

**Minnesota Volunteer Firefighter  
Relief Associations**

**Compilation Report by Benefit Plan Type**

**Year Ended December 31, 2001**



December, 2002

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

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# PREFACE

This report is a compilation of the annual financial reports for Minnesota volunteer firefighter relief associations for the year ended December 31, 2001. The annual financial reports must be filed with the Office of the State Auditor (OSA) and approved pursuant to Minn. Stat. § 69.051, subds. 1 and 1a. These financial reports were to be filed with the OSA by March 31, 2002, or June 30, 2002, depending on each relief association's Special Fund asset and liability levels.

As of December 31, 2001, there were 705 volunteer firefighter relief associations operating in Minnesota. This report includes financial, actuarial and benefit program data on 692 of those relief associations. Thirteen relief associations could not be included in this report because they either failed to submit all required information in a timely manner or the information could not be reconciled in time for inclusion in this report.

Each year, volunteer firefighter relief associations must satisfy all statutory financial, actuarial and investment reporting and legal compliance requirements to be certified as eligible to receive their apportioned share of state fire aid disbursed annually by the Minnesota Department of Revenue. As of December 3, 2002, 698 relief associations were certified as eligible for state fire aid leaving only seven relief associations pending certification on the publication date. The OSA will continue to work with those relief associations to help them meet all reporting and legal compliance requirements in time for the next state aid disbursement in March, 2003.

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

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

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# COMPILATION REPORT

For the Year Ended December 31, 2001

## Notes

### 1. BACKGROUND

Pursuant to Minn. Stat. § 69.051, subds. 1 and 1a, volunteer firefighter relief associations are required to report annually to the OSA the receipts, disbursements, and balances in their Special Fund and General Fund. Relief associations with assets and liabilities less than \$200,000 must report by March 31, as required by Minn. Stat. § 69.051, subd. 1a. Relief associations with assets or liabilities of at least \$200,000 must report by June 30, as required by Minn. Stat. § 69.051, subd. 1.

### 2. SOURCE OF DATA COMPILED

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

### 3. BENEFIT-TYPE CLASSIFICATION

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

### 4. FIRE RELIEF ASSOCIATIONS NOT INCLUDED

Pursuant to Minn. Stat. § 6.72, this report is a compilation of the financial data submitted by *volunteer* firefighter relief associations. Since the Minneapolis Fire Department Relief Association and Virginia Fire Relief Association are salaried, they are not included in this volunteer firefighter compilation report. The Bloomington Fire Department Relief Association, partially salaried and partially volunteer, is not included in this report because Minnesota law permits the relief to use a different formula to calculate benefits. Figures for Bloomington are not comparable to those of the other relief associations included in this report.

### 5. NON-REPORTING FIRE RELIEF ASSOCIATIONS

The following entities have either incorporated as relief associations very recently or were still in the process of incorporating at the time data for this report was collected.

Brownsville  
Marietta

Buyck  
Minnesota City

Culver  
Pickwick

Kelsey

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## **Volunteer Firefighter Relief Associations Subsidiary to an Independent Nonprofit Firefighting Corporation**

This report includes 68 volunteer firefighter relief associations that are affiliated with independent nonprofit firefighting corporations under Minn. Stat. § 69.774. A nonprofit firefighting corporation provides fire protection and fire suppression services to one or more municipality under contract. The funding status and any required contributions are determined in the same manner as for relief associations affiliated with a municipal fire department. Throughout this report, the terms "municipality" and "municipal contributions" apply to cities, towns, and nonprofit firefighting corporations.

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

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## Number of Relief Associations by Benefit Category

<u>All Reliefs</u>	<u>Reliefs in Report</u>	<u>Plan Type</u>	<u>Benefit Level</u>	<u>Benefit Category</u>
88	87	Defined Contribution	Defined Contribution	Defined Contribution
6	5	Lump Sum	\$10, but less than \$100 per YOS*	10 - 100
19	17	Lump Sum	\$100, but less than \$200 per YOS	100 - 200
30	29	Lump Sum	\$200, but less than \$300 per YOS	200 - 300
102	101	Lump Sum	\$300, but less than \$500 per YOS	300 - 500
208	206	Lump Sum	\$500, but less than \$1,000 per YOS	500 - 1,000
114	111	Lump Sum	\$1,000, but less than \$1,500 per YOS	1,000 - 1,500
43	42	Lump Sum	\$1,500, but less than \$2,000 per YOS	1,500 - 2,000
34	34	Lump Sum	\$2,000, but less than \$2,500 per YOS	2,000 - 2,500
11	11	Lump Sum	\$2,500, but less than \$3,000 per YOS	2,500 - 3,000
7	7	Lump Sum	\$3,000, but less than \$3,500 per YOS	3,000 - 3,500
20	20	Lump Sum	\$3,500 or more per YOS	3,500 or more
5	5	Monthly Pension	Monthly Service	Monthly
18	17	Monthly/Lump Sum	Monthly/Lump Sum Combination	Monthly/LS
<b><u>705</u></b>	<b><u>692</u></b>	<b>Total Volunteer Firefighter Relief Associations</b>		

\* YOS = Year of Service

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## Relief Association Index

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

### Plan Type

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

### Benefit Category

Monthly/LS = Monthly/Lump Sum combination plan.

XXX - XXX = [Example: 500 - 1,000] Lump Sum plan with a per year of service benefit level of \$500 to \$999 (benefit level is at least \$500, but less than \$1,000). See "Types of Service Pension Plans" on page 5 for a full list of benefit categories.

Excluded = Data was not provided to the OSA in a timely manner or could not be reconciled in time to permit inclusion in this report.

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

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

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

<b>Relief Association</b>	<b>Plan Type</b>	<b>Benefit Category</b>	<b>Relief Association</b>	<b>Plan Type</b>	<b>Benefit Category</b>
FINLAYSON	LS	200 - 300	FISHER	DC	Defined Contribution
FLENSBURG	LS	300 - 500	FLOODWOOD	LS	Excluded
FOLEY	LS	1,500 - 2,000	FORADA	LS	500 - 1,000
FOREST LAKE	LS	3,500 or More	FORESTON	LS	500 - 1,000
FOSSTON	DC	Defined Contribution	FOUNTAIN	DC	Defined Contribution
FRANKLIN	LS	500 - 1,000	FRAZEE	LS	500 - 1,000
FREDENBERG	LS	500 - 1,000	FREEMPORT	DC	Defined Contribution
FRENCH TWP	LS	300 - 500	FRIDLEY	DC	Defined Contribution
FROST	LS	300 - 500	FULDA	LS	1,000 - 1,500
GARFIELD	LS	500 - 1,000	GARRISON	LS	2,000 - 2,500
GARVIN	LS	300 - 500	GARY	DC	Defined Contribution
GAYLORD	LS	1,000 - 1,500	GENEVA	LS	100 - 200
GHENT	LS	200 - 300	GIBBON	DC	Defined Contribution
GILBERT	LS	Excluded	GLENCOE	MO/LS	Monthly/LS
GLENVILLE	DC	Defined Contribution	GLENWOOD	LS	500 - 1,000
GLYNDON	LS	500 - 1,000	GNESEN	LS	300 - 500
GOLDEN VALLEY	LS	3,500 or More	GONVICK	LS	500 - 1,000
GOOD THUNDER	LS	1,000 - 1,500	GOODHUE	DC	Defined Contribution
GOODLAND	LS	300 - 500	GOODVIEW	LS	1,000 - 1,500
GRACEVILLE	LS	500 - 1,000	GRANADA	LS	500 - 1,000
GRAND LAKE TWP	LS	500 - 1,000	GRAND MARAIS	LS	1,000 - 1,500
GRAND MEADOW	LS	500 - 1,000	GRAND RAPIDS	LS	3,500 or More
GRANITE FALLS	LS	500 - 1,000	GREEN ISLE	LS	500 - 1,000
GREENBUSH	LS	300 - 500	GREENWOOD	LS	1,000 - 1,500
GREY EAGLE	LS	500 - 1,000	GROVE CITY	LS	500 - 1,000
GRYGLA	LS	300 - 500	GUNFLINT TRAIL	DC	Defined Contribution
HACKENSACK	LS	1,000 - 1,500	HALLOCK	LS	500 - 1,000
HALSTAD	LS	200 - 300	HAM LAKE	LS	2,000 - 2,500
HAMBURG	LS	1,000 - 1,500	HAMEL	LS	2,000 - 2,500
HAMPTON	LS	500 - 1,000	HANCOCK	LS	300 - 500
HANLEY FALLS	LS	200 - 300	HANOVER	LS	1,000 - 1,500
HANSKA	LS	300 - 500	HARDWICK	DC	Defined Contribution
HARMONY	LS	500 - 1,000	HARRIS	LS	500 - 1,000
HARTLAND	LS	300 - 500	HASTINGS	LS	3,500 or More
HAWLEY	DC	Defined Contribution	HAYFIELD	LS	1,000 - 1,500
HAYWARD	LS	500 - 1,000	HECTOR	LS	1,000 - 1,500
HENDERSON	LS	500 - 1,000	HENDRICKS	LS	500 - 1,000
HENDRUM	LS	200 - 300	HENNING	LS	500 - 1,000
HERMAN	LS	300 - 500	HERMANTOWN	LS	2,000 - 2,500
HERON LAKE	LS	500 - 1,000	HEWITT	LS	300 - 500
HIBBING	LS	1,000 - 1,500	HILL CITY	LS	300 - 500
HILLS	LS	300 - 500	HINCKLEY	LS	500 - 1,000
HITTERDAL	LS	300 - 500	HOFFMAN	LS	500 - 1,000
HOKAH	LS	300 - 500	HOLDINGFORD	LS	500 - 1,000



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

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

<b>Relief Association</b>	<b>Plan Type</b>	<b>Benefit Category</b>	<b>Relief Association</b>	<b>Plan Type</b>	<b>Benefit Category</b>
NORTHFIELD	LS	3,500 or More	NORTHLAND	LS	10 - 100
NORTHOME	LS	500 - 1,000	NORTHROP	DC	Defined Contribution
NORW /YOUNG AMER	LS	1,000 - 1,500	OAK GROVE	LS	1,500 - 2,000
OAKDALE	LS	3,000 - 3,500	ODESSA FARM	DC	Defined Contribution
ODIN	LS	500 - 1,000	OGILVIE	LS	500 - 1,000
OKABENA	LS	300 - 500	OKLEE	DC	Defined Contribution
OLIVIA	LS	500 - 1,000	ONAMIA	LS	1,000 - 1,500
ORMSBY	LS	300 - 500	ORONOCO	LS	500 - 1,000
ORR	LS	500 - 1,000	ORTONVILLE	LS	500 - 1,000
OSAKIS	LS	1,500 - 2,000	OSSEO	LS	1,500 - 2,000
OSTRANDER	LS	200 - 300	OTTERTAIL	LS	500 - 1,000
OWATONNA	LS	3,500 or More	PALISADE	LS	300 - 500
PALO	LS	500 - 1,000	PARK RAPIDS	LS	2,000 - 2,500
PARKERS PRAIRIE	LS	500 - 1,000	PAYNESVILLE	LS	1,000 - 1,500
PELICAN RAPIDS	LS	1,500 - 2,000	PEMBERTON	LS	300 - 500
PENNOCK	LS	500 - 1,000	PEQUAYWAN	LS	10 - 100
PEQUOT LAKES	LS	1,500 - 2,000	PERHAM	LS	1,000 - 1,500
PIERZ	LS	1,000 - 1,500	PIKE-SANDY-BRITT	LS	300 - 500
PILLAGER	LS	500 - 1,000	PINE CITY	MO	Monthly
PINE ISLAND	LS	1,500 - 2,000	PINE RIVER	LS	1,500 - 2,000
PIPESTONE	MO/LS	Monthly/LS	PLAINVIEW	DC	Defined Contribution
PLATO	LS	500 - 1,000	PLUMMER	DC	Defined Contribution
PLYMOUTH	MO/LS	Monthly/LS	PORTER	LS	200 - 300
PRESTON	LS	500 - 1,000	PRINCETON	LS	2,500 - 3,000
PRINSBURG	LS	300 - 500	PRIOR LAKE	LS	3,000 - 3,500
PROCTOR	LS	1,000 - 1,500	RAMSEY	DC	Defined Contribution
RANDALL	LS	500 - 1,000	RANDOLPH	LS	500 - 1,000
RAYMOND	LS	500 - 1,000	RED LAKE FALLS	DC	Defined Contribution
RED WING	LS	300 - 500	REDWOOD FALLS	LS	2,000 - 2,500
REMER	LS	1,000 - 1,500	RENVILLE	LS	500 - 1,000
REVERE	LS	10 - 100	RICE	LS	500 - 1,000
RICE LAKE	LS	1,000 - 1,500	RICHMOND	LS	500 - 1,000
ROBBINSDALE	MO/LS	Monthly/LS	ROCKFORD	LS	1,000 - 1,500
ROCKVILLE	LS	500 - 1,000	ROGERS	LS	1,500 - 2,000
ROLLINGSTONE	LS	300 - 500	ROSE CREEK	LS	300 - 500
ROSEAU	LS	1,000 - 1,500	ROSEMOUNT	LS	3,000 - 3,500
ROSEVILLE	MO/LS	Monthly/LS	ROTHSAY	LS	300 - 500
ROUND LAKE	DC	Defined Contribution	ROYALTON	LS	500 - 1,000
RUSH CITY	LS	1,000 - 1,500	RUSHFORD	DC	Defined Contribution
RUSHMORE	DC	Defined Contribution	RUSSELL	LS	300 - 500
RUTHTON	LS	500 - 1,000	SABIN-ELMWOOD	LS	500 - 1,000
SACRED HEART	LS	500 - 1,000	SAINT ANTHONY	LS	1,500 - 2,000
SAINT BONIFACIUS	LS	2,000 - 2,500	SAINT CHARLES	LS	1,000 - 1,500
SAINT CLAIR	LS	500 - 1,000	SAINT CLOUD TWP	LS	1,500 - 2,000

<b>Relief Association</b>	<b>Plan Type</b>	<b>Benefit Category</b>	<b>Relief Association</b>	<b>Plan Type</b>	<b>Benefit Category</b>
SAINT FRANCIS	LS	1,000 - 1,500	SAINT HILAIRE	DC	Defined Contribution
SAINT JAMES	LS	1,000 - 1,500	SAINT JOSEPH	LS	1,500 - 2,000
SAINT LEO	LS	300 - 500	SAINT MARTIN	LS	300 - 500
SAINT MICHAEL	LS	1,000 - 1,500	SAINT PAUL PARK	LS	1,500 - 2,000
SAINT PETER	LS	1,500 - 2,000	SAINT STEPHEN	LS	1,000 - 1,500
SANBORN	LS	300 - 500	SANDSTONE	LS	1,000 - 1,500
SARTELL	LS	1,000 - 1,500	SAUK CENTRE	LS	1,000 - 1,500
SAUK RAPIDS	LS	2,500 - 3,000	SAVAGE	MO/LS	Monthly/LS
SCANDIA VALLEY	LS	1,000 - 1,500	SCANLON	LS	500 - 1,000
SCHROEDER	LS	500 - 1,000	SEAFORTH	DC	Defined Contribution
SEBEKA	LS	1,000 - 1,500	SEDAN	LS	Excluded
SHAFER	LS	500 - 1,000	SHAKOPEE	LS	3,500 or More
SHELLY	LS	300 - 500	SHERBURN	LS	500 - 1,000
SHEVLIN	LS	500 - 1,000	SILICA	LS	500 - 1,000
SILVER BAY	LS	1,000 - 1,500	SILVER LAKE	LS	500 - 1,000
SLAYTON	LS	1,000 - 1,500	SLEEPY EYE	LS	1,000 - 1,500
SOLWAY RURAL	LS	300 - 500	SOLWAY TWP	LS	500 - 1,000
SOUTH BEND TWP	DC	Defined Contribution	SOUTH HAVEN	LS	500 - 1,000
SPICER	LS	1,000 - 1,500	SPRING GROVE	LS	500 - 1,000
SPRING LAKE PARK	MO	Monthly	SPRING VALLEY	LS	1,000 - 1,500
SPRINGFIELD	LS	500 - 1,000	SQUAW LAKE	LS	300 - 500
STACY-LENT	LS	500 - 1,000	STAPLES	LS	1,000 - 1,500
STARBUCK	LS	500 - 1,000	STEPHEN	LS	300 - 500
STEWART	LS	500 - 1,000	STEWARTVILLE	LS	1,000 - 1,500
STILLWATER	LS	3,500 or More	STORDEN	LS	500 - 1,000
STURGEON LAKE	LS	200 - 300	SUNBURG	LS	300 - 500
SWANVILLE	DC	Defined Contribution	TACONITE	LS	500 - 1,000
TAUNTON	LS	100 - 200	TAYLORS FALLS	LS	1,000 - 1,500
THIEF R FALLS FIRE	LS	2,500 - 3,000	THOMSON	LS	1,000 - 1,500
TOFTE	LS	300 - 500	TOIVOLA TWP	DC	Defined Contribution
TOWER	LS	300 - 500	TRACY	LS	1,000 - 1,500
TRIMONT	LS	500 - 1,000	TRUMAN	LS	500 - 1,000
TWIN LKS-Freeborn Co	LS	200 - 300	TWIN LKS-Mahnomen Co	LS	Excluded
TWIN VALLEY	LS	500 - 1,000	TWO HARBORS	LS	2,000 - 2,500
TYLER	LS	500 - 1,000	ULEN	DC	Defined Contribution
UNDERWOOD	DC	Defined Contribution	UPSALA	LS	300 - 500
VADNAIS HEIGHTS	LS	2,000 - 2,500	VERGAS	LS	500 - 1,000
VERMILION LAKE	DC	Defined Contribution	VERNDALE	LS	1,000 - 1,500
VERNON CENTER	LS	500 - 1,000	VESTA	LS	300 - 500
VICTORIA	LS	1,500 - 2,000	VILLARD	LS	300 - 500
VINING	LS	300 - 500	WABASHA	LS	1,000 - 1,500
WABASSO	DC	Defined Contribution	WACONIA	LS	1,500 - 2,000
WADENA	LS	1,500 - 2,000	WAITE PARK	LS	1,000 - 1,500
WALDORF	LS	500 - 1,000	WALKER	LS	1,000 - 1,500

<b>Relief Association</b>	<b>Plan Type</b>	<b>Benefit Category</b>	<b>Relief Association</b>	<b>Plan Type</b>	<b>Benefit Category</b>
WALNUT GROVE	LS	300 - 500	WALTERS	LS	200 - 300
WANAMINGO	DC	Defined Contribution	WANDA	DC	Defined Contribution
WARBA-FEELY-SAGO	LS	500 - 1,000	WARREN	LS	500 - 1,000
WARROAD	LS	500 - 1,000	WASECA	LS	2,000 - 2,500
WATERTOWN	LS	1,000 - 1,500	WATERVILLE	LS	500 - 1,000
WATKINS	LS	500 - 1,000	WATSON	LS	500 - 1,000
WAUBUN	LS	300 - 500	WAVERLY	LS	500 - 1,000
WAYZATA	DC	Defined Contribution	WELCOME	LS	500 - 1,000
WELLS	DC	Defined Contribution	WENDELL	LS	300 - 500
WEST CONCORD	LS	500 - 1,000	WEST METRO	DC	Defined Contribution
WESTBROOK	LS	500 - 1,000	WHEATON	LS	1,000 - 1,500
WHITE BEAR LAKE	MO/LS	Monthly/LS	WILLIAMS	DC	Defined Contribution
WILLMAR	LS	2,500 - 3,000	WILLOW RIVER	LS	300 - 500
WILMONT	LS	200 - 300	WILSON	LS	300 - 500
WINDOM	LS	2,000 - 2,500	WINGER	DC	Defined Contribution
WINNEBAGO	LS	500 - 1,000	WINSTED	LS	1,000 - 1,500
WINTHROP	DC	Defined Contribution	WOLF LAKE	LS	500 - 1,000
WOOD LAKE	LS	300 - 500	WOODBURY	LS	3,500 or More
WOODSTOCK	LS	300 - 500	WORTHINGTON	MO/LS	Monthly/LS
WRENSHALL	LS	300 - 500	WRIGHT	LS	300 - 500
WYKOFF	LS	500 - 1,000	WYOMING	LS	500 - 1,000
ZIMMERMAN	LS	2,500 - 3,000	ZUMBRO FALLS	LS	500 - 1,000
ZUMBROTA	DC	Defined Contribution			

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**Table 1**  
**Summary by Plan Type for the Year Ended December 31, 2001**

	Lump Sum/ Monthly Service Pension Combination	Lump Sum Service Pension	Monthly Service Pension	Defined Contribution Service Pension	Total All Volunteer Fire Plan Types
Net Assets	51,172,825	179,424,046	13,385,232	47,259,294	291,241,397
Required Reserves	57,952,711	186,795,976	16,915,086	47,259,294	308,923,067
<b>Surplus or (Deficit)</b>	<b>(6,779,886)</b>	<b>(7,371,930)</b>	<b>(3,529,854)</b>	-	<b>(17,681,670)</b>
2% Insurance Aid	1,789,869	8,644,841	426,640	2,385,099	13,246,449
Municipal Contribution	1,106,226	2,732,044	309,149	618,939	4,766,358
Investment Earnings	(2,481,485)	(9,299,457)	(496,119)	(2,447,383)	(14,724,444)
Other	45,360	653,328	0	64,740	763,428
<b>Total Revenues</b>	<b>459,970</b>	<b>2,730,756</b>	<b>239,670</b>	<b>621,395</b>	<b>4,051,791</b>
Normal Cost	1,674,601	16,483,865	340,067	-	18,498,533
Deficit Amortization Payment	376,009	1,036,385	262,639	-	1,675,033
Estimated Administrative Expenses	210,284	797,055	46,144	-	1,053,483
LESS: 10% of Surplus	262,075	1,605,460	11,762	-	1,879,297
<b>Total Financial Requirements</b>	<b>1,998,819</b>	<b>16,711,845</b>	<b>637,088</b>	-	<b>19,347,752</b>
Administrative Expenses	232,094	824,021	45,550	248,970	1,350,635
Service Pension Benefit Expenses	3,051,232	11,701,807	708,885	1,903,436	17,365,360
Other Benefit Expenses	183,825	656,292	60,206	84,486	984,809
<b>Total Expenses</b>	<b>3,467,151</b>	<b>13,182,120</b>	<b>814,641</b>	<b>2,236,892</b>	<b>19,700,804</b>
<b>Relief Associations Reporting</b>	<b>17</b>	<b>583</b>	<b>5</b>	<b>87</b>	<b>692</b>
Number of Active Members	790	13,691	206	2,182	16,869
Number of Deferred/Inactive Members	196	1,948	31	722	2,897
<b>Total Membership (for 692 reporting)</b>	<b>986</b>	<b>15,639</b>	<b>237</b>	<b>2,904</b>	<b>19,766</b>
Number of Retired Members	400	538	178	58	1,174

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**Table 2**  
**Funding Status and Ratios**  
**For the Year Ended December 31, 2001**

<u>Relief Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or (Deficit)</u>	<u>Funding Ratio</u>	<u>Deficit Amortization Payment</u> <sup>1</sup>
<b><u>Defined Contribution</u></b>					
ALASKA	50,153	50,153	-	100%	-
ALBANY	302,331	302,331	-	100%	-
ANDOVER	1,338,008	1,338,008	-	100%	-
ANOKA-CHAMPLIN	2,988,908	2,988,908	-	100%	-
ASHBY	146,951	146,951	-	100%	-
AUSTIN	358,937	358,937	-	100%	-
BREWSTER	169,250	169,250	-	100%	-
BROOKLYN PARK	5,203,075	5,203,075	-	100%	-
CALLAWAY	125,173	125,173	-	100%	-
COLOGNE	202,942	202,942	-	100%	-
COLUMBIA HEIGHTS	928,962	928,962	-	100%	-
COON RAPIDS	3,130,597	3,130,597	-	100%	-
CRANE LAKE	74,068	74,068	-	100%	-
CROSSLAKE	462,389	462,389	-	100%	-
DAKOTA	12,740	12,740	-	100%	-
DALBO	129,125	129,125	-	100%	-
DILWORTH	523,871	523,871	-	100%	-
DONNELLY	72,548	72,548	-	100%	-
EAGAN	4,407,481	4,407,481	-	100%	-
EDINA	4,309,102	4,309,102	-	100%	-
ELBOW LAKE	228,426	228,426	-	100%	-
ELGIN	156,121	156,121	-	100%	-
ELLSBURG	19,340	19,340	-	100%	-
ERSKINE	84,484	84,484	-	100%	-
FALCON HEIGHTS	906,585	906,585	-	100%	-
FISHER	76,549	76,549	-	100%	-
FOSSTON	229,318	229,318	-	100%	-
FOUNTAIN	80,610	80,610	-	100%	-
FREEPORT	227,853	227,853	-	100%	-
FRIDLEY	2,183,140	2,183,140	-	100%	-
GARY	50,597	50,597	-	100%	-
GIBBON	217,821	217,821	-	100%	-
GLENVILLE	77,076	77,076	-	100%	-
GOODHUE	450,261	450,261	-	100%	-
GUNFLINT TRAIL	24,485	24,485	-	100%	-
HARDWICK	84,687	84,687	-	100%	-
HAWLEY	288,846	288,846	-	100%	-
IVANHOE	187,751	187,751	-	100%	-
KENYON	243,601	243,601	-	100%	-
KERKHOVEN	164,752	164,752	-	100%	-

**Table 2**  
**Funding Status and Ratios**  
**For the Year Ended December 31, 2001**

<b>Relief Association</b>	<b>Net Assets</b>	<b>Required Reserves</b>	<b>Surplus or (Deficit)</b>	<b>Funding Ratio</b>	<b>Deficit Amortization Payment</b>
KIESTER	142,250	142,250	-	100%	-
LAKE GEORGE	69,608	69,608	-	100%	-
LAKEPORT	78,908	78,908	-	100%	-
LE CENTER	194,711	194,711	-	100%	-
LONDON	49,514	49,514	-	100%	-
LONGVILLE	465,497	465,497	-	100%	-
LYLE	66,593	66,593	-	100%	-
MAGNOLIA	42,585	42,585	-	100%	-
MAPLE GROVE	4,213,845	4,213,845	-	100%	-
MARINE-on-St-CROIX	321,676	321,676	-	100%	-
MAZEPPA	153,392	153,392	-	100%	-
MEDICINE LAKE	479,005	479,005	-	100%	-
MENDOTA HEIGHTS	1,450,610	1,450,610	-	100%	-
MENTOR	56,957	56,957	-	100%	-
MILLERVILLE	213,841	213,841	-	100%	-
MILROY	80,306	80,306	-	100%	-
MURDOCK	87,054	87,054	-	100%	-
MYRTLE	54,917	54,917	-	100%	-
NODINE	77,299	77,299	-	100%	-
NORTHROP	60,649	60,649	-	100%	-
ODESSA FARM	29,770	29,770	-	100%	-
OKLEE	96,871	96,871	-	100%	-
PLAINVIEW	367,670	367,670	-	100%	-
PLUMMER	81,218	81,218	-	100%	-
RAMSEY	514,654	514,654	-	100%	-
RED LAKE FALLS	179,362	179,362	-	100%	-
ROUND LAKE	101,831	101,831	-	100%	-
RUSHFORD	211,443	211,443	-	100%	-
RUSHMORE	25,115	25,115	-	100%	-
SAINT HILAIRE	87,853	87,853	-	100%	-
SEAFORTH	32,385	32,385	-	100%	-
SOUTH BEND TWP	193,375	193,375	-	100%	-
SWANVILLE	129,626	129,626	-	100%	-
TOIVOLA TWP	91,028	91,028	-	100%	-
ULEN	138,270	138,270	-	100%	-
UNDERWOOD	114,198	114,198	-	100%	-
VERMILION LAKE	82,304	82,304	-	100%	-
WABASSO	139,126	139,126	-	100%	-
WANAMINGO	175,597	175,597	-	100%	-
WANDA	74,740	74,740	-	100%	-
WAYZATA	817,751	817,751	-	100%	-
WELLS	269,128	269,128	-	100%	-

**Table 2**  
**Funding Status and Ratios**  
**For the Year Ended December 31, 2001**

<u>Relief Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or (Deficit)</u>	<u>Funding Ratio</u>	<u>Deficit Amortization Payment</u> <sup>1</sup>
WEST METRO	3,493,261	3,493,261	-	100%	-
WILLIAMS	69,939	69,939	-	100%	-
WINGER	15,208	15,208	-	100%	-
WINTHROP	226,025	226,025	-	100%	-
ZUMBROTA	223,415	223,415	-	100%	-
<b><u>Lump Sum - \$ 10 or more, but less than \$100 per year of service</u></b>					
MAPLE HILL	49,507	9,437	40,070	525%	-
NASSAU	59,513	6,581	52,932	904%	-
NORTHLAND	28,414	5,818	22,596	488%	-
PEQUAYWAN	18,174	3,742	14,432	486%	-
REVERE	41,253	5,107	36,146	808%	-
<b><u>Lump Sum - \$ 100 or more, but less than \$200 per year of service</u></b>					
BIGELOW	44,057	23,934	20,123	184%	-
CLIMAX	64,625	41,904	22,721	154%	-
COTTON	84,147	22,866	61,281	368%	-
DANVERS	32,059	19,266	12,793	166%	-
DUMONT	79,349	56,382	22,967	141%	-
ELBOW-TULABY LK	32,147	13,980	18,167	230%	-
ELMER	47,867	34,779	13,088	138%	-
FEDERAL DAM	30,442	10,786	19,656	282%	-
GENEVA	37,168	20,343	16,825	183%	-
JACOBSON	60,358	29,322	31,036	206%	-
LASALLE	35,992	15,732	20,260	229%	-
LISMORE	77,965	49,512	28,453	157%	-
LUCAN	54,822	28,740	26,082	191%	-
LYND	58,685	37,230	21,455	158%	-
MEADOWLANDS	20,793	17,462	3,331	119%	-
MIDDLE RIVER	92,364	20,964	71,400	441%	-
TAUNTON	33,295	25,963	7,332	128%	-
<b><u>Lump Sum - \$ 200 or more, but less than \$300 per year of service</u></b>					
ALMELUND	110,366	84,055	26,311	131%	-
ALTURA	98,801	81,655	17,146	121%	-
BLUFFTON	66,551	45,850	20,701	145%	-
BOWLUS	115,889	85,915	29,974	135%	-
BRIMSON	40,571	36,964	3,607	110%	-
BROOK PARK	109,655	48,452	61,203	226%	-
CAMPBELL	118,452	90,787	27,665	130%	-
CLIFTON	117,827	41,398	76,429	285%	-
COLVIN	99,135	43,850	55,285	226%	-
CROOKED LAKE	93,305	58,715	34,590	159%	-

**Table 2**  
**Funding Status and Ratios**  
**For the Year Ended December 31, 2001**

<u>Relief Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or (Deficit)</u>	<u>Funding Ratio</u>	<u>Deficit Amortization Payment</u> <sup>1</sup>
DENT	83,262	64,770	18,492	129%	-
DEXTER	107,283	88,768	18,515	121%	-
FINLAYSON	88,509	59,462	29,047	149%	-
GHENT	62,752	33,383	29,369	188%	-
HALSTAD	118,878	59,432	59,446	200%	-
HANLEY FALLS	87,825	65,790	22,035	133%	-
HENDRUM	61,439	36,156	25,283	170%	-
HOLLAND	89,270	63,995	25,275	139%	-
IONA	50,775	39,245	11,530	129%	-
KARLSTAD	99,900	57,036	42,864	175%	-
LAKE HENRY	77,650	62,903	14,747	123%	-
LANCASTER	62,142	42,300	19,842	147%	-
NORTH STAR	23,247	19,424	3,823	120%	-
OSTRANDER	89,935	66,578	23,357	135%	-
PORTER	125,533	92,518	33,015	136%	-
STURGEON LAKE	41,998	22,924	19,074	183%	-
TWIN LKS-Freeborn Co	132,085	55,249	76,836	239%	-
WALTERS	24,825	38,100	(13,275)	65%	637
WILMONT	113,708	73,229	40,479	155%	-
<b><u>Lump Sum - \$ 300 or more, but less than \$500 per year of service</u></b>					
ALBORN	95,118	88,711	6,407	107%	-
ALDEN	72,099	112,372	(40,273)	64%	1,906
ALPHA	102,044	66,448	35,596	154%	-
ASKOV	115,032	79,980	35,052	144%	-
BARRETT	69,665	69,720	(55)	100%	-
BEARDSLEY	75,264	52,795	22,469	143%	-
BELLINGHAM	154,282	130,768	23,514	118%	-
BERTHA	99,700	86,828	12,872	115%	-
BLACKHOOF	59,339	82,529	(23,190)	72%	2,306
BOYD	104,797	81,475	23,322	129%	-
BREITUNG	107,165	72,009	35,156	149%	-
BREVATOR	74,966	53,175	21,791	141%	-
CANTON	97,822	126,315	(28,493)	77%	2,321
CARSONVILLE	79,067	102,021	(22,954)	78%	2,290
CHANDLER	108,544	92,313	16,231	118%	-
CHERRY	82,679	83,920	(1,241)	99%	-
CHOKIO	132,600	93,573	39,027	142%	-
CLARISSA	79,780	102,157	(22,377)	78%	191
CLARKS GROVE	139,510	99,684	39,826	140%	-
CLEMENTS	82,610	108,687	(26,077)	76%	1,883
CLINTON-St Louis Co	127,798	112,376	15,422	114%	-

**Table 2**  
**Funding Status and Ratios**  
**For the Year Ended December 31, 2001**

<b>Relief Association</b>	<b>Net Assets</b>	<b>Required Reserves</b>	<b>Surplus or (Deficit)</b>	<b>Funding Ratio</b>	<b>Deficit Amortization Payment</b>
CURRIE	115,018	126,189	(11,171)	91%	2,127
CYRUS	90,207	63,825	26,382	141%	-
DALTON	159,938	131,488	28,450	122%	-
DARFUR	86,421	75,061	11,360	115%	-
DUNNELL	87,885	87,405	480	101%	-
EITZEN	99,307	144,599	(45,292)	69%	5,730
ELLENDALE	92,453	116,949	(24,496)	79%	2,086
ELLSWORTH	141,773	105,641	36,132	134%	-
ELROSA	169,491	145,018	24,473	117%	-
EVANSVILLE	82,949	92,890	(9,941)	89%	883
FIFTY LAKES	82,257	46,891	35,366	175%	-
FINLAND	101,748	104,820	(3,072)	97%	483
FLENSBURG	55,076	48,852	6,224	113%	-
FRENCH TWP	104,754	87,354	17,400	120%	-
FROST	136,093	120,818	15,275	113%	-
GARVIN	57,782	65,397	(7,615)	88%	245
GNESEN	236,816	139,667	97,149	170%	-
GOODLAND	45,145	44,402	743	102%	2,071
GREENBUSH	139,965	112,776	27,189	124%	-
GRYGLA	48,515	89,530	(41,015)	54%	2,692
HANCOCK	148,402	89,436	58,966	166%	-
HANSKA	115,691	86,800	28,891	133%	-
HARTLAND	114,826	93,238	21,588	123%	-
HERMAN	76,019	75,001	1,018	101%	-
HEWITT	50,854	47,484	3,370	107%	-
HILL CITY	94,584	105,956	(11,372)	89%	1,475
HILLS	115,984	151,812	(35,828)	76%	5,117
HITTERDAL	72,290	57,780	14,510	125%	-
HOKAH	122,050	122,380	(330)	100%	-
HOVLAND	90,742	58,304	32,438	156%	-
JASPER	126,255	124,811	1,444	101%	-
JEFFERS	122,527	136,864	(14,337)	90%	-
KELLIHER	100,962	108,717	(7,755)	93%	473
KENNEDY	54,982	60,424	(5,442)	91%	-
KETTLE RIVER	87,021	76,497	10,524	114%	-
LAKE BRONSON	38,764	26,754	12,010	145%	-
LAKE LILLIAN	69,901	53,783	16,118	130%	-
LAKE WILSON	120,480	75,805	44,675	159%	-
LAKELAND	59,117	48,096	11,021	123%	-
LEROY	149,523	168,971	(19,448)	88%	1,881
LITTLEFORK	151,668	119,711	31,957	127%	-
MABEL	75,889	93,077	(17,188)	82%	918

**Table 2**  
**Funding Status and Ratios**  
**For the Year Ended December 31, 2001**

<b>Relief Association</b>	<b>Net Assets</b>	<b>Required Reserves</b>	<b>Surplus or (Deficit)</b>	<b>Funding Ratio</b>	<b>Deficit Amortization Payment</b> <sup>1</sup>
MAKINEN	81,585	96,318	(14,733)	85%	2,783
MCGRATH	57,559	38,270	19,289	150%	-
MCKINLEY	61,303	48,838	12,465	126%	-
NEW MUNICH	82,220	69,487	12,733	118%	-
OKABENA	130,139	85,141	44,998	153%	-
ORMSBY	105,671	63,341	42,330	167%	-
PALISADE	72,409	70,725	1,684	102%	-
PEMBERTON	121,641	131,344	(9,703)	93%	-
PIKE-SANDY-BRITT	155,574	99,321	56,253	157%	-
PRINSBURG	164,932	105,144	59,788	157%	-
RED WING	201,078	108,599	92,479	185%	-
ROLLINGSTONE	78,592	112,407	(33,815)	70%	2,161
ROSE CREEK	112,526	166,766	(54,240)	67%	5,611
ROTHSAY	216,265	126,434	89,831	171%	-
RUSSELL	72,163	60,261	11,902	120%	-
SAINT LEO	80,723	70,304	10,419	115%	-
SAINT MARTIN	142,869	151,221	(8,352)	94%	792
SANBORN	68,222	71,694	(3,472)	95%	1,633
SHELLY	105,762	74,958	30,804	141%	-
SOLWAY RURAL	62,143	69,136	(6,993)	90%	322
SQUAW LAKE	85,279	49,388	35,891	173%	-
STEPHEN	173,770	133,680	40,090	130%	-
SUNBURG	83,136	73,406	9,730	113%	-
TOFTE	75,391	62,320	13,071	121%	-
TOWER	94,928	71,365	23,563	133%	-
UPSALA	78,268	64,862	13,406	121%	-
VESTA	81,971	59,418	22,553	138%	-
VILLARD	111,651	75,705	35,946	147%	-
VINING	61,040	72,608	(11,568)	84%	1,122
WALNUT GROVE	121,121	91,496	29,625	132%	-
WAUBUN	69,207	52,594	16,613	132%	-
WENDELL	114,313	68,250	46,063	167%	-
WILLOW RIVER	94,589	84,420	10,169	112%	-
WILSON	213,881	133,834	80,047	160%	-
WOOD LAKE	96,016	86,508	9,508	111%	-
WOODSTOCK	67,123	45,201	21,922	148%	-
WRENSHALL	146,602	144,688	1,914	101%	-
WRIGHT	84,854	71,659	13,195	118%	-
<b>Lump Sum - \$ 500 or more, but less than \$1,000 per year of service</b>					
ADA	154,558	136,176	18,382	113%	-
ADAMS	169,711	165,184	4,527	103%	-

**Table 2**  
**Funding Status and Ratios**  
**For the Year Ended December 31, 2001**

<b>Relief Association</b>	<b>Net Assets</b>	<b>Required Reserves</b>	<b>Surplus or (Deficit)</b>	<b>Funding Ratio</b>	<b>Deficit<sup>1</sup> Amortization Payment</b>
ADRIAN	206,086	150,070	56,016	137%	-
ALBERTVILLE	199,926	232,174	(32,248)	86%	2,545
AMBOY	147,373	147,210	163	100%	-
APPLETON	290,980	261,128	29,852	111%	-
ARGYLE	129,257	131,496	(2,239)	98%	-
ARLINGTON	212,497	202,034	10,463	105%	-
ATWATER	175,739	155,128	20,611	113%	-
AUDUBON	164,029	137,091	26,938	120%	-
BABBITT	223,345	218,766	4,579	102%	-
BADGER	101,564	106,000	(4,436)	96%	-
BAGLEY	191,347	199,567	(8,220)	96%	445
BALATON	122,928	127,263	(4,335)	97%	-
BARNUM	230,564	228,706	1,858	101%	-
BATTLE LAKE	199,701	132,552	67,149	151%	-
BEAVER CREEK	95,012	129,110	(34,098)	74%	3,191
BELGRADE	282,254	282,719	(465)	100%	-
BELVIEW	124,091	147,213	(23,122)	84%	2,951
BIRD ISLAND	138,011	117,310	20,701	118%	-
BIWABIK TWP	102,599	105,492	(2,893)	97%	316
BLACKDUCK	187,090	232,713	(45,623)	80%	1,134
BLOMKEST	125,229	106,386	18,843	118%	-
BRANDON	151,556	157,537	(5,981)	96%	-
BRICELYN	147,846	147,761	85	100%	-
BROOTEN	206,784	203,136	3,648	102%	-
BROWERVILLE	206,631	117,620	89,011	176%	-
BROWNS VALLEY	166,145	176,512	(10,367)	94%	-
BROWNSDALE	162,666	108,021	54,645	151%	-
BROWNTON	178,147	252,976	(74,829)	70%	9,469
BUFFALO LAKE	220,451	239,424	(18,973)	92%	630
BUHL	132,535	137,232	(4,697)	97%	-
BUTTERFIELD	94,368	126,649	(32,281)	75%	4,023
BYRON	218,292	262,082	(43,790)	83%	-
CALEDONIA	265,121	253,318	11,803	105%	-
CANOSIA TWP	162,576	173,196	(10,620)	94%	1,095
CEYLON	115,321	125,700	(10,379)	92%	1,117
CHATFIELD	225,008	216,166	8,842	104%	-
CLAREMONT	88,283	102,990	(14,707)	86%	1,455
CLARKFIELD	214,427	231,840	(17,413)	92%	834
CLEARWATER	216,326	229,426	(13,100)	94%	-
CLEVELAND	260,044	220,448	39,596	118%	-
CLINTON-Big Stone Co	94,622	126,086	(31,464)	75%	2,203
COLERAINE	121,931	135,960	(14,029)	90%	1,187

