

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

For the Year Ended December 31, 1998

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PREFACE

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

On August 31, 1999, the OSA withheld certification for 276 volunteer firefighter relief associations pursuant to Minn. Stat. § § 6.495, Subd. 3 and 69.051, Subd. 1b. As of November 30, 1999, all 276 of these relief associations had satisfied the state reporting and compliance requirements, and were certified for receipt of 1999 fire aid.

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

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

VOLUNTEER FIREFIGHTERS RELIEF ASSOCIATIONS IN MINNESOTA
NOTES TO SUMMARY PENSION REPORT
For the Year Ended December 31, 1998

1. BACKGROUND

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

2. SOURCE OF DATA COMPILED

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

3. BENEFIT-TYPE CLASSIFICATION

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

4. NON-REPORTING VOLUNTEER FIRE RELIEF ASSOCIATIONS

The following entities have either incorporated as relief associations very recently, or were still in the process of incorporating at the time data for this report was collected. These entities are not included in this report for the year ended December 31, 1998, but may be included in the Compilation Report for the year ended December 31, 1999.

AVOCA DAKOTA NORMANA RUSHMORE SEDAN

5. SALARIED FIRE RELIEF ASSOCIATIONS NOT INCLUDED

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

MINNEAPOLIS VIRGINIA

In addition, the Bloomington Fire Department Relief Association is not included in this report because the relief uses a different formula, as defined by Minnesota

law, for calculating benefits, and Bloomington's figures are not comparable to the figures of the other relief associations.

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

The following 83 plans have filed, and are included in this report, as volunteer firefighter relief associations that are affiliated with independent nonprofit firefighting corporations under Minn. Stat. § 69.774:

ADAMS	HAMEL	PIKE-SANDY-BRITT
ALASKA	HARTLAND	PILLAGER
ALBANY	HERMANTOWN	REVERE
ALBERT LEA	HOVLAND	SILICA
ALPHA	INDUSTRIAL	SOLWAY RURAL
BEAVER BAY	JACOBSON	SPRING LAKE PARK
BOVEY	KASOTA	SWANVILLE
BOYD	KEEWATIN	TOIVOLA
BRIMSON	KINNEY	TWIN LAKES (FREEBORN)
CANTON	LAKE GEORGE	UNDERWOOD
CEYLON	LAKE JOHANNA	WATSON
CLIFTON	LAKE KABETOGAMA	WAVERLY
CLINTON (ST. LOUIS)	LAKELAND	WILSON
COLERAINE	LAKESWOOD	
COLVIN	LE CENTER	
COTTON	LEWISVILLE	
CRANE LAKE	LITTLE CANADA	
CROMWELL	LITTLEFORK	
CROOKSTON	LONDON	
DALBO	LONGVILLE	
DAWSON	LORETTO	
EASTERN HUBBARD	LOWER SAINT CROIX VALLEY	
ELBOW-TULABY LAKE	MAKINEN	
ELLENDALE	MAPLE HILL	
ELLSBURG	MAPLE LAKE	
EMBARRASS	MCDAVITT	
FEDERAL DAM	MCGRATH	
FINLAND	MCGREGOR	
FLENSBURG	MEADOWLANDS	
FREDENBERG	MOOSE LAKE	
GARRISON	MORTON	
GNESEN	NASSAU	
GRANADA	NORTHLAND	
GRAND LAKE	PALISADE	
HACKENSACK	PENNOCK	

7. TYPES OF SERVICE PENSION PLANS REPORTING

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

<u>Number</u>	<u>Type</u>	<u>Benefit Level</u>	<u>Index Category (See next page)</u>
* 84	Defined Contribution	Member Account Balance	DEF CONTRIB
* 13	Lump Sum	\$10, But Less Than \$100 / Yr.	10 - 100
* 36	Lump Sum	\$100, But Less Than \$200 / Yr.	100 - 200
* 51	Lump Sum	\$200, But Less Than \$300 / Yr.	200 - 300
126	Lump Sum	\$300, But Less Than \$500 / Yr.	300 - 500
192	Lump Sum	\$500, But Less Than \$1,000 / Yr.	500 - 1,000
94	Lump Sum	\$1,000, But Less Than \$1,500 / Yr.	1,000 - 1,500
41	Lump Sum	\$1,500, But Less Than \$2,000 / Yr.	1,500 - 2,000
14	Lump Sum	\$2,000, But Less Than \$2,500 / Yr.	2,000 - 2,500
9	Lump Sum	\$2,500, But Less Than \$3,000 / Yr.	2,500 - 3,000
6	Lump Sum	\$3,000, But Less Than \$3,500 / Yr.	3,000 - 3,500
10	Lump Sum	\$3,500 Or More	3,500 OR MORE
* 0	Monthly Pension	Less than \$2 / Month	MONTHLY
* 7	Monthly Pension	More Than \$2 / Month	MONTHLY
<u>16</u>	Monthly / Lump Sum		MONTHLY - LS
<u>699</u>	Total volunteer firefighter relief associations in this report		

* These breakdowns are required under Minn. Stat. § 6.72, subdivision 3. As an aid to the reader, additional breakdowns by benefit level are included.

Index to Relief Associations Included in this Report

Below is a listing of the volunteer fire relief associations included in the 1998 Compilation Report. Because the tables are sorted by plan type and benefit level, the index below may assist the reader in finding information on a particular plan.

Relief associations are listed in alphabetical order. Each relief is also indexed according to the following keys governing the sorts for each report in this Report:

Plan Type	LS	=	Lump Sum
	DC	=	Defined Contribution
	MTHLY	=	Monthly Service
	MTHLY	=	Monthly / Lump Sum Combination

Category in Report Tables The sub-groups or categories within each table are sorted alphabetically. *(See previous page for list of Lump Sum Benefit Level categories).*

Example: From this index the reader can determine that Ada is a Lump Sum plan, with a per year of service benefit of at least \$500, but less than \$1,000. Knowing this, the reader can go to any table in the report, and find Ada listed in alphabetical order within the Lump Sum, \$500 - \$1,000 benefit level group.

<u>Relief Association</u>	<u>Plan Type</u>	<u>Category in Report Tables</u>	<u>Relief Association</u>	<u>Plan Type</u>	<u>Category in Report Tables</u>
ADA	LS	500 - 1,000	ASKOV	LS	300 - 500
ADAMS	LS	300 - 500	ATWATER	LS	500 - 1,000
ADRIAN	LS	300 - 500	AUDUBON	LS	500 - 1,000
AITKIN	LS	1,000 - 1,500	AURORA	LS	1,000 - 1,500
ALASKA	DC	DEF CONTRIB	AUSTIN	DC	DEF CONTRIB
ALBANY	DC	DEF CONTRIB	AVON	LS	500 - 1,000
ALBERT LEA	LS	1,000 - 1,500	BABBITT	LS	500 - 1,000
ALBERTVILLE	LS	500 - 1,000	BACKUS	LS	500 - 1,000
ALBORN	LS	200 - 300	BADGER	LS	200 - 300
ALDEN	LS	300 - 500	BAGLEY	LS	500 - 1,000
ALEXANDRIA	LS	3,500 OR MORE	BALATON	LS	300 - 500
ALMELUND	LS	200 - 300	BALSAM	LS	500 - 1,000
ALPHA	LS	300 - 500	BARNESVILLE	LS	500 - 1,000
ALTURA	LS	200 - 300	BARNUM	LS	500 - 1,000
AMBOY	LS	300 - 500	BARRETT	LS	300 - 500
ANDOVER	DC	DEF CONTRIB	BATTLE LAKE	LS	500 - 1,000
ANNANDALE	LS	500 - 1,000	BAUDETTE	LS	500 - 1,000
ANOKA-CHAMPLIN	DC	DEF CONTRIB	BAYPORT	LS	3,000 - 3,500
APPLE VALLEY	MTHLY-LS	MONTHLY - LS	BEARDSLEY	LS	300 - 500
APPLETON	LS	500 - 1,000	BEAVER BAY	LS	500 - 1,000
ARGYLE	LS	300 - 500	BEAVER CREEK	LS	300 - 500
ARLINGTON	LS	500 - 1,000	BECKER	LS	1,500 - 2,000
ASHBY	DC	DEF CONTRIB	BELGRADE	LS	500 - 1,000
			BELLE PLAINE	LS	1,000 - 1,500

<u>Relief Association</u>	<u>Plan Type</u>	<u>Category in Report Tables</u>	<u>Relief Association</u>	<u>Plan Type</u>	<u>Category in Report Tables</u>
BELLINGHAM	LS	300 - 500	CASS LAKE	LS	1,500 - 2,000
BELVIEW	LS	300 - 500	CATARACT	LS	1,500 - 2,000
BEMIDJI PIONEER	LS	2,500 - 3,000	CENTENNIAL	LS	3,000 - 3,500
BENSON	MTHLY-LS	MONTHLY - LS	CENTER CITY	LS	500 - 1,000
BERTHA	LS	300 - 500	CEYLON	LS	200 - 300
BETHEL	LS	100 - 200	CHANDLER	LS	300 - 500
BIG LAKE	LS	500 - 1,000	CHANHASSEN	MTHLY-LS	MONTHLY - LS
BIGELOW	LS	100 - 200	CHASKA	MTHLY	MONTHLY
BIGFORK	LS	500 - 1,000	CHATFIELD	LS	500 - 1,000
BIRD ISLAND	LS	300 - 500	CHERRY	LS	200 - 300
BIWABIK	LS	1,000 - 1,500	CHISAGO CITY	LS	1,500 - 2,000
BIWABIK TWSHP	LS	300 - 500	CHISHOLM	LS	1,500 - 2,000
BLACKDUCK	LS	500 - 1,000	CHOKIO	LS	300 - 500
BLACKHOOF	LS	200 - 300	CLARA CITY	LS	500 - 1,000
BLOMKEST	LS	300 - 500	CLAREMONT	LS	300 - 500
BLOOMING PRAIRIE	LS	1,000 - 1,500	CLARISSA	LS	300 - 500
BLUE EARTH	LS	1,000 - 1,500	CLARKFIELD	LS	500 - 1,000
BLUFFTON	LS	100 - 200	CLARKS GROVE	LS	300 - 500
BOVEY	LS	1,000 - 1,500	CLEAR LAKE	LS	500 - 1,000
BOWLUS	LS	200 - 300	CLEARBROOK	LS	500 - 1,000
BOYD	LS	300 - 500	CLEARWATER	LS	500 - 1,000
BRAHAM	LS	500 - 1,000	CLEMENTS	LS	200 - 300
BRAINERD	LS	3,500 OR MORE	CLEVELAND	LS	500 - 1,000
BRANDON	LS	300 - 500	CLIFTON	LS	200 - 300
BRECKENRIDGE	LS	1,000 - 1,500	CLIMAX	LS	10 - 100
BREITUNG	LS	100 - 200	CLINTON (BIG STONE)	LS	300 - 500
BREVATOR	LS	300 - 500	CLINTON (ST. LOUIS)	LS	300 - 500
BREWSTER	DC	DEF CONTRIB	COHASSET	LS	1,500 - 2,000
BRICELYN	LS	300 - 500	COKATO	LS	1,000 - 1,500
BRIMSON	LS	100 - 200	COLD SPRING	LS	1,000 - 1,500
BROOK PARK	LS	200 - 300	COLERAINE	LS	500 - 1,000
BROOKLYN CENTER	MTHLY-LS	MONTHLY - LS	COLOGNE	DC	DEF CONTRIB
BROOKLYN PARK	DC	DEF CONTRIB	COLUMBIA HEIGHTS	DC	DEF CONTRIB
BROOTEN	LS	300 - 500	COLVIN	LS	200 - 300
BROWERVILLE	LS	500 - 1,000	COMFREY	LS	300 - 500
BROWNS VALLEY	LS	500 - 1,000	COOK	LS	1,000 - 1,500
BROWNSDALE	LS	500 - 1,000	COON RAPIDS	DC	DEF CONTRIB
BROWNTON	LS	500 - 1,000	COSMOS	LS	500 - 1,000
BUFFALO	LS	1,000 - 1,500	COTTAGE GROVE	LS	2,000 - 2,500
BUFFALO LAKE	LS	500 - 1,000	COTTON	LS	100 - 200
BUHL	LS	500 - 1,000	COTTONWOOD	LS	300 - 500
BUTTERFIELD	LS	500 - 1,000	COURTLAND	LS	500 - 1,000
BYRON	LS	500 - 1,000	CRANE LAKE	DC	DEF CONTRIB
CALEDONIA	LS	500 - 1,000	CROMWELL	LS	500 - 1,000
CALLAWAY	DC	DEF CONTRIB	CROOKED LAKE	LS	100 - 200
CALUMET	LS	1,000 - 1,500	CROOKSTON	LS	1,000 - 1,500
CAMBRIDGE	LS	1,500 - 2,000	CROSBY	LS	1,000 - 1,500
CAMPBELL	LS	100 - 200	CROSSLAKE	DC	DEF CONTRIB
CANBY	LS	1,000 - 1,500	CRYSTAL	DC	DEF CONTRIB
CANNON FALLS	LS	1,000 - 1,500	CURRIE	LS	300 - 500
CANOSIA	LS	500 - 1,000	CUYUNA	LS	300 - 500
CANTON	LS	300 - 500	CYRUS	LS	300 - 500
CARLOS	LS	1,000 - 1,500	DALBO	DC	DEF CONTRIB
CARLTON	LS	1,000 - 1,500	DALTON	LS	300 - 500
CARSONVILLE	LS	10 - 100	DANUBE	LS	300 - 500
CARVER	LS	1,000 - 1,500	DANVERS	LS	100 - 200

<u>Relief Association</u>	<u>Plan Type</u>	<u>Category in Report Tables</u>	<u>Relief Association</u>	<u>Plan Type</u>	<u>Category in Report Tables</u>
DARFUR	LS	200 - 300	FEDERAL DAM	LS	100 - 200
DASSEL	LS	1,500 - 2,000	FERGUS FALLS	LS	2,500 - 3,000
DAWSON	LS	1,000 - 1,500	FERTILE	LS	300 - 500
DAYTON	LS	500 - 1,000	FIFTY LAKES	LS	300 - 500
DEER CREEK	LS	300 - 500	FINLAND	LS	300 - 500
DEER RIVER	LS	1,000 - 1,500	FINLAYSON	LS	10 - 100
DEERWOOD	LS	500 - 1,000	FISHER	DC	DEF CONTRIB
DELANO	LS	1,000 - 1,500	FLENSBURG	LS	100 - 200
DELAVAN	LS	300 - 500	FLOODWOOD	LS	500 - 1,000
DENT	LS	200 - 300	FOLEY	LS	1,000 - 1,500
DETROIT	LS	2,000 - 2,500	FORADA	LS	300 - 500
DEXTER	LS	200 - 300	FOREST LAKE	LS	3,000 - 3,500
DILWORTH	LS	500 - 1,000	FORESTON	LS	500 - 1,000
DODGE CENTER	LS	500 - 1,000	FOSSTON	DC	DEF CONTRIB
DONNELLY	DC	DEF CONTRIB	FOUNTAIN	DC	DEF CONTRIB
DOVER	LS	300 - 500	FRANKLIN	LS	500 - 1,000
DUMONT	LS	100 - 200	FRAZEE	LS	500 - 1,000
DUNNELL	LS	300 - 500	FREDENBERG	LS	300 - 500
EAGAN	DC	DEF CONTRIB	FREEPORT	DC	DEF CONTRIB
EAGLE BEND	LS	300 - 500	FRENCH TWNSHP	LS	10 - 100
EAGLE LAKE	LS	1,000 - 1,500	FRIDLEY	DC	DEF CONTRIB
EAST BETHEL	LS	1,500 - 2,000	FROST	LS	300 - 500
EAST GRAND FORKS	LS	2,000 - 2,500	FULDA	LS	500 - 1,000
EASTERN HUBBARD	LS	200 - 300	GARFIELD	LS	500 - 1,000
EASTON	LS	300 - 500	GARRISON	LS	1,500 - 2,000
ECHO	LS	300 - 500	GARVIN	LS	200 - 300
EDEN PRAIRIE	MTHLY-LS	MONTHLY - LS	GARY	DC	DEF CONTRIB
EDEN VALLEY	LS	500 - 1,000	GAYLORD	LS	1,000 - 1,500
EDGERTON	LS	500 - 1,000	GENEVA	LS	100 - 200
EDINA	DC	DEF CONTRIB	GHENT	LS	100 - 200
EITZEN	LS	200 - 300	GIBBON	DC	DEF CONTRIB
ELBOW LAKE	DC	DEF CONTRIB	GILBERT	LS	1,000 - 1,500
ELBOW-TULABY LAKE	LS	100 - 200	GLENCOE	MTHLY-LS	MONTHLY - LS
ELGIN	DC	DEF CONTRIB	GLENVILLE	DC	DEF CONTRIB
ELIZABETH	LS	300 - 500	GLENWOOD	LS	500 - 1,000
ELK RIVER	LS	2,500 - 3,000	GLYNDON	LS	300 - 500
ELLENDALE	LS	300 - 500	GNESEN	LS	300 - 500
ELLSBURG	DC	DEF CONTRIB	GOLDEN VALLEY	LS	3,500 OR MORE
ELLSWORTH	LS	200 - 300	GONVICK	LS	500 - 1,000
ELMER	LS	100 - 200	GOOD THUNDER	LS	500 - 1,000
ELMORE	LS	500 - 1,000	GOODHUE	DC	DEF CONTRIB
ELROSA	LS	200 - 300	GOODLAND	LS	100 - 200
ELY	LS	1,000 - 1,500	GOODVIEW	LS	500 - 1,000
ELYSIAN	LS	500 - 1,000	GRACEVILLE	LS	300 - 500
EMBARRASS	DC	DEF CONTRIB	GRANADA	LS	200 - 300
EMILY	LS	500 - 1,000	GRAND LAKE	LS	500 - 1,000
EMMONS	LS	300 - 500	GRAND MARAIS	LS	500 - 1,000
ERSKINE	DC	DEF CONTRIB	GRAND MEADOW	LS	500 - 1,000
EVANSVILLE	LS	300 - 500	GRAND RAPIDS	LS	3,500 OR MORE
EVELETH	LS	1,000 - 1,500	GRANITE FALLS	LS	500 - 1,000
EXCELSIOR	LS	3,500 OR MORE	GREEN ISLE	LS	500 - 1,000
EYOTA	LS	500 - 1,000	GREENBUSH	LS	100 - 200
FAIRFAX	LS	1,000 - 1,500	GREENWOOD	LS	500 - 1,000
FAIRMONT	MTHLY-LS	MONTHLY - LS	GREY EAGLE	LS	500 - 1,000
FALCON HEIGHTS	DC	DEF CONTRIB	GROVE CITY	LS	300 - 500
FAYAL	LS	500 - 1,000	GRYGLA	LS	200 - 300

<u>Relief Association</u>	<u>Plan Type</u>	<u>Category in Report Tables</u>	<u>Relief Association</u>	<u>Plan Type</u>	<u>Category in Report Tables</u>
HACKENSACK	LS	500 - 1,000	JANESVILLE	LS	500 - 1,000
HALLOCK	LS	300 - 500	JASPER	LS	300 - 500
HALSTAD	LS	200 - 300	JEFFERS	LS	300 - 500
HAM LAKE	LS	1,500 - 2,000	JORDAN	LS	1,000 - 1,500
HAMBURG	LS	500 - 1,000	KANDIYOHI	LS	500 - 1,000
HAMEL	LS	1,000 - 1,500	KARLSTAD	LS	200 - 300
HAMPTON	LS	300 - 500	KASOTA	LS	500 - 1,000
HANCOCK	LS	200 - 300	KASSON	LS	1,000 - 1,500
HANLEY FALLS	LS	100 - 200	KEEWATIN	LS	1,000 - 1,500
HANOVER	LS	500 - 1,000	KELLIHER	LS	300 - 500
HANSKA	LS	200 - 300	KELLOGG	LS	500 - 1,000
HARDWICK	DC	DEF CONTRIB	KENNEDY	LS	200 - 300
HARMONY	LS	300 - 500	KENSINGTON	LS	300 - 500
HARRIS	LS	300 - 500	KENYON	DC	DEF CONTRIB
HARTLAND	LS	300 - 500	KERKHOVEN	DC	DEF CONTRIB
HASTINGS	LS	3,000 - 3,500	KETTLE RIVER	LS	300 - 500
HAWLEY	DC	DEF CONTRIB	KIESTER	DC	DEF CONTRIB
HAYFIELD	LS	1,000 - 1,500	KILKENNY	LS	300 - 500
HAYWARD	LS	500 - 1,000	KIMBALL	LS	500 - 1,000
HECTOR	LS	1,000 - 1,500	KINNEY	LS	500 - 1,000
HENDERSON	LS	500 - 1,000	LAFAYETTE	LS	500 - 1,000
HENDRICKS	LS	300 - 500	LAKE BENTON	LS	500 - 1,000
HENDRUM	LS	200 - 300	LAKE BRONSON	LS	200 - 300
HENNING	LS	500 - 1,000	LAKE CITY	LS	1,500 - 2,000
HERMAN	LS	300 - 500	LAKE CRYSTAL	LS	1,000 - 1,500
HERMANTOWN	LS	1,500 - 2,000	LAKE ELMO	LS	2,000 - 2,500
HERON LAKE	LS	500 - 1,000	LAKE GEORGE	DC	DEF CONTRIB
HEWITT	LS	200 - 300	LAKE HENRY	LS	100 - 200
HIBBING	LS	1,000 - 1,500	LAKE JOHANNA	MTHLY	MONTHLY
HILL CITY	LS	200 - 300	LAKE KABETOGAMA	LS	300 - 500
HILLS	LS	300 - 500	LAKE LILLIAN	LS	300 - 500
HINCKLEY	LS	500 - 1,000	LAKE PARK	LS	300 - 500
HITTERDAL	LS	200 - 300	LAKE WILSON	LS	200 - 300
HOFFMAN	LS	300 - 500	LAKEFIELD	LS	1,000 - 1,500
HOKAH	LS	100 - 200	LAKELAND	LS	10 - 100
HOLDINGFORD	LS	500 - 1,000	LAKEPORT	DC	DEF CONTRIB
HOLLAND	LS	100 - 200	LAKEVILLE	LS	3,500 OR MORE
HOLYOKE	LS	10 - 100	LAKEWOOD	LS	300 - 500
HOPKINS	LS	3,500 OR MORE	LAMBERTON	LS	500 - 1,000
HOUSTON	LS	500 - 1,000	LANCASTER	LS	100 - 200
HOVLAND	LS	300 - 500	LANESBORO	LS	500 - 1,000
HOWARD LAKE	LS	500 - 1,000	LASALLE	LS	10 - 100
HOYT LAKES	LS	1,000 - 1,500	LE CENTER	DC	DEF CONTRIB
HUGO	LS	1,000 - 1,500	LE SUEUR	LS	1,500 - 2,000
HUTCHINSON	MTHLY	MONTHLY	LEAF VALLEY	LS	300 - 500
IDEAL	LS	1,000 - 1,500	LEROY	LS	300 - 500
INDUSTRIAL	LS	300 - 500	LESTER PRAIRIE	LS	500 - 1,000
INTERNATIONAL FALLS	LS	1,500 - 2,000	LEWISTON	LS	500 - 1,000
INVER GROVE HEIGHTS	LS	2,000 - 2,500	LEWISVILLE	LS	300 - 500
IONA	LS	200 - 300	LEXINGTON	LS	1,000 - 1,500
IRONTON	LS	300 - 500	LINDSTROM	LS	1,500 - 2,000
ISANTI	LS	1,500 - 2,000	LINWOOD	LS	1,000 - 1,500
ISLE	LS	500 - 1,000	LISMORE	LS	100 - 200
IVANHOE	DC	DEF CONTRIB	LITCHFIELD	LS	1,500 - 2,000
JACKSON	LS	1,500 - 2,000	LITTLE CANADA	LS	2,000 - 2,500
JACOBSON	LS	100 - 200	LITTLE FALLS	LS	1,500 - 2,000

<u>Relief Association</u>	<u>Plan Type</u>	<u>Category in Report Tables</u>	<u>Relief Association</u>	<u>Plan Type</u>	<u>Category in Report Tables</u>
LITTLEFORK	LS	300 - 500	MINNEOTA	LS	500 - 1,000
LONDON	DC	DEF CONTRIB	MINNESOTA LAKE	LS	500 - 1,000
LONG LAKE	LS	1,500 - 2,000	MINNETONKA	MTHLY-LS	MONTHLY - LS
LONG PRAIRIE	LS	1,500 - 2,000	MISSION	LS	500 - 1,000
LONGVILLE	DC	DEF CONTRIB	MONTEVIDEO	LS	1,000 - 1,500
LONSDALE	LS	1,000 - 1,500	MONTGOMERY	LS	500 - 1,000
LORETTO	LS	1,000 - 1,500	MONTICELLO	LS	1,500 - 2,000
LOWER ST CROIX VALLEY	LS	1,500 - 2,000	MONTROSE	LS	1,000 - 1,500
LOWRY	LS	500 - 1,000	MOOSE LAKE	LS	500 - 1,000
LUCAN	LS	100 - 200	MORA	LS	1,000 - 1,500
LUTSEN	LS	500 - 1,000	MORGAN	LS	1,000 - 1,500
LUVERNE	LS	1,000 - 1,500	MORRIS	LS	1,000 - 1,500
LYLE	DC	DEF CONTRIB	MORRISTOWN	LS	1,000 - 1,500
LYND	LS	100 - 200	MORTON	LS	500 - 1,000
MABEL	LS	300 - 500	MOTLEY	LS	500 - 1,000
MADELIA	LS	500 - 1,000	MOUND	MTHLY	MONTHLY
MADISON	LS	500 - 1,000	MOUNTAIN IRON	LS	1,000 - 1,500
MADISON LAKE	LS	500 - 1,000	MOUNTAIN LAKE	LS	1,000 - 1,500
MAGNOLIA	DC	DEF CONTRIB	MURDOCK	DC	DEF CONTRIB
MAHNOMEN	LS	500 - 1,000	MYRTLE	DC	DEF CONTRIB
MAHTOMEDI	LS	1,500 - 2,000	NASHWAUK	LS	1,000 - 1,500
MAHTOWA	LS	200 - 300	NASSAU	LS	10 - 100
MAKINEN	LS	200 - 300	NEVIS	LS	500 - 1,000
MANTORVILLE	LS	300 - 500	NEW AUBURN	LS	500 - 1,000
MAPLE GROVE	DC	DEF CONTRIB	NEW BRIGHTON	MTHLY-LS	MONTHLY - LS
MAPLE HILL	LS	10 - 100	NEW GERMANY	LS	500 - 1,000
MAPLE LAKE	LS	500 - 1,000	NEW HOPE	DC	DEF CONTRIB
MAPLE PLAIN	LS	1,500 - 2,000	NEW LONDON	LS	1,000 - 1,500
MAPLETON	LS	1,000 - 1,500	NEW MARKET	LS	500 - 1,000
MAPLEVIEW	LS	500 - 1,000	NEW MUNICH	LS	100 - 200
MAPLEWOOD	LS	2,500 - 3,000	NEW PRAGUE	LS	1,500 - 2,000
MARBLE	LS	500 - 1,000	NEW RICHLAND	LS	500 - 1,000
MARINE ON ST. CROIX	DC	DEF CONTRIB	NEW SCANDIA	LS	1,000 - 1,500
MARSHALL	LS	3,000 - 3,500	NEW ULM	MTHLY-LS	MONTHLY - LS
MAYER	LS	1,000 - 1,500	NEW YORK MILLS	LS	500 - 1,000
MAYNARD	LS	500 - 1,000	NEWFOLDEN	LS	300 - 500
MAZEPPA	DC	DEF CONTRIB	NEWPORT	LS	2,000 - 2,500
MCDAVITT	LS	500 - 1,000	NICOLLET	LS	500 - 1,000
MCGRATH	LS	100 - 200	NISSWA	LS	1,000 - 1,500
MCGREGOR	LS	1,000 - 1,500	NODINE	DC	DEF CONTRIB
MCINTOSH	LS	300 - 500	NORTH BRANCH	LS	1,500 - 2,000
MCKINLEY	LS	200 - 300	NORTH MANKATO	LS	2,000 - 2,500
MEADOWLANDS	LS	1,000 - 1,500	NORTH ST. PAUL	LS	1,500 - 2,000
MEDFORD	LS	300 - 500	NORTH STAR	LS	100 - 200
MEDICINE LAKE	DC	DEF CONTRIB	NORTHFIELD	LS	3,500 OR MORE
MELROSE	LS	500 - 1,000	NORTHLAND	LS	10 - 100
MENAHGA	LS	500 - 1,000	NORTHOME	LS	300 - 500
MENDOTA HEIGHTS	DC	DEF CONTRIB	NORTHROP	DC	DEF CONTRIB
MENTOR	DC	DEF CONTRIB	NORWOOD YOUNG AMERICA	LS	500 - 1,000
MIDDLE RIVER	LS	100 - 200	OAK GROVE	LS	1,000 - 1,500
MIESVILLE	LS	300 - 500	OAKDALE	LS	2,500 - 3,000
MILACA	LS	1,500 - 2,000	ODESSA FARM	DC	DEF CONTRIB
MILAN	LS	500 - 1,000	ODIN	LS	300 - 500
MILLERVILLE	DC	DEF CONTRIB	OGILVIE	LS	500 - 1,000
MILROY	DC	DEF CONTRIB	OKABENA	LS	300 - 500
MILTONA	LS	500 - 1,000	OKLEE	DC	DEF CONTRIB

