100,000	-	-	-	-	-	-	-	-	BAL
WILLIAMS	17	-	4	50	10	10	-	5,000	-	-	-	-	-	-	-	-	BAL
WINTHROP	20	-	10	50	10	10	-	300,000	-	-	BAL	-	-	-	-	-	BAL
ZUMBROTA	28	-	-	50	10	10	-	75,000	-	-	BAL	-	-	-	-	-	BAL
TOTAL DEFINED CONTRIBUTION	1,972	5	508														
LUMP SUM - LESS THAN \$50 PER YEAR OF SERVICE																	
CLIMAX	19	-	-	50	10	10	-	4,000	25	-	-	-	-	-	-	-	-
FLENSBURG	20	-	-	50	20	10	-	40,000	25	25	YR	-	-	-	-	-	25 YR
HOLYOKE	7	-	-	50	5	5	-	5,000	25	-	-	-	-	-	-	-	25 YR
LASALLE	20	-	-	50	10	10	-	10,000	25	25	YR	-	-	-	-	-	25 YR

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, 1997

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
NASSAU	17	-	-	55	20	10	-	10,000	25	-	-	-	-	-	-	25	YR
REVERE	16	-	-	50	10	10	-	5,000	10	2	YR	-	-	-	-	5	YR
TAUNTON	14	-	-	60	10	10	10,000	10,000	20	-	-	10	WKLY	-	-	20	YR
TOTAL	113	-	-														
<u>LUMP SUM - \$50 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE</u>																	
CARSONVILLE	20	-	1	50	10	10	-	20,000	75	75	YR	-	-	-	-	75	YR
ELMER	13	-	1	60	10	10	-	3,000	50	-	-	-	-	-	-	50	YR
FINLAYSON	19	-	4	50	10	10	-	5,000	50	50	YR	-	-	-	-	50	YR
FISHER	27	-	-	50	20	20	-	5,000	60	-	-	-	-	-	-	100	LUMP SUM
FRENCH TOWNSHIP	26	-	6	50	10	10	10,000	10,000	50	50	YR	-	-	-	-	50	YR
GOODLAND	18	-	1	50	5	5	-	7,000	75	75	YR	-	-	-	-	75	YR
LAKELAND	15	-	-	50	20	10	-	10,000	50	50	YR	-	-	-	-	50	YR
MAPLE HILL	13	-	-	50	10	10	-	5,000	50	50	YR	-	-	-	-	50	YR
NORTHLAND	9	-	-	50	10	10	-	5,000	50	50	YR	-	-	-	-	50	YR
WALTERS	18	-	-	50	5	5	-	10,000	50	-	-	-	-	-	-	50	YR
TOTAL	178	-	13														
<u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE</u>																	
ALBORN	17	-	-	50	20	20	-	6,000	175	-	-	-	-	-	-	175	YR
ALMELUND	27	-	-	50	10	10	-	10,000	150	150	YR	-	-	-	-	150	YR
ALTURA	20	-	-	50	20	20	-	10,000	175	-	-	25	WKLY	-	-	175	YR
BETHEL	12	-	-	50	10	10	-	5,000	120	120	YR	-	-	-	-	120	YR
BIGELOW	19	-	-	50	5	5	6,000	6,000	100	100	YR	-	-	-	-	100	YR
BLUFFTON	14	-	-	50	10	10	-	5,000	100	100	YR	-	-	-	-	100	YR
BREITUNG	21	-	-	50	10	10	-	10,000	170	170	YR	-	-	-	-	170	YR
BRIMSON-FAIRBANKS	17	-	3	50	20	20	-	15,000	100	100	YR	-	-	-	-	100	YR
CAMPBELL	28	-	1	62	20	10	-	10,000	175	-	-	-	-	-	-	175	YR
CLEMENTS	21	-	1	50	10	10	-	6,000	180	180	YR	-	-	-	-	180	YR
COTTON	22	-	-	50	5	5	-	20,000	100	100	YR	-	-	-	-	100	YR
CROOKED LAKE	18	-	-	50	5	5	-	5,000	175	175	YR	-	-	-	-	175	YR
DANVERS	13	-	-	50	10	10	5,000	5,000	175	175	YR	-	-	-	-	175	YR
DENT	22	-	1	50	10	10	-	10,000	125	-	-	-	-	-	-	125	YR
DUMONT	21	-	3	50	10	10	-	5,000	110	110	YR	-	-	-	-	110	YR
EITZEN	28	-	3	50	10	10	-	50,000	120	120	YR	-	-	-	-	120	YR
ELBOW-TULABY	12	-	-	50	10	10	5,000	5,000	100	100	YR	-	-	-	-	100	YR
ELROSA	30	-	4	55	5	5	-	10,000	150	150	YR	-	-	-	-	150	YR
FEDERAL DAM	13	-	-	55	20	10	10,000	10,000	100	100	YR	-	-	-	-	100	YR
GHENT	18	-	2	50	10	10	-	5,000	175	-	-	-	-	-	-	175	YR

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, 1997

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
GREENBUSH	36	-	-	50	10	5	-	10,000	145	-	-	-	-	-	-	145	YR
GRYGLA	20	-	-	50	20	20	-	20,000	100	-	-	-	-	-	-	100	YR
HANLEY FALLS	24	-	5	50	10	10	-	10,000	150	-	-	-	-	-	-	150	YR
HOKAH	29	-	3	50	10	10	150,000	150,000	170	170	YR	-	-	-	-	170	YR
HOLLAND	20	-	-	50	10	10	-	10,000	100	100	YR	-	-	-	-	100	YR
JACOBSON	11	-	1	50	10	10	-	15,000	120	120	YR	-	-	-	-	120	YR
LAKE HENRY	20	-	5	50	10	10	-	10,000	150	150	YR	-	-	-	-	150	YR
LANCASTER	20	-	7	55	10	10	-	20,000	100	50	YR	-	-	-	-	50	YR
<u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE (cont.)</u>																	
LISMORE	25	-	-	50	20	20	-	30,000	110	110	YR	100	WKLY	200	-	110	YR
LUCAN	20	-	-	50	10	10	-	6,000	150	-	-	-	-	-	-	150	YR
LYND	16	-	-	50	20	20	-	10,000	100	-	-	-	-	-	-	100	YR
MAKINEN	15	-	2	50	10	10	30,000	30,000	100	100	YR	-	-	-	-	100	YR
MCGRATH	21	-	2	50	5	5	-	10,000	100	100	YR	-	-	-	-	100	YR
MIDDLE RIVER	17	-	-	50	20	10	-	9,000	100	100	YR	100	WKLY	-	-	100	YR
NEW MUNICH	19	-	-	50	10	10	-	4,000	150	150	YR	-	-	-	-	150	YR
NORTH STAR TOWNSHIP	18	-	1	50	5	5	5,000	5,000	160	-	-	-	-	-	-	160	YR
PEMBERTON	17	-	-	50	10	10	-	10,000	100	50	YR	-	-	-	-	50	YR
PORTER	23	-	3	55	10	10	-	10,000	175	105	YR	-	-	-	-	175	YR
SAINT LEO	22	-	4	50	10	10	-	10,000	125	10	WKLY	-	-	-	-	125	YR
SHELLY	19	-	-	55	10	10	-	9,000	150	150	YR	-	-	-	-	150	YR
SOLWAY RURAL	22	-	-	50	10	10	-	10,000	100	-	-	-	-	-	-	100	YR
STURGEON LAKE	13	-	1	50	10	10	-	5,000	125	125	YR	-	-	-	-	125	YR
TWIN LAKES [MAHNOMEN]	18	-	-	50	10	10	-	20,000	100	-	-	-	-	-	-	100	YR
VINING	15	-	-	50	10	10	-	7,500	100	-	-	-	-	-	-	-	-
WILMONT	25	-	3	50	10	10	-	10,000	167	100	YR	-	-	-	-	100	YR
TOTAL	898	-	55														
<u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE</u>																	
ALDEN	24	-	4	50	10	10	-	10,000	225	225	YR	-	-	-	-	225	YR
ASKOV	19	-	2	55	10	10	-	10,000	250	250	YR	-	-	-	-	250	YR
BADGER	22	-	-	50	10	10	-	10,000	200	200	YR	-	-	-	-	200	YR
BEARDSLEY	20	-	-	50	20	20	-	7,500	250	-	-	-	-	-	-	-	-
BELLINGHAM	20	-	5	50	5	5	-	20,000	250	100	YR	-	-	-	-	250	YR
BLACKHOOF	17	-	3	50	10	10	5,000	5,000	200	200	YR	-	-	-	-	200	YR
BOWLUS	21	-	-	50	20	10	-	10,000	250	250	YR	-	-	-	-	250	YR
BOYD	20	-	2	50	10	10	-	10,000	250	250	YR	-	-	-	-	250	YR
BROOK PARK	16	-	-	50	5	5	-	50,000	200	200	YR	-	-	-	-	200	YR
CEYLON	22	-	2	50	20	10	-	15,000	200	-	-	15	WKLY	-	-	200	YR

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, 1997

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
CHERRY	20	-	1	50	5	5	-	8,000	200	200	YR	-	-	-	-	200	YR
CLARISSA	25	-	1	50	10	10	10,000	10,000	250	250	YR	-	-	-	-	250	YR
CLIFTON	22	-	4	55	20	20	10,000	10,000	200	-	-	-	-	-	-	200	YR
CLINTON [ST. LOUIS]	21	-	2	50	10	10	-	15,000	250	250	YR	25	WKLY	-	-	250	YR
COLVIN	23	-	3	50	10	10	10,000	10,000	200	-	-	-	-	-	-	200	YR
DARFUR	18	-	1	50	10	10	-	6,000	225	225	YR	2,000	YR	-	-	225	YR
DEXTER	21	-	-	50	20	10	-	10,000	200	-	-	-	-	-	-	-	-
DUNNELL	14	-	-	50	10	10	-	100,000	275	275	YR	-	-	-	-	275	YR
EASTERN HUBBARD	22	-	-	55	10	10	-	25,000	200	-	-	-	-	-	-	200	YR
ELLSWORTH	25	-	3	55	10	10	15,000	15,000	200	-	-	-	-	-	-	200	YR
EVANSVILLE	27	-	-	50	10	10	-	10,000	200	200	YR	-	-	-	-	200	YR
<u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE (cont.)</u>																	
FINLAND	20	-	-	50	10	10	-	10,000	250	-	-	-	-	-	-	250	YR
FREDENBERG	17	-	-	50	10	10	-	10,000	200	200	YR	-	-	-	-	200	YR
FROST	21	-	1	50	10	10	-	10,000	275	275	YR	5	DAILY	-	-	275	YR
GARVIN	14	-	1	55	10	10	-	50,000	200	-	-	-	-	-	-	200	YR
GRANADA	17	-	1	50	10	10	-	10,000	250	-	-	-	-	-	-	250	YR
HALSTAD	24	-	3	55	10	10	-	40,000	200	200	YR	-	-	-	-	200	YR
HANCOCK	25	-	1	50	10	10	-	100,000	275	-	-	-	-	-	-	100	YR
HANSKA	24	-	-	50	10	10	-	10,000	275	275	YR	-	-	-	-	275	YR
HENDRUM	29	-	-	50	10	10	25,000	25,000	200	200	YR	-	-	-	-	200	YR
HEWITT	14	-	1	50	10	10	5,000	5,000	250	250	YR	-	-	-	-	250	YR
HILL CITY	25	-	4	50	10	10	100,000	100,000	280	280	YR	-	-	-	-	280	YR
HITTERDAL	20	-	3	50	10	10	-	20,000	220	-	-	-	-	-	-	-	-
HOVLAND	14	-	-	50	20	10	-	10,000	250	250	YR	-	-	-	-	250	YR
INDUSTRIAL	19	-	1	50	5	5	10,000	10,000	250	250	YR	-	-	-	-	250	YR
IONA	13	-	-	50	20	10	5,000	6,000	250	250	YR	-	-	-	-	250	YR
KARLSTAD	33	-	-	50	10	10	-	55,000	200	200	YR	-	-	-	-	200	YR
KENNEDY	18	-	-	50	10	10	-	20,000	250	250	YR	-	-	-	500	250	YR
LAKE BRONSON	14	-	-	50	10	10	4,000	4,000	200	200	YR	-	-	-	-	200	YR
LAKE WILSON	17	-	-	50	10	10	-	15,000	250	-	-	-	-	-	-	250	YR
LEAF VALLEY	22	-	1	50	5	5	-	20,000	250	250	YR	-	-	-	-	250	YR
MAHTOWA	21	-	1	50	5	5	-	10,000	200	200	YR	-	-	-	-	200	YR
MAPLEVIEW	17	-	-	50	20	5	10,000	10,000	250	250	YR	-	-	-	-	250	YR
MCKINLEY	11	-	-	50	20	20	10,000	10,000	200	-	-	-	-	-	-	-	-
MEDFORD	23	-	5	50	10	10	-	150,000	280	280	YR	-	-	-	-	280	YR
NORTHOME	18	-	1	50	10	10	-	20,000	250	250	YR	-	-	-	-	250	YR
OSTRANDER	17	-	-	50	10	10	-	7,500	250	250	YR	-	-	-	-	250	YR
ROLLINGSTONE	25	-	2	50	10	10	-	10,000	250	250	YR	-	-	-	-	250	YR
ROSE CREEK	22	-	3	50	10	10	-	10,000	250	250	YR	-	-	-	-	250	YR
SILICA	18	-	1	50	10	10	10,000	10,000	200	-	-	-	-	-	-	200	YR
SOLWAY	18	-	5	50	10	10	-	10,000	220	220	YR	-	-	-	-	220	YR
SQUAW LAKE	18	-	2	50	10	10	-	100,000	250	250	YR	-	-	-	-	250	YR
TOFTE	10	-	-	50	5	5	10,000	10,000	250	250	YR	-	-	-	-	250	YR