**Table 2**  
**Funding Status and Ratios**  
**For the Year Ended December 31, 2001**

<b>Relief Association</b>	<b>Net Assets</b>	<b>Required Reserves</b>	<b>Surplus or (Deficit)</b>	<b>Funding Ratio</b>	<b>Deficit<sup>1</sup> Amortization Payment</b>
COMFREY	181,233	173,370	7,863	105%	-
COSMOS	113,013	63,268	49,745	179%	-
COTTONWOOD	258,481	227,445	31,036	114%	-
COURTLAND	217,622	238,006	(20,384)	91%	1,200
CROMWELL	172,545	127,268	45,277	136%	-
CUYUNA	79,454	94,800	(15,346)	84%	1,649
DANUBE	129,626	143,092	(13,466)	91%	804
DAYTON	297,226	309,919	(12,693)	96%	-
DEER CREEK	93,909	193,489	(99,580)	49%	10,051
DEERWOOD	134,242	152,541	(18,299)	88%	-
DELAVAN	156,876	143,589	13,287	109%	-
DOVER	162,561	138,501	24,060	117%	-
EAGLE BEND	107,600	114,706	(7,106)	94%	1,267
EASTERN HUBBARD	93,682	85,408	8,274	110%	-
EASTON	150,060	196,640	(46,580)	76%	2,070
ECHO	154,335	143,886	10,449	107%	-
EDGERTON	213,051	227,850	(14,799)	94%	1,152
ELIZABETH	146,989	147,090	(101)	100%	1,466
ELMORE	157,252	149,952	7,300	105%	-
ELYSIAN	175,228	187,600	(12,372)	93%	-
EMILY	126,875	141,118	(14,243)	90%	-
EMMONS	164,428	149,450	14,978	110%	-
EYOTA	169,844	165,056	4,788	103%	-
FERTILE	162,806	155,553	7,253	105%	-
FORADA	140,629	171,556	(30,927)	82%	644
FORESTON	230,318	176,454	53,864	131%	-
FRANKLIN	210,479	180,721	29,758	116%	-
FRAZEE	233,262	243,305	(10,043)	96%	-
FREDENBERG	128,671	113,470	15,201	113%	-
GARFIELD	157,331	139,390	17,941	113%	-
GLENWOOD	183,398	212,004	(28,606)	87%	2,405
GLYNDON	214,660	193,454	21,206	111%	-
GONVICK	118,027	109,109	8,918	108%	-
GRACEVILLE	155,225	147,256	7,969	105%	-
GRANADA	145,602	126,122	19,480	115%	-
GRAND LAKE TWP	139,688	126,751	12,937	110%	-
GRAND MEADOW	197,706	211,779	(14,073)	93%	-
GRANITE FALLS	272,025	255,403	16,622	107%	-
GREEN ISLE	172,562	180,565	(8,003)	96%	1,632
GREY EAGLE	144,947	164,064	(19,117)	88%	982
GROVE CITY	130,187	124,883	5,304	104%	-
HALLOCK	155,292	157,633	(2,341)	99%	-



**Table 2**  
**Funding Status and Ratios**  
**For the Year Ended December 31, 2001**

<b>Relief Association</b>	<b>Net Assets</b>	<b>Required Reserves</b>	<b>Surplus or (Deficit)</b>	<b>Funding Ratio</b>	<b>Deficit<sup>1</sup> Amortization Payment</b>
HAMPTON	122,602	58,745	63,857	209%	-
HARMONY	163,349	176,227	(12,878)	93%	204
HARRIS	88,074	75,820	12,254	116%	-
HAYWARD	168,827	140,250	28,577	120%	-
HENDERSON	178,303	218,469	(40,166)	82%	1,260
HENDRICKS	183,971	229,780	(45,809)	80%	4,963
HENNING	146,532	186,326	(39,794)	79%	3,199
HERON LAKE	119,381	155,628	(36,247)	77%	5,562
HINCKLEY	237,920	185,170	52,750	128%	-
HOFFMAN	183,566	211,790	(28,224)	87%	2,925
HOLDINGFORD	231,943	259,650	(27,707)	89%	168
HOUSTON	197,373	156,598	40,775	126%	-
INDUSTRIAL	140,456	146,310	(5,854)	96%	-
IRONTON	133,770	129,234	4,536	104%	-
ISLE	183,200	193,459	(10,259)	95%	-
KANDIYOHI	192,950	202,465	(9,515)	95%	-
KASOTA	215,243	196,544	18,699	110%	-
KELLOGG	208,947	250,221	(41,274)	84%	-
KENSINGTON	107,427	70,847	36,580	152%	-
KILKENNY	163,496	157,968	5,528	103%	-
KIMBALL	204,859	225,006	(20,147)	91%	1,041
KINNEY	176,126	132,170	43,956	133%	-
LAFAYETTE	260,340	203,708	56,632	128%	-
LAKE BENTON	177,693	168,518	9,175	105%	-
LAKE KABETOGAMA	78,327	66,209	12,118	118%	-
LAKE PARK	145,187	135,944	9,243	107%	-
LAKESWOOD	146,072	136,420	9,652	107%	-
LAMBERTON	154,760	135,664	19,096	114%	-
LANESBORO	140,280	131,986	8,294	106%	-
LEAF VALLEY TWP	167,543	185,424	(17,881)	90%	-
LESTER PRAIRIE	267,988	318,628	(50,640)	84%	1,253
LEWISVILLE	127,915	94,820	33,095	135%	-
LOWRY	168,125	189,191	(21,066)	89%	-
MADLIA	289,210	311,103	(21,893)	93%	-
MADISON LAKE	202,099	172,572	29,527	117%	-
MAHNOMEN	220,537	199,874	20,663	110%	-
MAHTOWA	104,627	116,438	(11,811)	90%	1,133
MANTORVILLE	138,115	185,061	(46,946)	75%	2,062
MAPLEVIEW	133,983	93,240	40,743	144%	-
MARBLE	209,565	131,336	78,229	160%	-
MAYNARD	138,333	130,044	8,289	106%	-
MCDAVITT	164,627	156,506	8,121	105%	-

**Table 2**  
**Funding Status and Ratios**  
**For the Year Ended December 31, 2001**

<b>Relief Association</b>	<b>Net Assets</b>	<b>Required Reserves</b>	<b>Surplus or (Deficit)</b>	<b>Funding Ratio</b>	<b>Deficit<sup>1</sup> Amortization Payment</b>
MCINTOSH	107,865	117,510	(9,645)	92%	-
MEDFORD	127,668	174,177	(46,509)	73%	4,175
MENAHGA	229,193	219,438	9,755	104%	-
MILAN	173,213	175,330	(2,117)	99%	-
MILTONA	153,245	154,813	(1,568)	99%	649
MINNEOTA	229,433	221,479	7,954	104%	-
MISSION TWP	95,902	86,413	9,489	111%	-
MORTON	143,840	167,294	(23,454)	86%	-
NEVIS	266,864	314,286	(47,422)	85%	1,636
NEW AUBURN	168,261	209,214	(40,953)	80%	776
NEW RICHLAND	234,647	185,168	49,479	127%	-
NEW YORK MILLS	141,163	151,990	(10,827)	93%	1,206
NEWFOLDEN	104,486	107,354	(2,868)	97%	495
NICOLLET	237,189	266,016	(28,827)	89%	-
NORTHOME	99,704	102,776	(3,072)	97%	-
ODIN	110,721	95,880	14,841	115%	-
OGILVIE	157,103	181,395	(24,292)	87%	455
OLIVIA	189,064	216,334	(27,270)	87%	-
ORONOCO	166,901	120,180	46,721	139%	-
ORR	90,446	70,980	19,466	127%	-
ORTONVILLE	332,601	303,432	29,169	110%	-
OTTERTAIL	228,344	207,034	21,310	110%	-
PALO	198,227	204,720	(6,493)	97%	1,445
PARKERS PRAIRIE	156,476	193,264	(36,788)	81%	-
PENNOCK	103,561	132,148	(28,587)	78%	1,498
PILLAGER	199,393	179,751	19,642	111%	-
PLATO	291,250	321,282	(30,032)	91%	5,758
PRESTON	233,106	249,666	(16,560)	93%	-
RANDALL	242,741	238,260	4,481	102%	-
RANDOLPH	228,141	191,562	36,579	119%	-
RAYMOND	128,745	97,482	31,263	132%	-
RENVILLE	204,822	236,615	(31,793)	87%	2,687
RICE	178,565	162,335	16,230	110%	-
RICHMOND	200,923	242,046	(41,123)	83%	1,931
ROCKVILLE	211,194	274,458	(63,264)	77%	6,167
ROYALTON	112,534	145,234	(32,700)	77%	1,367
RUTHTON	127,314	98,623	28,691	129%	-
SABIN-ELMWOOD	128,414	126,548	1,866	101%	-
SACRED HEART	174,086	151,019	23,067	115%	-
SAINT CLAIR	378,480	305,136	73,344	124%	-
SCANLON	121,822	141,120	(19,298)	86%	2,269
SCHROEDER	92,273	59,568	32,705	155%	-

**Table 2**  
**Funding Status and Ratios**  
**For the Year Ended December 31, 2001**

<u>Relief Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or (Deficit)</u>	<u>Funding Ratio</u>	<u>Deficit Amortization Payment</u> <sup>1</sup>
SHAFFER	144,717	107,848	36,869	134%	-
SHERBURN	288,480	253,894	34,586	114%	-
SHEVLIN	136,576	158,098	(21,522)	86%	1,930
SILICA	80,347	103,803	(23,456)	77%	3,720
SILVER LAKE	211,485	256,052	(44,567)	83%	12,716
SOLWAY TWP	112,713	94,292	18,421	120%	-
SOUTH HAVEN	142,261	184,160	(41,899)	77%	1,565
SPRING GROVE	141,452	152,188	(10,736)	93%	1,901
SPRINGFIELD	251,340	268,231	(16,891)	94%	-
STACY-LENT	264,741	331,902	(67,161)	80%	6,547
STARBUCK	137,857	142,687	(4,830)	97%	-
STEWART	185,606	203,937	(18,331)	91%	4,934
STORDEN	125,151	139,230	(14,079)	90%	806
TACONITE	123,440	159,500	(36,060)	77%	3,394
TRIMONT	243,086	196,192	46,894	124%	-
TRUMAN	192,696	182,166	10,530	106%	-
TWIN VALLEY	143,666	142,136	1,530	101%	-
TYLER	128,755	136,978	(8,223)	94%	-
VERGAS	144,787	168,255	(23,468)	86%	2,279
VERNON CENTER	103,241	106,557	(3,316)	97%	-
WALDORF	132,058	134,590	(2,532)	98%	-
WARBA-FEELY-SAGO	81,959	77,576	4,383	106%	-
WARREN	116,303	111,340	4,963	104%	-
WARROAD	173,049	215,451	(42,402)	80%	4,349
WATERVILLE	259,442	233,029	26,413	111%	-
WATKINS	192,957	217,840	(24,883)	89%	-
WATSON	128,727	157,000	(28,273)	82%	1,575
WAVERLY	185,274	182,510	2,764	102%	-
WELCOME	118,271	128,739	(10,468)	92%	1,142
WEST CONCORD	171,888	98,186	73,702	175%	-
WESTBROOK	157,915	137,620	20,295	115%	-
WINNEBAGO	192,521	179,183	13,338	107%	-
WOLF LAKE	138,656	132,029	6,627	105%	-
WYKOFF	215,104	190,876	24,228	113%	-
WYOMING	230,243	233,053	(2,810)	99%	1,326
ZUMBRO FALLS	176,454	171,032	5,422	103%	-
<b><u>Lump Sum - \$1,000 or more, but less than \$1,500 per year of service</u></b>					
AITKIN	534,241	508,697	25,544	105%	-
ANNANDALE	225,882	203,676	22,206	111%	-
AURORA	321,569	420,524	(98,955)	76%	-
AVON	240,955	255,036	(14,081)	94%	1,667

**Table 2**  
**Funding Status and Ratios**  
**For the Year Ended December 31, 2001**

<b>Relief Association</b>	<b>Net Assets</b>	<b>Required Reserves</b>	<b>Surplus or (Deficit)</b>	<b>Funding Ratio</b>	<b>Deficit Amortization Payment</b>
BACKUS	268,524	313,825	(45,301)	86%	5,010
BALSAM	171,075	220,340	(49,265)	78%	2,330
BARNESVILLE	198,815	283,228	(84,413)	70%	10,225
BELLE PLAINE	355,721	385,902	(30,181)	92%	-
BIGFORK	192,505	218,144	(25,639)	88%	1,269
BIWABIK	310,121	345,440	(35,319)	90%	-
BLOOMING PRAIRIE	357,467	404,675	(47,208)	88%	1,319
BLUE EARTH	558,255	546,013	12,242	102%	-
BOVEY	136,625	180,468	(43,843)	76%	5,920
BRAHAM	308,857	301,497	7,360	102%	-
BRECKENRIDGE	317,779	387,582	(69,803)	82%	3,542
CALUMET	227,814	207,700	20,114	110%	-
CANBY	499,890	464,361	35,529	108%	-
CANNON FALLS	452,237	470,720	(18,483)	96%	-
CARLOS	449,388	491,969	(42,581)	91%	-
CARLTON	318,405	306,902	11,503	104%	-
CARVER	314,627	368,998	(54,371)	85%	8,905
CENTER CITY	230,193	192,452	37,741	120%	-
CLARA CITY	196,993	225,460	(28,467)	87%	-
CLEAR LAKE	284,235	360,180	(75,945)	79%	6,274
CLEARBROOK	295,347	290,961	4,386	102%	-
COKATO	315,176	401,717	(86,541)	78%	8,520
COOK	314,670	306,376	8,294	103%	-
CROOKSTON	466,540	512,828	(46,288)	91%	-
DEER RIVER	319,065	304,365	14,700	105%	-
DODGE CENTER	290,670	251,487	39,183	116%	-
EAGLE LAKE	224,347	233,752	(9,405)	96%	7,775
EDEN VALLEY	278,527	316,857	(38,330)	88%	191
FAIRFAX	482,582	443,082	39,500	109%	-
FULDA	441,959	475,374	(33,415)	93%	6,350
GAYLORD	353,014	468,095	(115,081)	75%	2,955
GOOD THUNDER	292,861	346,107	(53,246)	85%	-
GOODVIEW	308,787	226,761	82,026	136%	-
GRAND MARAIS	319,779	275,350	44,429	116%	-
GREENWOOD	182,727	266,928	(84,201)	68%	6,888
HACKENSACK	181,204	205,490	(24,286)	88%	2,522
HAMBURG	207,820	365,932	(158,112)	57%	15,930
HANOVER	230,322	281,594	(51,272)	82%	2,494
HAYFIELD	201,678	285,760	(84,082)	71%	4,335
HECTOR	368,802	306,607	62,195	120%	-
HIBBING	306,625	272,223	34,402	113%	-
HOWARD LAKE	267,068	322,200	(55,132)	83%	3,425

**Table 2**  
**Funding Status and Ratios**  
**For the Year Ended December 31, 2001**

<b>Relief Association</b>	<b>Net Assets</b>	<b>Required Reserves</b>	<b>Surplus or (Deficit)</b>	<b>Funding Ratio</b>	<b>Deficit<sup>1</sup> Amortization Payment</b>
JANESVILLE	160,075	205,035	(44,960)	78%	3,478
JORDAN	346,928	547,933	(201,005)	63%	18,200
KASSON	365,488	356,930	8,558	102%	-
LA CRESCENT	412,569	396,710	15,859	104%	-
LAKE CRYSTAL	383,322	404,594	(21,272)	95%	-
LAKEFIELD	280,231	304,400	(24,169)	92%	-
LEWISTON	458,216	476,309	(18,093)	96%	-
LONSDALE	277,903	309,817	(31,914)	90%	9,771
LUTSEN	144,807	158,320	(13,513)	91%	1,759
MADISON	271,368	338,300	(66,932)	80%	2,907
MAPLE LAKE	553,730	468,340	85,390	118%	-
MAYER	266,113	287,142	(21,029)	93%	1,105
MCGREGOR	242,346	269,582	(27,236)	90%	-
MELROSE	267,500	301,490	(33,990)	89%	3,054
MINNESOTA LAKE	294,729	303,363	(8,634)	97%	-
MONTEVIDEO	453,832	434,352	19,480	104%	-
MONTGOMERY	340,832	397,107	(56,275)	86%	2,381
MONTROSE	191,932	214,780	(22,848)	89%	3,821
MOOSE LAKE	195,953	233,083	(37,130)	84%	1,989
MORGAN	347,000	305,043	41,957	114%	-
MORRIS	433,506	451,104	(17,598)	96%	770
MOTLEY	224,564	246,368	(21,804)	91%	-
MOUNTAIN LAKE	357,252	341,808	15,444	105%	-
NASHWAUK	310,377	274,592	35,785	113%	-
NEW GERMANY	307,759	315,000	(7,241)	98%	-
NEW LONDON	260,422	331,584	(71,162)	79%	5,292
NEW SCANDIA TWP	297,728	378,834	(81,106)	79%	5,247
NORW /YOUNG AMER	400,503	466,147	(65,644)	86%	-
ONAMIA	169,770	222,768	(52,998)	76%	-
PAYNESVILLE	299,771	335,182	(35,411)	89%	1,328
PERHAM	412,153	469,388	(57,235)	88%	-
PIERZ	442,961	491,096	(48,135)	90%	2,296
PROCTOR	250,181	266,757	(16,576)	94%	256
REMER	186,563	190,424	(3,861)	98%	336
RICE LAKE	317,835	357,473	(39,638)	89%	-
ROCKFORD	293,347	255,432	37,915	115%	-
ROSEAU	366,816	336,496	30,320	109%	-
RUSH CITY	309,935	399,239	(89,304)	78%	4,112
SAINT CHARLES	392,698	347,608	45,090	113%	-
SAINT FRANCIS	381,464	270,512	110,952	141%	-
SAINT JAMES	438,347	467,936	(29,589)	94%	4,711
SAINT MICHAEL	287,848	369,248	(81,400)	78%	6,772

**Table 2**  
**Funding Status and Ratios**  
**For the Year Ended December 31, 2001**

<b>Relief Association</b>	<b>Net Assets</b>	<b>Required Reserves</b>	<b>Surplus or (Deficit)</b>	<b>Funding Ratio</b>	<b>Deficit Amortization Payment</b> <sup>1</sup>
SAINT STEPHEN	253,320	408,831	(155,511)	62%	9,902
SANDSTONE	330,222	363,693	(33,471)	91%	2,298
SARTELL	450,563	413,393	37,170	109%	-
SAUK CENTRE	335,122	339,760	(4,638)	99%	1,525
SCANDIA VALLEY	246,821	252,744	(5,923)	98%	-
SEBEKA	307,017	319,062	(12,045)	96%	1,234
SILVER BAY	303,500	247,098	56,402	123%	-
SLAYTON	371,008	412,652	(41,644)	90%	7,143
SLEEPY EYE	580,334	631,465	(51,131)	92%	8,374
SPICER	246,308	304,634	(58,326)	81%	118
SPRING VALLEY	463,385	403,236	60,149	115%	-
STAPLES	245,832	346,225	(100,393)	71%	10,597
STEWARTVILLE	434,236	324,186	110,050	134%	-
TAYLORS FALLS	454,121	352,672	101,449	129%	-
THOMSON	308,074	328,119	(20,045)	94%	-
TRACY	354,408	343,480	10,928	103%	-
VERNDALE	228,437	246,526	(18,089)	93%	32
WABASHA	381,207	479,400	(98,193)	80%	9,404
WAITE PARK	324,915	295,048	29,867	110%	-
WALKER	427,410	284,375	143,035	150%	-
WATERTOWN	448,535	554,398	(105,863)	81%	-
WHEATON	346,561	289,140	57,421	120%	-
WINSTED	173,050	215,594	(42,544)	80%	2,564
<b>Lump Sum - \$1,500 or more, but less than \$2,000 per year of service</b>					
BIG LAKE	414,764	440,594	(25,830)	94%	842
COHASSET	532,459	548,152	(15,693)	97%	-
COLD SPRING	434,070	528,031	(93,961)	82%	2,421
DAWSON	350,804	419,522	(68,718)	84%	2,022
DELANO	302,714	489,636	(186,922)	62%	25,038
ELY	455,235	474,540	(19,305)	96%	-
EVELETH	262,587	259,620	2,967	101%	-
FAYAL	230,597	243,600	(13,003)	95%	-
FOLEY	506,600	541,850	(35,250)	93%	-
HOYT LAKES	300,315	340,144	(39,829)	88%	-
IDEAL	317,558	386,858	(69,300)	82%	1,310
ISANTI	557,622	680,522	(122,900)	82%	-
JACKSON	459,915	495,589	(35,674)	93%	-
KEEWATIN	227,215	333,232	(106,017)	68%	6,204
LEXINGTON	366,606	332,235	34,371	110%	-
LITCHFIELD	466,209	584,792	(118,583)	80%	11,791
LITTLE FALLS	517,768	549,254	(31,486)	94%	-

**Table 2**  
**Funding Status and Ratios**  
**For the Year Ended December 31, 2001**

<b>Relief Association</b>	<b>Net Assets</b>	<b>Required Reserves</b>	<b>Surplus or (Deficit)</b>	<b>Funding Ratio</b>	<b>Deficit Amortization Payment</b> <sup>1</sup>
LONG PRAIRIE	344,216	365,488	(21,272)	94%	1,813
LUVERNE	507,125	983,493	(476,368)	52%	44,468
MAPLE PLAIN	598,199	709,310	(111,111)	84%	4,471
MAPLETON	364,297	334,558	29,739	109%	-
MORA	348,673	465,006	(116,333)	75%	4,595
MORRISTOWN	617,003	671,460	(54,457)	92%	-
MOUNTAIN IRON	389,700	405,310	(15,610)	96%	-
NEW MARKET	328,647	260,402	68,245	126%	-
NISSWA	371,891	437,970	(66,079)	85%	-
OAK GROVE	430,163	451,626	(21,463)	95%	-
OSAKIS	269,589	275,187	(5,598)	98%	-
OSSEO	374,814	405,242	(30,428)	92%	-
PELICAN RAPIDS	450,891	532,335	(81,444)	85%	9,677
PEQUOT LAKES	336,932	353,632	(16,700)	95%	-
PINE ISLAND	368,710	451,134	(82,424)	82%	7,139
PINE RIVER	448,022	550,104	(102,082)	81%	1,622
ROGERS	427,982	530,041	(102,059)	81%	11,329
SAINT ANTHONY	544,444	523,360	21,084	104%	-
SAINT CLOUD TWP	624,456	519,420	105,036	120%	-
SAINT JOSEPH	637,424	837,452	(200,028)	76%	18,064
SAINT PAUL PARK	629,377	640,448	(11,071)	98%	-
SAINT PETER	644,062	815,381	(171,319)	79%	18,725
VICTORIA	342,841	509,640	(166,799)	67%	9,657
WACONIA	435,017	634,281	(199,264)	69%	13,255
WADENA	428,831	473,208	(44,377)	91%	-
<b>Lump Sum - \$2,000 or more, but less than \$2,500 per year of service</b>					
ALBERT LEA TWP	201,692	298,806	(97,114)	67%	7,382
BECKER	774,346	815,921	(41,575)	95%	-
BUFFALO	444,849	520,640	(75,791)	85%	1,533
CAMBRIDGE	536,228	558,160	(21,932)	96%	-
CASS LAKE	431,976	442,905	(10,929)	98%	-
CHISAGO CITY	474,162	503,568	(29,406)	94%	-
CHISHOLM	818,237	748,025	70,212	109%	-
DASSEL	527,372	590,682	(63,310)	89%	-
EAST BETHEL	603,430	551,430	52,000	109%	-
EAST GRAND FORKS	569,185	553,921	15,264	103%	-
GARRISON	426,174	376,240	49,934	113%	-
HAM LAKE	673,968	699,520	(25,552)	96%	-
HAMEL	608,702	847,375	(238,673)	72%	27,467
HERMANTOWN	709,229	920,356	(211,127)	77%	32,742
HUGO	408,451	511,722	(103,271)	80%	9,106

**Table 2**  
**Funding Status and Ratios**  
**For the Year Ended December 31, 2001**

<b>Relief Association</b>	<b>Net Assets</b>	<b>Required Reserves</b>	<b>Surplus or (Deficit)</b>	<b>Funding Ratio</b>	<b>Deficit<sup>1</sup> Amortization Payment</b>
INTERNATIONAL FLS	546,012	585,373	(39,361)	93%	3,649
LAKE CITY	483,403	607,824	(124,421)	80%	8,696
LE SUEUR	639,008	645,464	(6,456)	99%	-
LINDSTROM	590,339	583,176	7,163	101%	-
LONG LAKE	880,165	934,022	(53,857)	94%	-
LORETTO	663,226	611,926	51,300	108%	-
LOWER ST CROIX VAL	707,146	639,992	67,154	110%	-
MAHTOMEDI	751,119	885,220	(134,101)	85%	5,763
MILACA	482,194	449,860	32,334	107%	-
MONTICELLO	691,500	837,616	(146,116)	83%	14,015
NEW PRAGUE	476,459	572,500	(96,041)	83%	9,935
NORTH BRANCH	641,391	896,402	(255,011)	72%	16,761
NORTH MANKATO	665,512	613,535	51,977	108%	-
PARK RAPIDS	635,800	594,972	40,828	107%	-
REDWOOD FALLS	767,860	844,355	(76,495)	91%	1,186
SAINT BONIFACIUS	208,407	333,529	(125,122)	62%	3,235
TWO HARBORS	490,527	440,388	50,139	111%	-
VADNAIS HEIGHTS	591,148	728,229	(137,081)	81%	13,638
WASECA	811,269	904,616	(93,347)	90%	3,474
WINDOM	664,048	625,679	38,369	106%	-
<b>Lump Sum - \$2,500 or more, but less than \$3,000 per year of service</b>					
COTTAGE GROVE	1,557,756	1,631,336	(73,580)	95%	-
INVER GROVE HTS	1,853,865	1,215,666	638,199	152%	-
LITTLE CANADA	1,281,905	1,287,710	(5,805)	100%	-
NEWPORT	755,065	793,464	(38,399)	95%	-
NORTH ST PAUL	1,019,868	1,072,360	(52,492)	95%	-
PRINCETON	1,011,446	1,125,725	(114,279)	90%	-
SAUK RAPIDS	700,084	833,866	(133,782)	84%	-
THIEF R FALLS FIRE	746,794	591,417	155,377	126%	-
WILLMAR	1,493,237	1,467,647	25,590	102%	-
ZIMMERMAN	497,943	570,884	(72,941)	87%	1,831
<b>Lump Sum - \$3,000 or more, but less than \$3,500 per year of service</b>					
CATARACT	956,314	1,319,344	(363,030)	72%	17,130
FERGUS FALLS	1,235,554	1,238,646	(3,092)	100%	-
LAKE ELMO	502,902	537,729	(34,827)	94%	-
MAPLEWOOD	3,676,952	4,182,513	(505,561)	88%	-
OAKDALE	1,035,152	1,070,807	(35,655)	97%	-
PRIOR LAKE	1,146,279	1,076,797	69,482	106%	-
ROSEMOUNT	1,002,211	930,197	72,014	108%	-



**Table 2**  
**Funding Status and Ratios**  
**For the Year Ended December 31, 2001**

<u>Relief Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or (Deficit)</u>	<u>Funding Ratio</u>	<u>Deficit Amortization Payment</u> <sup>1</sup>
<b><u>Lump Sum - \$3,500 or more per year of service</u></b>					
ALEXANDRIA	1,378,583	1,965,854	(587,271)	70%	29,760
BAYPORT	1,309,058	1,282,888	26,170	102%	-
BEMIDJI PIONEER	1,427,985	1,632,991	(205,006)	87%	5,294
BRAINERD	1,999,951	2,388,594	(388,643)	84%	-
CENTENNIAL	1,410,766	1,412,054	(1,288)	100%	1,574
ELK RIVER	1,093,828	1,221,024	(127,196)	90%	4,893
EXCELSIOR	2,099,399	2,244,070	(144,671)	94%	8,099
FOREST LAKE	864,030	1,247,859	(383,829)	69%	22,540
GOLDEN VALLEY	3,660,665	3,537,010	123,655	103%	-
GRAND RAPIDS	1,160,078	1,416,050	(255,972)	82%	9,634
HASTINGS	2,252,307	2,281,755	(29,448)	99%	-
HOPKINS	2,726,858	2,633,834	93,024	104%	-
LAKEVILLE	2,720,108	2,585,150	134,958	105%	-
MARSHALL	1,500,732	1,352,656	148,076	111%	-
NEW BRIGHTON	1,207,125	1,429,285	(222,160)	84%	17,228
NORTHFIELD	1,585,846	1,892,532	(306,686)	84%	7,628
OWATONNA	860,302	1,252,858	(392,556)	69%	33,118
SHAKOPEE	1,536,625	1,998,820	(462,195)	77%	54,263
STILLWATER	1,818,585	1,751,984	66,601	104%	-
WOODBURY	3,042,425	3,131,070	(88,645)	97%	15,222
<b><u>Monthly Service</u></b>					
CHASKA	2,531,663	3,908,901	(1,377,238)	65%	105,646
HUTCHINSON	1,225,254	1,595,777	(370,523)	77%	20,214
MOUND	2,724,167	4,108,691	(1,384,524)	66%	118,348
PINE CITY	586,928	508,418	78,510	115%	-
SPRING LAKE PARK	6,317,220	6,793,299	(476,079)	93%	18,431
<b><u>Monthly/Lump Sum Combination</u></b>					
APPLE VALLEY	2,412,989	3,503,706	(1,090,717)	69%	66,757
BENSON	394,350	435,730	(41,380)	91%	2,630
BROOKLYN CENTER	2,925,352	2,929,195	(3,843)	100%	-
DETROIT LAKES	968,809	755,417	213,392	128%	-
EDEN PRAIRIE	9,736,960	10,109,571	(372,611)	96%	21,528
FAIRMONT	1,920,237	2,417,250	(497,013)	79%	718
GLENCOE	550,030	770,176	(220,146)	71%	16,491
LAKE JOHANNA	3,509,896	4,429,049	(919,153)	79%	92,309
MINNETONKA	8,697,838	8,171,965	525,873	106%	-
NEW ULM	2,016,927	2,060,464	(43,537)	98%	-
PIPESTONE	537,306	862,257	(324,951)	62%	13,198
PLYMOUTH	4,014,297	4,276,412	(262,115)	94%	14,873

**Table 2**  
**Funding Status and Ratios**  
**For the Year Ended December 31, 2001**

<u>Relief Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or (Deficit)</u>	<u>Funding Ratio</u>	<u>Deficit Amortization Payment</u> <sup>1</sup>
ROBBINSDALE	906,494	1,260,861	(354,367)	72%	18,919
ROSEVILLE	5,743,650	7,473,234	(1,729,584)	77%	-
SAVAGE	1,852,875	2,543,306	(690,431)	73%	48,308
WHITE BEAR LAKE	4,120,896	4,513,310	(392,414)	91%	4,360
WORTHINGTON	863,919	1,440,808	(576,889)	60%	75,918

<b>TOTALS</b>	<b>Net Assets</b>	<b>Required Reserves</b>	<b>Surplus or (Deficit)</b>	<b>Deficit Amortization Payment</b>
<b>Defined Contribution</b>	<b>47,259,294</b>	<b>47,259,294</b>	<b>0</b>	<b>0</b>
<b>Lump Sum</b>	<b>179,424,046</b>	<b>186,795,976</b>	<b>(7,371,930)</b>	<b>1,036,385</b>
<b>Monthly</b>	<b>13,385,232</b>	<b>16,915,086</b>	<b>(3,529,854)</b>	<b>262,639</b>
<b>Monthly/Lump Sum</b>	<b>51,172,825</b>	<b>57,952,711</b>	<b>(6,779,886)</b>	<b>376,009</b>
<b>Grand Total</b>	<b><u>291,241,397</u></b>	<b><u>308,923,06</u></b>	<b><u>(17,681,670)</u></b>	<b><u>1,675,033</u></b>

<sup>1</sup>For lump sum type plans, the Deficit Amortization Payment amounts are based on projected amounts as of August 1, 2001, as reported by the relief associations on the 2001 Schedules. For monthly type plans, the Deficit Amortization Payment amounts are obtained from actuarial valuations or actuarial estimates prepared according to the benefit provisions applicable on December 31, 2001.

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

<u>Relief Association</u>	<u>Funding Ratio</u>	<u>Deficit</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
<b><u>Lump Sum - \$ 200 or more, but less than \$300 per year of service</u></b>				
WALTERS	65%	13,275	200	-
<b><u>Lump Sum - \$ 300 or more, but less than \$500 per year of service</u></b>				
ALDEN	64%	40,273	375	4,800
BLACKHOOF	72%	23,190	400	670
CANTON	77%	28,493	450	453
CARSONVILLE	78%	22,954	400	-
CLARISSA	78%	22,377	375	1,933
CLEMENTS	76%	26,077	475	1,526
CURRIE	91%	11,171	450	1,000
EITZEN	69%	45,292	350	1,604
ELLENDALE	79%	24,496	400	-
EVANSVILLE	89%	9,941	320	2,500
GARVIN	88%	7,615	425	-
GRYGLA	54%	41,015	350	408
HILL CITY	89%	11,372	380	5,000
HILLS	76%	35,828	475	3,000
JEFFERS	90%	14,337	400	-
KELLIHER	93%	7,755	400	-
KENNEDY	91%	5,442	350	-
LEROY	88%	19,448	450	-
MABEL	82%	17,188	425	1,209
MAKINEN	85%	14,733	300	4,000
PEMBERTON	93%	9,703	350	2,800
ROLLINGSTONE	70%	33,815	395	-
ROSE CREEK	67%	54,240	400	1,798
SOLWAY RURAL	90%	6,993	400	-
SAINT MARTIN	94%	8,352	475	6,000
VINING	84%	11,568	400	-
<b><u>Lump Sum - \$ 500 or more, but less than \$1,000 per year of service</u></b>				
ALBERTVILLE	86%	32,248	800	700
BEAVER CREEK	74%	34,098	500	1,000
BELVIEW	84%	23,122	600	1,960
BLACKDUCK	80%	45,623	800	3,313
BROWNS VALLEY	94%	10,367	700	-
BROWNTON	70%	74,829	800	16,920
BUFFALO LAKE	92%	18,973	850	2,000

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

<u>Relief Association</u>	<u>Funding Ratio</u>	<u>Deficit</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
BUTTERFIELD	75%	32,281	600	3,627
BYRON	83%	43,790	800	1,500
CANOSIA TWP	94%	10,620	800	5,300
CEYLON	92%	10,379	500	-
CLAREMONT	86%	14,707	700	3,500
CLARKFIELD	92%	17,413	800	-
CLEARWATER	94%	13,100	775	4,620
CLINTON-Big Stone Co	75%	31,464	500	3,000
COLERAINE	90%	14,029	900	6,575
COURTLAND	91%	20,384	750	5,000
CUYUNA	84%	15,346	500	2,482
DANUBE	91%	13,466	550	1,129
DEER CREEK	49%	99,580	800	4,231
DEERWOOD	88%	18,299	850	-
EAGLE BEND	94%	7,106	550	5,873
EASTON	76%	46,580	500	1,000
EDGERTON	94%	14,799	750	3,919
ELYSIAN	93%	12,372	600	4,128
EMILY	90%	14,243	600	-
FORADA	82%	30,927	600	3,914
GLENWOOD	87%	28,606	900	7,916
GRAND MEADOW	93%	14,073	900	625
GREY EAGLE	88%	19,117	650	2,000
HARMONY	93%	12,878	550	5,000
HENDERSON	82%	40,166	760	4,662
HENDRICKS	80%	45,809	600	7,434
HENNING	79%	39,794	700	4,363
HERON LAKE	77%	36,247	600	801
HOFFMAN	87%	28,224	600	5,480
HOLDINGFORD	89%	27,707	750	3,000
ISLE	95%	10,259	842	-
KELLOGG	84%	41,274	680	2,000
KIMBALL	91%	20,147	680	3,115
LEAF VALLEY TWP	90%	17,881	600	2,000
LESTER PRAIRIE	84%	50,640	800	8,000
LOWRY	89%	21,066	700	5,000
MADELIA	93%	21,893	825	-
MAHTOWA	90%	11,811	500	3,973
MANTORVILLE	75%	46,946	800	2,500

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

<u>Relief Association</u>	<u>Funding Ratio</u>	<u>Deficit</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
MCINTOSH	92%	9,645	600	-
MEDFORD	73%	46,509	600	8,000
MORTON	86%	23,454	800	6,645
NEVIS	85%	47,422	950	5,000
NEW AUBURN	80%	40,953	900	3,480
NEW YORK MILLS	93%	10,827	700	2,765
NICOLLET	89%	28,827	935	-
OGILVIE	87%	24,292	750	6,000
OLIVIA	87%	27,270	950	2,000
PARKERS PRAIRIE	81%	36,788	650	3,000
PENNOCK	78%	28,587	600	800
PLATO	91%	30,032	990	15,991
PRESTON	93%	16,560	900	2,998
RENVILLE	87%	31,793	750	2,500
RICHMOND	83%	41,123	850	9,300
ROCKVILLE	77%	63,264	900	5,640
ROYALTON	77%	32,700	575	1,500
SCANLON	86%	19,298	800	-
SHEVLIN	86%	21,522	550	3,000
SILICA	77%	23,456	640	7,312
SILVER LAKE	83%	44,567	650	8,844
SOUTH HAVEN	77%	41,899	800	5,507
SPRING GROVE	93%	10,736	600	4,882
SPRINGFIELD	94%	16,891	850	-
STACY-LENT	80%	67,161	900	11,683
STEWART	91%	18,331	900	10,000
STORDEN	90%	14,079	500	-
TACONITE	77%	36,060	750	4,948
TYLER	94%	8,223	500	-
VERGAS	86%	23,468	720	-
WARROAD	80%	42,402	800	-
WATKINS	89%	24,883	800	7,325
WATSON	82%	28,273	675	1,200
WELCOME	92%	10,468	700	5,625
<b><u>Lump Sum - \$1,000 or more, but less than \$1,500 per year of service</u></b>				
AURORA	76%	98,955	1,300	300
AVON	94%	14,081	1,050	-
BACKUS	86%	45,301	1,400	7,500

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

<u>Relief Association</u>	<u>Funding Ratio</u>	<u>Deficit</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
BALSAM	78%	49,265	1,100	8,000
BARNESVILLE	70%	84,413	1,000	6,225
BELLE PLAINE	92%	30,181	1,300	3,172
BIGFORK	88%	25,639	1,100	5,000
BIWABIK	90%	35,319	1,400	10,000
BLOOMING PRAIRIE	88%	47,208	1,075	3,712
BOVEY	76%	43,843	1,100	10,000
BRECKENRIDGE	82%	69,803	1,100	12,138
CARLOS	91%	42,581	1,425	17,600
CARVER	85%	54,371	1,400	15,000
CLARA CITY	87%	28,467	1,000	-
CLEAR LAKE	79%	75,945	1,200	2,000
COKATO	78%	86,541	1,200	5,530
CROOKSTON	91%	46,288	1,400	-
EDEN VALLEY	88%	38,330	1,000	3,500
FULDA	93%	33,415	1,000	4,000
GAYLORD	75%	115,081	1,350	2,600
GOOD THUNDER	85%	53,246	1,050	-
GREENWOOD	68%	84,201	1,200	10,000
HACKENSACK	88%	24,286	1,250	24,250
HAMBURG	57%	158,112	1,025	17,427
HANOVER	82%	51,272	1,000	3,000
HAYFIELD	71%	84,082	1,150	6,905
HOWARD LAKE	83%	55,132	1,000	6,966
JANESVILLE	78%	44,960	1,000	6,153
JORDAN	63%	201,005	1,300	9,633
LAKE CRYSTAL	95%	21,272	1,300	5,000
LAKEFIELD	92%	24,169	1,000	2,400
LONSDALE	90%	31,914	1,300	5,000
LUTSEN	91%	13,513	1,000	5,000
MADISON	80%	66,932	1,000	2,800
MAYER	93%	21,029	1,400	6,431
MCGREGOR	90%	27,236	1,100	-
MELROSE	89%	33,990	1,000	2,700
MONTGOMERY	86%	56,275	1,050	20,000
MONTROSE	89%	22,848	1,200	16,542
MOOSE LAKE	84%	37,130	1,100	3,850
MOTLEY	91%	21,804	1,200	4,989
NEW LONDON	79%	71,162	1,175	4,166

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

<u>Relief Association</u>	<u>Funding Ratio</u>	<u>Deficit</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
NEW SCANDIA TWP	79%	81,106	1,350	10,000
NORW /YOUNG AMER	86%	65,644	1,000	13,136
ONAMIA	76%	52,998	1,000	58
PAYNESVILLE	89%	35,411	1,200	3,000
PERHAM	88%	57,235	1,250	-
PIERZ	90%	48,135	1,200	5,200
PROCTOR	94%	16,576	1,100	3,544
RICE LAKE	89%	39,638	1,400	6,000
RUSH CITY	78%	89,304	1,200	3,776
SANDSTONE	91%	33,471	1,100	3,000
SLAYTON	90%	41,644	1,200	11,383
SLEEPY EYE	92%	51,131	1,450	13,519
SPICER	81%	58,326	1,100	3,000
SAINT JAMES	94%	29,589	1,450	14,346
SAINT MICHAEL	78%	81,400	1,100	29,774
SAINT STEPHEN	62%	155,511	1,050	9,550
STAPLES	71%	100,393	1,200	8,677
THOMSON	94%	20,045	1,100	4,000
VERNDALE	93%	18,089	1,100	2,350
WABASHA	80%	98,193	1,250	11,561
WATERTOWN	81%	105,863	1,432	12,000
WINSTED	80%	42,544	1,100	13,700
<b><u>Lump Sum - \$1,500 or more, but less than \$2,000 per year of service</u></b>				
BIG LAKE	94%	25,830	1,500	6,000
COLD SPRING	82%	93,961	1,700	12,995
DAWSON	84%	68,718	1,700	7,255
DELANO	62%	186,922	1,700	22,500
FAYAL	95%	13,003	1,500	10,500
FOLEY	93%	35,250	1,500	3,500
HOYT LAKES	88%	39,829	1,600	5,137
IDEAL	82%	69,300	1,600	17,200
ISANTI	82%	122,900	1,800	5,094
JACKSON	93%	35,674	1,600	2,666
KEEWATIN	68%	106,017	1,600	9,113
LITCHFIELD	80%	118,583	1,750	20,317
LITTLE FALLS	94%	31,486	1,900	7,000
LONG PRAIRIE	94%	21,272	1,600	3,151
LUVERNE	52%	476,368	1,900	51,532