<u>Relief Association</u>	<u>Plan Type</u>	<u>Category in Report Tables</u>	<u>Relief Association</u>	<u>Plan Type</u>	<u>Category in Report Tables</u>
OLIVIA	LS	500 - 1,000	ROSE CREEK	LS	300 - 500
ONAMIA	LS	500 - 1,000	ROSEAU	LS	1,000 - 1,500
ORMSBY	LS	300 - 500	ROSEMOUNT	LS	2,500 - 3,000
ORONOCO	LS	300 - 500	ROSEVILLE	MTHLY-LS	MONTHLY - LS
ORR	LS	500 - 1,000	ROTHSAY	LS	300 - 500
ORTONVILLE	LS	500 - 1,000	ROUND LAKE	DC	DEF CONTRIB
OSAKIS	LS	1,000 - 1,500	ROYALTON	LS	300 - 500
OSSEO	LS	1,500 - 2,000	RUSH CITY	LS	1,000 - 1,500
OSTRANDER	LS	200 - 300	RUSHFORD	DC	DEF CONTRIB
OTTERTAIL	LS	300 - 500	RUSSELL	LS	300 - 500
OWATONNA	LS	2,500 - 3,000	RUTHTON	LS	500 - 1,000
PALISADE	LS	300 - 500	SABIN-ELMWOOD	LS	500 - 1,000
PALO	LS	500 - 1,000	SACRED HEART	LS	500 - 1,000
PARK RAPIDS	LS	1,500 - 2,000	SAINT ANTHONY	LS	1,000 - 1,500
PARKERS PRAIRIE	LS	500 - 1,000	SAINT BONIFACIUS	LS	2,000 - 2,500
PAYNESVILLE	LS	1,000 - 1,500	SAINT CHARLES	LS	500 - 1,000
PELICAN RAPIDS	LS	1,000 - 1,500	SAINT CLAIR	LS	500 - 1,000
PEMBERTON	LS	100 - 200	SAINT CLOUD TWNShP	LS	1,000 - 1,500
PENNOCK	LS	500 - 1,000	SAINT FRANCIS	LS	500 - 1,000
PEQUOT LAKES	LS	1,000 - 1,500	SAINT HILAIRE	DC	DEF CONTRIB
PERHAM	LS	1,000 - 1,500	SAINT JAMES	LS	1,000 - 1,500
PIERZ	LS	1,000 - 1,500	SAINT JOSEPH	LS	1,000 - 1,500
PIKE-SANDY-BRITT	LS	300 - 500	SAINT LEO	LS	100 - 200
PILLAGER	LS	300 - 500	SAINT MARTIN	LS	300 - 500
PINE CITY	MTHLY	MONTHLY	SAINT MICHAEL	LS	500 - 1,000
PINE ISLAND	LS	500 - 1,000	SAINT PAUL PARK	LS	1,500 - 2,000
PINE RIVER	LS	1,500 - 2,000	SAINT PETER	LS	1,500 - 2,000
PIPESTONE	MTHLY-LS	MONTHLY - LS	SAINT STEPHEN	LS	500 - 1,000
PLAINVIEW	DC	DEF CONTRIB	SANBORN	LS	300 - 500
PLATO	LS	500 - 1,000	SANDSTONE	LS	500 - 1,000
PLUMMER	DC	DEF CONTRIB	SARTELL	LS	1,000 - 1,500
PLYMOUTH	MTHLY-LS	MONTHLY - LS	SAUK CENTRE	LS	500 - 1,000
PORTER	LS	200 - 300	SAUK RAPIDS	LS	2,000 - 2,500
PRESTON	LS	500 - 1,000	SAVAGE	MTHLY-LS	MONTHLY - LS
PRINCETON	LS	2,500 - 3,000	SCANDIA VALLEY	LS	500 - 1,000
PRINSBURG	LS	300 - 500	SCANLON	LS	500 - 1,000
PRIOR LAKE	LS	2,000 - 2,500	SCHROEDER	LS	500 - 1,000
PROCTOR	LS	1,000 - 1,500	SEAFORTH	DC	DEF CONTRIB
RAMSEY	DC	DEF CONTRIB	SEBEKA	LS	500 - 1,000
RANDALL	LS	500 - 1,000	SHAFER	LS	300 - 500
RANDOLPH	LS	500 - 1,000	SHAKOPEE	LS	3,000 - 3,500
RAYMOND	LS	500 - 1,000	SHELLY	LS	300 - 500
RED LAKE	DC	DEF CONTRIB	SHERBURN	LS	500 - 1,000
RED WING	LS	300 - 500	SHEVLIN	LS	300 - 500
REDWOOD FALLS	LS	2,000 - 2,500	SILICA	LS	200 - 300
REMER	LS	1,000 - 1,500	SILVER BAY	LS	500 - 1,000
RENVILLE	LS	500 - 1,000	SILVER LAKE	LS	500 - 1,000
REVERE	LS	10 - 100	SLAYTON	LS	1,000 - 1,500
RICE	LS	1,000 - 1,500	SLEEPY EYE	LS	1,000 - 1,500
RICE LAKE	LS	500 - 1,000	SOLWAY RURAL	LS	100 - 200
RICHMOND	LS	500 - 1,000	SOLWAY TWNShP	LS	200 - 300
ROBBINSDALE	MTHLY-LS	MONTHLY - LS	SOUTH BEND	DC	DEF CONTRIB
ROCKFORD	LS	1,000 - 1,500	SOUTH HAVEN	LS	500 - 1,000
ROCKVILLE	LS	500 - 1,000	SPICER	LS	500 - 1,000
ROGERS	LS	1,000 - 1,500	SPRING GROVE	LS	500 - 1,000
ROLLINGSTONE	LS	300 - 500	SPRING LAKE PARK	MTHLY	MONTHLY

<u>Relief Association</u>	<u>Plan Type</u>	<u>Category in Report Tables</u>	<u>Relief Association</u>	<u>Plan Type</u>	<u>Category in Report Tables</u>
SPRING VALLEY	LS	500 - 1,000	WASECA	LS	1,500 - 2,000
SPRINGFIELD	LS	500 - 1,000	WATERTOWN	LS	1,000 - 1,500
SQUAW LAKE	LS	200 - 300	WATERVILLE	LS	500 - 1,000
STACY-LENT	LS	500 - 1,000	WATKINS	LS	500 - 1,000
STAPLES	LS	1,000 - 1,500	WATSON	LS	500 - 1,000
STARBUCK	LS	500 - 1,000	WAUBUN	LS	200 - 300
STEPHEN	LS	300 - 500	WAVERLY	LS	500 - 1,000
STEWART	LS	500 - 1,000	WAYZATA	LS	1,500 - 2,000
STEWARTVILLE	LS	500 - 1,000	WELCOME	LS	500 - 1,000
STILLWATER	LS	3,500 OR MORE	WELLS	DC	DEF CONTRIB
STORDEN	LS	300 - 500	WENDELL	LS	300 - 500
STURGEON LAKE	LS	200 - 300	WEST CONCORD	LS	500 - 1,000
SUNBURG	LS	300 - 500	WESTBROOK	LS	500 - 1,000
SWANVILLE	DC	DEF CONTRIB	WHEATON	LS	1,000 - 1,500
TACONITE	LS	500 - 1,000	WHITE BEAR LAKE	MTHLY	MONTHLY
TAUNTON	LS	10 - 100	WILLIAMS	DC	DEF CONTRIB
TAYLORS FALLS	LS	500 - 1,000	WILLMAR	LS	2,500 - 3,000
THIEF RIVER FALLS	LS	2,000 - 2,500	WILLOW RIVER	LS	300 - 500
THOMSON	LS	500 - 1,000	WILMONT	LS	100 - 200
TOFTE	LS	200 - 300	WILSON	LS	200 - 300
TOIVOLA	DC	DEF CONTRIB	WINDOM	LS	1,500 - 2,000
TOWER	LS	300 - 500	WINGER	DC	DEF CONTRIB
TRACY	LS	1,000 - 1,500	WINNEBAGO	LS	500 - 1,000
TRIMONT	LS	500 - 1,000	WINSTED	LS	500 - 1,000
TRUMAN	LS	500 - 1,000	WINTHROP	DC	DEF CONTRIB
TWIN LAKES (FREEBORN)	LS	100 - 200	WOLF LAKE	LS	500 - 1,000
TWIN LAKES (MAHNOMEN)	LS	200 - 300	WOOD LAKE	LS	300 - 500
TWIN VALLEY	LS	500 - 1,000	WOODBURY	LS	3,500 OR MORE
TWO HARBORS	LS	1,500 - 2,000	WOODSTOCK	LS	200 - 300
TYLER	LS	500 - 1,000	WORTHINGTON	MTHLY-LS	MONTHLY - LS
ULEN	DC	DEF CONTRIB	WRENSHALL	LS	300 - 500
UNDERWOOD	DC	DEF CONTRIB	WRIGHT	LS	300 - 500
UPSALA	LS	300 - 500	WYKOFF	LS	300 - 500
VADNAIS HEIGHTS	LS	2,000 - 2,500	WYOMING	LS	500 - 1,000
VERGAS	LS	500 - 1,000	ZIMMERMAN	LS	1,500 - 2,000
VERMILION LAKE	DC	DEF CONTRIB	ZUMBRO FALLS	LS	500 - 1,000
VERNDALE	LS	500 - 1,000	ZUMBROTA	DC	DEF CONTRIB
VERNON CENTER	LS	300 - 500			
VESTA	LS	200 - 300			
VICTORIA	LS	1,000 - 1,500			
VILLARD	LS	200 - 300			
VINING	LS	200 - 300			
WABASHA	LS	1,000 - 1,500			
WABASSO	DC	DEF CONTRIB			
WACONIA	LS	1,000 - 1,500			
WADENA	LS	1,500 - 2,000			
WAITE PARK	LS	1,000 - 1,500			
WALDORF	LS	500 - 1,000			
WALKER	LS	1,000 - 1,500			
WALNUT GROVE	LS	300 - 500			
WALTERS	LS	10 - 100			
WANAMINGO	DC	DEF CONTRIB			
WANDA	DC	DEF CONTRIB			
WARBA-FEELEY-SAGO	LS	300 - 500			
WARREN	LS	300 - 500			
WARROAD	LS	500 - 1,000			

Table 1
Summary by Plan Type
for the Year Ended December 31, 1998

	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	43,579,741	172,113,829	20,504,773	44,757,368	280,955,711
Required Reserves	42,204,240	145,966,781	20,340,226	44,757,368	253,268,615
Surplus (Unfunded Accrued Liability)	1,375,501	26,147,048	164,547	-	27,687,096
2% Insurance Aid	1,386,971	7,731,336	643,057	2,038,308	11,799,672
Municipal Contribution	1,029,535	2,442,795	353,220	514,830	4,340,380
Investment Earnings	5,187,659	17,671,155	2,088,659	5,259,152	30,206,625
Other	26,642	729,739	7,973	61,036	825,390
Total Revenues	7,630,807	28,575,025	3,092,909	7,873,326	47,172,067
Normal Cost	1,307,322	13,311,487	470,770	-	15,089,579
Amortized Unfunded Liability	315,342	637,624	128,450	-	1,081,416
Estimated Administrative Expenses	244,786	813,779	86,222	-	1,144,787
Ten Percent of Surplus	322,158	1,921,181	97,829	-	2,341,168
Total Financial Requirements	1,545,292	12,891,860	590,094	-	15,027,246
Administrative Expenses	236,508	786,255	83,306	225,233	1,331,302
Service Pension Benefit Expenses	1,825,401	8,154,817	788,644	2,250,524	13,019,386
Other Benefit Expenses	269,461	441,568	55,399	21,485	787,913
Total Disbursements	2,331,370	9,382,640	927,349	2,497,242	15,138,601
Relief Associations Reporting	16	592	7	84	699
Number of Active Members	746	13,854	324	2,033	16,957
Number of Retired Members	344	56	206	11	617
Number of Deferred Members	90	1,640	56	266	2,052
Total Membership	1,180	15,550	586	2,310	19,626

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1998

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or Deficit</u>	<u>Funding Ratio</u>	<u>Amortized Unfunded Liability [1]</u>
<u>DEFINED CONTRIBUTION</u>					
ALASKA	31,712	31,712	-	1.00	-
ALBANY	268,290	268,290	-	1.00	-
ANDOVER	1,106,209	1,106,209	-	1.00	-
ANOKA-CHAMPLIN	3,769,999	3,769,999	-	1.00	-
ASHBY	118,179	118,179	-	1.00	-
AUSTIN	293,186	293,186	-	1.00	-
BREWSTER	141,744	141,744	-	1.00	-
BROOKLYN PARK	5,280,693	5,280,693	-	1.00	-
CALLAWAY	90,144	90,144	-	1.00	-
COLOGNE	171,423	171,423	-	1.00	-
COLUMBIA HEIGHTS	899,056	899,056	-	1.00	-
COON RAPIDS	3,392,556	3,392,556	-	1.00	-
CRANE LAKE	52,367	52,367	-	1.00	-
CROSSLAKE	485,173	485,173	-	1.00	-
CRYSTAL	2,050,287	2,050,287	-	1.00	-
DALBO	91,924	91,924	-	1.00	-
DONNELLY	64,799	64,799	-	1.00	-
EAGAN	4,121,830	4,121,830	-	1.00	-
EDINA	4,962,758	4,962,758	-	1.00	-
ELBOW LAKE	299,120	299,120	-	1.00	-
ELGIN	186,210	186,210	-	1.00	-
ELLSBURG	1,618	1,618	-	1.00	-
EMBARRASS	68,617	68,617	-	1.00	-
ERSKINE	61,899	61,899	-	1.00	-
FALCON HEIGHTS	936,439	936,439	-	1.00	-
FISHER	54,557	54,557	-	1.00	-
FOSSTON	181,208	181,208	-	1.00	-
FOUNTAIN	55,629	55,629	-	1.00	-
FREEPORT	192,650	192,650	-	1.00	-
FRIDLEY	2,193,944	2,193,944	-	1.00	-
GARY	40,804	40,804	-	1.00	-
GIBBON	225,497	225,497	-	1.00	-
GLENVILLE	66,626	66,626	-	1.00	-
GOODHUE	371,376	371,376	-	1.00	-
HARDWICK	84,099	84,099	-	1.00	-

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1998

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or Deficit</u>	<u>Funding Ratio</u>	<u>Amortized Unfunded Liability [1]</u>
HAWLEY	276,095	276,095	-	1.00	-
IVANHOE	147,437	147,437	-	1.00	-
KENYON	229,946	229,946	-	1.00	-
KERKHOVEN	130,625	130,625	-	1.00	-
KIESTER	125,350	125,350	-	1.00	-
LAKE GEORGE	46,113	46,113	-	1.00	-
LAKEPORT	54,576	54,576	-	1.00	-
LE CENTER	205,114	205,114	-	1.00	-
LONDON	46,455	46,455	-	1.00	-
LONGVILLE	360,648	360,648	-	1.00	-
LYLE	58,942	58,942	-	1.00	-
MAGNOLIA	36,452	36,452	-	1.00	-
MAPLE GROVE	3,590,699	3,590,699	-	1.00	-
MARINE ON ST. CROIX	289,981	289,981	-	1.00	-
MAZEPPA	130,490	130,490	-	1.00	-
MEDICINE LAKE	456,213	456,213	-	1.00	-
MENDOTA HEIGHTS	1,397,432	1,397,432	-	1.00	-
MENTOR	49,584	49,584	-	1.00	-
MILLERVILLE	189,953	189,953	-	1.00	-
MILROY	83,901	83,901	-	1.00	-
MURDOCK	94,011	94,011	-	1.00	-
MYRTLE	27,564	27,564	-	1.00	-
NEW HOPE	1,220,486	1,220,486	-	1.00	-
NODINE	57,376	57,376	-	1.00	-
NORTHROP	53,354	53,354	-	1.00	-
ODESSA FARM	25,485	25,485	-	1.00	-
OKLEE	97,359	97,359	-	1.00	-
PLAINVIEW	286,772	286,772	-	1.00	-
PLUMMER	67,689	67,689	-	1.00	-
RAMSEY	332,482	332,482	-	1.00	-
RED LAKE	155,097	155,097	-	1.00	-
ROUND LAKE	77,149	77,149	-	1.00	-
RUSHFORD	184,267	184,267	-	1.00	-
SAINT HILAIRE	63,738	63,738	-	1.00	-
SEAFORTH	18,207	18,207	-	1.00	-
SOUTH BEND	173,943	173,943	-	1.00	-

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1998

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or Deficit</u>	<u>Funding Ratio</u>	<u>Amortized Unfunded Liability [1]</u>
SWANVILLE	101,025	101,025	-	1.00	-
TOIVOLA	69,666	69,666	-	1.00	-
ULEN	106,897	106,897	-	1.00	-
UNDERWOOD	80,291	80,291	-	1.00	-
VERMILION LAKE	67,996	67,996	-	1.00	-
WABASSO	133,301	133,301	-	1.00	-
WANAMINGO	110,137	110,137	-	1.00	-
WANDA	49,559	49,559	-	1.00	-
WELLS	277,474	277,474	-	1.00	-
WILLIAMS	51,967	51,967	-	1.00	-
WINGER	2,548	2,548	-	1.00	-
WINTHROP	202,509	202,509	-	1.00	-
ZUMBROTA	250,391	250,391	-	1.00	-
TOTAL DEFINED CONTRIBUTION	44,757,368	44,757,368	-	1.00	-
<u>LUMP SUM - \$10 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE</u>					
CARSONVILLE	72,201	18,223	53,978	3.96	-
CLIMAX	41,977	5,959	36,018	7.04	-
FINLAYSON	48,396	14,895	33,501	3.25	-
FRENCH TOWNSHIP	84,492	15,636	68,856	5.40	-
HOLYOKE	14,162	2,707	11,455	5.23	-
LAKELAND	47,476	6,869	40,607	6.91	-
LASALLE	18,821	2,269	16,552	8.29	-
MAPLE HILL	28,778	7,803	20,975	3.69	-
NASSAU	34,240	5,315	28,925	6.44	-
NORTHLAND	18,408	6,992	11,416	2.63	-
REVERE	18,220	844	17,376	21.59	-
TAUNTON	16,374	9,150	7,224	1.79	-
WALTERS	24,316	9,057	15,259	2.68	-
TOTAL	467,861	105,719	362,142	4.43	-
<u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE</u>					
BETHEL	48,388	9,745	38,643	4.97	-
BIGELOW	32,198	23,398	8,800	1.38	-
BLUFFTON	47,481	14,552	32,929	3.26	-
BREITUNG	71,335	32,522	38,813	2.19	-
BRIMSON	46,856	17,026	29,830	2.75	-
CAMPBELL	101,779	68,050	33,729	1.50	-
COTTON	56,287	17,886	38,401	3.15	-

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1998

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or Deficit</u>	<u>Funding Ratio</u>	<u>Amortized Unfunded Liability [1]</u>
CROOKED LAKE	79,513	32,836	46,677	2.42	-
DANVERS	24,232	29,887	(5,655)	0.81	942
DUMONT	50,936	41,415	9,521	1.23	-
ELBOW-TULABY LAKE	18,535	9,776	8,759	1.90	-
ELMER	29,929	18,896	11,033	1.58	-
FEDERAL DAM	15,434	7,198	8,236	2.14	-
FLENSBURG	30,207	17,924	12,283	1.69	-
GENEVA	9,270	15,858	(6,588)	0.58	609
GHENT	51,996	29,231	22,765	1.78	-
GOODLAND	33,890	25,780	8,110	1.31	-
GREENBUSH	109,430	54,670	54,760	2.00	-
HANLEY FALLS	75,834	44,625	31,209	1.70	-
HOKAH	113,741	58,862	54,879	1.93	-
HOLLAND	63,510	48,565	14,945	1.31	-
JACOBSON	44,731	25,011	19,720	1.79	-
LAKE HENRY	63,027	38,142	24,885	1.65	-
LANCASTER	40,101	19,580	20,521	2.05	-
LISMORE	58,102	38,533	19,569	1.51	-
LUCAN	60,021	44,124	15,897	1.36	-
LYND	37,827	18,420	19,407	2.05	-
MCGRATH	32,441	7,176	25,265	4.52	-
MIDDLE RIVER	81,063	25,682	55,381	3.16	-
NEW MUNICH	46,560	30,194	16,366	1.54	-
NORTH STAR	14,076	13,807	269	1.02	228
PEMBERTON	67,145	20,944	46,201	3.21	-
SAINT LEO	53,369	40,140	13,229	1.33	-
SOLWAY RURAL	37,190	17,000	20,190	2.19	-
TWIN LAKES (MAHNOMEN)	29,794	29,361	433	1.01	-
WILMONT	96,731	48,081	48,650	2.01	-
TOTAL	1,872,959	1,034,897	838,062	1.81	1,779
<u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE</u>					
ALBORN	65,793	49,490	16,303	1.33	-
ALMELUND	83,754	66,335	17,419	1.26	-
ALTURA	66,075	72,215	(6,140)	0.91	-
BADGER	124,802	44,816	79,986	2.78	-
BLACKHOOF	54,870	54,361	509	1.01	-
BOWLUS	96,094	70,780	25,314	1.36	-
BROOK PARK	92,507	42,235	50,272	2.19	-
CEYLON	111,636	53,808	57,828	2.07	-
CHERRY	93,141	68,264	24,877	1.36	-
CLEMENTS	62,829	58,065	4,764	1.08	-
CLIFTON	110,940	47,938	63,002	2.31	-

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1998

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or Deficit</u>	<u>Funding Ratio</u>	<u>Amortized Unfunded Liability [1]</u>
COLVIN	78,426	56,204	22,222	1.40	-
DARFUR	63,904	62,725	1,179	1.02	-
DENT	63,100	49,870	13,230	1.27	-
DEXTER	78,467	74,114	4,353	1.06	-
EASTERN HUBBARD	66,432	19,792	46,640	3.36	-
EITZEN	67,149	72,152	(5,003)	0.93	925
ELLSWORTH	116,368	76,309	40,059	1.52	-
ELROSA	132,852	91,690	41,162	1.45	-
GARVIN	42,533	22,944	19,589	1.85	-
GRANADA	141,377	59,402	81,975	2.38	-
GRYGLA	47,859	44,244	3,615	1.08	-
HALSTAD	80,278	47,148	33,130	1.70	-
HANCOCK	119,357	73,705	45,652	1.62	-
HANSKA	102,870	68,640	34,230	1.50	-
HENDRUM	47,165	36,192	10,973	1.30	-
HEWITT	48,204	34,505	13,699	1.40	-
HILL CITY	93,447	87,957	5,490	1.06	340
HITTERDAL	54,300	35,592	18,708	1.53	-
IONA	58,963	35,780	23,183	1.65	-
KARLSTAD	67,129	54,636	12,493	1.23	-
KENNEDY	52,564	37,635	14,929	1.40	-
LAKE BRONSON	37,693	21,028	16,665	1.79	-
LAKE WILSON	110,574	61,502	49,072	1.80	-
MAHTOWA	62,549	46,080	16,469	1.36	-
MAKINEN	52,564	59,388	(6,824)	0.89	520
MCKINLEY	38,992	26,764	12,228	1.46	-
OSTRANDER	64,806	53,715	11,091	1.21	-
PORTER	101,955	81,671	20,284	1.25	-
SILICA	47,810	33,326	14,484	1.43	-
SOLWAY TOWNSHIP	92,792	49,226	43,566	1.89	-
SQUAW LAKE	94,937	51,365	43,572	1.85	-
STURGEON LAKE	37,240	27,912	9,328	1.33	-
TOFTE	64,288	34,775	29,513	1.85	-
TWIN LAKES (FREEBORN)	91,270	47,852	43,418	1.91	-
VESTA	67,608	36,404	31,204	1.86	-
VILLARD	63,018	35,792	27,226	1.76	-
VINING	53,072	43,115	9,957	1.23	-
WAUBUN	59,161	41,650	17,511	1.42	-
WILSON	138,441	93,194	45,247	1.49	-
WOODSTOCK	56,487	33,990	22,497	1.66	-
TOTAL	3,920,442	2,648,292	1,272,150	1.48	1,785

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1998

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or Deficit</u>	<u>Funding Ratio</u>	<u>Amortized Unfunded Liability [1]</u>
<u>LUMP SUM - \$300 OR MORE,</u>					
<u>BUT LESS THAN \$500 PER</u>					
<u>YEAR OF SERVICE</u>					
ADAMS	125,220	110,184	15,036	1.14	-
ADRIAN	184,399	109,320	75,079	1.69	-
ALDEN	79,682	86,550	(6,868)	0.92	1,213
ALPHA	100,366	54,640	45,726	1.84	-
AMBOY	120,487	87,443	33,044	1.38	-
ARGYLE	130,365	111,231	19,134	1.17	-
ASKOV	88,304	71,221	17,083	1.24	-
BALATON	111,699	98,520	13,179	1.13	-
BARRETT	76,272	70,812	5,460	1.08	-
BEARDSLEY	71,289	52,169	19,120	1.37	-
BEAVER CREEK	108,048	112,168	(4,120)	0.96	923
BELLINGHAM	126,695	95,065	31,630	1.33	-
BELVIEW	99,690	107,047	(7,357)	0.93	2,509
BERTHA	97,374	79,158	18,216	1.23	-
BIRD ISLAND	114,843	92,075	22,768	1.25	-
BIWABIK TOWNSHIP	78,365	59,096	19,269	1.33	-
BLOMKEST	115,943	89,568	26,375	1.29	-
BOYD	94,763	80,028	14,735	1.18	-
BRANDON	140,461	100,004	40,457	1.40	-
BREVATOR	58,912	37,613	21,299	1.57	-
BRICELYN	121,716	108,554	13,162	1.12	-
BROOTEN	205,322	136,688	68,634	1.50	-
CANTON	79,456	77,679	1,777	1.02	-
CHANDLER	112,958	91,214	21,744	1.24	-
CHOKIO	123,201	96,469	26,732	1.28	-
CLAREMONT	102,121	77,345	24,776	1.32	-
CLARISSA	76,492	87,330	(10,838)	0.88	1,117
CLARKS GROVE	146,539	88,470	58,069	1.66	-
CLINTON (BIG STONE)	85,464	72,532	12,932	1.18	559
CLINTON (ST. LOUIS)	119,035	111,288	7,747	1.07	-
COMFREY	153,279	150,353	2,926	1.02	-
COTTONWOOD	193,206	180,863	12,343	1.07	-
CURRIE	108,381	122,984	(14,603)	0.88	1,841
CUYUNA	79,686	62,594	17,092	1.27	-
CYRUS	65,361	49,939	15,422	1.31	-
DALTON	112,948	91,216	21,732	1.24	-
DANUBE	111,251	89,166	22,085	1.25	-
DEER CREEK	75,147	64,850	10,297	1.16	-

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1998

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or Deficit</u>	<u>Funding Ratio</u>	<u>Amortized Unfunded Liability [1]</u>
DELAVAN	116,942	76,592	40,350	1.53	-
DOVER	130,819	107,964	22,855	1.21	-
DUNNELL	78,532	75,726	2,806	1.04	-
EAGLE BEND	127,403	141,366	(13,963)	0.90	1,224
EASTON	166,081	183,537	(17,456)	0.90	2,505
ECHO	127,069	99,554	27,515	1.28	-
ELIZABETH	152,803	112,368	40,435	1.36	-
ELLENDALE	68,819	69,984	(1,165)	0.98	682
EMMONS	129,504	91,000	38,504	1.42	-
EVANSVILLE	97,937	103,687	(5,750)	0.94	804
FERTILE	148,768	63,896	84,872	2.33	-
FIFTY LAKES	74,199	46,221	27,978	1.61	-
FINLAND	68,991	69,474	(483)	0.99	391
FORADA	113,527	91,799	21,728	1.24	-
FREDENBERG	85,566	65,868	19,698	1.30	-
FROST	96,361	82,812	13,549	1.16	-
GLYNDON	175,255	105,822	69,433	1.66	-
GNESEN	165,358	116,740	48,618	1.42	-
GRACEVILLE	132,004	118,600	13,404	1.11	-
GROVE CITY	121,174	67,424	53,750	1.80	-
HALLOCK	178,156	155,824	22,332	1.14	-
HAMPTON	138,099	75,050	63,049	1.84	-
HARMONY	118,897	116,298	2,599	1.02	-
HARRIS	80,333	57,663	22,670	1.39	-
HARTLAND	110,763	71,502	39,261	1.55	-
HENDRICKS	138,409	144,517	(6,108)	0.96	649
HERMAN	96,634	88,799	7,835	1.09	-
HILLS	105,985	151,675	(45,690)	0.70	4,306
HOFFMAN	132,437	106,890	25,547	1.24	-
HOVLAND	72,049	48,616	23,433	1.48	-
INDUSTRIAL	126,040	87,279	38,761	1.44	-
IRONTON	121,782	97,149	24,633	1.25	-
JASPER	120,479	110,789	9,690	1.09	-
JEFFERS	109,423	91,026	18,397	1.20	-
KELLIHER	102,372	91,070	11,302	1.12	-
KENSINGTON	73,362	50,224	23,138	1.46	-
KETTLE RIVER	85,169	61,452	23,717	1.39	-
KILKENNY	102,846	100,200	2,646	1.03	-
LAKE KABETOGAMA	69,003	37,072	31,931	1.86	-
LAKE LILLIAN	65,715	56,336	9,379	1.17	-
LAKE PARK	132,135	99,135	33,000	1.33	-
LAKESWOOD	119,854	102,304	17,550	1.17	-

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1998

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or Deficit</u>	<u>Funding Ratio</u>	<u>Amortized Unfunded Liability [1]</u>
LEAF VALLEY	162,715	113,298	49,417	1.44	-
LEROY	114,641	104,656	9,985	1.10	-
LEWISVILLE	94,788	46,722	48,066	2.03	-
LITTLEFORK	129,418	99,517	29,901	1.30	-
MABEL	64,437	63,171	1,266	1.02	-
MANTORVILLE	134,652	105,640	29,012	1.27	-
MCINTOSH	117,609	87,807	29,802	1.34	-
MEDFORD	97,117	103,560	(6,443)	0.94	763
MIESVILLE	168,459	126,912	41,547	1.33	-
NEWFOLDEN	89,132	55,768	33,364	1.60	-
NORTHOME	97,068	56,751	40,317	1.71	-
ODIN	85,039	60,392	24,647	1.41	-
OKABENA	109,790	81,676	28,114	1.34	-
ORMSBY	90,094	62,088	28,006	1.45	-
ORONOCO	115,953	65,096	50,857	1.78	-
OTTERTAIL	175,567	145,145	30,422	1.21	-
PALISADE	96,662	70,527	26,135	1.37	-
PIKE-SANDY-BRITT	153,579	115,508	38,071	1.33	-
PILLAGER	184,276	117,657	66,619	1.57	-
PRINSBURG	128,535	84,448	44,087	1.52	-
RED WING	161,869	97,470	64,399	1.66	-
ROLLINGSTONE	65,759	69,934	(4,175)	0.94	613
ROSE CREEK	97,460	129,741	(32,281)	0.75	5,195
ROTHSAY	193,673	135,250	58,423	1.43	-
ROYALTON	122,850	126,163	(3,313)	0.97	517
RUSSELL	48,589	45,384	3,205	1.07	-
SAINT MARTIN	115,674	111,526	4,148	1.04	-
SANBORN	67,569	69,930	(2,361)	0.97	676
SHAFER	131,268	99,616	31,652	1.32	-
SHELLY	90,365	60,654	29,711	1.49	-
SHEVLIN	95,400	99,459	(4,059)	0.96	435
STEPHEN	173,454	136,549	36,905	1.27	-
STORDEN	118,026	104,452	13,574	1.13	-
SUNBURG	50,258	53,258	(3,000)	0.94	952
TOWER	80,525	59,028	21,497	1.36	-
UPSALA	99,614	84,984	14,630	1.17	-
VERNON CENTER	94,657	71,527	23,130	1.32	-
WALNUT GROVE	114,702	99,434	15,268	1.15	-
WARBA-FEELEY-SAGO	55,458	39,944	15,514	1.39	-
WARREN	83,675	56,020	27,655	1.49	-
WENDELL	80,742	45,312	35,430	1.78	-
WILLOW RIVER	76,502	66,528	9,974	1.15	-