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, 1997

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
TWIN LAKES [FREEBORN]	20	-	-	50	10	10	-	7,500	200	-	-	-	-	-	-	-	-
VESTA	16	-	1	50	20	10	5,000	10,000	200	200	YR	-	-	-	-	200	YR
VILLARD	25	-	-	50	10	10	-	5,000	200	200	YR	-	-	-	-	100	YR
WARREN	26	-	2	50	5	5	50,000	50,000	250	250	YR	-	-	-	-	250	YR
WAUBUN	17	-	1	50	10	10	-	8,000	250	-	-	-	-	-	-	250	YR
WILLOW RIVER	16	-	2	50	10	10	-	8,000	250	250	YR	-	-	-	-	250	YR
WILSON	31	-	-	50	10	10	20,000	20,000	200	200	YR	-	-	-	-	200	YR
WOODSTOCK	17	-	1	50	10	10	-	15,000	250	250	YR	-	-	-	-	250	YR
TOTAL	1,225	-	77														

LUMP SUM - \$300 OR MORE,
BUT LESS THAN \$500 PER
YEAR OF SERVICE

ADAMS	21	-	-	50	10	10	5,000	15,000	375	375	YR	-	-	-	-	375	YR
ADRIAN	22	-	-	50	10	10	-	20,000	400	400	YR	-	-	-	-	400	YR
ALBERTVILLE	23	-	5	50	10	10	-	15,000	450	-	-	-	-	-	-	450	YR
ALPHA	13	-	1	50	10	10	-	10,000	400	400	YR	-	-	-	-	400	YR
AMBOY	19	-	3	50	10	10	-	15,000	400	100	YR	-	-	-	-	400	YR
ARGYLE	25	-	2	50	10	10	-	15,000	400	-	-	-	-	-	-	400	YR
BALATON	24	-	-	50	10	10	15,000	15,000	350	350	YR	10	DAILY	-	-	350	YR
BARRETT	18	-	1	55	10	10	-	10,000	300	-	-	-	-	-	-	300	YR
BEAVER CREEK	16	-	2	50	20	10	-	10,000	325	325	YR	-	-	-	-	325	YR
BELGRADE	25	-	-	50	10	10	-	25,000	425	425	YR	-	-	-	-	425	YR
BELVIEW	20	-	5	50	10	10	-	25,000	400	400	YR	-	-	-	-	400	YR
BERTHA	20	-	1	50	10	10	-	10,000	320	320	YR	-	-	-	-	320	YR
BIRD ISLAND	20	-	4	50	10	10	-	10,000	400	400	YR	-	-	-	-	400	YR
BIWABIK	20	-	1	50	10	10	-	10,000	400	400	YR	-	-	-	-	400	YR
BLOMKEST	16	-	1	55	10	10	-	10,000	400	-	-	-	-	200	-	400	YR
BRANDON	22	-	-	50	5	5	-	15,000	475	475	YR	-	-	-	-	475	YR
BREVATOR	18	-	-	50	10	10	-	10,000	400	400	YR	-	-	-	-	400	YR
BRICELYN	22	-	2	55	10	10	-	10,000	350	350	YR	-	-	-	-	350	YR
BROOTEN	20	-	1	50	10	10	-	20,000	400	400	YR	-	-	-	-	400	YR
BROWNSDALE	18	-	-	50	20	20	-	15,000	400	-	-	-	-	-	-	-	-
BROWNTON	26	-	-	50	10	10	-	20,000	400	300	YR	-	-	-	-	400	YR
BUTTERFIELD	24	-	3	50	5	5	-	15,000	400	400	YR	5	DAILY	-	-	400	YR
CANOSIA	21	-	2	50	10	10	200,000	200,000	300	300	YR	-	-	-	-	300	YR
CANTON	20	-	-	50	20	10	-	10,000	300	50	YR	-	-	-	-	-	-
CHANDLER	20	-	3	50	10	10	-	60,000	300	300	YR	-	-	-	-	300	YR
CHOKIO	20	-	-	50	10	10	-	20,000	425	300	YR	-	-	-	-	425	YR
CLAREMONT	17	-	4	50	10	10	-	15,000	400	400	YR	-	-	-	-	400	YR
CLARKFIELD	27	-	1	50	10	10	-	20,000	480	480	YR	-	-	-	-	480	YR
CLARKS GROVE	24	-	1	50	10	10	10,000	20,000	300	300	YR	-	-	-	-	300	YR

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, 1997

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
CLEARWATER	25	-	7	50	10	10	30,000	30,000	450	450	YR	-	-	-	-	450	YR
CLINTON [BIG STONE]	20	-	4	50	10	10	-	10,000	300	300	YR	-	-	-	-	300	YR
COMFREY	24	-	1	50	10	10	-	200,000	450	450	YR	15	DAY	-	-	450	YR
COTTONWOOD	26	-	5	20	10	10	20,000	20,000	450	450	YR	-	-	-	-	450	YR
CURRIE	21	-	1	50	10	10	10,000	15,000	325	325	YR	-	-	-	-	325	YR
CUYUNA	22	-	1	50	10	10	-	10,000	350	350	YR	-	-	-	-	350	YR
CYRUS	14	-	1	50	10	10	-	10,000	325	-	-	-	-	-	-	325	YR
DALTON	24	-	6	50	10	10	-	10,000	350	350	YR	-	-	-	-	350	YR
DANUBE	20	-	2	50	10	10	-	25,000	450	450	YR	-	-	-	-	450	YR
DEER CREEK	20	-	-	50	20	10	3,000	4,000	320	320	YR	-	-	-	-	320	YR
DELAVAN	18	-	1	50	5	5	-	15,000	400	400	YR	-	-	-	-	400	YR
DOVER	23	-	-	50	10	10	-	15,000	350	350	YR	-	-	-	-	350	YR
EAGLE BEND	25	-	2	50	10	10	-	30,000	400	400	YR	-	-	-	-	400	YR
EASTON	23	-	-	50	10	10	-	15,000	320	320	YR	-	-	-	-	320	YR
ECHO	19	-	2	50	10	10	-	12,000	350	350	YR	-	-	-	-	350	YR
ELIZABETH	23	-	-	50	10	10	-	20,000	350	350	YR	-	-	-	-	350	YR
ELLENDALE	20	-	2	50	5	5	-	10,000	300	300	YR	-	-	-	-	300	YR
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)</u>																	
ELYSIAN	24	-	1	50	10	10	-	15,000	375	375	YR	-	-	-	-	375	YR
EMMONS	24	-	2	50	10	10	25,000	50,000	350	-	-	-	-	-	-	350	YR
FERTILE	21	-	-	50	10	10	-	15,000	400	400	YR	-	-	-	-	400	YR
FIFTY LAKES	15	-	3	50	10	10	-	30,000	400	400	YR	-	-	-	-	400	YR
FORADA	21	-	4	50	10	10	-	10,000	350	350	YR	-	-	-	-	350	YR
FORESTON	26	-	5	50	5	5	-	20,000	400	400	YR	-	-	-	-	400	YR
GARFIELD	24	-	2	50	10	10	10,000	15,000	450	450	YR	-	-	-	-	450	YR
GLYNDON	21	-	7	50	10	10	-	10,000	325	-	-	-	-	-	-	325	YR
GNESEN	27	-	1	50	10	10	-	20,000	400	400	YR	-	-	-	-	400	YR
GRACEVILLE	25	-	3	50	10	10	-	15,000	350	350	YR	-	-	-	-	350	YR
GRAND LAKE	22	-	3	50	10	10	15,000	15,000	480	480	YR	-	-	-	-	480	YR
GROVE CITY	20	-	-	50	10	10	-	10,000	400	400	YR	-	-	-	-	400	YR
HALLOCK	28	-	2	50	10	10	-	100,000	450	20	YR	-	-	-	-	50	YR
HAMPTON	16	-	5	50	10	10	-	15,000	330	-	-	-	-	-	-	-	-
HARMONY	25	-	7	50	10	10	-	15,000	350	-	-	-	-	-	-	-	-
HARRIS	19	-	1	50	10	10	-	50,000	350	-	-	-	-	-	-	350	YR
HARTLAND	24	-	2	50	20	10	-	10,000	300	300	YR	42	WKLY	-	-	300	YR
HAYWARD	22	-	2	50	10	10	-	30,000	325	325	YR	-	-	-	-	325	YR
HENDRICKS	25	-	4	50	5	5	-	15,000	450	-	-	-	-	-	-	-	-
HERMAN	22	-	2	50	10	10	-	10,000	425	425	YR	-	-	-	-	425	YR
HILLS	23	-	1	50	10	10	-	10,000	300	-	-	40	DAILY	-	-	125	YR
HOFFMAN	24	-	1	50	10	10	-	15,000	350	350	YR	-	-	-	-	350	YR
HOUSTON	25	-	4	50	10	10	-	20,000	475	475	YR	-	-	-	-	475	YR
IRONTON	25	-	4	50	10	10	-	10,000	400	-	-	-	-	400	-	400	YR
JASPER	23	-	1	50	10	10	-	10,000	450	450	YR	-	-	-	-	450	YR
JEFFERS	19	-	-	50	20	20	-	10,000	325	-	-	-	-	-	-	325	YR