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

<u>Relief Association</u>	<u>Funding Ratio</u>	<u>Deficit</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
MAPLE PLAIN	84%	111,111	1,750	16,000
MORA	75%	116,333	1,600	-
MORRISTOWN	92%	54,457	1,700	2,000
NISSWA	85%	66,079	1,500	7,000
OSSEO	92%	30,428	1,532	-
PELICAN RAPIDS	85%	81,444	1,600	921
PINE ISLAND	82%	82,424	1,550	7,000
PINE RIVER	81%	102,082	1,600	7,978
ROGERS	81%	102,059	1,500	9,000
SAINT JOSEPH	76%	200,028	1,600	3,000
SAINT PETER	79%	171,319	1,950	8,532
VICTORIA	67%	166,799	1,600	2,046
WACONIA	69%	199,264	1,950	15,000
WADENA	91%	44,377	1,885	2,950
<b><u>Lump Sum - \$2,000 or more, but less than \$2,500 per year of service</u></b>				
ALBERT LEA TWP	67%	97,114	2,000	16,150
BECKER	95%	41,575	2,200	4,500
BUFFALO	85%	75,791	2,000	-
CHISAGO CITY	94%	29,406	2,050	14,677
DASSEL	89%	63,310	2,100	23,274
HAMEL	72%	238,673	2,000	14,500
HERMANTOWN	77%	211,127	2,400	73,690
HUGO	80%	103,271	2,300	-
INTERNATIONAL FLS	93%	39,361	2,000	-
LAKE CITY	80%	124,421	2,300	9,065
LONG LAKE	94%	53,857	2,282	34,000
MAHTOMEDI	85%	134,101	2,900	24,800
MONTICELLO	83%	146,116	2,175	-
NEW PRAGUE	83%	96,041	2,000	5,000
NORTH BRANCH	72%	255,011	2,100	13,000
REDWOOD FALLS	91%	76,495	2,300	15,600
SAINT BONIFACIUS	62%	125,122	2,150	12,936
VADNAIS HEIGHTS	81%	137,081	2,400	23,500
WASECA	90%	93,347	2,200	5,000
<b><u>Lump Sum - \$2,500 or more, but less than \$3,000 per year of service</u></b>				
PRINCETON	90%	114,279	2,875	15,389
SAUK RAPIDS	84%	133,782	2,900	9,515



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

<u>Relief Association</u>	<u>Funding Ratio</u>	<u>Deficit</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
ZIMMERMAN	87%	72,941	2,500	60,000
<b><u>Lump Sum - \$3,000 or more, but less than \$3,500 per year of service</u></b>				
CATARACT	72%	363,030	3,000	50,000
LAKE ELMO	94%	34,827	3,100	-
MAPLEWOOD	88%	505,561	3,300	-
<b><u>Lump Sum - \$3,500 or more per year of service</u></b>				
ALEXANDRIA	70%	587,271	5,500	71,828
BEMIDJI PIONEER	87%	205,006	3,750	4,865
BRAINERD	84%	388,643	5,600	10,640
ELK RIVER	90%	127,196	3,575	22,650
EXCELSIOR	94%	144,671	4,700	-
FOREST LAKE	69%	383,829	4,100	6,000
GRAND RAPIDS	82%	255,972	5,000	-
NEW BRIGHTON	84%	222,160	4,000	43,000
NORTHFIELD	84%	306,686	6,000	45,250
OWATONNA	69%	392,556	3,500	-
SHAKOPEE	77%	462,195	3,847	65,211
<b><u>Monthly Service</u></b>				
CHASKA	65%	1,377,238	22	134,437
HUTCHINSON	77%	370,523	11	29,980
MOUND	66%	1,384,524	29	105,880
SPRING LAKE PARK	93%	476,079	29	30,852
<b><u>Monthly/Lump Sum Combination</u></b>				
APPLE VALLEY	69%	1,090,717	4,000	132,498
BENSON	91%	41,380	800	923
FAIRMONT	79%	497,013	3,800	20,205
GLENCOE	71%	220,146	1,400	58,342
LAKE JOHANNA	79%	919,153	5,432	100,390
PIPESTONE	62%	324,951	1,325	39,790
PLYMOUTH	94%	262,115	6,000	-
ROBBINSDALE	72%	354,367	3,500	30,000
ROSEVILLE	77%	1,729,584	2,700	100,000
SAVAGE	73%	690,431	3,516	159,380
WHITE BEAR LAKE	91%	392,414	5,500	-
WORTHINGTON	60%	576,889	2,230	77,700

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

<u>Relief Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
<b><u>Lump Sum - \$ 10 or more, but less than \$100 per year of service</u></b>				
MAPLE HILL	525%	40,070	50	-
NASSAU	904%	52,932	25	-
NORTHLAND	488%	22,596	50	-
PEQUAYWAN	486%	14,432	30	1,020
REVERE	808%	36,146	50	-
<b><u>Lump Sum - \$ 100 or more, but less than \$200 per year of service</u></b>				
BIGELOW	184%	20,123	100	-
CLIMAX	154%	22,721	150	-
COTTON	368%	61,281	100	-
DANVERS	166%	12,793	175	-
DUMONT	141%	22,967	175	-
ELBOW-TULABY LK	230%	18,167	100	-
ELMER	138%	13,088	150	-
FEDERAL DAM	282%	19,656	100	-
GENEVA	183%	16,825	100	-
JACOBSON	206%	31,036	150	-
LASALLE	229%	20,260	150	-
LISMORE	157%	28,453	170	-
LUCAN	191%	26,082	180	-
LYND	158%	21,455	175	-
MEADOWLANDS	119%	3,331	100	-
MIDDLE RIVER	441%	71,400	150	-
TAUNTON	128%	7,332	120	-
<b><u>Lump Sum - \$ 200 or more, but less than \$300 per year of service</u></b>				
ALMELUND	131%	26,311	250	1,200
ALTURA	121%	17,146	250	-
BLUFFTON	145%	20,701	250	-
BOWLUS	135%	29,974	250	500
BROOK PARK	226%	61,203	200	61
CAMPBELL	130%	27,665	200	-
CLIFTON	285%	76,429	250	2,200
COLVIN	226%	55,285	250	6,900
CROOKED LAKE	159%	34,590	250	-
DENT	129%	18,492	250	-
DEXTER	121%	18,515	250	5,900

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

<u>Relief Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
FINLAYSON	149%	29,047	200	-
GHENT	188%	29,369	275	-
HALSTAD	200%	59,446	200	-
HANLEY FALLS	133%	22,035	250	200
HENDRUM	170%	25,283	200	-
HOLLAND	139%	25,275	250	-
IONA	129%	11,530	250	-
KARLSTAD	175%	42,864	200	-
LAKE HENRY	123%	14,747	250	-
LANCASTER	147%	19,842	200	-
NORTH STAR	120%	3,823	200	-
OSTRANDER	135%	23,357	250	200
PORTER	136%	33,015	225	-
STURGEON LAKE	183%	19,074	200	-
TWIN LKS-Freeborn Co	239%	76,836	200	-
WILMONT	155%	40,479	250	-
 <b><u>Lump Sum - \$ 300 or more, but less than \$500 per year of service</u></b>				
ALPHA	154%	35,596	400	-
ASKOV	144%	35,052	400	-
BEARDSLEY	143%	22,469	325	340
BELLINGHAM	118%	23,514	400	500
BERTHA	115%	12,872	400	1,137
BOYD	129%	23,322	320	-
BREITUNG	149%	35,156	350	10,000
BREVATOR	141%	21,791	475	-
CHANDLER	118%	16,231	400	-
CHOKIO	142%	39,027	425	-
CLARKS GROVE	140%	39,826	300	-
CLINTON-St Louis Co	114%	15,422	400	-
CYRUS	141%	26,382	325	-
DALTON	122%	28,450	450	1,444
DARFUR	115%	11,360	300	-
ELLSWORTH	134%	36,132	300	-
ELROSA	117%	24,473	300	3,500
FIFTY LAKES	175%	35,366	400	-
FLENSBURG	113%	6,224	300	-
FRENCH TWP	120%	17,400	300	1,835

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

<u>Relief Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
FROST	113%	15,275	350	1,000
GNESEN	170%	97,149	400	6,400
GREENBUSH	124%	27,189	300	-
HANCOCK	166%	58,966	300	-
HANSKA	133%	28,891	350	100
HARTLAND	123%	21,588	425	-
HITTERDAL	125%	14,510	350	650
HOVLAND	156%	32,438	400	2,000
KETTLE RIVER	114%	10,524	450	-
LAKE BRONSON	145%	12,010	300	-
LAKE LILLIAN	130%	16,118	325	-
LAKE WILSON	159%	44,675	330	-
LAKELAND	123%	11,021	300	-
LITTLEFORK	127%	31,957	450	1,118
MCGRATH	150%	19,289	350	-
MCKINLEY	126%	12,465	300	-
NEW MUNICH	118%	12,733	325	2,000
OKABENA	153%	44,998	350	110
ORMSBY	167%	42,330	350	-
PIKE-SANDY-BRITT	157%	56,253	400	-
PRINSBURG	157%	59,788	400	2,198
RED WING	185%	92,479	300	-
ROTHSAY	171%	89,831	450	-
RUSSELL	120%	11,902	375	-
SAINT LEO	115%	10,419	300	-
SHELLY	141%	30,804	300	257
SQUAW LAKE	173%	35,891	400	-
STEPHEN	130%	40,090	375	1,000
SUNBURG	113%	9,730	350	-
TOFTE	121%	13,071	400	3,000
TOWER	133%	23,563	350	5,170
UPSALA	121%	13,406	350	1,500
VESTA	138%	22,553	300	-
VILLARD	147%	35,946	300	7,750
WALNUT GROVE	132%	29,625	400	500
WAUBUN	132%	16,613	400	-
WENDELL	167%	46,063	300	-
WILLOW RIVER	112%	10,169	400	-
WILSON	160%	80,047	300	5,213

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

<u>Relief Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
WOOD LAKE	111%	9,508	400	486
WOODSTOCK	148%	21,922	325	-
WRIGHT	118%	13,195	320	-
<b><u>Lump Sum - \$ 500 or more, but less than \$1,000 per year of service</u></b>				
ADA	113%	18,382	675	-
ADRIAN	137%	56,016	500	7,835
APPLETON	111%	29,852	800	-
ATWATER	113%	20,611	650	-
AUDUBON	120%	26,938	750	-
BATTLE LAKE	151%	67,149	900	-
BIRD ISLAND	118%	20,701	500	1,875
BLOMKEST	118%	18,843	500	1,500
BROWERVILLE	176%	89,011	500	980
BROWNSDALE	151%	54,645	600	-
CLEVELAND	118%	39,596	750	11,000
COSMOS	179%	49,745	700	-
COTTONWOOD	114%	31,036	600	-
CROMWELL	136%	45,277	700	10,432
DOVER	117%	24,060	550	5,095
EMMONS	110%	14,978	500	-
FORESTON	131%	53,864	800	2,000
FRANKLIN	116%	29,758	800	6,532
FREDENBERG	113%	15,201	500	1,000
GARFIELD	113%	17,941	700	2,500
GLYNDON	111%	21,206	700	-
GRANADA	115%	19,480	500	2,000
GRAND LAKE TWP	110%	12,937	750	5,500
HAMPTON	209%	63,857	500	-
HARRIS	116%	12,254	500	1,500
HAYWARD	120%	28,577	800	4,500
HINCKLEY	128%	52,750	650	855
HOUSTON	126%	40,775	600	7,094
KENSINGTON	152%	36,580	500	-
KINNEY	133%	43,956	500	-
LAFAYETTE	128%	56,632	700	1,500
LAKE KABETOGAMA	118%	12,118	600	-
LAMBERTON	114%	19,096	650	1,000

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

<u>Relief Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
LEWISVILLE	135%	33,095	500	-
MADISON LAKE	117%	29,527	700	9,162
MAHNOMEN	110%	20,663	900	700
MAPLEVIEW	144%	40,743	500	-
MARBLE	160%	78,229	900	8,000
MISSION TWP	111%	9,489	900	-
NEW RICHLAND	127%	49,479	800	450
ODIN	115%	14,841	500	-
ORONOCO	139%	46,721	750	-
ORR	127%	19,466	650	-
OTTERTAIL	110%	21,310	500	7,500
PILLAGER	111%	19,642	800	6,000
RANDOLPH	119%	36,579	625	4,000
RAYMOND	132%	31,263	550	1,500
RUTHTON	129%	28,691	650	425
SACRED HEART	115%	23,067	560	-
SAINT CLAIR	124%	73,344	900	10,000
SCHROEDER	155%	32,705	800	-
SHAFER	134%	36,869	550	6,000
SHERBURN	114%	34,586	950	8,000
SOLWAY TWP	120%	18,421	550	3,000
TRIMONT	124%	46,894	800	2,604
WATERVILLE	111%	26,413	800	-
WEST CONCORD	175%	73,702	650	-
WESTBROOK	115%	20,295	600	-
WYKOFF	113%	24,228	800	2,700
<b><u>Lump Sum - \$1,000 or more, but less than \$1,500 per year of service</u></b>				
ANNANDALE	111%	22,206	1,000	3,000
CENTER CITY	120%	37,741	1,100	5,500
DODGE CENTER	116%	39,183	1,200	12,595
GOODVIEW	136%	82,026	1,000	10,500
GRAND MARAIS	116%	44,429	1,000	-
HECTOR	120%	62,195	1,000	3,800
HIBBING	113%	34,402	1,000	-
MAPLE LAKE	118%	85,390	1,000	9,000
MORGAN	114%	41,957	1,200	2,581
NASHWAUK	113%	35,785	1,000	7,601

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

<u>Relief Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
ROCKFORD	115%	37,915	1,000	-
SAINT CHARLES	113%	45,090	1,200	5,000
SAINT FRANCIS	141%	110,952	1,000	9,240
SILVER BAY	123%	56,402	1,000	-
SPRING VALLEY	115%	60,149	1,250	2,200
STEWARTVILLE	134%	110,050	1,200	-
TAYLORS FALLS	129%	101,449	1,000	-
WAITE PARK	110%	29,867	1,300	3,500
WALKER	150%	143,035	1,250	11,275
WHEATON	120%	57,421	1,275	12,500
<b><u>Lump Sum - \$1,500 or more, but less than \$2,000 per year of service</u></b>				
LEXINGTON	110%	34,371	1,800	8,700
NEW MARKET	126%	68,245	1,500	14,134
SAINT CLOUD TWP	120%	105,036	1,800	-
<b><u>Lump Sum - \$2,000 or more, but less than \$2,500 per year of service</u></b>				
GARRISON	113%	49,934	2,000	11,000
LOWER ST CROIX VAL	110%	67,154	2,300	-
TWO HARBORS	111%	50,139	2,100	-
<b><u>Lump Sum - \$2,500 or more, but less than \$3,000 per year of service</u></b>				
INVER GROVE HTS	152%	638,199	2,500	18,000
THIEF R FALLS FIRE	126%	155,377	2,500	-
<b><u>Lump Sum - \$3,500 or more per year of service</u></b>				
MARSHALL	111%	148,076	3,600	-
<b><u>Monthly Service</u></b>				
PINE CITY	115%	78,510	6	8,000
<b><u>Monthly/Lump Sum Combination</u></b>				
DETROIT LAKES	128%	213,392	2,550	17,330



## Notes to Table 3: Lump Sum Plans

Table 3 provides key statistics on the actuarial status of volunteer firefighter lump sum defined benefit pension plans. This table includes data taken from the 2001 Schedules I & II, a simplified form of an actuarial valuation that projects service pension liabilities, normal cost, amortization cost, administrative cost, future assets and the financial requirements for the next year. Under Minn. Stat. § 69.772, this information must be provided to the municipality by August 1 each year. Any required municipal contribution for the next budget year is also certified at this time.

Column headings for Table 3 are explained below:

<b>Projected Assets</b> . . . . .	Net assets at 12/31/00 plus estimated 2001 revenues minus estimated 2001 expenditures.
<b>Accrued Liabilities</b> * . . . . .	Projected service pension liability through 12/31/01.
<b>Projected Surplus (Deficit)</b> . . . . .	Projected assets minus projected liabilities at 12/31/01.
<b>Normal Cost</b> . . . . .	Accrued liability at 12/31/02 minus liability at 12/31/01.
<b>Admin. Expense</b> . . . . .	2000 administrative expense x 1.035.
<b>10% of Surplus</b> . . . . .	Credit to be applied against financial requirements in 2002.
<b>Deficit Amortization Payment</b> . . . . .	The amount in excess of normal and administrative costs of the plan to be applied in 2002 toward any net deficits accumulated in the most recent 10-year period.
<b>Projected State Aid</b> . . . . .	Anticipated state fire aid in 2002.
<b>Projected Investment Earnings</b> . . . . .	5% of 2001 projected assets.
<b>2002 Required Municipal Contribution</b> . . . .	Municipal contribution (if any) after all other revenues in 2002.

\* The accrued liabilities in Table 3 may differ from the required reserves shown in Table 2 and from the data applied to derive funding ratios listed in Tables 2-A and 2-B. This is because Table 3 is based on projections made as of August 1, 2001, whereas Tables 2, 2-A and 2-B rely on *end of year* figures that are adjusted for any difference between actual benefit payments made between August 1, 2001 and December 31, 2001.

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**Table 3**  
**Key Actuarial Statistics - Lump Sum Plans**

<u>Relief Association</u>	<u>Projected Assets</u>	<u>Accrued Liabilities</u>	<u>Projected Surplus (Deficit)</u>	<u>Normal Cost</u>	<u>Admin. Expense</u>	<u>10% of Surplus</u>	<u>Deficit Amortization Payment</u>	<u>Projected State Aid</u>	<u>Projected Investment Earnings</u>	<u>2002 Required Municipal Contribution</u>
<b><u>Lump Sum - \$ 10 or more, but less than \$100 per year of service</u></b>										
MAPLE HILL	49,245	9,437	39,808	483	220	3,981	-	5,598	2,462	-
NASSAU	59,382	6,581	52,801	455	200	5,280	-	6,586	2,969	-
NORTHLAND	30,341	5,818	24,523	407	-	2,452	-	3,293	1,517	-
PEQUAYWAN	18,149	3,742	14,407	358	-	1,441	-	4,610	907	-
REVERE	41,248	5,107	36,141	559	414	3,614	-	6,587	2,062	-
<b><u>Lump Sum - \$ 100 or more, but less than \$200 per year of service</u></b>										
BIGELOW	50,428	22,284	28,144	2,062	207	2,814	-	6,257	2,521	-
CLIMAX	64,454	41,904	22,550	3,324	223	2,255	-	5,598	3,223	-
COTTON	94,030	22,866	71,164	1,936	-	7,116	-	9,879	4,702	-
DANVERS	32,158	19,266	12,892	2,217	181	1,289	-	5,269	1,608	-
DUMONT	77,347	56,382	20,965	3,320	366	2,097	-	6,586	3,867	-
ELBOW-TULABY LK	32,193	13,980	18,213	1,676	186	1,821	-	2,964	1,610	-
ELMER	49,255	34,779	14,476	2,388	333	1,448	-	5,269	2,463	-
FEDERAL DAM	30,442	10,786	19,656	1,268	-	1,966	-	2,964	1,522	-
GENEVA	37,859	20,343	17,516	1,895	-	1,752	-	6,257	1,893	-
JACOBSON	62,016	29,322	32,694	2,559	-	3,269	-	5,269	3,101	-
LASALLE	35,841	15,732	20,109	2,043	-	2,011	-	4,281	1,792	-
LISMORE	71,717	49,512	22,205	4,522	-	2,221	-	7,574	3,586	-
LUCAN	56,874	28,740	28,134	3,436	530	2,813	-	7,245	2,844	-
LYND	61,967	37,230	24,737	2,255	-	2,474	-	4,940	3,098	-
MEADOWLANDS	23,118	19,362	3,756	1,110	-	376	-	4,281	1,156	-
MIDDLE RIVER	91,493	20,964	70,529	1,845	248	7,053	-	6,257	4,575	-
TAUNTON	33,221	25,963	7,258	2,001	7	726	-	4,610	1,661	-

**Table 3**  
**Key Actuarial Statistics - Lump Sum Plans**

<u>Relief Association</u>	<u>Projected Assets</u>	<u>Accrued Liabilities</u>	<u>Projected Surplus (Deficit)</u>	<u>Normal Cost</u>	<u>Admin. Expense</u>	<u>10% of Surplus</u>	<u>Deficit Amortization Payment</u>	<u>Projected State Aid</u>	<u>Projected Investment Earnings</u>	<u>2002 Required Municipal Contribution</u>
<b><u>Lump Sum - \$ 200 or more, but less than \$300 per year of service</u></b>										
ALMELUND	108,039	86,725	21,314	8,483	898	2,131	-	8,562	5,402	-
ALTURA	98,745	81,655	17,090	5,030	441	1,709	-	6,916	4,937	-
BLUFFTON	68,429	45,850	22,579	3,480	-	2,258	-	5,269	3,421	-
BOWLUS	122,978	85,550	37,428	4,980	-	3,743	-	6,916	6,149	-
BRIMSON	59,488	36,964	22,524	3,204	104	2,252	-	5,269	2,974	-
BROOK PARK	111,149	48,452	62,697	3,180	-	6,270	-	5,598	5,557	-
CAMPBELL	131,463	90,787	40,676	4,828	224	4,068	-	8,562	6,573	-
CLIFTON	129,503	41,398	88,105	3,485	37	8,811	-	6,586	6,475	-
COLVIN	99,111	43,850	55,261	3,265	1,502	5,526	-	4,940	4,956	-
CROOKED LAKE	93,357	58,715	34,642	4,235	104	3,464	-	6,257	4,668	-
DENT	88,589	64,770	23,819	5,680	1	2,382	-	7,904	4,429	-
DEXTER	107,363	88,768	18,595	5,342	2,179	1,859	-	5,269	5,368	-
FINLAYSON	88,007	59,462	28,545	3,960	145	2,855	-	9,879	4,400	-
GHENT	65,431	33,383	32,048	4,589	443	3,205	-	5,269	3,272	-
HALSTAD	118,549	59,432	59,117	4,576	-	5,912	-	7,904	5,927	-
HANLEY FALLS	90,707	65,790	24,917	6,050	-	2,492	-	7,574	4,535	-
HENDRUM	61,130	36,156	24,974	5,024	209	2,497	-	6,257	3,057	-
HOLLAND	94,138	63,995	30,143	5,720	-	3,014	-	6,586	4,707	-
IONA	59,766	39,245	20,521	3,070	495	2,052	-	2,964	2,988	-
KARLSTAD	95,473	57,036	38,437	5,652	-	3,844	-	9,879	4,774	-
LAKE HENRY	81,980	62,531	19,449	4,755	540	1,945	-	5,928	4,099	-
LANCASTER	64,496	42,300	22,196	4,180	466	2,220	-	6,257	3,225	-
NORTH STAR	25,222	19,424	5,798	2,308	-	580	-	3,622	1,261	-
OSTRANDER	89,254	66,578	22,676	4,656	-	2,268	-	4,610	4,463	-
PORTER	135,711	97,243	38,468	5,429	-	3,847	-	7,904	6,786	-

**Table 3**  
**Key Actuarial Statistics - Lump Sum Plans**

<b>Relief Association</b>	<b>Projected Assets</b>	<b>Accrued Liabilities</b>	<b>Projected Surplus (Deficit)</b>	<b>Normal Cost</b>	<b>Admin. Expense</b>	<b>10% of Surplus</b>	<b>Deficit Amortization Payment</b>	<b>Projected State Aid</b>	<b>Projected Investment Earnings</b>	<b>2002 Required Municipal Contribution</b>
STURGEON LAKE	42,469	22,924	19,545	2,536	-	1,955	-	4,610	2,123	-
TWIN LKS-Freeborn Co	132,137	55,640	76,497	3,960	-	7,650	-	6,257	6,607	-
WALTERS	42,959	48,716	(5,757)	4,097	-	-	637	5,598	2,148	-
WILMONT	126,178	73,229	52,949	5,940	346	5,295	-	7,904	6,309	-
<b><u>Lump Sum - \$ 300 or more, but less than \$500 per year of service</u></b>										
ALBORN	95,555	88,711	6,844	6,839	464	684	-	5,928	4,778	-
ALDEN	93,971	112,372	(18,401)	8,829	2,586	-	1,906	7,574	4,699	1,049
ALPHA	122,203	66,448	55,755	5,544	-	5,576	-	4,940	6,110	-
ASKOV	115,027	79,980	35,047	6,744	352	3,505	-	5,928	5,751	-
BARRETT	70,143	69,720	423	7,240	730	42	-	5,269	3,507	-
BEARDSLEY	74,538	52,795	21,743	6,348	460	2,174	-	6,586	3,727	-
BELLINGHAM	161,029	130,768	30,261	7,665	78	3,026	-	6,586	8,051	-
BERTHA	101,907	86,828	15,079	7,417	305	1,508	-	6,586	5,095	-
BLACKHOOF	61,742	82,529	(20,787)	7,676	307	-	2,306	6,586	3,087	617
BOYD	116,782	81,475	35,307	7,137	918	3,531	-	6,257	5,839	-
BREITUNG	118,898	72,009	46,889	7,126	2,232	4,689	-	6,916	5,945	-
BREVATOR	81,025	53,175	27,850	7,433	212	2,785	-	6,586	4,051	-
CANTON	104,799	126,315	(21,516)	9,090	610	-	2,321	6,257	5,240	524
CARSONVILLE	79,118	102,021	(22,903)	8,425	-	-	2,290	6,257	3,956	503
CHANDLER	125,603	106,313	19,290	6,960	443	1,929	-	5,598	6,280	-
CHERRY	99,432	99,170	262	8,883	104	26	-	6,586	4,972	-
CHOKIO	134,377	93,573	40,804	8,662	499	4,080	-	7,245	6,719	-
CLARISSA	100,243	102,157	(1,914)	7,658	605	-	191	7,904	5,012	-
CLARKS GROVE	153,750	99,684	54,066	7,152	932	5,407	-	6,165	7,688	-
CLEMENTS	89,859	108,687	(18,828)	8,834	306	-	1,883	7,245	4,493	-
CLINTON-St Louis Co	150,120	112,376	37,744	7,136	178	3,774	-	5,928	7,506	-

**Table 3**  
**Key Actuarial Statistics - Lump Sum Plans**

<b>Relief Association</b>	<b>Projected Assets</b>	<b>Accrued Liabilities</b>	<b>Projected Surplus (Deficit)</b>	<b>Normal Cost</b>	<b>Admin. Expense</b>	<b>10% of Surplus</b>	<b>Deficit Amortization Payment</b>	<b>Projected State Aid</b>	<b>Projected Investment Earnings</b>	<b>2002 Required Municipal Contribution</b>
CURRIE	122,016	126,189	(4,173)	9,657	944	-	2,127	7,245	6,101	-
CYRUS	90,599	63,825	26,774	5,422	-	2,677	-	5,928	4,530	-
DALTON	160,003	131,488	28,515	10,141	1,026	2,851	-	7,904	8,000	-
DARFUR	85,817	75,061	10,756	4,776	254	1,076	-	5,269	4,291	-
DUNNELL	101,693	99,855	1,838	7,803	716	184	-	4,940	5,085	-
EITZEN	97,003	144,599	(47,596)	8,449	692	-	5,730	8,223	4,850	1,798
ELLENDALE	103,317	116,949	(13,632)	8,520	124	-	2,086	6,414	5,166	-
ELLSWORTH	141,779	105,642	36,137	6,738	-	3,614	-	8,233	7,089	-
ELROSA	200,238	145,018	55,220	8,598	849	5,522	-	9,879	10,012	-
EVANSVILLE	97,176	106,010	(8,834)	7,988	504	-	883	9,879	4,859	-
FIFTY LAKES	94,283	56,523	37,760	5,129	1,255	3,776	-	4,281	4,714	-
FINLAND	101,716	104,820	(3,104)	7,650	764	-	483	7,245	5,086	-
FLENSBURG	56,604	48,852	7,752	4,788	8	775	-	7,245	2,830	-
FRENCH TWP	111,665	87,354	24,311	8,994	-	2,431	-	8,233	5,583	-
FROST	134,824	120,818	14,006	9,716	382	1,401	-	7,245	6,741	-
GARVIN	64,630	67,077	(2,447)	6,359	369	-	245	4,940	3,232	-
GNESEN	237,761	139,667	98,094	10,533	-	9,809	-	8,233	11,888	-
GOODLAND	25,569	44,402	(18,833)	4,590	-	-	2,071	5,928	1,278	-
GREENBUSH	158,496	112,776	45,720	9,774	661	4,572	-	9,879	7,925	-
GRYGLA	64,903	89,530	(24,627)	7,371	271	-	2,692	6,586	3,245	503
HANCOCK	149,711	89,436	60,275	6,894	-	6,028	-	7,574	7,486	-
HANSKA	116,205	86,800	29,405	8,302	1,396	2,941	-	8,233	5,810	-
HARTLAND	114,720	93,238	21,482	8,583	859	2,148	-	6,916	5,736	-
HERMAN	76,651	74,912	1,739	6,953	42	174	-	8,233	3,833	-
HEWITT	49,541	47,484	2,057	5,312	285	206	-	4,610	2,477	-
HILL CITY	101,423	105,956	(4,533)	8,348	2,182	-	1,475	7,574	5,071	-
HILLS	130,897	165,112	(34,215)	11,247	616	-	5,117	8,562	6,545	1,873

**Table 3**  
**Key Actuarial Statistics - Lump Sum Plans**

<b>Relief Association</b>	<b>Projected Assets</b>	<b>Accrued Liabilities</b>	<b>Projected Surplus (Deficit)</b>	<b>Normal Cost</b>	<b>Admin. Expense</b>	<b>10% of Surplus</b>	<b>Deficit Amortization Payment</b>	<b>Projected State Aid</b>	<b>Projected Investment Earnings</b>	<b>2002 Required Municipal Contribution</b>
HITTERDAL	73,014	57,780	15,234	6,314	-	1,523	-	4,940	3,651	-
HOKAH	136,790	122,380	14,410	9,310	-	1,441	-	9,879	6,840	-
HOVLAND	101,925	58,304	43,621	5,104	388	4,362	-	3,622	5,096	-
JASPER	161,749	135,161	26,588	11,841	454	2,659	-	7,245	8,087	-
JEFFERS	145,126	136,864	8,262	8,888	285	826	-	6,586	7,256	-
KELLIHER	103,991	108,717	(4,726)	9,695	171	-	473	7,574	5,200	-
KENNEDY	61,742	60,424	1,318	6,510	718	132	-	4,977	3,087	-
KETTLE RIVER	94,084	76,497	17,587	7,434	938	1,759	-	6,257	4,704	-
LAKE BRONSON	41,824	26,754	15,070	4,782	605	1,507	-	4,610	2,091	-
LAKE LILLIAN	69,931	53,783	16,148	4,933	-	1,615	-	4,940	3,497	-
LAKE WILSON	129,369	84,715	44,654	6,066	247	4,465	-	5,598	6,468	-
LAKELAND	58,278	48,096	10,182	4,698	104	1,018	-	5,598	2,914	-
LEROY	150,160	168,971	(18,811)	12,990	993	-	1,881	7,904	7,508	452
LITTLEFORK	127,698	119,711	7,987	12,159	1,041	799	-	8,562	6,385	-
MABEL	83,900	93,077	(9,177)	8,753	476	-	918	6,586	4,195	-
MAKINEN	80,905	96,318	(15,413)	5,166	1,135	-	2,783	5,928	4,045	-
MCGRATH	58,780	38,470	20,310	5,922	-	2,031	-	6,586	2,939	-
MCKINLEY	60,741	48,838	11,903	4,158	-	1,190	-	3,622	3,037	-
NEW MUNICH	82,741	69,487	13,254	6,288	53	1,325	-	5,598	4,137	-
OKABENA	136,962	92,491	44,471	6,902	-	4,447	-	6,586	6,848	-
ORMSBY	105,607	63,341	42,266	5,404	6	4,227	-	4,940	5,280	-
PALISADE	115,963	106,725	9,238	8,514	83	924	-	6,257	5,798	-
PEMBERTON	109,670	86,464	23,206	6,342	-	2,321	-	5,598	5,484	-
PIKE-SANDY-BRITT	150,047	99,321	50,726	8,720	-	5,073	-	9,879	7,502	-
PRINSBURG	172,067	105,144	66,923	7,096	569	6,692	-	6,586	8,603	-
RED WING	194,405	108,599	85,806	9,115	2,743	8,581	-	10,000	9,720	-
ROLLINGSTONE	92,857	112,407	(19,550)	9,725	-	-	2,161	7,245	4,643	-

**Table 3**  
**Key Actuarial Statistics - Lump Sum Plans**

<b>Relief Association</b>	<b>Projected Assets</b>	<b>Accrued Liabilities</b>	<b>Projected Surplus (Deficit)</b>	<b>Normal Cost</b>	<b>Admin. Expense</b>	<b>10% of Surplus</b>	<b>Deficit Amortization Payment</b>	<b>Projected State Aid</b>	<b>Projected Investment Earnings</b>	<b>2002 Required Municipal Contribution</b>
ROSE CREEK	123,355	166,766	(43,411)	9,911	3	-	5,611	6,916	6,168	2,441
ROTHSAY	214,491	126,434	88,057	9,720	1,663	8,806	-	7,245	10,725	-
RUSSELL	71,071	60,261	10,810	7,050	-	1,081	-	6,586	3,554	-
SAINT LEO	80,226	70,304	9,922	5,160	311	992	-	7,904	4,011	-
SAINT MARTIN	143,303	151,221	(7,918)	10,936	600	-	792	7,904	7,165	-
SANBORN	59,083	71,694	(12,611)	8,658	347	-	1,633	6,257	2,954	1,426
SHELLY	113,186	74,958	38,228	5,376	912	3,823	-	7,574	5,659	-
SOLWAY RURAL	65,915	69,136	(3,221)	6,400	480	-	322	6,257	3,296	-
SQUAW LAKE	95,145	49,388	45,757	5,912	1,802	4,576	-	7,245	4,757	-
STEPHEN	177,669	133,680	43,989	10,034	232	4,399	-	9,550	8,883	-
SUNBURG	81,047	73,406	7,641	7,499	699	764	-	6,257	4,052	-
TOFTE	76,485	62,320	14,165	6,336	394	1,417	-	3,622	3,824	-
TOWER	103,464	71,365	32,099	5,936	2,224	3,210	-	6,257	5,173	-
UPSALA	105,634	64,862	40,772	6,206	272	4,077	-	5,598	5,282	-
VESTA	84,888	59,418	25,470	4,386	313	2,547	-	5,598	4,244	-
VILLARD	106,826	75,705	31,121	8,509	543	3,112	-	7,904	5,341	-
VINING	61,391	72,608	(11,217)	5,856	390	-	1,122	4,940	3,070	-
WALNUT GROVE	115,609	91,496	24,113	8,860	-	2,411	-	6,586	5,780	-
WAUBUN	68,936	52,594	16,342	4,624	899	1,634	-	6,586	3,447	-
WENDELL	114,122	68,250	45,872	6,762	540	4,587	-	6,586	5,706	-
WILLOW RIVER	96,635	84,420	12,215	7,152	-	1,222	-	5,269	4,832	-
WILSON	229,206	133,834	95,372	8,196	1,864	9,537	-	9,879	11,460	-
WOOD LAKE	103,274	88,279	14,995	7,832	104	1,500	-	6,586	5,164	-
WOODSTOCK	70,040	45,201	24,839	4,327	-	2,484	-	4,940	3,502	-
WRENSHALL	163,953	144,688	19,265	10,872	1,679	1,927	-	6,257	8,198	-
WRIGHT	93,954	71,659	22,295	5,248	476	2,230	-	5,928	4,698	-



**Table 3**  
**Key Actuarial Statistics - Lump Sum Plans**

<u>Relief Association</u>	<u>Projected Assets</u>	<u>Accrued Liabilities</u>	<u>Projected Surplus (Deficit)</u>	<u>Normal Cost</u>	<u>Admin. Expense</u>	<u>10% of Surplus</u>	<u>Deficit Amortization Payment</u>	<u>Projected State Aid</u>	<u>Projected Investment Earnings</u>	<u>2002 Required Municipal Contribution</u>
<b><u>Lump Sum - \$ 500 or more, but less than \$1,000 per year of service</u></b>										
ADA	181,957	166,376	15,581	13,889	248	1,558	-	9,746	9,098	-
ADAMS	168,047	165,184	2,863	12,835	-	286	-	7,913	8,402	-
ADRIAN	208,269	150,070	58,199	13,530	10	5,820	-	8,233	10,413	-
ALBERTVILLE	206,721	232,174	(25,453)	19,104	-	-	2,545	14,476	10,336	-
AMBOY	155,339	147,210	8,129	12,048	-	813	-	6,916	7,767	-
APPLETON	288,314	261,128	27,186	15,888	1,178	2,719	-	12,705	14,416	-
ARGYLE	136,218	131,496	4,722	12,871	797	472	-	8,233	6,811	-
ARLINGTON	217,542	202,034	15,508	22,250	693	1,551	-	11,248	10,877	-
ATWATER	200,962	168,128	32,834	14,898	378	3,283	-	7,922	10,048	-
AUDUBON	152,316	137,091	15,225	16,395	439	1,523	-	7,904	7,616	-
BABBITT	251,916	218,766	33,150	20,454	1,894	3,315	-	8,233	12,596	-
BADGER	126,151	106,000	20,151	10,270	1,300	2,015	-	5,928	6,308	-
BAGLEY	195,122	199,567	(4,445)	23,813	643	-	445	11,984	9,756	3,161
BALATON	128,412	127,263	1,149	12,470	1,307	115	-	8,562	6,421	-
BARNUM	258,170	228,706	29,464	20,230	1,775	2,946	-	8,233	12,909	-
BATTLE LAKE	199,208	132,552	66,656	16,074	2,019	6,666	-	11,731	9,960	-
BEAVER CREEK	116,236	140,610	(24,374)	8,430	472	-	3,191	5,269	5,812	1,012
BELGRADE	292,323	282,719	9,604	17,849	512	960	-	8,233	14,616	-
BELVIEW	125,074	147,213	(22,139)	13,498	-	-	2,951	7,904	6,254	2,291
BIRD ISLAND	144,446	117,310	27,136	13,056	345	2,714	-	8,644	7,222	-
BIWABIK TWP	102,331	105,492	(3,161)	11,796	859	-	316	7,574	5,117	281
BLACKDUCK	221,371	232,713	(11,342)	20,856	148	-	1,134	8,924	11,069	2,145
BLOMKEST	126,069	106,386	19,683	7,990	569	1,968	-	5,477	6,303	-
BRANDON	208,927	180,737	28,190	15,871	1,673	2,819	-	8,243	10,446	-
BRICELYN	155,825	147,761	8,064	10,747	-	806	-	7,245	7,791	-

**Table 3**  
**Key Actuarial Statistics - Lump Sum Plans**

<b>Relief Association</b>	<b>Projected Assets</b>	<b>Accrued Liabilities</b>	<b>Projected Surplus (Deficit)</b>	<b>Normal Cost</b>	<b>Admin. Expense</b>	<b>10% of Surplus</b>	<b>Deficit Amortization Payment</b>	<b>Projected State Aid</b>	<b>Projected Investment Earnings</b>	<b>2002 Required Municipal Contribution</b>
BROOTEN	212,963	203,136	9,827	13,017	999	983	-	6,916	10,648	-
BROWERVILLE	211,245	117,620	93,625	10,580	-	9,363	-	7,474	10,562	-
BROWNS VALLEY	190,277	176,512	13,765	14,210	1,058	1,377	-	6,916	9,514	-
BROWNSDALE	141,150	108,021	33,129	9,971	1,295	3,313	-	6,586	7,058	-
BROWNTON	179,988	252,976	(72,988)	20,272	2,543	-	9,469	7,245	8,999	16,039
BUFFALO LAKE	233,126	239,424	(6,298)	20,936	1,494	-	630	7,904	11,656	3,499
BUHL	159,224	137,232	21,992	15,584	622	2,199	-	5,928	7,961	118
BUTTERFIELD	94,219	126,649	(32,430)	12,588	201	-	4,023	7,904	4,711	4,197
BYRON	300,395	278,882	21,513	22,942	-	2,151	-	16,134	15,020	-
CALEDONIA	265,777	252,793	12,984	22,335	781	1,298	-	14,850	13,289	-
CANOSIA TWP	162,244	173,196	(10,952)	14,320	37	-	1,095	6,586	8,112	754
CEYLON	114,532	125,700	(11,168)	11,780	927	-	1,117	6,916	5,727	1,182
CHATFIELD	244,331	216,166	28,165	18,343	114	2,817	-	13,561	12,217	-
CLAREMONT	88,444	102,990	(14,546)	9,917	2,872	-	1,455	4,940	4,422	4,882
CLARKFIELD	223,498	231,840	(8,342)	21,293	3,013	-	834	9,221	11,175	4,744
CLEARWATER	235,245	229,426	5,819	19,709	1,736	582	-	10,782	11,762	-
CLEVELAND	245,284	204,698	40,586	17,250	-	4,059	-	8,276	12,264	-
CLINTON-Big Stone Co	105,813	126,086	(20,273)	11,410	528	-	2,203	6,916	5,291	1,934
COLERAINE	124,751	135,960	(11,209)	15,894	-	-	1,187	6,586	6,238	4,258
COMFREY	178,198	173,370	4,828	12,160	308	483	-	7,574	8,910	-
COSMOS	125,695	63,268	62,427	10,990	-	6,243	-	5,426	6,285	-
COTTONWOOD	262,996	227,445	35,551	15,732	134	3,555	-	9,221	13,150	-
COURTLAND	226,627	238,006	(11,379)	15,810	10	-	1,200	7,245	11,331	-
CROMWELL	167,785	127,268	40,517	12,236	83	4,052	-	8,892	8,389	-
CUYUNA	83,406	94,800	(11,394)	11,650	2,224	-	1,649	7,905	4,170	3,448
DANUBE	135,573	143,092	(7,519)	12,738	423	-	804	5,928	6,779	1,258
DAYTON	325,014	312,402	12,612	25,634	2,194	1,261	-	15,837	16,251	-

**Table 3**  
**Key Actuarial Statistics - Lump Sum Plans**

<b>Relief Association</b>	<b>Projected Assets</b>	<b>Accrued Liabilities</b>	<b>Projected Surplus (Deficit)</b>	<b>Normal Cost</b>	<b>Admin. Expense</b>	<b>10% of Surplus</b>	<b>Deficit Amortization Payment</b>	<b>Projected State Aid</b>	<b>Projected Investment Earnings</b>	<b>2002 Required Municipal Contribution</b>
DEER CREEK	108,675	203,089	(94,414)	14,352	440	-	10,051	6,586	5,434	12,823
DEERWOOD	172,234	159,834	12,400	16,048	-	1,240	-	9,918	8,612	-
DELAVAN	163,932	143,589	20,343	9,374	559	2,034	-	6,257	8,197	-
DOVER	165,296	138,501	26,795	10,604	383	2,680	-	6,916	8,265	-
EAGLE BEND	107,109	114,706	(7,597)	11,077	150	-	1,267	8,233	5,355	-
EASTERN HUBBARD	89,218	85,408	3,810	14,429	-	381	-	5,928	4,461	3,659
EASTON	187,639	208,340	(20,701)	12,040	785	-	2,070	7,574	9,382	-
ECHO	166,851	143,886	22,965	10,505	-	2,297	-	6,916	8,343	-
EDGERTON	216,329	227,850	(11,521)	18,345	483	-	1,152	8,386	10,816	778
ELIZABETH	158,981	173,640	(14,659)	11,580	984	-	1,466	6,916	7,949	-
ELMORE	166,715	149,952	16,763	15,174	-	1,676	-	7,904	8,336	-
ELYSIAN	206,333	202,100	4,233	12,708	846	423	-	6,916	10,317	-
EMILY	153,888	141,118	12,770	12,504	2,716	1,277	-	6,257	7,694	-
EMMONS	163,089	149,450	13,639	12,940	-	1,364	-	7,574	8,154	-
EYOTA	176,050	165,056	10,994	14,224	-	1,099	-	8,931	8,803	-
FERTILE	184,734	155,553	29,181	19,072	-	2,918	-	8,265	9,237	-
FORADA	180,115	186,556	(6,441)	14,700	104	-	644	7,904	9,006	-
FORESTON	241,072	170,222	70,850	18,079	2,106	7,085	-	7,574	12,054	-
FRANKLIN	208,401	180,721	27,680	18,686	1,271	2,768	-	6,586	10,420	183
FRAZEE	294,008	243,305	50,703	18,768	2,290	5,070	-	11,667	14,700	-
FREDENBERG	128,712	113,470	15,242	6,900	409	1,524	-	4,940	6,436	-
GARFIELD	159,801	138,460	21,341	16,324	23	2,134	-	7,904	7,990	-
GLENWOOD	201,852	212,004	(10,152)	24,714	1,927	-	2,405	15,376	10,093	3,577
GLYNDON	222,663	195,390	27,273	17,360	621	2,727	-	8,562	11,133	-
GONVICK	112,780	109,109	3,671	11,934	-	367	-	6,586	5,639	-
GRACEVILLE	158,468	147,256	11,212	13,455	835	1,121	-	8,233	7,923	-
GRANADA	188,983	126,122	62,861	8,900	974	6,286	-	5,598	9,449	-