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1998

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or Deficit</u>	<u>Funding Ratio</u>	<u>Amortized Unfunded Liability [1]</u>
WOOD LAKE	101,209	72,393	28,816	1.40	-
WRENSHALL	142,529	106,729	35,800	1.34	-
WRIGHT	52,536	57,663	(5,127)	0.91	1,019
WYKOFF	185,802	82,740	103,062	2.25	-
TOTAL	14,081,490	11,302,777	2,778,713	1.25	28,893

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1998

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or Deficit</u>	<u>Funding Ratio</u>	<u>Amortized Unfunded Liability [1]</u>
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE</u>					
ADA	182,082	153,933	28,149	1.18	-
ALBERTVILLE	141,193	156,556	(15,363)	0.90	4,034
ANNANDALE	195,560	159,857	35,703	1.22	-
APPLETON	251,532	228,093	23,439	1.10	94
ARLINGTON	191,393	181,600	9,793	1.05	-
ATWATER	183,232	128,512	54,720	1.43	-
AUDUBON	197,856	137,777	60,079	1.44	-
AVON	179,678	184,043	(4,365)	0.98	573
BABBITT	302,896	240,798	62,098	1.26	-
BACKUS	270,076	206,997	63,079	1.30	-
BAGLEY	249,207	257,750	(8,543)	0.97	2,325
BALSAM	195,711	177,058	18,653	1.11	-
BARNESVILLE	248,885	244,799	4,086	1.02	-
BARNUM	215,957	151,728	64,229	1.42	-
BATTLE LAKE	205,999	134,140	71,859	1.54	-
BAUDETTE	409,339	290,736	118,603	1.41	-
BEAVER BAY	92,308	90,172	2,136	1.02	567
BELGRADE	210,235	198,607	11,628	1.06	57
BIG LAKE	303,628	230,578	73,050	1.32	-
BIGFORK	200,589	198,882	1,707	1.01	-
BLACKDUCK	212,661	173,098	39,563	1.23	-
BRAHAM	260,028	176,968	83,060	1.47	-
BROWERVILLE	174,970	113,800	61,170	1.54	-
BROWNS VALLEY	139,609	100,239	39,370	1.39	-
BROWNSDALE	116,516	109,410	7,106	1.06	-
BROWNTON	124,978	163,944	(38,966)	0.76	4,589
BUFFALO LAKE	206,101	154,967	51,134	1.33	-
BUHL	125,475	90,288	35,187	1.39	-
BUTTERFIELD	118,250	137,335	(19,085)	0.86	3,143
BYRON	247,087	244,972	2,115	1.01	3,260
CALEDONIA	247,524	219,280	28,244	1.13	-
CANOSIA	117,829	92,694	25,135	1.27	-
CENTER CITY	209,330	141,196	68,134	1.48	-
CHATFIELD	197,031	195,718	1,313	1.01	16,100
CLARA CITY	196,066	156,239	39,827	1.25	-
CLARKFIELD	208,302	155,839	52,463	1.34	-
CLEAR LAKE	259,881	228,852	31,029	1.14	-
CLEARBROOK	277,611	182,742	94,869	1.52	-

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1998

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or Deficit</u>	<u>Funding Ratio</u>	<u>Amortized Unfunded Liability [1]</u>
CLEARWATER	196,920	162,768	34,152	1.21	-
CLEVELAND	191,777	175,683	16,094	1.09	-
COLERAINE	159,012	143,760	15,252	1.11	-
COSMOS	163,668	116,484	47,184	1.41	-
COURTLAND	199,669	208,352	(8,683)	0.96	2,406
CROMWELL	119,725	124,810	(5,085)	0.96	1,837
DAYTON	286,109	282,987	3,122	1.01	-
DEERWOOD	160,863	115,768	45,095	1.39	-
DILWORTH	483,202	292,668	190,534	1.65	-
DODGE CENTER	241,830	168,449	73,381	1.44	-
EDEN VALLEY	283,551	288,052	(4,501)	0.98	-
EDGERTON	183,288	162,526	20,762	1.13	-
ELMORE	123,194	75,330	47,864	1.64	-
ELYSIAN	135,618	144,970	(9,352)	0.94	834
EMILY	142,082	122,754	19,328	1.16	-
EYOTA	123,915	103,738	20,177	1.19	-
FAYAL	168,237	68,712	99,525	2.45	-
FLOODWOOD	245,473	161,100	84,373	1.52	-
FORESTON	201,127	132,427	68,700	1.52	-
FRANKLIN	143,882	95,795	48,087	1.50	-
FRAZEE	209,314	199,979	9,335	1.05	-
FULDA	334,575	373,424	(38,849)	0.90	4,606
GARFIELD	132,924	97,589	35,335	1.36	-
GLENWOOD	138,876	179,741	(40,865)	0.77	5,270
GONVICK	98,264	95,173	3,091	1.03	-
GOOD THUNDER	324,671	263,672	60,999	1.23	-
GOODVIEW	288,866	161,293	127,573	1.79	-
GRAND LAKE	161,070	113,308	47,762	1.42	-
GRAND MARAIS	273,131	190,773	82,358	1.43	-
GRAND MEADOW	168,702	124,422	44,280	1.36	-
GRANITE FALLS	267,051	239,855	27,196	1.11	-
GREEN ISLE	177,618	147,658	29,960	1.20	-
GREENWOOD	165,692	160,000	5,692	1.04	789
GREY EAGLE	140,478	115,864	24,614	1.21	-
HACKENSACK	161,766	160,709	1,057	1.01	723
HAMBURG	139,563	209,274	(69,711)	0.67	7,709
HANOVER	164,638	180,112	(15,474)	0.91	1,679
HAYWARD	238,873	190,988	47,885	1.25	-
HENDERSON	157,999	154,716	3,283	1.02	-
HENNING	172,162	148,180	23,982	1.16	-
HERON LAKE	194,527	225,528	(31,001)	0.86	3,303
HINCKLEY	257,433	240,044	17,389	1.07	-

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1998

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or Deficit</u>	<u>Funding Ratio</u>	<u>Amortized Unfunded Liability [1]</u>
HOLDINGFORD	227,677	219,636	8,041	1.04	793
HOUSTON	173,307	137,149	36,158	1.26	-
HOWARD LAKE	252,666	247,566	5,100	1.02	1,256
ISLE	174,477	155,865	18,612	1.12	-
JANESVILLE	140,441	155,526	(15,085)	0.90	2,906
KANDIYOHI	206,850	151,292	55,558	1.37	-
KASOTA	195,818	155,388	40,430	1.26	-
KELLOGG	201,359	165,286	36,073	1.22	-
KIMBALL	189,809	189,216	593	1.00	3,569
KINNEY	170,489	127,416	43,073	1.34	-
LAFAYETTE	260,520	178,788	81,732	1.46	-
LAKE BENTON	126,221	113,870	12,351	1.11	-
LAMBERTON	140,866	126,095	14,771	1.12	-
LANESBORO	121,743	92,362	29,381	1.32	-
LESTER PRAIRIE	263,719	230,856	32,863	1.14	-
LEWISTON	376,655	317,560	59,095	1.19	-
LOWRY	145,109	128,287	16,822	1.13	-
LUTSEN	133,669	85,920	47,749	1.56	-
MADELIA	269,630	249,030	20,600	1.08	-
MADISON	302,306	276,875	25,431	1.09	-
MADISON LAKE	201,046	177,326	23,720	1.13	-
MAHNOMEN	258,865	206,689	52,176	1.25	-
MAPLE LAKE	415,052	347,701	67,351	1.19	-
MAPLEVIEW	119,706	82,640	37,066	1.45	-
MARBLE	168,298	100,464	67,834	1.68	-
MAYNARD	156,354	126,667	29,687	1.23	-
MCDAVITT	138,776	135,580	3,196	1.02	-
MELROSE	249,850	232,476	17,374	1.07	1,150
MENAHGA	173,534	121,958	51,576	1.42	-
MILAN	165,719	156,970	8,749	1.06	-
MILTONA	110,701	103,211	7,490	1.07	-
MINNEOTA	279,407	266,428	12,979	1.05	-
MINNESOTA LAKE	288,992	224,802	64,190	1.29	-
MISSION	56,140	50,860	5,280	1.10	-
MONTGOMERY	269,661	337,494	(67,833)	0.80	13,675
MOOSE LAKE	188,831	148,085	40,746	1.28	-
MORTON	140,928	110,115	30,813	1.28	-
MOTLEY	249,450	201,628	47,822	1.24	-
NEVIS	237,965	213,636	24,329	1.11	-
NEW AUBURN	167,418	140,586	26,832	1.19	-
NEW GERMANY	250,790	155,562	95,228	1.61	-
NEW MARKET	198,649	128,406	70,243	1.55	-

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1998

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or Deficit</u>	<u>Funding Ratio</u>	<u>Amortized Unfunded Liability [1]</u>
NEW RICHLAND	184,625	146,810	37,815	1.26	-
NEW YORK MILLS	130,502	124,998	5,504	1.04	-
NICOLLET	226,420	219,400	7,020	1.03	1,304
NORWOOD YOUNG AMERIC.	446,297	444,003	2,294	1.01	5,873
OGILVIE	143,020	95,206	47,814	1.50	-
OLIVIA	224,805	181,600	43,205	1.24	-
ONAMIA	291,417	234,822	56,595	1.24	-
ORR	77,189	48,971	28,218	1.58	-
ORTONVILLE	317,844	302,992	14,852	1.05	-
PALO	151,355	144,466	6,889	1.05	336
PARKERS PRAIRIE	158,240	148,176	10,064	1.07	-
PENNOCK	144,222	138,844	5,378	1.04	-
PINE ISLAND	330,854	214,720	116,134	1.54	-
PLATO	236,829	220,937	15,892	1.07	-
PRESTON	220,482	157,015	63,467	1.40	-
RANDALL	256,344	229,995	26,349	1.11	818
RANDOLPH	249,737	190,143	59,594	1.31	-
RAYMOND	118,435	72,540	45,895	1.63	-
RENVILLE	167,931	169,320	(1,389)	0.99	2,050
RICE	166,660	133,126	33,534	1.25	-
RICHMOND	217,167	242,160	(24,993)	0.90	4,093
ROCKVILLE	184,287	194,142	(9,855)	0.95	3,997
RUTHTON	96,999	64,460	32,539	1.50	-
SABIN-ELMWOOD	113,864	88,480	25,384	1.29	-
SACRED HEART	150,990	147,406	3,584	1.02	-
SAINT CHARLES	379,913	275,544	104,369	1.38	-
SAINT CLAIR	320,196	240,740	79,456	1.33	-
SAINT FRANCIS	316,674	174,315	142,359	1.82	-
SAINT MICHAEL	299,759	266,076	33,683	1.13	-
SAINT STEPHEN	302,979	289,418	13,561	1.05	-
SANDSTONE	336,626	281,163	55,463	1.20	-
SAUK CENTRE	293,853	270,114	23,739	1.09	-
SCANDIA VALLEY	195,083	135,363	59,720	1.44	-
SCANLON	115,416	108,292	7,124	1.07	-
SCHROEDER	118,315	74,803	43,512	1.58	-
SEBEKA	228,716	211,141	17,575	1.08	-
SHERBURN	235,906	173,908	61,998	1.36	-
SILVER BAY	244,732	160,118	84,614	1.53	-
SILVER LAKE	175,936	219,385	(43,449)	0.80	8,510
SOUTH HAVEN	184,222	137,820	46,402	1.34	-
SPICER	292,395	258,992	33,403	1.13	-
SPRING GROVE	130,598	150,544	(19,946)	0.87	3,550

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1998

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or Deficit</u>	<u>Funding Ratio</u>	<u>Amortized Unfunded Liability [1]</u>
SPRING VALLEY	402,499	264,513	137,986	1.52	-
SPRINGFIELD	260,215	278,546	(18,331)	0.93	1,421
STACY-LENT	207,378	196,384	10,994	1.06	-
STARBUCK	133,662	130,834	2,828	1.02	120
STEWART	155,513	166,952	(11,439)	0.93	3,715
STEWARTVILLE	337,981	193,129	144,852	1.75	-
TACONITE	97,468	115,332	(17,864)	0.85	2,581
TAYLORS FALLS	447,068	266,567	180,501	1.68	-
THOMSON	347,014	279,028	67,986	1.24	-
TRIMONT	228,205	170,467	57,738	1.34	-
TRUMAN	162,272	118,119	44,153	1.37	-
TWIN VALLEY	117,322	119,994	(2,672)	0.98	-
TYLER	139,820	123,850	15,970	1.13	-
VERGAS	148,672	129,720	18,952	1.15	-
VERNDALE	201,022	159,900	41,122	1.26	-
WALDORF	171,577	134,580	36,997	1.27	-
WARROAD	143,588	129,481	14,107	1.11	-
WATERVILLE	209,298	151,662	57,636	1.38	-
WATKINS	174,593	140,724	33,869	1.24	-
WATSON	131,032	124,763	6,269	1.05	-
WAVERLY	136,719	146,870	(10,151)	0.93	1,933
WELCOME	152,878	141,308	11,570	1.08	-
WEST CONCORD	198,224	144,059	54,165	1.38	-
WESTBROOK	126,559	111,441	15,118	1.14	-
WINNEBAGO	153,475	141,766	11,709	1.08	-
WINSTED	296,273	189,398	106,875	1.56	-
WOLF LAKE	137,968	119,731	18,237	1.15	-
WYOMING	178,363	155,491	22,872	1.15	-
ZUMBRO FALLS	180,168	141,914	38,254	1.27	-
TOTAL	39,702,063	33,451,890	6,250,173	1.19	127,548

LUMP SUM - \$1,000 OR MORE,
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AITKIN	438,043	442,220	(4,177)	0.99	1,181
ALBERT LEA	256,629	252,270	4,359	1.02	-
AURORA	489,697	402,330	87,367	1.22	-

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1998

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or Deficit</u>	<u>Funding Ratio</u>	<u>Amortized Unfunded Liability [1]</u>
BELLE PLAINE	403,466	389,149	14,317	1.04	1,187
BIWABIK	333,052	266,040	67,012	1.25	-
BLOOMING PRAIRIE	276,214	302,632	(26,418)	0.91	3,597
BLUE EARTH	482,381	365,011	117,370	1.32	-
BOVEY	167,279	196,180	(28,901)	0.85	3,099
BRECKENRIDGE	343,681	325,671	18,010	1.06	-
BUFFALO	472,083	442,284	29,799	1.07	-
CALUMET	176,285	180,370	(4,085)	0.98	497
CANBY	507,104	359,702	147,402	1.41	-
CANNON FALLS	414,094	380,674	33,420	1.09	-
CARLOS	419,715	382,133	37,582	1.10	-
CARLTON	312,603	256,559	56,044	1.22	-
CARVER	276,340	327,622	(51,282)	0.84	5,736
COKATO	340,495	347,660	(7,165)	0.98	4,717
COLD SPRING	539,363	525,379	13,984	1.03	1,416
COOK	312,640	235,368	77,272	1.33	-
CROOKSTON	417,144	415,672	1,472	1.00	-
CROSBY	405,617	447,705	(42,088)	0.91	8,102
DAWSON	385,595	256,396	129,199	1.50	-
DEER RIVER	300,458	255,775	44,683	1.17	-
DELANO	330,073	436,012	(105,939)	0.76	14,274
EAGLE LAKE	211,360	250,172	(38,812)	0.84	8,202
ELY	478,904	403,844	75,060	1.19	-
EVELETH	196,253	145,776	50,477	1.35	-
FAIRFAX	440,056	386,920	53,136	1.14	-
FOLEY	463,354	359,868	103,486	1.29	-
GAYLORD	413,627	321,664	91,963	1.29	-
GILBERT	323,149	240,220	82,929	1.35	-
HAMEL	466,001	501,260	(35,259)	0.93	11,793
HAYFIELD	209,060	230,397	(21,337)	0.91	2,652
HECTOR	334,256	275,060	59,196	1.22	-
HIBBING	369,394	281,195	88,199	1.31	-
HOYT LAKES	495,878	359,452	136,426	1.38	-
HUGO	344,014	302,484	41,530	1.14	-
IDEAL	296,607	255,017	41,590	1.16	-
JORDAN	451,523	444,497	7,026	1.02	3,518
KASSON	290,989	281,518	9,471	1.03	-
KEEWATIN	340,040	272,202	67,838	1.25	-
LAKE CRYSTAL	322,083	266,324	55,759	1.21	-
LAKEFIELD	266,974	252,580	14,394	1.06	-
LEXINGTON	298,055	196,729	101,326	1.52	-
LINWOOD	313,981	255,224	58,757	1.23	-

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1998

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or Deficit</u>	<u>Funding Ratio</u>	<u>Amortized Unfunded Liability [1]</u>
LONSDALE	285,343	322,168	(36,825)	0.89	5,443
LORETTO	569,786	432,684	137,102	1.32	-
LUVERNE	472,706	600,418	(127,712)	0.79	15,227
MAPLETON	416,132	258,324	157,808	1.61	-
MAYER	234,128	199,448	34,680	1.17	-
MCGREGOR	218,418	217,337	1,081	1.00	-
MEADOWLANDS	5,796	16,728	(10,932)	0.35	1,208
MONTEVIDEO	472,085	493,224	(21,139)	0.96	4,977
MONTROSE	177,717	207,440	(29,723)	0.86	3,577
MORA	365,064	359,217	5,847	1.02	1,313
MORGAN	298,681	238,812	59,869	1.25	-
MORRIS	413,132	313,299	99,833	1.32	-
MORRISTOWN	585,565	370,200	215,365	1.58	-
MOUNTAIN IRON	377,424	347,516	29,908	1.09	-
MOUNTAIN LAKE	315,267	311,208	4,059	1.01	-
NASHWAUK	264,307	195,400	68,907	1.35	-
NEW LONDON	227,749	259,270	(31,521)	0.88	3,897
NEW SCANDIA	262,783	266,391	(3,608)	0.99	2,519
NISSWA	285,470	281,124	4,346	1.02	71
OAK GROVE	433,804	335,803	98,001	1.29	-
OSAKIS	280,608	216,575	64,033	1.30	-
PAYNESVILLE	249,947	245,160	4,787	1.02	-
PELICAN RAPIDS	422,594	453,682	(31,088)	0.93	2,361
PEQUOT LAKES	312,627	277,756	34,871	1.13	-
PERHAM	391,675	382,912	8,763	1.02	-
PIERZ	360,214	353,309	6,905	1.02	-
PROCTOR	256,347	277,808	(21,461)	0.92	2,246
REMER	137,343	132,480	4,863	1.04	-
RICE LAKE	442,238	367,406	74,832	1.20	-
ROCKFORD	298,875	238,265	60,610	1.25	-
ROGERS	379,131	412,059	(32,928)	0.92	4,434
ROSEAU	394,056	348,012	46,044	1.13	-
RUSH CITY	300,092	317,592	(17,500)	0.94	4,078
SAINT ANTHONY	538,173	396,020	142,153	1.36	-
SAINT CLOUD TWSHP	677,117	536,485	140,632	1.26	-
SAINT JAMES	389,847	388,676	1,171	1.00	2,864
SAINT JOSEPH	609,350	568,824	40,526	1.07	-
SARTELL	289,227	240,724	48,503	1.20	-
SLAYTON	270,277	283,319	(13,042)	0.95	4,089
SLEEPY EYE	588,223	680,882	(92,659)	0.86	12,888
STAPLES	205,901	260,012	(54,111)	0.79	8,347
TRACY	370,888	275,860	95,028	1.34	-
VICTORIA	280,352	347,442	(67,090)	0.81	10,805

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1998

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or Deficit</u>	<u>Funding Ratio</u>	<u>Amortized Unfunded Liability [1]</u>
WABASHA	282,265	337,280	(55,015)	0.84	9,559
WACONIA	568,633	582,213	(13,580)	0.98	-
WAITE PARK	283,743	221,920	61,823	1.28	-
WALKER	333,883	262,796	71,087	1.27	-
WATERTOWN	422,653	404,204	18,449	1.05	-
WHEATON	321,204	245,964	75,240	1.31	-
TOTAL	33,464,449	30,554,865	2,909,584	1.10	169,874

LUMP SUM - \$1,500 OR MORE,
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YEAR OF SERVICE

BECKER	703,750	606,737	97,013	1.16	-
CAMBRIDGE	478,967	437,232	41,735	1.10	-
CASS LAKE	413,052	325,156	87,896	1.27	-
CATARACT	803,169	663,757	139,412	1.21	-
CHISAGO CITY	494,615	467,508	27,107	1.06	-
CHISHOLM	830,778	469,002	361,776	1.77	-
COHASSET	554,758	503,360	51,398	1.10	-
DASSEL	477,689	428,765	48,924	1.11	-
EAST BETHEL	533,226	343,458	189,768	1.55	-
GARRISON	340,132	252,178	87,954	1.35	-
HAM LAKE	646,545	489,868	156,677	1.32	-
HERMANTOWN	732,108	880,020	(147,912)	0.83	26,631
INTERNATIONAL FALLS	548,422	518,159	30,263	1.06	-
ISANTI	556,522	540,139	16,383	1.03	-
JACKSON	482,585	419,601	62,984	1.15	-
LAKE CITY	355,101	377,437	(22,336)	0.94	7,145
LE SUEUR	560,717	425,430	135,287	1.32	-
LINDSTROM	601,654	423,944	177,710	1.42	-
LITCHFIELD	414,770	432,162	(17,392)	0.96	5,255
LITTLE FALLS	486,970	464,946	22,024	1.05	-
LONG LAKE	769,940	716,440	53,500	1.07	-
LONG PRAIRIE	310,135	319,030	(8,895)	0.97	1,967
LOWER ST CROIX VALLEY	658,879	449,914	208,965	1.46	-
MAHTOMEDI	623,379	542,848	80,531	1.15	-
MAPLE PLAIN	712,455	652,196	60,259	1.09	-
MILACA	406,645	258,944	147,701	1.57	-
MONTICELLO	554,775	631,776	(77,001)	0.88	10,238
NEW PRAGUE	638,184	507,872	130,312	1.26	-
NORTH BRANCH	572,040	603,138	(31,098)	0.95	14,388
NORTH ST. PAUL	1,017,409	729,684	287,725	1.39	-
OSSEO	413,545	456,964	(43,419)	0.90	22,704
PARK RAPIDS	574,870	424,748	150,122	1.35	-

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1998

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or Deficit</u>	<u>Funding Ratio</u>	<u>Amortized Unfunded Liability [1]</u>
PINE RIVER	551,196	512,556	38,640	1.08	-
SAINT PAUL PARK	586,382	491,756	94,626	1.19	-
SAINT PETER	700,389	767,475	(67,086)	0.91	5,733
TWO HARBORS	447,364	347,865	99,499	1.29	-
WADENA	401,838	354,360	47,478	1.13	-
WASECA	734,977	683,289	51,688	1.08	-
WAYZATA	649,877	637,900	11,977	1.02	3,844
WINDOM	640,843	454,599	186,244	1.41	-
ZIMMERMAN	499,166	472,086	27,080	1.06	-
TOTAL	23,479,818	20,484,299	2,995,519	1.15	97,905

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

COTTAGE GROVE	1,698,873	1,323,142	375,731	1.28	-
DETROIT	869,743	657,218	212,525	1.32	-
EAST GRAND FORKS	551,491	526,800	24,691	1.05	-
INVER GROVE HEIGHTS	1,752,038	1,238,075	513,963	1.42	-
LAKE ELMO	621,025	390,673	230,352	1.59	-
LITTLE CANADA	1,144,742	904,288	240,454	1.27	-
NEWPORT	749,201	704,547	44,654	1.06	-
NORTH MANKATO	517,803	413,434	104,369	1.25	-
PRIOR LAKE	1,003,941	817,204	186,737	1.23	-
REDWOOD FALLS	707,141	674,518	32,623	1.05	293
SAINT BONIFACIUS	341,076	354,798	(13,722)	0.96	-
SAUK RAPIDS	827,713	778,840	48,873	1.06	-
THIEF RIVER FALLS	660,548	430,734	229,814	1.53	-
VADNAIS HEIGHTS	640,510	727,524	(87,014)	0.88	8,441
TOTAL	12,085,845	9,941,795	2,144,050	1.22	8,734

**LUMP SUM - \$2,500 OR MORE,
BUT LESS THAN \$3,000 PER
YEAR OF SERVICE**

BEMIDJI PIONEER	1,489,494	1,189,776	299,718	1.25	-
ELK RIVER	1,390,291	1,328,450	61,841	1.05	-
FERGUS FALLS	1,180,684	1,038,244	142,440	1.14	-
MAPLEWOOD	3,820,471	3,501,631	318,840	1.09	-
OAKDALE	939,695	859,623	80,072	1.09	-
OWATONNA	1,184,051	1,183,244	807	1.00	14,945
PRINCETON	821,879	793,565	28,314	1.04	-
ROSEMOUNT	822,605	646,257	176,348	1.27	-

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1998

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or Deficit</u>	<u>Funding Ratio</u>	<u>Amortized Unfunded Liability [1]</u>
WILLMAR	1,234,582	1,087,130	147,452	1.14	-
TOTAL	12,883,752	11,627,920	1,255,832	1.11	14,945
<u>LUMP SUM - \$3,000 OR MORE, BUT LESS THAN \$3,500 PER YEAR OF SERVICE</u>					
BAYPORT	1,532,013	1,053,000	479,013	1.45	-
CENTENNIAL	1,217,045	978,192	238,853	1.24	-
FOREST LAKE	1,037,453	1,098,948	(61,495)	0.94	11,272
HASTINGS	1,880,161	1,454,239	425,922	1.29	-
MARSHALL	1,491,238	1,135,835	355,403	1.31	-
SHAKOPEE	1,313,586	1,300,705	12,881	1.01	22,741
TOTAL	8,471,496	7,020,919	1,450,577	1.21	34,013
<u>LUMP SUM - \$3,500 OR MORE, YEAR OF SERVICE</u>					
ALEXANDRIA	1,387,127	1,429,917	(42,790)	0.97	13,008
BRAINERD	2,328,830	2,215,465	113,365	1.05	-
EXCELSIOR	2,018,499	1,588,035	430,464	1.27	-
GOLDEN VALLEY	3,490,433	1,945,218	1,545,215	1.79	-
GRAND RAPIDS	1,114,869	1,046,654	68,215	1.07	-
HOPKINS	2,151,362	1,595,486	555,876	1.35	-
LAKEVILLE	2,790,123	2,337,670	452,453	1.19	-
NORTHFIELD	1,767,372	1,802,292	(34,920)	0.98	22,543
STILLWATER	1,798,646	1,597,161	201,485	1.13	-
WOODBURY	2,836,393	2,235,510	600,883	1.27	-
TOTAL	21,683,654	17,793,408	3,890,246	1.22	35,551
TOTAL / ALL LUMP SUMS	172,113,829	145,966,781	26,147,048	1.18	521,027
<u>MONTHLY SERVICE</u>					
CHASKA	2,282,649	3,001,867	(719,218)	0.76	63,371
HUTCHINSON	1,088,458	1,206,879	(118,421)	0.90	18,763
LAKE JOHANNA	3,809,367	3,637,757	171,610	1.05	14,868
MOUND	2,712,188	3,018,917	(306,729)	0.90	41,765
PINE CITY	560,257	429,272	130,985	1.31	99
SPRING LAKE PARK	5,771,324	5,203,433	567,891	1.11	-
WHITE BEAR LAKE	4,280,530	3,842,101	438,429	1.11	-

Table 2
Surplus (Deficit) and Amortized Unfunded Liability
for the Year Ended December 31, 1998

<u>Name of Association</u>	<u>Net Assets</u>	<u>Required Reserves</u>	<u>Surplus or Deficit</u>	<u>Funding Ratio</u>	<u>Amortized Unfunded Liability [1]</u>
TOTAL MONTHLY	<u>20,504,773</u>	<u>20,340,226</u>	<u>164,547</u>	<u>1.01</u>	<u>138,866</u>
<u>MONTHLY/LS* COMBINATION</u>					
APPLE VALLEY	2,706,581	3,342,539	(635,958)	0.81	49,415
BENSON	350,409	339,761	10,648	1.03	-
BROOKLYN CENTER	3,056,068	3,056,278	(210)	1.00	16
CHANHASSEN	1,217,314	1,427,600	(210,286)	0.85	29,676
EDEN PRAIRIE	8,094,919	8,472,365	(377,446)	0.96	101,350
FAIRMONT	2,070,543	1,950,184	120,359	1.06	-
GLENCOE	623,923	837,623	(213,700)	0.74	21,904
MINNETONKA	7,970,560	5,378,571	2,591,989	1.48	-
NEW BRIGHTON	2,407,662	2,273,992	133,670	1.06	-
NEW ULM	1,842,370	1,728,409	113,961	1.07	-
PIPESTONE	493,934	587,976	(94,042)	0.84	12,084
PLYMOUTH	3,279,088	2,606,716	672,372	1.26	-
ROBBINSDALE	943,229	1,180,430	(237,201)	0.80	18,127
ROSEVILLE	5,955,297	6,029,019	(73,722)	0.99	62,584
SAVAGE	1,619,297	1,813,850	(194,553)	0.89	42,545
WORTHINGTON	948,547	1,178,927	(230,380)	0.80	43,227
TOTAL MONTHLY / LUMP SUM COMBINATION	<u>43,579,741</u>	<u>42,204,240</u>	<u>1,375,501</u>	<u>1.03</u>	<u>380,928</u>
GRAND TOTAL FOR DEFINED CONTRIBUTION, LUMP SUM, MONTHLY AND MONTHLY/LS* COMBINATION					
	<u>280,955,711</u>	<u>253,268,615</u>	<u>27,687,096</u>	<u>1.11</u>	<u>1,040,821</u>