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, 1997

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
KELLIHER	23	-	1	50	10	10	-	10,000	300	300	YR	-	-	-	-	300	YR
KELLOGG	27	-	-	50	10	10	-	20,000	300	300	YR	-	-	-	-	300	YR
KENSINGTON	28	-	-	50	10	10	-	10,000	400	-	-	-	-	-	-	-	-
KETTLE RIVER	19	-	2	50	10	10	10,000	20,000	450	450	YR	-	-	-	-	450	YR
KILKENNY	18	-	1	50	10	10	-	60,000	400	400	YR	-	-	-	-	400	YR
LAFAYETTE	24	-	2	50	10	10	-	30,000	475	-	-	-	-	-	-	475	YR
LAKE KABETOGAMA	18	-	1	50	5	5	10,000	10,000	400	400	YR	-	-	-	-	400	YR
LAKE LILLIAN	13	-	1	50	10	10	50,000	50,000	325	-	-	-	-	-	-	325	YR
LAKE PARK	24	-	-	50	10	10	-	15,000	425	425	YR	-	-	-	-	425	YR
LAKEWOOD	27	-	-	50	20	20	-	50,000	400	400	YR	-	-	-	-	400	YR
LANESBORO	21	-	2	50	10	10	-	12,000	450	-	-	-	-	-	-	-	-
LEROY	24	-	4	50	10	10	-	15,000	300	300	YR	-	-	-	-	300	YR
LEWISVILLE	19	-	-	50	20	20	50,000	50,000	300	-	-	100	WKLY	-	-	300	YR
LITTLEFORK	26	-	5	50	5	5	-	20,000	325	325	YR	-	-	-	-	325	YR
LOWRY	21	-	3	50	10	10	-	15,000	400	100	YR	-	-	-	-	300	YR
MABEL	20	-	-	50	10	10	-	10,000	375	250	YR	-	-	-	-	125	YR
MANTORVILLE	23	-	2	50	10	10	-	20,000	400	400	YR	-	-	-	-	400	YR
MCDAVITT	19	-	5	50	10	10	15,000	15,000	450	450	YR	-	-	-	-	450	YR
MCINTOSH	20	-	-	50	10	10	-	20,000	450	450	YR	-	-	-	-	450	YR
MIESVILLE	27	-	6	50	10	10	-	30,000	300	300	YR	-	-	-	-	300	YR
<u>LUMP SUM - \$300 OR MORE,</u>																	
<u>BUT LESS THAN \$500 PER</u>																	
<u>YEAR OF SERVICE (cont.)</u>																	
MILAN	19	-	-	55	10	10	-	20,000	400	400	YR	3	DAILY	-	-	400	YR
MILTONA	24	-	4	50	10	10	-	15,000	425	425	YR	-	-	-	-	425	YR
MORTON	22	-	7	50	10	5	-	50,000	360	360	YR	-	-	-	-	360	YR
NEW AUBURN	20	-	4	50	5	5	-	15,000	450	450	YR	-	-	-	-	450	YR
NEWFOLDEN	16	-	-	50	10	10	-	10,000	400	400	YR	200	WKLY	300	-	400	YR
ODIN	13	-	-	50	20	10	-	10,000	350	-	-	15	WKLY	-	-	350	YR
OKABENA	18	-	1	55	5	5	-	10,000	350	350	YR	-	-	-	-	350	YR
ORMSBY	14	-	2	50	10	10	-	10,000	350	-	-	10	WKLY	-	-	350	YR
ORONOCO	19	-	2	50	10	10	-	15,000	400	-	-	-	-	-	-	400	YR
OTTERTAIL	29	-	5	50	10	10	-	15,000	300	300	YR	-	-	-	-	300	YR
PALISADE	20	-	1	50	10	10	-	10,000	350	350	YR	100	WKLY	-	-	350	YR
PIKE SANDY BRITT	29	-	13	50	10	10	3,000	17,000	300	300	YR	-	-	-	-	300	YR
PILLAGER	20	-	5	50	10	10	-	100,000	450	450	YR	-	-	-	-	450	YR
PRINSBURG	18	-	2	50	10	10	100,000	100,000	400	400	YR	-	-	-	-	400	YR
RANDOLPH	31	-	10	50	5	5	-	30,000	375	-	-	-	-	-	-	-	-
RAYMOND	17	-	-	50	10	10	-	15,000	475	400	YR	-	-	-	-	400	YR
RED WING	24	-	7	55	10	10	20,000	20,000	300	300	YR	-	-	1,000	-	300	YR
ROTHSAY	22	-	3	50	10	10	-	20,000	450	450	YR	-	-	-	-	450	YR
ROYALTON	21	-	2	50	10	10	-	15,000	450	450	YR	-	-	-	-	450	YR
RUSSELL	19	-	3	50	10	10	-	5,000	375	375	YR	-	-	-	-	375	YR
RUTHTON	15	-	3	50	10	10	-	10,000	400	-	-	-	-	-	-	400	YR
SAINT MARTIN	25	-	2	50	10	10	-	20,000	325	325	YR	-	-	-	-	325	YR
SANBORN	19	-	-	50	20	10	-	10,000	350	350	YR	-	-	-	-	350	YR

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Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
For the Year Ended December 31, 1997

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
SHAFFER	23	-	6	50	20	20	-	120,000	425	425	YR	-	-	-	-	425	YR
SHEVLIN	22	-	2	50	10	10	-	10,000	350	350	YR	-	-	-	-	350	YR
STARBUCK	23	-	1	50	10	10	-	12,000	495	350	YR	-	-	-	-	350	YR
STEPHEN	29	-	-	50	10	10	-	20,000	350	-	-	-	-	-	-	350	YR
STORDEN	22	-	-	50	10	10	-	20,000	350	350	YR	-	-	-	-	350	YR
SUNBURG	23	-	1	50	10	10	-	100,000	300	300	YR	-	-	-	-	300	YR
TOWER	17	-	-	50	10	10	-	10,000	300	100	YR	-	-	-	-	300	YR
TWIN VALLEY	21	-	6	50	10	10	-	50,000	400	400	YR	-	-	-	-	400	YR
TYLER	25	-	2	50	10	10	-	20,000	400	400	YR	-	-	-	-	400	YR
UPSALA	17	-	6	50	10	10	10,000	10,000	300	300	YR	-	-	-	-	300	YR
VERGAS	18	-	5	50	10	10	-	15,000	440	-	-	-	-	-	-	440	YR
VERNON CENTER	20	-	2	50	10	10	-	10,000	375	375	YR	-	-	-	-	375	YR
WALDORF	23	-	4	50	10	10	50,000	50,000	480	-	-	-	-	-	-	480	YR
WALNUT GROVE	20	-	3	50	10	10	-	100,000	350	350	YR	-	-	-	-	350	YR
WARBA-FEELY-SAGO	18	-	-	50	20	5	-	10,000	400	-	-	-	-	-	-	50	YR
WATSON	18	-	1	50	10	10	-	15,000	375	375	YR	-	-	-	-	375	YR
WENDELL	20	-	-	50	10	10	-	10,000	300	300	YR	-	-	-	-	300	YR
WOLF LAKE	19	-	4	55	10	10	-	20,000	480	-	-	30	DAILY	-	-	480	YR
WOOD LAKE	20	-	3	50	10	10	10,000	10,000	300	300	YR	-	-	-	-	300	YR
WRENSHALL	28	-	-	50	10	10	-	15,000	350	350	YR	350	YR	250	-	350	YR
WRIGHT	18	-	-	50	5	5	10,000	10,000	320	320	YR	-	-	-	-	320	YR
WYKOFF	17	-	2	50	10	10	-	15,000	450	450	YR	-	-	-	-	450	YR
TOTAL	2,934	-	304														
LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1000 PER YEAR OF SERVICE																	
ADA	24	-	1	50	10	10	-	75,000	625	-	-	-	-	-	-	625	YR
AITKIN	31	-	1	50	10	10	-	40,000	975	975	YR	-	-	-	-	975	YR
ANNANDALE	22	-	11	50	5	5	-	30,000	800	800	YR	-	-	-	-	800	YR
APPLETON	21	9	4	55	10	10	40,000	40,000	650	650	YR	25	WKLY	-	-	650	YR
ARLINGTON	29	-	4	50	10	10	-	40,000	650	650	YR	-	-	-	-	650	YR
ATWATER	21	-	1	50	10	10	-	20,000	500	500	YR	-	-	-	-	500	YR
AUDUBON	22	-	3	50	5	5	20,000	20,000	600	600	YR	-	-	-	-	600	YR
AVON	22	-	3	50	10	10	-	20,000	750	750	YR	-	-	-	-	750	YR
BABBITT	30	-	1	50	10	10	-	30,000	750	750	YR	20	DAILY	-	-	750	YR
BACKUS	19	-	2	50	10	10	25,000	25,000	900	900	YR	-	-	-	-	900	YR
BAGLEY	25	-	4	50	10	10	-	30,000	850	425	YR	-	-	-	-	850	YR
BALSAM	22	-	1	50	10	10	-	50,000	700	700	YR	-	-	-	-	700	YR
BARNESVILLE	26	-	4	50	10	10	-	21,000	800	800	YR	-	-	-	800	800	YR
BARNUM	24	-	1	50	10	10	250,000	250,000	550	550	YR	-	-	-	-	550	YR
BATTLE LAKE	20	-	2	50	10	10	2,000	200,000	750	750	YR	-	-	-	-	750	YR
BAUDETTE	24	-	-	50	10	10	-	40,000	800	350	YR	-	-	-	-	800	YR
BEAVER BAY	17	-	6	50	20	10	2,000	10,000	500	100	YR	5	DAILY	-	-	500	YR
BELLE PLAINE	28	-	3	50	10	10	30,000	35,000	900	900	YR	-	-	-	-	900	YR
BIG LAKE	30	-	4	50	5	5	-	27,000	900	900	YR	-	-	-	-	900	YR
BIGFORK	21	-	1	50	10	10	-	20,000	780	780	YR	-	-	-	-	780	YR