**Table 3**  
**Key Actuarial Statistics - Lump Sum Plans**

<b>Relief Association</b>	<b>Projected Assets</b>	<b>Accrued Liabilities</b>	<b>Projected Surplus (Deficit)</b>	<b>Normal Cost</b>	<b>Admin. Expense</b>	<b>10% of Surplus</b>	<b>Deficit Amortization Payment</b>	<b>Projected State Aid</b>	<b>Projected Investment Earnings</b>	<b>2002 Required Municipal Contribution</b>
GRAND LAKE TWP	140,940	125,236	15,704	19,471	-	1,570	-	9,879	7,047	975
GRAND MEADOW	219,673	211,779	7,894	22,021	1,742	789	-	9,226	10,984	2,764
GRANITE FALLS	293,404	255,403	38,001	28,571	2,458	3,800	-	14,539	14,670	-
GREEN ISLE	164,248	180,565	(16,317)	14,231	1,197	-	1,632	7,904	8,212	944
GREY EAGLE	154,242	164,064	(9,822)	11,947	262	-	982	6,551	7,712	-
GROVE CITY	132,643	124,883	7,760	14,091	621	776	-	7,213	6,632	91
HALLOCK	173,172	157,633	15,539	14,763	-	1,554	-	9,221	8,659	-
HAMPTON	123,105	58,745	64,360	4,420	34	6,436	-	5,598	6,155	-
HARMONY	173,788	175,828	(2,040)	14,522	976	-	204	8,233	8,689	-
HARRIS	94,309	75,820	18,489	8,040	-	1,849	-	6,257	4,715	-
HAYWARD	196,553	147,114	49,439	15,616	574	4,944	-	7,245	9,828	-
HENDERSON	205,871	218,469	(12,598)	17,118	2,978	-	1,260	7,904	10,294	3,158
HENDRICKS	188,702	229,780	(41,078)	15,744	2,177	-	4,963	8,233	9,435	5,215
HENNING	154,348	186,326	(31,978)	16,296	-	-	3,199	7,904	7,717	3,874
HERON LAKE	108,464	155,628	(47,164)	11,736	788	-	5,562	6,586	5,423	6,076
HINCKLEY	240,462	185,170	55,292	10,699	1,466	5,529	-	13,206	12,023	-
HOFFMAN	182,543	211,790	(29,247)	13,992	-	-	2,925	7,904	9,127	-
HOLDINGFORD	257,968	259,650	(1,682)	17,775	-	-	168	7,904	12,898	-
HOUSTON	184,387	156,598	27,789	14,796	1,278	2,779	-	8,233	9,219	-
INDUSTRIAL	153,313	146,310	7,003	9,330	802	700	-	5,598	7,666	-
IRONTON	160,536	129,234	31,302	13,394	2,483	3,130	-	8,233	8,027	-
ISLE	218,717	193,459	25,258	19,569	1,847	2,526	-	12,698	10,936	-
KANDIYOHI	226,262	199,612	26,650	20,104	771	2,665	-	6,586	11,313	311
KASOTA	225,578	196,544	29,034	16,144	1,293	2,903	-	10,477	11,279	-
KELLOGG	251,544	250,221	1,323	20,104	2,560	132	-	7,574	12,577	2,381
KENSINGTON	104,216	70,847	33,369	9,883	414	3,337	-	7,904	5,211	-
KILKENNY	167,248	160,368	6,880	10,791	-	688	-	7,245	8,362	-

**Table 3**  
**Key Actuarial Statistics - Lump Sum Plans**

<b>Relief Association</b>	<b>Projected Assets</b>	<b>Accrued Liabilities</b>	<b>Projected Surplus (Deficit)</b>	<b>Normal Cost</b>	<b>Admin. Expense</b>	<b>10% of Surplus</b>	<b>Deficit Amortization Payment</b>	<b>Projected State Aid</b>	<b>Projected Investment Earnings</b>	<b>2002 Required Municipal Contribution</b>
KIMBALL	214,597	225,006	(10,409)	18,675	969	-	1,041	8,977	10,730	978
KINNEY	189,052	132,170	56,882	10,710	484	5,688	-	6,257	9,453	-
LAFAYETTE	275,814	203,708	72,106	14,532	877	7,211	-	7,837	13,791	-
LAKE BENTON	173,692	168,518	5,174	13,948	538	517	-	8,152	8,685	-
LAKE KABETOGAMA	91,160	66,209	24,951	9,865	384	2,495	-	6,257	4,558	-
LAKE PARK	156,254	135,944	20,310	11,350	1,306	2,031	-	8,447	7,813	-
LAKESWOOD	137,817	136,420	1,397	12,910	248	140	-	8,233	6,891	-
LAMBERTON	175,986	135,664	40,322	12,636	-	4,032	-	6,694	8,799	-
LANESBORO	140,162	131,986	8,176	12,950	595	818	-	7,245	7,008	-
LEAF VALLEY TWP	191,245	185,424	5,821	12,264	678	582	-	6,257	9,562	-
LESTER PRAIRIE	306,094	318,628	(12,534)	22,816	2,476	-	1,253	9,879	15,305	1,361
LEWISVILLE	126,743	94,820	31,923	8,230	633	3,192	-	5,928	6,337	-
LOWRY	193,227	189,191	4,036	16,605	-	404	-	7,574	9,661	-
MADELIA	338,487	311,103	27,384	22,197	131	2,738	-	11,992	16,924	-
MADISON LAKE	224,951	172,572	52,379	15,017	1,014	5,238	-	7,904	11,248	-
MAHNOMEN	251,727	199,874	51,853	21,452	-	5,185	-	8,614	12,586	-
MAHTOWA	105,110	116,438	(11,328)	9,440	-	-	1,133	5,269	5,256	48
MANTORVILLE	164,441	185,061	(20,620)	16,160	-	-	2,062	6,254	8,222	3,746
MAPLEVIEW	137,086	93,240	43,846	9,500	-	4,385	-	5,928	6,854	-
MARBLE	236,295	131,396	104,899	16,341	3,010	10,490	-	6,257	11,815	-
MAYNARD	144,800	130,044	14,756	12,504	-	1,476	-	7,574	7,240	-
MCDAVITT	176,957	156,506	20,451	12,273	-	2,045	-	5,928	8,848	-
MCINTOSH	126,006	117,510	8,496	11,400	607	850	-	5,598	6,300	-
MEDFORD	135,229	176,983	(41,754)	15,603	207	-	4,175	8,233	6,761	4,991
MENAHGA	225,649	219,438	6,211	16,410	393	621	-	6,586	11,282	-
MILAN	205,712	189,705	16,007	11,319	31	1,601	-	6,586	10,286	-
MILTONA	154,307	154,813	(506)	17,086	523	-	649	8,233	7,715	2,309

**Table 3**  
**Key Actuarial Statistics - Lump Sum Plans**

<b>Relief Association</b>	<b>Projected Assets</b>	<b>Accrued Liabilities</b>	<b>Projected Surplus (Deficit)</b>	<b>Normal Cost</b>	<b>Admin. Expense</b>	<b>10% of Surplus</b>	<b>Deficit Amortization Payment</b>	<b>Projected State Aid</b>	<b>Projected Investment Earnings</b>	<b>2002 Required Municipal Contribution</b>
MINNEOTA	231,008	221,479	9,529	18,727	69	953	-	9,634	11,550	-
MISSION TWP	101,015	86,413	14,602	12,577	378	1,460	-	7,894	5,051	-
MORTON	168,273	167,294	979	18,400	1,047	98	-	6,586	8,414	4,349
NEVIS	297,928	314,286	(16,358)	24,716	1,193	-	1,636	8,892	14,896	3,757
NEW AUBURN	201,451	209,214	(7,763)	17,784	2,867	-	776	7,245	10,073	4,110
NEW RICHLAND	253,479	202,768	50,711	16,560	367	5,071	-	11,042	12,674	-
NEW YORK MILLS	142,316	151,990	(9,674)	15,526	700	-	1,206	8,992	7,116	1,324
NEWFOLDEN	102,408	107,354	(4,946)	11,492	388	-	495	6,773	5,120	481
NICOLLET	273,797	266,016	7,781	21,804	1,144	778	-	13,964	13,690	-
NORTHOME	103,328	102,776	552	8,670	907	55	-	6,586	5,166	-
ODIN	110,808	95,880	14,928	7,030	638	1,493	-	4,281	5,540	-
OGILVIE	183,870	188,252	(4,382)	16,303	957	-	455	8,694	9,194	-
OLIVIA	227,806	216,334	11,472	22,971	936	1,147	-	13,014	11,390	-
ORONOCO	164,240	120,180	44,060	10,065	-	4,406	-	7,245	8,212	-
ORR	93,589	70,980	22,609	9,425	160	2,261	-	3,398	4,679	-
ORTONVILLE	393,943	354,632	39,311	22,480	1,728	3,931	-	9,550	19,697	-
OTTERTAIL	244,046	207,034	37,012	15,668	647	3,701	-	8,562	12,202	-
PALO	190,266	204,720	(14,454)	13,584	662	-	1,445	8,233	9,513	-
PARKERS PRAIRIE	205,543	193,264	12,279	18,570	648	1,228	-	8,233	10,277	-
PENNOCK	117,559	132,148	(14,589)	11,640	783	-	1,498	6,757	5,878	1,287
PILLAGER	231,243	194,682	36,561	15,717	1,947	3,656	-	11,843	11,562	-
PLATO	268,089	325,666	(57,577)	23,621	1,870	-	5,758	8,562	13,404	9,283
PRESTON	264,229	263,316	913	19,908	-	91	-	8,972	13,211	-
RANDALL	264,948	238,260	26,688	18,825	1,281	2,669	-	8,233	13,247	-
RANDOLPH	227,697	191,562	36,135	17,791	854	3,614	-	9,924	11,385	-
RAYMOND	148,051	97,482	50,569	12,793	-	5,057	-	7,245	7,403	-
RENVILLE	211,660	236,615	(24,955)	18,628	798	-	2,687	9,143	10,583	2,387

**Table 3**  
**Key Actuarial Statistics - Lump Sum Plans**

<b>Relief Association</b>	<b>Projected Assets</b>	<b>Accrued Liabilities</b>	<b>Projected Surplus (Deficit)</b>	<b>Normal Cost</b>	<b>Admin. Expense</b>	<b>10% of Surplus</b>	<b>Deficit Amortization Payment</b>	<b>Projected State Aid</b>	<b>Projected Investment Earnings</b>	<b>2002 Required Municipal Contribution</b>
RICE	174,264	162,335	11,929	14,541	1,216	1,193	-	9,096	8,713	-
RICHMOND	232,275	242,046	(9,771)	20,361	2,708	-	1,931	11,551	11,614	1,835
ROCKVILLE	232,463	274,458	(41,995)	22,320	-	-	6,167	10,322	11,623	6,541
ROYALTON	156,294	169,959	(13,665)	12,408	714	-	1,367	7,245	7,815	-
RUTHTON	128,599	98,623	29,976	7,852	66	2,998	-	5,928	6,430	-
SABIN-ELMWOOD	134,081	126,548	7,533	12,632	662	753	-	6,916	6,704	-
SACRED HEART	158,265	151,019	7,246	13,630	894	725	-	8,233	7,913	-
SAINT CLAIR	379,102	305,136	73,966	21,726	1,324	7,397	-	12,177	18,955	-
SCANLON	118,434	141,120	(22,686)	13,536	3,921	-	2,269	5,598	5,922	8,205
SCHROEDER	90,845	59,568	31,277	6,760	374	3,128	-	3,622	4,542	-
SHAFER	141,668	107,848	33,820	9,097	1,777	3,382	-	7,245	7,083	-
SHERBURN	282,439	253,894	28,545	21,375	699	2,855	-	8,233	14,122	-
SHEVLIN	139,115	158,098	(18,983)	14,700	-	-	1,930	6,586	6,956	3,088
SILICA	79,487	103,803	(24,316)	11,251	-	-	3,720	5,269	3,974	5,728
SILVER LAKE	212,074	265,755	(53,681)	17,673	471	-	12,716	8,892	10,604	11,364
SOLWAY TWP	128,531	109,692	18,839	7,810	987	1,884	-	9,879	6,427	-
SOUTH HAVEN	166,929	182,576	(15,647)	15,488	3,785	-	1,565	7,965	8,346	4,526
SPRING GROVE	139,866	152,188	(12,322)	13,800	455	-	1,901	8,233	6,993	930
SPRINGFIELD	271,768	268,231	3,537	24,499	1,723	354	-	12,580	13,588	-
STACY-LENT	266,432	331,902	(65,470)	27,432	3,446	-	6,547	11,152	13,322	12,951
STARBUCK	161,465	157,713	3,752	13,662	957	375	-	9,689	8,073	-
STEWART	196,439	203,937	(7,498)	18,612	2,572	-	4,934	7,904	9,822	8,392
STORDEN	145,175	153,230	(8,055)	11,170	207	-	806	7,245	7,259	-
TACONITE	131,367	159,500	(28,133)	14,160	718	-	3,394	4,610	6,568	7,094
TRIMONT	259,915	196,192	63,723	16,288	599	6,372	-	7,245	12,996	-
TRUMAN	204,663	182,166	22,497	18,174	-	2,250	-	8,260	10,233	-
TWIN VALLEY	161,712	142,136	19,576	10,894	317	1,958	-	8,562	8,086	-

**Table 3**  
**Key Actuarial Statistics - Lump Sum Plans**

<b>Relief Association</b>	<b>Projected Assets</b>	<b>Accrued Liabilities</b>	<b>Projected Surplus (Deficit)</b>	<b>Normal Cost</b>	<b>Admin. Expense</b>	<b>10% of Surplus</b>	<b>Deficit Amortization Payment</b>	<b>Projected State Aid</b>	<b>Projected Investment Earnings</b>	<b>2002 Required Municipal Contribution</b>
TYLER	163,728	136,978	26,750	12,480	-	2,675	-	7,904	8,186	-
VERGAS	145,467	168,255	(22,788)	11,923	-	-	2,279	6,933	7,273	-
VERNON CENTER	112,266	106,557	5,709	9,890	877	571	-	6,586	5,613	-
WALDORF	184,763	158,640	26,123	15,418	-	2,612	-	7,574	9,238	-
WARBA-FEELY-SAGO	85,933	77,576	8,357	9,876	186	836	-	6,257	4,297	-
WARREN	123,306	111,340	11,966	11,850	425	1,197	-	11,847	6,165	-
WARROAD	187,738	227,888	(40,150)	21,282	-	-	4,349	16,059	9,387	184
WATERVILLE	264,548	233,029	31,519	15,200	785	3,152	-	8,538	13,227	-
WATKINS	261,076	255,888	5,188	21,232	2,551	519	-	8,233	13,054	1,977
WATSON	141,246	157,000	(15,754)	10,569	-	-	1,575	6,586	7,062	-
WAVERLY	183,494	182,510	984	14,288	-	98	-	7,115	9,175	-
WELCOME	146,914	158,335	(11,421)	17,409	585	-	1,142	8,233	7,346	3,557
WEST CONCORD	170,032	98,186	71,846	11,115	569	7,185	-	8,772	8,502	-
WESTBROOK	157,227	137,620	19,607	12,084	792	1,961	-	6,709	7,861	-
WINNEBAGO	200,497	192,516	7,981	16,922	1,229	798	-	9,695	10,025	-
WOLF LAKE	139,758	132,029	7,729	12,528	246	773	-	6,916	6,988	-
WYKOFF	235,241	190,876	44,365	16,080	259	4,437	-	6,586	11,762	-
WYOMING	219,795	233,053	(13,258)	17,836	2,405	-	1,326	13,547	10,990	-
ZUMBRO FALLS	177,942	171,032	6,910	16,160	1,087	691	-	7,820	8,897	-
<b><u>Lump Sum - \$1,000 or more, but less than \$1,500 per year of service</u></b>										
AITKIN	577,105	508,697	68,408	36,018	1,397	6,841	-	22,407	28,855	-
ANNANDALE	251,815	203,676	48,139	17,360	1,383	4,814	-	20,937	12,591	-
AURORA	374,762	368,252	6,510	31,240	3,017	651	-	7,245	18,738	7,623
AVON	238,367	255,036	(16,669)	23,520	1,572	-	1,667	15,068	11,918	-
BACKUS	269,519	313,825	(44,306)	29,200	1,991	-	5,010	7,447	13,476	15,279
BALSAM	197,042	220,340	(23,298)	21,670	-	-	2,330	6,586	9,852	7,562



**Table 3**  
**Key Actuarial Statistics - Lump Sum Plans**

<b>Relief Association</b>	<b>Projected Assets</b>	<b>Accrued Liabilities</b>	<b>Projected Surplus (Deficit)</b>	<b>Normal Cost</b>	<b>Admin. Expense</b>	<b>10% of Surplus</b>	<b>Deficit Amortization Payment</b>	<b>Projected State Aid</b>	<b>Projected Investment Earnings</b>	<b>2002 Required Municipal Contribution</b>
BARNESVILLE	197,604	283,228	(85,624)	25,999	3,989	-	10,225	11,857	9,880	18,476
BELLE PLAINE	391,468	385,902	5,566	39,199	2,944	557	-	18,841	19,573	3,172
BIGFORK	238,638	251,328	(12,690)	21,758	1,009	-	1,269	10,169	11,932	1,935
BIWABIK	418,901	374,840	44,061	29,764	282	4,406	-	7,245	20,945	-
BLOOMING PRAIRIE	398,259	404,675	(6,416)	28,641	84	-	1,319	17,447	19,913	-
BLUE EARTH	595,938	574,363	21,575	45,559	2,478	2,158	-	16,565	29,797	-
BOVEY	140,047	180,468	(40,421)	18,518	857	-	5,920	6,586	7,002	11,707
BRAHAM	334,061	301,497	32,564	32,136	3,317	3,256	-	13,850	16,703	1,644
BRECKENRIDGE	352,161	387,582	(35,421)	31,372	4,271	-	3,542	15,832	17,608	5,745
CALUMET	246,062	207,700	38,362	17,720	1,170	3,836	-	6,916	12,303	-
CANBY	590,828	464,361	126,467	35,191	1,816	12,647	-	10,005	29,541	-
CANNON FALLS	490,896	470,720	20,176	35,760	1,247	2,018	-	25,766	24,545	-
CARLOS	505,924	491,969	13,955	34,872	-	1,396	-	9,221	25,296	-
CARLTON	337,761	306,902	30,859	31,187	1,501	3,086	-	10,619	16,888	2,095
CARVER	304,866	368,998	(64,132)	33,292	5,132	-	8,905	8,892	15,243	23,194
CENTER CITY	237,945	192,452	45,493	21,824	469	4,549	-	5,928	11,897	-
CLARA CITY	225,500	225,460	40	18,300	739	4	-	8,798	11,275	-
CLEAR LAKE	297,442	360,180	(62,738)	27,984	78	-	6,274	13,210	14,872	6,253
CLEARBROOK	355,122	297,326	57,796	22,412	1,321	5,780	-	8,674	17,756	-
COKATO	352,210	401,717	(49,507)	27,268	766	-	8,520	14,933	17,611	4,010
COOK	341,642	306,376	35,266	28,756	1,433	3,527	-	9,203	17,082	377
CROOKSTON	514,706	512,828	1,878	30,296	4,076	188	-	12,400	25,735	-
DEER RIVER	359,176	304,365	54,811	31,239	1,527	5,481	-	15,613	17,959	-
DODGE CENTER	321,986	253,951	68,035	19,560	3,674	6,804	-	9,206	16,099	-
EAGLE LAKE	212,423	220,752	(8,329)	28,432	1,656	-	7,775	9,259	10,621	17,983
EDEN VALLEY	314,951	316,857	(1,906)	26,106	421	-	191	8,938	15,748	2,032
FAIRFAX	482,872	443,082	39,790	32,968	2,266	3,979	-	9,402	24,144	-

**Table 3**  
**Key Actuarial Statistics - Lump Sum Plans**

<b>Relief Association</b>	<b>Projected Assets</b>	<b>Accrued Liabilities</b>	<b>Projected Surplus (Deficit)</b>	<b>Normal Cost</b>	<b>Admin. Expense</b>	<b>10% of Surplus</b>	<b>Deficit Amortization Payment</b>	<b>Projected State Aid</b>	<b>Projected Investment Earnings</b>	<b>2002 Required Municipal Contribution</b>
FULDA	438,222	475,374	(37,152)	27,209	1,107	-	6,350	10,569	21,911	2,186
GAYLORD	438,544	468,095	(29,551)	33,912	2,787	-	2,955	11,500	21,927	6,227
GOOD THUNDER	355,352	321,582	33,770	27,006	1,971	3,377	-	8,107	17,768	-
GOODVIEW	330,369	226,761	103,608	25,660	-	10,361	-	9,879	16,518	-
GRAND MARAIS	318,384	275,350	43,034	25,780	1,212	4,303	-	9,879	15,919	-
GREENWOOD	203,987	266,928	(62,941)	27,096	983	-	6,888	9,879	10,199	14,889
HACKENSACK	180,273	205,490	(25,217)	24,100	719	-	2,522	8,137	9,014	10,190
HAMBURG	240,456	365,932	(125,476)	32,650	4,985	-	15,930	8,892	12,023	32,649
HANOVER	258,617	281,594	(22,977)	24,800	140	-	2,494	16,739	12,931	-
HAYFIELD	242,414	285,760	(43,346)	30,613	1,069	-	4,335	11,930	12,121	11,966
HECTOR	381,277	306,607	74,670	22,040	-	7,467	-	9,964	19,064	-
HIBBING	362,546	278,687	83,859	23,918	1,736	8,386	-	-	18,127	-
HOWARD LAKE	287,950	322,200	(34,250)	26,720	3,157	-	3,425	11,041	14,398	7,863
JANESVILLE	178,226	205,035	(26,809)	24,720	510	-	3,478	11,088	8,911	8,709
JORDAN	371,771	547,933	(176,162)	40,934	2,736	-	18,200	17,259	18,589	26,022
KASSON	378,989	356,930	22,059	29,936	3,312	2,206	-	16,159	18,949	-
LA CRESCENT	422,560	396,710	25,850	24,918	2,132	2,585	-	19,579	21,128	-
LAKE CRYSTAL	414,121	404,594	9,527	31,642	828	953	-	14,766	20,706	-
LAKEFIELD	304,827	304,400	427	25,760	1,894	43	-	11,822	15,241	548
LEWISTON	479,806	476,309	3,497	32,140	-	350	-	14,041	23,990	-
LONSDALE	263,415	308,557	(45,142)	23,582	1,864	-	9,771	17,514	13,171	4,532
LUTSEN	140,728	158,320	(17,592)	15,070	-	-	1,759	4,706	7,036	5,087
MADISON	309,417	338,300	(28,883)	26,180	5,019	-	2,907	9,557	15,471	9,078
MAPLE LAKE	542,063	468,340	73,723	30,800	1,336	7,372	-	22,578	27,103	-
MAYER	276,096	287,142	(11,046)	23,408	1,144	-	1,105	7,904	13,805	3,947
MCGREGOR	280,329	269,582	10,747	25,322	1,371	1,075	-	13,647	14,016	-
MELROSE	273,097	301,490	(28,393)	28,380	683	-	3,054	15,273	13,655	3,190

**Table 3**  
**Key Actuarial Statistics - Lump Sum Plans**

<b>Relief Association</b>	<b>Projected Assets</b>	<b>Accrued Liabilities</b>	<b>Projected Surplus (Deficit)</b>	<b>Normal Cost</b>	<b>Admin. Expense</b>	<b>10% of Surplus</b>	<b>Deficit Amortization Payment</b>	<b>Projected State Aid</b>	<b>Projected Investment Earnings</b>	<b>2002 Required Municipal Contribution</b>
MINNESOTA LAKE	333,985	303,363	30,622	26,712	729	3,062	-	8,233	16,699	-
MONTEVIDEO	466,006	434,352	31,654	37,248	-	3,165	-	20,437	23,300	-
MONTGOMERY	437,722	444,987	(7,265)	31,101	1,675	-	2,381	13,608	21,886	-
MONTROSE	218,326	256,536	(38,210)	25,872	1,951	-	3,821	6,586	10,916	14,142
MOOSE LAKE	221,804	238,063	(16,259)	22,330	781	-	1,989	13,884	11,090	126
MORGAN	381,455	305,043	76,412	27,459	1,955	7,641	-	8,713	19,073	-
MORRIS	443,400	451,104	(7,704)	40,812	4,000	-	770	20,723	22,170	2,690
MOTLEY	297,377	259,368	38,009	18,672	1,315	3,801	-	6,961	14,869	-
MOUNTAIN LAKE	383,785	369,408	14,377	34,968	1,656	1,438	-	10,469	19,189	5,528
NASHWAUK	318,636	274,592	44,044	25,144	4,533	4,404	-	8,892	15,932	449
NEW GERMANY	342,973	315,000	27,973	28,703	-	2,797	-	8,892	17,149	-
NEW LONDON	295,894	331,584	(35,690)	29,281	1,253	-	5,292	18,255	14,795	2,776
NEW SCANDIA TWP	338,237	378,834	(40,597)	40,104	-	-	5,247	16,210	16,912	12,229
NORW /YOUNG AMER	469,648	466,147	3,501	37,444	2,929	350	-	14,282	23,482	2,259
ONAMIA	254,525	250,768	3,757	20,380	1,776	376	-	9,430	12,726	-
PAYNESVILLE	321,899	335,182	(13,283)	29,944	1,972	-	1,328	17,975	16,095	-
PERHAM	479,250	469,388	9,862	38,075	1,531	986	-	16,742	23,963	-
PIERZ	468,135	491,096	(22,961)	31,104	2,461	-	2,296	21,861	23,407	-
PROCTOR	264,616	266,757	(2,141)	22,227	-	-	256	13,361	13,231	-
REMER	187,066	190,424	(3,358)	24,362	484	-	336	6,007	9,353	9,822
RICE LAKE	522,044	357,473	164,571	37,698	-	16,457	-	10,957	26,102	-
ROCKFORD	351,755	257,428	94,327	25,804	-	9,433	-	14,106	17,588	-
ROSEAU	368,515	336,496	32,019	31,192	-	3,202	-	19,931	18,426	-
RUSH CITY	369,662	410,783	(41,121)	35,990	726	-	4,112	12,240	18,483	10,105
SAINT CHARLES	438,584	347,608	90,976	28,200	1,944	9,098	-	13,669	21,929	-
SAINT FRANCIS	417,572	270,512	147,060	21,180	270	14,706	-	10,127	20,879	-
SAINT JAMES	445,265	467,936	(22,671)	48,227	5,006	-	4,711	19,674	22,263	16,007

**Table 3**  
**Key Actuarial Statistics - Lump Sum Plans**

<b>Relief Association</b>	<b>Projected Assets</b>	<b>Accrued Liabilities</b>	<b>Projected Surplus (Deficit)</b>	<b>Normal Cost</b>	<b>Admin. Expense</b>	<b>10% of Surplus</b>	<b>Deficit Amortization Payment</b>	<b>Projected State Aid</b>	<b>Projected Investment Earnings</b>	<b>2002 Required Municipal Contribution</b>
SAINT MICHAEL	305,829	369,248	(63,419)	31,724	892	-	6,772	14,187	15,291	9,910
SAINT STEPHEN	319,087	408,831	(89,744)	26,754	2,180	-	9,902	10,567	15,954	12,314
SANDSTONE	342,446	363,693	(21,247)	20,592	1,242	-	2,298	11,400	17,122	-
SARTELL	465,875	413,393	52,482	45,009	621	5,248	-	27,166	23,294	-
SAUK CENTRE	342,404	343,042	(638)	32,277	1,773	-	1,525	22,274	17,120	-
SCANDIA VALLEY	269,435	252,744	16,691	25,728	673	1,669	-	6,916	13,472	4,344
SEBEKA	306,719	319,062	(12,343)	21,876	1,139	-	1,234	9,355	15,336	-
SILVER BAY	309,003	247,098	61,905	21,820	666	6,191	-	9,039	15,450	-
SLAYTON	382,533	412,652	(30,119)	37,800	1,185	-	7,143	11,197	19,127	15,805
SLEEPY EYE	577,338	631,465	(54,127)	44,080	1,443	-	8,374	22,060	28,867	2,970
SPICER	303,453	304,634	(1,181)	25,608	4,929	-	118	11,964	15,173	3,518
SPRING VALLEY	520,573	430,736	89,837	27,689	2,312	8,984	-	12,187	26,029	-
STAPLES	258,985	342,272	(83,287)	27,912	1,231	-	10,597	14,208	12,949	12,582
STEWARTVILLE	450,059	324,186	125,873	33,048	2,265	12,587	-	24,329	22,503	-
TAYLORS FALLS	515,970	352,672	163,298	26,545	4,321	16,330	-	8,233	25,799	-
THOMSON	409,912	387,497	22,415	31,768	2,081	2,242	-	12,695	20,496	-
TRACY	369,238	343,480	25,758	30,216	2,392	2,576	-	12,168	18,462	-
VERNDALE	246,211	246,526	(315)	21,795	859	-	32	7,904	12,311	2,471
WABASHA	414,118	479,400	(65,282)	36,325	2,417	-	9,404	14,105	20,706	13,334
WAITE PARK	343,710	295,048	48,662	31,876	1,936	4,866	-	18,550	17,186	-
WALKER	437,383	284,375	153,008	28,225	-	15,301	-	17,564	21,869	-
WATERTOWN	561,724	554,398	7,326	41,833	-	733	-	17,660	28,086	-
WHEATON	366,995	289,140	77,855	33,879	2,078	7,785	-	10,687	18,350	-
WINSTED	191,847	215,594	(23,747)	25,960	2,287	-	2,564	9,879	9,592	11,340
<b><u>Lump Sum - \$1,500 or more, but less than \$2,000 per year of service</u></b>										
BIG LAKE	432,686	440,594	(7,908)	38,070	3,813	-	842	29,291	21,634	-

**Table 3**  
**Key Actuarial Statistics - Lump Sum Plans**

<b>Relief Association</b>	<b>Projected Assets</b>	<b>Accrued Liabilities</b>	<b>Projected Surplus (Deficit)</b>	<b>Normal Cost</b>	<b>Admin. Expense</b>	<b>10% of Surplus</b>	<b>Deficit Amortization Payment</b>	<b>Projected State Aid</b>	<b>Projected Investment Earnings</b>	<b>2002 Required Municipal Contribution</b>
COHASSET	571,254	548,152	23,102	44,042	1,379	2,310	-	19,715	28,563	-
COLD SPRING	503,818	528,031	(24,213)	51,988	3,798	-	2,421	21,240	25,191	11,777
DAWSON	405,850	426,074	(20,224)	42,449	3,644	-	2,022	10,201	20,293	17,622
DELANO	326,811	489,636	(162,825)	40,800	160	-	25,038	21,526	16,341	28,132
ELY	527,927	474,540	53,387	46,200	5,387	5,339	-	22,223	26,396	-
EVELETH	290,449	259,620	30,829	35,820	-	3,083	-	10,516	14,522	7,699
FAYAL	260,313	243,600	16,713	28,800	-	1,671	-	7,245	13,016	6,868
FOLEY	556,263	541,850	14,413	35,010	-	1,441	-	24,393	27,813	-
HOYT LAKES	466,115	400,944	65,171	31,552	3,628	6,517	-	8,233	23,306	-
IDEAL	373,761	386,858	(13,097)	31,417	2,531	-	1,310	9,611	18,688	6,958
ISANTI	700,643	680,522	20,121	58,366	5,832	2,012	-	24,763	35,032	2,391
JACKSON	542,733	495,589	47,144	44,301	1,151	4,714	-	19,431	27,137	-
KEEWATIN	275,579	333,232	(57,653)	28,800	1,566	-	6,204	6,916	13,779	15,875
LEXINGTON	364,777	332,235	32,542	32,934	160	3,254	-	8,233	18,239	3,368
LITCHFIELD	514,169	584,792	(70,623)	53,555	1,163	-	11,791	31,175	25,708	9,626
LITTLE FALLS	605,995	549,254	56,741	53,854	3,691	5,674	-	42,988	30,300	-
LONG PRAIRIE	392,255	410,384	(18,129)	34,784	1,668	-	1,813	18,134	19,613	519
LUVERNE	612,396	983,493	(371,097)	70,528	-	-	44,468	19,300	30,620	65,076
MAPLE PLAIN	664,605	709,310	(44,705)	51,559	1,894	-	4,471	20,384	33,230	4,309
MAPLETON	412,439	334,558	77,881	36,618	3,049	7,788	-	10,966	20,622	291
MORA	419,060	465,006	(45,946)	42,569	966	-	4,595	27,529	20,953	-
MORRISTOWN	690,315	671,460	18,855	37,332	983	1,886	-	10,423	34,516	-
MOUNTAIN IRON	405,489	405,310	179	35,185	37	18	-	9,374	20,274	5,556
NEW MARKET	347,325	260,402	86,923	31,440	-	8,692	-	13,779	17,366	-
NISSWA	439,759	437,970	1,789	38,700	-	179	-	22,493	21,988	-
OAK GROVE	553,907	451,626	102,281	47,652	-	10,228	-	19,682	27,695	-
OSAKIS	315,149	309,837	5,312	33,396	1,982	531	-	12,501	15,757	6,589

**Table 3**  
**Key Actuarial Statistics - Lump Sum Plans**

<b>Relief Association</b>	<b>Projected Assets</b>	<b>Accrued Liabilities</b>	<b>Projected Surplus (Deficit)</b>	<b>Normal Cost</b>	<b>Admin. Expense</b>	<b>10% of Surplus</b>	<b>Deficit Amortization Payment</b>	<b>Projected State Aid</b>	<b>Projected Investment Earnings</b>	<b>2002 Required Municipal Contribution</b>
OSSEO	437,413	405,242	32,171	33,767	3,545	3,217	-	9,479	21,871	2,745
PELICAN RAPIDS	499,073	572,336	(73,263)	37,952	982	-	9,677	23,385	24,954	273
PEQUOT LAKES	398,383	388,832	9,551	36,256	452	955	-	13,797	19,919	2,037
PINE ISLAND	400,796	472,185	(71,389)	43,083	978	-	7,139	21,376	20,040	9,785
PINE RIVER	533,887	550,104	(16,217)	38,997	1,458	-	1,622	12,364	26,694	3,019
ROGERS	440,484	530,041	(89,557)	41,820	-	-	11,329	25,431	22,024	5,693
SAINT ANTHONY	562,793	517,280	45,513	32,340	1,687	4,551	-	27,113	28,140	-
SAINT CLOUD TWP	612,815	519,420	93,395	42,373	3,486	9,340	-	42,358	30,641	-
SAINT JOSEPH	670,034	837,452	(167,418)	48,583	3,573	-	18,064	24,084	33,502	12,634
SAINT PAUL PARK	709,505	640,448	69,057	50,508	2,975	6,906	-	16,552	35,475	-
SAINT PETER	675,447	815,381	(139,934)	59,435	1,851	-	18,725	34,063	33,772	12,175
VICTORIA	416,326	509,640	(93,314)	43,245	414	-	9,657	15,604	20,816	16,896
WACONIA	507,535	634,395	(126,860)	55,029	2,980	-	13,255	24,397	25,377	21,490
WADENA	492,731	473,208	19,523	41,092	1,777	1,952	-	16,831	24,637	-
<b><u>Lump Sum - \$2,000 or more, but less than \$2,500 per year of service</u></b>										
ALBERT LEA TWP	224,987	298,806	(73,819)	30,360	2,286	-	7,382	4,940	11,249	23,839
BECKER	862,090	815,921	46,169	79,834	2,707	4,617	-	35,981	43,105	-
BUFFALO	506,019	520,640	(14,621)	58,312	4,400	-	1,533	45,357	25,301	-
CAMBRIDGE	674,736	558,160	116,576	46,400	467	11,658	-	38,082	33,737	-
CASS LAKE	500,373	478,563	21,810	41,736	1,649	2,181	-	18,841	25,019	-
CHISAGO CITY	509,373	503,568	5,805	50,641	2,424	581	-	16,218	25,469	10,797
CHISHOLM	1,075,269	748,025	327,244	64,133	2,320	32,724	-	17,513	53,763	-
DASSEL	612,315	590,682	21,633	57,204	3,507	2,163	-	16,117	30,616	11,815
EAST BETHEL	699,910	551,430	148,480	57,312	2,158	14,848	-	28,016	34,996	-
EAST GRAND FORKS	572,247	553,921	18,326	55,448	3,110	1,833	-	31,414	28,612	-
GARRISON	448,353	376,240	72,113	39,520	-	7,211	-	13,294	22,418	-

**Table 3**  
**Key Actuarial Statistics - Lump Sum Plans**

<b>Relief Association</b>	<b>Projected Assets</b>	<b>Accrued Liabilities</b>	<b>Projected Surplus (Deficit)</b>	<b>Normal Cost</b>	<b>Admin. Expense</b>	<b>10% of Surplus</b>	<b>Deficit Amortization Payment</b>	<b>Projected State Aid</b>	<b>Projected Investment Earnings</b>	<b>2002 Required Municipal Contribution</b>
HAM LAKE	705,809	699,520	6,289	68,166	2,365	629	-	34,825	35,290	-
HAMEL	622,249	847,375	(225,126)	60,093	2,236	-	27,467	18,546	31,112	40,137
HERMANTOWN	705,050	920,356	(215,306)	75,600	5,154	-	32,742	23,164	35,253	55,080
HUGO	420,665	511,722	(91,057)	46,966	3,933	-	9,106	18,452	21,033	20,519
INTERNATIONAL FLS	559,124	585,373	(26,249)	54,160	766	-	3,649	35,739	27,956	-
LAKE CITY	520,864	607,824	(86,960)	51,354	-	-	8,696	24,552	26,043	9,455
LE SUEUR	709,973	645,464	64,509	47,068	2,254	6,451	-	20,775	35,499	-
LINDSTROM	670,329	583,176	87,153	51,198	2,455	8,715	-	15,960	33,516	-
LONG LAKE	972,946	934,022	38,924	70,729	12	3,892	-	35,390	48,647	-
LORETTO	803,015	611,926	191,089	53,036	1,139	19,109	-	13,980	40,151	-
LOWER ST CROIX VAL	729,987	639,992	89,995	48,898	1,194	9,000	-	26,147	36,499	-
MAHTOMEDI	876,837	934,462	(57,625)	87,928	4,202	-	5,763	32,863	43,842	21,188
MILACA	527,690	449,860	77,830	44,088	1,669	7,783	-	18,770	26,385	-
MONTICELLO	748,430	837,616	(89,186)	64,906	1,478	-	14,015	46,321	37,422	-
NEW PRAGUE	474,303	572,500	(98,197)	58,080	-	-	9,935	28,302	23,715	15,998
NORTH BRANCH	765,144	896,402	(131,258)	57,876	2,516	-	16,761	23,856	38,257	15,039
NORTH MANKATO	720,804	613,535	107,269	71,337	2,896	10,727	-	35,307	36,040	-
PARK RAPIDS	661,974	618,908	43,066	54,558	1,941	4,307	-	35,737	33,099	-
REDWOOD FALLS	832,498	844,355	(11,857)	69,092	-	-	1,186	24,249	41,625	4,404
SAINT BONIFACIUS	302,718	333,529	(30,811)	38,531	1,726	-	3,235	16,151	15,136	12,205
TWO HARBORS	502,737	440,388	62,349	41,244	3,434	6,235	-	24,242	25,137	-
VADNAIS HEIGHTS	666,251	802,629	(136,378)	79,023	10,803	-	13,638	43,400	33,313	26,752
WASECA	920,481	955,216	(34,735)	81,999	1,616	-	3,474	37,138	46,024	3,926
WINDOM	798,963	687,999	110,964	61,272	1,282	11,096	-	23,255	39,948	-
<b><u>Lump Sum - \$2,500 or more, but less than \$3,000 per year of service</u></b>										
COTTAGE GROVE	1,758,322	1,680,584	77,738	117,666	11,112	7,774	-	82,496	87,916	-

**Table 3**  
**Key Actuarial Statistics - Lump Sum Plans**

<b>Relief Association</b>	<b>Projected Assets</b>	<b>Accrued Liabilities</b>	<b>Projected Surplus (Deficit)</b>	<b>Normal Cost</b>	<b>Admin. Expense</b>	<b>10% of Surplus</b>	<b>Deficit Amortization Payment</b>	<b>Projected State Aid</b>	<b>Projected Investment Earnings</b>	<b>2002 Required Municipal Contribution</b>
INVER GROVE HTS	1,944,984	1,215,666	729,318	98,300	11,869	72,932	-	87,272	97,249	-
LITTLE CANADA	1,360,318	1,287,710	72,608	105,196	3,079	7,261	-	30,460	68,016	2,538
NEWPORT	797,469	793,464	4,005	65,156	6,371	401	-	12,327	39,873	18,925
NORTH ST PAUL	1,139,032	1,072,360	66,672	83,552	8,482	6,667	-	37,521	56,952	-
PRINCETON	1,155,479	1,125,725	29,754	106,347	3,154	2,975	-	42,198	57,774	6,554
SAUK RAPIDS	839,245	833,866	5,379	75,516	5,152	538	-	47,178	41,962	-
THIEF R FALLS FIRE	904,953	697,792	207,161	70,928	2,702	20,716	-	35,157	45,248	-
WILLMAR	1,501,969	1,467,647	34,322	131,865	4,807	3,432	-	58,403	75,098	-
ZIMMERMAN	552,571	570,884	(18,313)	44,250	128	-	1,831	19,872	27,629	-
<b><u>Lump Sum - \$3,000 or more, but less than \$3,500 per year of service</u></b>										
CATARACT	1,214,043	1,385,344	(171,301)	117,360	124	-	17,130	39,383	60,702	34,529
FERGUS FALLS	1,307,350	1,238,646	68,704	105,780	4,623	6,870	-	50,187	65,368	-
LAKE ELMO	575,508	537,729	37,779	66,951	6,304	3,778	-	25,405	28,775	15,296
MAPLEWOOD	4,229,340	4,196,262	33,078	361,588	16,672	3,308	-	122,682	211,467	40,803
OAKDALE	1,187,526	1,176,407	11,119	144,119	14,152	1,112	-	72,783	59,376	25,000
PRIOR LAKE	1,141,260	1,076,797	64,463	118,419	175	6,446	-	73,576	57,063	-
ROSEMOUNT	1,047,775	930,197	117,578	90,134	1,734	11,758	-	42,723	52,389	-
<b><u>Lump Sum - \$3,500 or more per year of service</u></b>										
ALEXANDRIA	1,639,717	1,883,354	(243,637)	168,190	5,695	-	29,760	64,620	81,986	57,038
BAYPORT	1,497,105	1,282,888	214,217	126,638	6,507	21,422	-	46,872	74,855	-
BEMIDJI PIONEER	1,650,251	1,703,187	(52,936)	152,307	6,761	-	5,294	80,594	82,513	1,255
BRAINERD	2,652,637	2,629,394	23,243	222,890	15,629	2,324	-	98,586	132,632	4,977
CENTENNIAL	1,396,315	1,412,054	(15,739)	155,268	4,402	-	1,574	63,551	69,816	27,877
ELK RIVER	1,361,574	1,410,499	(48,925)	117,178	3,700	-	4,893	64,092	68,079	-
EXCELSIOR	2,153,626	2,234,620	(80,994)	162,045	8,105	-	8,099	72,388	107,681	-



**Table 3**  
**Key Actuarial Statistics - Lump Sum Plans**

<b>Relief Association</b>	<b>Projected Assets</b>	<b>Accrued Liabilities</b>	<b>Projected Surplus (Deficit)</b>	<b>Normal Cost</b>	<b>Admin. Expense</b>	<b>10% of Surplus</b>	<b>Deficit Amortization Payment</b>	<b>Projected State Aid</b>	<b>Projected Investment Earnings</b>	<b>2002 Required Municipal Contribution</b>
FOREST LAKE	1,027,399	1,247,859	(220,460)	104,468	2,038	-	22,540	63,001	51,370	14,675
GOLDEN VALLEY	4,152,152	3,537,010	615,142	304,459	11,060	61,514	-	90,452	207,608	-
GRAND RAPIDS	1,369,388	1,465,730	(96,342)	136,038	3,278	-	9,634	60,048	68,469	20,432
HASTINGS	2,379,735	2,280,934	98,801	186,188	5,989	9,880	-	82,847	118,987	-
HOPKINS	2,853,068	2,633,834	219,234	224,823	7,041	21,923	-	56,480	142,653	10,808
LAKEVILLE	2,780,648	2,585,150	195,498	302,100	6,687	19,550	-	115,753	139,032	34,452
MARSHALL	1,613,786	1,391,176	222,610	135,093	3,710	22,261	-	50,439	80,689	-
NEW BRIGHTON	1,257,001	1,429,285	(172,284)	124,240	11,750	-	17,228	74,431	62,850	15,938
NORTHFIELD	1,816,254	1,892,532	(76,278)	169,320	1,667	-	7,628	69,387	90,813	18,415
OWATONNA	1,015,915	1,252,858	(236,943)	100,170	2,497	-	33,118	86,304	50,796	-
SHAKOPEE	1,558,727	1,998,820	(440,093)	181,942	5,171	-	54,263	63,999	77,936	99,441
STILLWATER	1,981,675	1,751,984	229,691	128,320	5,442	22,969	-	83,966	99,084	-
WOODBURY	2,978,850	3,131,070	(152,220)	349,098	12,432	-	15,222	122,477	148,943	105,333
<b>Total - Lump Sum Plans</b>	<b>196,511,614</b>	<b>189,046,700</b>	<b>7,464,914</b>	<b>16,483,865</b>	<b>797,055</b>	<b>1,605,460</b>	<b>1,036,385</b>	<b>8,217,360</b>	<b>9,825,579</b>	<b>1,775,715</b>

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## Notes to Table 4: Monthly Plans

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

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

Under Minn. Stat. § 69.773, the financial requirements of the pension plan derived through the actuarial valuation information must be provided to the municipality by August 1 of each year. Any required municipal contribution for the next budget year is certified at that time. Table 4 provides actuarial valuation statistics associated with the December 31, 2001 benefit level of the monthly plans. Column headings for Table 4 are explained below:

<b>Valuation Date</b> . . . . .	The valuation date is a reference point to project the funded status of the plan to the end of the subsequent 12-month period.
<b>Accrued Liabilities*</b> . . . . .	The accrued liability is based on the Entry Age Normal estimation method.
<b>Normal Cost</b> . . . . .	The total projected dollar value of an additional year of active member benefit liability accruals.
<b>Surplus (Deficit)</b> . . . . .	Current assets minus accrued liabilities.
<b>10% of Surplus</b> . . . . .	Credit to be applied against financial requirements in 2002.
<b>Deficit Amortization Payment</b> . . . . .	The amount in excess of normal and administrative costs of the plan to be applied in 2002 toward any accumulated net deficits.
<b>Est. State Aid</b> . . . . .	The estimated state fire aid in the valuation year.
<b>Est. Admin. Expense</b> . . . . .	The estimated administrative expense is obtained from the actuarial valuation, or if not provided in the actuarial valuation, is calculated by multiplying prior year actual administrative expenditures by 1.035.
<b>Est. Required Municipal Contribution</b>	The estimated municipal contribution (if any) is either obtained from the actuarial valuation, or if not provided in the actuarial valuation, is calculated by reducing the total financial requirements as stated in the actuarial valuation by the estimated state aid.