* LS - LUMP SUM

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

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Deficit</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
<u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE</u>				
DANVERS	0.81	5,655	175	-
GENEVA	0.58	6,588	100	6,792
<u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE</u>				
ALTURA	0.91	6,140	250	-
EITZEN	0.93	5,003	200	604
MAKINEN	0.89	6,824	200	-
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE</u>				
ALDEN	0.92	6,868	300	1,050
BELVIEW	0.93	7,357	400	463
CLARISSA	0.88	10,838	325	-
CURRIE	0.88	14,603	450	1,189
EAGLE BEND	0.90	13,963	450	5,245
EASTON	0.90	17,456	450	1,260
EVANSVILLE	0.94	5,750	320	-
HILLS	0.70	45,690	475	2,530
MEDFORD	0.94	6,443	430	1,250
ROLLINGSTONE	0.94	4,175	300	-
ROSE CREEK	0.75	32,281	300	-
SUNBURG	0.94	3,000	350	1,501
WRIGHT	0.91	5,127	320	4,000

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

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Deficit</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE</u>				
ALBERTVILLE	0.90	15,363	600	-
BROWNTON	0.76	38,966	600	9,204
BUTTERFIELD	0.86	19,085	500	-
ELYSIAN	0.94	9,352	500	-
FULDA	0.90	38,849	950	-
GLENWOOD	0.77	40,865	850	11,403
HAMBURG	0.67	69,711	725	7,541
HANOVER	0.91	15,474	800	6,500
HERON LAKE	0.86	31,001	600	-
JANESVILLE	0.90	15,085	850	-
MONTGOMERY	0.80	67,833	900	-
RICHMOND	0.90	24,993	750	-
ROCKVILLE	0.95	9,855	675	5,078
SILVER LAKE	0.80	43,449	500	9,961
SPRING GROVE	0.87	19,946	550	6,000
SPRINGFIELD	0.93	18,331	850	-
STEWART	0.93	11,439	800	-
TACONITE	0.85	17,864	600	-
WAVERLY	0.93	10,151	652	10,000
<u>LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE</u>				
BLOOMING PRAIRIE	0.91	26,418	1,000	4,078
BOVEY	0.85	28,901	1,000	10,000
CARVER	0.84	51,282	1,400	12,500
CROSBY	0.91	42,088	1,350	13,000
DELANO	0.76	105,939	1,300	-
EAGLE LAKE	0.84	38,812	1,200	16,741

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

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Deficit</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
HAMEL	0.93	35,259	1,250	4,500
HAYFIELD	0.91	21,337	1,000	12,448
LONSDALE	0.89	36,825	1,000	15,500
LUVERNE	0.79	127,712	1,250	-
MEADOWLANDS	0.35	10,932	1,000	4,153
MONTROSE	0.86	29,723	1,000	13,263
NEW LONDON	0.88	31,521	1,100	-
PELICAN RAPIDS	0.93	31,088	1,400	-
PROCTOR	0.92	21,461	1,000	-
ROGERS	0.92	32,928	1,150	2,000
RUSH CITY	0.94	17,500	1,100	-
SLEEPY EYE	0.86	92,659	1,400	5,000
STAPLES	0.79	54,111	1,100	-
VICTORIA	0.81	67,090	1,300	20,451
WABASHA	0.84	55,015	1,100	25,122
 <u>LUMP SUM - \$1,500 OR MORE, BUT LESS THAN \$2,000 PER YEAR OF SERVICE</u>				
HERMANTOWN	0.83	147,912	1,900	52,401
LAKE CITY	0.94	22,336	1,850	8,657
MONTICELLO	0.88	77,001	1,925	-
NORTH BRANCH	0.95	31,098	1,500	11,397
OSSEO	0.90	43,419	1,532	-
SAINT PETER	0.91	67,086	1,600	4,338

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

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Deficit</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
<u>LUMP SUM - \$2,000 OR MORE, BUT LESS THAN \$2,500 PER YEAR OF SERVICE</u>				
VADNAIS HEIGHTS	0.88	87,014	2,000	-
<u>LUMP SUM - \$3,000 OR MORE, BUT LESS THAN \$3,500 PER YEAR OF SERVICE</u>				
FOREST LAKE	0.94	61,495	3,400	-
<u>MONTHLY SERVICE</u>				
CHASKA	0.76	719,218	0	104,393
HUTCHINSON	0.90	118,421	0	24,070
MOUND	0.90	306,729	0	92,360
<u>MONTHLY/LS* COMBINATION</u>				
APPLE VALLEY	0.81	635,958	3,300	122,557
CHANHASSEN	0.85	210,286	2,700	10,574
GLENCOE	0.74	213,700	1,300	58,342
PIPESTONE	0.84	94,042	1,100	38,968
ROBBINSDALE	0.80	237,201	3,500	-
SAVAGE	0.89	194,553	2,750	-
WORTHINGTON	0.80	230,380	1,950	66,870

* LS - LUMP SUM

Table 2-B

Defined Benefit Plans Reporting Funding Ratios Above 110%

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
<u>LUMP SUM - \$10 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE</u>				
CARSONVILLE	3.96	53,978	75	-
CLIMAX	7.04	36,018	25	-
FINLAYSON	3.25	33,501	50	-
FRENCH TWNShP	5.40	68,856	50	1,171
HOLYOKE	5.23	11,455	25	-
LAKELAND	6.91	40,607	50	-
LASALLE	8.29	16,552	25	-
MAPLE HILL	3.69	20,975	50	-
NASSAU	6.44	28,925	25	-
NORTHLAND	2.63	11,416	50	-
REVERE	21.59	17,376	10	-
TAUNTON	1.79	7,224	50	-
WALTERS	2.68	15,259	50	-
<u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE</u>				
BETHEL	4.97	38,643	120	-
BIGELOW	1.38	8,800	100	-
BLUFFTON	3.26	32,929	100	-
BREITUNG	2.19	38,813	170	4,000
BRIMSON	2.75	29,830	100	-
CAMPBELL	1.50	33,729	175	-
COTTON	3.15	38,401	100	-
CROOKED LAKE	2.42	46,677	175	-
DUMONT	1.23	9,521	150	-
ELBOW-TULABY LAKE	1.90	8,759	100	-
ELMER	1.58	11,033	100	-
FEDERAL DAM	2.14	8,236	100	-
FLENSBURG	1.69	12,283	125	-
GHENT	1.78	22,765	175	-
GOODLAND	1.31	8,110	140	-
GREENBUSH	2.00	54,760	145	-

Table 2-B

Defined Benefit Plans Reporting Funding Ratios Above 110%

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
HANLEY FALLS	1.70	31,209	150	-
HOKAH	1.93	54,879	170	-
HOLLAND	1.31	14,945	100	-
JACOBSON	1.79	19,720	150	-
LAKE HENRY	1.65	24,885	150	116
LANCASTER	2.05	20,521	100	-
LISMORE	1.51	19,569	140	-
LUCAN	1.36	15,897	150	-
LYND	2.05	19,407	100	-
MCGRATH	4.52	25,265	100	-
MIDDLE RIVER	3.16	55,381	100	-
NEW MUNICH	1.54	16,366	180	2,000
PEMBERTON	3.21	46,201	100	-
SAINT LEO	1.33	13,229	175	-
SOLWAY RURAL	2.19	20,190	100	150
WILMONT	2.01	48,650	167	-
<u>LUMP SUM - \$200 OR MORE,</u>				
<u>BUT LESS THAN \$300 PER</u>				
<u>YEAR OF SERVICE</u>				
ALBORN	1.33	16,303	250	-
ALMELUND	1.26	17,419	250	-
BADGER	2.78	79,986	200	-
BOWLUS	1.36	25,314	250	-
BROOK PARK	2.19	50,272	200	-
CEYLON	2.07	57,828	200	-
CHERRY	1.36	24,877	275	100
CLIFTON	2.31	63,002	200	-
COLVIN	1.40	22,222	250	-
DENT	1.27	13,230	250	-
EASTERN HUBBARD	3.36	46,640	200	3,700
ELLSWORTH	1.52	40,059	200	-
ELROSA	1.45	41,162	200	8,000
GARVIN	1.85	19,589	200	-
GRANADA	2.38	81,975	250	2,000
HALSTAD	1.70	33,130	200	-
HANCOCK	1.62	45,652	275	-
HANSKA	1.50	34,230	275	-

Table 2-B

Defined Benefit Plans Reporting Funding Ratios Above 110%

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
HENDRUM	1.30	10,973	200	-
HEWITT	1.40	13,699	250	-
HITTERDAL	1.53	18,708	220	-
IONA	1.65	23,183	250	-
KARLSTAD	1.23	12,493	200	-
KENNEDY	1.40	14,929	250	-
LAKE BRONSON	1.79	16,665	200	-
LAKE WILSON	1.80	49,072	250	-
MAHTOWA	1.36	16,469	200	4,858
MCKINLEY	1.46	12,228	200	-
OSTRANDER	1.21	11,091	250	200
PORTER	1.25	20,284	225	-
SILICA	1.43	14,484	240	-
SOLWAY TWNSHP	1.89	43,566	220	2,600
SQUAW LAKE	1.85	43,572	250	-
STURGEON LAKE	1.33	9,328	200	-
TOFTE	1.85	29,513	250	3,000
TWIN LAKES (FREEBORN)	1.91	43,418	200	-
VESTA	1.86	31,204	200	-
VILLARD	1.76	27,226	200	4,000
VINING	1.23	9,957	250	-
WAUBUN	1.42	17,511	250	-
WILSON	1.49	45,247	250	5,804
WOODSTOCK	1.66	22,497	250	-

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

ADAMS	1.14	15,036	440	-
ADRIAN	1.69	75,079	400	-
ALPHA	1.84	45,726	400	-
AMBOY	1.38	33,044	400	-
ARGYLE	1.17	19,134	440	-
ASKOV	1.24	17,083	400	-
BALATON	1.13	13,179	400	-
BEARDSLEY	1.37	19,120	325	-
BELLINGHAM	1.33	31,630	325	-
BERTHA	1.23	18,216	320	-
BIRD ISLAND	1.25	22,768	400	-

Table 2-B

Defined Benefit Plans Reporting Funding Ratios Above 110%

Name of Association	Funding Ratio	Surplus	Pension Benefit	Municipal Contribution
BIWABIK TWNSHP	1.33	19,269	400	1,000
BLOMKEST	1.29	26,375	400	1,500
BOYD	1.18	14,735	320	-
BRANDON	1.40	40,457	475	-
BREVATOR	1.57	21,299	475	-
BRICELYN	1.12	13,162	450	-
BROOTEN	1.50	68,634	400	-
CHANDLER	1.24	21,744	300	618
CHOKIO	1.28	26,732	425	-
CLAREMONT	1.32	24,776	400	3,500
CLARKS GROVE	1.66	58,069	300	-
CLINTON (BIG STONE)	1.18	12,932	300	3,000
CUYUNA	1.27	17,092	350	-
CYRUS	1.31	15,422	325	-
DALTON	1.24	21,732	350	1,167
DANUBE	1.25	22,085	450	-
DEER CREEK	1.16	10,297	320	-
DELAVAN	1.53	40,350	400	-
DOVER	1.21	22,855	450	6,110
ELIZABETH	1.36	40,435	400	1,000
EMMONS	1.42	38,504	400	-
FERTILE	2.33	84,872	400	-
FIFTY LAKES	1.61	27,978	400	-
FORADA	1.24	21,728	350	-
FREDENBERG	1.30	19,698	300	-
FROST	1.16	13,549	300	1,500
GLYNDON	1.66	69,433	325	-
GNESEN	1.42	48,618	400	-
GRACEVILLE	1.11	13,404	430	2,500
GROVE CITY	1.80	53,750	400	-
HALLOCK	1.14	22,332	450	-
HAMPTON	1.84	63,049	400	-
HARRIS	1.39	22,670	350	1,500
HARTLAND	1.55	39,261	300	-
HOFFMAN	1.24	25,547	350	-
HOVLAND	1.48	23,433	400	-

Table 2-B

Defined Benefit Plans Reporting Funding Ratios Above 110%

Name of Association	Funding Ratio	Surplus	Pension Benefit	Municipal Contribution
INDUSTRIAL	1.44	38,761	350	5,000
IRONTON	1.25	24,633	400	2,820
JEFFERS	1.20	18,397	325	-
KELLIHER	1.12	11,302	300	-
KENSINGTON	1.46	23,138	400	-
KETTLE RIVER	1.39	23,717	450	6
LAKE KABETOGAMA	1.86	31,931	400	-
LAKE LILLIAN	1.17	9,379	325	-
LAKE PARK	1.33	33,000	425	1,200
LAKEWOOD	1.17	17,550	400	-
LEAF VALLEY	1.44	49,417	300	-
LEWISVILLE	2.03	48,066	300	-
LITTLEFORK	1.30	29,901	450	3,296
MANTORVILLE	1.27	29,012	400	-
MCINTOSH	1.34	29,802	450	-
MIESVILLE	1.33	41,547	300	-
NEWFOLDEN	1.60	33,364	400	-
NORTHOME	1.71	40,317	300	-
ODIN	1.41	24,647	400	-
OKABENA	1.34	28,114	350	-
ORMSBY	1.45	28,006	350	-
ORONOCO	1.78	50,857	400	-
OTTERTAIL	1.21	30,422	400	7,500
PALISADE	1.37	26,135	350	-
PIKE-SANDY-BRITT	1.33	38,071	300	-
PILLAGER	1.57	66,619	450	-
PRINSBURG	1.52	44,087	400	-
RED WING	1.66	64,399	300	-
ROTHSAY	1.43	58,423	450	-
SHAFER	1.32	31,652	475	-
SHELLY	1.49	29,711	300	967
STEPHEN	1.27	36,905	350	1,000
STORDEN	1.13	13,574	400	-
TOWER	1.36	21,497	300	-
UPSALA	1.17	14,630	300	1,500
VERNON CENTER	1.32	23,130	375	-

Table 2-B

Defined Benefit Plans Reporting Funding Ratios Above 110%

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
WALNUT GROVE	1.15	15,268	400	500
WARBA-FEELEY-SAGO	1.39	15,514	400	1,798
WARREN	1.49	27,655	300	-
WENDELL	1.78	35,430	300	-
WILLOW RIVER	1.15	9,974	400	-
WOOD LAKE	1.40	28,816	300	408
WRENSHALL	1.34	35,800	350	-
WYKOFF	2.25	103,062	450	-
 <u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE</u>				
ADA	1.18	28,149	650	-
ANNANDALE	1.22	35,703	800	-
APPLETON	1.10	23,439	800	-
ATWATER	1.43	54,720	550	-
AUDUBON	1.44	60,079	600	-
BABBITT	1.26	62,098	800	-
BACKUS	1.30	63,079	900	13,500
BALSAM	1.11	18,653	700	-
BARNUM	1.42	64,229	600	-
BATTLE LAKE	1.54	71,859	750	-
BAUDETTE	1.41	118,603	800	-
BIG LAKE	1.32	73,050	900	-
BLACKDUCK	1.23	39,563	600	-
BRAHAM	1.47	83,060	800	-
BROWERVILLE	1.54	61,170	500	800
BROWNS VALLEY	1.39	39,370	525	-
BUFFALO LAKE	1.33	51,134	625	4,000
BUHL	1.39	35,187	700	-
CALEDONIA	1.13	28,244	650	2,400
CANOSIA	1.27	25,135	500	-
CENTER CITY	1.48	68,134	900	-
CLARA CITY	1.25	39,827	625	-
CLARKFIELD	1.34	52,463	560	750
CLEAR LAKE	1.14	31,029	800	6,163

Table 2-B

Defined Benefit Plans Reporting Funding Ratios Above 110%

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
CLEARBROOK	1.52	94,869	900	-
CLEARWATER	1.21	34,152	550	4,444
COLERAINE	1.11	15,252	750	10,225
COSMOS	1.41	47,184	650	-
DEERWOOD	1.39	45,095	620	-
DILWORTH	1.65	190,534	900	-
DODGE CENTER	1.44	73,381	800	-
EDGERTON	1.13	20,762	650	3,972
ELMORE	1.64	47,864	550	-
EMILY	1.16	19,328	535	158
EYOTA	1.19	20,177	625	-
FAYAL	2.45	99,525	600	-
FLOODWOOD	1.52	84,373	600	8,012
FORESTON	1.52	68,700	600	2,000
FRANKLIN	1.50	48,087	500	6,263
GARFIELD	1.36	35,335	550	-
GOOD THUNDER	1.23	60,999	850	5,000
GOODVIEW	1.79	127,573	650	-
GRAND LAKE	1.42	47,762	560	3,500
GRAND MARAIS	1.43	82,358	825	-
GRAND MEADOW	1.36	44,280	625	-
GRANITE FALLS	1.11	27,196	800	-
GREEN ISLE	1.20	29,960	525	-
GREY EAGLE	1.21	24,614	500	1,000
HAYWARD	1.25	47,885	800	-
HENNING	1.16	23,982	500	-
HOUSTON	1.26	36,158	510	2,957
ISLE	1.12	18,612	842	-
KANDIYOHI	1.37	55,558	600	-
KASOTA	1.26	40,430	600	3,000
KELLOGG	1.22	36,073	550	3,500
KINNEY	1.34	43,073	500	-
LAFAYETTE	1.46	81,732	550	1,500
LAKE BENTON	1.11	12,351	500	-
LAMBERTON	1.12	14,771	650	-
LANESBORO	1.32	29,381	500	4,517

Table 2-B

Defined Benefit Plans Reporting Funding Ratios Above 110%

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
LESTER PRAIRIE	1.14	32,863	600	6,500
LEWISTON	1.19	59,095	800	-
LOWRY	1.13	16,822	500	5,000
LUTSEN	1.56	47,749	600	5,000
MADISON LAKE	1.13	23,720	600	725
MAHNOMEN	1.25	52,176	700	700
MAPLE LAKE	1.19	67,351	850	9,000
MAPLEVIEW	1.45	37,066	500	5,000
MARBLE	1.68	67,834	825	8,000
MAYNARD	1.23	29,687	500	-
MENAHGA	1.42	51,576	500	2,000
MINNESOTA LAKE	1.29	64,190	900	-
MISSION	1.10	5,280	800	-
MOOSE LAKE	1.28	40,746	750	3,000
MORTON	1.28	30,813	560	2,000
MOTLEY	1.24	47,822	800	3,061
NEVIS	1.11	24,329	750	-
NEW AUBURN	1.19	26,832	600	3,480
NEW GERMANY	1.61	95,228	600	-
NEW MARKET	1.55	70,243	850	-
NEW RICHLAND	1.26	37,815	700	450
OGILVIE	1.50	47,814	500	6,000
OLIVIA	1.24	43,205	800	-
ONAMIA	1.24	56,595	900	-
ORR	1.58	28,218	650	1,500
PINE ISLAND	1.54	116,134	750	2,254
PRESTON	1.40	63,467	650	-
RANDALL	1.11	26,349	750	5,000
RANDOLPH	1.31	59,594	550	-
RAYMOND	1.63	45,895	500	1,500
RICE	1.25	33,534	550	-
RUTHTON	1.50	32,539	500	425
SABIN-ELMWOOD	1.29	25,384	500	-
SAINT CHARLES	1.38	104,369	800	1,005
SAINT CLAIR	1.33	79,456	680	5,000
SAINT FRANCIS	1.82	142,359	800	-

Table 2-B

Defined Benefit Plans Reporting Funding Ratios Above 110%

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
SAINT MICHAEL	1.13	33,683	900	-
SANDSTONE	1.20	55,463	800	-
SCANDIA VALLEY	1.44	59,720	800	-
SCHROEDER	1.58	43,512	800	1,789
SHERBURN	1.36	61,998	700	8,000
SILVER BAY	1.53	84,614	800	-
SOUTH HAVEN	1.34	46,402	500	4,106
SPICER	1.13	33,403	950	2,970
SPRING VALLEY	1.52	137,986	870	-
STEWARTVILLE	1.75	144,852	975	-
TAYLORS FALLS	1.68	180,501	850	-
THOMSON	1.24	67,986	800	4,000
TRIMONT	1.34	57,738	650	2,605
TRUMAN	1.37	44,153	550	-
TYLER	1.13	15,970	500	-
VERGAS	1.15	18,952	500	-
VERNDALE	1.26	41,122	800	-
WALDORF	1.27	36,997	500	-
WARROAD	1.11	14,107	550	-
WATERVILLE	1.38	57,636	640	-
WATKINS	1.24	33,869	575	6,500
WEST CONCORD	1.38	54,165	650	-
WESTBROOK	1.14	15,118	550	-
WINSTED	1.56	106,875	550	12,700
WOLF LAKE	1.15	18,237	550	-
WYOMING	1.15	22,872	500	-
ZUMBRO FALLS	1.27	38,254	650	-

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

AURORA	1.22	87,367	1,300	221
BIWABIK	1.25	67,012	1,000	10,000
BLUE EARTH	1.32	117,370	1,120	12,000
CANBY	1.41	147,402	1,100	3,000
CARLTON	1.22	56,044	1,200	-

Table 2-B

Defined Benefit Plans Reporting Funding Ratios Above 110%

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
COOK	1.33	77,272	1,200	-
DAWSON	1.50	129,199	1,100	12,000
DEER RIVER	1.17	44,683	1,250	-
ELY	1.19	75,060	1,400	-
EVELETH	1.35	50,477	1,200	3,949
FAIRFAX	1.14	53,136	1,200	-
FOLEY	1.29	103,486	1,075	-
GAYLORD	1.29	91,963	1,000	-
GILBERT	1.35	82,929	1,000	-
HECTOR	1.22	59,196	1,000	3,800
HIBBING	1.31	88,199	1,000	-
HOYT LAKES	1.38	136,426	1,200	-
HUGO	1.14	41,530	1,400	-
KEEWATIN	1.25	67,838	1,000	-
LAKE CRYSTAL	1.21	55,759	1,000	5,000
LEXINGTON	1.52	101,326	1,000	7,700
LINWOOD	1.23	58,757	1,200	7,500
LORETTO	1.32	137,102	1,400	-
MAPLETON	1.61	157,808	1,200	5,400
MAYER	1.17	34,680	1,075	6,652
MORGAN	1.25	59,869	1,050	2,377
MORRIS	1.32	99,833	1,050	-
MORRISTOWN	1.58	215,365	1,000	2,242
NASHWAUK	1.35	68,907	1,000	-
OAK GROVE	1.29	98,001	1,400	11,200
OSAKIS	1.30	64,033	1,250	-
PEQUOT LAKES	1.13	34,871	1,200	-
RICE LAKE	1.20	74,832	1,200	9,810
ROCKFORD	1.25	60,610	1,000	-
ROSEAU	1.13	46,044	1,200	3,500
SAINT ANTHONY	1.36	142,153	1,000	6,000
SAINT CLOUD TWNSHP	1.26	140,632	1,300	-
SARTELL	1.20	48,503	1,170	5,230
TRACY	1.34	95,028	1,000	619
WAITE PARK	1.28	61,823	1,000	-
WALKER	1.27	71,087	1,250	-

Table 2-B

Defined Benefit Plans Reporting Funding Ratios Above 110%

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
WHEATON	1.31	75,240	1,200	12,639
 <u>LUMP SUM - \$1,500 OR MORE, BUT LESS THAN \$2,000 PER YEAR OF SERVICE</u>				
BECKER	1.16	97,013	1,900	4,500
CASS LAKE	1.27	87,896	1,500	-
CATARACT	1.21	139,412	1,750	45,000
CHISHOLM	1.77	361,776	1,500	-
COHASSET	1.10	51,398	1,700	3,445
DASSEL	1.11	48,924	1,750	20,241
EAST BETHEL	1.55	189,768	1,500	2,800
GARRISON	1.35	87,954	1,500	1,593
HAM LAKE	1.32	156,677	1,700	-
JACKSON	1.15	62,984	1,500	2,347
LE SUEUR	1.32	135,287	1,500	15,300
LINDSTROM	1.42	177,710	1,600	12,240
LOWER SAINT CROIX VALLEY	1.46	208,965	1,600	-
MAHTOMEDI	1.15	80,531	1,950	-
MILACA	1.57	147,701	1,600	-
NEW PRAGUE	1.26	130,312	1,600	-
NORTH ST. PAUL	1.39	287,725	1,800	-
PARK RAPIDS	1.35	150,122	1,600	-
SAINT PAUL PARK	1.19	94,626	1,600	-
TWO HARBORS	1.29	99,499	1,850	-
WADENA	1.13	47,478	1,500	2,950
WINDOM	1.41	186,244	1,800	5,000
 <u>LUMP SUM - \$2,000 OR MORE, BUT LESS THAN \$2,500 PER YEAR OF SERVICE</u>				
COTTAGE GROVE	1.28	375,731	2,200	-
DETROIT	1.32	212,525	2,000	8,355
INVER GROVE HEIGHTS	1.42	513,963	2,100	-
LAKE ELMO	1.59	230,352	2,200	1,548

Table 2-B

Defined Benefit Plans Reporting Funding Ratios Above 110%

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
LITTLE CANADA	1.27	240,454	2,200	18,000
NORTH MANKATO	1.25	104,369	2,000	11,561
PRIOR LAKE	1.23	186,737	2,400	-
THIEF RIVER FALLS	1.53	229,814	2,000	-
 <u>LUMP SUM - \$2,500 OR MORE, BUT LESS THAN \$3,000 PER YEAR OF SERVICE</u>				
BEMIDJI PIONEER	1.25	299,718	2,600	-
FERGUS FALLS	1.14	142,440	2,500	-
ROSEMOUNT	1.27	176,348	2,500	26,000
WILLMAR	1.14	147,452	2,700	-
 <u>LUMP SUM - \$3,000 OR MORE, BUT LESS THAN \$3,500 PER YEAR OF SERVICE</u>				
BAYPORT	1.45	479,013	3,250	-
CENTENNIAL	1.24	238,853	3,000	29,750
HASTINGS	1.29	425,922	3,000	-
MARSHALL	1.31	355,403	3,225	10,400
 <u>LUMP SUM - \$3,500 OR MORE, YEAR OF SERVICE</u>				
EXCELSIOR	1.27	430,464	3,600	-
GOLDEN VALLEY	1.79	1,545,215	3,500	-
HOPKINS	1.35	555,876	3,750	27,500
LAKEVILLE	1.19	452,453	3,850	88,244
STILLWATER	1.13	201,485	3,500	-
WOODBURY	1.27	600,883	4,000	-
 <u>MONTHLY SERVICE</u>				
PINE CITY	1.31	130,985	4.58	-
SPRING LAKE PARK	1.11	567,891	25	-
WHITE BEAR LAKE	1.11	438,429	20	20,000

Table 2-B

Defined Benefit Plans Reporting Funding Ratios Above 110%

<u>Name of Association</u>	<u>Funding Ratio</u>	<u>Surplus</u>	<u>Pension Benefit</u>	<u>Municipal Contribution</u>
<u>MONTHLY/LS* COMBINATION</u>				
MINNETONKA	1.48	2,591,989	30	-
PLYMOUTH	1.26	672,372	24	-

*LS - LUMP SUM

Table 3
Calculation of Estimated 1999 Financial Requirements

<u>Name of Association</u>	<u>1998 Required Reserves</u>	<u>1999 Required Reserves</u>	<u>Normal Cost</u>	<u>Amortized Unfunded Liability</u>	<u>1998 Admin Plus 3.5%</u>	<u>Ten Percent of Surplus</u>	<u>1999 Financial Requirements</u>
<u>LUMP SUM - \$10 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE</u>							
CARSONVILLE	18,223	19,684	1,461	-	-	5,252	-
CLIMAX	5,959	6,434	475	-	285	3,554	-
FINLAYSON	14,895	15,935	1,040	-	116	3,246	-
FRENCH TWNSHP	15,636	16,909	1,273	-	-	6,758	-
HOLYOKE	2,707	2,880	173	-	-	1,128	-
LAKELAND	6,869	7,555	686	-	-	3,992	-
LASALLE	2,269	2,680	411	-	-	1,614	-
MAPLE HILL	7,803	16,348	8,545	-	382	1,243	7,684
NASSAU	5,315	5,801	486	-	212	2,844	-
NORTHLAND	6,992	7,465	473	-	-	1,094	-
REVERE	844	978	134	-	832	1,724	-
TAUNTON	9,150	9,922	772	-	-	645	127
WALTERS	9,057	9,861	804	-	-	1,446	-
TOTAL	105,719	122,452	16,733	-	1,827	34,540	7,811

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

BETHEL	9,745	10,954	1,209	-	-	3,743	-
BIGELOW	23,398	25,222	1,824	-	-	698	1,126
BLUFFTON	14,552	16,170	1,618	-	-	3,131	-
BREITUNG	32,522	35,951	3,429	-	-	3,538	-
BRIMSON	17,026	18,672	1,646	-	104	2,818	-
CAMPBELL	68,050	72,330	4,280	-	167	2,945	1,502
COTTON	17,886	19,844	1,958	-	-	3,644	-
CROOKED LAKE	32,836	36,244	3,408	-	109	4,327	-
DANVERS	29,887	32,277	2,390	805	290	-	3,485
DUMONT	41,415	44,409	2,994	-	343	653	2,684
ELBOW-TULABY LAKE	9,776	11,108	1,332	-	155	743	744
ELMER	18,896	20,202	1,306	-	269	973	602
FEDERAL DAM	7,198	8,464	1,266	-	-	697	569
FLENSBURG	17,924	20,133	2,209	-	-	1,007	1,202
GENEVA	15,858	17,628	1,770	836	-	-	2,606
GHENT	29,231	32,083	2,852	-	1,248	1,991	2,109
GOODLAND	25,780	28,249	2,469	-	1,775	564	3,680
GREENBUSH	54,670	59,692	5,022	-	540	4,974	588
HANLEY FALLS	44,625	48,096	3,471	-	-	2,774	697
HOKAH	58,862	63,663	4,801	-	673	5,008	466
HOLLAND	48,565	50,595	2,030	-	-	1,292	738

Table 3
Calculation of Estimated 1999 Financial Requirements

Name of Association	1998 Required Reserves	1999 Required Reserves	Normal Cost	Amortized Unfunded Liability	1998 Admin Plus 3.5%	Ten Percent of Surplus	1999 Financial Requirements
JACOBSON	25,011	26,817	1,806	-	419	1,791	434
LAKE HENRY	38,142	40,665	2,523	-	155	2,236	442
LANCASTER	19,580	21,594	2,014	-	466	1,851	629
LISMORE	38,533	41,940	3,407	-	57	1,616	1,848
LUCAN	44,124	47,205	3,081	-	297	1,282	2,096
LYND	18,420	19,848	1,428	-	-	1,798	-
MCGRATH	7,176	8,458	1,282	-	-	2,398	-
MIDDLE RIVER	25,682	27,448	1,766	-	247	5,362	-
NEW MUNICH	30,194	33,443	3,249	-	104	1,312	2,041
NORTH STAR	13,807	16,432	2,625	236	-	-	2,861
PEMBERTON	20,944	23,170	2,226	-	-	4,398	-
SAINT LEO	40,140	43,360	3,220	-	300	1,001	2,519
SOLWAY RURAL	17,000	18,922	1,922	-	256	1,827	351
TWIN LAKES (MAHNOMEN)	29,361	31,965	2,604	217	-	-	2,821
WILMONT	48,081	52,079	3,998	-	223	4,465	-
TOTAL	1,034,897	1,125,332	90,435	2,094	8,197	76,857	38,840