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, 1997

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
BIWABIK CITY	24	-	1	50	10	10	-	50,000	900	900	YR	-	-	-	-	900	YR
BLACKDUCK	25	-	3	50	10	10	-	25,000	600	600	YR	-	-	-	-	600	YR
BOVEY	20	-	1	50	10	10	-	15,000	750	750	YR	-	-	-	-	750	YR
BRAHAM	27	-	6	50	7	7	-	20,000	600	-	-	-	-	-	-	-	-
BROWERVILLE	19	-	3	50	10	10	-	20,000	500	500	YR	-	-	-	-	500	YR
BROWNS VALLEY	18	-	-	50	20	10	-	16,000	525	525	YR	-	-	-	-	525	YR
BUFFALO LAKE	25	-	1	50	10	10	-	25,000	625	625	YR	25	DAILY	-	-	625	YR
BUHL	17	-	1	50	10	10	-	12,000	600	600	YR	2	DAILY	-	-	600	YR
BYRON	30	-	7	50	5	5	25,000	25,000	650	650	YR	-	-	-	-	650	YR
CALEDONIA	29	-	9	50	10	10	-	200,000	600	600	YR	5	DAILY	-	-	600	YR
CALUMET	18	-	4	50	10	10	-	17,600	700	-	-	-	-	-	-	700	YR
CARLOS	25	-	7	50	10	10	-	35,000	900	900	YR	-	-	-	-	900	YR
CENTER CITY	20	-	1	50	10	10	5,000	20,000	900	900	YR	-	-	-	-	900	YR
CHATFIELD	24	-	3	50	5	5	-	200,000	800	800	YR	-	-	-	-	800	YR
CLARA CITY	21	-	-	50	5	5	-	20,000	625	625	YR	-	-	-	-	625	YR
CLEAR LAKE	23	-	2	50	10	10	30,000	30,000	625	625	YR	-	-	-	-	625	YR
CLEARBROOK	18	-	2	50	10	10	-	30,000	900	900	YR	-	-	-	-	900	YR
CLEVELAND	23	-	3	50	5	5	-	20,000	600	100	YR	-	-	-	-	600	YR
COLERAINE	18	-	3	50	5	5	20,000	20,000	750	750	YR	-	-	-	-	750	YR
COSMOS	25	-	6	50	5	5	-	17,000	650	650	YR	-	-	-	-	650	YR
COURTLAND	21	-	1	50	10	10	-	20,000	550	550	YR	-	-	-	-	550	YR
CROMWELL	19	-	2	50	20	10	-	15,000	500	300	YR	-	-	-	-	500	YR
DAWSON	23	-	2	50	5	5	-	45,000	950	950	YR	-	-	-	-	950	YR
DAYTON	24	-	6	50	5	5	500,000	500,000	850	850	YR	-	-	-	-	850	YR
DEERWOOD	20	-	1	50	10	10	-	15,000	620	-	-	-	-	-	-	620	YR
DILWORTH	26	-	5	50	10	10	25,000	25,000	900	-	-	-	-	900	-	900	YR
<u>LUMP SUM - \$500 OR MORE,</u>																	
<u>BUT LESS THAN \$1000 PER</u>																	
<u>YEAR OF SERVICE (cont.)</u>																	
DODGE CENTER	18	-	6	50	10	10	250,000	250,000	750	-	-	-	-	-	-	750	YR
EDEN VALLEY	26	-	2	50	10	10	150,000	150,000	700	-	-	-	-	-	-	700	YR
EDGERTON	23	-	-	50	10	10	-	15,000	550	550	YR	-	-	-	-	550	YR
ELMORE	16	-	6	50	10	10	-	60,000	550	550	YR	-	-	-	-	550	YR
EMILY	20	-	4	50	10	10	-	20,000	535	-	-	-	-	-	-	535	YR
EYOTA	19	-	-	50	15	10	-	20,000	560	250	YR	5	DAILY	-	-	560	YR
FAYAL	20	-	-	50	10	10	-	20,000	600	600	YR	-	-	-	-	600	YR
FLOODWOOD	25	-	2	50	20	20	-	30,000	600	600	YR	600	YR	-	-	600	YR
FRANKLIN	20	-	3	50	10	10	-	20,000	500	500	YR	-	-	-	-	500	YR
FRAZEE	23	-	5	50	5	5	-	25,000	575	575	YR	-	-	-	-	575	YR
FULDA	24	-	-	50	10	10	-	50,000	900	900	YR	-	-	-	-	900	YR
GILBERT	20	-	-	50	10	10	-	25,000	900	900	YR	-	-	-	-	900	YR
GLENWOOD	28	-	-	50	10	10	-	44,000	850	850	YR	-	-	-	-	850	YR
GONVICK	20	-	1	50	10	10	-	25,000	500	500	YR	-	-	-	-	500	YR
GOOD THUNDER	24	5	-	50	5	5	-	35,000	750	-	-	100	WKLY	-	-	750	YR
GOODVIEW	28	-	5	50	8	8	-	50,000	560	560	YR	-	-	-	-	560	YR
GRAND MARAIS	26	-	2	50	10	10	-	30,000	825	825	YR	-	-	-	-	825	YR

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Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
For the Year Ended December 31, 1997

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
GRAND MEADOW	25	-	6	55	20	20	-	20,000	600	-	-	-	-	-	-	600	YR
GRANITE FALLS	25	-	4	50	10	10	25,000	25,000	760	760	YR	-	-	-	-	760	YR
GREEN ISLE	24	-	5	50	10	10	-	20,000	525	525	YR	-	-	-	-	525	YR
GREENWOOD	22	-	-	50	10	10	-	15,000	600	600	YR	-	-	-	-	600	YR
GREY EAGLE	18	-	7	50	5	5	-	15,000	500	100	YR	-	-	-	-	500	YR
HACKENSACK	20	-	1	50	10	10	-	20,000	850	850	YR	-	-	-	-	850	YR
HAMBURG	29	-	-	50	10	10	-	15,000	550	550	YR	-	-	-	-	550	YR
HANOVER	27	-	3	60	10	10	-	200,000	600	600	YR	-	-	-	-	600	YR
HAYFIELD	24	-	5	50	10	10	-	25,000	800	800	YR	-	-	-	-	800	YR
HECTOR	26	-	2	50	10	10	25,000	25,000	935	935	YR	-	-	-	-	935	YR
HENDERSON	24	-	1	50	10	10	-	15,000	550	550	YR	-	-	-	-	550	YR
HENNING	25	-	-	50	5	5	-	20,000	500	500	YR	-	-	-	-	500	YR
HERON LAKE	19	-	1	50	10	10	-	20,000	500	500	YR	-	-	-	-	500	YR
HINCKLEY	29	-	1	50	10	10	-	100,000	600	600	YR	-	-	-	-	600	YR
HOLDINGFORD	23	-	2	50	10	10	-	20,000	600	600	YR	-	-	-	-	600	YR
HOWARD LAKE	28	-	2	50	10	10	-	25,000	900	900	YR	-	-	-	-	900	YR
ISLE	23	-	1	50	10	10	-	25,000	842	842	YR	-	-	-	-	842	YR
JANESVILLE	25	-	1	50	10	10	-	17,000	750	750	YR	-	-	-	-	750	YR
JORDAN	30	1	2	50	10	10	40,000	40,000	975	975	YR	-	-	-	-	975	YR
KANDIYOHI	19	-	5	50	5	5	20,000	20,000	600	-	-	-	-	-	-	600	YR
KASOTA	22	-	-	50	10	10	-	20,000	600	600	YR	10	WKLY	-	-	600	YR
KASSON	25	-	5	50	10	10	-	28,000	990	990	YR	-	-	-	-	990	YR
KEEWATIN	19	-	4	50	10	10	-	30,000	825	825	YR	10	DAILY	-	-	825	YR
KIMBALL	29	-	2	50	10	10	-	25,000	525	525	YR	-	-	-	-	525	YR
KINNEY	24	-	4	50	10	10	-	15,000	500	500	YR	-	-	-	-	500	YR
LACRESCENT	21	-	5	50	10	10	-	40,000	900	900	YR	15	DAILY	-	-	900	YR
LAKE BENTON	19	-	2	50	10	10	-	15,000	500	500	YR	-	-	-	-	500	YR
LAKE CRYSTAL	22	-	3	50	10	10	-	40,000	850	850	YR	-	-	-	-	850	YR
LAKEFIELD	25	-	-	50	10	10	85,000	85,000	800	800	YR	-	-	-	-	800	YR
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1000 PER YEAR OF SERVICE (cont.)</u>																	
LAMBERTON	20	-	2	50	10	10	-	20,000	550	550	YR	-	-	-	-	550	YR
LESTER PRAIRIE	30	-	-	50	20	10	-	175,000	500	-	-	20	WKLY	250	-	500	YR
LEWISTON	29	-	3	50	5	5	-	50,000	625	625	YR	-	-	-	-	625	YR
LUTSEN	15	-	-	50	10	10	-	20,000	600	600	YR	-	-	-	-	600	YR
LUVERNE	37	9	1	50	10	10	-	50,000	950	-	-	-	-	750	-	950	YR
MADELIA	25	-	3	50	10	10	-	100,000	700	600	YR	-	-	-	-	700	YR
MADISON	25	-	1	50	10	10	30,000	30,000	800	800	YR	10	DAILY	-	-	-	-
MADISON LAKE	18	-	5	50	10	10	20,000	20,000	600	-	-	-	-	-	-	600	YR
MAHNOMEN	25	-	2	50	10	10	-	250,000	650	650	YR	-	-	-	-	650	YR
MAPLE LAKE	31	-	-	50	10	10	40,000	40,000	850	850	YR	-	-	-	-	850	YR
MAPLETON	24	-	6	50	10	10	-	50,000	900	900	YR	-	-	-	-	900	YR
MARBLE	20	-	3	50	10	10	20,000	20,000	800	800	YR	10	WKLY	-	-	800	YR
MAYER	16	-	6	50	10	10	-	30,000	700	700	YR	-	-	-	-	700	YR
MAYNARD	19	-	1	50	10	10	75,000	75,000	500	500	YR	-	-	-	-	500	YR

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For the Year Ended December 31, 1997

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
MELROSE	30	-	1	50	10	10	-	25,000	700	700	YR	-	-	-	-	700	YR
MENAHGA	18	-	4	55	10	10	-	100,000	500	500	YR	-	-	-	-	500	YR
MINNEOTA	26	-	1	50	10	10	-	40,000	675	675	YR	25	WKLY	-	-	675	YR
MINNESOTA LAKE	25	-	4	50	5	5	50,000	50,000	680	-	-	-	-	-	-	680	YR
MISSION	13	-	3	50	5	5	-	35,000	700	700	YR	-	-	-	-	700	YR
MONTGOMERY	30	-	2	55	20	20	200,000	200,000	750	-	-	-	-	-	-	750	YR
MONTROSE	27	-	2	55	10	10	-	15,000	800	800	YR	-	-	-	-	800	YR
MOOSE LAKE	21	-	5	50	10	10	20,000	20,000	500	500	YR	-	-	-	-	500	YR
MORGAN	23	-	2	50	10	10	-	30,000	975	975	YR	-	-	-	-	975	YR
MORRIS	30	1	-	50	20	20	-	40,000	900	-	-	-	-	-	-	900	YR
MOTLEY	18	-	8	50	10	10	-	25,000	680	680	YR	-	-	-	-	680	YR
NEVIS	23	-	5	50	10	10	5,000	40,000	500	500	YR	-	-	-	-	500	YR
NEW GERMANY	24	-	2	50	10	10	-	25,000	600	600	YR	-	-	-	-	600	YR
NEW MARKET	22	-	6	50	10	10	-	20,000	850	850	YR	-	-	-	-	850	YR
NEW RICHLAND	25	-	2	50	10	10	-	25,000	700	700	YR	-	-	-	-	700	YR
NEW YORK MILLS	22	-	5	50	10	10	-	15,000	550	125	YR	-	-	-	-	550	YR
NICOLLET	22	-	2	50	5	5	-	20,000	690	-	-	-	-	-	-	-	-
NORWOOD	43	-	10	50	10	10	-	45,000	800	800	YR	-	-	-	-	800	YR
OGILVIE	22	-	1	50	10	10	-	200,000	500	500	YR	-	-	-	-	500	YR
OLIVIA	25	-	1	50	10	10	-	50,000	800	800	YR	-	-	-	-	800	YR
ONAMIA	21	-	3	50	10	10	-	100,000	800	800	YR	-	-	-	-	800	YR
ORR	19	-	1	50	10	10	-	10,000	550	550	YR	-	-	-	-	550	YR
ORTONVILLE	29	-	2	50	10	10	-	100,000	700	700	YR	-	-	-	-	700	YR
PALO	22	-	-	50	10	10	-	30,000	570	570	YR	-	-	-	100	570	YR
PARKERS PRAIRIE	26	-	-	50	10	10	-	25,000	600	600	YR	-	-	-	-	600	YR
PAYNESVILLE	23	-	-	50	5	5	350,000	350,000	800	800	YR	-	-	-	-	800	YR
PENNOCK	20	-	7	50	10	10	-	20,000	600	600	YR	-	-	-	-	600	YR
PERHAM	31	-	6	55	10	10	35,000	35,000	950	-	-	-	-	-	-	950	YR
PIERZ	25	-	1	50	12	12	30,000	30,000	900	900	YR	-	-	-	-	900	YR
PINE ISLAND	27	-	5	50	10	10	-	100,000	750	750	YR	-	-	-	-	750	YR
PLATO	24	-	5	50	5	5	-	30,000	672	672	YR	-	-	-	-	672	YR
PRESTON	24	-	1	50	10	10	-	25,000	600	600	YR	-	-	-	-	600	YR
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1000 PER YEAR OF SERVICE (cont.)</u>																	
PROCTOR	23	-	1	50	20	10	25,000	25,000	800	-	-	10	DAILY	-	-	800	YR
RANDALL	25	-	-	50	10	10	-	25,000	500	-	-	-	-	-	-	-	-
RENVILLE	25	-	1	50	10	10	-	15,000	550	550	YR	-	-	-	-	550	YR
RICE	20	3	1	50	5	5	-	10,000	550	550	YR	-	-	-	-	550	YR
RICHMOND	25	-	-	50	10	10	200,000	200,000	700	700	YR	-	-	-	-	700	YR
ROCKVILLE	25	-	3	50	10	10	-	20,000	635	635	YR	-	-	-	-	635	YR
RUSH CITY	27	-	6	50	10	10	25,000	25,000	900	900	YR	-	-	-	-	900	YR
SABIN-ELMWOOD	18	-	8	50	10	10	12,500	12,500	500	500	YR	-	-	-	-	500	YR
SACRED HEART	22	-	5	50	10	10	-	25,000	500	-	-	-	-	-	-	500	YR
SAINT CHARLES	25	-	3	50	10	10	-	50,000	700	700	YR	-	-	-	-	700	YR
SAINT CLAIR	25	-	5	50	10	10	50,000	50,000	680	680	YR	-	-	-	-	680	YR