\* Accrued liability figures in Table 4 may differ from the required reserves shown in Table 2 and from the data applied to funding ratios listed in Tables 2-A and 2-B. This is because Table 4 figures are based on actuarial valuations or actuarial estimates prepared according to the benefit provisions applicable on December 31, 2001. By contrast, the figures in Tables 2, 2-A and 2-B for monthly plans are calculated from the actuarial valuation in effect at the time municipalities begin budgeting for the year ending December 31, 2001.

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**Table 4**  
**Key Actuarial Statistics - Monthly Plans**

<u>Relief Association</u>	<u>Valuation Date</u>	<u>Accrued Liabilities</u>	<u>Normal Cost</u>	<u>Surplus (Deficit)</u>	<u>10% of Surplus</u>	<u>Deficit Amortization Payment</u>	Estimated		
							<u>State Aid</u>	<u>Admin. Expense</u>	<u>Required Municipal Contribution</u>
<b><u>Monthly Service</u></b>									
CHASKA	12/31/00	3,812,238	74,696	(1,202,220)	-	105,646	52,200	5,994	134,136
HUTCHINSON	01/01/00	1,570,000	29,000	(264,505)	-	20,214	60,500	5,881	-
MOUND	12/31/01	4,053,464	71,224	(1,346,757)	-	118,348	70,000	5,935	125,506
PINE CITY	01/01/01	507,963	7,336	117,624	11,762	-	29,263	4,073	-
SPRING LAKE PARK	12/31/01	6,558,396	157,811	(241,168)	-	18,431	204,103	24,261	-
<b><u>Monthly/Lump Sum Combination</u></b>									
APPLE VALLEY	01/01/01	3,683,576	128,870	(819,381)	-	66,757	138,000	20,467	132,498
BENSON	01/01/01	420,272	9,677	(34,412)	-	2,630	15,000	2,168	199
BROOKLYN CENTER	01/01/01	2,800,487	73,563	277,676	27,768	-	92,000	11,084	-
DETROIT LAKES	01/01/01	729,108	28,799	216,386	21,639	-	42,751	7,681	-
EDEN PRAIRIE	12/31/01	10,109,571	268,179	(281,700)	-	21,528	250,708	13,650	67,817
FAIRMONT	01/01/00	2,332,400	57,600	(9,400)	-	718	45,000	15,900	19,318
GLENCOE	01/01/01	770,176	53,676	(164,907)	-	16,491	22,000	7,813	25,990
LAKE JOHANNA	12/31/01	4,527,270	138,933	(1,207,891)	-	92,309	165,000	16,018	82,260
MINNETONKA	01/01/01	7,671,840	267,699	1,528,160	152,816	-	229,865	25,059	-
NEW ULM	01/01/01	2,096,553	43,191	30,362	3,036	-	52,000	5,744	-
PIPESTONE	01/01/00	739,046	47,862	(131,980)	-	13,198	18,000	4,972	17,679
PLYMOUTH	01/01/01	3,897,333	203,777	(194,622)	-	14,873	250,437	11,262	-
ROBBINSDALE	01/01/01	1,290,040	49,892	(240,074)	-	18,919	51,000	7,664	25,475
ROSEVILLE	01/01/00	6,200,077	123,400	568,160	56,816	-	132,626	19,595	-
SAVAGE	01/01/01	2,463,588	51,716	(577,662)	-	48,308	49,717	12,585	68,522
WHITE BEAR LAKE	01/01/01	4,387,966	90,405	(43,603)	-	4,360	133,628	19,100	-
WORTHINGTON	12/31/00	1,466,609	37,362	(519,629)	-	75,918	33,156	9,522	89,646
<b>Total - All Monthly Plans</b>		<b><u>72,087,973</u></b>	<b><u>2,014,668</u></b>	<b><u>(4,541,543)</u></b>	<b><u>273,837</u></b>	<b><u>638,648</u></b>	<b><u>2,136,954</u></b>	<b><u>256,428</u></b>	<b><u>789,046</u></b>

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**Table 5**  
**Revenues and Expenditures**  
**For the Year Ended December 31, 2001**

<u>Relief Association</u>	<u>Revenues</u>				<u>Expenditures</u>		
	<u>State Aid</u>	<u>Municipal Contribution</u>	<u>Investment Earnings</u>	<u>All Other*</u>	<u>Administration</u>	<u>Service Pensions</u>	<u>Other Benefits</u>
<b><u>Defined Contribution</u></b>							
ALASKA	4,899	-	1,097	603	-	-	3,879
ALBANY	10,037	10,000	(23,631)	-	1,570	-	-
ANDOVER	84,983	41,650	(105,075)	-	-	69,640	-
ANOKA-CHAMPLIN	133,878	-	(246,675)	3,000	7,083	117,715	-
ASHBY	7,838	4,667	605	-	130	6,825	-
AUSTIN	49,161	-	(39,031)	-	4,781	4,549	-
BREWSTER	7,224	-	(8,803)	-	220	-	-
BROOKLYN PARK	211,075	22,057	(350,240)	5,000	16,458	238,942	-
CALLAWAY	5,879	1,575	6,632	-	180	-	-
COLOGNE	8,818	2,000	(43,148)	3,655	1,347	-	-
COLUMBIA HEIGHTS	54,543	-	(51,875)	1,000	6,250	-	50,016
COON RAPIDS	194,972	-	14,057	152	26,003	332,900	-
CRANE LAKE	3,919	-	(5,519)	3,650	-	-	-
CROSSLAKE	17,505	13,992	(16,090)	-	-	1,436	-
DAKOTA	5,225	1,050	(398)	511	-	-	-
DALBO	7,511	-	2,374	-	-	-	-
DILWORTH	16,598	5,500	(89,345)	148	15	-	-
DONNELLY	8,818	-	(4,739)	-	1,025	12,583	-
EAGAN	237,738	148,049	(325,503)	5,000	20,089	196,864	-
EDINA	241,141	-	(184,244)	1,000	50,106	257,898	-
ELBOW LAKE	8,818	2,000	(20,980)	1,282	2,419	23,817	-
ELGIN	9,986	-	(7,448)	3,411	2,080	20,798	-
ELLSBURG	3,266	3,000	(1,607)	-	267	-	-
ERSKINE	6,205	2,000	5,680	-	-	-	-
FALCON HEIGHTS	31,005	-	(56,955)	2,000	3,987	166,768	-
FISHER	8,491	-	(2,847)	240	1,467	-	-
FOSSTON	11,159	2,000	12,571	-	1,143	-	-
FOUNTAIN	6,532	-	4,387	798	-	8,783	-
FREEPORT	7,534	1,575	6,500	1,000	-	16,089	-
FRIDLEY	97,542	-	76,569	-	8,625	6,834	-
GARY	5,225	-	2,363	810	100	8,030	-
GIBBON	9,105	3,640	11,963	-	1,821	-	-
GLENVILLE	8,818	-	(9,345)	-	279	-	-
GOODHUE	17,722	-	(11,107)	1,000	-	13,010	-
GUNFLINT TRAIL	7,838	-	494	8,060	250	-	-
HARDWICK	5,879	-	(1,287)	-	546	-	-
HAWLEY	11,248	6,600	1,093	2,000	2,438	23,587	-
IVANHOE	8,818	4,000	1,561	1,000	1,586	11,714	-
KENYON	13,690	3,000	(12,529)	100	2,743	-	-
KERKHOVEN	7,185	1,303	(4,414)	75	385	-	-
KIESTER	6,858	-	1,142	-	258	11,441	-
LAKE GEORGE	5,552	-	5,574	519	-	5,716	-
LAKEPORT	4,572	4,250	(3,054)	-	531	-	-

**Table 5**  
**Revenues and Expenditures**  
**For the Year Ended December 31, 2001**

Relief Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other*	Administration	Service Pensions	Other Benefits
LE CENTER	12,091	4,000	(13,382)	-	1,745	25,548	-
LONDON	4,572	-	(9,807)	-	645	-	-
LONGVILLE	12,570	12,500	(29,888)	-	1,469	-	-
LYLE	5,879	-	3,112	-	510	-	-
MAGNOLIA	3,919	-	2,800	834	-	9,173	-
MAPLE GROVE	192,282	130,148	(276,076)	-	11,060	167	-
MARINE-on-St-CROIX	7,838	2,500	(21,876)	-	452	-	-
MAZEPPA	7,838	1,702	(11,364)	-	978	13,627	-
MEDICINE LAKE	6,205	16,000	(21,707)	1,000	1,763	33,406	-
MENDOTA HEIGHTS	58,939	33,151	(129,999)	1,406	2,200	-	30,292
MENTOR	3,592	-	(4,006)	-	-	-	-
MILLERVILLE	5,552	14,650	(26,505)	-	4,903	-	-
MILROY	4,899	-	895	1,072	465	13,359	-
MURDOCK	5,225	1,600	(11,433)	-	-	-	-
MYRTLE	8,165	-	2,202	4	-	-	-
NODINE	5,552	250	(3,477)	-	-	-	-
NORTHROP	4,899	800	(4,881)	233	-	2,464	-
ODESSA FARM	4,246	-	(3,306)	-	330	-	-
OKLEE	5,879	-	6,025	-	455	18,904	299
PLAINVIEW	15,976	4,400	(3,032)	1,641	-	-	-
PLUMMER	7,838	-	(5,014)	-	406	-	-
RAMSEY	60,157	-	(22,884)	-	-	-	-
RED LAKE FALLS	7,151	2,000	5,533	-	375	-	-
ROUND LAKE	6,205	-	585	18	-	-	-
RUSHFORD	13,056	1,500	(6,731)	2,000	1,639	26,280	-
RUSHMORE	6,858	-	(329)	-	13	-	-
SAINT HILAIRE	6,205	-	983	-	520	-	-
SEAFORTH	4,572	-	1,508	-	-	-	-
SOUTH BEND TWP	6,205	9,077	(36,603)	-	-	-	-
SWANVILLE	5,879	4,000	(4,574)	-	-	7,697	-
TOIVOLA TWP	7,511	-	(760)	960	441	960	-
ULEN	7,185	300	7,067	1,000	-	12,123	-
UNDERWOOD	9,411	500	(3,775)	-	-	-	-
VERMILION LAKE	5,225	700	(3,015)	-	375	1,098	-
WABASSO	7,185	-	(15,389)	1,000	600	15,623	-
WANAMINGO	10,555	-	21,225	-	-	-	-
WANDA	6,532	-	3,598	-	-	-	-
WAYZATA	35,321	15,000	(22,015)	2,000	1,445	132,000	-
WELLS	12,168	3,500	(20,093)	193	-	-	-
WEST METRO	136,136	58,166	(247,335)	3,203	47,496	-	-
WILLIAMS	6,532	-	(5,857)	-	-	-	-
WINGER	4,572	-	(1,343)	-	-	-	-
WINTHROP	8,255	5,720	(14,626)	-	745	-	-
ZUMBROTA	13,457	12,867	(50,607)	2,162	1,758	35,068	-



**Table 5**  
**Revenues and Expenditures**  
**For the Year Ended December 31, 2001**

Relief Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other*	Administration	Service Pensions	Other Benefits
<b><u>Lump Sum - \$ 10 or more, but less than \$100 per year of service</u></b>							
MAPLE HILL	5,552	-	1,780	-	-	-	-
NASSAU	6,532	-	2,567	-	232	-	-
NORTHLAND	3,266	-	(888)	-	-	-	-
PEQUAYWAN	4,572	1,020	(816)	40	98	-	-
REVERE	6,532	-	2,010	-	400	-	-
<b><u>Lump Sum - \$ 100 or more, but less than \$200 per year of service</u></b>							
BIGELOW	6,205	-	(2,019)	-	-	1,650	-
CLIMAX	5,552	-	2,907	-	315	-	-
COTTON	9,799	-	(6,642)	460	-	-	-
DANVERS	5,225	-	1,860	-	315	12,320	-
DUMONT	6,532	-	4,714	44	357	-	-
ELBOW-TULABY LK	2,939	-	1,449	2,000	180	-	770
ELMER	5,225	-	394	-	398	-	-
FEDERAL DAM	2,939	-	(3,576)	-	-	-	-
GENEVA	6,205	-	896	5,506	-	-	-
JACOBSON	5,225	-	(1,594)	-	185	-	-
LASALLE	4,246	-	1,708	-	-	-	-
LISMORE	7,511	-	(4,013)	6,589	-	8,778	-
LUCAN	7,185	-	(175)	854	512	8,910	-
LYND	4,899	-	(1,997)	-	-	-	-
MEADOWLANDS	4,246	-	935	-	475	1,900	-
MIDDLE RIVER	6,205	-	5,123	1,260	250	9,075	-
TAUNTON	4,572	-	1,261	-	-	-	-
<b><u>Lump Sum - \$ 200 or more, but less than \$300 per year of service</u></b>							
ALMELUND	8,491	1,200	(10,048)	270	825	3,269	-
ALTURA	6,858	-	5,055	56	459	-	-
BLUFFTON	5,225	-	(334)	-	-	-	-
BOWLUS	6,858	500	(3,076)	-	-	-	-
BRIMSON	5,225	-	(15,823)	-	100	4,911	-
BROOK PARK	5,552	61	(504)	-	51	954	-
CAMPBELL	8,491	-	(12,812)	-	344	-	-
CLIFTON	6,532	2,200	(6,405)	72	497	11,167	-
COLVIN	4,899	6,900	1,380	-	2,215	-	-
CROOKED LAKE	6,205	-	(3,447)	175	100	-	-
DENT	7,838	-	(2,461)	-	-	-	-
DEXTER	5,225	5,900	5,568	-	2,304	7,906	-
FINLAYSON	9,798	-	4,773	-	140	-	-
GHENT	5,225	-	(533)	795	702	-	-
HALSTAD	7,838	-	6,200	-	-	-	-
HANLEY FALLS	7,511	200	(624)	1,525	20	-	-

**Table 5**  
**Revenues and Expenditures**  
**For the Year Ended December 31, 2001**

Relief Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other*	Administration	Service Pensions	Other Benefits
HENDRUM	6,205	-	2,675	1,570	1,159	-	-
HOLLAND	6,532	-	(1,114)	-	-	-	-
IONA	2,939	-	(5,460)	-	511	475	-
KARLSTAD	9,798	-	6,203	475	-	-	-
LAKE HENRY	5,879	-	102	-	260	7,700	-
LANCASTER	6,205	-	(2,105)	-	450	-	-
NORTH STAR	3,592	-	(1,989)	94	-	1,640	-
OSTRANDER	4,572	200	4,434	-	330	-	-
PORTER	7,838	-	(3,422)	543	-	5,972	-
STURGEON LAKE	4,572	-	(590)	-	-	-	-
TWIN LKS-Freeborn Co	6,205	-	4,990	-	-	-	-
WALTERS	5,552	-	(1,299)	-	-	10,416	-
WILMONT	7,838	-	(6,850)	29	306	-	-
<b>Lump Sum - \$ 300 or more, but less than \$500 per year of service</b>							
ALBORN	5,879	500	(988)	1,000	150	-	-
ALDEN	7,511	4,800	(8,451)	115	2,330	27,844	-
ALPHA	4,899	-	(14,847)	-	-	-	-
ASKOV	5,879	-	1,184	88	156	-	-
BARRETT	5,225	-	4,207	-	841	25,200	-
BEARDSLEY	6,532	340	(1,004)	780	464	-	-
BELLINGHAM	6,532	500	(5,058)	529	250	827	-
BERTHA	6,532	1,137	(1,362)	4,177	345	-	7,335
BLACKHOOF	6,532	670	908	1,293	343	2,353	-
BOYD	6,205	-	(8,599)	704	1,824	7,739	-
BREITUNG	6,858	10,000	(7,479)	600	2,396	-	-
BREVATOR	6,532	-	(1,120)	-	185	2,640	-
CANTON	6,205	453	(1,705)	190	550	-	-
CARSONVILLE	6,205	-	(11,581)	805	-	-	-
CHANDLER	5,552	-	3,582	2,000	271	29,600	-
CHERRY	6,532	100	(2,362)	75	-	15,975	-
CHOKIO	7,185	-	(2,761)	369	492	-	-
CLARISSA	7,838	1,933	(12,362)	22	557	-	-
CLARKS GROVE	6,133	-	(8,883)	-	1,050	-	-
CLEMENTS	7,185	1,526	(4,966)	1,073	105	11,805	-
CLINTON-St Louis Co	5,879	-	(14,751)	2,687	209	-	-
CURRIE	7,185	1,000	(1,047)	945	892	10,395	-
CYRUS	5,879	-	3,628	-	980	-	-
DALTON	7,838	1,444	8,997	-	1,615	-	-
DARFUR	5,225	-	3,815	564	246	-	-
DUNNELL	4,899	-	2,356	-	868	12,450	-
EITZEN	8,165	1,604	5,141	-	350	-	-
ELLENDALE	6,360	-	(3,635)	-	475	-	-
ELLSWORTH	8,165	-	7,350	1,978	-	21,953	-
ELROSA	9,798	3,500	(5,971)	1,230	695	-	-

**Table 5**  
**Revenues and Expenditures**  
**For the Year Ended December 31, 2001**

Relief Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other*	Administration	Service Pensions	Other Benefits
EVANSVILLE	9,798	2,500	(8,616)	3,272	835	14,432	-
FIFTY LAKES	4,246	-	2,481	-	1,215	10,595	-
FINLAND	7,185	-	4,212	160	690	-	-
FLENSBURG	7,185	-	(438)	246	-	-	1,309
FRENCH TWP	8,165	1,835	(16,411)	-	-	-	-
FROST	7,185	1,000	4,793	129	539	-	-
GARVIN	4,899	-	(3,972)	168	156	1,848	-
GNESEN	8,165	6,400	10,678	-	-	-	-
GOODLAND	5,879	2,000	(3,461)	936	-	936	-
GREENBUSH	9,798	-	(8,528)	160	198	-	-
GRYGLA	6,532	408	(5,735)	-	265	11,165	-
HANCOCK	7,511	-	3,159	-	-	13,860	-
HANSKA	8,165	100	3,221	-	802	-	-
HARTLAND	6,858	-	4,269	-	1,528	425	-
HERMAN	8,165	-	(5,064)	-	-	-	-
HEWITT	4,572	-	2,631	1,840	350	20,240	-
HILL CITY	7,511	5,000	(5,040)	2,537	1,544	28,236	-
HILLS	8,491	3,000	(497)	-	610	34,675	750
HITTERDAL	4,899	650	2,169	426	403	-	-
HOKAH	9,798	-	(8,630)	168	729	23,100	-
HOVLAND	3,592	2,000	954	-	332	8,800	-
JASPER	7,185	2,500	(18,427)	-	1,209	12,600	-
JEFFERS	6,532	-	(12,545)	-	250	-	-
KELLIHER	7,511	-	(2,415)	-	335	-	8,625
KENNEDY	4,899	-	(5,709)	580	250	3,141	-
KETTLE RIVER	6,205	-	(6,441)	120	1,305	-	-
LAKE BRONSON	4,572	-	(937)	600	585	6,930	-
LAKE LILLIAN	4,899	-	1,056	5	-	-	-
LAKE WILSON	5,552	-	5,916	1,291	593	9,801	-
LAKELAND	5,552	-	(5,715)	-	-	-	-
LEROY	7,838	-	6,892	164	599	-	-
LITTLEFORK	8,491	1,118	(2,429)	-	910	-	-
MABEL	6,532	1,209	(6,991)	503	475	-	-
MAKINEN	5,879	4,000	4,683	-	1,415	-	1,100
MCGRATH	6,532	-	1,345	23	135	250	-
MCKINLEY	3,592	-	3,172	120	-	-	-
NEW MUNICH	5,552	2,000	1,775	1,500	150	-	-
OKABENA	6,532	110	6,821	735	300	8,085	-
ORMSBY	4,899	-	5,425	-	-	-	-
PALISADE	6,205	1,500	(4,117)	-	985	36,000	-
PEMBERTON	5,552	2,800	5,985	9,132	-	-	-
PIKE-SANDY-BRITT	9,798	-	9,813	1,598	-	-	-
PRINSBURG	6,532	2,198	758	40	575	-	-
RED WING	10,000	-	9,790	-	2,950	-	-
ROLLINGSTONE	7,185	-	(4,658)	187	340	-	-

**Table 5**  
**Revenues and Expenditures**  
**For the Year Ended December 31, 2001**

Relief Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other*	Administration	Service Pensions	Other Benefits
ROSE CREEK	6,858	1,798	(2,794)	23	-	16,017	-
ROTHSAY	7,185	-	14,176	3,133	944	35,413	-
RUSSELL	6,532	-	3,207	1,151	-	3,861	-
SAINT LEO	7,838	-	2,963	-	200	-	-
SAINT MARTIN	7,838	6,000	(4,846)	8,420	625	19,525	-
SANBORN	6,205	1,283	2,794	99	235	-	-
SHELLY	7,511	257	(7,265)	-	1,053	-	-
SOLWAY RURAL	6,205	-	(670)	70	609	-	-
SQUAW LAKE	7,185	-	(2,787)	1,920	1,819	21,120	-
STEPHEN	9,471	1,000	(5,788)	735	282	16,335	-
SUNBURG	6,205	-	4,547	137	669	-	-
TOFTE	3,592	3,000	(5,175)	70	269	-	-
TOWER	6,205	5,170	(7,121)	1,564	2,027	8,470	-
UPSALA	5,552	1,500	587	2,000	287	23,870	-
VESTA	5,552	-	(1,107)	183	200	-	-
VILLARD	7,838	7,750	5,089	-	436	-	-
VINING	4,899	-	(2,983)	-	400	-	-
WALNUT GROVE	6,532	500	1,247	800	-	8,800	-
WAUBUN	6,532	-	3,515	333	874	18,040	-
WENDELL	6,532	-	5,693	-	228	-	-
WILLOW RIVER	5,225	-	(2,518)	-	-	-	-
WILSON	9,798	5,213	498	27	200	-	-
WOOD LAKE	6,532	486	(4,558)	-	-	17,332	2,800
WOODSTOCK	4,899	-	(1,325)	(1)	-	-	-
WRENSHALL	6,205	-	(11,519)	-	1,526	-	-
WRIGHT	5,879	-	(2,511)	-	-	-	-
<b>Lump Sum - \$ 500 or more, but less than \$1,000 per year of service</b>							
ADA	8,856	-	(3,403)	2,000	381	31,525	-
ADAMS	7,858	-	8,794	-	-	-	-
ADRIAN	8,165	7,835	(13,833)	1,000	-	15,000	-
ALBERTVILLE	19,934	700	(8,488)	255	24	-	-
AMBOY	6,858	-	(808)	-	-	-	-
APPLETON	13,931	-	(13,411)	110	1,149	6,192	-
ARGYLE	8,165	-	(3,424)	457	526	-	-
ARLINGTON	10,993	2,900	471	1,964	670	-	-
ATWATER	7,792	-	(13,435)	1,000	383	12,856	-
AUDUBON	8,247	-	(10,724)	2,000	450	24,440	-
BABBITT	8,165	6,720	(25,933)	-	3,000	-	-
BADGER	5,879	-	(18,707)	800	1,008	-	-
BAGLEY	11,643	3,222	5,786	2,000	676	-	-
BALATON	8,491	-	1,325	-	1,113	225	-
BARNUM	8,165	-	(27,529)	-	1,609	-	-
BATTLE LAKE	12,668	-	16,312	-	2,739	52,225	-
BEAVER CREEK	5,225	1,000	(8,308)	1,092	555	15,300	-

**Table 5**  
**Revenues and Expenditures**  
**For the Year Ended December 31, 2001**

Relief Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other*	Administration	Service Pensions	Other Benefits
BELGRADE	8,165	3,000	3,059	-	375	-	-
BELVIEW	7,838	1,960	6,412	-	-	-	-
BIRD ISLAND	8,165	1,875	1,116	875	422	11,000	-
BIWABIK TWP	7,511	1,000	(6,093)	720	589	7,920	-
BLACKDUCK	8,991	3,313	(20,758)	853	1,006	-	-
BLOMKEST	5,354	1,500	3,134	-	575	1,000	-
BRANDON	8,165	5,675	(22,615)	220	1,703	22,550	-
BRICELYN	7,185	-	(5,469)	780	-	-	-
BROOTEN	6,858	-	(15,028)	537	945	6,994	-
BROWERVILLE	7,408	980	6,027	1,000	1,755	11,000	-
BROWNS VALLEY	6,858	-	(12,467)	20	1,027	-	-
BROWNSDALE	6,532	-	(3,737)	1,000	1,572	5,707	-
BROWNTON	7,185	16,920	900	1,049	2,865	-	-
BUFFALO LAKE	7,838	2,000	(12,588)	2,000	1,591	21,400	-
BUHL	5,879	-	(19,058)	-	738	-	116
BUTTERFIELD	7,838	3,627	4,288	-	180	40,400	-
BYRON	17,577	1,500	(30,587)	1,141	1,000	46,800	-
CALEDONIA	14,736	2,400	508	1,000	750	16,750	-
CANOSIA TWP	6,532	5,300	6,740	814	-	-	-
CEYLON	6,858	-	(6,458)	704	700	-	-
CHATFIELD	13,837	1,459	4,389	-	138	30,424	-
CLAREMONT	4,899	3,500	(9,687)	3,193	2,844	16,225	-
CLARKFIELD	9,144	-	(9,058)	-	2,036	-	-
CLEARWATER	12,017	4,620	(10,411)	298	2,361	-	-
CLEVELAND	8,506	11,000	7,780	1,806	-	-	-
CLINTON-Big Stone Co	6,858	3,000	(4,204)	600	529	11,500	-
COLERAINE	6,532	6,575	173	15	476	-	-
COMFREY	7,511	4,000	8,763	1,669	184	-	-
COSMOS	5,135	-	(10,839)	234	236	36,008	-
COTTONWOOD	9,144	-	(7,011)	1,575	112	-	-
COURTLAND	7,185	5,000	1,555	2,000	-	34,250	-
CROMWELL	8,818	10,432	7,882	-	80	-	-
CUYUNA	7,838	2,482	(4,083)	1,000	2,302	13,000	-
DANUBE	5,879	1,129	(2,642)	-	545	-	-
DAYTON	15,910	6,000	(12,244)	1,813	2,070	17,430	-
DEER CREEK	6,532	4,231	(4,700)	960	375	10,560	-
DEERWOOD	11,218	-	(22,947)	646	535	7,106	-
DELAVAN	6,205	1,600	(1,572)	2,038	470	-	-
DOVER	6,858	5,095	486	-	408	-	-
EAGLE BEND	8,165	5,873	6,042	1,000	145	37,150	-
EASTERN HUBBARD	5,879	4,000	(2,713)	-	-	-	-
EASTON	7,511	1,000	(17,289)	1,000	827	12,700	-
ECHO	6,858	950	(9,583)	125	-	-	-
EDGERTON	7,838	3,919	(8,122)	1,000	510	18,250	-
ELIZABETH	6,858	2,000	(14,420)	2,110	1,166	26,958	2,500

**Table 5**  
**Revenues and Expenditures**  
**For the Year Ended December 31, 2001**

Relief Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other*	Administration	Service Pensions	Other Benefits
ELMORE	7,838	1,650	(10,837)	-	-	-	-
ELYSIAN	6,858	4,128	(4,304)	1,000	849	19,600	-
EMILY	6,205	-	(19,803)	1,407	3,116	642	-
EMMONS	7,511	-	(8,773)	-	-	-	-
EYOTA	9,019	1,800	1,747	19	385	-	-
FERTILE	7,795	-	(16,758)	-	-	17,800	-
FORADA	7,838	3,914	(6,074)	-	100	16,000	-
FORESTON	7,511	2,000	(2,846)	-	2,099	27,368	1,000
FRANKLIN	6,532	6,532	10,736	-	1,821	-	-
FRAZEE	11,616	2,640	(16,718)	3,840	2,088	38,537	-
FREDENBERG	4,899	1,000	5,330	-	425	-	-
GARFIELD	7,838	2,500	(6,213)	1,878	25	-	-
GLENWOOD	15,373	7,916	(5,507)	-	3,019	-	-
GLYNDON	8,496	-	5,767	1,764	-	-	2,468
GONVICK	6,532	3,421	(5,017)	-	-	-	-
GRACEVILLE	8,165	2,500	(400)	980	1,025	2,345	-
GRANADA	5,552	2,000	(25,419)	1,000	866	16,500	-
GRAND LAKE TWP	9,798	5,500	(764)	1,000	-	41,419	-
GRAND MEADOW	9,084	625	(12,762)	232	1,345	-	-
GRANITE FALLS	13,820	4,500	(5,683)	2,000	1,077	21,400	-
GREEN ISLE	7,838	-	(21,732)	424	1,425	17,200	-
GREY EAGLE	6,855	2,000	(13,401)	5	2,280	12,053	-
GROVE CITY	6,935	-	(11,163)	-	675	311	-
HALLOCK	9,144	-	(17,354)	3,352	-	36,873	-
HAMPTON	5,552	-	(2,057)	-	457	40,348	-
HARMONY	8,165	5,000	212	770	968	75	-
HARRIS	6,205	1,500	(4,063)	-	-	-	3,520
HAYWARD	7,185	4,500	(21,161)	867	724	-	9,533
HENDERSON	7,838	4,662	(12,430)	-	3,022	-	-
HENDRICKS	8,165	7,434	(688)	-	725	-	-
HENNING	7,838	4,363	(13,500)	4,000	-	-	-
HERON LAKE	6,532	801	(2,895)	3,000	3,583	-	-
HINCKLEY	14,388	855	9,783	3,984	1,890	12,000	-
HOFFMAN	7,838	5,480	7,885	-	-	-	-
HOLDINGFORD	7,838	3,000	(11,290)	1,000	-	23,500	-
HOUSTON	8,165	7,094	5,714	1,000	990	3,264	-
INDUSTRIAL	5,552	2,500	(6,286)	-	725	-	-
IRONTON	8,165	-	(14,529)	-	2,569	5,852	-
ISLE	14,423	-	(24,528)	240	2,089	-	-
KANDIYOHI	6,532	4,102	(12,757)	-	760	-	-
KASOTA	10,932	5,500	(6,168)	811	1,233	22,600	-
KELLOGG	7,511	2,000	(28,845)	-	2,130	-	-
KENSINGTON	7,838	-	5,829	321	400	-	-
KILKENNY	7,185	7,000	6,414	-	-	2,640	-
KIMBALL	9,142	3,115	(2,804)	-	1,514	-	-

**Table 5**  
**Revenues and Expenditures**  
**For the Year Ended December 31, 2001**

Relief Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other*	Administration	Service Pensions	Other Benefits
KINNEY	6,205	-	(6,776)	498	568	5,360	-
LAFAYETTE	7,843	1,500	(8,194)	1,500	786	-	-
LAKE BENTON	7,838	1,000	11,674	110	300	-	-
LAKE KABETOGAMA	6,205	-	(8,659)	-	322	282	-
LAKE PARK	8,911	1,800	(6,240)	-	995	-	-
LAKEWOOD	8,165	-	4,882	1,027	741	-	-
LAMBERTON	6,532	1,000	(14,201)	1,160	-	9,051	-
LANESBORO	7,185	7,000	(8,643)	1,000	845	-	-
LEAF VALLEY TWP	6,205	2,000	(18,312)	9,027	458	-	-
LESTER PRAIRIE	9,798	8,000	(22,129)	3,000	2,896	-	-
LEWISVILLE	5,879	-	6,439	1,000	618	-	200
LOWRY	7,511	5,000	(10,569)	4,530	-	23,555	-
MADELIA	11,637	-	(19,376)	-	283	-	-
MADISON LAKE	7,838	9,162	(13,846)	1,088	280	20,110	-
MAHNOMEN	8,165	700	(16,718)	1,444	-	62,400	-
MAHTOWA	5,225	3,973	5,011	15	127	5,000	-
MANTORVILLE	6,997	2,500	(18,600)	-	-	6,808	-
MAPLEVIEW	5,879	-	(6,939)	-	15	18,500	-
MARBLE	6,205	8,000	(13,156)	-	3,362	-	120
MAYNARD	7,511	-	(2,504)	1,893	-	29,777	-
MCDAVITT	5,879	-	(4,731)	-	-	600	-
MCINTOSH	5,552	-	(9,553)	1,000	442	-	-
MEDFORD	8,165	8,000	(15,193)	281	1,150	3,087	-
MENAHGA	6,532	2,000	10,839	-	945	-	-
MILAN	6,532	-	(22,215)	3,000	930	14,125	-
MILTONA	8,165	3,000	4,411	1,273	1,778	-	-
MINNEOTA	9,033	3,256	(1,202)	1,000	4	21,808	150
MISSION TWP	9,080	-	1,156	-	705	-	-
MORTON	6,532	6,645	(15,330)	930	1,299	9,210	-
NEVIS	9,115	5,000	(16,359)	72	1,390	-	-
NEW AUBURN	7,185	3,480	(21,004)	771	3,506	1,331	-
NEW RICHLAND	10,809	450	12,152	1,000	376	18,600	-
NEW YORK MILLS	9,434	2,765	(262)	1,042	676	-	-
NEWFOLDEN	6,296	-	5,394	1,561	375	-	-
NICOLLET	13,166	-	(22,909)	-	228	-	-
NORTHOME	6,532	-	(4,542)	1,019	1,062	13,000	-
ODIN	4,246	-	5,192	-	769	-	-
OGILVIE	9,267	6,000	(5,728)	120	725	8,732	-
OLIVIA	12,188	2,000	(26,646)	1,311	1,231	11,752	-
ORONOCO	7,185	-	4,925	-	-	19,750	-
ORR	3,446	-	(3,619)	-	1,555	-	-
ORTONVILLE	9,471	38	(4,896)	-	298	51,600	-
OTTERTAIL	8,491	7,500	(5,475)	1,000	375	-	-
PALO	8,165	6,500	(4,470)	36	265	-	-
PARKERS PRAIRIE	8,165	3,000	(26,824)	1,000	676	14,000	-

**Table 5**  
**Revenues and Expenditures**  
**For the Year Ended December 31, 2001**

Relief Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other*	Administration	Service Pensions	Other Benefits
PENNOCK	6,608	800	(11,783)	1,204	-	8,870	-
PILLAGER	13,932	6,000	(19,029)	1,432	780	15,762	-
PLATO	8,491	15,991	(23,234)	2,964	1,735	4,822	-
PRESTON	8,553	2,998	(3,038)	26	40	14,650	-
RANDALL	8,165	5,000	(22,019)	1,000	1,309	16,000	-
RANDOLPH	10,369	4,000	(17,168)	2,000	825	24,448	-
RAYMOND	7,185	1,500	(11,871)	125	-	-	-
RENVILLE	8,553	2,500	1,608	1,000	656	-	-
RICE	9,712	2,925	(1,198)	240	965	14,477	-
RICHMOND	12,644	9,300	(11,437)	3,565	2,664	68,338	-
ROCKVILLE	11,006	5,640	(12,879)	203	-	2,229	-
ROYALTON	7,185	1,500	(8,428)	35	727	25,000	-
RUTHTON	5,879	425	2,400	-	72	-	-
SABIN-ELMWOOD	6,858	-	6,409	763	931	8,391	-
SACRED HEART	8,165	-	9,063	2,158	662	26,940	-
SAINT CLAIR	12,171	10,000	970	-	1,416	-	-
SCANLON	5,552	-	(16,708)	4,473	913	-	-
SCHROEDER	3,592	-	(10,353)	45	464	-	-
SHAFER	7,185	6,000	1,572	1,902	965	-	-
SHERBURN	8,165	8,000	859	-	785	-	-
SHEVLIN	6,532	3,000	1,214	-	-	-	-
SILICA	5,225	7,312	5,101	-	-	-	-
SILVER LAKE	8,818	8,844	8,288	3,000	448	11,649	-
SOLWAY TWP	9,798	3,000	2,561	1,575	610	15,850	-
SOUTH HAVEN	8,822	5,507	(18,268)	3,145	5,828	64,472	-
SPRING GROVE	8,165	4,882	4,707	1,000	375	-	-
SPRINGFIELD	11,916	-	(7,447)	-	1,517	-	-
STACY-LENT	11,980	11,683	99	481	3,662	-	-
STARBUCK	9,968	-	(1,047)	1,818	1,068	19,995	-
STEWART	7,838	10,000	(1,499)	2,056	2,868	11,613	-
STORDEN	7,185	-	(7,964)	-	200	13,933	-
TACONITE	4,572	4,948	(3,147)	-	696	-	-
TRIMONT	7,185	2,604	13,664	1,845	730	26,020	-
TRUMAN	8,165	-	(2,272)	-	-	-	-
TWIN VALLEY	8,491	-	(10,718)	330	337	21,800	-
TYLER	7,838	-	(27,482)	1,000	-	11,500	-
VERGAS	7,789	-	(3,609)	2,022	1,119	38,720	-
VERNON CENTER	6,532	1,000	(5,291)	1,660	490	14,000	-
WALDORF	7,511	-	(15,092)	2,480	-	53,430	-
WARBA-FEELY-SAGO	6,205	89	393	-	134	-	-
WARREN	10,676	-	(13,215)	822	114	-	-
WARROAD	16,011	-	(5,798)	1,000	-	14,584	-
WATERVILLE	8,667	-	3,912	22	907	-	-
WATKINS	8,165	7,325	(15,467)	2,630	1,390	40,528	-
WATSON	6,532	1,200	(9,735)	945	30	-	10,395