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

ALBORN	49,490	53,770	4,280	-	164	1,202	3,242
ALMELUND	66,335	73,275	6,940	-	530	1,048	6,422
ALTURA	72,215	77,200	4,985	1,113	295	-	6,393
BADGER	44,816	49,720	4,904	-	1,336	7,508	-
BLACKHOOF	54,361	59,103	4,742	423	219	-	5,384
BOWLUS	70,780	75,865	5,085	-	806	2,023	3,868
BROOK PARK	42,235	45,382	3,147	-	-	4,713	-
CEYLON	53,808	58,352	4,544	-	1,284	5,328	500
CHERRY	68,264	73,443	5,179	-	-	1,970	3,209
CLEMENTS	58,065	62,915	4,850	9	207	-	5,066
CLIFTON	47,938	51,222	3,284	-	-	5,972	-
COLVIN	56,204	61,139	4,935	-	983	1,729	4,189
DARFUR	62,725	67,699	4,974	380	152	-	5,506
DENT	49,870	55,600	5,730	-	-	750	4,980
DEXTER	74,114	79,448	5,334	98	1,035	-	6,467
EASTERN HUBBARD	19,792	23,240	3,448	-	-	4,319	-
EITZEN	72,152	77,556	5,404	1,041	416	-	6,861
ELLSWORTH	76,309	80,989	4,680	-	-	3,538	1,142
ELROSA	91,690	97,626	5,936	-	823	3,523	3,236
GARVIN	22,944	25,504	2,560	-	623	1,703	1,480
GRANADA	59,402	63,632	4,230	-	787	7,775	-
GRYGLA	44,244	48,548	4,304	69	258	-	4,631

Table 3
Calculation of Estimated 1999 Financial Requirements

Name of Association	1998 Required Reserves	1999 Required Reserves	Normal Cost	Amortized Unfunded Liability	1998 Admin Plus 3.5%	Ten Percent of Surplus	1999 Financial Requirements
HALSTAD	47,148	51,284	4,136	-	-	2,899	1,237
HANCOCK	73,705	80,488	6,783	-	-	3,887	2,896
HANSKA	68,640	75,504	6,864	-	926	2,737	5,053
HENDRUM	36,192	40,880	4,688	-	826	629	4,885
HEWITT	34,505	37,725	3,220	-	233	1,048	2,405
HILL CITY	87,957	94,777	6,820	133	58	-	7,011
HITTERDAL	35,592	39,419	3,827	-	-	1,488	2,339
IONA	35,780	39,085	3,305	-	466	1,988	1,783
KARLSTAD	54,636	60,164	5,528	-	-	697	4,831
KENNEDY	37,635	42,085	4,450	-	104	1,048	3,506
LAKE BRONSON	21,028	24,076	3,048	-	595	1,362	2,281
LAKE WILSON	61,502	65,772	4,270	-	267	4,480	57
MAHTOWA	46,080	49,928	3,848	-	-	1,262	2,586
MAKINEN	59,388	62,280	2,892	972	1,351	-	5,215
MCKINLEY	26,764	28,900	2,136	-	-	1,009	1,127
OSTRANDER	53,715	58,075	4,360	-	118	673	3,805
PORTER	81,671	87,595	5,924	-	-	1,436	4,488
SILICA	33,326	37,628	4,302	-	-	1,018	3,284
SOLWAY TWNSHP	49,226	52,933	3,707	-	592	3,986	313
SQUAW LAKE	51,365	55,354	3,989	-	1,898	3,958	1,929
STURGEON LAKE	27,912	30,420	2,508	-	-	682	1,826
TOFTE	34,775	37,275	2,500	-	299	2,701	98
TWIN LAKES (FREEBORN)	47,852	51,916	4,064	-	5,065	3,935	5,194
VESTA	36,404	39,428	3,024	-	311	2,818	517
VILLARD	35,792	40,616	4,824	-	588	2,240	3,172
VINING	43,115	46,360	3,245	-	393	671	2,967
WAUBUN	41,650	45,315	3,665	-	601	1,385	2,881
WILSON	93,194	101,794	8,600	-	1,765	3,665	6,700
WOODSTOCK	33,990	37,750	3,760	-	-	1,874	1,886
TOTAL	2,648,292	2,876,054	227,762	4,238	26,374	108,677	158,848

Table 3
Calculation of Estimated 1999 Financial Requirements

<u>Name of Association</u>	<u>1998 Required Reserves</u>	<u>1999 Required Reserves</u>	<u>Normal Cost</u>	<u>Amortized Unfunded Liability</u>	<u>1998 Admin Plus 3.5%</u>	<u>Ten Percent of Surplus</u>	<u>1999 Financial Requirements</u>
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE</u>							
ADAMS	110,184	121,415	11,231	-	78	381	10,928
ADRIAN	109,320	119,640	10,320	-	53	6,476	3,897
ALDEN	86,550	94,650	8,100	1,497	1,553	-	11,150
ALPHA	54,640	59,360	4,720	-	16	4,101	635
AMBOY	87,443	94,299	6,856	-	-	2,619	4,237
ARGYLE	111,231	122,160	10,929	-	456	821	10,564
ASKOV	71,221	78,317	7,096	-	424	999	6,521
BALATON	98,520	108,264	9,744	-	904	344	10,304
BARRETT	70,812	77,154	6,342	88	260	-	6,690
BEARDSLEY	52,169	58,597	6,428	-	736	1,269	5,895
BEAVER CREEK	112,168	118,256	6,088	1,021	293	-	7,402
BELLINGHAM	95,065	101,978	6,913	-	17	2,472	4,458
BELVIEW	107,047	115,031	7,984	1,534	-	-	9,518
BERTHA	79,158	85,872	6,714	-	233	1,150	5,797
BIRD ISLAND	92,075	102,791	10,716	-	342	1,205	9,853
BIWABIK TWNSHP	59,096	66,096	7,000	-	595	1,227	6,368
BLOMKEST	89,568	96,880	7,312	-	417	1,906	5,823
BOYD	80,028	87,234	7,206	-	881	753	7,334
BRANDON	100,004	110,259	10,255	-	1,904	3,020	9,139
BREVATOR	37,613	42,696	5,083	-	243	1,622	3,704
BRICELYN	108,554	117,779	9,225	-	91	394	8,922
BROOTEN	136,688	144,824	8,136	-	-	6,050	2,086
CANTON	77,679	85,001	7,322	555	474	-	8,351
CHANDLER	91,214	97,377	6,163	-	65	1,558	4,670
CHOKIO	96,469	105,148	8,679	-	400	1,805	7,274
CLAREMONT	77,345	84,226	6,881	-	2,790	1,790	7,881
CLARISSA	87,330	95,384	8,054	1,889	626	-	10,569
CLARKS GROVE	88,470	94,950	6,480	-	932	5,159	2,253
CLINTON (BIG STONE)	72,532	78,562	6,030	-	523	690	5,863
CLINTON (ST. LOUIS)	111,288	118,854	7,566	-	204	18	7,752
COMFREY	150,353	161,495	11,142	822	108	-	12,072
COTTONWOOD	180,863	193,481	12,618	28	2,136	-	14,782
CURRIE	122,984	132,668	9,684	2,429	771	-	12,884
CUYUNA	62,594	69,244	6,650	-	1,734	1,044	7,340
CYRUS	49,939	55,145	5,206	-	23	1,022	4,207
DALTON	91,216	99,175	7,959	-	1,483	1,377	8,065
DANUBE	89,166	97,437	8,271	-	409	1,381	7,299
DEER CREEK	64,850	70,144	5,294	-	259	500	5,053
DELAVAN	76,592	84,152	7,560	-	455	3,279	4,736
DOVER	107,964	115,244	7,280	-	747	1,558	6,469
DUNNELL	75,726	82,476	6,750	394	873	-	8,017

Table 3
Calculation of Estimated 1999 Financial Requirements

Name of Association	1998 Required Reserves	1999 Required Reserves	Normal Cost	Amortized Unfunded Liability	1998 Admin Plus 3.5%	Ten Percent of Surplus	1999 Financial Requirements
EAGLE BEND	141,366	152,499	11,133	2,510	150	-	13,793
EASTON	183,537	195,606	12,069	2,953	721	-	15,743
ECHO	99,554	107,853	8,299	-	-	1,922	6,377
ELIZABETH	112,368	121,000	8,632	-	1,046	3,180	6,498
ELLENDALE	69,984	75,960	5,976	714	549	-	7,239
EMMONS	91,000	99,696	8,696	-	-	2,981	5,715
EVANSVILLE	103,687	112,499	8,812	1,456	862	-	11,130
FERTILE	63,896	72,320	8,424	-	-	7,645	779
FIFTY LAKES	46,221	50,827	4,606	-	1,850	2,337	4,119
FINLAND	69,474	75,474	6,000	648	1,178	-	7,826
FORADA	91,799	98,968	7,169	-	104	1,456	5,817
FREDENBERG	65,868	69,160	3,292	-	362	1,641	2,013
FROST	82,812	89,652	6,840	-	365	671	6,534
GLYNDON	105,822	112,682	6,860	-	-	6,257	603
GNESEN	116,740	127,343	10,603	-	-	3,802	6,801
GRACEVILLE	118,600	126,076	7,476	-	775	593	7,658
GROVE CITY	67,424	74,752	7,328	-	791	4,642	3,477
HALLOCK	155,824	169,217	13,393	-	-	894	12,499
HAMPTON	75,050	81,018	5,968	-	477	5,708	737
HARMONY	116,298	124,695	8,397	580	1,070	-	10,047
HARRIS	57,663	63,641	5,978	-	-	1,669	4,309
HARTLAND	71,502	75,606	4,104	-	957	3,516	1,545
HENDRICKS	144,517	155,749	11,232	1,734	492	-	13,458
HERMAN	88,799	98,188	9,389	155	-	-	9,544
HILLS	151,675	163,474	11,799	5,749	627	-	18,175
HOFFMAN	106,890	114,996	8,106	-	-	1,744	6,362
HOVLAND	48,616	53,880	5,264	-	333	1,817	3,780
INDUSTRIAL	87,279	94,076	6,797	-	809	3,196	4,410
IRONTON	97,149	107,793	10,644	-	1,950	1,399	11,195
JASPER	110,789	121,760	10,971	128	701	-	11,800
JEFFERS	91,026	97,604	6,578	-	492	1,182	5,888
KELLIHER	91,070	97,796	6,726	-	-	458	6,268
KENSINGTON	50,224	58,792	8,568	-	414	1,457	7,525
KETTLE RIVER	61,452	69,525	8,073	-	573	1,564	7,082
KILKENNY	100,200	107,576	7,376	473	-	-	7,849
LAKE KABETOGAMA	37,072	43,208	6,136	-	416	2,580	3,972
LAKE LILLIAN	56,336	60,898	4,562	-	-	482	4,080
LAKE PARK	99,135	110,038	10,903	-	953	2,210	9,646
LAKEWOOD	102,304	112,208	9,904	-	248	765	9,387
LEAF VALLEY	113,298	120,215	6,917	-	421	4,250	3,088
LEROY	104,656	113,831	9,175	-	382	81	9,476
LEWISVILLE	46,722	51,240	4,518	-	473	4,355	636
LITTLEFORK	99,517	109,786	10,269	-	616	1,963	8,922
MABEL	63,171	70,400	7,229	596	430	-	8,255
MANTORVILLE	105,640	112,576	6,936	-	-	2,208	4,728

Table 3
Calculation of Estimated 1999 Financial Requirements

Name of Association	1998 Required Reserves	1999 Required Reserves	Normal Cost	Amortized Unfunded Liability	1998 Admin Plus 3.5%	Ten Percent of Surplus	1999 Financial Requirements
MCINTOSH	87,807	96,141	8,334	-	386	2,147	6,573
MEDFORD	103,560	113,349	9,789	1,623	647	-	12,059
MIESVILLE	126,912	137,065	10,153	-	1,100	3,139	8,114
NEWFOLDEN	55,768	61,936	6,168	-	414	2,720	3,862
NORTHOME	56,751	61,926	5,175	-	453	3,514	2,114
ODIN	60,392	65,896	5,504	-	768	1,914	4,358
OKABENA	81,676	89,040	7,364	-	-	2,075	5,289
ORMSBY	62,088	66,400	4,312	-	-	2,369	1,943
ORONOCO	65,096	71,798	6,702	-	-	4,416	2,286
OTTERTAIL	145,145	156,913	11,768	-	285	1,865	10,188
PALISADE	70,527	75,994	5,467	-	3,063	2,067	6,463
PIKE-SANDY-BRITT	115,508	123,656	8,148	-	-	2,992	5,156
PILLAGER	117,657	126,676	9,019	-	1,139	5,760	4,398
PRINSBURG	84,448	91,488	7,040	-	575	3,705	3,910
RED WING	97,470	105,465	7,995	-	4,347	5,640	6,702
ROLLINGSTONE	69,934	76,666	6,732	1,091	52	-	7,875
ROSE CREEK	129,741	137,395	7,654	3,994	-	-	11,648
ROTHSAY	135,250	146,297	11,047	-	127	4,738	6,436
ROYALTON	126,163	137,233	11,070	1,438	595	-	13,103
RUSSELL	45,384	51,311	5,927	272	-	-	6,199
SAINT MARTIN	111,526	120,818	9,292	514	569	-	10,375
SANBORN	69,930	75,992	6,062	842	336	-	7,240
SHAFER	99,616	110,579	10,963	-	2,097	2,069	10,991
SHELLY	60,654	66,024	5,370	-	1,026	2,434	3,962
SHEVLIN	99,459	110,030	10,571	1,463	-	-	12,034
STEPHEN	136,549	147,161	10,612	-	236	2,629	8,219
STORDEN	104,452	112,788	8,336	-	64	524	7,876
SUNBURG	53,258	59,740	6,482	948	414	-	7,844
TOWER	59,028	65,046	6,018	-	2,254	1,548	6,724
UPSALA	84,984	90,060	5,076	-	259	955	4,380
VERNON CENTER	71,527	79,029	7,502	-	-	1,563	5,939
WALNUT GROVE	99,434	108,497	9,063	-	-	621	8,442
WARBA-FEELEY-SAGO	39,944	46,296	6,352	-	6	916	5,442
WARREN	56,020	62,794	6,774	-	121	2,088	4,807
WENDELL	45,312	51,228	5,916	-	552	2,951	3,517
WILLOW RIVER	66,528	72,560	6,032	-	-	394	5,638
WOOD LAKE	72,393	79,542	7,149	-	104	2,167	5,086
WRENSHALL	106,729	116,277	9,548	-	1,586	2,625	8,509
WRIGHT	57,663	62,924	5,261	1,039	550	-	6,850
WYKOFF	82,740	90,075	7,335	-	-	9,573	-
TOTAL	11,302,777	12,285,973	983,196	41,177	70,220	220,733	876,098

LUMP SUM - \$500 OR MORE.

Table 3
Calculation of Estimated 1999 Financial Requirements

<u>Name of Association</u>	<u>1998 Required Reserves</u>	<u>1999 Required Reserves</u>	<u>Normal Cost</u>	<u>Amortized Unfunded Liability</u>	<u>1998 Admin Plus 3.5%</u>	<u>Ten Percent of Surplus</u>	<u>1999 Financial Requirements</u>
<u>BUT LESS THAN \$1,000 PER YEAR OF SERVICE</u>							
ADA	153,933	170,560	16,627	-	339	1,152	15,814
ALBERTVILLE	156,556	171,124	14,568	2,993	-	-	17,561
ANNANDALE	159,857	177,024	17,167	-	1,223	1,854	16,536
APPLETON	228,093	240,305	12,212	-	3,196	1,123	14,285
ARLINGTON	181,600	200,443	18,843	905	852	-	20,600
ATWATER	128,512	136,743	8,231	-	311	4,649	3,893
AUDUBON	137,777	153,244	15,467	-	378	4,461	11,384
AVON	184,043	202,488	18,445	2,281	824	-	21,550
BABBITT	240,798	262,974	22,176	-	2,285	3,992	20,469
BACKUS	206,997	224,865	17,868	-	-	4,521	13,347
BAGLEY	257,750	282,461	24,711	3,325	958	-	28,994
BALSAM	177,058	190,918	13,860	-	31	479	13,412
BARNESVILLE	244,799	267,003	22,204	1,812	2,422	-	26,438
BARNUM	151,728	165,732	14,004	-	1,604	5,023	10,585
BATTLE LAKE	134,140	148,645	14,505	-	1,232	5,735	10,002
BAUDETTE	290,736	310,496	19,760	-	3,468	9,884	13,344
BEAVER BAY	90,172	99,202	9,030	689	219	-	9,938
BELGRADE	198,607	212,368	13,761	213	446	-	14,420
BIG LAKE	230,578	253,654	23,076	-	3,469	4,997	21,548
BIGFORK	198,882	215,698	16,816	1,511	590	-	18,917
BLACKDUCK	173,098	189,331	16,233	-	116	2,333	14,016
BRAHAM	176,968	198,419	21,451	-	1,731	6,161	17,021
BROWERVILLE	113,800	123,700	9,900	-	-	5,127	4,773
BROWNS VALLEY	100,239	110,564	10,325	-	793	2,905	8,213
BROWNSDALE	109,410	119,340	9,930	282	1,178	-	11,390
BROWNTON	163,944	180,696	16,752	5,572	2,775	-	25,099
BUFFALO LAKE	154,967	170,538	15,571	-	747	3,556	12,762
BUHL	90,288	102,888	12,600	-	725	2,259	11,066
BUTTERFIELD	137,335	148,315	10,980	3,007	186	-	14,173
BYRON	244,972	266,978	22,006	1,989	-	-	23,995
CALEDONIA	219,280	239,404	20,124	-	1,247	812	20,559
CANOSIA	92,694	100,914	8,220	-	-	1,692	6,528
CENTER CITY	141,196	157,468	16,272	-	78	5,186	11,164
CHATFIELD	195,718	215,654	19,936	1,862	52	-	21,850
CLARA CITY	156,239	169,114	12,875	-	639	2,695	10,819
CLARKFIELD	155,839	171,397	15,558	-	806	3,691	12,673
CLEAR LAKE	228,852	248,132	19,280	-	202	1,175	18,307
CLEARBROOK	182,742	200,670	17,928	-	1,245	7,694	11,479
CLEARWATER	162,768	177,376	14,608	-	1,424	1,954	14,078
CLEVELAND	175,683	190,659	14,976	-	-	112	14,864
COLERAINE	143,760	157,515	13,755	-	1,795	150	15,400
COSMOS	116,484	126,403	9,919	-	325	3,727	6,517

Table 3
Calculation of Estimated 1999 Financial Requirements

Name of Association	1998 Required Reserves	1999 Required Reserves	Normal Cost	Amortized Unfunded Liability	1998 Admin Plus 3.5%	Ten Percent of Surplus	1999 Financial Requirements
COURTLAND	208,352	223,731	15,379	2,406	466	-	18,251
CROMWELL	124,810	136,458	11,648	1,673	31	-	13,352
DAYTON	282,987	303,579	20,592	1,747	2,433	-	24,772
DEERWOOD	115,768	127,137	11,369	-	788	3,373	8,784
DILWORTH	292,668	315,312	22,644	-	1,374	16,789	7,229
DODGE CENTER	168,449	181,009	12,560	-	312	6,082	6,790
EDEN VALLEY	288,052	310,040	21,988	2,649	422	-	25,059
EDGERTON	162,526	178,594	16,068	-	254	469	15,853
ELMORE	75,330	82,777	7,447	-	-	4,042	3,405
ELYSIAN	144,970	155,920	10,950	2,030	800	-	13,780
EMILY	122,754	132,052	9,298	-	2,750	1,003	11,045
EYOTA	103,738	113,187	9,449	-	17	1,073	8,393
FAYAL	68,712	79,380	10,668	-	-	8,886	1,782
FLOODWOOD	161,100	176,400	15,300	-	2,043	6,907	10,436
FORESTON	132,427	146,556	14,129	-	1,008	5,457	9,680
FRANKLIN	95,795	106,525	10,730	-	1,164	3,736	8,158
FRAZEE	199,979	215,372	15,393	606	1,685	-	17,684
FULDA	373,424	398,143	24,719	6,357	900	-	31,976
GARFIELD	97,589	109,986	12,397	-	31	2,294	10,134
GLENWOOD	179,741	202,011	22,270	6,314	2,719	-	31,303
GONVICK	95,173	106,210	11,037	795	-	-	11,832
GOOD THUNDER	263,672	285,493	21,821	-	1,656	3,918	19,559
GOODVIEW	161,293	177,543	16,250	-	155	11,132	5,273
GRAND LAKE	113,308	127,015	13,707	-	328	3,406	10,629
GRAND MARAIS	190,773	211,382	20,609	-	1,026	6,175	15,460
GRAND MEADOW	124,422	137,615	13,193	-	1,450	3,109	11,534
GRANITE FALLS	239,855	262,728	22,873	-	1,091	432	23,532
GREEN ISLE	147,658	161,646	13,988	-	523	1,597	12,914
GREENWOOD	160,000	174,708	14,708	902	1,688	-	17,298
GREY EAGLE	115,864	124,114	8,250	-	731	1,636	7,345
HACKENSACK	160,709	176,791	16,082	1,503	642	-	18,227
HAMBURG	209,274	229,149	19,875	8,959	2,315	-	31,149
HANOVER	180,112	200,304	20,192	3,567	121	-	23,880
HAYWARD	190,988	206,092	15,104	-	890	3,278	12,716
HENDERSON	154,716	168,888	14,172	1,089	2,232	-	17,493
HENNING	148,180	160,530	12,350	-	-	1,163	11,187
HERON LAKE	225,528	237,624	12,096	4,310	604	-	17,010
HINCKLEY	240,044	254,948	14,904	-	1,051	249	15,706
HOLDINGFORD	219,636	235,431	15,795	775	-	-	16,570
HOUSTON	137,149	149,469	12,320	-	686	2,384	10,622
HOWARD LAKE	247,566	270,876	23,310	1,821	2,536	-	27,667
ISLE	155,865	172,182	16,317	-	1,514	230	17,601
JANESVILLE	155,526	175,503	19,977	3,506	443	-	23,926
KANDIYOHI	151,292	164,674	13,382	-	344	4,218	9,508
KASOTA	155,388	167,160	11,772	-	828	2,866	9,734

Table 3
Calculation of Estimated 1999 Financial Requirements

Name of Association	1998 Required Reserves	1999 Required Reserves	Normal Cost	Amortized Unfunded Liability	1998 Admin Plus 3.5%	Ten Percent of Surplus	1999 Financial Requirements
KELLOGG	165,286	180,994	15,708	-	2,894	2,037	16,565
KIMBALL	189,216	206,195	16,979	1,639	569	-	19,187
KINNEY	127,416	138,876	11,460	-	484	3,161	8,783
LAFAYETTE	178,788	191,020	12,232	-	549	6,950	5,831
LAKE BENTON	113,870	124,600	10,730	-	641	162	11,209
LAMBERTON	126,095	138,770	12,675	-	-	210	12,465
LANESBORO	92,362	101,652	9,290	-	557	2,009	7,838
LESTER PRAIRIE	230,856	247,788	16,932	-	1,864	1,593	17,203
LEWISTON	317,560	341,000	23,440	-	-	3,566	19,874
LOWRY	128,287	139,736	11,449	-	-	537	10,912
LUTSEN	85,920	95,124	9,204	-	-	3,855	5,349
MADELIA	249,030	270,518	21,488	89	131	-	21,708
MADISON	276,875	297,679	20,804	-	1,788	463	22,129
MADISON LAKE	177,326	189,072	11,746	-	355	1,197	10,904
MAHNOMEN	206,689	221,813	15,124	-	1,407	3,705	12,826
MAPLE LAKE	347,701	370,770	23,069	-	1,087	4,428	19,728
MAPLEVIEW	82,640	90,530	7,890	-	-	2,918	4,972
MARBLE	100,464	115,255	14,791	-	1,906	5,304	11,393
MAYNARD	126,667	137,167	10,500	-	-	1,919	8,581
MCDAVITT	135,580	145,540	9,960	676	-	-	10,636
MELROSE	232,476	256,992	24,516	714	806	-	26,036
MENAHGA	121,958	131,238	9,280	-	-	4,230	5,050
MILAN	156,970	167,100	10,130	138	621	-	10,889
MILTONA	103,211	114,706	11,495	401	523	-	12,419
MINNEOTA	266,428	287,644	21,216	824	687	-	22,727
MINNESOTA LAKE	224,802	246,438	21,636	-	1,395	4,255	18,776
MISSION	50,860	58,764	7,904	262	893	-	9,059
MONTGOMERY	337,494	364,728	27,234	9,507	3,976	-	40,717
MOOSE LAKE	148,085	163,800	15,715	-	2,110	2,503	15,322
MORTON	110,115	120,957	10,842	-	674	1,997	9,519
MOTLEY	201,628	216,988	15,360	-	1,012	3,246	13,126
NEVIS	213,636	229,725	16,089	-	1,219	824	16,484
NEW AUBURN	140,586	152,256	11,670	-	863	1,516	11,017
NEW GERMANY	155,562	170,636	15,074	-	36	8,015	7,095
NEW MARKET	128,406	142,227	13,821	-	-	5,642	8,179
NEW RICHLAND	146,810	163,484	16,674	-	333	2,114	14,893
NEW YORK MILLS	124,998	136,306	11,308	580	679	-	12,567
NICOLLET	219,400	236,530	17,130	1,011	388	-	18,529
NORWOOD YOUNG AMERIC.	444,003	481,777	37,774	3,548	220	-	41,542
OGILVIE	95,206	103,916	8,710	-	1,522	3,910	6,322
OLIVIA	181,600	200,508	18,908	-	859	2,430	17,337
ONAMIA	234,822	253,200	18,378	-	2,493	3,822	17,049
ORR	48,971	58,084	9,113	-	1,541	1,911	8,743
ORTONVILLE	302,992	325,568	22,576	772	4,824	-	28,172
PALO	144,466	155,470	11,004	412	875	-	12,291

Table 3
Calculation of Estimated 1999 Financial Requirements

Name of Association	1998 Required Reserves	1999 Required Reserves	Normal Cost	Amortized Unfunded Liability	1998 Admin Plus 3.5%	Ten Percent of Surplus	1999 Financial Requirements
PARKERS PRAIRIE	148,176	163,068	14,892	483	518	-	15,893
PENNOCK	138,844	150,172	11,328	595	-	-	11,923
PINE ISLAND	214,720	235,167	20,447	-	838	9,569	11,716
PLATO	220,937	239,709	18,772	288	1,788	-	20,848
PRESTON	157,015	172,524	15,509	-	-	4,796	10,713
RANDALL	229,995	249,345	19,350	-	952	700	19,602
RANDOLPH	190,143	207,249	17,106	-	358	4,249	13,215
RAYMOND	72,540	80,860	8,320	-	-	3,758	4,562
RENVILLE	169,320	183,816	14,496	1,589	793	-	16,878
RICE	133,126	145,176	12,050	-	885	2,148	10,787
RICHMOND	242,160	261,060	18,900	4,389	1,883	-	25,172
ROCKVILLE	194,142	211,556	17,414	2,727	285	-	20,426
RUTHTON	64,460	69,820	5,360	-	54	2,718	2,696
SABIN-ELMWOOD	88,480	96,019	7,539	-	1,142	1,785	6,896
SACRED HEART	147,406	160,722	13,316	973	802	-	15,091
SAINT CHARLES	275,544	295,128	19,584	-	1,553	8,479	12,658
SAINT CLAIR	240,740	257,047	16,307	-	1,262	6,315	11,254
SAINT FRANCIS	174,315	193,227	18,912	-	883	12,345	7,450
SAINT MICHAEL	266,076	289,602	23,526	-	3,140	1,016	25,650
SAINT STEPHEN	289,418	307,520	18,102	454	1,496	-	20,052
SANDSTONE	281,163	300,059	18,896	-	1,807	3,657	17,046
SAUK CENTRE	270,114	296,231	26,117	238	1,646	-	28,001
SCANDIA VALLEY	135,363	150,719	15,356	-	939	4,436	11,859
SCANLON	108,292	117,140	8,848	172	217	-	9,237
SCHROEDER	74,803	83,922	9,119	-	388	3,439	6,068
SEBEKA	211,141	227,664	16,523	-	932	105	17,350
SHERBURN	173,908	189,770	15,862	-	388	4,614	11,636
SILVER BAY	160,118	176,150	16,032	-	590	6,858	9,764
SILVER LAKE	219,385	235,165	15,780	5,923	303	-	22,006
SOUTH HAVEN	137,820	148,790	10,970	-	1,631	3,543	9,058
SPICER	258,992	281,232	22,240	-	2,691	1,116	23,815
SPRING GROVE	150,544	163,953	13,409	3,336	481	-	17,226
SPRING VALLEY	264,513	283,444	18,931	-	2,251	11,906	9,276
SPRINGFIELD	278,546	299,830	21,284	3,962	1,304	-	26,550
STACY-LENT	196,384	214,168	17,784	679	1,358	-	19,821
STARBUCK	130,834	142,681	11,847	902	947	-	13,696
STEWART	166,952	182,456	15,504	2,694	1,371	-	19,569
STEWARTVILLE	193,129	216,234	23,105	-	1,879	12,175	12,809
TACONITE	115,332	124,308	8,976	2,684	661	-	12,321
TAYLORS FALLS	266,567	289,754	23,187	-	2,156	15,731	9,612
THOMSON	279,028	304,740	25,712	-	1,677	4,227	23,162
TRIMONT	170,467	185,404	14,937	-	907	4,280	11,564
TRUMAN	118,119	131,363	13,244	-	324	3,091	10,477
TWIN VALLEY	119,994	128,010	8,016	1,069	256	-	9,341
TYLER	123,850	136,047	12,197	-	-	377	11,820