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For the Year Ended December 31, 1997

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
SAINT FRANCIS	26	-	2	50	10	10	-	35,000	800	800	YR	-	-	-	-	800	YR
SAINT MICHAEL	26	-	5	50	10	10	-	100,000	800	800	YR	-	-	-	-	800	YR
SAINT STEPHEN	24	-	-	50	10	10	-	25,000	700	700	YR	-	-	-	-	700	YR
SANDSTONE	26	-	-	50	10	10	-	30,000	650	650	YR	-	-	-	-	650	YR
SAUK CENTRE	30	-	2	50	10	10	-	100,000	750	750	YR	-	-	-	-	750	YR
SCANDIA VALLEY	20	-	1	50	10	10	15,000	15,000	500	500	YR	-	-	-	-	500	YR
SCANLON	15	-	5	50	10	10	10,000	10,000	500	-	-	-	-	-	-	500	YR
SCHROEDER	12	-	1	50	10	10	10,000	10,000	800	800	YR	-	-	-	-	800	YR
SEBEKA	19	-	-	50	10	10	-	30,000	700	700	YR	-	-	-	-	700	YR
SHERBURN	22	-	2	50	10	10	-	25,000	600	600	YR	75	WEEKLY	-	-	600	YR
SILVER BAY	23	-	1	50	10	10	22,500	22,500	800	800	YR	-	-	-	-	800	YR
SILVER LAKE	30	-	4	50	10	10	-	25,000	500	500	YR	-	-	-	-	500	YR
SOUTH HAVEN	20	-	-	50	10	10	50,000	50,000	500	500	YR	-	-	-	-	500	YR
SPICER	23	3	-	50	10	10	-	25,000	950	950	YR	-	-	-	-	950	YR
SPRING GROVE	23	-	2	50	10	10	-	12,000	500	-	-	20	DAILY	-	-	500	YR
SPRING VALLEY	22	-	3	50	10	10	-	50,000	850	850	YR	-	-	-	-	850	YR
SPRINGFIELD	26	-	5	50	10	10	-	50,000	750	600	YR	15	DAILY	-	-	600	YR
STACY-LENT	26	-	4	50	10	10	-	20,000	650	650	YR	-	-	-	-	650	YR
STAPLES	23	-	4	50	10	10	-	25,000	775	775	YR	-	-	-	-	775	YR
STEWART	20	-	4	50	10	10	-	14,000	800	800	YR	-	-	-	-	800	YR
STEWARTVILLE	21	-	3	50	10	10	-	35,000	975	975	YR	-	-	-	-	975	YR
TACONITE	14	-	3	50	20	10	-	10,000	600	-	-	280	YR	-	-	600	YR
TAYLORS FALLS	26	-	2	50	10	10	-	50,000	850	850	YR	-	-	-	-	850	YR
THOMSON TOWN	30	-	4	50	10	10	-	30,000	800	-	-	-	-	-	-	800	YR
TRIMONT	22	-	4	50	10	10	-	25,000	650	650	YR	-	-	-	-	650	YR
TRUMAN	26	-	3	50	10	10	-	25,000	550	-	-	-	-	-	-	550	YR
VERNDALE	19	-	4	50	5	5	20,000	20,000	600	600	YR	-	-	-	-	600	YR
WAITE PARK	25	-	2	50	10	10	-	25,000	925	925	YR	-	-	-	-	925	YR
WARROAD	24	-	-	50	10	10	15,000	15,000	550	550	YR	-	-	-	-	550	YR
WATERVILLE	20	-	2	50	10	5	-	25,000	640	640	YR	-	-	-	-	640	YR
WATKINS	25	-	-	50	10	10	-	15,000	535	535	YR	-	-	-	-	535	YR
WAVERLY	24	-	3	50	10	10	20,000	20,000	550	-	-	-	-	-	-	550	YR
WELCOME	25	-	2	50	10	10	100,000	100,000	500	500	YR	-	-	-	-	500	YR
WEST CONCORD	23	-	1	50	10	10	20,000	20,000	600	600	YR	-	-	-	-	600	YR
WESTBROOK	22	-	1	50	10	10	-	15,000	550	-	-	-	-	-	-	550	YR
LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1000 PER YEAR OF SERVICE (cont.)																	
WINNEBAGO	22	-	3	50	10	10	-	15,000	625	625	YR	-	-	-	-	625	YR
WINSTED	30	-	3	50	20	10	15,000	21,000	550	-	-	100	WKLY	-	-	550	YR
WYOMING	24	-	2	50	10	10	-	20,000	500	500	YR	-	-	-	-	500	YR
ZUMBRO FALLS	17	-	3	50	10	10	-	15,000	600	600	YR	-	-	-	-	600	YR
TOTAL	4,400	31	500														

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, 1997

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,</u>																	
<u>BUT LESS THAN \$1500 PER</u>																	
<u>YEAR OF SERVICE</u>																	
ALBERT LEA TOWN	15	5	1	50	5	5	-	25,000	1,200	1,200	YR	-	-	-	-	1,200	YR
AURORA	23	-	7	50	10	10	-	55,000	1,150	1,150	YR	-	-	-	-	1,150	YR
BLOOMING PRAIRIE	27	-	1	50	10	10	-	100,000	1,000	1,000	YR	-	-	-	-	1,000	YR
BLUE EARTH	30	-	3	50	10	10	-	50,000	1,020	1,020	YR	-	-	-	-	1,020	YR
BRECKENRIDGE	33	-	3	50	10	10	-	50,000	1,000	1,000	YR	5	DAILY	1,200	-	1,000	YR
BUFFALO	28	-	2	50	10	10	-	250,000	1,300	1,300	YR	700	YR	-	-	800	YR
CANBY	25	-	4	50	10	10	50,000	50,000	1,000	1,000	YR	-	-	-	-	1,000	YR
CANNON FALLS	30	-	2	50	10	10	-	75,000	1,100	1,100	YR	-	-	-	-	1,100	YR
CARLTON	17	-	7	50	10	10	30,000	30,000	1,100	1,100	YR	-	-	-	-	1,100	YR
CARVER	25	-	1	50	20	20	50,000	50,000	1,250	-	-	-	-	-	-	1,250	YR
CHISHOLM	30	-	1	50	10	10	-	100,000	1,300	1,300	YR	-	-	-	-	1,300	YR
COKATO	24	-	3	50	5	5	-	100,000	1,000	1,000	YR	-	-	-	-	1,000	YR
COLD SPRING	28	-	4	50	10	10	-	47,500	1,300	1,300	YR	-	-	-	-	-	-
COOK	18	-	-	50	20	20	-	30,000	1,400	-	-	-	-	-	-	1,400	YR
CROOKSTON	24	-	3	50	10	10	-	70,000	1,000	1,000	YR	-	-	-	-	1,000	YR
CROSBY	30	-	2	50	5	5	35,000	50,000	1,200	1,200	YR	-	-	-	-	1,200	YR
DEER RIVER	20	-	2	50	10	10	-	25,000	1,250	1,250	YR	-	-	-	-	1,250	YR
DELANO	26	-	4	50	5	5	-	30,000	1,300	1,300	YR	-	-	-	-	1,300	YR
EAGLE LAKE	25	-	3	50	10	10	-	40,000	1,200	1,200	YR	-	-	1,200	-	1,200	YR
EAST BETHEL	27	-	6	50	10	10	-	100,000	1,350	1,350	YR	-	-	-	-	1,350	YR
ELY	30	-	2	50	10	10	-	50,000	1,300	1,300	YR	10	DAILY	-	-	1,300	YR
EVELETH	22	-	-	50	5	5	-	20,000	1,200	1,200	YR	-	-	-	-	1,200	YR
FAIRFAX	25	-	3	55	5	5	-	400,000	1,200	1,200	YR	-	-	-	-	1,200	YR
FOLEY	24	-	1	50	10	10	-	50,000	1,075	-	-	-	-	-	-	1,075	YR
GARRISON	20	-	3	50	10	10	-	30,000	1,300	1,300	YR	-	-	-	-	1,300	YR
GAYLORD	26	-	3	50	10	10	30,000	30,000	1,000	1,000	YR	-	-	-	-	1,000	YR
HAMEL	27	-	6	50	10	10	-	40,000	1,250	1,250	YR	-	-	-	-	1,250	YR
HIBBING	21	-	4	50	5	5	-	35,000	1,000	1,000	YR	-	-	-	-	1,000	YR
HOYT LAKES	24	-	7	50	20	10	-	50,000	1,000	1,000	YR	-	-	-	-	1,000	YR
HUGO	23	-	9	50	10	10	-	40,000	1,200	1,200	YR	-	-	-	-	1,200	YR
IDEAL	22	-	1	50	10	10	-	20,000	1,000	1,000	YR	-	-	-	-	1,000	YR
ISANTI	27	-	2	50	10	10	-	50,000	1,275	1,275	YR	-	-	-	-	1,275	YR
LAKE ELMO	24	-	3	50	10	10	-	150,000	1,450	-	-	-	-	-	-	1,450	YR
LE SUEUR	24	-	1	50	10	10	750,000	750,000	1,400	-	-	250	YR	-	-	1,400	YR
<u>LUMP SUM - \$1000 OR MORE,</u>																	
<u>BUT LESS THAN \$1500 PER</u>																	
<u>YEAR OF SERVICE (cont.)</u>																	
LEXINGTON	19	-	6	50	10	10	-	50,000	1,000	1,000	YR	-	-	-	-	1,000	YR
LINWOOD	23	-	6	50	10	10	35,000	35,000	1,200	600	YR	-	-	-	-	1,200	YR
LITCHFIELD	29	-	5	50	10	10	-	70,000	1,300	1,300	YR	8	DAILY	-	-	1,300	YR
LITTLE FALLS	31	-	1	50	10	10	-	50,000	1,350	1,350	YR	-	-	-	-	1,350	YR
LONG PRAIRIE	22	-	3	50	10	10	50,000	50,000	1,250	1,250	YR	-	-	-	-	1,250	YR