**Table 5**  
**Revenues and Expenditures**  
**For the Year Ended December 31, 2001**

Relief Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other*	Administration	Service Pensions	Other Benefits
WAVERLY	7,493	10,000	8,420	1,000	-	20,254	-
WELCOME	8,165	5,625	7,239	3,723	537	30,949	-
WEST CONCORD	8,628	-	8,783	1,000	757	28,950	-
WESTBROOK	6,205	-	11,825	1,000	58	-	-
WINNEBAGO	8,912	4,000	13,249	1,000	1,409	14,333	-
WOLF LAKE	6,858	-	(7,310)	625	198	-	-
WYKOFF	6,532	2,700	(28,221)	5	617	-	-
WYOMING	16,094	9,600	5,533	1,972	1,904	15,300	-
ZUMBRO FALLS	7,838	5,308	(8,807)	1,115	947	20,200	-
<b>Lump Sum - \$1,000 or more, but less than \$1,500 per year of service</b>							
AITKIN	24,420	10,000	(19,492)	400	1,185	-	-
ANNANDALE	22,840	3,000	(18,866)	-	2,455	20,799	-
AURORA	7,185	300	(75,872)	1,955	3,259	35,131	-
AVON	15,898	-	8,155	5,000	2,397	-	-
BACKUS	8,455	7,500	959	2,990	564	67,952	-
BALSAM	6,532	8,000	(11,145)	719	126	-	-
BARNESVILLE	11,381	6,225	(16,164)	4,000	5,275	93,691	-
BELLE PLAINE	20,545	3,172	(14,198)	175	1,600	27,000	-
BIGFORK	10,739	5,000	(8,329)	1,381	990	34,184	-
BIWABIK	7,185	10,000	(60,154)	1,000	1,706	29,000	-
BLOOMING PRAIRIE	16,640	3,712	(22,111)	145	81	-	-
BLUE EARTH	15,276	12,000	(34,381)	1,000	2,360	29,350	-
BOVEY	6,532	10,000	(11,701)	-	866	9,856	32,900
BRAHAM	14,441	750	(8,540)	-	1,730	5,352	-
BRECKENRIDGE	14,946	12,138	(38,047)	2,701	13,574	-	-
CALUMET	6,858	10,000	2,640	1,000	1,030	22,576	-
CANBY	9,491	3,000	(62,626)	1,000	2,188	-	-
CANNON FALLS	26,539	-	(16,877)	-	1,755	-	-
CARLOS	9,144	17,600	(51,439)	4,418	-	56,255	-
CARLTON	10,589	5,979	306	2,000	1,445	41,636	-
CARVER	9,337	15,000	(2,714)	-	4,475	-	-
CENTER CITY	6,029	5,500	(2,090)	2,012	215	-	-
CLARA CITY	8,481	-	(21,162)	1,320	223	44,000	-
CLEAR LAKE	14,799	2,000	(21,197)	2,000	203	48,272	-
CLEARBROOK	8,339	-	(47,059)	122	1,457	7,001	-
COKATO	15,851	5,530	(31,804)	1,000	948	28,600	-
COOK	8,925	1,500	(16,030)	-	1,485	-	-
CROOKSTON	11,773	-	(17,844)	-	2,863	-	-
DEER RIVER	15,886	-	(23,977)	-	1,475	-	-
DODGE CENTER	9,454	12,595	(29,300)	565	3,600	2,710	-
EAGLE LAKE	9,033	19,601	10,571	1,454	2,080	30,138	-
EDEN VALLEY	9,457	3,500	(26,234)	1,000	616	13,000	-
FAIRFAX	8,889	4,445	24,878	2,300	2,099	34,750	-
FULDA	10,169	4,000	24,413	-	1,121	-	-

**Table 5**  
**Revenues and Expenditures**  
**For the Year Ended December 31, 2001**

Relief Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other*	Administration	Service Pensions	Other Benefits
GAYLORD	11,558	2,600	(63,189)	1,000	2,711	47,238	-
GOOD THUNDER	7,781	-	(29,450)	2,001	2,134	52,925	-
GOODVIEW	9,807	10,500	(14,962)	240	-	-	-
GRAND MARAIS	9,798	-	11,462	14	1,256	-	-
GREENWOOD	9,798	10,000	(12,379)	-	300	-	22,400
HACKENSACK	9,069	24,250	5,973	1,000	665	-	-
HAMBURG	8,818	17,427	(10,158)	977	3,391	1,490	-
HANOVER	18,295	3,000	(8,175)	-	176	-	-
HAYFIELD	11,985	6,905	(21,160)	-	1,196	29,175	-
HECTOR	9,381	3,800	(13,932)	1,040	-	-	-
HIBBING	-	-	(30,461)	2,761	4,309	34,789	-
HOWARD LAKE	11,532	6,966	(15,596)	1,000	3,170	20,897	-
JANESVILLE	11,320	6,153	(5,359)	2,500	504	35,498	-
JORDAN	18,997	9,633	(42,288)	40	2,601	-	-
KASSON	18,026	8	(657)	-	2,644	-	-
LA CRESCENT	20,034	2,000	(101)	-	2,082	45,740	-
LAKE CRYSTAL	14,794	5,000	(28,577)	2,500	1,050	-	-
LAKEFIELD	11,178	2,400	(21,152)	500	2,000	-	-
LEWISTON	14,153	4,000	(3,936)	-	-	-	-
LONSDALE	18,986	5,000	7,701	27,106	3,108	47,850	-
LUTSEN	3,630	5,000	(19,720)	-	-	30,400	-
MADISON	8,535	2,800	(10,326)	1,000	1,937	14,842	-
MAPLE LAKE	24,274	9,000	17,959	150	1,481	-	-
MAYER	7,838	6,431	(13,380)	10,470	1,787	-	-
MCGREGOR	14,840	-	(8,527)	1,100	779	1,000	-
MELROSE	15,635	2,700	(573)	-	664	32,530	-
MINNESOTA LAKE	8,165	3,760	(27,234)	2,706	1,720	-	-
MONTEVIDEO	20,504	2,745	(9,187)	-	-	-	-
MONTGOMERY	14,495	20,000	(8,877)	3,000	1,600	54,500	17,800
MONTROSE	6,542	16,542	(14,978)	38	3,866	-	-
MOOSE LAKE	15,712	3,850	(16,577)	1,468	805	39,148	-
MORGAN	8,033	2,581	(9,477)	32	1,985	-	-
MORRIS	18,996	-	(43,258)	1,000	3,409	-	-
MOTLEY	7,394	4,989	(32,443)	1,000	1,285	14,000	-
MOUNTAIN LAKE	10,542	6,975	16,979	1,000	1,760	27,400	-
NASHWAUK	8,818	7,601	832	121	5,188	-	-
NEW GERMANY	8,818	5,000	(18,979)	7,088	-	-	-
NEW LONDON	19,298	4,166	(20,873)	170	1,710	31,550	-
NEW SCANDIA TWP	17,142	10,000	(17,359)	1,000	-	28,000	-
NORW /YOUNG AMER	14,513	13,136	(40,875)	5,689	1,466	51,598	-
ONAMIA	10,535	58	(38,711)	1,000	1,807	34,400	-
PAYNESVILLE	17,984	3,000	(6,347)	125	1,585	-	-
PERHAM	18,505	-	(28,503)	-	1,857	-	-
PIERZ	22,133	5,200	(12,998)	-	2,805	-	-
PROCTOR	12,467	3,544	13,596	1,000	-	31,525	375

**Table 5**  
**Revenues and Expenditures**  
**For the Year Ended December 31, 2001**

Relief Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other*	Administration	Service Pensions	Other Benefits
REMER	6,313	7,613	10,493	-	458	-	-
RICE LAKE	10,964	6,000	(29,403)	1,000	-	117,376	-
ROCKFORD	16,320	-	(33,572)	1,782	-	25,832	-
ROSEAU	20,238	3,500	27,410	3,000	525	15,576	-
RUSH CITY	13,793	3,776	(24,117)	1,600	723	9,715	-
SAINT CHARLES	14,594	5,000	(22,646)	-	2,365	-	-
SAINT FRANCIS	14,886	9,240	(19,653)	452	1,966	-	-
SAINT JAMES	19,309	14,346	4,467	165	5,715	47,400	-
SAINT MICHAEL	24,821	29,774	(53,359)	1,302	298	22,537	-
SAINT STEPHEN	11,435	9,550	(41,104)	2,000	2,306	-	-
SANDSTONE	12,291	3,000	(16,243)	2,739	165	26,300	-
SARTELL	34,198	5,750	(3,965)	-	-	-	-
SAUK CENTRE	22,363	3,500	9,711	-	2,095	-	-
SCANDIA VALLEY	6,858	6,858	(9,409)	1,535	824	17,136	-
SEBEKA	9,232	2,000	(445)	257	1,636	19,203	-
SILVER BAY	12,604	-	7,880	-	654	-	-
SLAYTON	10,633	11,383	6,189	-	1,100	-	-
SLEEPY EYE	21,123	13,519	48,610	3,000	1,477	97,050	-
SPICER	12,275	3,000	(45,827)	2,170	3,134	43,384	-
SPRING VALLEY	12,034	2,200	(11,336)	10	3,526	28,083	-
STAPLES	13,799	8,677	(1,423)	-	1,158	-	-
STEWARTVILLE	25,674	-	(1,616)	-	2,319	-	-
TAYLORS FALLS	8,165	-	(46,308)	217	2,690	-	-
THOMSON	12,951	4,000	(17,295)	3,000	1,921	62,378	-
TRACY	11,806	3,000	(7,363)	1,025	2,430	25,000	-
VERNDALE	7,838	2,350	(22,400)	1,225	1,167	28,500	-
WABASHA	14,428	11,561	(23,367)	553	2,737	-	-
WAITE PARK	21,131	3,500	(15,477)	270	1,789	2,970	-
WALKER	19,051	11,275	(56,960)	30,000	-	-	-
WATERTOWN	18,533	12,000	(78,531)	7,340	-	14,002	-
WHEATON	10,158	12,500	(30,050)	3,328	1,128	-	-
WINSTED	9,837	13,700	(9,777)	6,000	3,639	139,650	-
<b>Lump Sum - \$1,500 or more, but less than \$2,000 per year of service</b>							
BIG LAKE	39,332	6,000	(7,962)	-	3,487	23,411	-
COHASSET	20,264	-	(18,016)	-	1,688	-	-
COLD SPRING	22,837	12,995	(50,914)	2,000	8,431	119,800	-
DAWSON	9,233	7,255	(24,019)	655	2,382	7,207	-
DELANO	23,471	22,500	(18,911)	5,895	-	100,300	-
ELY	22,344	-	(47,629)	-	5,024	-	340
EVELETH	9,624	7,860	(13,553)	-	-	-	-
FAYAL	7,185	10,500	(14,015)	-	1,142	-	-
FOLEY	25,187	3,500	(36,457)	-	-	-	-
HOYT LAKES	8,165	5,137	(70,291)	1,000	1,925	61,933	-
IDEAL	10,389	17,200	(27,072)	-	2,445	52,652	-

**Table 5**  
**Revenues and Expenditures**  
**For the Year Ended December 31, 2001**

Relief Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other*	Administration	Service Pensions	Other Benefits
ISANTI	28,632	5,094	(79,333)	-	5,725	-	-
JACKSON	18,277	2,666	(54,655)	2,154	1,217	44,124	-
KEEWATIN	6,858	9,113	(23,526)	3,000	1,406	126,200	-
LEXINGTON	8,165	8,700	19,545	1,525	337	30,808	-
LITCHFIELD	31,712	20,317	(40,247)	2,000	1,157	68,268	-
LITTLE FALLS	42,662	7,000	(9,133)	1,000	4,968	52,300	-
LONG PRAIRIE	18,530	3,151	3,535	-	1,190	43,400	-
LUVERNE	18,625	51,532	(60,284)	-	-	6,312	-
MAPLE PLAIN	18,229	16,000	(57,327)	1,000	1,685	37,750	-
MAPLETON	10,809	5,175	(28,113)	1,000	3,047	-	40,100
MORA	29,411	-	(41,680)	1,864	1,067	51,086	-
MORRISTOWN	10,879	2,000	(45,768)	-	600	-	-
MOUNTAIN IRON	8,412	9,600	10,798	5,200	1,061	-	-
NEW MARKET	17,205	14,134	30	16,542	-	-	-
NISSWA	25,290	7,000	(54,488)	847	-	-	-
OAK GROVE	21,951	9,400	(55,445)	-	4	32,464	-
OSAKIS	12,830	16,000	(16,330)	1,771	2,080	42,250	-
OSSEO	8,807	-	(10,590)	2,000	1,670	77,068	-
PELICAN RAPIDS	25,508	921	(20,027)	2,000	1,157	74,000	-
PEQUOT LAKES	15,753	18,455	(25,693)	2,000	594	69,200	-
PINE ISLAND	21,786	7,000	(2,812)	1,562	889	25,357	-
PINE RIVER	13,343	7,978	(54,347)	3,000	1,792	135,744	-
ROGERS	31,082	9,000	5,904	-	-	-	-
SAINT ANTHONY	26,944	6,000	(17,280)	-	1,400	-	-
SAINT CLOUD TWP	40,744	-	13,375	2,000	3,119	55,701	-
SAINT JOSEPH	24,969	3,000	(62,013)	1,222	4,055	-	-
SAINT PAUL PARK	15,967	-	(45,891)	1,000	4,464	1,000	-
SAINT PETER	33,940	8,532	495	2,000	2,856	52,553	-
VICTORIA	18,773	2,046	(58,054)	-	-	-	-
WACONIA	30,701	15,000	(52,789)	1,040	2,959	45,708	115
WADENA	16,144	2,950	(31,013)	1,000	1,900	-	-
<b>Lump Sum - \$2,000 or more, but less than \$2,500 per year of service</b>							
ALBERT LEA TWP	4,899	16,150	(14,617)	25	1,746	64,966	-
BECKER	41,692	4,500	(46,110)	1,205	2,550	-	-
BUFFALO	50,585	-	(58,662)	2,000	5,358	-	878
CAMBRIDGE	41,022	-	(60,414)	1,000	634	61,000	-
CASS LAKE	19,587	7,632	(25,169)	54	1,842	32,416	4,200
CHISAGO CITY	18,464	14,677	(12,184)	-	1,625	105,548	-
CHISHOLM	16,143	-	(204,028)	1,000	2,492	21,226	-
DASSEL	17,571	23,274	(57,347)	1,034	4,544	26,000	-
EAST BETHEL	32,914	4,100	(45,678)	2,900	1,700	33,476	-
EAST GRAND FORKS	28,352	-	(23,063)	1,330	3,009	41,911	-
GARRISON	15,444	11,000	(32,322)	1,000	-	21,000	-
HAM LAKE	42,196	-	(40,041)	2,000	2,681	29,241	-

**Table 5**  
**Revenues and Expenditures**  
**For the Year Ended December 31, 2001**

Relief Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other*	Administration	Service Pensions	Other Benefits
HAMEL	20,099	14,500	879	1,600	2,145	-	-
HERMANTOWN	24,037	73,690	1,899	5,000	6,034	311,700	-
HUGO	22,569	-	(55,464)	-	4,150	-	-
INTERNATIONAL FLS	31,035	-	18,395	1,629	843	52,980	40,500
LAKE CITY	25,950	9,065	(14,672)	-	-	-	-
LE SUEUR	20,533	15,877	(53,490)	182	2,792	-	-
LINDSTROM	16,940	3,439	(50,558)	-	2,351	-	-
LONG LAKE	36,087	34,000	(47,730)	3,500	2,264	-	-
LORETTO	15,659	20,000	(71,229)	-	1,239	-	-
LOWER ST CROIX VAL	26,075	-	(22,876)	2,771	2,232	6,432	-
MAHTOMEDI	36,055	24,800	(39,910)	1,000	4,900	-	50,300
MILACA	20,316	-	(16,432)	-	1,610	-	-
MONTICELLO	51,791	-	(6,918)	2,000	2,332	-	-
NEW PRAGUE	31,248	5,000	(35,411)	-	-	-	-
NORTH BRANCH	31,177	13,000	(58,941)	-	2,189	-	-
NORTH MANKATO	36,521	1,680	(25,310)	-	2,876	-	-
PARK RAPIDS	38,921	-	9,742	-	-	58,936	-
REDWOOD FALLS	23,687	15,600	(26,152)	1,076	-	38,652	-
SAINT BONIFACIUS	18,198	12,936	(42,695)	1,051	2,550	41,000	-
TWO HARBORS	20,964	-	1,794	1,000	3,180	45,604	-
VADNAIS HEIGHTS	47,054	23,500	(75,401)	17,332	9,134	170,569	-
WASECA	38,109	5,000	(19,978)	1,000	1,505	49,400	-
WINDOM	21,950	5,000	(23,388)	-	5,827	62,320	-
<b>Lump Sum - \$2,500 or more, but less than \$3,000 per year of service</b>							
COTTAGE GROVE	94,491	-	(189,554)	1,500	9,442	122,636	-
INVER GROVE HTS	99,721	18,000	(13,569)	2,000	11,999	102,416	-
LITTLE CANADA	31,453	15,000	(12,926)	1,000	3,425	95,725	-
NEWPORT	12,051	14,510	(41,152)	1,600	7,128	39,514	-
NORTH ST PAUL	35,648	-	(17,025)	-	5,766	218,513	-
PRINCETON	47,320	15,389	(111,612)	-	4,432	-	-
SAUK RAPIDS	50,687	9,515	(91,725)	-	4,633	186,900	-
THIEF R FALLS FIRE	34,389	-	12,236	2,000	2,076	106,375	-
WILLMAR	57,062	-	(128,166)	1,070	4,923	-	-
ZIMMERMAN	26,757	60,000	(33,971)	3,000	42	119,400	-
<b>Lump Sum - \$3,000 or more, but less than \$3,500 per year of service</b>							
CATARACT	51,867	50,000	(152,154)	1,941	-	67,000	-
FERGUS FALLS	50,692	1,700	(16,261)	1,021	4,187	41,000	-
LAKE ELMO	27,089	-	(63,753)	1,000	5,837	118,800	-
MAPLEWOOD	128,454	-	(333,134)	3,416	16,235	152,282	-
OAKDALE	86,803	-	(95,630)	5,150	14,074	107,400	-
PRIOR LAKE	85,066	-	(37,371)	3,000	-	122,197	-
ROSEMOUNT	54,303	26,000	(27,146)	-	2,668	-	-

**Table 5**  
**Revenues and Expenditures**  
**For the Year Ended December 31, 2001**

Relief Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other*	Administration	Service Pensions	Other Benefits
<b><u>Lump Sum - \$3,500 or more per year of service</u></b>							
ALEXANDRIA	65,672	71,828	(272,903)	5,000	2,409	-	-
BAYPORT	51,948	-	(123,865)	-	6,866	-	-
BEMIDJI PIONEER	83,600	4,865	(133,850)	2,795	8,613	162,196	26,200
BRAINERD	105,927	10,640	(172,070)	3,000	13,526	521,433	-
CENTENNIAL	80,393	21,500	(73,868)	-	4,523	126,205	-
ELK RIVER	75,947	22,650	(15,560)	1,000	3,422	75,181	185,602
EXCELSIOR	76,018	-	(112,133)	2,067	8,491	31,070	-
FOREST LAKE	66,555	6,000	(112,546)	-	2,245	127,075	8,200
GOLDEN VALLEY	89,784	-	(279,010)	-	13,624	40,511	4,260
GRAND RAPIDS	59,804	-	(71,442)	-	3,444	147,535	-
HASTINGS	88,055	-	(87,922)	417	6,853	-	-
HOPKINS	56,885	29,000	(46,412)	-	6,845	-	-
LAKEVILLE	150,954	88,244	(12,453)	5,954	8,387	201,500	72,250
MARSHALL	49,779	-	(90,407)	3,840	3,905	97,695	45,976
NEW BRIGHTON	72,988	43,000	(49,875)	1,000	1,058	93,668	-
NORTHFIELD	73,355	45,250	(124,896)	-	2,328	-	-
OWATONNA	88,464	-	(68,899)	-	2,547	320,260	-
SHAKOPEE	84,908	65,211	(51,602)	260	7,155	144,095	51,205
STILLWATER	87,142	-	(120,414)	2,210	6,097	190,000	-
WOODBURY	174,860	-	(231,601)	1,292	12,767	197,069	-
<b><u>Monthly Service</u></b>							
CHASKA	62,832	134,437	(101,063)	-	6,385	156,697	11,479
HUTCHINSON	57,155	29,980	(50,616)	-	6,163	99,845	-
MOUND	73,287	105,880	(259,101)	-	5,734	176,446	40,365
PINE CITY	29,263	8,000	(40,244)	-	3,828	31,850	-
SPRING LAKE PARK	204,103	30,852	(45,095)	-	23,440	244,047	8,362
<b><u>Monthly/Lump Sum Combination</u></b>							
APPLE VALLEY	157,755	132,498	(247,185)	6,524	20,142	487,183	-
BENSON	16,458	923	8,995	861	3,387	15,360	-
BROOKLYN CENTER	90,148	28,360	(163,592)	136	21,330	55,132	31,401
DETROIT LAKES	42,751	17,330	5,711	1,000	4,077	39,400	-
EDEN PRAIRIE	250,708	299,292	(539,749)	-	13,452	301,642	5,493
FAIRMONT	43,569	20,205	(55,656)	9,500	12,828	90,000	-
GLENCOE	22,631	58,342	(53,534)	5,700	7,190	112,785	-
LAKE JOHANNA	163,574	100,390	(161,833)	8,000	18,290	751,674	-
MINNETONKA	236,073	-	(552,212)	149	27,318	104,858	55,680
NEW ULM	51,170	42,016	(14,860)	2,500	9,090	159,161	22,563
PIPESTONE	17,510	39,790	(26,165)	3,158	1,462	10,152	3,751
PLYMOUTH	277,982	-	75,582	82	13,032	29,028	-
ROBBINSDALE	48,537	30,000	(68,277)	1,000	12,227	142,505	-

**Table 5**  
**Revenues and Expenditures**  
**For the Year Ended December 31, 2001**

<b>Relief Association</b>	<b>Revenues</b>				<b>Expenditures</b>		
	<b>State Aid</b>	<b>Municipal Contribution</b>	<b>Investment Earnings</b>	<b>All Other*</b>	<b>Administration</b>	<b>Service Pensions</b>	<b>Other Benefits</b>
ROSEVILLE	132,220	100,000	(330,897)	2,000	20,626	375,391	27,162
SAVAGE	71,652	159,380	(154,691)	-	14,013	63,235	32,144
WHITE BEAR LAKE	133,628	-	(143,655)	3,750	32,820	179,739	4,631
WORTHINGTON	33,503	77,700	(59,467)	1,000	810	133,987	1,000

<b>TOTALS</b>	<b>State Aid</b>	<b>Municipal Contribution</b>	<b>Investment Earnings</b>	<b>All Other*</b>	<b>Administration</b>	<b>Service Pensions</b>	<b>Other Benefits</b>
<b>Defined Contribution</b>	<b>2,385,099</b>	<b>618,939</b>	<b>(2,447,383)</b>	<b>64,740</b>	<b>248,970</b>	<b>1,903,436</b>	<b>84,486</b>
<b>Lump Sum</b>	<b>8,644,841</b>	<b>2,732,044</b>	<b>(9,299,457)</b>	<b>653,328</b>	<b>824,021</b>	<b>11,701,807</b>	<b>656,292</b>
<b>Monthly</b>	<b>426,640</b>	<b>309,149</b>	<b>(496,119)</b>	<b>0</b>	<b>45,550</b>	<b>708,885</b>	<b>60,206</b>
<b>Monthly / Lump Sum</b>	<b>1,789,869</b>	<b>1,106,226</b>	<b>(2,481,485)</b>	<b>45,360</b>	<b>232,094</b>	<b>3,051,232</b>	<b>183,825</b>
<b>Grand Total</b>	<b><u>13,246,449</u></b>	<b><u>4,766,358</u></b>	<b><u>(14,724,444)</u></b>	<b><u>763,428</u></b>	<b><u>1,350,635</u></b>	<b><u>17,365,360</u></b>	<b><u>984,809</u></b>

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

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

<u>Relief Association</u>	<u>Salaries</u>	<u>Conventions</u>	<u>Dues Actuarial Audit &amp; Bond</u>	<u>Other</u>	<u>Total Expenses</u>	<u>% of Assets</u>
<b><u>Defined Contribution</u></b>						
AUSTIN	978	-	2,691	1,112	4,781	1.33%
DONNELLY	-	-	930	95	1,025	1.41%
EDINA	21,500	-	23,907	4,699	50,106	1.16%
ELBOW LAKE	-	-	2,379	40	2,419	1.06%
ELGIN	75	-	2,005	-	2,080	1.33%
ELLSBURG	-	-	267	-	267	1.38%
FISHER	250	-	1,190	27	1,467	1.92%
GUNFLINT TRAIL	-	-	250	-	250	1.02%
KENYON	-	-	2,743	-	2,743	1.13%
LONDON	170	-	475	-	645	1.30%
MILLERVILLE	-	740	-	4,163	4,903	2.29%
ODESSA FARM	-	-	330	-	330	1.11%
WEST METRO	12,600	2,744	911	31,241	47,496	1.36%
<b><u>Lump Sum - \$ 100 or more, but less than \$200 per year of service</u></b>						
MEADOWLANDS	-	-	475	-	475	2.28%
<b><u>Lump Sum - \$ 200 or more, but less than \$300 per year of service</u></b>						
COLVIN	825	-	808	582	2,215	2.23%
DEXTER	600	-	1,561	143	2,304	2.15%
GHENT	250	-	452	-	702	1.12%
HENDRUM	275	-	745	139	1,159	1.89%
IONA	-	-	511	-	511	1.01%
<b><u>Lump Sum - \$ 300 or more, but less than \$500 per year of service</u></b>						
ALDEN	400	1,019	850	61	2,330	3.23%
BARRETT	-	-	705	136	841	1.21%
BOYD	-	-	1,637	187	1,824	1.74%
BREITUNG	1,475	-	921	-	2,396	2.24%
CYRUS	-	-	-	980	980	1.09%
DALTON	90	-	1,525	-	1,615	1.01%
EVANSVILLE	300	-	535	-	835	1.01%
FIFTY LAKES	-	-	1,200	15	1,215	1.48%
HARTLAND	-	-	1,500	28	1,528	1.33%
HILL CITY	-	-	1,500	44	1,544	1.63%
KETTLE RIVER	615	-	690	-	1,305	1.50%
LAKE BRONSON	125	-	460	-	585	1.51%
MAKINEN	600	-	815	-	1,415	1.73%

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

<u>Relief Association</u>	<u>Salaries</u>	<u>Conventions</u>	<u>Dues Actuarial Audit &amp; Bond</u>	<u>Other</u>	<u>Total Expenses</u>	<u>% of Assets</u>
PALISADE	-	-	985	-	985	1.36%
RED WING	750	-	1,900	300	2,950	1.47%
SQUAW LAKE	-	-	1,633	186	1,819	2.13%
TOWER	750	106	1,161	10	2,027	2.14%
WAUBUN	-	-	854	20	874	1.26%
WRENSHALL	538	-	950	38	1,526	1.04%
<b><u>Lump Sum - \$ 500 or more, but less than \$1,000 per year of service</u></b>						
BABBITT	1,497	-	1,488	15	3,000	1.34%
BATTLE LAKE	1,000	-	1,686	53	2,739	1.37%
BRANDON	-	-	1,657	46	1,703	1.12%
BROWNTON	500	-	2,305	60	2,865	1.61%
CLAREMONT	954	900	990	-	2,844	3.22%
CLEARWATER	600	-	1,761	-	2,361	1.09%
CUYUNA	-	-	2,302	-	2,302	2.90%
EMILY	-	-	3,071	45	3,116	2.46%
GLENWOOD	100	-	2,919	-	3,019	1.65%
GREY EAGLE	1,800	-	475	5	2,280	1.57%
HENDERSON	1,100	1,200	705	17	3,022	1.69%
HERON LAKE	-	-	526	3,057	3,583	3.00%
IRONTON	320	-	2,249	-	2,569	1.92%
ISLE	-	-	2,047	42	2,089	1.14%
KELLOGG	800	-	1,284	46	2,130	1.02%
LESTER PRAIRIE	-	-	2,876	20	2,896	1.08%
MARBLE	600	-	2,712	50	3,362	1.60%
MILTONA	-	-	495	1,283	1,778	1.16%
NEW AUBURN	460	-	2,100	946	3,506	2.08%
NORTHOME	500	-	562	-	1,062	1.07%
ORR	-	-	1,553	2	1,555	1.72%
RICHMOND	450	-	2,214	-	2,664	1.33%
SOUTH HAVEN	400	-	4,831	597	5,828	4.10%
STACY-LENT	1,000	-	2,650	12	3,662	1.38%
STEWART	500	-	2,330	38	2,868	1.55%
<b><u>Lump Sum - \$1,000 or more, but less than \$1,500 per year of service</u></b>						
ANNANDALE	300	-	1,140	1,015	2,455	1.09%
AURORA	2,200	324	725	10	3,259	1.01%
BARNESVILLE	1,040	-	3,679	556	5,275	2.65%
BRECKENRIDGE	2,400	-	1,850	9,324	13,574	4.27%
CARVER	-	297	4,130	48	4,475	1.42%

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

<u>Relief Association</u>	<u>Salaries</u>	<u>Conventions</u>	<u>Dues Actuarial Audit &amp; Bond</u>	<u>Other</u>	<u>Total Expenses</u>	<u>% of Assets</u>
DODGE CENTER	-	-	3,600	-	3,600	1.24%
HAMBURG	457	800	1,935	199	3,391	1.63%
HIBBING	1,100	226	2,882	101	4,309	1.41%
HOWARD LAKE	1,100	-	2,070	-	3,170	1.19%
LONSDALE	1,550	-	1,510	48	3,108	1.12%
MONTROSE	2,000	-	1,866	-	3,866	2.01%
NASHWAUK	500	-	4,688	-	5,188	1.67%
ONAMIA	-	-	1,732	75	1,807	1.06%
SPICER	650	-	2,469	15	3,134	1.27%
SAINT JAMES	2,000	995	2,720	-	5,715	1.30%
WINSTED	800	-	2,629	210	3,639	2.10%
<b><u>Lump Sum - \$1,500 or more, but less than \$2,000 per year of service</u></b>						
COLD SPRING	1,997	-	1,940	4,494	8,431	1.94%
ELY	959	-	3,910	155	5,024	1.10%
ISANTI	2,990	-	2,735	-	5,725	1.03%
<b><u>Lump Sum - \$2,000 or more, but less than \$2,500 per year of service</u></b>						
BUFFALO	1,000	-	4,189	169	5,358	1.20%
HUGO	-	-	4,150	-	4,150	1.02%
SAINT BONIFACIUS	400	-	2,150	-	2,550	1.22%
VADNAIS HEIGHTS	651	-	8,405	78	9,134	1.55%
<b><u>Lump Sum - \$3,000 or more, but less than \$3,500 per year of service</u></b>						
LAKE ELMO	1,500	-	4,300	37	5,837	1.16%
OAKDALE	5,100	778	8,019	177	14,074	1.36%
<b><u>Monthly/Lump Sum Combination</u></b>						
GLENCOE	2,450	-	3,851	889	7,190	1.31%
ROBBINSDALE	4,414	-	7,202	611	12,227	1.35%

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

<u>Relief Association</u>	<u>Salaries</u>	<u>Conventions</u>	<u>Dues Actuarial Audit &amp; Bond</u>	<u>Other</u>	<u>Total Expenses</u>	<u>% of Assets</u>
<b><u>Defined Contribution</u></b>						
COON RAPIDS	3,186	7,796	3,355	11,666	26,003	0.83%
EAGAN	7,200	-	12,258	631	20,089	0.46%
EDINA	21,500	-	23,907	4,699	50,106	1.16%
WEST METRO	12,600	2,744	911	31,241	47,496	1.36%
<b><u>Monthly Service</u></b>						
SPRING LAKE PARK	7,697	361	13,527	1,855	23,440	0.37%
<b><u>Monthly/Lump Sum Combination</u></b>						
APPLE VALLEY	10,348	653	4,478	4,663	20,142	0.83%
BROOKLYN CENTER	10,200	-	11,040	90	21,330	0.73%
MINNETONKA	13,163	-	8,630	5,525	27,318	0.31%
ROSEVILLE	1,539	-	13,184	5,903	20,626	0.36%
WHITE BEAR LAKE	3,260	1,518	24,215	3,827	32,820	0.80%

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**Table 6**  
**Summary of Data on Relief Association Membership and Bylaw Provisions**  
**For the Year Ended December 31, 2001**

Relief Association	Number of Members			Minimum Retirement Age	Minimum Years		Performance Bond		Pension Amount**	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
<b>Defined Contribution</b>																	
ALASKA	14	1	4	50	10	10	-	10,000	Bal	-	Bal	-	-	-	-	-	Bal
ALBANY	22	-	2	50	5	5	35,000	35,000	Bal	-	Bal	-	-	-	-	-	Bal
ANDOVER	38	1	17	50	5	5	5,000	150,000	Bal	-	Bal	-	-	-	-	-	Bal
ANOKA-CHAMPLIN	40	1	8	50	10	10	-	500,000	Bal	-	Bal	-	-	-	-	-	Bal
ASHBY	23	1	4	50	5	5	-	15,000	Bal	-	Bal	-	-	-	-	-	Bal
AUSTIN	24	-	-	50	7	7	-	50,000	Bal	-	Bal	-	-	-	-	-	Bal
BREWSTER	21	-	10	50	10	10	-	25,000	Bal	-	Bal	-	-	-	-	-	Bal
BROOKLYN PARK	82	-	24	50	5	5	750,000	750,000	Bal	-	Bal	-	-	-	-	-	Bal
CALLAWAY	17	-	3	50	10	10	-	70,000	Bal	-	Bal	-	-	-	-	-	Bal
COLOGNE	29	-	5	50	10	10	10,000	50,000	Bal	-	-	-	-	-	-	-	Bal
COLUMBIA HEIGHTS	22	-	4	50	10	10	-	100,000	Bal	-	Bal	-	-	-	-	-	Bal
COON RAPIDS	51	5	7	50	5	5	350,000	350,000	Bal	-	Bal	-	-	-	-	-	Bal
CRANE LAKE	13	-	-	50	10	10	50,000	50,000	Bal	-	Bal	-	-	-	-	-	Bal
CROSSLAKE	24	-	3	50	10	10	-	60,000	Bal	-	Bal	-	-	-	-	-	Bal
DAKOTA	11	-	-	50	5	5	-	10,000	Bal	-	Bal	-	-	-	-	-	Bal
DALBO	22	-	3	50	10	10	-	110,000	Bal	-	-	-	-	-	-	-	Bal
DILWORTH	28	-	3	50	10	10	60,000	60,000	Bal	-	Bal	-	-	-	-	-	Bal
DONNELLY	25	3	5	50	10	10	-	10,000	Bal	-	Bal	-	-	-	-	-	Bal
EAGAN	94	5	11	50	5	5	-	500,000	Bal	-	Bal	-	-	-	-	-	Bal
EDINA	45	5	8	50	5	5	500,000	500,000	Bal	-	Bal	-	-	-	-	-	Bal
ELBOW LAKE	24	2	3	50	10	10	-	30,000	Bal	-	Bal	-	-	-	-	-	Bal
ELGIN	23	2	7	50	10	10	-	25,000	Bal	-	Bal	-	-	-	-	-	Bal
ELLSBURG	11	-	-	55	10	10	-	10,000	Bal	-	Bal	-	-	-	-	-	Bal
ERSKINE	19	-	-	50	10	10	10,000	10,000	Bal	-	Bal	-	-	-	-	-	Bal
FALCON HEIGHTS	17	3	19	50	10	10	-	120,000	Bal	-	Bal	15	Day	-	-	-	Bal
FISHER	25	-	1	50	20	5	-	10,000	Bal	-	Bal	-	-	-	-	-	Bal
FOSSTON	23	-	2	50	10	10	-	25,000	Bal	-	Bal	-	-	-	-	-	Bal
FOUNTAIN	21	1	4	50	10	10	75,000	75,000	Bal	-	Bal	-	-	-	-	-	Bal
FREESPORT	19	1	4	50	10	10	-	25,000	Bal	-	Bal	-	-	-	-	-	Bal
FRIDLEY	32	4	6	50	10	10	-	250,000	Bal	-	-	-	-	-	-	-	Bal
GARY	20	2	2	50	10	10	-	20,000	Bal	-	-	-	-	-	-	-	Bal
GIBBON	26	-	1	50	13	13	-	30,000	Bal	-	-	-	-	-	-	-	Bal
GLENVILLE	24	-	9	50	5	5	-	10,000	Bal	-	Bal	-	-	-	-	-	Bal
GOODHUE	24	1	4	50	5	5	-	50,000	Bal	-	Bal	-	-	-	-	-	Bal
GUNFLINT TRAIL	22	-	5	50	5	5	-	4,000	Bal	-	Bal	-	-	-	-	-	Bal
HARDWICK	18	-	1	50	10	10	-	45,000	Bal	-	Bal	-	-	-	-	-	Bal

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

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

**Table 6**  
**Summary of Data on Relief Association Membership and Bylaw Provisions**  
**For the Year Ended December 31, 2001**

Relief Association	Number of Members			Minimum Retirement Age	Minimum Years		Performance Bond		Pension Amount**	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
HAWLEY	22	1	-	50	10	10	-	40,000	Bal	-	-	-	-	-	-	-	Bal
IVANHOE	28	-	3	50	10	10	-	20,000	Bal	-	Bal	-	-	-	-	-	Bal
KENYON	30	-	1	50	10	10	-	25,000	Bal	-	Bal	-	-	-	-	-	Bal
KERKHOVEN	26	-	2	50	10	10	20,000	20,000	Bal	-	Bal	-	-	-	-	-	Bal
KIESTER	21	1	4	55	10	10	-	35,000	Bal	-	Bal	42	Week	-	-	-	Bal
LAKE GEORGE	16	1	3	50	10	10	-	10,000	Bal	-	Bal	-	-	-	-	-	Bal
LAKEPORT	16	-	3	55	10	10	-	100,000	Bal	-	-	-	-	-	-	-	Bal
LE CENTER	20	1	2	50	10	10	-	25,000	Bal	-	Bal	-	-	-	-	-	Bal
LONDON	18	-	-	50	20	10	-	50,000	Bal	-	Bal	100	Week	-	-	-	Bal
LONGVILLE	24	-	1	50	5	5	-	50,000	Bal	-	-	-	-	-	-	-	Bal
LYLE	15	-	5	50	10	10	10,000	10,000	Bal	-	-	-	-	-	-	-	Bal
MAGNOLIA	12	2	-	50	10	10	-	10,000	Bal	-	-	-	-	-	-	-	-
MAPLE GROVE	87	-	29	50	5	5	1,000,000	1,000,000	Bal	-	Bal	-	-	-	-	-	Bal
MARINE-on-St-CROIX	32	-	24	50	5	5	-	40,000	Bal	-	Bal	-	-	-	-	-	Bal
MAZEPPA	28	1	1	50	10	10	-	20,000	Bal	-	-	-	-	-	-	-	Bal
MEDICINE LAKE	22	1	6	50	5	5	-	75,000	Bal	-	Bal	-	-	-	-	-	Bal
MENDOTA HEIGHTS	37	-	5	50	10	10	200,000	200,000	Bal	-	Bal	-	-	-	-	-	Bal
MENTOR	16	-	-	50	10	10	-	10,000	Bal	-	-	-	-	-	-	-	Bal
MILLERVILLE	28	-	1	50	10	10	-	25,000	Bal	-	Bal	-	-	-	-	-	Bal
MILROY	19	1	-	50	10	10	-	10,000	Bal	-	Bal	-	-	-	-	-	Bal
MURDOCK	15	-	4	50	10	10	-	15,000	Bal	-	Bal	-	-	-	-	-	Bal
MYRTLE	20	-	1	50	5	5	5,000	5,000	Bal	-	Bal	-	-	-	-	-	Bal
NODINE	13	-	-	55	10	10	-	20,000	Bal	-	Bal	-	-	-	-	-	Bal
NORTHROP	19	1	-	50	10	10	-	100,000	Bal	-	Bal	-	-	-	-	-	Bal
ODESSA FARM	13	-	-	50	10	5	-	10,000	Bal	-	Bal	-	-	-	-	-	Bal
OKLEE	18	1	3	50	10	10	-	15,000	Bal	200	Y/S	-	-	-	-	-	Bal
PLAINVIEW	22	-	1	50	10	10	15,000	40,000	Bal	-	Bal	-	-	-	-	-	Bal
PLUMMER	23	-	1	50	10	10	-	10,000	Bal	-	Bal	-	-	-	-	-	Bal
RAMSEY	32	-	2	50	10	10	-	50,000	Bal	-	Bal	-	-	-	-	-	Bal
RED LAKE FALLS	22	-	1	50	10	10	-	17,000	Bal	-	Bal	-	-	-	-	-	Bal
ROUND LAKE	18	-	2	50	10	10	-	10,000	Bal	-	Bal	-	-	-	-	-	Bal
RUSHFORD	29	2	-	50	10	10	-	30,000	Bal	-	Bal	-	-	-	-	-	Bal
RUSHMORE	19	-	-	50	5	5	100,000	100,000	Bal	-	Bal	-	-	-	-	-	Bal
SAINT HILAIRE	17	-	3	50	10	10	-	20,000	Bal	-	Bal	-	-	-	-	-	Bal
SEAFORTH	12	-	4	50	10	10	-	4,000	Bal	-	Bal	-	-	-	-	-	Bal
SOUTH BEND TWP	18	-	3	50	10	10	-	30,000	Bal	-	Bal	-	-	-	-	-	Bal
SWANVILLE	20	-	1	50	10	10	-	50,000	Bal	-	Bal	-	-	-	-	-	Bal
TOIVOLA TWP	16	-	14	50	5	5	10,000	10,000	Bal	-	Bal	-	-	-	-	-	Bal

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

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



**Table 6**  
**Summary of Data on Relief Association Membership and Bylaw Provisions**  
**For the Year Ended December 31, 2001**