Table 3
Calculation of Estimated 1999 Financial Requirements

Name of Association	1998 Required Reserves	1999 Required Reserves	Normal Cost	Amortized Unfunded Liability	1998 Admin Plus 3.5%	Ten Percent of Surplus	1999 Financial Requirements
VERGAS	129,720	138,210	8,490	-	440	1,046	7,884
VERNDALE	159,900	174,140	14,240	-	-	2,688	11,552
WALDORF	134,580	144,970	10,390	-	-	2,661	7,729
WARROAD	129,481	143,066	13,585	-	179	52	13,712
WATERVILLE	151,662	163,964	12,302	-	439	4,533	8,208
WATKINS	140,724	155,203	14,479	-	430	1,939	12,970
WATSON	124,763	133,276	8,513	224	-	-	8,737
WAVERLY	146,870	161,825	14,955	2,511	-	-	17,466
WELCOME	141,308	154,169	12,861	129	543	-	13,533
WEST CONCORD	144,059	157,865	13,806	-	207	4,036	9,977
WESTBROOK	111,441	121,792	10,351	-	217	477	10,091
WINNEBAGO	141,766	156,049	14,283	257	1,199	-	15,739
WINSTED	189,398	206,118	16,720	-	1,910	9,016	9,614
WOLF LAKE	119,731	131,413	11,682	-	223	656	11,249
WYOMING	155,491	169,031	13,540	-	1,376	933	13,983
ZUMBRO FALLS	141,914	153,327	11,413	-	985	2,684	9,714
TOTAL	33,451,890	36,409,246	2,957,356	134,301	178,627	463,586	2,806,698

Table 3
Calculation of Estimated 1999 Financial Requirements

<u>Name of Association</u>	<u>1998 Required Reserves</u>	<u>1999 Required Reserves</u>	<u>Normal Cost</u>	<u>Amortized Unfunded Liability</u>	<u>1998 Admin Plus 3.5%</u>	<u>Ten Percent of Surplus</u>	<u>1999 Financial Requirements</u>
<u>LUMP SUM - \$1,000 OR MORE</u>							
<u>BUT LESS THAN \$1,500 PER</u>							
<u>YEAR OF SERVICE</u>							
AITKIN	442,220	475,968	33,748	3,793	1,775	-	39,316
ALBERT LEA	252,270	274,031	21,761	1,740	2,247	-	25,748
AURORA	402,330	434,234	31,904	-	3,245	5,546	29,603
BELLE PLAINE	389,149	423,270	34,121	1,980	2,599	-	38,700
BIWABIK	266,040	290,140	24,100	-	197	4,291	20,006
BLOOMING PRAIRIE	302,632	330,192	27,560	5,398	605	-	33,563
BLUE EARTH	365,011	400,431	35,420	-	2,304	8,195	29,529
BOVEY	196,180	213,540	17,360	4,626	969	-	22,955
BRECKENRIDGE	325,671	354,011	28,340	1,033	3,506	-	32,879
BUFFALO	442,284	485,232	42,948	1,315	4,651	-	48,914
CALUMET	180,370	198,302	17,932	2,202	842	-	20,976
CANBY	359,702	387,698	27,996	-	1,547	11,941	17,602
CANNON FALLS	380,674	412,530	31,856	-	1,625	156	33,325
CARLOS	382,133	409,763	27,630	-	-	995	26,635
CARLTON	256,559	282,489	25,930	-	1,139	3,011	24,058
CARVER	327,622	358,450	30,828	8,211	-	-	39,039
COKATO	347,660	372,920	25,260	3,243	922	-	29,425
COLD SPRING	525,379	573,830	48,451	3,447	3,032	-	54,930
COOK	235,368	257,160	21,792	-	1,268	5,548	17,512
CROOKSTON	415,672	447,928	32,256	3,078	3,215	-	38,549
CROSBY	447,705	486,990	39,285	8,137	2,081	-	49,503
DAWSON	256,396	281,498	25,102	-	905	10,410	15,597
DEER RIVER	255,775	282,925	27,150	-	1,513	1,753	26,910
DELANO	436,012	468,408	32,396	13,834	1,490	-	47,720
EAGLE LAKE	250,172	280,445	30,273	6,909	1,604	-	38,786
ELY	403,844	444,248	40,404	-	4,905	3,466	41,843
EVELETH	145,776	170,280	24,504	-	-	2,597	21,907
FAIRFAX	386,920	417,472	30,552	-	2,038	2,258	30,332
FOLEY	359,868	386,159	26,291	-	-	7,720	18,571
GAYLORD	321,664	345,304	23,640	-	1,509	6,832	18,317
GILBERT	240,220	262,020	21,800	-	2,285	6,113	17,972
HAMEL	501,260	535,531	34,271	6,953	2,406	-	43,630
HAYFIELD	230,397	254,289	23,892	4,523	541	-	28,956
HECTOR	275,060	300,500	25,440	-	-	3,376	22,064
HIBBING	281,195	305,773	24,578	-	1,057	6,362	19,273
HOYT LAKES	359,452	386,668	27,216	-	922	10,921	17,217
HUGO	302,484	327,908	25,424	-	5,072	1,611	28,885
IDEAL	255,017	277,857	22,840	-	1,087	1,875	22,052
JORDAN	444,497	480,374	35,877	2,885	2,307	-	41,069
KASSON	281,518	305,502	23,984	1,451	3,322	-	28,757
KEEWATIN	272,202	290,302	18,100	-	2,577	4,974	15,703

Table 3
Calculation of Estimated 1999 Financial Requirements

Name of Association	1998 Required Reserves	1999 Required Reserves	Normal Cost	Amortized Unfunded Liability	1998 Admin Plus 3.5%	Ten Percent of Surplus	1999 Financial Requirements
LAKE CRYSTAL	266,324	289,844	23,520	-	3,574	3,224	23,870
LAKEFIELD	252,580	277,240	24,660	1,027	2,062	-	27,749
LEXINGTON	196,729	214,833	18,104	-	3,505	8,322	13,287
LINWOOD	255,224	282,392	27,168	-	69	3,159	24,078
LONSDALE	322,168	345,368	23,200	6,003	2,058	-	31,261
LORETTO	432,684	473,532	40,848	-	466	9,625	31,689
LUVERNE	600,418	645,493	45,075	17,279	-	-	62,354
MAPLETON	258,324	284,460	26,136	-	1,615	13,167	14,584
MAYER	199,448	214,790	15,342	-	947	1,934	14,355
MCGREGOR	217,337	234,657	17,320	1,624	2,781	-	21,725
MEADOWLANDS	16,728	17,894	1,166	1,210	-	-	2,376
MONTEVIDEO	493,224	528,672	35,448	5,659	-	-	41,107
MONTROSE	207,440	228,120	20,680	5,040	1,436	-	27,156
MORA	359,217	394,745	35,528	2,968	874	-	39,370
MORGAN	238,812	263,063	24,251	-	1,787	3,562	22,476
MORRIS	313,299	346,542	33,243	-	1,974	6,659	28,558
MORRISTOWN	370,200	394,460	24,260	-	880	19,111	6,029
MOUNTAIN IRON	347,516	377,130	29,614	-	37	29	29,622
MOUNTAIN LAKE	311,208	340,680	29,472	2,541	1,589	-	33,602
NASHWAUK	195,400	219,750	24,350	-	3,781	4,456	23,675
NEW LONDON	259,270	285,934	26,664	5,819	1,802	-	34,285
NEW SCANDIA	266,391	296,740	30,349	3,396	-	-	33,745
NISSWA	281,124	311,364	30,240	2,589	8	-	32,837
OAK GROVE	335,803	374,707	38,904	-	-	5,910	32,994
OSAKIS	216,575	241,350	24,775	-	1,489	3,926	22,338
PAYNESVILLE	245,160	267,540	22,380	1,759	1,873	-	26,012
PELICAN RAPIDS	453,682	492,994	39,312	7,040	885	-	47,237
PEQUOT LAKES	277,756	305,668	27,912	-	628	696	27,844
PERHAM	382,912	418,033	35,121	2,636	958	-	38,715
PIERZ	353,309	379,049	25,740	1,884	2,382	-	30,006
PROCTOR	277,808	300,062	22,254	4,372	-	-	26,626
REMER	132,480	152,136	19,656	1,479	427	-	21,562
RICE LAKE	367,406	405,172	37,766	-	-	3,707	34,059
ROCKFORD	238,265	267,471	29,206	-	-	3,140	26,066
ROGERS	412,059	444,447	32,388	6,532	-	-	38,920
ROSEAU	348,012	379,983	31,971	-	440	1,407	31,004
RUSH CITY	317,592	348,032	30,440	4,794	481	-	35,715
SAINT ANTHONY	396,020	419,960	23,940	-	1,242	11,821	13,361
SAINT CLOUD TWNSHP	536,485	575,746	39,261	-	2,633	10,137	31,757
SAINT JAMES	388,676	429,392	40,716	3,955	5,334	-	50,005
SAINT JOSEPH	568,824	602,712	33,888	-	3,318	664	36,542
SARTELL	240,724	270,418	29,694	-	621	1,881	28,434
SLAYTON	283,319	313,327	30,008	4,305	1,192	-	35,505
SLEEPY EYE	680,882	721,398	40,516	13,318	1,129	-	54,963
STAPLES	260,012	284,982	24,970	7,908	989	-	33,867

Table 3
Calculation of Estimated 1999 Financial Requirements

<u>Name of Association</u>	<u>1998 Required Reserves</u>	<u>1999 Required Reserves</u>	<u>Normal Cost</u>	<u>Amortized Unfunded Liability</u>	<u>1998 Admin Plus 3.5%</u>	<u>Ten Percent of Surplus</u>	<u>1999 Financial Requirements</u>
TRACY	275,860	301,080	25,220	-	2,205	6,981	20,444
VICTORIA	347,442	383,114	35,672	10,276	414	-	46,362
WABASHA	337,280	368,872	31,592	8,661	2,695	-	42,948
WACONIA	582,213	626,177	43,964	5,754	5,191	-	54,909
WAITE PARK	221,920	245,660	23,740	-	1,623	3,808	21,555
WALKER	262,796	291,557	28,761	-	120	4,233	24,648
WATERTOWN	404,204	440,031	35,827	1,738	-	-	37,565
WHEATON	245,964	275,299	29,335	-	3,817	4,591	28,561
TOTAL	30,554,865	33,266,644	2,711,779	226,324	146,640	246,101	2,838,642

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

BECKER	606,737	667,487	60,750	-	2,714	3,626	59,838
CAMBRIDGE	437,232	477,732	40,500	-	434	124	40,810
CASS LAKE	325,156	353,007	27,851	-	1,599	6,005	23,445
CATARACT	663,757	727,177	63,420	-	2,149	7,599	57,970
CHISAGO CITY	467,508	509,736	42,228	1,512	1,776	-	45,516
CHISHOLM	469,002	515,824	46,822	-	1,599	31,495	16,926
COHASSET	503,360	542,936	39,576	-	1,242	1,182	39,636
DASSEL	428,765	475,385	46,620	-	3,796	230	50,186
EAST BETHEL	343,458	376,458	33,000	-	1,554	15,677	18,877
GARRISON	252,178	279,988	27,810	-	-	6,014	21,796
HAM LAKE	489,868	536,006	46,138	-	3,448	11,054	38,532
HERMANTOWN	880,020	951,612	71,592	21,950	2,285	-	95,827
INTERNATIONAL FALLS	518,159	571,043	52,884	2,262	2,738	-	57,884
ISANTI	540,139	585,739	45,600	2,922	4,623	-	53,145
JACKSON	419,601	463,024	43,423	-	1,059	1,956	42,526
LAKE CITY	377,437	417,249	39,812	6,215	21	-	46,048
LE SUEUR	425,430	460,260	34,830	-	3,309	10,046	28,093
LINDSTROM	423,944	463,464	39,520	-	1,823	13,819	27,524
LITCHFIELD	432,162	475,962	43,800	6,119	1,184	-	51,103
LITTLE FALLS	464,946	507,986	43,040	2,102	2,924	-	48,066
LONG LAKE	716,440	773,112	56,672	317	-	-	56,989
LONG PRAIRIE	319,030	351,640	32,610	4,151	792	-	37,553
LOWER SAINT CROIX VALLE	449,914	487,578	37,664	-	2,013	17,130	22,547
MAHTOMEDI	542,848	595,303	52,455	-	3,866	2,808	53,513
MAPLE PLAIN	652,196	699,992	47,796	-	2,556	1,246	49,106
MILACA	258,944	287,264	28,320	-	2,918	11,938	19,300
MONTICELLO	631,776	687,371	55,595	13,260	1,221	-	70,076
NEW PRAGUE	507,872	553,632	45,760	-	388	8,455	37,693
NORTH BRANCH	603,138	647,238	44,100	7,520	2,767	-	54,387

Table 3
Calculation of Estimated 1999 Financial Requirements

Name of Association	1998 Required Reserves	1999 Required Reserves	Normal Cost	Amortized Unfunded Liability	1998 Admin Plus 3.5%	Ten Percent of Surplus	1999 Financial Requirements
NORTH ST. PAUL	729,684	784,224	54,540	-	5,714	23,319	36,935
OSSEO	456,964	496,244	39,280	8,270	2,610	-	50,160
PARK RAPIDS	424,748	465,548	40,800	-	1,718	10,932	31,586
PINE RIVER	512,556	551,585	39,029	39	1,656	-	40,724
SAINT PAUL PARK	491,756	534,636	42,880	-	3,991	5,175	41,696
SAINT PETER	767,475	814,899	47,424	11,451	1,844	-	60,719
TWO HARBORS	347,865	383,311	35,446	-	2,867	6,405	31,908
WADENA	354,360	387,000	32,640	-	2,049	1,484	33,205
WASECA	683,289	743,088	59,799	811	1,915	-	62,525
WAYZATA	637,900	681,100	43,200	3,122	5,123	-	51,445
WINDOM	454,599	500,499	45,900	-	1,078	14,034	32,944
ZIMMERMAN	472,086	510,456	38,370	1,129	3,887	-	43,386
TOTAL	20,484,299	22,293,795	1,809,496	93,152	91,250	211,753	1,782,145

LUMP SUM - \$2,000 OR MORE.

BUT LESS THAN \$2,500 PER

YEAR OF SERVICE

COTTAGE GROVE	1,323,142	1,421,092	97,950	-	6,281	27,778	76,453
DETROIT	657,218	713,639	56,421	-	4,319	15,610	45,130
EAST GRAND FORKS	526,800	584,067	57,267	3,258	4,030	-	64,555
INVER GROVE HEIGHTS	1,238,075	1,330,308	92,233	-	12,816	42,173	62,876
LAKE ELMO	390,673	436,694	46,021	-	7,476	18,433	35,064
LITTLE CANADA	904,288	983,048	78,760	-	3,696	16,169	66,287
NEWPORT	704,547	768,511	63,964	1,931	6,187	-	72,082
NORTH MANKATO	413,434	468,615	55,181	-	4,361	4,919	54,623
PRIOR LAKE	817,204	916,684	99,480	-	180	8,726	90,934
REDWOOD FALLS	674,518	736,937	62,419	2,980	-	-	65,399
SAINT BONIFACIUS	354,798	395,078	40,280	5,400	932	-	46,612
SAUK RAPIDS	778,840	846,999	68,159	1,929	4,428	-	74,516
THIEF RIVER FALLS	430,734	481,911	51,177	-	1,510	17,864	34,823
VADNAIS HEIGHTS	727,524	802,252	74,728	16,174	5,393	-	96,295
TOTAL	9,941,795	10,885,835	944,040	31,672	61,609	151,672	885,649

LUMP SUM - \$2,500 OR MORE.

BUT LESS THAN \$3,000 PER

YEAR OF SERVICE

BEMIDJI PIONEER	1,189,776	1,301,056	111,280	-	7,485	18,844	99,921
ELK RIVER	1,328,450	1,428,770	100,320	3,848	2,013	-	106,181
FERGUS FALLS	1,038,244	1,127,344	89,100	-	3,832	5,334	87,598
MAPLEWOOD	3,501,631	3,847,372	345,741	2,690	16,858	-	365,289
OAKDALE	859,623	981,620	121,997	4,193	11,757	-	137,947
OWATONNA	1,183,244	1,271,852	88,608	8,780	1,687	-	99,075
PRINCETON	793,565	879,414	85,849	5,754	9,456	-	101,059
ROSEMOUNT	646,257	721,783	75,526	-	13,934	10,082	79,378

Table 3
Calculation of Estimated 1999 Financial Requirements

<u>Name of Association</u>	<u>1998 Required Reserves</u>	<u>1999 Required Reserves</u>	<u>Normal Cost</u>	<u>Amortized Unfunded Liability</u>	<u>1998 Admin Plus 3.5%</u>	<u>Ten Percent of Surplus</u>	<u>1999 Financial Requirements</u>
WILLMAR	1,087,130	1,203,608	116,478	-	4,793	3,097	118,174
TOTAL	11,627,920	12,762,819	1,134,899	25,265	71,815	37,357	1,194,622
<u>LUMP SUM - \$3,000 OR MORE, BUT LESS THAN \$3,500 PER YEAR OF SERVICE</u>							
BAYPORT	1,053,000	1,135,160	82,160	-	14,007	39,685	56,482
CENTENNIAL	978,192	1,108,743	130,551	-	4,011	10,830	123,732
FOREST LAKE	1,098,948	1,193,536	94,588	15,608	3,466	-	113,662
HASTINGS	1,454,239	1,609,959	155,720	-	6,774	27,020	135,474
MARSHALL	1,135,835	1,259,027	123,192	-	3,616	23,221	103,587
SHAKOPEE	1,300,705	1,435,844	135,139	12,226	5,420	-	152,785
TOTAL	7,020,919	7,742,269	721,350	27,834	37,294	100,756	685,722
<u>LUMP SUM - \$3,500 OR MORE, PER YEAR OF SERVICE</u>							
ALEXANDRIA	1,429,917	1,569,118	139,201	18,199	15,586	-	172,986
BRAINERD	2,215,465	2,429,293	213,828	10,046	9,474	-	233,348
EXCELSIOR	1,588,035	1,703,998	115,963	-	7,706	31,450	92,219
GOLDEN VALLEY	1,945,218	2,127,181	181,963	-	13,039	136,325	58,677
GRAND RAPIDS	1,046,654	1,160,031	113,377	4,516	2,688	-	120,581
HOPKINS	1,595,486	1,750,325	154,839	-	6,777	40,104	121,512
LAKEVILLE	2,337,670	2,584,379	246,709	-	6,171	20,574	232,306
NORTHFIELD	1,802,292	1,955,436	153,144	18,806	1,196	-	173,146
STILLWATER	1,597,161	1,719,311	122,150	-	3,462	7,934	117,678
WOODBURY	2,235,510	2,508,777	273,267	-	53,827	32,762	294,332
TOTAL	17,793,408	19,507,849	1,714,441	51,567	119,926	269,149	1,616,785
TOTAL FOR LUMP SUMS	145,966,781	159,278,268	13,311,487	637,624	813,779	1,921,181	12,891,860
<u>MONTHLY SERVICE</u>							
CHASKA	3,001,867	3,062,162	60,295	77,951	4,718	-	142,964
HUTCHINSON	1,206,879	1,230,572	23,693	14,211	5,650	-	43,554
LAKE JOHANNA	3,637,757	3,747,878	110,121	-	11,094	6,149	115,066
MOUND	3,018,917	3,075,066	56,149	36,288	4,433	-	96,870
PINE CITY	429,272	435,802	6,530	-	3,435	12,446	-
SPRING LAKE PARK	5,203,433	5,336,679	133,246	-	35,803	43,465	125,584
WHITE BEAR LAKE	3,842,101	3,922,837	80,736	-	21,089	35,769	66,056
TOTAL	20,340,226	20,810,996	470,770	128,450	86,222	97,829	590,094
<u>MONTHLY/LS * COMBINATION</u>							
APPLE VALLEY	3,342,539	3,471,339	128,800	76,476	13,601	-	218,877

Table 3
Calculation of Estimated 1999 Financial Requirements

<u>Name of Association</u>	<u>1998 Required Reserves</u>	<u>1999 Required Reserves</u>	<u>Normal Cost</u>	<u>Amortized Unfunded Liability</u>	<u>1998 Admin Plus 3.5%</u>	<u>Ten Percent of Surplus</u>	<u>1999 Financial Requirements</u>
BENSON	339,761	347,450	7,689	-	1,628	296	9,021
BROOKLYN CENTER	3,056,278	3,127,799	71,521	7,173	15,669	-	94,363
CHANHASSEN	1,427,600	1,469,800	42,200	25,249	7,044	-	74,493
EDEN PRAIRIE	8,472,365	8,775,053	302,688	68,013	15,823	-	386,524
FAIRMONT	1,950,184	1,992,514	42,330	-	19,944	7,803	54,471
GLENCOE	837,623	888,791	51,168	26,487	3,123	-	80,778
MINNETONKA	5,378,571	5,553,437	174,866	-	73,681	241,712	6,835
NEW BRIGHTON	2,273,992	2,321,793	47,801	-	2,562	8,587	41,776
NEW ULM	1,728,409	1,761,254	32,845	-	5,882	8,112	30,615
PIPESTONE	587,976	631,240	43,264	13,731	3,323	-	60,318
PLYMOUTH	2,606,716	2,722,607	115,891	-	11,036	55,648	71,279
ROBBINSDALE	1,180,430	1,226,736	46,306	28,351	20,827	-	95,484
ROSEVILLE	6,029,019	6,171,032	142,013	21,574	41,505	-	205,092
SAVAGE	1,813,850	1,846,163	32,313	22,687	7,960	-	62,960
WORTHINGTON	1,178,927	1,204,554	25,627	25,601	1,178	-	52,406
<u>TOTAL MONTHLY/LS COMBINATION</u>	<u>42,204,240</u>	<u>43,511,562</u>	<u>1,307,322</u>	<u>315,342</u>	<u>244,786</u>	<u>322,158</u>	<u>1,545,292</u>
<u>GRAND TOTAL FOR LUMP SUM, MONTHLY SERVICE AND MONTHLY/ LS COMBINATION</u>	<u>208,511,247</u>	<u>223,600,826</u>	<u>15,089,579</u>	<u>1,081,416</u>	<u>1,144,787</u>	<u>2,341,168</u>	<u>15,027,246</u>

* LS - LUMP - SUM

Table 4
Calculation of Estimated 1999 Municipal Contribution

Name of Association	1999 Financial Requirements	1998 Assets	5 Percent Assumed Interest	1999 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1999 Required Municipal Contribution
<u>LUMP SUM - \$10 OR MORE,</u>							
<u>BUT LESS THAN \$100 PER</u>							
<u>YEAR OF SERVICE</u>							
CARSONVILLE	-	72,201	3,610	5,950	9,560	(9,560)	-
CLIMAX	-	41,977	2,099	5,324	7,423	(7,423)	-
FINLAYSON	-	48,396	2,420	9,394	11,814	(11,814)	-
FRENCH TOWNSHIP	-	84,492	4,225	7,829	12,054	(12,054)	-
HOLYOKE	-	14,162	708	2,818	3,526	(3,526)	-
LAKELAND	-	47,476	2,374	5,324	7,698	(7,698)	-
LASALLE	-	18,821	941	4,071	5,012	(5,012)	-
MAPLE HILL	7,684	28,778	1,439	5,324	6,763	921	921
NASSAU	-	34,240	1,712	6,263	7,975	(7,975)	-
NORTHLAND	-	18,408	920	2,505	3,425	(3,425)	-
REVERE	-	18,220	911	6,264	7,175	(7,175)	-
TAUNTON	127	16,374	819	3,507	4,326	(4,199)	-
WALTERS	-	24,316	1,216	5,324	6,540	(6,540)	-
TOTAL	7,811	467,861	23,394	69,897	93,291	(85,480)	921

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

BETHEL	-	48,388	2,419	3,445	5,864	(5,864)	-
BIGELOW	1,126	32,198	1,610	2,070	3,680	(2,554)	-
BLUFFTON	-	47,481	2,374	5,010	7,384	(7,384)	-
BREITUNG	-	71,335	3,567	6,576	10,143	(10,143)	-
BRIMSON	-	46,856	2,343	5,010	7,353	(7,353)	-
CAMPBELL	1,502	101,779	5,089	8,142	13,231	(11,729)	-
COTTON	-	56,287	2,814	9,395	12,209	(12,209)	-
CROOKED LAKE	-	79,513	3,976	5,950	9,926	(9,926)	-
DANVERS	3,485	24,232	1,212	5,010	6,222	(2,737)	-
DUMONT	2,684	50,936	2,547	6,263	8,810	(6,126)	-
ELBOW-TULABY LAKE	744	18,535	927	2,818	3,745	(3,001)	-
ELMER	602	29,929	1,496	5,010	6,506	(5,904)	-
FEDERAL DAM	569	15,434	772	2,818	3,590	(3,021)	-
FLENSBURG	1,202	30,207	1,510	6,890	8,400	(7,198)	-
GENEVA	2,606	9,270	464	2,718	3,182	(576)	-
GHENT	2,109	51,996	2,600	5,010	7,610	(5,501)	-
GOODLAND	3,680	33,890	1,695	5,637	7,332	(3,652)	-
GREENBUSH	588	109,430	5,472	6,356	11,828	(11,240)	-
HANLEY FALLS	697	75,834	3,792	7,202	10,994	(10,297)	-
HOKAH	466	113,741	5,687	9,394	15,081	(14,615)	-
HOLLAND	738	63,510	3,176	6,263	9,439	(8,701)	-

Table 4
Calculation of Estimated 1999 Municipal Contribution

Name of Association	1999 Financial Requirements	1998 Assets	5 Percent Assumed Interest	1999 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1999 Required Municipal Contribution
JACOBSON	434	44,731	2,237	5,010	7,247	(6,813)	-
LAKE HENRY	442	63,027	3,151	5,637	8,788	(8,346)	-
LANCASTER	629	40,101	2,005	5,950	7,955	(7,326)	-
LISMORE	1,848	58,102	2,905	7,202	10,107	(8,259)	-
LUCAN	2,096	60,021	3,001	6,889	9,890	(7,794)	-
LYND	-	37,827	1,891	4,697	6,588	(6,588)	-
MCGRATH	-	32,441	1,622	6,263	7,885	(7,885)	-
MIDDLE RIVER	-	81,063	4,053	5,950	10,003	(10,003)	-
NEW MUNICH	2,041	46,560	2,328	5,324	7,652	(5,611)	-
NORTH STAR	2,861	14,076	704	3,445	4,149	(1,288)	-
PEMBERTON	-	67,145	3,357	5,324	8,681	(8,681)	-
SAINT LEO	2,519	53,369	2,668	7,516	10,184	(7,665)	-
SOLWAY RURAL	351	37,190	1,860	5,950	7,810	(7,459)	-
TWIN LAKES (MAHNOMEN)	2,821	29,794	1,490	4,384	5,874	(3,053)	-
WILMONT	-	96,731	4,837	7,516	12,353	(12,353)	-
TOTAL	38,840	1,872,959	93,651	204,044	297,695	(258,855)	-

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

ALBORN	3,242	65,793	3,290	5,637	8,927	(5,685)	-
ALMELUND	6,422	83,754	4,188	8,142	12,330	(5,908)	-
ALTURA	6,393	66,075	3,304	6,576	9,880	(3,487)	-
BADGER	-	124,802	6,240	5,637	11,877	(11,877)	-
BLACKHOOF	5,384	54,870	2,744	6,263	9,007	(3,623)	-
BOWLUS	3,868	96,094	4,805	6,576	11,381	(7,513)	-
BROOK PARK	-	92,507	4,625	5,324	9,949	(9,949)	-
CEYLON	500	111,636	5,582	6,576	12,158	(11,658)	-
CHERRY	3,209	93,141	4,657	6,263	10,920	(7,711)	-
CLEMENTS	5,066	62,829	3,141	6,889	10,030	(4,964)	-
CLIFTON	-	110,940	5,547	6,263	11,810	(11,810)	-
COLVIN	4,189	78,426	3,921	4,697	8,618	(4,429)	-
DARFUR	5,506	63,904	3,195	5,010	8,205	(2,699)	-
DENT	4,980	63,100	3,155	7,516	10,671	(5,691)	-
DEXTER	6,467	78,467	3,923	5,010	8,933	(2,466)	-
EASTERN HUBBARD	-	66,432	3,322	5,637	8,959	(8,959)	-
EITZEN	6,861	67,149	3,357	7,830	11,187	(4,326)	-
ELLSWORTH	1,142	116,368	5,818	7,829	13,647	(12,505)	-
ELROSA	3,236	132,852	6,643	9,395	16,038	(12,802)	-
GARVIN	1,480	42,533	2,127	4,697	6,824	(5,344)	-
GRANADA	-	141,377	7,069	5,324	12,393	(12,393)	-
GRYGLA	4,631	47,859	2,393	6,263	8,656	(4,025)	-

Table 4
Calculation of Estimated 1999 Municipal Contribution

Name of Association	1999 Financial Requirements	1998 Assets	5 Percent Assumed Interest	1999 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1999 Required Municipal Contribution
HALSTAD	1,237	80,278	4,014	7,516	11,530	(10,293)	-
HANCOCK	2,896	119,357	5,968	7,202	13,170	(10,274)	-
HANSKA	5,053	102,870	5,144	7,829	12,973	(7,920)	-
HENDRUM	4,885	47,165	2,358	5,950	8,308	(3,423)	-
HEWITT	2,405	48,204	2,410	4,384	6,794	(4,389)	-
HILL CITY	7,011	93,447	4,672	7,202	11,874	(4,863)	-
HITTERDAL	2,339	54,300	2,715	4,697	7,412	(5,073)	-
IONA	1,783	58,963	2,948	2,818	5,766	(3,983)	-
KARLSTAD	4,831	67,129	3,356	9,394	12,750	(7,919)	-
KENNEDY	3,506	52,564	2,628	5,046	7,674	(4,168)	-
LAKE BRONSON	2,281	37,693	1,885	4,384	6,269	(3,988)	-
LAKE WILSON	57	110,574	5,529	5,324	10,853	(10,796)	-
MAHTOWA	2,586	62,549	3,127	5,010	8,137	(5,551)	-
MAKINEN	5,215	52,564	2,628	5,637	8,265	(3,050)	-
MCKINLEY	1,127	38,992	1,950	2,756	4,706	(3,579)	-
OSTRANDER	3,805	64,806	3,240	4,384	7,624	(3,819)	-
PORTER	4,488	101,955	5,098	7,516	12,614	(8,126)	-
SILICA	3,284	47,810	2,391	5,010	7,401	(4,117)	-
SOLWAY TWNSHP	313	92,792	4,640	9,394	14,034	(13,721)	-
SQUAW LAKE	1,929	94,937	4,747	6,889	11,636	(9,707)	-
STURGEON LAKE	1,826	37,240	1,862	4,384	6,246	(4,420)	-
TOFTE	98	64,288	3,214	3,445	6,659	(6,561)	-
TWIN LAKES (FREEBORN)	5,194	91,270	4,564	5,950	10,514	(5,320)	-
VESTA	517	67,608	3,380	5,324	8,704	(8,187)	-
VILLARD	3,172	63,018	3,151	7,516	10,667	(7,495)	-
VINING	2,967	53,072	2,654	4,697	7,351	(4,384)	-
WAUBUN	2,881	59,161	2,958	6,263	9,221	(6,340)	-
WILSON	6,700	138,441	6,922	9,394	16,316	(9,616)	-
WOODSTOCK	1,886	56,487	2,824	4,697	7,521	(5,635)	-
TOTAL	158,848	3,920,442	196,023	309,366	505,389	(346,541)	-

LUMP SUM - \$300 OR MORE.