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, 1997

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
LONSDALE	25	-	6	50	10	10	-	40,000	1,000	1,000	YR	-	-	-	-	1,000	YR
LORETTO	26	-	12	50	10	10	25,000	100,000	1,300	1,300	YR	-	-	-	-	1,300	YR
LOWER ST. CROIX VAL	23	-	5	50	10	10	-	100,000	1,400	1,400	YR	-	-	-	-	1,400	YR
MAHTOMEDI	32	-	5	50	10	10	50,000	60,000	1,450	1,450	YR	-	-	-	-	1,450	YR
MAPLE PLAIN	29	-	6	50	10	10	-	60,000	1,250	1,250	YR	50	WKLY	-	-	1,250	YR
MCGREGOR	18	-	5	50	10	10	-	30,000	1,000	1,000	YR	-	-	-	-	1,000	YR
MONTEVIDEO	32	-	1	50	20	10	500,000	500,000	1,100	1,100	YR	100	WKLY	-	-	1,100	YR
MORA	27	-	4	55	10	10	-	250,000	1,300	1,300	YR	-	-	-	-	1,300	YR
MORRISTOWN	25	-	1	50	10	10	-	50,000	1,000	-	-	-	-	-	-	1,000	YR
MT IRON	19	-	2	50	10	10	-	40,000	1,300	1,300	YR	-	-	-	-	1,300	YR
MT LAKE	25	1	-	50	10	10	-	100,000	1,150	1,150	YR	-	-	-	-	1,150	YR
NASHWAUK	24	-	-	50	10	10	-	35,000	1,000	1,000	YR	-	-	-	-	1,000	YR
NEW LONDON	24	-	-	50	10	10	-	25,000	1,050	900	YR	-	-	-	100	1,050	YR
NEW PRAGUE	30	-	2	50	10	10	-	75,000	1,300	1,300	YR	-	-	-	-	1,300	YR
NEW SCANDIA	29	-	1	50	10	10	-	30,000	1,000	1,000	YR	-	-	-	-	1,000	YR
NISSWA	28	-	1	50	10	10	-	40,000	1,000	1,000	YR	-	-	-	-	1,000	YR
NORTH BRANCH	28	-	6	50	10	10	-	50,000	1,400	1,400	YR	-	-	-	-	1,400	YR
OAK GROVE	27	-	4	50	5	5	-	40,000	1,400	1,400	YR	-	-	-	-	1,400	YR
OSAKIS	20	-	1	50	10	10	-	50,000	1,250	1,250	YR	-	-	-	-	1,250	YR
PELICAN RAPIDS	24	-	1	50	10	10	30,000	45,000	1,200	1,200	YR	-	-	-	-	1,200	YR
PEQUOT LAKES	25	-	1	50	10	10	-	31,000	1,100	1,100	YR	-	-	-	-	1,100	YR
PINE RIVER	24	-	5	50	5	5	-	50,000	1,450	1,200	YR	-	-	-	-	1,450	YR
REMER	19	-	-	50	10	10	-	30,000	1,200	-	-	-	-	-	-	1,200	YR
RICE LAKE	26	-	2	50	10	10	-	50,000	1,100	-	-	-	-	-	-	1,100	YR
ROCKFORD	29	-	12	50	5	5	-	50,000	1,000	1,000	YR	-	-	-	-	1,000	YR
ROGERS	27	-	2	50	10	10	-	50,000	1,100	1,100	YR	-	-	-	-	1,100	YR
ROSEAU	23	-	3	50	10	10	-	100,000	1,000	1,000	YR	-	-	-	-	1,000	YR
SAINT ANTHONY	24	-	5	50	10	10	-	55,000	1,000	1,000	YR	-	-	-	-	1,000	YR
SAINT CLOUD	26	-	6	50	5	5	-	55,000	1,200	1,200	YR	-	-	-	-	1,200	YR
SAINT JAMES	34	-	3	55	10	10	-	40,000	1,200	1,200	YR	-	-	-	-	1,200	YR
SAINT JOSEPH	29	-	4	50	10	10	-	50,000	1,100	1,100	YR	-	-	-	-	1,100	YR
SARTELL	28	-	2	50	10	10	-	30,000	1,075	1,075	YR	-	-	-	-	1,075	YR
SLAYTON	24	-	4	50	5	5	-	25,000	1,100	1,100	YR	-	-	-	-	1,100	YR
SLEEPY EYE	30	-	2	55	10	10	700,000	700,000	1,300	1,300	YR	-	-	-	-	1,300	YR
TRACY	24	-	5	50	5	5	30,000	40,000	1,000	1,000	YR	-	-	-	-	1,000	YR
VICTORIA	25	-	5	50	5	5	-	200,000	1,300	1,300	YR	-	-	-	-	1,300	YR
WABASHA	29	-	1	50	10	10	35,000	35,000	1,100	1,100	YR	-	-	-	-	1,100	YR
WACONIA	31	-	6	50	10	10	-	150,000	1,050	1,050	YR	-	-	-	115	1,050	YR
WADENA	20	-	-	50	10	10	-	50,000	1,310	-	-	-	-	-	-	1,310	YR
WALKER	25	-	-	50	10	10	-	35,000	1,250	1,250	YR	100	WKLY	1,000	-	1,250	YR
WATERTOWN	28	-	3	50	5	5	-	40,000	1,150	50	YR	-	-	3,000	-	1,150	YR
<u>LUMP SUM - \$1000 OR MORE, BUT LESS THAN \$1500 PER YEAR OF SERVICE (cont.)</u>																	
WHEATON	25	-	2	50	10	10	50,000	50,000	1,100	1,100	YR	-	-	-	-	1,100	YR
ZIMMERMAN	25	-	3	50	10	10	-	150,000	1,300	1,300	YR	-	-	-	-	1,300	YR

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, 1997

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
TOTAL	2,083	6	264														
<u>LUMP SUM - \$1500 OR MORE, BUT LESS THAN \$2000 PER YEAR OF SERVICE</u>																	
BASS BROOK	24	-	1	50	10	10	-	400,000	1,700	1,700	YR	-	-	-	-	1,700	YR
BECKER	36	-	6	50	10	10	-	90,000	1,700	1,700	YR	-	-	-	-	1,700	YR
CAMBRIDGE	25	-	1	50	10	10	-	60,000	1,500	1,500	YR	25	DAILY	-	-	1,500	YR
CASS LAKE	22	-	3	50	10	10	-	36,000	1,500	1,500	YR	-	-	-	-	1,500	YR
CHISAGO CITY	25	-	2	50	5	5	-	50,000	1,600	1,600	YR	-	-	-	-	1,600	YR
COTTAGE GROVE	63	-	14	50	10	10	-	125,000	1,800	-	-	-	-	-	-	1,800	YR
DASSEL	30	-	4	50	5	5	-	50,000	1,600	1,600	YR	-	-	-	-	1,600	YR
DETROIT LAKES	29	13	9	50	10	10	-	100,000	1,900	1,900	YR	-	-	-	-	1,900	YR
EAST GRAND FORKS	29	-	1	50	5	5	750,000	750,000	1,700	-	-	-	-	-	-	1,700	YR
FARMINGTON	36	-	5	50	10	10	50,000	70,000	1,750	1,650	YR	-	-	-	-	1,650	YR
HAM LAKE	34	-	3	50	5	5	100,000	100,000	1,700	1,700	YR	-	-	-	-	1,700	YR
HERMANTOWN	37	-	7	50	10	10	60,000	60,000	1,700	1,700	YR	-	-	-	-	1,700	YR
INTERNATIONAL FALLS	25	-	5	50	5	5	-	65,000	1,800	1,800	YR	-	-	-	-	1,800	YR
JACKSON	29	-	5	50	5	5	5,000	50,000	1,500	-	-	42	WKLY	-	-	1,500	YR
LAKE CITY	22	-	-	50	10	10	-	250,000	1,675	1,675	YR	-	-	-	-	1,675	YR
LINDSTROM	25	-	1	50	5	5	-	60,000	1,600	1,600	YR	-	-	-	-	1,600	YR
LONG LAKE	29	-	6	50	10	10	-	500,000	1,560	1,560	YR	-	-	-	-	1,560	YR
MILACA	20	-	5	50	5	5	-	40,000	1,600	1,600	YR	-	-	-	-	1,600	YR
MONTICELLO	30	-	1	50	10	10	-	55,000	1,575	1,575	YR	-	-	-	-	1,575	YR
NEWPORT	25	-	16	50	10	10	75,000	75,000	1,800	1,800	YR	-	-	-	-	1,800	YR
NORTH MANKATO	29	-	6	50	5	5	50,000	50,000	1,900	1,900	YR	-	-	-	-	1,900	YR
NORTH ST. PAUL	35	-	3	50	10	10	-	100,000	1,800	1,800	YR	-	-	-	-	1,800	YR
OSSEO	25	-	2	50	10	10	-	50,000	1,532	1,532	YR	-	-	1,000	-	1,532	YR
PARK RAPIDS	26	-	1	50	10	10	10,000	51,000	1,500	1,500	YR	-	-	-	-	1,500	YR
REDWOOD FALLS	30	1	4	50	10	10	-	60,000	1,700	1,700	YR	-	-	-	-	1,700	YR
SAINT BONIFACIUS	18	-	2	50	10	10	50,000	50,000	1,700	1,700	YR	-	-	-	-	1,700	YR
SAINT PAUL PARK	28	-	4	50	10	10	-	70,000	1,500	1,500	YR	-	-	-	-	1,500	YR
SAINT PETER	34	3	4	50	5	5	100,000	100,000	1,600	-	-	20	DAILY	-	-	1,600	YR
TWO HARBORS	21	-	2	50	10	10	-	60,000	1,850	1,850	YR	-	-	-	-	1,850	YR
WASECA	31	-	5	50	10	10	75,000	75,000	1,500	1,500	YR	20	DAILY	-	-	1,500	YR
WAYZATA	28	-	5	50	10	10	-	100,000	1,500	1,500	YR	-	-	-	-	1,500	YR
WINDOM	23	-	4	55	10	10	-	75,000	1,800	1,800	YR	-	-	-	-	1,800	YR
TOTAL	923	17	137														
<u>LUMP SUM - \$2000 OR MORE, BUT LESS THAN \$2500 PER YEAR OF SERVICE</u>																	