Relief Association	Number of Members			Minimum Retirement Age	Minimum Years		Performance Bond		Pension Amount**	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
ULEN	18	1	3	50	10	10	-	50,000	Bal	-	-	-	-	-	-	-	Bal
UNDERWOOD	20	-	-	50	10	10	-	20,000	Bal	-	Bal	-	-	-	-	-	Bal
VERMILION LAKE	12	1	2	50	20	10	-	10,000	Bal	-	Bal	-	-	-	-	-	Bal
WABASSO	22	1	4	50	10	10	-	25,000	Bal	-	Bal	-	-	-	-	-	Bal
WANAMINGO	28	-	4	50	10	10	-	25,000	Bal	-	Bal	-	-	-	-	-	Bal
WANDA	19	-	2	50	10	10	-	10,000	Bal	-	Bal	-	-	-	-	-	Bal
WAYZATA	28	2	5	50	10	10	-	120,000	Bal	-	Bal	-	-	-	-	-	Bal
WELLS	22	-	5	50	10	10	-	100,000	Bal	-	-	-	-	-	-	-	Bal
WEST METRO	69	-	26	50	5	5	400,000	400,000	Bal	-	Bal	-	-	-	-	-	Bal
WILLIAMS	23	-	3	50	10	10	-	24,000	Bal	-	-	-	-	25	Lump	-	Bal
WINGER	15	-	2	50	10	10	-	10,000	Bal	-	Bal	-	-	-	-	-	Bal
WINTHROP	24	-	3	50	10	10	-	300,000	Bal	-	Bal	-	-	-	-	-	Bal
ZUMBROTA	26	2	-	50	10	10	-	75,000	Bal	-	Bal	-	-	-	-	-	Bal
<b><u>Lump Sum - \$ 10 or more, but less than \$100 per year of service</u></b>																	
MAPLE HILL	8	-	4	50	10	10	-	5,000	50	50	Y/S	-	-	-	-	50	Y/S
NASSAU	18	-	-	55	20	10	-	10,000	25	-	-	-	-	-	-	25	Y/S
NORTHLAND	7	-	-	50	10	10	-	5,000	50	50	Y/S	-	-	-	-	50	Y/S
PEQUAYWAN	11	-	-	50	5	5	5,000	5,000	30	-	-	-	-	-	-	30	Y/S
REVERE	10	-	-	50	10	10	5,000	5,000	50	25	Y/S	-	-	-	-	50	Y/S
<b><u>Lump Sum - \$ 100 or more, but less than \$200 per year of service</u></b>																	
BIGELOW	21	-	2	50	5	5	6,000	6,000	100	100	Y/S	-	-	-	-	100	Y/S
CLIMAX	22	-	-	50	10	10	-	10,000	150	-	-	-	-	-	-	-	-
COTTON	19	-	3	50	5	5	-	20,000	100	100	Y/S	-	-	-	-	100	Y/S
DANVERS	14	3	1	50	10	10	5,000	5,000	175	175	Y/S	-	-	-	-	175	Y/S
DUMONT	20	-	2	50	10	10	-	10,000	175	175	Y/S	-	-	-	-	175	Y/S
ELBOW-TULABY LK	16	-	-	62	10	10	5,000	5,000	100	100	Y/S	-	-	-	-	100	Y/S
ELMER	16	-	1	60	5	5	-	5,000	150	-	-	-	-	-	-	150	Y/S
FEDERAL DAM	13	-	-	55	20	10	10,000	10,000	100	100	Y/S	-	-	-	-	100	Y/S
GENEVA	18	-	-	55	10	10	-	5,000	100	100	Y/S	-	-	-	-	100	Y/S
JACOBSON	22	-	3	50	20	10	-	15,000	150	150	Y/S	-	-	-	-	150	Y/S
LASALLE	14	-	-	50	10	10	-	10,000	150	150	Y/S	-	-	-	-	150	Y/S
LISMORE	24	2	1	50	20	5	-	30,000	170	170	Y/S	100	Week	-	-	170	Y/S
LUCAN	22	1	1	50	10	10	-	6,500	180	-	-	-	-	-	-	180	Y/S
LYND	13	-	-	50	20	10	-	10,000	175	-	-	-	-	-	-	175	Y/S
MEADOWLANDS	12	1	-	50	5	5	-	3,000	100	100	Y/S	-	-	-	-	100	Y/S

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**Table 6**  
**Summary of Data on Relief Association Membership and Bylaw Provisions**  
**For the Year Ended December 31, 2001**

Relief Association	Number of Members			Minimum Retirement Age	Minimum Years		Performance Bond		Pension Amount**	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
MIDDLE RIVER	13	2	-	50	20	10	-	10,000	150	150	Y/S	100	Week	-	-	150	Y/S
TAUNTON	17	-	1	55	10	10	10,000	10,000	120	-	-	10	Week	-	-	120	Y/S
<b>Lump Sum - \$ 200 or more, but less than \$300 per year of service</b>																	
ALMELUND	29	1	3	50	10	10	-	20,000	250	250	Y/S	-	-	-	-	250	Y/S
ALTURA	21	-	-	50	20	20	-	10,000	250	-	-	200	Week	-	-	250	Y/S
BLUFFTON	14	-	1	50	20	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
BOWLUS	20	-	1	50	20	10	-	15,000	250	250	Y/S	-	-	-	-	250	Y/S
BRIMSON	17	2	4	50	10	10	15,000	15,000	200	200	Y/S	-	-	-	-	200	Y/S
BROOK PARK	15	1	-	50	5	5	-	50,000	200	200	Y/S	-	-	-	-	200	Y/S
CAMPBELL	24	-	1	50	20	10	-	25,000	200	-	-	-	-	-	-	200	Y/S
CLIFTON	15	1	5	50	5	5	10,000	20,000	250	250	Y/S	-	-	-	-	250	Y/S
COLVIN	14	-	-	50	20	20	-	10,000	250	-	-	-	-	-	-	250	Y/S
CROOKED LAKE	15	-	-	50	5	5	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
DENT	24	-	4	50	10	10	-	10,000	250	-	-	-	-	-	-	250	Y/S
DEXTER	22	1	1	50	10	10	-	15,000	250	250	Y/S	-	-	-	-	250	Y/S
FINLAYSON	20	-	5	50	10	10	-	10,000	200	200	Y/S	-	-	-	-	200	Y/S
GHENT	20	-	1	50	10	10	-	7,500	275	-	-	16	Day	-	-	275	Y/S
HALSTAD	24	-	4	55	10	10	-	30,000	200	200	Y/S	-	-	-	-	200	Y/S
HANLEY FALLS	23	-	3	50	10	10	-	10,000	250	-	-	-	-	-	-	250	Y/S
HENDRUM	28	-	-	50	10	10	25,000	25,000	200	200	Y/S	-	-	-	-	200	Y/S
HOLLAND	20	-	1	50	10	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
IONA	14	-	-	50	20	10	10,000	10,000	250	250	Y/S	-	-	-	-	250	Y/S
KARLSTAD	30	-	3	50	10	10	-	55,000	200	200	Y/S	-	-	-	-	200	Y/S
LAKE HENRY	20	1	5	50	10	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
LANCASTER	22	-	3	55	10	10	-	20,000	200	50	Y/S	-	-	-	-	50	Y/S
NORTH STAR	13	2	2	50	5	5	5,000	5,000	200	-	-	-	-	-	-	200	Y/S
OSTRANDER	18	-	2	50	10	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
PORTER	23	2	3	55	10	10	-	20,000	225	135	Y/S	-	-	-	-	225	Y/S
STURGEON LAKE	13	-	-	50	10	10	-	5,000	200	200	Y/S	-	-	-	-	200	Y/S
TWIN LKS-Freeborn Co	19	-	3	50	10	9	-	15,000	200	-	-	-	-	-	-	200	Y/S
WALTERS	18	2	-	50	5	5	-	10,000	200	-	-	-	-	-	-	200	Y/S
WILMONT	25	-	5	50	10	10	150,000	150,000	250	250	Y/S	-	-	-	-	250	Y/S
<b>Lump Sum - \$ 300 or more, but less than \$500 per year of service</b>																	
ALBORN	19	-	-	50	20	10	-	10,000	350	350	Y/S	-	-	-	-	350	Y/S
ALDEN	22	3	5	50	10	10	-	15,000	375	375	Y/S	-	-	-	-	375	Y/S

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**For the Year Ended December 31, 2001**

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	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
ALPHA	12	-	2	50	10	10	-	25,000	400	400	Y/S	-	-	-	-	400	Y/S
ASKOV	16	-	2	55	10	10	-	12,000	400	400	Y/S	-	-	-	-	400	Y/S
BARRETT	19	2	-	55	10	10	-	10,000	400	-	-	-	-	-	-	400	Y/S
BEARDSLEY	19	-	1	50	10	10	-	10,000	325	325	Y/S	-	-	-	-	325	Y/S
BELLINGHAM	19	1	3	50	5	5	10,000	20,000	400	400	Y/S	-	-	-	-	400	Y/S
BERTHA	20	1	1	50	10	10	-	15,000	400	400	Y/S	-	-	-	-	400	Y/S
BLACKHOOF	19	1	2	50	10	10	7,000	7,000	400	400	Y/S	-	-	-	-	400	Y/S
BOYD	22	1	3	50	10	10	-	15,000	320	320	Y/S	-	-	-	-	320	Y/S
BREITUNG	21	-	1	50	10	10	-	15,000	350	350	Y/S	-	-	-	-	350	Y/S
BREVATOR	17	1	1	50	5	5	-	10,000	475	475	Y/S	-	-	-	-	475	Y/S
CANTON	20	-	1	50	15	10	-	10,000	450	450	Y/S	-	-	-	-	450	Y/S
CARSONVILLE	17	-	3	50	10	10	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
CHANDLER	15	2	3	50	10	10	-	60,000	400	400	Y/S	-	-	-	-	400	Y/S
CHERRY	18	2	3	50	5	5	-	10,000	450	450	Y/S	-	-	-	-	450	Y/S
CHOKIO	19	-	2	50	10	10	-	20,000	425	300	Y/S	-	-	-	-	425	Y/S
CLARISSA	21	-	1	50	10	10	10,000	10,000	375	375	Y/S	-	-	-	-	375	Y/S
CLARKS GROVE	25	-	2	50	10	10	10,000	20,000	300	300	Y/S	-	-	-	-	300	Y/S
CLEMENTS	20	2	1	50	10	10	-	10,000	475	475	Y/S	-	-	-	-	475	Y/S
CLINTON-St Louis Co	18	-	-	50	10	10	-	15,000	400	400	Y/S	25	Week	-	-	400	Y/S
CURRIE	20	-	-	50	10	10	15,000	15,000	450	450	Y/S	-	-	-	-	450	Y/S
CYRUS	17	-	1	50	10	10	-	10,000	325	-	-	-	-	-	-	325	Y/S
DALTON	24	-	7	50	10	10	-	20,000	450	450	Y/S	-	-	-	-	450	Y/S
DARFUR	16	-	1	50	10	10	-	10,000	300	300	Y/S	20	Day	-	-	300	Y/S
DUNNELL	17	1	-	50	10	10	-	100,000	450	450	Y/S	-	-	-	-	450	Y/S
EITZEN	26	-	3	50	10	10	-	50,000	350	350	Y/S	-	-	-	-	350	Y/S
ELLENDALE	21	-	3	50	5	5	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
ELLSWORTH	23	2	6	55	10	10	15,000	15,000	300	-	-	-	-	-	-	300	Y/S
ELROSA	29	-	6	55	5	5	-	20,000	300	300	Y/S	-	-	-	-	300	Y/S
EVANSVILLE	26	-	2	50	10	10	-	10,000	320	320	Y/S	-	-	-	-	320	Y/S
FIFTY LAKES	12	2	3	50	5	5	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
FINLAND	19	-	-	50	10	10	-	10,000	375	-	-	-	-	-	-	375	Y/S
FLENSBURG	16	1	-	50	10	10	-	40,000	300	300	Y/S	-	-	-	-	300	Y/S
FRENCH TWP	31	-	1	50	10	10	15,000	15,000	300	300	Y/S	-	-	-	-	300	Y/S
FROST	27	-	2	50	10	10	-	15,000	350	350	Y/S	5	Day	-	-	350	Y/S
GARVIN	15	1	1	50	5	5	-	25,000	425	425	Y/S	-	-	-	-	425	Y/S
GNESEN	23	-	2	50	10	10	-	30,000	400	200	Y/S	-	-	-	-	400	Y/S
GOODLAND	15	-	2	50	5	5	-	7,000	360	360	Y/S	-	-	-	-	360	Y/S
GREENBUSH	30	-	-	50	10	10	-	15,000	300	-	-	-	-	-	-	300	Y/S

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	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
GRYGLA	20	1	-	50	10	10	-	20,000	350	350	Y/S	-	-	-	-	350	Y/S
HANCOCK	24	-	1	50	10	10	-	100,000	300	-	-	-	-	-	-	300	Y/S
HANSKA	25	-	1	50	10	10	-	15,000	350	350	Y/S	-	-	-	-	350	Y/S
HARTLAND	20	-	1	50	10	10	-	25,000	425	425	Y/S	-	-	-	-	425	Y/S
HERMAN	16	-	5	50	10	10	-	10,000	485	485	Y/S	-	-	-	-	485	Y/S
HEWITT	15	2	1	50	10	10	25,000	25,000	400	400	Y/S	-	-	-	-	400	Y/S
HILL CITY	23	11	5	50	5	5	100,000	100,000	380	380	Y/S	-	-	-	-	380	Y/S
HILLS	21	3	2	50	10	10	-	15,000	475	475	Y/S	40	Day	-	-	475	Y/S
HITTERDAL	19	-	2	50	10	10	-	20,000	350	350	Y/S	-	-	-	-	350	Y/S
HOKAH	26	2	3	50	10	10	150,000	150,000	350	350	Y/S	-	-	-	-	350	Y/S
HOVLAND	14	1	-	50	10	10	-	10,000	400	250	Y/S	-	-	-	-	400	Y/S
JASPER	25	2	3	50	10	10	-	20,000	450	450	Y/S	-	-	-	-	450	Y/S
JEFFERS	22	-	-	50	15	10	-	20,000	400	-	-	-	-	-	-	400	Y/S
KELLIHER	21	1	1	50	10	10	-	15,000	400	400	Y/S	-	-	-	-	400	Y/S
KENNEDY	19	1	-	50	10	10	-	100,000	350	350	Y/S	-	-	-	-	350	Y/S
KETTLE RIVER	17	-	3	50	5	5	30,000	30,000	450	450	Y/S	-	-	-	-	450	Y/S
LAKE BRONSON	19	1	-	50	10	10	-	8,000	300	150	Y/S	-	-	-	-	300	Y/S
LAKE LILLIAN	16	-	-	50	10	10	-	50,000	325	325	Y/S	-	-	-	-	325	Y/S
LAKE WILSON	19	1	1	50	10	10	-	15,000	330	330	Y/S	-	-	-	-	330	Y/S
LAKELAND	16	-	-	50	20	10	-	15,000	300	300	Y/S	-	-	-	-	300	Y/S
LEROY	24	-	5	50	10	10	-	15,000	450	450	Y/S	-	-	-	-	450	Y/S
LITTLEFORK	26	-	9	50	5	5	20,000	20,000	450	450	Y/S	-	-	-	-	450	Y/S
MABEL	20	-	-	50	10	10	-	10,000	425	250	Y/S	-	-	-	-	125	Y/S
MAKINEN	19	-	2	50	5	5	30,000	30,000	300	300	Y/S	-	-	-	-	300	Y/S
MCGRATH	19	1	3	50	5	5	-	10,000	350	350	Y/S	-	-	-	-	350	Y/S
MCKINLEY	13	-	3	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
NEW MUNICH	20	-	2	50	10	10	-	10,000	325	325	Y/S	-	-	-	-	325	Y/S
OKABENA	19	1	1	55	5	5	-	15,000	350	350	Y/S	-	-	-	-	350	Y/S
ORMSBY	16	-	3	50	10	10	-	25,000	350	-	-	10	Week	-	-	350	Y/S
PALISADE	22	2	1	50	10	10	-	15,000	450	450	Y/S	-	-	-	-	450	Y/S
PEMBERTON	20	-	2	50	10	10	-	10,000	350	-	-	-	-	-	-	350	Y/S
PIKE-SANDY-BRITT	21	-	6	50	10	10	10,000	20,000	400	400	Y/S	-	-	-	-	400	Y/S
PRINSBURG	17	-	2	50	10	10	20,000	20,000	400	400	Y/S	-	-	-	-	400	Y/S
RED WING	30	-	7	55	10	10	30,000	30,000	300	300	Y/S	-	-	1,000	Lump	300	Y/S
ROLLINGSTONE	25	-	1	50	10	10	-	10,000	395	395	Y/S	-	-	-	-	395	Y/S
ROSE CREEK	22	2	3	50	10	10	-	15,000	400	400	Y/S	-	-	-	-	400	Y/S
ROTHSAY	22	3	2	50	10	10	-	25,000	450	450	Y/S	-	-	-	-	450	Y/S
RUSSELL	19	1	2	50	10	10	-	20,000	375	375	Y/S	-	-	-	-	375	Y/S

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	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
SAINT LEO	17	-	5	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
SAINT MARTIN	25	2	4	50	10	10	-	20,000	475	475	Y/S	-	-	-	-	475	Y/S
SANBORN	20	-	1	50	20	10	-	10,000	450	450	Y/S	-	-	-	-	450	Y/S
SHELLY	19	-	1	50	10	10	-	13,000	300	300	Y/S	-	-	-	-	300	Y/S
SOLWAY RURAL	15	-	-	50	10	10	-	10,000	400	300	Y/S	-	-	-	-	400	Y/S
SQUAW LAKE	18	2	2	50	10	10	-	15,000	400	200	Y/S	-	-	-	-	250	Y/S
STEPHEN	26	2	2	50	10	10	-	20,000	375	-	-	-	-	-	-	375	Y/S
SUNBURG	22	-	2	50	10	10	-	100,000	350	350	Y/S	2	Day	-	-	350	Y/S
TOFTE	17	-	-	50	20	10	10,000	10,000	400	-	-	-	-	-	-	400	Y/S
TOWER	18	1	2	50	10	10	-	10,000	350	350	Y/S	-	-	-	-	350	Y/S
UPSALA	18	2	4	50	10	10	10,000	10,000	350	350	Y/S	-	-	-	-	350	Y/S
VESTA	16	-	-	50	10	10	5,000	10,000	300	300	Y/S	-	-	-	-	300	Y/S
VILLARD	29	-	1	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
VINING	13	-	2	55	10	10	-	7,500	400	-	-	-	-	300	Lump	-	-
WALNUT GROVE	19	1	4	50	10	10	-	100,000	400	400	Y/S	-	-	-	-	400	Y/S
WAUBUN	12	2	3	50	10	10	-	8,000	400	400	Y/S	-	-	-	-	400	Y/S
WENDELL	22	-	-	50	10	10	-	12,000	300	300	Y/S	-	-	-	-	300	Y/S
WILLOW RIVER	18	-	1	50	10	10	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
WILSON	27	-	5	50	10	10	20,000	20,000	300	300	Y/S	-	-	-	-	300	Y/S
WOOD LAKE	19	3	1	50	10	10	20,000	20,000	400	400	Y/S	-	-	-	-	400	Y/S
WOODSTOCK	12	-	2	50	10	10	-	15,000	325	325	Y/S	-	-	-	-	325	Y/S
WRENSHALL	25	-	2	50	10	10	-	20,000	450	450	Y/S	20	Day	500	Lump	450	Y/S
WRIGHT	15	-	5	50	5	5	10,000	10,000	320	320	Y/S	-	-	-	-	320	Y/S

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

ADA	19	2	-	50	10	10	-	75,000	675	-	-	-	-	-	-	675	Y/S
ADAMS	23	-	2	50	10	10	-	20,000	520	520	Y/S	-	-	-	-	520	Y/S
ADRIAN	27	1	-	50	10	10	-	25,000	500	500	Y/S	-	-	-	-	500	Y/S
ALBERTVILLE	26	-	6	50	10	10	-	20,000	800	800	Y/S	-	-	-	-	350	Y/S
AMBOY	21	-	2	50	10	10	-	15,000	600	100	Y/S	-	-	-	-	400	Y/S
APPLETON	19	13	6	55	10	10	40,000	40,000	800	800	Y/S	-	-	-	-	800	Y/S
ARGYLE	25	-	4	50	10	10	-	15,000	575	-	-	-	-	-	-	575	Y/S
ARLINGTON	29	-	6	50	10	10	-	40,000	800	800	Y/S	-	-	-	-	800	Y/S
ATWATER	24	1	1	50	10	10	-	25,000	650	650	Y/S	-	-	-	-	650	Y/S
AUDUBON	23	2	6	50	5	5	25,000	25,000	750	750	Y/S	-	-	-	-	750	Y/S
BABBITT	24	-	6	50	5	5	-	40,000	800	800	Y/S	-	-	-	-	800	Y/S
BADGER	24	-	-	50	10	10	-	15,000	500	500	Y/S	-	-	-	-	500	Y/S
BAGLEY	24	-	3	50	10	10	-	30,000	950	475	Y/S	-	-	-	-	950	Y/S

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**Table 6**  
**Summary of Data on Relief Association Membership and Bylaw Provisions**  
**For the Year Ended December 31, 2001**

Relief Association	Number of Members			Minimum Retirement Age	Minimum Years		Performance Bond		Pension Amount**	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
BALATON	27	-	2	50	10	10	15,000	15,000	500	500	Y/S	10	Day	-	-	500	Y/S
BARNUM	29	-	3	50	10	10	250,000	250,000	700	700	Y/S	-	-	-	-	700	Y/S
BATTLE LAKE	20	3	1	50	10	10	2,000	25,000	900	900	Y/S	-	-	-	-	900	Y/S
BEAVER CREEK	16	2	1	50	10	10	-	200,000	500	500	Y/S	-	-	-	-	500	Y/S
BELGRADE	25	-	1	50	10	10	-	25,000	650	650	Y/S	-	-	-	-	650	Y/S
BELVIEW	21	-	6	50	10	10	-	25,000	600	600	Y/S	-	-	-	-	600	Y/S
BIRD ISLAND	24	1	4	50	10	10	-	15,000	500	500	Y/S	-	-	-	-	500	Y/S
BIWABIK TWP	18	1	-	50	5	5	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
BLACKDUCK	25	-	1	50	10	10	-	25,000	800	800	Y/S	-	-	-	-	800	Y/S
BLOMKEST	15	-	3	55	10	10	-	20,000	500	-	-	-	-	-	-	500	Y/S
BRANDON	25	1	2	50	5	5	25,000	25,000	725	725	Y/S	-	-	-	-	725	Y/S
BRICELYN	18	-	1	55	10	10	16,000	16,000	550	550	Y/S	-	-	-	-	550	Y/S
BROOTEN	21	1	2	50	10	10	-	30,000	600	600	Y/S	-	-	-	-	600	Y/S
BROWERVILLE	22	1	2	50	10	10	-	25,000	500	400	Y/S	-	-	-	-	400	Y/S
BROWNS VALLEY	20	-	-	50	20	10	-	19,000	700	700	Y/S	-	-	-	-	700	Y/S
BROWNSDALE	14	1	2	50	10	10	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
BROWNTON	29	-	-	50	10	10	-	20,000	800	800	Y/S	-	-	-	-	800	Y/S
BUFFALO LAKE	21	1	6	50	10	10	-	30,000	850	850	Y/S	25	Day	-	-	850	Y/S
BUHL	19	-	1	50	10	10	-	20,000	800	800	Y/S	2	Day	-	-	800	Y/S
BUTTERFIELD	22	2	5	50	5	5	-	15,000	600	600	Y/S	5	Day	-	-	600	Y/S
BYRON	29	2	9	50	10	10	30,000	30,000	800	800	Y/S	-	-	-	-	800	Y/S
CALEDONIA	31	1	5	50	10	10	-	200,000	750	750	Y/S	5	Day	-	-	750	Y/S
CANOSIA TWP	19	-	3	50	10	10	-	200,000	800	800	Y/S	-	-	-	-	800	Y/S
CEYLON	23	-	2	50	20	10	-	15,000	500	-	-	50	Week	-	-	500	Y/S
CHATFIELD	24	2	4	50	5	5	-	25,000	850	850	Y/S	-	-	-	-	850	Y/S
CLAREMONT	14	1	4	50	10	10	-	50,000	700	700	Y/S	-	-	-	-	700	Y/S
CLARKFIELD	25	-	5	50	10	10	-	35,000	800	800	Y/S	-	-	-	-	800	Y/S
CLEARWATER	25	-	6	50	10	10	30,000	30,000	775	775	Y/S	-	-	-	-	775	Y/S
CLEVELAND	22	-	7	50	5	5	-	30,000	750	100	Y/S	-	-	-	-	750	Y/S
CLINTON-Big Stone Co	23	1	3	50	10	10	-	12,000	500	500	Y/S	-	-	-	-	500	Y/S
COLERAINE	20	-	3	50	5	5	20,000	20,000	900	900	Y/S	-	-	-	-	900	Y/S
COMFREY	24	-	-	50	10	10	-	200,000	500	500	Y/S	15	Day	-	-	500	Y/S
COSMOS	17	2	5	50	5	5	-	16,000	700	700	Y/S	-	-	-	-	700	Y/S
COTTONWOOD	29	-	8	55	10	10	-	30,000	600	600	Y/S	-	-	-	-	600	Y/S
COURTLAND	20	2	4	50	10	10	-	30,000	750	750	Y/S	-	-	-	-	750	Y/S
CROMWELL	19	-	1	50	20	10	-	15,000	700	300	Y/S	-	-	-	-	700	Y/S
CUYUNA	25	1	1	50	10	10	-	10,000	500	500	Y/S	-	-	-	-	500	Y/S
DANUBE	22	-	3	50	10	10	30,000	30,000	550	550	Y/S	-	-	-	-	550	Y/S

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**Table 6**  
**Summary of Data on Relief Association Membership and Bylaw Provisions**  
**For the Year Ended December 31, 2001**

Relief Association	Number of Members			Minimum Retirement Age	Minimum Years		Performance Bond		Pension Amount**	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
DAYTON	29	2	3	50	5	5	-	500,000	900	900	Y/S	-	-	-	-	900	Y/S
DEER CREEK	16	-	5	50	10	10	-	10,000	800	800	Y/S	-	-	-	-	800	Y/S
DEERWOOD	19	1	-	50	10	10	-	20,000	850	-	-	-	-	-	-	850	Y/S
DELAVAN	16	-	2	50	5	5	-	15,000	625	625	Y/S	-	-	-	-	625	Y/S
DOVER	22	-	-	50	10	10	-	25,000	550	550	Y/S	-	-	-	-	550	Y/S
EAGLE BEND	23	3	3	50	10	10	-	30,000	550	550	Y/S	-	-	-	-	550	Y/S
EASTERN HUBBARD	17	-	2	55	10	10	-	25,000	800	-	-	-	-	-	-	800	Y/S
EASTON	24	1	2	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
ECHO	21	-	3	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
EDGERTON	24	1	-	50	10	10	-	30,000	750	750	Y/S	-	-	-	-	750	Y/S
ELIZABETH	22	2	-	50	10	10	-	30,000	500	500	Y/S	-	-	-	-	500	Y/S
ELMORE	17	-	4	50	10	10	-	60,000	900	900	Y/S	-	-	-	-	900	Y/S
ELYSIAN	22	1	5	50	10	10	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
EMILY	23	-	3	50	10	10	-	20,000	600	-	-	-	-	-	-	600	Y/S
EMMONS	25	-	1	50	10	10	25,000	50,000	500	-	-	-	-	-	-	500	Y/S
EYOTA	17	-	-	50	15	10	-	25,000	800	250	Y/S	35	Day	-	-	800	Y/S
FERTILE	25	1	3	50	10	10	-	20,000	800	800	Y/S	-	-	-	-	800	Y/S
FORADA	20	1	6	50	10	10	20,000	20,000	600	600	Y/S	-	-	-	-	600	Y/S
FORESTON	22	3	5	50	5	5	-	30,000	800	800	Y/S	-	-	-	-	800	Y/S
FRANKLIN	19	-	7	50	10	10	-	20,000	800	800	Y/S	-	-	-	-	800	Y/S
FRAZEE	24	2	4	50	5	5	-	30,000	800	800	Y/S	-	-	-	-	800	Y/S
FREDENBERG	14	-	3	50	10	10	10,000	40,000	500	500	Y/S	-	-	-	-	500	Y/S
GARFIELD	24	-	3	50	10	10	25,000	25,000	700	700	Y/S	-	-	-	-	700	Y/S
GLENWOOD	29	-	2	50	10	10	-	44,000	900	900	Y/S	-	-	-	-	900	Y/S
GLYNDON	25	1	2	50	10	10	-	25,000	700	-	-	-	-	-	-	700	Y/S
GONVICK	20	-	1	50	10	10	-	25,000	650	650	Y/S	50	Week	100	Lump	650	Y/S
GRACEVILLE	25	-	1	50	10	10	-	15,000	510	510	Y/S	-	-	-	-	510	Y/S
GRANADA	18	1	4	50	10	10	-	35,000	500	-	-	-	-	-	-	500	Y/S
GRAND LAKE TWP	29	-	3	50	10	10	20,000	20,000	750	750	Y/S	-	-	-	-	750	Y/S
GRAND MEADOW	25	-	6	50	10	10	-	30,000	900	900	Y/S	-	-	-	-	900	Y/S
GRANITE FALLS	34	1	4	50	10	10	40,000	40,000	850	-	-	-	-	-	-	-	-
GREEN ISLE	24	1	3	50	10	10	-	30,000	675	675	Y/S	-	-	-	-	675	Y/S
GREY EAGLE	20	1	6	50	5	5	-	20,000	650	100	Y/S	-	-	-	-	100	Y/S
GROVE CITY	18	-	4	50	10	10	-	25,000	720	720	Y/S	-	-	-	-	720	Y/S
HALLOCK	28	4	2	50	10	10	-	100,000	500	20	Y/S	-	-	-	-	50	Y/S
HAMPTON	10	4	5	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
HARMONY	27	-	3	50	10	10	-	20,000	550	550	Y/S	-	-	-	-	550	Y/S
HARRIS	19	-	3	50	10	10	-	50,000	500	500	Y/S	-	-	-	-	500	Y/S

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	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
HAYWARD	22	1	2	50	10	10	-	30,000	800	800	Y/S	-	-	-	-	800	Y/S
HENDERSON	23	-	2	50	10	10	-	25,000	760	760	Y/S	-	-	-	-	760	Y/S
HENDRICKS	25	-	4	50	5	5	-	100,000	600	600	Y/S	-	-	-	-	600	Y/S
HENNING	25	-	-	50	5	5	-	22,000	700	700	Y/S	-	-	-	-	700	Y/S
HERON LAKE	21	-	-	55	10	10	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
HINCKLEY	18	1	6	50	10	10	-	100,000	650	650	Y/S	-	-	-	-	650	Y/S
HOFFMAN	24	-	5	50	10	10	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
HOLDINGFORD	21	-	7	50	10	10	-	30,000	750	750	Y/S	-	-	-	-	750	Y/S
HOUSTON	25	1	4	50	10	10	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
INDUSTRIAL	19	-	4	50	5	5	-	200,000	500	500	Y/S	-	-	-	-	500	Y/S
IRONTON	25	1	6	50	10	10	-	15,000	500	-	-	-	-	500	Y/S	500	Y/S
ISLE	25	-	1	50	10	10	-	25,000	842	842	Y/S	-	-	-	-	842	Y/S
KANDIYOHI	20	-	3	50	5	5	25,000	25,000	900	-	-	-	-	-	-	900	Y/S
KASOTA	22	1	1	50	10	10	-	30,000	800	800	Y/S	-	-	-	-	800	Y/S
KELLOGG	30	-	1	50	10	10	-	30,000	680	680	Y/S	-	-	-	-	680	Y/S
KENSINGTON	23	-	1	50	10	10	-	20,000	500	-	-	-	-	-	-	-	-
KILKENNY	20	1	3	50	10	10	-	60,000	550	550	Y/S	-	-	-	-	550	Y/S
KIMBALL	27	-	2	50	10	10	-	25,000	680	680	Y/S	-	-	-	-	680	Y/S
KINNEY	22	2	4	50	10	10	-	20,000	500	500	Y/S	2	Day	-	-	500	Y/S
LAFAYETTE	19	-	4	50	10	10	-	40,000	700	-	-	-	-	-	-	700	Y/S
LAKE BENTON	24	-	2	50	10	10	-	20,000	575	575	Y/S	-	-	-	-	575	Y/S
LAKE KABETOGAMA	13	-	4	50	5	5	10,000	10,000	600	600	Y/S	-	-	-	-	600	Y/S
LAKE PARK	23	-	2	50	10	10	-	25,000	525	525	Y/S	-	-	-	-	525	Y/S
LAKESWOOD	29	-	-	50	20	20	-	50,000	500	500	Y/S	-	-	-	-	500	Y/S
LAMBERTON	20	1	1	50	10	10	-	20,000	650	650	Y/S	-	-	-	-	650	Y/S
LANESBORO	19	-	1	50	10	10	-	15,000	700	-	-	-	-	-	-	-	-
LEAF VALLEY TWP	20	-	-	50	5	5	-	30,000	600	600	Y/S	-	-	-	-	600	Y/S
LESTER PRAIRIE	29	-	1	50	20	10	-	35,000	800	-	-	20	Week	250	Lump	800	Y/S
LEWISVILLE	18	-	-	50	10	10	-	50,000	500	500	Y/S	100	Week	-	-	500	Y/S
LOWRY	23	2	2	50	10	10	-	20,000	700	100	Y/S	-	-	-	-	700	Y/S
MADELIA	26	-	5	50	10	10	-	100,000	825	825	Y/S	-	-	-	-	825	Y/S
MADISON LAKE	20	1	7	50	10	10	-	25,000	700	-	-	-	-	-	-	700	Y/S
MAHNOMEN	24	3	7	50	10	10	-	250,000	900	900	Y/S	-	-	-	-	900	Y/S
MAHTOWA	19	1	2	50	5	5	-	10,000	500	500	Y/S	-	-	-	-	500	Y/S
MANTORVILLE	22	1	6	50	10	10	-	20,000	800	800	Y/S	-	-	-	-	800	Y/S
MAPLEVIEW	22	1	-	50	20	5	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
MARBLE	18	-	1	50	10	10	25,000	25,000	900	900	Y/S	10	Week	-	-	900	Y/S
MAYNARD	20	2	-	50	10	10	75,000	75,000	600	600	Y/S	-	-	-	-	150	Y/S

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	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
MCDAVITT	22	-	4	50	10	10	20,000	20,000	675	675	Y/S	-	-	-	-	675	Y/S
MCINTOSH	20	-	1	50	10	10	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
MEDFORD	25	1	4	50	10	10	-	150,000	600	600	Y/S	-	-	-	-	600	Y/S
MENAHGA	22	-	4	55	10	10	-	100,000	750	300	Y/S	6	Day	250	Lump	750	Y/S
MILAN	20	1	-	55	10	10	-	30,000	500	500	Y/S	3	Day	-	-	500	Y/S
MILTONA	23	-	4	50	10	10	-	100,000	650	650	Y/S	-	-	-	-	650	Y/S
MINNEOTA	26	1	3	50	10	10	-	40,000	775	775	Y/S	25	Week	-	-	775	Y/S
MISSION TWP	14	-	4	50	5	5	10,000	10,000	900	900	Y/S	-	-	-	-	900	Y/S
MORTON	24	-	5	50	10	10	-	50,000	800	800	Y/S	-	-	-	-	800	Y/S
NEVIS	28	-	1	50	10	10	5,000	40,000	950	950	Y/S	-	-	-	-	950	Y/S
NEW AUBURN	19	1	4	50	5	5	-	20,000	900	900	Y/S	-	-	-	-	900	Y/S
NEW RICHLAND	21	1	3	50	10	10	-	25,000	800	800	Y/S	-	-	-	-	800	Y/S
NEW YORK MILLS	22	-	2	50	10	10	-	15,000	700	700	Y/S	-	-	-	-	700	Y/S
NEWFOLDEN	20	-	-	50	10	10	-	20,000	650	650	Y/S	200	Week	300	Lump	650	Y/S
NICOLLET	23	-	3	50	5	5	-	25,000	935	-	-	-	-	-	-	-	-
NORTHOME	17	1	2	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
ODIN	14	-	-	50	10	10	-	15,000	500	-	-	15	Week	-	-	500	Y/S
OGILVIE	25	1	-	50	10	10	-	100,000	750	750	Y/S	-	-	-	-	750	Y/S
OLIVIA	25	1	-	50	10	10	-	200,000	950	950	Y/S	-	-	-	-	950	Y/S
ORONOCO	16	1	-	50	10	10	20,000	20,000	750	-	-	-	-	-	-	750	Y/S
ORR	15	-	-	50	10	10	-	10,000	650	650	Y/S	-	-	-	-	650	Y/S
ORTONVILLE	28	2	4	50	10	10	-	100,000	800	800	Y/S	-	-	-	-	800	Y/S
OTTERTAIL	30	-	5	50	10	10	-	25,000	500	500	Y/S	-	-	-	-	500	Y/S
PALO	18	-	-	50	10	10	-	30,000	800	800	Y/S	-	-	100	Lump	800	Y/S
PARKERS PRAIRIE	26	1	4	50	10	10	-	25,000	650	650	Y/S	-	-	-	-	650	Y/S
PENNOCK	22	1	6	50	10	10	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
PILLAGER	24	2	4	50	10	10	-	25,000	800	800	Y/S	-	-	-	-	800	Y/S
PLATO	25	1	9	50	5	5	-	50,000	990	990	Y/S	-	-	-	-	990	Y/S
PRESTON	22	1	1	50	10	10	-	25,000	900	-	-	-	-	-	-	900	Y/S
RANDALL	23	1	4	50	10	10	-	40,000	750	750	Y/S	-	-	-	-	750	Y/S
RANDOLPH	26	2	6	50	5	5	-	35,000	625	-	-	-	-	-	-	-	-
RAYMOND	24	-	-	50	10	10	-	15,000	550	550	Y/S	-	-	-	-	550	Y/S
RENVILLE	25	-	3	50	10	10	-	25,000	750	750	Y/S	-	-	-	-	750	Y/S
RICE	19	1	4	50	5	5	-	20,000	650	650	Y/S	-	-	-	-	650	Y/S
RICHMOND	24	3	2	50	10	10	200,000	200,000	850	850	Y/S	-	-	-	-	850	Y/S
ROCKVILLE	25	1	3	50	20	10	-	30,000	900	900	Y/S	30	Day	-	-	900	Y/S
ROYALTON	22	2	2	50	10	10	-	15,000	575	575	Y/S	-	-	-	-	575	Y/S
RUTHTON	11	-	4	50	10	10	-	15,000	650	-	-	-	-	-	-	650	Y/S

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**Key:** Bal = Balance of Account Lump = Lump Sum M/S = Per Month, Per Year of Service  
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**Table 6**  
**Summary of Data on Relief Association Membership and Bylaw Provisions**  
**For the Year Ended December 31, 2001**

Relief Association	Number of Members			Minimum Retirement Age	Minimum Years		Performance Bond		Pension Amount**	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
SABIN-ELMWOOD	20	3	4	50	10	10	12,500	12,500	800	800	Y/S	-	-	-	-	800	Y/S
SACRED HEART	25	2	2	50	10	10	-	20,000	560	-	-	-	-	-	-	560	Y/S
SAINT CLAIR	26	-	4	50	10	10	50,000	50,000	900	900	Y/S	-	-	-	-	900	Y/S
SCANLON	20	-	6	50	10	10	15,000	15,000	800	-	-	-	-	-	-	800	Y/S
SCHROEDER	9	-	1	50	10	10	15,000	15,000	800	800	Y/S	-	-	-	-	800	Y/S
SHAFER	18	-	4	50	10	10	-	100,000	550	550	Y/S	-	-	-	-	550	Y/S
SHERBURN	21	-	1	50	10	10	-	150,000	950	950	Y/S	75	Week	-	-	950	Y/S
SHEVLIN	26	-	2	50	10	10	-	15,000	550	550	Y/S	-	-	-	-	550	Y/S
SILICA	18	-	1	50	10	10	10,000	10,000	640	-	-	-	-	-	-	640	Y/S
SILVER LAKE	24	1	3	50	10	10	-	25,000	650	650	Y/S	-	-	-	-	650	Y/S
SOLWAY TWP	16	1	6	50	10	10	12,500	12,500	550	550	Y/S	-	-	-	-	550	Y/S
SOUTH HAVEN	20	3	-	50	5	5	-	100,000	800	800	Y/S	-	-	-	-	800	Y/S
SPRING GROVE	24	-	2	50	10	10	-	20,000	600	-	-	20	Day	-	-	600	Y/S
SPRINGFIELD	25	-	4	50	10	10	-	50,000	850	850	Y/S	15	Day	-	-	850	Y/S
STACY-LENT	30	-	5	50	10	10	-	25,000	900	900	Y/S	-	-	-	-	900	Y/S
STARBUCK	24	-	1	50	10	10	-	20,000	550	550	Y/S	-	-	-	-	550	Y/S
STEWART	22	2	4	50	10	10	-	34,000	900	900	Y/S	-	-	-	-	900	Y/S
STORDEN	21	1	-	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
TACONITE	16	-	4	50	10	10	-	15,000	750	-	-	5	Day	-	-	750	Y/S
TRIMONT	22	3	4	50	10	10	-	30,000	800	800	Y/S	-	-	-	-	800	Y/S
TRUMAN	26	-	1	50	10	10	-	25,000	650	650	Y/S	-	-	-	-	650	Y/S
TWIN VALLEY	20	1	6	50	10	10	-	50,000	650	650	Y/S	-	-	-	-	650	Y/S
TYLER	25	1	4	50	10	10	-	25,000	500	500	Y/S	-	-	-	-	500	Y/S
VERGAS	19	-	6	50	10	10	-	20,000	720	-	-	-	-	-	-	720	Y/S
VERNON CENTER	21	1	4	50	10	10	-	15,000	500	500	Y/S	-	-	-	-	500	Y/S
WALDORF	27	3	4	50	10	10	-	50,000	650	-	-	-	-	-	-	650	Y/S
WARBA-FEELY-SAGO	17	-	1	50	15	5	-	10,000	600	-	-	-	-	-	-	600	Y/S
WARREN	24	-	2	50	5	5	50,000	50,000	500	500	Y/S	-	-	-	-	500	Y/S
WARROAD	26	1	3	50	10	5	25,000	25,000	800	800	Y/S	-	-	-	-	800	Y/S
WATERVILLE	16	-	5	50	10	5	-	25,000	800	800	Y/S	-	-	-	-	800	Y/S
WATKINS	22	3	-	50	10	10	-	30,000	800	800	Y/S	-	-	-	-	800	Y/S
WATSON	15	-	2	50	10	10	10,000	10,000	675	675	Y/S	-	-	-	-	675	Y/S
WAVERLY	17	1	4	50	10	10	20,000	20,000	800	800	Y/S	-	-	-	-	800	Y/S
WELCOME	25	2	2	50	10	10	100,000	100,000	700	700	Y/S	-	-	-	-	700	Y/S
WEST CONCORD	19	1	-	50	5	5	40,000	40,000	650	650	Y/S	-	-	-	-	650	Y/S
WESTBROOK	19	-	1	50	10	10	-	15,000	600	-	-	-	-	-	-	600	Y/S
WINNEBAGO	24	1	3	50	5	5	-	20,000	675	675	Y/S	-	-	-	-	675	Y/S
WOLF LAKE	21	-	6	50	10	10	-	20,000	625	-	-	-	-	-	-	625	Y/S