BUT LESS THAN \$500 PER

YEAR OF SERVICE

ADAMS	10,928	125,220	6,261	7,400	13,661	(2,733)	-
ADRIAN	3,897	184,399	9,220	7,829	17,049	(13,152)	-
ALDEN	11,150	79,682	3,984	7,202	11,186	(36)	-
ALPHA	635	100,366	5,018	4,697	9,715	(9,080)	-
AMBOY	4,237	120,487	6,024	6,576	12,600	(8,363)	-
ARGYLE	10,564	130,365	6,518	7,829	14,347	(3,783)	-
ASKOV	6,521	88,304	4,415	5,637	10,052	(3,531)	-

Table 4
Calculation of Estimated 1999 Municipal Contribution

Name of Association	1999 Financial Requirements	1998 Assets	5 Percent Assumed Interest	1999 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1999 Required Municipal Contribution
BALATON	10,304	111,699	5,585	8,142	13,727	(3,423)	-
BARRETT	6,690	76,272	3,814	5,010	8,824	(2,134)	-
BEARDSLEY	5,895	71,289	3,564	6,263	9,827	(3,932)	-
BEAVER CREEK	7,402	108,048	5,402	5,010	10,412	(3,010)	-
BELLINGHAM	4,458	126,695	6,335	6,263	12,598	(8,140)	-
BELVIEW	9,518	99,690	4,985	7,516	12,501	(2,983)	-
BERTHA	5,797	97,374	4,869	6,263	11,132	(5,335)	-
BIRD ISLAND	9,853	114,843	5,742	8,380	14,122	(4,269)	-
BIWABIK TWNSHP	6,368	78,365	3,918	7,202	11,120	(4,752)	-
BLOMKEST	5,823	115,943	5,797	5,189	10,986	(5,163)	-
BOYD	7,334	94,763	4,738	5,950	10,688	(3,354)	-
BRANDON	9,139	140,461	7,023	7,829	14,852	(5,713)	-
BREVATOR	3,704	58,912	2,946	6,263	9,209	(5,505)	-
BRICELYN	8,922	121,716	6,086	6,889	12,975	(4,053)	-
BROOTEN	2,086	205,322	10,266	6,576	16,842	(14,756)	-
CANTON	8,351	79,456	3,973	5,950	9,923	(1,572)	-
CHANDLER	4,670	112,958	5,648	5,324	10,972	(6,302)	-
CHOKIO	7,274	123,201	6,160	6,889	13,049	(5,775)	-
CLAREMONT	7,881	102,121	5,106	4,697	9,803	(1,922)	-
CLARISSA	10,569	76,492	3,825	7,516	11,341	(772)	-
CLARKS GROVE	2,253	146,539	7,327	5,850	13,177	(10,924)	-
CLINTON (BIG STONE)	5,863	85,464	4,273	6,576	10,849	(4,986)	-
CLINTON (ST. LOUIS)	7,752	119,035	5,952	5,637	11,589	(3,837)	-
COMFREY	12,072	153,279	7,664	7,202	14,866	(2,794)	-
COTTONWOOD	14,782	193,206	9,660	8,768	18,428	(3,646)	-
CURRIE	12,884	108,381	5,419	6,889	12,308	576	576
CUYUNA	7,340	79,686	3,984	7,517	11,501	(4,161)	-
CYRUS	4,207	65,361	3,268	5,637	8,905	(4,698)	-
DALTON	8,065	112,948	5,647	7,516	13,163	(5,098)	-
DANUBE	7,299	111,251	5,563	5,637	11,200	(3,901)	-
DEER CREEK	5,053	75,147	3,757	6,263	10,020	(4,967)	-
DELAVAN	4,736	116,942	5,847	5,950	11,797	(7,061)	-
DOVER	6,469	130,819	6,541	6,576	13,117	(6,648)	-
DUNNELL	8,017	78,532	3,927	4,697	8,624	(607)	-
EAGLE BEND	13,793	127,403	6,370	7,829	14,199	(406)	-
EASTON	15,743	166,081	8,304	7,202	15,506	237	237
ECHO	6,377	127,069	6,353	6,576	12,929	(6,552)	-
ELIZABETH	6,498	152,803	7,640	6,576	14,216	(7,718)	-
ELLENDALE	7,239	68,819	3,441	5,950	9,391	(2,152)	-
EMMONS	5,715	129,504	6,475	7,202	13,677	(7,962)	-
EVANSVILLE	11,130	97,937	4,897	9,394	14,291	(3,161)	-
FERTILE	779	148,768	7,438	8,051	15,489	(14,710)	-
FIFTY LAKES	4,119	74,199	3,710	4,071	7,781	(3,662)	-
FINLAND	7,826	68,991	3,450	6,889	10,339	(2,513)	-
FORADA	5,817	113,527	5,676	7,516	13,192	(7,375)	-

Table 4
Calculation of Estimated 1999 Municipal Contribution

Name of Association	1999 Financial Requirements	1998 Assets	5 Percent Assumed Interest	1999 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1999 Required Municipal Contribution
FREDENBERG	2,013	85,566	4,278	4,697	8,975	(6,962)	-
FROST	6,534	96,361	4,818	6,889	11,707	(5,173)	-
GLYNDON	603	175,255	8,763	8,142	16,905	(16,302)	-
GNESEN	6,801	165,358	8,268	7,829	16,097	(9,296)	-
GRACEVILLE	7,658	132,004	6,600	7,829	14,429	(6,771)	-
GROVE CITY	3,477	121,174	6,059	12,832	18,891	(15,414)	-
HALLOCK	12,499	178,156	8,908	8,768	17,676	(5,177)	-
HAMPTON	737	138,099	6,905	5,324	12,229	(11,492)	-
HARMONY	10,047	118,897	5,945	7,829	13,774	(3,727)	-
HARRIS	4,309	80,333	4,017	2,677	6,694	(2,385)	-
HARTLAND	1,545	110,763	5,538	6,576	12,114	(10,569)	-
HENDRICKS	13,458	138,409	6,920	7,829	14,749	(1,291)	-
HERMAN	9,544	96,634	4,832	7,829	12,661	(3,117)	-
HILLS	18,175	105,985	5,299	8,142	13,441	4,734	4,734
HOFFMAN	6,362	132,437	6,622	7,516	14,138	(7,776)	-
HOVLAND	3,780	72,049	3,602	3,445	7,047	(3,267)	-
INDUSTRIAL	4,410	126,040	6,302	5,324	11,626	(7,216)	-
IRONTON	11,195	121,782	6,089	7,830	13,919	(2,724)	-
JASPER	11,800	120,479	6,024	6,889	12,913	(1,113)	-
JEFFERS	5,888	109,423	5,471	6,263	11,734	(5,846)	-
KELLIHER	6,268	102,372	5,119	7,202	12,321	(6,053)	-
KENSINGTON	7,525	73,362	3,668	7,516	11,184	(3,659)	-
KETTLE RIVER	7,082	85,169	4,258	5,950	10,208	(3,126)	-
KILKENNY	7,849	102,846	5,142	6,889	12,031	(4,182)	-
LAKE KABETOGAMA	3,972	69,003	3,450	5,950	9,400	(5,428)	-
LAKE LILLIAN	4,080	65,715	3,286	4,697	7,983	(3,903)	-
LAKE PARK	9,646	132,135	6,607	7,861	14,468	(4,822)	-
LAKESWOOD	9,387	119,854	5,993	7,829	13,822	(4,435)	-
LEAF VALLEY	3,088	162,715	8,136	5,950	14,086	(10,998)	-
LEROY	9,476	114,641	5,732	7,516	13,248	(3,772)	-
LEWISVILLE	636	94,788	4,739	5,652	10,391	(9,755)	-
LITTLEFORK	8,922	129,418	6,471	8,142	14,613	(5,691)	-
MABEL	8,255	64,437	3,222	6,263	9,485	(1,230)	-
MANTORVILLE	4,728	134,652	6,733	5,902	12,635	(7,907)	-
MCINTOSH	6,573	117,609	5,880	5,324	11,204	(4,631)	-
MEDFORD	12,059	97,117	4,856	7,829	12,685	(626)	-
MIESVILLE	8,114	168,459	8,423	9,394	17,817	(9,703)	-
NEWFOLDEN	3,862	89,132	4,457	6,416	10,873	(7,011)	-
NORTHHOME	2,114	97,068	4,853	6,263	11,116	(9,002)	-
ODIN	4,358	85,039	4,252	4,071	8,323	(3,965)	-
OKABENA	5,289	109,790	5,490	6,263	11,753	(6,464)	-
ORMSBY	1,943	90,094	4,505	4,697	9,202	(7,259)	-
ORONOCO	2,286	115,953	5,798	6,889	12,687	(10,401)	-
OTTERTAIL	10,188	175,567	8,778	8,142	16,920	(6,732)	-
PALISADE	6,463	96,662	4,833	5,950	10,783	(4,320)	-

Table 4
Calculation of Estimated 1999 Municipal Contribution

Name of Association	1999 Financial Requirements	1998 Assets	5 Percent Assumed Interest	1999 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1999 Required Municipal Contribution
PIKE-SANDY-BRITT	5,156	153,579	7,679	9,394	17,073	(11,917)	-
PILLAGER	4,398	184,276	9,214	10,583	19,797	(15,399)	-
PRINSBURG	3,910	128,535	6,427	6,263	12,690	(8,780)	-
RED WING	6,702	161,869	8,093	5,000	13,093	(6,391)	-
ROLLINGSTONE	7,875	65,759	3,288	6,889	10,177	(2,302)	-
ROSE CREEK	11,648	97,460	4,873	6,576	11,449	199	199
ROTHSAY	6,436	193,673	9,684	6,889	16,573	(10,137)	-
ROYALTON	13,103	122,850	6,143	6,889	13,032	71	71
RUSSELL	6,199	48,589	2,429	6,263	8,692	(2,493)	-
SAINT MARTIN	10,375	115,674	5,784	7,516	13,300	(2,925)	-
SANBORN	7,240	67,569	3,378	5,950	9,328	(2,088)	-
SHAFER	10,991	131,268	6,563	6,889	13,452	(2,461)	-
SHELLY	3,962	90,365	4,518	7,202	11,720	(7,758)	-
SHEVLIN	12,034	95,400	4,770	6,263	11,033	1,001	1,001
STEPHEN	8,219	173,454	8,673	9,081	17,754	(9,535)	-
STORDEN	7,876	118,026	5,901	3,414	9,315	(1,439)	-
SUNBURG	7,844	50,258	2,513	7,343	9,856	(2,012)	-
TOWER	6,724	80,525	4,026	5,950	9,976	(3,252)	-
UPSALA	4,380	99,614	4,981	5,324	10,305	(5,925)	-
VERNON CENTER	5,939	94,657	4,733	6,263	10,996	(5,057)	-
WALNUT GROVE	8,442	114,702	5,735	6,263	11,998	(3,556)	-
WARBA-FEELEY-SAGO	5,442	55,458	2,773	5,950	8,723	(3,281)	-
WARREN	4,807	83,675	4,184	11,878	16,062	(11,255)	-
WENDELL	3,517	80,742	4,037	6,263	10,300	(6,783)	-
WILLOW RIVER	5,638	76,502	3,825	5,010	8,835	(3,197)	-
WOOD LAKE	5,086	101,209	5,060	6,263	11,323	(6,237)	-
WRENSHALL	8,509	142,529	7,126	5,950	13,076	(4,567)	-
WRIGHT	6,850	52,536	2,627	5,637	8,264	(1,414)	-
WYKOFF	-	185,802	9,290	6,263	15,553	(15,553)	-
TOTAL	876,098	14,081,490	704,073	844,696	1,548,769	(672,671)	6,818

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

ADA	15,814	182,082	9,104	9,427	18,531	(2,717)	-
ALBERTVILLE	17,561	141,193	7,060	12,257	19,317	(1,756)	-
ANNANDALE	16,536	195,560	9,778	19,248	29,026	(12,490)	-
APPLETON	14,285	251,532	12,577	11,213	23,790	(9,505)	-
ARLINGTON	20,600	191,393	9,570	10,935	20,505	95	95
ATWATER	3,893	183,232	9,162	6,709	15,871	(11,978)	-
AUDUBON	11,384	197,856	9,893	7,516	17,409	(6,025)	-
AVON	21,550	179,678	8,984	14,360	23,344	(1,794)	-

Table 4
Calculation of Estimated 1999 Municipal Contribution

Name of Association	1999 Financial Requirements	1998 Assets	5 Percent Assumed Interest	1999 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1999 Required Municipal Contribution
BABBITT	20,469	302,896	15,145	7,829	22,974	(2,505)	-
BACKUS	13,347	270,076	13,504	6,795	20,299	(6,952)	-
BAGLEY	28,994	249,207	12,460	11,319	23,779	5,215	5,215
BALSAM	13,412	195,711	9,786	6,263	16,049	(2,637)	-
BARNESVILLE	26,438	248,885	12,444	11,332	23,776	2,662	2,662
BARNUM	10,585	215,957	10,798	7,829	18,627	(8,042)	-
BATTLE LAKE	10,002	205,999	10,300	10,844	21,144	(11,142)	-
BAUDETTE	13,344	409,339	20,467	9,105	29,572	(16,228)	-
BEAVER BAY	9,938	92,308	4,615	4,384	8,999	939	939
BELGRADE	14,420	210,235	10,512	7,829	18,341	(3,921)	-
BIG LAKE	21,548	303,628	15,181	26,510	41,691	(20,143)	-
BIGFORK	18,917	200,589	10,029	9,649	19,678	(761)	-
BLACKDUCK	14,016	212,661	10,633	8,047	18,680	(4,664)	-
BRAHAM	17,021	260,028	13,001	12,523	25,524	(8,503)	-
BROWERVILLE	4,773	174,970	8,749	6,951	15,700	(10,927)	-
BROWNS VALLEY	8,213	139,609	6,980	6,576	13,556	(5,343)	-
BROWNSDALE	11,390	116,516	5,826	6,263	12,089	(699)	-
BROWNTON	25,099	124,978	6,249	6,889	13,138	11,961	11,961
BUFFALO LAKE	12,762	206,101	10,305	7,516	17,821	(5,059)	-
BUHL	11,066	125,475	6,274	5,637	11,911	(845)	-
BUTTERFIELD	14,173	118,250	5,913	7,516	13,429	744	744
BYRON	23,995	247,087	12,354	15,247	27,601	(3,606)	-
CALEDONIA	20,559	247,524	12,376	14,270	26,646	(6,087)	-
CANOSIA	6,528	117,829	5,891	6,263	12,154	(5,626)	-
CENTER CITY	11,164	209,330	10,467	5,637	16,104	(4,940)	-
CHATFIELD	21,850	197,031	9,852	12,665	22,517	(667)	-
CLARA CITY	10,819	196,066	9,803	8,223	18,026	(7,207)	-
CLARKFIELD	12,673	208,302	10,415	8,768	19,183	(6,510)	-
CLEAR LAKE	18,307	259,881	12,994	12,416	25,410	(7,103)	-
CLEARBROOK	11,479	277,611	13,881	8,330	22,211	(10,732)	-
CLEARWATER	14,078	196,920	9,846	9,918	19,764	(5,686)	-
CLEVELAND	14,864	191,777	9,589	7,737	17,326	(2,462)	-
COLERAINE	15,400	159,012	7,951	6,263	14,214	1,186	1,186
COSMOS	6,517	163,668	8,183	5,142	13,325	(6,808)	-
COURTLAND	18,251	199,669	9,983	6,889	16,872	1,379	1,379
CROMWELL	13,352	119,725	5,986	8,455	14,441	(1,089)	-
DAYTON	24,772	286,109	14,305	14,818	29,123	(4,351)	-
DEERWOOD	8,784	160,863	8,043	8,946	16,989	(8,205)	-
DILWORTH	7,229	483,202	24,160	15,220	39,380	(32,151)	-
DODGE CENTER	6,790	241,830	12,092	8,594	20,686	(13,896)	-
EDEN VALLEY	25,059	283,551	14,178	8,316	22,494	2,565	2,565
EDGERTON	15,853	183,288	9,164	7,944	17,108	(1,255)	-
ELMORE	3,405	123,194	6,160	7,516	13,676	(10,271)	-
ELYSIAN	13,780	135,618	6,781	6,576	13,357	423	423
EMILY	11,045	142,082	7,104	5,950	13,054	(2,009)	-

Table 4
Calculation of Estimated 1999 Municipal Contribution

Name of Association	1999 Financial Requirements	1998 Assets	5 Percent Assumed Interest	1999 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1999 Required Municipal Contribution
EYOTA	8,393	123,915	6,196	8,402	14,598	(6,205)	-
FAYAL	1,782	168,237	8,412	6,889	15,301	(13,519)	-
FLOODWOOD	10,436	245,473	12,274	8,455	20,729	(10,293)	-
FORESTON	9,680	201,127	10,056	7,202	17,258	(7,578)	-
FRANKLIN	8,158	143,882	7,194	6,263	13,457	(5,299)	-
FRAZEE	17,684	209,314	10,466	10,370	20,836	(3,152)	-
FULDA	31,976	334,575	16,729	10,079	26,808	5,168	5,168
GARFIELD	10,134	132,924	6,646	7,516	14,162	(4,028)	-
GLENWOOD	31,303	138,876	6,944	14,392	21,336	9,967	9,967
GONVICK	11,832	98,264	4,913	6,263	11,176	656	656
GOOD THUNDER	19,559	324,671	16,234	7,817	24,051	(4,492)	-
GOODVIEW	5,273	288,866	14,443	9,394	23,837	(18,564)	-
GRAND LAKE	10,629	161,070	8,054	9,394	17,448	(6,819)	-
GRAND MARAIS	15,460	273,131	13,657	9,394	23,051	(7,591)	-
GRAND MEADOW	11,534	168,702	8,435	8,729	17,164	(5,630)	-
GRANITE FALLS	23,532	267,051	13,353	13,458	26,811	(3,279)	-
GREEN ISLE	12,914	177,618	8,881	7,516	16,397	(3,483)	-
GREENWOOD	17,298	165,692	8,285	9,394	17,679	(381)	-
GREY EAGLE	7,345	140,478	7,024	6,114	13,138	(5,793)	-
HACKENSACK	18,227	161,766	8,088	7,241	15,329	2,898	2,898
HAMBURG	31,149	139,563	6,978	8,455	15,433	15,716	15,716
HANOVER	23,880	164,638	8,232	16,192	24,424	(544)	-
HAYWARD	12,716	238,873	11,944	6,889	18,833	(6,117)	-
HENDERSON	17,493	157,999	7,900	7,516	15,416	2,077	2,077
HENNING	11,187	172,162	8,608	7,516	16,124	(4,937)	-
HERON LAKE	17,010	194,527	9,726	6,263	15,989	1,021	1,021
HINCKLEY	15,706	257,433	12,872	11,640	24,512	(8,806)	-
HOLDINGFORD	16,570	227,677	11,384	7,516	18,900	(2,330)	-
HOUSTON	10,622	173,307	8,665	7,829	16,494	(5,872)	-
HOWARD LAKE	27,667	252,666	12,633	10,189	22,822	4,845	4,845
ISLE	17,601	174,477	8,724	11,940	20,664	(3,063)	-
JANESVILLE	23,926	140,441	7,022	10,406	17,428	6,498	6,498
KANDIYOHI	9,508	206,850	10,343	6,263	16,606	(7,098)	-
KASOTA	9,734	195,818	9,791	9,950	19,741	(10,007)	-
KELLOGG	16,565	201,359	10,068	7,202	17,270	(705)	-
KIMBALL	19,187	189,809	9,490	8,487	17,977	1,210	1,210
KINNEY	8,783	170,489	8,524	5,950	14,474	(5,691)	-
LAFAYETTE	5,831	260,520	13,026	7,228	20,254	(14,423)	-
LAKE BENTON	11,209	126,221	6,311	7,516	13,827	(2,618)	-
LAMBERTON	12,465	140,866	7,043	6,414	13,457	(992)	-
LANESBORO	7,838	121,743	6,087	6,889	12,976	(5,138)	-
LESTER PRAIRIE	17,203	263,719	13,186	9,394	22,580	(5,377)	-
LEWISTON	19,874	376,655	18,833	12,887	31,720	(11,846)	-
LOWRY	10,912	145,109	7,255	7,202	14,457	(3,545)	-
LUTSEN	5,349	133,669	6,683	3,069	9,752	(4,403)	-

Table 4
Calculation of Estimated 1999 Municipal Contribution

Name of Association	1999 Financial Requirements	1998 Assets	5 Percent Assumed Interest	1999 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1999 Required Municipal Contribution
MADELIA	21,708	269,630	13,482	11,168	24,650	(2,942)	-
MADISON	22,129	302,306	15,115	9,313	24,428	(2,299)	-
MADISON LAKE	10,904	201,046	10,052	7,516	17,568	(6,664)	-
MAHNOMEN	12,826	258,865	12,943	8,597	21,540	(8,714)	-
MAPLE LAKE	19,728	415,052	20,753	20,966	41,719	(21,991)	-
MAPLEVIEW	4,972	119,706	5,985	5,637	11,622	(6,650)	-
MARBLE	11,393	168,298	8,415	5,950	14,365	(2,972)	-
MAYNARD	8,581	156,354	7,818	7,202	15,020	(6,439)	-
MCDAVITT	10,636	138,776	6,939	5,637	12,576	(1,940)	-
MELROSE	26,036	249,850	12,493	14,318	26,811	(775)	-
MENAHGA	5,050	173,534	8,677	6,263	14,940	(9,890)	-
MILAN	10,889	165,719	8,286	6,263	14,549	(3,660)	-
MILTONA	12,419	110,701	5,535	7,829	13,364	(945)	-
MINNEOTA	22,727	279,407	13,970	9,136	23,106	(379)	-
MINNESOTA LAKE	18,776	288,992	14,450	7,829	22,279	(3,503)	-
MISSION	9,059	56,140	2,807	7,282	10,089	(1,030)	-
MONTGOMERY	40,717	269,661	13,483	12,332	25,815	14,902	14,902
MOOSE LAKE	15,322	188,831	9,442	11,777	21,219	(5,897)	-
MORTON	9,519	140,928	7,046	6,263	13,309	(3,790)	-
MOTLEY	13,126	249,450	12,473	6,419	18,892	(5,766)	-
NEVIS	16,484	237,965	11,898	8,455	20,353	(3,869)	-
NEW AUBURN	11,017	167,418	8,371	6,889	15,260	(4,243)	-
NEW GERMANY	7,095	250,790	12,540	8,455	20,995	(13,900)	-
NEW MARKET	8,179	198,649	9,932	12,532	22,464	(14,285)	-
NEW RICHLAND	14,893	184,625	9,231	10,408	19,639	(4,746)	-
NEW YORK MILLS	12,567	130,502	6,525	8,098	14,623	(2,056)	-
NICOLLET	18,529	226,420	11,321	13,644	24,965	(6,436)	-
NORWOOD YOUNG AMERIC,	41,542	446,297	22,315	13,563	35,878	5,664	5,664
OGILVIE	6,322	143,020	7,151	7,934	15,085	(8,763)	-
OLIVIA	17,337	224,805	11,240	12,391	23,631	(6,294)	-
ONAMIA	17,049	291,417	14,571	8,493	23,064	(6,015)	-
ORR	8,743	77,189	3,859	3,555	7,414	1,329	1,329
ORTONVILLE	28,172	317,844	15,892	9,081	24,973	3,199	3,199
PALO	12,291	151,355	7,568	7,829	15,397	(3,106)	-
PARKERS PRAIRIE	15,893	158,240	7,912	7,829	15,741	152	152
PENNOCK	11,923	144,222	7,211	6,385	13,596	(1,673)	-
PINE ISLAND	11,716	330,854	16,543	19,769	36,312	(24,596)	-
PLATO	20,848	236,829	11,841	8,142	19,983	865	865
PRESTON	10,713	220,482	11,024	8,205	19,229	(8,516)	-
RANDALL	19,602	256,344	12,817	10,678	23,495	(3,893)	-
RANDOLPH	13,215	249,737	12,487	9,320	21,807	(8,592)	-
RAYMOND	4,562	118,435	5,922	6,889	12,811	(8,249)	-
RENVILLE	16,878	167,931	8,397	8,642	17,039	(161)	-
RICE	10,787	166,660	8,333	8,580	16,913	(6,126)	-
RICHMOND	25,172	217,167	10,858	10,764	21,622	3,550	3,550

Table 4
Calculation of Estimated 1999 Municipal Contribution

Name of Association	1999 Financial Requirements	1998 Assets	5 Percent Assumed Interest	1999 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1999 Required Municipal Contribution
ROCKVILLE	20,426	184,287	9,214	9,765	18,979	1,447	1,447
RUTHTON	2,696	96,999	4,850	5,637	10,487	(7,791)	-
SABIN-ELMWOOD	6,896	113,864	5,693	6,576	12,269	(5,373)	-
SACRED HEART	15,091	150,990	7,550	7,829	15,379	(288)	-
SAINT CHARLES	12,658	379,913	18,996	12,608	31,604	(18,946)	-
SAINT CLAIR	11,254	320,196	16,010	11,297	27,307	(16,053)	-
SAINT FRANCIS	7,450	316,674	15,834	8,874	24,708	(17,258)	-
SAINT MICHAEL	25,650	299,759	14,988	11,985	26,973	(1,323)	-
SAINT STEPHEN	20,052	302,979	15,149	10,082	25,231	(5,179)	-
SANDSTONE	17,046	336,626	16,831	10,766	27,597	(10,551)	-
SAUK CENTRE	28,001	293,853	14,693	20,557	35,250	(7,249)	-
SCANDIA VALLEY	11,859	195,083	9,754	11,425	21,179	(9,320)	-
SCANLON	9,237	115,416	5,771	5,324	11,095	(1,858)	-
SCHROEDER	6,068	118,315	5,916	3,445	9,361	(3,293)	-
SEBEKA	17,350	228,716	11,436	8,676	20,112	(2,762)	-
SHERBURN	11,636	235,906	11,795	7,829	19,624	(7,988)	-
SILVER BAY	9,764	244,732	12,237	8,239	20,476	(10,712)	-
SILVER LAKE	22,006	175,936	8,797	8,455	17,252	4,754	4,754
SOUTH HAVEN	9,058	184,222	9,211	7,382	16,593	(7,535)	-
SPICER	23,815	292,395	14,620	11,332	25,952	(2,137)	-
SPRING GROVE	17,226	130,598	6,530	7,829	14,359	2,867	2,867
SPRING VALLEY	9,276	402,499	20,125	11,474	31,599	(22,323)	-
SPRINGFIELD	26,550	260,215	13,011	11,880	24,891	1,659	1,659
STACY-LENT	19,821	207,378	10,369	10,750	21,119	(1,298)	-
STARBUCK	13,696	133,662	6,683	8,881	15,564	(1,868)	-
STEWART	19,569	155,513	7,776	7,516	15,292	4,277	4,277
STEWARTVILLE	12,809	337,981	16,899	22,815	39,714	(26,905)	-
TACONITE	12,321	97,468	4,873	4,384	9,257	3,064	3,064
TAYLORS FALLS	9,612	447,068	22,353	7,829	30,182	(20,570)	-
THOMSON	23,162	347,014	17,351	11,668	29,019	(5,857)	-
TRIMONT	11,564	228,205	11,410	6,889	18,299	(6,735)	-
TRUMAN	10,477	162,272	8,114	7,829	15,943	(5,466)	-
TWIN VALLEY	9,341	117,322	5,866	8,142	14,008	(4,667)	-
TYLER	11,820	139,820	6,991	7,516	14,507	(2,687)	-
VERGAS	7,884	148,672	7,434	5,843	13,277	(5,393)	-
VERNDALE	11,552	201,022	10,051	7,516	17,567	(6,015)	-
WALDORF	7,729	171,577	8,579	7,202	15,781	(8,052)	-
WARROAD	13,712	143,588	7,179	15,964	23,143	(9,431)	-
WATERVILLE	8,208	209,298	10,465	7,880	18,345	(10,137)	-
WATKINS	12,970	174,593	8,730	7,829	16,559	(3,589)	-
WATSON	8,737	131,032	6,552	6,263	12,815	(4,078)	-
WAVERLY	17,466	136,719	6,836	6,509	13,345	4,121	4,121
WELCOME	13,533	152,878	7,644	7,829	15,473	(1,940)	-
WEST CONCORD	9,977	198,224	9,911	8,207	18,118	(8,141)	-
WESTBROOK	10,091	126,559	6,328	6,408	12,736	(2,645)	-

Table 4
Calculation of Estimated 1999 Municipal Contribution

Name of Association	1999 Financial Requirements	1998 Assets	5 Percent Assumed Interest	1999 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1999 Required Municipal Contribution
WINNEBAGO	15,739	153,475	7,674	9,034	16,708	(969)	-
WINSTED	9,614	296,273	14,814	9,394	24,208	(14,594)	-
WOLF LAKE	11,249	137,968	6,898	6,576	13,474	(2,225)	-
WYOMING	13,983	178,363	8,918	12,122	21,040	(7,057)	-
ZUMBRO FALLS	9,714	180,168	9,008	7,361	16,369	(6,655)	-
TOTAL	2,806,698	39,702,063	1,985,109	1,754,107	3,739,216	(932,518)	129,075