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, 1997

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
CENTENNIAL	46	-	12	50	5	5	-	500,000	2,400	2,400	YR	-	-	-	2,400	YR	
FERGUS FALLS	37	-	18	50	10	10	-	120,000	2,300	2,300	YR	-	-	-	2,300	YR	
INVER GROVE HEIGHTS	47	-	11	50	10	10	25,000	200,000	2,100	2,100	YR	-	-	-	2,100	YR	
LITTLE CANADA	34	-	1	50	10	10	20,000	120,000	2,200	2,200	YR	-	-	-	2,200	YR	
OWATONNA	34	-	1	50	10	10	-	150,000	2,425	2,425	YR	-	-	-	2,425	YR	
PRINCETON	30	-	5	50	10	10	-	75,000	2,100	950	YR	-	-	2,100	2,100	YR	
PRIOR LAKE	41	-	7	50	10	10	100,000	100,000	2,200	100	YR	-	-	-	500	YR	
ROSEMOUNT	26	-	5	50	10	10	75,000	75,000	2,200	2,200	YR	-	-	-	2,200	YR	
SAUK RAPIDS	27	-	-	50	10	10	-	80,000	2,300	2,300	YR	-	-	-	2,300	YR	
THIEF RIVER FALLS	25	-	2	50	10	10	-	75,000	2,000	2,000	YR	-	-	-	2,000	YR	
VADNAIS HEIGHTS	38	-	5	50	5	5	-	100,000	2,000	2,000	YR	-	-	2,000	2,000	YR	
WILLMAR	43	-	3	50	10	10	-	200,000	2,300	2,300	YR	-	-	-	2,300	YR	
TOTAL	428	-	70														
<u>LUMP SUM - \$2500 OR MORE, BUT LESS THAN \$3000 PER YEAR OF SERVICE</u>																	
BEMIDJI PIONEER	41	-	3	50	10	10	150,000	150,000	2,600	2,600	YR	-	-	-	2,600	YR	
ELK RIVER	34	-	3	50	5	5	-	200,000	2,500	-	-	-	-	-	2,500	YR	
FOREST LAKE	29	-	2	50	5	5	-	90,000	2,500	2,500	YR	-	-	-	2,500	YR	
MAPLEWOOD	137	-	29	50	10	10	200,000	500,000	2,600	2,600	YR	-	-	-	2,600	YR	
OAKDALE	33	-	2	50	10	10	-	85,000	2,600	2,600	YR	-	-	-	2,600	YR	
SHAKOPEE	35	-	2	50	5	5	100,000	150,000	2,688	2,688	YR	-	-	-	2,688	YR	
TOTAL	309	-	41														
<u>LUMP SUM - \$3000 OR MORE, BUT LESS THAN \$3500 PER YEAR OF SERVICE</u>																	
BAYPORT	24	-	3	50	10	10	-	150,000	3,000	3,000	YR	-	-	-	3,000	YR	
EXCELSIOR	32	-	10	50	10	10	-	200,000	3,000	3,000	YR	-	-	-	3,000	YR	
HASTINGS	47	-	3	50	10	10	-	1,000,000	3,000	3,000	YR	4	DAILY	-	3,000	YR	
HOPKINS	39	-	8	50	5	5	1,500,000	1,500,000	3,000	3,000	YR	15	DAILY	-	3,000	YR	
MARSHALL	44	-	5	50	5	5	150,000	150,000	3,225	3,225	YR	25	DAILY	-	3,225	YR	
STILLWATER	37	-	4	50	5	5	-	200,000	3,250	3,250	YR	5	DAILY	-	3,250	YR	
WOODBURY	66	21	1	50	5	5	-	250,000	3,075	3,075	YR	40	DAILY	-	3,075	YR	
TOTAL	289	21	34														

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, 1997

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 - \$3500 OR MORE PER YEAR OF SERVICE																	
ALEXANDRIA	30	-	6	50	10	10	-	125,000	3,850	36	YR	-	-	-	-	36	YR
BRAINERD	38	-	3	50	10	10	-	210,000	4,000	4,000	YR	12	DAILY	-	-	4,000	YR
GOLDEN VALLEY	48	-	16	50	10	10	300,000	300,000	3,500	3,500	YR	315	WKLY	1,500	-	-	-
GRAND RAPIDS	25	-	5	50	10	10	120,000	120,000	4,000	4,000	YR	40	WKLY	-	-	4,000	YR
LAKEVILLE	72	-	8	50	7	7	500,000	500,000	3,750	3,750	YR	-	-	-	-	3,750	YR
NORTHFIELD	29	1	5	50	5	5	-	200,000	4,000	4,000	YR	-	-	-	-	4,000	YR
TOTAL	242	1	43														
TOTAL FOR LUMP SUMS	14,022	76	1,538														
MONTHLY SERVICE																	
CHASKA	35	22	7	50	15	15	200,000	250,000	17	16	MTHLY	-	-	4,000	-	16	MTHLY
COLUMBIA HEIGHTS	21	-	1	50	10	10	500,000	500,000	18	18	MTHLY	-	-	1,500	-	18	MTHLY
HUTCHINSON	40	37	8	50	10	10	-	100,000	8	50	YR	-	-	-	-	5,000	LUMP SUM
MOUND	37	26	8	50	20	20	-	250,000	23	-	-	-	-	1,500	-	23	MTHLY
PINE CITY	29	23	2	50	20	20	10,000	50,000	5	-	-	-	-	1,500	-	-	-
SPRING LAKE PARK	72	36	4	50	15	15	500,000	500,000	24	24	MONTHLY	25	DAILY	4,000	-	24	MTHLY
WHITE BEAR LAKE	48	34	10	50	10	10	10,000	500,000	20	-	-	-	-	-	-	20	MTHLY
WORTHINGTON	31	29	4	53	10	10	-	100,000	10	-	-	-	-	-	-	5,000	MAX
TOTAL MONTHLY	313	207	44														
MONTHLY/LS COMBINATION																	
APPLE VALLEY	67	10	7	50	5	5	-	300,000	19	-	-	-	-	-	-	13	MTHLY
BENSON	29	17	2	50	10	10	-	35,000	4	600	YR	-	-	-	-	600	YR
BROOKLYN CENTER	39	31	7	50	10	10	500,000	500,000	27	-	-	-	-	2,500	-	26	MTHLY
CHANHASSEN	43	10	4	50	10	10	200,000	200,000	17	17	MTHLY	5	DAILY	2,000	-	17	MTHLY
EDEN PRAIRIE	74	28	3	50	10	10	500,000	500,000	30	30	MTHLY	-	-	-	-	30	MTHLY
FAIRMONT	32	15	7	50	10	10	-	250,000	21	20	MONTHLY	-	-	1,000	-	20	MTHLY
GLENCOE	38	14	2	50	10	10	-	55,000	8	1,150	YR	-	-	-	-	1,150	YR
LAKE JOHANNA	69	25	7	50	10	10	500,000	500,000	23	-	-	80	WKLY	-	-	22	MTHLY
MINNETONKA	71	33	17	50	10	10	1,000,000	1,000,000	30	30	MTHLY	5	DAILY	6,200	-	30	MTHLY
NEW BRIGHTON	34	27	4	50	10	10	-	500,000	20	-	-	10	DAILY	1,000	-	10	MTHLY
NEW ULM	42	26	2	50	10	10	5,000	190,000	14	14	MTHLY	50	DAILY	-	-	2,100	YR
PIPESTONE	34	16	-	50	10	10	-	50,000	8	-	-	35	DAILY	-	-	1,100	YR
PLYMOUTH	61	26	-	50	10	10	250,000	280,000	24	24	MTHLY	170	MTHLY	2,500	-	4,000	YR
ROBBINSDALE	28	17	2	50	10	10	-	300,000	13	-	-	50	WKLY	2,500	-	2,250	YR
ROSEVILLE	80	38	10	50	10	10	500,000	500,000	20	20	MTHLY	10	DAILY	4,000	-	20	MTHLY

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, 1997

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>MONTHLY/LS COMBINATION (cont.)</u>																	
SAVAGE	34	16	5	50	10	10	-	1,000,000	17	17	MTLY	25	WKLY	5,000		17	MTLY
TOTAL MONTHLY/LS COMBINATION	775	349	79														
GRAND TOTAL FOR DEFINED CONTRIBUTION, LUMP SUM, MONTHLY SERVICE, AND MONTHLY/LS COMBINATION	17,082	637	2,169														

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

<u>Name of Association</u>	<u>COUNTY</u>	<u>1996 Benefit Amount</u>	<u>1997 Benefit Amount</u>	<u>Difference</u>
<u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE</u>				
CAMPBELL	WILKIN	125	175	50
DANVERS	SWIFT	75	175	100
EITZEN	HOUSTON	100	120	20
ELBOW-TULABY	BECKER	25	100	75
GHENT	LYON	125	175	50
LYND	LYON	50	100	50
NORTH STAR TOWNSHIP	ST LOUIS	27	160	133
<u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE</u>				
FINLAND	LAKE	200	250	50
GARVIN	LYON	125	200	75
GRANADA	MARTIN	75	250	175
HITTERDAL	CLAY	170	220	50
KENNEDY	KITTSOON	175	250	75
MAHTOWA	CARLTON	150	200	50
OSTRANDER	FILLMORE	200	250	50
VILLARD	POPE	100	200	100
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE</u>				
BELVIEW	REDWOOD	300	400	100
BIWABIK	ST LOUIS	200	400	200
BREVATOR	ST LOUIS	250	400	150
BUTTERFIELD	WATONWAN	350	400	50
CANTON	FILLMORE	250	300	50
CHOKIO	STEVENS	325	425	100
CLARKFIELD	YELLOW MEDICINE	425	480	55
COTTONWOOD	LYON	375	450	75
DEER CREEK	OTTER TAIL	250	320	70

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

<u>Name of Association</u>	<u>COUNTY</u>	<u>1996 Benefit Amount</u>	<u>1997 Benefit Amount</u>	<u>Difference</u>
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE (cont.)</u>				
ELIZABETH	OTTER TAIL	300	350	50
ELLENDALE	STEELE	200	300	100
EMMONS	FREEBORN	280	350	70
FIFTY LAKES	CROW WING	250	400	150
FORADA	DOUGLAS	250	350	100
GARFIELD	DOUGLAS	400	450	50
GRAND LAKE	ST LOUIS	400	480	80
HAMPTON	DAKOTA	80	330	250
HARRIS	CHISAGO	200	350	150
HERMAN	GRANT	380	425	45
JASPER	PIPESTONE	375	450	75
JEFFERS	COTTONWOOD	300	325	25
KELLIHER	BELTRAMI	250	300	50
LAKE KABETOGAMA	ST LOUIS	300	400	100
LAKE LILLIAN	KANDIYOHI	300	325	25
LAKEWOOD	ST LOUIS	250	400	150
LOWRY	POPE	300	400	100
MANTORVILLE	DODGE	350	400	50
MCDAVITT	ST LOUIS	275	450	175
MILAN	CHIPPEWA	300	400	100
NEW AUBURN	SIBLEY	375	450	75
ORMSBY	WATONWAN	300	350	50
ORONOCO	OLMSTED	350	400	50
OTTERTAIL	OTTER TAIL	200	300	100
RAYMOND	KANDIYOHI	450	475	25
ROYALTON	MORRISON	400	450	50
SAINT MARTIN	STEARNS	250	325	75
SANBORN	REDWOOD	250	350	100
SHEVLIN	CLEARWATER	300	350	50
STEPHEN	MARSHALL	325	350	25
TWIN VALLEY	NORMAN	300	400	100
WARBA-FEELY-SAGO	ITASCA	325	400	75
WRIGHT	CARLTON	175	320	145
WYKOFF	FILLMORE	350	450	100