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**Table 6**  
**Summary of Data on Relief Association Membership and Bylaw Provisions**  
**For the Year Ended December 31, 2001**

Relief Association	Number of Members			Minimum Retirement Age	Minimum Years		Performance Bond		Pension Amount**	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
WYKOFF	21	-	-	50	10	10	-	25,000	800	800	Y/S	-	-	-	-	800	Y/S
WYOMING	31	1	3	50	10	10	25,000	25,000	650	650	Y/S	-	-	-	-	650	Y/S
ZUMBRO FALLS	20	-	1	50	10	10	-	25,000	800	800	Y/S	-	-	800	Y/S	800	Y/S
<b>Lump Sum - \$1,000 or more, but less than \$1,500 per year of service</b>																	
AITKIN	31	-	1	50	10	10	-	60,000	1,150	1,150	Y/S	-	-	-	-	1,150	Y/S
ANNANDALE	19	-	15	50	5	5	-	30,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
AURORA	22	2	5	50	10	10	-	500,000	1,300	1,300	Y/S	*	*	-	-	1,300	Y/S
AVON	21	-	3	50	10	10	-	30,000	1,050	1,050	Y/S	-	-	-	-	1,050	Y/S
BACKUS	21	-	2	50	10	10	-	40,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
BALSAM	21	-	1	50	10	10	-	50,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
BARNESVILLE	26	4	4	50	10	10	-	40,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
BELLE PLAINE	29	1	6	50	10	10	30,000	45,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
BIGFORK	20	1	1	50	10	10	-	25,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
BIWABIK	22	1	3	50	10	10	-	50,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
BLOOMING PRAIRIE	27	-	2	50	10	10	-	100,000	1,075	1,075	Y/S	-	-	-	-	1,075	Y/S
BLUE EARTH	29	1	2	50	5	5	-	100,000	1,450	1,450	Y/S	-	-	-	-	1,450	Y/S
BOVEY	16	1	6	50	10	10	-	25,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
BRAHAM	24	1	8	50	5	5	-	35,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
BRECKENRIDGE	28	-	3	50	10	10	-	50,000	1,100	1,100	Y/S	5	Day	-	-	1,100	Y/S
CALUMET	16	-	4	50	10	10	-	25,000	1,000	-	-	-	-	-	-	1,000	Y/S
CANBY	24	-	5	50	10	10	70,000	70,000	1,275	1,275	Y/S	-	-	-	-	1,275	Y/S
CANNON FALLS	30	-	1	50	10	10	-	100,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
CARLOS	23	2	5	50	10	10	-	55,000	1,425	1,425	Y/S	-	-	-	-	1,425	Y/S
CARLTON	21	2	6	50	10	10	200,000	200,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
CARVER	27	-	5	50	5	5	-	50,000	1,400	-	-	-	-	1,500	Lump	1,400	Y/S
CENTER CITY	22	-	3	50	10	10	25,000	25,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
CLARA CITY	19	2	-	50	5	5	-	40,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
CLEAR LAKE	27	-	5	50	10	10	50,000	50,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
CLEARBROOK	16	1	5	50	10	10	-	40,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
COKATO	23	1	5	50	5	5	-	100,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
COOK	22	-	-	50	20	10	-	40,000	1,400	-	-	-	-	-	-	1,400	Y/S
CROOKSTON	25	-	8	55	10	10	-	75,000	1,400	1,000	Y/S	-	-	-	-	1,000	Y/S
DEER RIVER	24	-	2	50	10	10	-	35,000	1,350	1,350	Y/S	-	-	-	-	1,350	Y/S
DODGE CENTER	18	1	2	50	10	10	35,000	35,000	1,200	-	-	-	-	-	-	1,200	Y/S
EAGLE LAKE	24	1	3	50	10	10	-	40,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
EDEN VALLEY	26	1	5	50	10	10	200,000	200,000	1,000	1,000	Y/S	-	-	3,000	Lump	1,000	Y/S
FAIRFAX	25	1	4	55	5	5	-	400,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S

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**Summary of Data on Relief Association Membership and Bylaw Provisions**  
**For the Year Ended December 31, 2001**

Relief Association	Number of Members			Minimum Retirement Age	Minimum Years		Performance Bond		Pension Amount**	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
FULDA	26	-	1	50	10	10	-	50,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
GAYLORD	26	1	1	50	10	10	60,000	60,000	1,350	1,350	Y/S	-	-	-	-	1,350	Y/S
GOOD THUNDER	27	2	3	50	5	5	-	40,000	1,050	-	-	100	Week	-	-	1,050	Y/S
GOODVIEW	27	-	6	50	8	8	-	50,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
GRAND MARAIS	25	-	1	50	10	10	-	30,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
GREENWOOD	25	1	-	50	5	5	-	20,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
HACKENSACK	21	-	1	50	10	10	-	20,000	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
HAMBURG	32	-	1	50	10	10	-	25,000	1,025	1,025	Y/S	-	-	-	-	1,025	Y/S
HANOVER	26	-	5	60	10	10	350,000	350,000	1,000	-	-	*	*	-	-	1,000	Y/S
HAYFIELD	26	1	5	50	10	10	-	50,000	1,150	1,150	Y/S	-	-	-	-	1,150	Y/S
HECTOR	22	-	3	50	10	10	35,000	40,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
HIBBING	23	2	6	50	5	5	-	50,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
HOWARD LAKE	28	1	1	50	10	10	-	30,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
JANESVILLE	25	1	2	50	10	10	-	20,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
JORDAN	31	-	2	50	10	10	55,000	55,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
KASSON	28	-	7	50	10	10	-	35,000	1,165	1,165	Y/S	-	-	-	-	1,165	Y/S
LA CRESCENT	20	2	5	50	5	5	-	60,000	1,225	1,225	Y/S	-	-	-	-	1,225	Y/S
LAKE CRYSTAL	24	-	5	50	10	10	-	40,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
LAKEFIELD	25	-	1	50	10	10	85,000	85,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
LEWISTON	32	-	3	50	5	5	-	50,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
LONSDALE	21	2	6	50	10	10	-	40,000	1,300	1,300	Y/S	-	-	500	Lump	1,300	Y/S
LUTSEN	14	1	1	50	10	10	-	20,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
MADISON	26	1	-	50	10	10	35,000	35,000	1,000	1,000	Y/S	10	Day	-	-	-	-
MAPLE LAKE	30	-	-	50	10	10	70,000	70,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
MAYER	18	-	6	50	10	10	-	30,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
MCGREGOR	25	-	4	50	10	10	-	30,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
MELROSE	29	2	4	50	10	10	-	300,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
MINNESOTA LAKE	23	-	5	50	5	5	-	50,000	1,050	-	-	-	-	-	-	1,050	Y/S
MONTEVIDEO	30	-	-	50	10	10	500,000	500,000	1,200	1,200	Y/S	100	Week	-	-	1,200	Y/S
MONTGOMERY	29	3	9	54	10	10	20,000	50,000	1,050	-	-	-	-	-	-	1,050	Y/S
MONTROSE	23	-	1	50	10	10	-	30,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
MOOSE LAKE	24	2	3	50	10	10	30,000	30,000	1,100	1,100	Y/S	-	-	200	Lump	1,100	Y/S
MORGAN	22	-	3	50	10	10	-	250,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
MORRIS	31	-	1	50	15	15	-	55,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
MOTLEY	18	1	9	50	10	10	-	30,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
MOUNTAIN LAKE	25	1	2	50	10	10	-	100,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
NASHWAUK	25	-	3	50	10	10	-	35,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
NEW GERMANY	25	-	3	50	10	10	-	35,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S

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**For the Year Ended December 31, 2001**

Relief Association	Number of Members			Minimum Retirement Age	Minimum Years		Performance Bond		Pension Amount**	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
NEW LONDON	23	1	1	50	10	10	-	30,000	1,175	-	-	-	-	-	-	100	Y/S
NEW SCANDIA TWP	28	1	2	50	10	10	-	35,000	1,350	1,350	Y/S	-	-	-	-	1,350	Y/S
NORW /YOUNG AMER	36	4	7	50	10	10	-	60,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
ONAMIA	19	1	4	50	10	10	-	100,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
PAYNESVILLE	26	-	1	50	10	10	-	350,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
PERHAM	33	-	7	50	10	10	50,000	50,000	1,250	-	-	-	-	-	-	1,250	Y/S
PIERZ	25	-	3	50	12	12	100,000	100,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
PROCTOR	21	1	1	50	20	10	30,000	30,000	1,100	1,100	Y/S	10	Day	-	-	1,100	Y/S
REMER	21	-	-	50	10	10	-	30,000	1,300	-	-	-	-	-	-	1,300	Y/S
RICE LAKE	31	4	1	50	10	10	-	50,000	1,400	-	-	-	-	-	-	1,400	Y/S
ROCKFORD	26	2	13	50	5	5	-	500,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
ROSEAU	24	2	4	50	10	10	-	100,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
RUSH CITY	30	1	5	50	10	10	40,000	40,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
SAINT CHARLES	24	-	3	50	10	10	-	50,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
SAINT FRANCIS	24	-	5	50	10	10	-	45,000	1,000	-	-	-	-	-	-	1,000	Y/S
SAINT JAMES	34	1	4	50	10	10	-	50,000	1,450	1,450	Y/S	-	-	-	-	1,450	Y/S
SAINT MICHAEL	29	3	3	50	5	5	-	40,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
SAINT STEPHEN	26	-	2	50	10	10	-	50,000	1,050	1,050	Y/S	-	-	-	-	1,050	Y/S
SANDSTONE	21	1	1	50	10	10	-	40,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
SARTELL	30	-	3	50	10	10	50,000	50,000	1,450	1,450	Y/S	-	-	-	-	1,450	Y/S
SAUK CENTRE	30	-	3	50	10	10	50,000	50,000	1,050	1,050	Y/S	-	-	-	-	1,050	Y/S
SCANDIA VALLEY	19	2	-	50	10	10	30,000	30,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
SEBEKA	20	1	1	50	10	10	-	35,000	1,050	1,050	Y/S	-	-	-	-	1,050	Y/S
SILVER BAY	20	-	4	50	10	10	-	50,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
SLAYTON	30	-	3	50	5	5	-	40,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
SLEEPY EYE	31	3	1	55	10	10	700,000	700,000	1,450	1,450	Y/S	-	-	-	-	1,450	Y/S
SPICER	24	2	2	50	10	10	-	40,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
SPRING VALLEY	21	1	5	50	5	5	-	50,000	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
STAPLES	26	-	8	50	10	10	-	30,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
STEWARTVILLE	30	-	2	50	10	10	-	40,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
TAYLORS FALLS	25	-	3	50	10	10	-	60,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
THOMSON	30	3	4	50	10	10	40,000	40,000	1,100	-	-	-	-	-	-	1,100	Y/S
TRACY	25	1	6	50	5	5	30,000	50,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
VERNDALE	22	1	6	50	5	5	-	40,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
WABASHA	28	-	3	50	10	10	35,000	35,000	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
WAITE PARK	23	-	-	50	10	10	-	50,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
WALKER	23	-	-	50	10	10	-	50,000	1,250	1,250	Y/S	100	Week	1,000	Lump	1,250	Y/S
WATERTOWN	27	2	4	50	10	10	-	75,000	1,432	1,432	Y/S	-	-	-	-	1,432	Y/S

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**Table 6**  
**Summary of Data on Relief Association Membership and Bylaw Provisions**  
**For the Year Ended December 31, 2001**

Relief Association	Number of Members			Minimum Retirement Age	Minimum Years		Performance Bond		Pension Amount**	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
WHEATON	25	-	1	50	10	10	50,000	50,000	1,275	1,275	Y/S	-	-	-	-	1,275	Y/S
WINSTED	25	6	2	50	10	10	-	40,000	1,100	100	Y/S	-	-	-	-	1,000	Y/S
<b>Lump Sum - \$1,500 or more, but less than \$2,000 per year of service</b>																	
BIG LAKE	27	-	7	50	5	5	-	55,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
COHASSET	23	-	2	50	10	10	-	70,000	1,900	1,900	Y/S	-	-	-	-	1,900	Y/S
COLD SPRING	30	2	2	50	5	5	-	70,000	1,700	-	-	-	-	1,000	Lump	-	-
DAWSON	25	1	3	50	5	5	50,000	50,000	1,700	1,700	Y/S	-	-	-	-	1,700	Y/S
DELANO	26	2	4	50	5	5	-	40,000	1,700	1,700	Y/S	-	-	-	-	1,700	Y/S
ELY	29	-	1	50	10	10	-	75,000	1,500	1,500	Y/S	10	Day	-	-	1,500	Y/S
EVELETH	24	-	2	50	10	10	-	30,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
FAYAL	19	-	1	50	10	10	-	30,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
FOLEY	24	-	2	50	10	10	-	60,000	1,500	-	-	-	-	-	-	1,500	Y/S
HOYT LAKES	21	1	6	50	10	10	-	1,000,000	1,600	1,600	Y/S	3	Day	-	-	1,600	Y/S
IDEAL	22	2	1	50	10	10	-	40,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
ISANTI	30	-	7	50	10	10	-	75,000	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
JACKSON	27	2	9	50	5	5	-	60,000	1,600	-	-	42	Week	-	-	1,600	Y/S
KEEWATIN	19	3	4	50	10	10	-	40,000	1,600	1,600	Y/S	10	Day	-	-	1,600	Y/S
LEXINGTON	19	1	6	50	10	10	-	50,000	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
LITCHFIELD	29	2	2	50	10	10	-	70,000	1,750	1,750	Y/S	8	Day	-	-	1,750	Y/S
LITTLE FALLS	31	1	1	50	10	10	-	65,000	1,900	1,900	Y/S	-	-	-	-	1,900	Y/S
LONG PRAIRIE	21	1	1	50	5	5	50,000	50,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
LUVERNE	37	9	1	50	10	10	-	75,000	1,900	-	-	-	-	-	-	1,900	Y/S
MAPLE PLAIN	24	1	8	50	10	10	-	80,000	1,750	1,750	Y/S	50	Week	-	-	1,750	Y/S
MAPLETON	24	1	8	50	10	10	-	60,000	1,700	1,700	Y/S	-	-	-	-	1,700	Y/S
MORA	30	2	2	55	10	10	-	250,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
MORRISTOWN	24	-	2	50	10	10	-	75,000	1,700	-	-	-	-	-	-	1,700	Y/S
MOUNTAIN IRON	20	-	1	50	10	10	-	40,000	1,550	1,550	Y/S	-	-	-	-	1,550	Y/S
NEW MARKET	24	-	4	50	10	10	40,000	40,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
NISSWA	26	-	1	50	10	10	-	40,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
OAK GROVE	26	1	5	50	5	5	-	60,000	1,900	1,900	Y/S	-	-	-	-	1,900	Y/S
OSAKIS	19	2	-	50	10	10	-	50,000	1,650	1,650	Y/S	-	-	-	-	1,650	Y/S
OSSEO	25	2	1	50	10	10	-	50,000	1,532	1,532	Y/S	-	-	-	-	1,532	Y/S
PELICAN RAPIDS	24	2	3	50	10	10	25,000	60,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
PEQUOT LAKES	25	2	7	50	10	10	-	50,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
PINE ISLAND	26	2	7	50	10	10	-	100,000	1,550	1,550	Y/S	-	-	-	-	1,550	Y/S
PINE RIVER	21	3	6	50	5	5	-	70,000	1,600	1,600	Y/S	-	-	6,000	Lump	1,600	Y/S
ROGERS	25	-	2	50	10	10	-	50,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S

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**Summary of Data on Relief Association Membership and Bylaw Provisions**  
**For the Year Ended December 31, 2001**

Relief Association	Number of Members			Minimum Retirement Age	Minimum Years		Performance Bond		Pension Amount**	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
SAINT ANTHONY	25	-	8	50	10	10	-	60,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
SAINT CLOUD TWP	24	2	6	50	5	5	-	500,000	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
SAINT JOSEPH	29	-	4	50	10	10	-	70,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
SAINT PAUL PARK	28	-	4	50	10	10	-	70,000	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
SAINT PETER	29	4	3	50	5	5	100,000	100,000	1,950	1,950	Y/S	20	Day	-	-	1,950	Y/S
VICTORIA	26	-	10	50	5	5	40,000	40,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
WACONIA	33	3	6	50	10	10	-	150,000	1,950	1,950	Y/S	-	-	-	-	1,950	Y/S
WADENA	20	-	-	50	10	10	-	50,000	1,885	1,885	Y/S	-	-	-	-	1,885	Y/S
<b>Lump Sum - \$2,000 or more, but less than \$2,500 per year of service</b>																	
ALBERT LEA TWP	17	6	5	50	5	5	-	30,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
BECKER	38	40	2	50	10	10	-	100,000	2,200	2,200	Y/S	-	-	-	-	2,200	Y/S
BUFFALO	32	-	3	50	10	10	-	500,000	2,000	-	-	-	-	-	-	2,000	Y/S
CAMBRIDGE	23	1	-	50	10	10	-	80,000	2,000	2,000	Y/S	25	Day	-	-	2,000	Y/S
CASS LAKE	18	1	3	50	10	10	-	50,000	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
CHISAGO CITY	22	3	7	50	5	5	-	60,000	2,050	2,050	Y/S	-	-	-	-	2,050	Y/S
CHISHOLM	27	1	5	50	10	10	-	200,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
DASSEL	29	1	7	50	5	5	90,000	60,000	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
EAST BETHEL	27	3	5	50	10	10	-	100,000	2,400	2,400	Y/S	25	Day	-	-	2,400	Y/S
EAST GRAND FORKS	31	1	1	50	5	5	75,000	75,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
GARRISON	21	1	3	50	10	10	-	45,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
HAM LAKE	39	2	6	50	5	5	100,000	100,000	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
HAMEL	28	-	6	50	10	10	-	60,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
HERMANTOWN	33	5	9	50	10	10	95,000	95,000	2,400	2,400	Y/S	-	-	-	-	2,400	Y/S
HUGO	26	-	7	50	10	10	-	50,000	2,300	2,300	Y/S	-	-	-	-	2,300	Y/S
INTERNATIONAL FLS	27	2	4	50	5	5	-	60,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
LAKE CITY	21	-	2	50	10	10	-	250,000	2,300	2,300	Y/S	-	-	-	-	2,300	Y/S
LE SUEUR	25	-	1	50	10	10	1,000,000	1,000,000	2,050	250	Y/S	-	-	-	-	2,050	Y/S
LINDSTROM	24	-	8	50	5	5	-	80,000	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
LONG LAKE	30	-	3	50	10	10	-	500,000	2,282	2,282	Y/S	-	-	-	-	2,282	Y/S
LORETTO	24	-	14	50	10	10	100,000	100,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
LOWER ST CROIX VAL	23	1	6	50	10	10	-	100,000	2,300	2,300	Y/S	-	-	-	-	2,300	Y/S
MAHTOMEDI	34	-	10	50	10	10	100,000	100,000	2,900	2,900	Y/S	-	-	-	-	2,900	Y/S
MILACA	21	-	6	50	5	5	-	75,000	2,200	2,200	Y/S	-	-	-	-	2,200	Y/S
MONTECELLO	28	-	2	50	10	10	-	70,000	2,175	2,175	Y/S	-	-	-	-	2,175	Y/S
NEW PRAGUE	30	-	2	50	10	10	-	75,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
NORTH BRANCH	29	-	10	50	10	10	-	100,000	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
NORTH MANKATO	34	-	9	50	5	5	-	100,000	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S

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**For the Year Ended December 31, 2001**

Relief Association	Number of Members			Minimum Retirement Age	Minimum Years		Performance Bond		Pension Amount**	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
PARK RAPIDS	26	2	1	50	10	10	10,000	75,000	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
REDWOOD FALLS	30	1	4	50	10	10	-	100,000	2,300	2,300	Y/S	-	-	-	-	2,300	Y/S
SAINT BONIFACIUS	18	1	1	50	10	10	50,000	50,000	2,150	2,150	Y/S	-	-	-	-	2,150	Y/S
TWO HARBORS	19	1	3	50	5	5	-	60,000	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
VADNAIS HEIGHTS	30	3	8	50	5	5	-	100,000	2,400	2,400	Y/S	-	-	-	-	2,400	Y/S
WASECA	34	1	7	50	10	10	100,000	100,000	2,200	2,200	Y/S	35	Day	1,500	Lump	2,200	Y/S
WINDOM	32	1	3	50	10	10	-	100,000	2,300	2,300	Y/S	-	-	-	-	2,300	Y/S
<b><u>Lump Sum - \$2,500 or more, but less than \$3,000 per year of service</u></b>																	
COTTAGE GROVE	47	2	19	50	5	5	-	200,000	2,700	-	-	-	-	3,000	Lump	2,700	Y/S
INVER GROVE HTS	49	2	11	50	10	10	200,000	200,000	2,500	2,500	Y/S	-	-	-	-	2,500	Y/S
LITTLE CANADA	36	1	2	50	10	10	-	140,000	2,700	2,700	Y/S	-	-	-	-	2,700	Y/S
NEWPORT	23	2	15	50	10	10	85,000	85,000	2,500	2,500	Y/S	-	-	-	-	2,500	Y/S
NORTH ST PAUL	29	4	2	50	10	10	-	150,000	2,800	2,800	Y/S	-	-	-	-	2,800	Y/S
PRINCETON	40	-	6	50	10	10	-	125,000	2,875	2,875	Y/S	-	-	-	-	1,425	Y/S
SAUK RAPIDS	29	3	-	50	10	10	-	100,000	2,900	2,900	Y/S	35	Week	-	-	2,900	Y/S
THIEF R FALLS FIRE	24	2	4	50	10	10	-	85,000	2,500	-	-	-	-	-	-	2,500	Y/S
WILLMAR	46	-	3	50	10	10	-	200,000	2,950	2,950	Y/S	-	-	-	-	2,950	Y/S
ZIMMERMAN	19	2	2	50	10	10	-	150,000	2,500	2,500	Y/S	-	-	-	-	2,500	Y/S
<b><u>Lump Sum - \$3,000 or more, but less than \$3,500 per year of service</u></b>																	
CATARACT	36	1	3	50	10	10	-	350,000	3,000	3,000	Y/S	-	-	-	-	3,000	Y/S
FERGUS FALLS	39	1	14	50	10	10	-	150,000	3,000	3,000	Y/S	-	-	-	-	3,000	Y/S
LAKE ELMO	25	1	3	50	10	10	-	150,000	3,100	-	-	-	-	-	-	3,100	Y/S
MAPLEWOOD	100	4	38	50	10	10	500,000	500,000	3,300	3,300	Y/S	-	-	-	-	3,300	Y/S
OAKDALE	48	1	7	50	10	10	250,000	250,000	3,200	3,200	Y/S	-	-	-	-	3,200	Y/S
PRIOR LAKE	40	3	5	50	10	10	125,000	125,000	3,100	3,100	Y/S	-	-	-	-	3,100	Y/S
ROSEMOUNT	31	-	6	50	10	10	-	100,000	3,000	3,000	Y/S	-	-	-	-	3,000	Y/S
<b><u>Lump Sum - \$3,500 or more per year of service</u></b>																	
ALEXANDRIA	28	-	4	50	10	10	-	340,000	5,500	5,500	Y/S	-	-	-	-	5,500	Y/S
BAYPORT	24	-	6	50	10	10	200,000	200,000	4,750	4,750	Y/S	-	-	-	-	4,750	Y/S
BEMIDJI PIONEER	39	1	5	50	10	10	-	180,000	3,750	3,750	Y/S	-	-	-	-	3,750	Y/S
BRAINERD	38	4	3	50	10	10	-	300,000	5,600	5,600	Y/S	12	Day	-	-	5,600	Y/S
CENTENNIAL	40	4	17	50	10	10	-	170,000	3,500	3,500	Y/S	-	-	-	-	3,500	Y/S
ELK RIVER	30	3	5	50	5	5	-	200,000	3,575	3,575	Y/S	-	-	-	-	3,575	Y/S

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	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
EXCELSIOR	32	1	10	50	10	10	-	230,000	4,700	4,700	Y/S	-	-	-	-	4,700	Y/S
FOREST LAKE	30	1	-	50	5	5	-	110,000	4,100	4,100	Y/S	-	-	-	-	4,100	Y/S
GOLDEN VALLEY	43	1	20	50	10	10	500,000	500,000	6,000	6,000	Y/S	-	-	1,500	Lump	-	-
GRAND RAPIDS	27	2	3	50	10	10	150,000	150,000	5,000	5,000	Y/S	-	-	-	-	5,000	Y/S
HASTINGS	44	-	10	50	5	5	-	1,000,000	3,750	3,750	Y/S	-	-	-	-	3,750	Y/S
HOPKINS	38	-	11	50	5	5	300,000	300,000	5,500	5,500	Y/S	-	-	-	-	5,500	Y/S
LAKEVILLE	70	2	11	50	7	7	500,000	500,000	4,750	4,750	Y/S	-	-	-	-	4,750	Y/S
MARSHALL	42	4	8	50	5	5	300,000	300,000	3,600	3,600	Y/S	50	Day	-	-	3,600	Y/S
NEW BRIGHTON	35	1	8	50	10	10	-	500,000	4,000	4,000	Y/S	-	-	-	-	4,000	Y/S
NORTHFIELD	28	-	3	50	5	5	-	200,000	6,000	6,000	Y/S	-	-	-	-	6,000	Y/S
OWATONNA	30	4	2	50	10	10	-	150,000	3,500	3,500	Y/S	-	-	-	-	3,500	Y/S
SHAKOPEE	46	2	2	50	5	5	175,000	175,000	3,847	3,847	Y/S	-	-	-	-	3,847	Y/S
STILLWATER	32	2	6	50	10	10	-	250,000	4,000	4,000	Y/S	5	Day	-	-	4,000	Y/S
WOODBURY	68	2	31	50	5	5	-	380,000	5,130	5,130	Y/S	-	-	-	-	5,130	Y/S
<b>Monthly Service</b>																	
CHASKA	36	35	5	50	15	15	350,000	350,000	21.6	22	M/S	-	-	4,250	Lump	22	M/S
HUTCHINSON	37	42	9	50	20	20	-	170,000	11	50	Y/S	-	-	-	-	5,000	Lump
MOUND	37	34	4	50	20	20	-	350,000	29.25	-	-	-	-	3,000	Lump	29	M/S
PINE CITY	27	24	4	50	20	20	10,000	80,000	5.83	-	-	-	-	1,500	Lump	-	-
SPRING LAKE PARK	69	43	8	50	15	15	-	500,000	29	29	M/S	25	Day	4,000	Lump	29	M/S
<b>Monthly/Lump Sum Combination</b>																	
APPLE VALLEY	71	17	8	50	5	5	-	400,000	4,000	-	-	-	-	8,000	Lump	4,000	Y/S
BENSON	31	16	3	50	10	10	-	45,000	800	800	Y/S	-	-	-	-	800	Y/S
BROOKLYN CENTER	33	30	7	50	10	10	500,000	500,000	5,000	-	-	-	-	2,500	Lump	27	M/S
DETROIT LAKES	30	11	10	50	5	5	-	100,000	2,550	2,550	Y/S	-	-	-	-	2,550	Y/S
EDEN PRAIRIE	72	38	10	50	10	10	500,000	500,000	4,000	40	M/S	-	-	-	-	40	M/S
FAIRMONT	30	15	19	50	10	10	200,000	250,000	3,800	3,800	Y/S	-	-	-	-	3,800	Y/S
GLENCOE	39	18	2	50	10	10	-	75,000	1,400	1,400	Y/S	20	Day	-	-	1,400	Y/S
LAKE JOHANNA	60	31	9	50	10	10	500,000	500,000	5,432	-	-	-	-	-	-	5,432	Y/S
MINNETONKA	74	36	17	50	10	10	1,000,000	1,000,000	5,200	40	M/S	5	Day	5,000	Lump	40	M/S
NEW ULM	42	23	6	50	10	10	5,000	250,000	2,700	2,700	Y/S	50	Day	-	-	2,700	Y/S
PIPESTONE	35	11	3	50	10	10	-	65,000	1,325	-	-	35	Day	1,000	Lump	-	Y/S
PLYMOUTH	62	9	17	50	10	10	280,000	400,000	6,000	6,000	Y/S	170	MO	2,500	Lump	6,000	Y/S
ROBBINSDALE	28	17	-	50	10	10	-	150,000	3,500	-	-	*	*	2,500	Lump	3,500	Y/S
ROSEVILLE	64	47	15	50	10	10	500,000	500,000	2,700	*	*	*	*	*	*	*	*

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

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

**Table 6**  
**Summary of Data on Relief Association Membership and Bylaw Provisions**  
**For the Year Ended December 31, 2001**

Relief Association	Number of Members			Minimum Retirement Age	Minimum Years		Performance Bond		Pension Amount**	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
SAVAGE	39	18	9	50	10	10	-	200,000	3,516	*	*	25	Week	5,000	Lump	*	*
WHITE BEAR LAKE	46	36	11	50	10	10	10,000	500,000	5,500	-	-	-	-	2,000	Lump	25	M/S
WORTHINGTON	34	27	4	50	10	10	-	125,000	2,230	-	-	-	-	-	-	5,000	Lump

Summary and total data on the 692 plans that are included in this report may be found on Table 1.

\* Due to space limitations, certain ancillary benefit bylaw provisions for Robbinsdale, Roseville & Savage cannot be summarized in Table 6.

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

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

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

<u>Relief Association</u>	<u>County</u>	<u>2000 Benefit Amount</u>	<u>2001 Benefit Amount</u>	<u>Dollar Increase</u>	<u>Percentage Increase</u>
<b><u>Lump Sum - \$ 100 or more, but less than \$200 per year of service</u></b>					
CLIMAX	POLK	25	150	125	500%
DUMONT	TRAVERSE	150	175	25	17%
LASALLE	WATONWAN	25	150	125	500%
LISMORE	NOBLES	140	170	30	21%
LUCAN	REDWOOD	160	180	20	13%
LYND	LYON	100	175	75	75%
<b><u>Lump Sum - \$ 200 or more, but less than \$300 per year of service</u></b>					
DEXTER	MOWER	225	250	25	11%
<b><u>Lump Sum - \$ 300 or more, but less than \$500 per year of service</u></b>					
BREITUNG	ST LOUIS	300	350	50	17%
CARSONVILLE	BECKER	350	400	50	14%
CLEMENTS	REDWOOD	300	475	175	58%
DARFUR	WATONWAN	275	300	25	9%
GARVIN	LYON	400	425	25	6%
GREENBUSH	ROSEAU	145	300	155	107%
HOKAH	HOUSTON	250	350	100	40%
JEFFERS	COTTONWOOD	375	400	25	7%
LAKE WILSON	MURRAY	250	330	80	32%
LEROY	MOWER	300	450	150	50%
NEW MUNICH	STEARNS	250	325	75	30%
PIKE-SANDY-BRITT	ST LOUIS	300	400	100	33%
SAINT LEO	YELLOW MEDICINE	175	300	125	71%
SAINT MARTIN	STEARNS	450	475	25	6%
SOLWAY RURAL	BELTRAMI	200	400	200	100%
WOOD LAKE	YELLOW MEDICINE	350	400	50	14%
WRENSHALL	CARLTON	400	450	50	13%
<b><u>Lump Sum - \$ 500 or more, but less than \$1,000 per year of service</u></b>					
ADAMS	MOWER	440	520	80	18%
ALBERTVILLE	WRIGHT	600	800	200	33%
BADGER	ROSEAU	400	500	100	25%
BAGLEY	CLEARWATER	900	950	50	6%
BALATON	LYON	450	500	50	11%
BLACKDUCK	BELTRAMI	720	800	80	11%
BROOTEN	STEARNS	500	600	100	20%
BROWNS VALLEY	TRAVERSE	650	700	50	8%
BROWNSDALE	MOWER	500	600	100	20%
BROWNTON	MCLEOD	700	800	100	14%
BUTTERFIELD	WATONWAN	500	600	100	20%
CANOSIA TWP	ST LOUIS	500	800	300	60%

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

<b>Relief Association</b>	<b>County</b>	<b>2000 Benefit Amount</b>	<b>2001 Benefit Amount</b>	<b>Dollar Increase</b>	<b>Percentage Increase</b>
CLAREMONT	DODGE	500	700	200	40%
CLEARWATER	WRIGHT	700	775	75	11%
COSMOS	MEEKER	675	700	25	4%
COTTONWOOD	LYON	450	600	150	33%
DEER CREEK	OTTER TAIL	550	800	250	45%
EAGLE BEND	TODD	500	550	50	10%
EASTERN HUBBARD	HUBBARD	200	800	600	300%
FERTILE	POLK	500	800	300	60%
FORESTON	MILLE LACS	600	800	200	33%
FRANKLIN	RENVILLE	700	800	100	14%
GRACEVILLE	BIG STONE	485	510	25	5%
GRANADA	MARTIN	250	500	250	100%
HARMONY	FILLMORE	500	550	50	10%
HARRIS	CHISAGO	400	500	100	25%
HOFFMAN	GRANT	350	600	250	71%
HOLDINGFORD	STEARNS	700	750	50	7%
HOUSTON	HOUSTON	510	600	90	18%
KASOTA	LE SUEUR	600	800	200	33%
KILKENNY	LE SUEUR	400	550	150	38%
LAKE BENTON	LINCOLN	500	575	75	15%
LAKEWOOD	ST LOUIS	450	500	50	11%
LANESBORO	FILLMORE	650	700	50	8%
MAHNOMEN	MAHNOMEN	800	900	100	13%
MAHTOWA	CARLTON	400	500	100	25%
MARBLE	ITASCA	875	900	25	3%
MEDFORD	STEELE	430	600	170	40%
MINNEOTA	LYON	745	775	30	4%
NEW AUBURN	SIBLEY	750	900	150	20%
NEW RICHLAND	WASECA	700	800	100	14%
NEWFOLDEN	MARSHALL	500	650	150	30%
NICOLLET	NICOLLET	925	935	10	1%
ODIN	WATONWAN	450	500	50	11%
OLIVIA	RENVILLE	900	950	50	6%
PALO	ST LOUIS	700	800	100	14%
PRESTON	FILLMORE	850	900	50	6%
RENVILLE	RENVILLE	700	750	50	7%
RICHMOND	STEARNS	800	850	50	6%
ROCKVILLE	STEARNS	875	900	25	3%
ROYALTON	MORRISON	525	575	50	10%
SABIN-ELMWOOD	CLAY	650	800	150	23%
SAINT CLAIR	BLUE EARTH	800	900	100	13%
SHERBURN	MARTIN	915	950	35	4%
SHEVLIN	CLEARWATER	500	550	50	10%
SILVER LAKE	MCLEOD	550	650	100	18%
STACY-LENT	CHISAGO	750	900	150	20%
STORDEN	COTTONWOOD	400	500	100	25%
TRIMONT	MARTIN	700	800	100	14%

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

<u>Relief Association</u>	<u>County</u>	<u>2000 Benefit Amount</u>	<u>2001 Benefit Amount</u>	<u>Dollar Increase</u>	<u>Percentage Increase</u>
WATKINS	MEEKER	700	800	100	14%
WAVERLY	WRIGHT	740	800	60	8%
WELCOME	MARTIN	600	700	100	17%
WINNEBAGO	FARIBAULT	625	675	50	8%
ZUMBRO FALLS	WABASHA	750	800	50	7%

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

AVON	STEARNS	850	1,050	200	24%
BALSAM	ITASCA	1,000	1,100	100	10%
BELLE PLAINE	SCOTT	1,100	1,300	200	18%
BLUE EARTH	FARIBAULT	1,350	1,450	100	7%
BOVEY	ITASCA	1,000	1,100	100	10%
BRAHAM	ISANTI	800	1,200	400	50%
CARLTON	CARLTON	1,350	1,400	50	4%
DEER RIVER	ITASCA	1,250	1,350	100	8%
DODGE CENTER	DODGE	1,000	1,200	200	20%
EAGLE LAKE	BLUE EARTH	1,200	1,300	100	8%
FULDA	MURRAY	950	1,000	50	5%
GRAND MARAIS	COOK	825	1,000	175	21%
HACKENSACK	CASS	1,000	1,250	250	25%
HAMBURG	CARVER	875	1,025	150	17%
HAYFIELD	DODGE	1,000	1,150	150	15%
HOWARD LAKE	WRIGHT	900	1,000	100	11%
KASSON	DODGE	1,065	1,165	100	9%
LA CRESCENT	HOUSTON	1,150	1,225	75	7%
LONSDALE	RICE	1,100	1,300	200	18%
MONTGOMERY	LE SUEUR	975	1,050	75	8%
MONTROSE	WRIGHT	1,000	1,200	200	20%
NORW /YOUNG AMER	CARVER	925	1,000	75	8%
PAYNESVILLE	STEARNS	1,100	1,200	100	9%
PERHAM	OTTER TAIL	1,150	1,250	100	9%
REMER	CASS	1,200	1,300	100	8%
SAINT CHARLES	WINONA	1,000	1,200	200	20%
SAUK CENTRE	STEARNS	1,000	1,050	50	5%
SEBEKA	WADENA	925	1,050	125	14%
STEWARTVILLE	OLMSTED	975	1,200	225	23%
VERNDALE	WADENA	1,000	1,100	100	10%
WABASHA	WABASHA	1,200	1,250	50	4%
WATERTOWN	CARVER	1,422	1,432	10	1%

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

FOLEY	BENTON	1,375	1,500	125	9%
IDEAL	CROW WING	1,500	1,600	100	7%
LITCHFIELD	MEEKER	1,650	1,750	100	6%
LITTLE FALLS	MORRISON	1,700	1,900	200	12%

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

<u>Relief Association</u>	<u>County</u>	<u>2000 Benefit Amount</u>	<u>2001 Benefit Amount</u>	<u>Dollar Increase</u>	<u>Percentage Increase</u>
LONG PRAIRIE	TODD	1,500	1,600	100	7%
LUVERNE	ROCK	1,700	1,900	200	12%
MAPLETON	BLUE EARTH	1,500	1,700	200	13%
MORRISTOWN	RICE	1,100	1,700	600	55%
MOUNTAIN IRON	ST LOUIS	1,500	1,550	50	3%
NEW MARKET	SCOTT	1,200	1,500	300	25%
OSAKIS	DOUGLAS	1,500	1,650	150	10%
PINE ISLAND	GOODHUE	1,100	1,550	450	41%
ROGERS	HENNEPIN	1,400	1,500	100	7%
SAINT CLOUD TWP	STEARNS	1,600	1,800	200	13%
SAINT PAUL PARK	WASHINGTON	1,600	1,800	200	13%
SAINT PETER	NICOLLET	1,900	1,950	50	3%
VICTORIA	CARVER	1,400	1,600	200	14%
WACONIA	CARVER	1,750	1,950	200	11%
<b><u>Lump Sum - \$2,000 or more, but less than \$2,500 per year of service</u></b>					
ALBERT LEA TWP	FREEBORN	1,800	2,000	200	11%
BECKER	SHERBURNE	2,000	2,200	200	10%
CASS LAKE	CASS	1,800	2,100	300	17%
CHISAGO CITY	CHISAGO	1,950	2,050	100	5%
GARRISON	CROW WING	1,800	2,000	200	11%
HAMEL	HENNEPIN	1,600	2,000	400	25%
HERMANTOWN	ST LOUIS	2,200	2,400	200	9%
HUGO	WASHINGTON	2,000	2,300	300	15%
LAKE CITY	WABASHA	2,000	2,300	300	15%
LE SUEUR	LE SUEUR	2,000	2,050	50	3%
LINDSTROM	CHISAGO	2,000	2,100	100	5%
LORETTO	HENNEPIN	1,800	2,000	200	11%
MAHTOMEDI	WASHINGTON	2,450	2,900	450	18%
MONTICELLO	WRIGHT	2,085	2,175	90	4%
SAINT BONIFACIUS	HENNEPIN	2,000	2,150	150	8%
VADNAIS HEIGHTS	RAMSEY	2,250	2,400	150	7%
WASECA	WASECA	2,100	2,200	100	5%
WINDOM	COTTONWOOD	2,200	2,300	100	5%
<b><u>Lump Sum - \$2,500 or more, but less than \$3,000 per year of service</u></b>					
LITTLE CANADA	RAMSEY	2,500	2,700	200	8%
NORTH ST PAUL	RAMSEY	2,700	2,800	100	4%
PRINCETON	MILLE LACS	2,800	2,875	75	3%
THIEF R FALLS FIRE	PENNINGTON	2,000	2,500	500	25%
ZIMMERMAN	SHERBURNE	2,000	2,500	500	25%
<b><u>Lump Sum - \$3,000 or more, but less than \$3,500 per year of service</u></b>					
CATARACT	DAKOTA	2,300	3,000	700	30%
FERGUS FALLS	OTTER TAIL	2,900	3,000	100	3%

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

<u>Relief Association</u>	<u>County</u>	<u>2000 Benefit Amount</u>	<u>2001 Benefit Amount</u>	<u>Dollar Increase</u>	<u>Percentage Increase</u>
LAKE ELMO	WASHINGTON	2,200	3,100	900	41%
MAPLEWOOD	RAMSEY	3,000	3,300	300	10%
OAKDALE	WASHINGTON	2,900	3,200	300	10%
PRIOR LAKE	SCOTT	2,900	3,100	200	7%
ROSEMOUNT	DAKOTA	2,800	3,000	200	7%
<b><u>Lump Sum - \$3,500 or more per year of service</u></b>					
BEMIDJI PIONEER	BELTRAMI	3,600	3,750	150	4%
BRAINERD	CROW WING	5,500	5,600	100	2%
ELK RIVER	SHERBURNE	3,370	3,575	205	6%
GOLDEN VALLEY	HENNEPIN	5,500	6,000	500	9%
HOPKINS	HENNEPIN	5,300	5,500	200	4%
LAKEVILLE	DAKOTA	4,500	4,750	250	6%
MARSHALL	LYON	3,500	3,600	100	3%
NORTHFIELD	RICE	5,500	6,000	500	9%
WOODBURY	WASHINGTON	4,650	5,130	480	10%
<b><u>Monthly/Lump Sum Combination</u></b>					
APPLE VALLEY	DAKOTA	3,800	4,000	200	5%
DETROIT LAKES	BECKER	2,300	2,550	250	11%
LAKE JOHANNA	RAMSEY	4,615	5,432	817	18%
MINNETONKA	HENNEPIN	4,940	5,200	260	5%
NEW ULM	BROWN	2,550	2,700	150	6%
PLYMOUTH	HENNEPIN	5,500	6,000	500	9%
SAVAGE	SCOTT	3,210	3,516	306	10%

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