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

<u>Name of Association</u>	<u>COUNTY</u>	<u>1996 Benefit Amount</u>	<u>1997 Benefit Amount</u>	<u>Difference</u>
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1000 PER YEAR OF SERVICE</u>				
ARLINGTON	SIBLEY	550	650	100
AUDUBON	BECKER	500	600	100
BABBITT	ST LOUIS	700	750	50
BALSAM	ITASCA	500	700	200
BARNESVILLE	CLAY	750	800	50
BIGFORK	ITASCA	750	780	30
BLACKDUCK	BELTRAMI	560	600	40
BROWERVILLE	TODD	400	500	100
BUFFALO LAKE	RENVILLE	425	625	200
BYRON	OLMSTED	450	650	200
CARLOS	DOUGLAS	725	900	175
CENTER CITY	CHISAGO	850	900	50
CLARA CITY	CHIPPEWA	525	625	100
CLEARBROOK	CLEARWATER	760	900	140
COURTLAND	NICOLLET	475	550	75
DAWSON	LAC QUI PARLE	800	950	150
DAYTON	HENNEPIN	750	850	100
DILWORTH	CLAY	750	900	150
EDEN VALLEY	MEEKER	650	700	50
ELMORE	FARIBAULT	500	550	50
FRANKLIN	RENVILLE	400	500	100
FULDA	MURRAY	800	900	100
GLENWOOD	POPE	700	850	150
GRAND MEADOW	MOWER	450	600	150
GREENWOOD	ST LOUIS	500	600	100
GREY EAGLE	TODD	450	500	50
HECTOR	RENVILLE	750	935	185
HENDERSON	SIBLEY	500	550	50
HOWARD LAKE	WRIGHT	800	900	100
KANDIYOHI	KANDIYOHI	500	600	100
KASOTA	LE SUEUR	500	600	100
KASSON	DODGE	940	990	50

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

Name of Association	COUNTY	1996 Benefit Amount	1997 Benefit Amount	Difference
KIMBALL	STEARNS	500	525	25
KINNEY	ST LOUIS	400	500	100
LACRESCENT	HOUSTON	850	900	50
MADISON	LAC QUI PARLE	750	800	50
MADISON LAKE	BLUE EARTH	500	600	100
 <u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1000 PER YEAR OF SERVICE (cont.)</u>				
MAHNOMEN	MAHNOMEN	575	650	75
MAPLE LAKE	WRIGHT	750	850	100
MARBLE	ITASCA	775	800	25
MAYER	CARVER	575	700	125
MAYNARD	CHIPPEWA	350	500	150
MISSION	CROW WING	500	700	200
MORGAN	REDWOOD	875	975	100
MORRIS	STEVENS	750	900	150
MOTLEY	MORRISON	650	680	30
NEW GERMANY	CARVER	550	600	50
NEW MARKET	SCOTT	750	850	100
NEW RICHLAND	WASECA	600	700	100
NEW YORK MILLS	OTTER TAIL	450	550	100
NICOLLET	NICOLLET	600	690	90
NORWOOD	CARVER	550	800	250
OLIVIA	RENVILLE	750	800	50
PARKERS PRAIRIE	OTTER TAIL	500	600	100
PENNOCK	KANDIYOHI	500	600	100
PIERZ	MORRISON	800	900	100
PINE ISLAND	GOODHUE	625	750	125
PLATO	MCLEOD	565	672	107
PRESTON	FILLMORE	550	600	50
RICHMOND	STEARNS	650	700	50
ROCKVILLE	STEARNS	560	635	75
SABIN-ELMWOOD	CLAY	250	500	250
SAINT MICHAEL	WRIGHT	700	800	100
SAINT STEPHEN	STEARNS	600	700	100
SANDSTONE	PINE	600	650	50
SEBEKA	WADENA	650	775	125
SHERBURN	MARTIN	560	600	40

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

Name of Association	COUNTY	1996 Benefit Amount	1997 Benefit Amount	Difference
SPICER	KANDIYOHI	750	950	200
SPRINGFIELD	BROWN	650	750	100
STACY-LENT	CHISAGO	550	650	100
STAPLES	TODD	750	775	25
STEWART	MCLEOD	500	800	300
THOMSON TOWN	CARLTON	730	800	70
TRUMAN	MARTIN	500	550	50

**LUMP SUM - \$500 OR MORE,
BUT LESS THAN \$1000 PER
YEAR OF SERVICE (cont.)**

VERNDALE	WADENA	400	600	200
WAITE PARK	STEARNS	875	925	50
WATKINS	MEEKER	500	535	35
WAVERLY	WRIGHT	500	550	50
WELCOME	MARTIN	475	500	25
WEST CONCORD	DODGE	550	600	50
WESTBROOK	COTTONWOOD	500	550	50
WINNEBAGO	FARIBAULT	575	625	50
WYOMING	CHISAGO	450	500	50

**LUMP SUM - \$1000 OR MORE,
BUT LESS THAN \$1500 PER
YEAR OF SERVICE**

ALBERT LEA TOWN	FREEBORN	1000	1200	200
AURORA	ST LOUIS	1050	1150	100
BLOOMING PRAIRIE	STEELE	925	1000	75
BRECKENRIDGE	WILKIN	900	1000	100
CANBY	YELLOW MEDICINE	925	1000	75
CANNON FALLS	GOODHUE	900	1100	200
CARLTON	CARLTON	975	1100	125
CARVER	CARVER	1000	1250	250
COKATO	WRIGHT	800	1000	200
COLD SPRING	STEARNS	1000	1300	300
COOK	ST LOUIS	700	1400	700
CROSBY	CROW WING	1100	1200	100
DEER RIVER	ITASCA	900	1250	350

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

Name of Association	COUNTY	1996 Benefit Amount	1997 Benefit Amount	Difference
EAGLE LAKE	BLUE EARTH	1100	1200	100
ELY	ST LOUIS	1200	1300	100
GARRISON	CROW WING	1100	1300	200
GAYLORD	SIBLEY	850	1000	150
HAMEL	HENNEPIN	750	1250	500
HUGO	WASHINGTON	1100	1200	100
LE SUEUR	LE SUEUR	1350	1400	50
LEXINGTON	ANOKA	900	1000	100
LINWOOD	ANOKA	900	1200	300
 <u>LUMP SUM - \$1000 OR MORE, BUT LESS THAN \$1500 PER YEAR OF SERVICE (cont.)</u>				
LITCHFIELD	MEEKER	1150	1300	150
LONSDALE	RICE	800	1000	200
LORETTO	HENNEPIN	1200	1300	100
MAHTOMEDI	WASHINGTON	1250	1450	200
MCGREGOR	AITKIN	675	1000	325
MORA	KANABEC	1150	1300	150
MT IRON	ST LOUIS	1200	1300	100
NASHWAUK	ITASCA	950	1000	50
NEW LONDON	KANDIYOHI	950	1050	100
NEW PRAGUE	SCOTT	1275	1300	25
NEW SCANDIA	WASHINGTON	900	1000	100
NORTH BRANCH	CHISAGO	1200	1400	200
OAK GROVE	ANOKA	1100	1400	300
PELICAN RAPIDS	OTTER TAIL	1100	1200	100
PEQUOT LAKES	CROW WING	1025	1100	75
REMER	CASS	1000	1200	200
RICE LAKE	ST LOUIS	1000	1100	100
ROGERS	HENNEPIN	1000	1100	100
SAINT JAMES	WATONWAN	1100	1200	100
SAINT JOSEPH	STEARNS	950	1100	150
SARTELL	STEARNS	1000	1075	75
SLEEPY EYE	BROWN	1200	1300	100
VICTORIA	CARVER	1200	1300	100
WABASHA	WABASHA	1000	1100	100
WADENA	WADENA	1150	1310	160
WALKER	CASS	1100	1250	150

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

<u>Name of Association</u>	<u>COUNTY</u>	<u>1996 Benefit Amount</u>	<u>1997 Benefit Amount</u>	<u>Difference</u>
WATERTOWN	CARVER	1025	1150	125
WHEATON	TRAVERSE	1000	1100	100
 <u>LUMP SUM - \$1500 OR MORE, BUT LESS THAN \$2000 PER YEAR OF SERVICE</u>				
BASS BROOK	ITASCA	1550	1700	150
BECKER	SHERBURNE	1600	1700	100
CASS LAKE	CASS	1250	1500	250
 <u>LUMP SUM - \$1500 OR MORE, BUT LESS THAN \$2000 PER YEAR OF SERVICE (cont.)</u>				
CHISAGO CITY	CHISAGO	1400	1600	200
COTTAGE GROVE	WASHINGTON	1500	1800	300
DASSEL	MEEKER	1250	1600	350
DETROIT LAKES	BECKER	1700	1900	200
EAST GRAND FORKS	POLK	1500	1700	200
FARMINGTON	DAKOTA	1650	1750	100
HERMANTOWN	ST. LOUIS	1600	1700	100
INTERNATIONAL FALLS	KOOCHICHING	1650	1800	150
JACKSON	JACKSON	1300	1500	200
LAKE CITY	WABASHA	1500	1675	175
LINDSTROM	CHISAGO	1550	1600	50
MILACA	MILLE LACS	1400	1600	200
MONTICELLO	WRIGHT	1375	1575	200
NORTH MANKATO	NICOLLET	1700	1900	200
SAINT BONIFACIUS	HENNEPIN	1400	1700	300
WINDOM	COTTONWOOD	1700	1800	100
 <u>LUMP SUM - \$2000 OR MORE, BUT LESS THAN \$2500 PER YEAR OF SERVICE</u>				
CENTENNIAL	ANOKA	2000	2400	400
FERGUS FALLS	OTTER TAIL	2000	2300	300

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

<u>Name of Association</u>	<u>COUNTY</u>	<u>1996 Benefit Amount</u>	<u>1997 Benefit Amount</u>	<u>Difference</u>
LITTLE CANADA	RAMSEY	2100	2200	100
OWATONNA	STEELE	2275	2425	150
PRINCETON	MILLE LACS	1700	2100	400
ROSEMOUNT	DAKOTA	2000	2200	200
SAUK RAPIDS	BENTON	2200	2300	100
WILLMAR	KANDIYOHI	2200	2300	100

**LUMP SUM - \$2500 OR MORE,
BUT LESS THAN \$3000 PER
YEAR OF SERVICE**

ELK RIVER	SHERBURNE	2350	2500	150
MAPLEWOOD	RAMSEY	2240	2600	360
OAKDALE	WASHINGTON	2240	2600	360
SHAKOPEE	SCOTT	2498	2688	190

**LUMP SUM - \$3000 OR MORE,
BUT LESS THAN \$3500 PER
YEAR OF SERVICE**

EXCELSIOR	HENNEPIN	2250	3000	750
HASTINGS	DAKOTA	2500	3000	500
MARSHALL	LYON	2900	3225	325
STILLWATER	WASHINGTON	2800	3250	450
WOODBURY	WASHINGTON	2675	3075	400

**LUMP SUM - \$3500 OR MORE
PER YEAR OF SERVICE**

ALEXANDRIA	DOUGLAS	3600	3850	250
GOLDEN VALLEY	HENNEPIN	3000	3500	500
GRAND RAPIDS	ITASCA	3000	4000	1000
LAKEVILLE	DAKOTA	3650	3750	100

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Relief Associations Reporting An Increase in Service Pension Benefit

<u>Name of Association</u>	<u>COUNTY</u>	<u>1996 Benefit Amount</u>	<u>1997 Benefit Amount</u>	<u>Difference</u>
NORTHFIELD	RICE	3600	4000	400
<u>MONTHLY SERVICE</u>				
PINE CITY	PINE	4	5	1
SPRING LAKE PARK	ANOKA	22	24	2
<u>MONTHLY/LS COMBINATION</u>				
APPLE VALLEY	DAKOTA	18	19	1
CHANHASSEN	CARVER	16	17	1
FAIRMONT	MARTIN	18	21	3
LAKE JOHANNA	RAMSEY	20	23	3
SAVAGE	SCOTT	16	17	1

* LS - LUMP SUM