LUMP SUM - \$1,000 OR MORE

BUT LESS THAN \$1,500 PER

YEAR OF SERVICE

AITKIN	39,316	438,043	21,902	21,261	43,163	(3,847)	-
ALBERT LEA	25,748	256,629	12,831	4,697	17,528	8,220	8,220
AURORA	29,603	489,697	24,485	6,889	31,374	(1,771)	-
BELLE PLAINE	38,700	403,466	20,173	17,258	37,431	1,269	1,269
BIWABIK	20,006	333,052	16,653	6,869	23,522	(3,516)	-
BLOOMING PRAIRIE	33,563	276,214	13,811	15,074	28,885	4,678	4,678
BLUE EARTH	29,529	482,381	24,119	15,433	39,552	(10,023)	-
BOVEY	22,955	167,279	8,364	6,263	14,627	8,328	8,328
BRECKENRIDGE	32,879	343,681	17,184	14,860	32,044	835	835
BUFFALO	48,914	472,083	23,604	41,413	65,017	(16,103)	-
CALUMET	20,976	176,285	8,814	6,576	15,390	5,586	5,586
CANBY	17,602	507,104	25,355	9,590	34,945	(17,343)	-
CANNON FALLS	33,325	414,094	20,705	24,312	45,017	(11,692)	-
CARLOS	26,635	419,715	20,986	8,768	29,754	(3,119)	-
CARLTON	24,058	312,603	15,630	9,170	24,800	(742)	-
CARVER	39,039	276,340	13,817	8,455	22,272	16,767	16,767
COKATO	29,425	340,495	17,025	13,884	30,909	(1,484)	-
COLD SPRING	54,930	539,363	26,968	19,959	46,927	8,003	8,003
COOK	17,512	312,640	15,632	8,631	24,263	(6,751)	-
CROOKSTON	38,549	417,144	20,857	12,761	33,618	4,931	4,931
CROSBY	49,503	405,617	20,281	11,641	31,922	17,581	17,581
DAWSON	15,597	385,595	19,280	9,812	29,092	(13,495)	-
DEER RIVER	26,910	300,458	15,023	15,193	30,216	(3,306)	-
DELANO	47,720	330,073	16,504	19,737	36,241	11,479	11,479
EAGLE LAKE	38,786	211,360	10,568	8,509	19,077	19,709	19,709
ELY	41,843	478,904	23,945	21,683	45,628	(3,785)	-
EVELETH	21,907	196,253	9,813	10,051	19,864	2,043	2,043
FAIRFAX	30,332	440,056	22,003	9,045	31,048	(716)	-
FOLEY	18,571	463,354	23,168	22,761	45,929	(27,358)	-
GAYLORD	18,317	413,627	20,681	10,843	31,524	(13,207)	-
GILBERT	17,972	323,149	16,157	6,263	22,420	(4,448)	-
HAMEL	43,630	466,001	23,300	16,695	39,995	3,635	3,635

Table 4
Calculation of Estimated 1999 Municipal Contribution

Name of Association	1999 Financial Requirements	1998 Assets	5 Percent Assumed Interest	1999 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1999 Required Municipal Contribution
HAYFIELD	28,956	209,060	10,453	11,295	21,748	7,208	7,208
HECTOR	22,064	334,256	16,713	9,582	26,295	(4,231)	-
HIBBING	19,273	369,394	18,470	0	18,470	803	803
HOYT LAKES	17,217	495,878	24,794	7,829	32,623	(15,406)	-
HUGO	28,885	344,014	17,201	17,087	34,288	(5,403)	-
IDEAL	22,052	296,607	14,830	8,767	23,597	(1,545)	-
JORDAN	41,069	451,523	22,576	15,940	38,516	2,553	2,553
KASSON	28,757	290,989	14,549	14,928	29,477	(720)	-
KEEWATIN	15,703	340,040	17,002	6,576	23,578	(7,875)	-
LAKE CRYSTAL	23,870	322,083	16,104	13,856	29,960	(6,090)	-
LAKEFIELD	27,749	266,974	13,349	11,635	24,984	2,765	2,765
LEXINGTON	13,287	298,055	14,903	7,829	22,732	(9,445)	-
LINWOOD	24,078	313,981	15,699	11,958	27,657	(3,579)	-
LONSDALE	31,261	285,343	14,267	16,097	30,364	897	897
LORETTO	31,689	569,786	28,489	12,597	41,086	(9,397)	-
LUVERNE	62,354	472,706	23,635	18,370	42,005	20,349	20,349
MAPLETON	14,584	416,132	20,807	10,701	31,508	(16,924)	-
MAYER	14,355	234,128	11,706	7,516	19,222	(4,867)	-
MCGREGOR	21,725	218,418	10,921	12,589	23,510	(1,785)	-
MEADOWLANDS	2,376	5,796	290	914	1,204	1,172	1,172
MONTEVIDEO	41,107	472,085	23,604	19,168	42,772	(1,665)	-
MONTROSE	27,156	177,717	8,886	6,263	15,149	12,007	12,007
MORA	39,370	365,064	18,253	24,956	43,209	(3,839)	-
MORGAN	22,476	298,681	14,934	8,125	23,059	(583)	-
MORRIS	28,558	413,132	20,657	19,775	40,432	(11,874)	-
MORRISTOWN	6,029	585,565	29,278	9,687	38,965	(32,936)	-
MOUNTAIN IRON	29,622	377,424	18,871	8,855	27,726	1,896	1,896
MOUNTAIN LAKE	33,602	315,267	15,763	9,914	25,677	7,925	7,925
NASHWAUK	23,675	264,307	13,215	8,455	21,670	2,005	2,005
NEW LONDON	34,285	227,749	11,387	16,900	28,287	5,998	5,998
NEW SCANDIA	33,745	262,783	13,139	15,039	28,178	5,567	5,567
NISSWA	32,837	285,470	14,274	20,589	34,863	(2,026)	-
OAK GROVE	32,994	433,804	21,690	18,275	39,965	(6,971)	-
OSAKIS	22,338	280,608	14,030	11,473	25,503	(3,165)	-
PAYNESVILLE	26,012	249,947	12,497	17,044	29,541	(3,529)	-
PELICAN RAPIDS	47,237	422,594	21,130	21,014	42,144	5,093	5,093
PEQUOT LAKES	27,844	312,627	15,631	12,387	28,018	(174)	-
PERHAM	38,715	391,675	19,584	15,719	35,303	3,412	3,412
PIERZ	30,006	360,214	18,011	19,840	37,851	(7,845)	-
PROCTOR	26,626	256,347	12,817	12,862	25,679	947	947
REMER	21,562	137,343	6,867	5,983	12,850	8,712	8,712
RICE LAKE	34,059	442,238	22,112	10,367	32,479	1,580	1,580
ROCKFORD	26,066	298,875	14,944	12,785	27,729	(1,663)	-
ROGERS	38,920	379,131	18,957	21,719	40,676	(1,756)	-
ROSEAU	31,004	394,056	19,703	19,019	38,722	(7,718)	-

Table 4
Calculation of Estimated 1999 Municipal Contribution

Name of Association	1999 Financial Requirements	1998 Assets	5 Percent Assumed Interest	1999 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1999 Required Municipal Contribution
RUSH CITY	35,715	300,092	15,005	10,990	25,995	9,720	9,720
SAINT ANTHONY	13,361	538,173	26,909	25,736	52,645	(39,284)	-
SAINT CLOUD TWNShP	31,757	677,117	33,856	36,416	70,272	(38,515)	-
SAINT JAMES	50,005	389,847	19,492	18,604	38,096	11,909	11,909
SAINT JOSEPH	36,542	609,350	30,468	21,411	51,879	(15,337)	-
SARTELL	28,434	289,227	14,461	24,615	39,076	(10,642)	-
SLAYTON	35,505	270,277	13,514	10,805	24,319	11,186	11,186
SLEEPY EYE	54,963	588,223	29,411	21,198	50,609	4,354	4,354
STAPLES	33,867	205,901	10,295	13,632	23,927	9,940	9,940
TRACY	20,444	370,888	18,544	11,550	30,094	(9,650)	-
VICTORIA	46,362	280,352	14,018	14,444	28,462	17,900	17,900
WABASHA	42,948	282,265	14,113	12,062	26,175	16,773	16,773
WACONIA	54,909	568,633	28,432	21,341	49,773	5,136	5,136
WAITE PARK	21,555	283,743	14,187	16,868	31,055	(9,500)	-
WALKER	24,648	333,883	16,694	16,476	33,170	(8,522)	-
WATERTOWN	37,565	422,653	21,133	16,310	37,443	122	122
WHEATON	28,561	321,204	16,060	10,448	26,508	2,053	2,053
TOTAL	2,838,642	33,464,449	1,673,222	1,319,541	2,992,763	(154,121)	293,046

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

BECKER	59,838	703,750	35,188	35,736	70,924	(11,086)	-
CAMBRIDGE	40,810	478,967	23,948	36,784	60,732	(19,922)	-
CASS LAKE	23,445	413,052	20,653	17,320	37,973	(14,528)	-
CATARACT	57,970	803,169	40,158	35,766	75,924	(17,954)	-
CHISAGO CITY	45,516	494,615	24,731	15,029	39,760	5,756	5,756
CHISHOLM	16,926	830,778	41,539	17,277	58,816	(41,890)	-
COHASSET	39,636	554,758	27,738	19,555	47,293	(7,657)	-
DASSEL	50,186	477,689	23,884	14,833	38,717	11,469	11,469
EAST BETHEL	18,877	533,226	26,661	25,640	52,301	(33,424)	-
GARRISON	21,796	340,132	17,007	11,675	28,682	(6,886)	-
HAM LAKE	38,532	646,545	32,327	31,570	63,897	(25,365)	-
HERMANTOWN	95,827	732,108	36,605	22,470	59,075	36,752	36,752
INTERNATIONAL FALLS	57,884	548,422	27,421	35,340	62,761	(4,877)	-
ISANTI	53,145	556,522	27,826	20,649	48,475	4,670	4,670
JACKSON	42,526	482,585	24,129	18,450	42,579	(53)	-
LAKE CITY	46,048	355,101	17,755	22,973	40,728	5,320	5,320
LE SUEUR	28,093	560,717	28,036	19,235	47,271	(19,178)	-
LINDSTROM	27,524	601,654	30,083	14,765	44,848	(17,324)	-
LITCHFIELD	51,103	414,770	20,739	29,598	50,337	766	766
LITTLE FALLS	48,066	486,970	24,349	34,331	58,680	(10,614)	-

Table 4
Calculation of Estimated 1999 Municipal Contribution

Name of Association	1999 Financial Requirements	1998 Assets	5 Percent Assumed Interest	1999 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1999 Required Municipal Contribution
LONG LAKE	56,989	769,940	38,497	32,741	71,238	(14,249)	-
LONG PRAIRIE	37,553	310,135	15,507	16,694	32,201	5,352	5,352
LOWER SAINT CROIX VALLE	22,547	658,879	32,944	24,599	57,543	(34,996)	-
MAHTOMEDI	53,513	623,379	31,169	30,292	61,461	(7,948)	-
MAPLE PLAIN	49,106	712,455	35,623	18,768	54,391	(5,285)	-
MILACA	19,300	406,645	20,332	17,322	37,654	(18,354)	-
MONTICELLO	70,076	554,775	27,739	43,954	71,693	(1,617)	-
NEW PRAGUE	37,693	638,184	31,909	25,908	57,817	(20,124)	-
NORTH BRANCH	54,387	572,040	28,602	20,679	49,281	5,106	5,106
NORTH ST. PAUL	36,935	1,017,409	50,870	35,297	86,167	(49,232)	-
OSSEO	50,160	413,545	20,677	9,498	30,175	19,985	19,985
PARK RAPIDS	31,586	574,870	28,744	33,057	61,801	(30,215)	-
PINE RIVER	40,724	551,196	27,560	11,652	39,212	1,512	1,512
SAINT PAUL PARK	41,696	586,382	29,319	15,931	45,250	(3,554)	-
SAINT PETER	60,719	700,389	35,019	31,932	66,951	(6,232)	-
TWO HARBORS	31,908	447,364	22,368	21,684	44,052	(12,144)	-
WADENA	33,205	401,838	20,092	15,868	35,960	(2,755)	-
WASECA	62,525	734,977	36,749	35,306	72,055	(9,530)	-
WAYZATA	51,445	649,877	32,494	31,012	63,506	(12,061)	-
WINDOM	32,944	640,843	32,042	22,390	54,432	(21,488)	-
ZIMMERMAN	43,386	499,166	24,958	17,623	42,581	805	805
TOTAL	1,782,145	23,479,818	1,173,991	991,203	2,165,194	(383,049)	97,493

LUMP SUM - \$2,000 OR MORE,

BUT LESS THAN \$2,500 PER

YEAR OF SERVICE

COTTAGE GROVE	76,453	1,698,873	84,944	76,724	161,668	(85,215)	-
DETROIT	45,130	869,743	43,487	39,726	83,213	(38,083)	-
EAST GRAND FORKS	64,555	551,491	27,575	31,525	59,100	5,455	5,455
INVER GROVE HEIGHTS	62,876	1,752,038	87,602	78,488	166,090	(103,214)	-
LAKE ELMO	35,064	621,025	31,051	22,580	53,631	(18,567)	-
LITTLE CANADA	66,287	1,144,742	57,237	28,890	86,127	(19,840)	-
NEWPORT	72,082	749,201	37,460	11,848	49,308	22,774	22,774
NORTH MANKATO	54,623	517,803	25,890	33,384	59,274	(4,651)	-
PRIOR LAKE	90,934	1,003,941	50,197	65,746	115,943	(25,009)	-
REDWOOD FALLS	65,399	707,141	35,357	22,817	58,174	7,225	7,225
SAINT BONIFACIUS	46,612	341,076	17,054	14,766	31,820	14,792	14,792
SAUK RAPIDS	74,516	827,713	41,386	44,634	86,020	(11,504)	-
THIEF RIVER FALLS	34,823	660,548	33,027	29,882	62,909	(28,086)	-
VADNAIS HEIGHTS	96,295	640,510	32,026	40,824	72,850	23,445	23,445
TOTAL	885,649	12,085,845	604,293	541,834	1,146,127	(260,478)	73,691

LUMP SUM - \$2,500 OR MORE,

BUT LESS THAN \$3,000 PER

YEAR OF SERVICE

Table 4
Calculation of Estimated 1999 Municipal Contribution

Name of Association	1999 Financial Requirements	1998 Assets	5 Percent Assumed Interest	1999 Anticipated State Aid	Total Interest & State Aid	Balance of Financial Requirements	1999 Required Municipal Contribution
BEMIDJI PIONEER	99,921	1,489,494	74,475	75,067	149,542	(49,621)	-
ELK RIVER	106,181	1,390,291	69,515	59,352	128,867	(22,686)	-
FERGUS FALLS	87,598	1,180,684	59,034	49,959	108,993	(21,395)	-
MAPLEWOOD	365,289	3,820,471	191,024	115,686	306,710	58,579	58,579
OAKDALE	137,947	939,695	46,985	66,509	113,494	24,453	24,453
OWATONNA	99,075	1,184,051	59,203	83,176	142,379	(43,304)	-
PRINCETON	101,059	821,879	41,094	38,671	79,765	21,294	21,294
ROSEMOUNT	79,378	822,605	41,130	39,543	80,673	(1,295)	-
WILLMAR	118,174	1,234,582	61,729	55,384	117,113	1,061	1,061
TOTAL	1,194,622	12,883,752	644,189	583,347	1,227,536	(32,914)	105,387
<u>LUMP SUM - \$3,000 OR MORE,</u>							
<u>BUT LESS THAN \$3,500 PER</u>							
<u>YEAR OF SERVICE</u>							
BAYPORT	56,482	1,532,013	76,601	44,285	120,886	(64,404)	-
CENTENNIAL	123,732	1,217,045	60,852	56,717	117,569	6,163	6,163
FOREST LAKE	113,662	1,037,453	51,873	59,719	111,592	2,070	2,070
HASTINGS	135,474	1,880,161	94,008	78,288	172,296	(36,822)	-
MARSHALL	103,587	1,491,238	74,562	48,516	123,078	(19,491)	-
SHAKOPEE	152,785	1,313,586	65,679	55,214	120,893	31,892	31,892
TOTAL	685,722	8,471,496	423,575	342,739	766,314	(80,592)	40,125
<u>LUMP SUM - \$3,500 OR MORE,</u>							
<u>PER YEAR OF SERVICE</u>							
ALEXANDRIA	172,986	1,387,127	69,356	59,558	128,914	44,072	44,072
BRAINERD	233,348	2,328,830	116,442	92,149	208,591	24,757	24,757
EXCELSIOR	92,219	2,018,499	100,925	68,584	169,509	(77,290)	-
GOLDEN VALLEY	58,677	3,490,433	174,522	85,940	260,462	(201,785)	-
GRAND RAPIDS	120,581	1,114,869	55,743	57,201	112,944	7,637	7,637
HOPKINS	121,512	2,151,362	107,568	53,048	160,616	(39,104)	-
LAKEVILLE	232,306	2,790,123	139,506	104,716	244,222	(11,916)	-
NORTHFIELD	173,146	1,767,372	88,369	65,807	154,176	18,970	18,970
STILLWATER	117,678	1,798,646	89,932	78,629	168,561	(50,883)	-
WOODBURY	294,332	2,836,393	141,820	104,930	246,750	47,582	47,582
TOTAL	1,616,785	21,683,654	1,084,183	770,562	1,854,745	(237,960)	143,018
TOTAL FOR LUMP SUMS	12,891,860	172,113,829	8,605,703	7,731,336	16,337,039	(3,445,179)	889,574
<u>MONTHLY SERVICE</u>							
CHASKA	142,964	2,282,649	114,132	47,860	161,992	(19,028)	-
HUTCHINSON	43,554	1,088,458	54,423	51,212	105,635	(62,081)	-
LAKE JOHANNA	115,066	3,809,367	190,468	151,293	341,761	(226,695)	-
MOUND	96,870	2,712,188	135,609	64,712	200,321	(103,451)	-

Table 4
Calculation of Estimated 1999 Municipal Contribution

<u>Name of Association</u>	<u>1999 Financial Requirements</u>	<u>1998 Assets</u>	<u>5 Percent Assumed Interest</u>	<u>1999 Anticipated State Aid</u>	<u>Total Interest & State Aid</u>	<u>Balance of Financial Requirements</u>	<u>1999 Required Municipal Contribution</u>
PINE CITY	-	560,257	28,013	24,973	52,986	(52,986)	-
SPRING LAKE PARK	125,584	5,771,324	288,566	179,769	468,335	(342,751)	-
WHITE BEAR LAKE	66,056	4,280,530	214,027	123,238	337,265	(271,209)	-
TOTAL	590,094	20,504,773	1,025,238	643,057	1,668,295	(1,078,201)	-
<u>MONTHLY/LS COMBINATION</u>							
APPLE VALLEY	218,877	2,706,581	135,329	128,542	263,871	(44,994)	-
BENSON	9,021	350,409	17,520	15,671	33,191	(24,170)	-
BROOKLYN CENTER	94,363	3,056,068	152,803	87,036	239,839	(145,476)	-
CHANHASSEN	74,493	1,217,314	60,866	61,426	122,292	(47,799)	-
EDEN PRAIRIE	386,524	8,094,919	404,746	200,834	605,580	(219,056)	-
FAIRMONT	54,471	2,070,543	103,527	43,786	147,313	(92,842)	-
GLENCOE	80,778	623,923	31,196	20,778	51,974	28,804	28,804
MINNETONKA	6,835	7,970,560	398,528	214,405	612,933	(606,098)	-
NEW BRIGHTON	41,776	2,407,662	120,383	71,304	191,687	(149,911)	-
NEW ULM	30,615	1,842,370	92,119	48,558	140,677	(110,062)	-
PIPESTONE	60,318	493,934	24,697	18,332	43,029	17,289	17,289
PLYMOUTH	71,279	3,279,088	163,954	231,821	395,775	(324,496)	-
ROBBINSDALE	95,484	943,229	47,161	43,745	90,906	4,578	4,578
ROSEVILLE	205,092	5,955,297	297,765	125,126	422,891	(217,799)	-
SAVAGE	62,960	1,619,297	80,965	42,826	123,791	(60,831)	-
WORTHINGTON	52,406	948,547	47,427	32,781	80,208	(27,802)	-
TOTAL MONTHLY/LS COMBINATION	1,545,292	43,579,741	2,178,986	1,386,971	3,565,957	(2,020,665)	50,671
<u>GRAND TOTAL FOR LUMP SUM, MONTHLY SERVICE AND MONTHLY/ LS COMBINATION</u>							
	15,027,246	236,198,343	11,809,927	9,761,364	21,571,291	(6,544,045)	940,245

* LS - LUMP - SUM

Table 5
Revenues and Expenditures
for the Year Ended December 31, 1998

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<u>DEFINED CONTRIBUTION</u>							
ALASKA	4,697	-	1,552	575	-	-	-
ALBANY	8,946	10,000	28,262	-	1,470	26,961	-
ANDOVER	57,830	33,750	110,743	2,000	1,987	138,712	-
ANOKA-CHAMPLIN	114,442	-	562,425	1,000	16,079	121,439	-
ASHBY	7,516	4,000	5,861	-	125	8,437	-
AUSTIN	41,400	-	33,261	-	3,235	-	-
BREWSTER	7,309	-	8,838	-	109	-	-
BROOKLYN PARK	180,170	17,405	861,138	5,132	15,237	501,530	-
CALLAWAY	5,637	-	5,477	2,521	1,031	15,153	-
COLOGNE	8,455	1,500	20,576	-	913	-	-
COLUMBIA HEIGHTS	54,501	-	91,662	1,000	5,467	78,067	-
COON RAPIDS	170,214	-	301,784	2,000	45,850	16,462	-
CRANE LAKE	3,758	-	7,243	909	-	-	-
CROSSLAKE	13,956	12,650	38,734	-	20	-	-
CRYSTAL	68,644	4,644	316,708	1,000	9,067	-	-
DALBO	7,202	-	9,995	677	-	-	-
DONNELLY	8,455	-	3,568	724	423	-	-
EAGAN	194,397	156,996	618,200	2,000	22,402	97,573	-
EDINA	228,268	-	577,291	2,400	44,454	496,931	-
ELBOW LAKE	8,455	2,000	41,502	840	1,785	7,920	-
ELGIN	9,543	-	12,477	350	807	-	-
ELLSBURG	703	440	118	-	-	-	-
EMBARRASS	5,950	-	2,950	677	52	7,442	-
ERSKINE	5,950	2,000	5,176	1,373	-	1,373	-
FALCON HEIGHTS	27,652	-	121,774	143	3,557	-	-
FISHER	8,142	-	2,536	220	863	1,440	-
FOSSTON	10,296	2,000	7,309	1,000	471	16,662	-
FOUNTAIN	6,263	-	1,626	-	-	-	-
FREEPORT	7,313	873	12,293	63	522	-	-
FRIDLEY	97,482	-	124,600	3,000	9,207	269,698	-
GARY	5,010	-	1,538	-	100	-	-
GIBBON	8,570	1,000	13,802	4,913	1,762	58,556	-
GLENVILLE	8,455	-	2,390	1,376	204	-	-
GOODHUE	16,690	-	39,953	-	-	-	-
HARDWICK	5,637	-	4,088	631	437	6,937	-
HAWLEY	10,350	5,500	28,498	-	1,261	-	-
IVANHOE	8,455	2,000	8,219	1,422	1,535	15,963	-
KENYON	12,620	3,000	30,970	-	220	-	-
KERKHOVEN	6,889	2,600	13,314	66	101	11,729	-
KIESTER	6,576	-	7,235	-	215	-	-
LAKE GEORGE	5,324	-	2,823	-	-	-	-
LAKEPORT	4,384	1,493	5,759	349	-	3,899	-
LE CENTER	11,197	4,000	13,754	-	1,083	38,185	-
LONDON	4,384	-	3,099	-	415	-	-
LONGVILLE	10,310	12,000	48,711	24	1,146	-	-

Table 5
Revenues and Expenditures
for the Year Ended December 31, 1998

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
LYLE	3,256	-	2,892	-	491	-	-
MAGNOLIA	3,758	250	2,157	954	-	-	-
MAPLE GROVE	146,453	142,363	354,590	2,899	12,567	-	-
MARINE ON ST. CROIX	7,516	2,500	40,111	-	425	-	-
MAZEPPA	7,516	-	16,150	-	669	-	5,139
MEDICINE LAKE	5,950	15,000	65,916	-	411	-	-
MENDOTA HEIGHTS	52,922	28,006	128,466	-	2,000	163,567	-
MENTOR	3,445	-	5,699	230	-	2,534	-
MILLERVILLE	5,324	2,000	16,747	3,023	840	-	-
MILROY	4,697	-	6,451	68	275	-	-
MURDOCK	5,010	1,700	5,499	-	-	-	-
MYRTLE	2,577	-	1,340	-	-	-	-
NEW HOPE	68,092	-	167,190	3,121	7,886	-	-
NODINE	5,324	800	6,834	-	-	-	-
NORTHROP	4,697	800	3,398	9	-	-	-
ODESSA FARM	4,071	-	526	-	253	-	-
OKLEE	5,637	-	4,668	-	438	-	-
PLAINVIEW	14,630	857	23,025	1,000	-	25,855	-
PLUMMER	7,516	-	2,975	543	400	-	-
RAMSEY	44,532	-	25,212	-	-	-	-
RED LAKE	7,250	2,000	7,507	-	375	-	-
ROUND LAKE	5,950	-	5,233	1,921	-	22,709	-
RUSHFORD	11,928	1,500	19,456	2,000	1,144	31,366	-
SAINT HILAIRE	5,950	-	3,495	-	485	-	-
SEAFORTH	4,384	-	773	-	-	-	-
SOUTH BEND	5,950	8,258	25,110	-	-	-	-
SWANVILLE	5,637	4,000	7,993	1,000	15	11,049	-
TOIVOLA	7,202	-	5,696	558	-	-	558
ULEN	6,889	300	5,600	-	-	-	-
UNDERWOOD	8,391	500	9,232	1,678	15	9,359	9,096
VERMILION LAKE	5,010	700	9,229	-	335	-	-
WABASSO	6,889	-	12,000	609	377	-	6,692
WANAMINGO	9,785	-	10,994	150	-	1,656	-
WANDA	6,263	-	3,315	-	-	14,557	-
WELLS	12,169	1,750	27,293	1,193	606	26,803	-
WILLIAMS	6,263	-	5,317	1,501	-	-	-
WINGER	1,285	1,263	0	-	-	-	-
WINTHROP	7,755	6,240	29,259	-	1,272	-	-
ZUMBROTA	12,038	14,192	31,972	194	342	-	-
TOTAL DEFINED CONTRIBUTION	2,038,308	514,830	5,259,152	61,036	225,233	2,250,524	21,485

LUMP SUM - \$10 OR MORE.
BUT LESS THAN \$100 PER

Table 5
Revenues and Expenditures
for the Year Ended December 31, 1998

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<u>YEAR OF SERVICE</u>							
CLIMAX	5,324	-	2,052	-	275	-	-
HOLYOKE	2,818	-	477	-	-	-	-
LASALLE	4,071	-	855	95	-	-	-
NASSAU	6,263	-	1,355	-	205	-	-
REVERE	6,264	-	191	-	804	-	200
CARSONVILLE	5,950	-	5,779	-	-	-	-
FINLAYSON	9,394	-	2,267	-	112	-	-
FRENCH TWNSHP	7,829	1,171	14,811	-	-	-	-
LAKELAND	5,324	-	6,230	-	-	-	-
MAPLE HILL	5,324	-	1,093	-	369	-	-
NORTHLAND	2,505	-	978	-	-	-	-
TAUNTON	3,507	180	683	-	-	-	-
WALTERS	5,324	-	1,116	-	-	-	-
TOTAL	69,897	1,351	37,887	95	1,765	-	200

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

BETHEL	3,445	-	5,861	-	-	-	-
BIGELOW	2,070	-	2,377	1,997	-	-	-
BLUFFTON	5,010	-	2,775	-	-	2,000	-
BREITUNG	6,576	4,000	741	5,507	-	-	-
BRIMSON	5,010	-	6,771	-	100	-	-
CAMPBELL	8,142	-	6,597	-	161	3,850	-
COTTON	9,395	-	2,104	8,153	-	-	-
CROOKED LAKE	5,950	-	10,539	270	105	-	-
DANVERS	5,010	-	1,072	285	280	-	-
DUMONT	6,263	-	2,093	64	331	618	-
ELBOW-TULABY LAKE	2,818	-	1,013	-	150	-	-
ELMER	5,010	-	1,109	-	260	-	-
FEDERAL DAM	2,818	-	1,005	-	-	-	-
FLENSBURG	6,890	-	2,021	-	-	825	-
GENEVA	2,718	6,792	(240)	-	-	-	-
GHENT	5,010	-	3,915	40	1,206	-	-
GOODLAND	5,637	-	2,386	870	1,715	-	-
GREENBUSH	6,356	-	12,718	460	522	-	-
HANLEY FALLS	7,202	200	2,954	-	-	158	-
HOKAH	9,394	-	9,797	-	650	3,740	-
HOLLAND	6,263	-	6,768	-	-	-	-
JACOBSON	5,010	-	3,364	225	405	-	-
LAKE HENRY	5,637	116	3,229	794	150	-	-
LANCASTER	5,950	-	2,269	-	450	9,900	-

Table 5
Revenues and Expenditures
for the Year Ended December 31, 1998

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
LISMORE	7,202	-	3,201	638	55	374	534
LUCAN	6,889	-	1,943	42	287	-	-
LYND	4,697	-	3,961	-	-	-	-
MCGRATH	6,263	1,200	2,406	-	-	-	-
MIDDLE RIVER	5,950	-	4,154	39	239	-	-
NEW MUNICH	5,324	2,000	2,840	1,000	100	-	-
NORTH STAR	3,445	-	786	563	-	-	-
PEMBERTON	5,324	1,000	3,241	6,723	-	-	-
SAINT LEO	7,516	-	2,451	1,553	290	11,564	-
SOLWAY RURAL	5,950	150	1,410	105	247	-	-
TWIN LAKES (MAHNOMEN)	4,384	-	(381)	120	-	-	750
WILMONT	7,516	-	4,304	23	215	-	-
TOTAL	204,044	15,458	123,554	29,471	7,918	33,029	1,284

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

ALBORN	5,637	-	5,528	-	158	-	-
ALMELUND	8,142	-	12,952	1,155	512	-	-
ALTURA	6,576	-	3,011	21	285	9,625	25
BADGER	5,637	-	1,807	-	1,291	-	-
BLACKHOOF	6,263	-	3,348	-	212	-	-
BOWLUS	6,576	-	3,980	525	779	-	-
BROOK PARK	5,324	-	1,161	4,749	-	-	-
CEYLON	6,576	-	9,669	24	1,241	-	-
CHERRY	6,263	100	10,506	336	-	-	-
CLEMENTS	6,889	1,875	3,984	75	200	-	-
CLIFTON	6,263	2,200	12,731	127	-	-	-
COLVIN	4,697	2,720	9,576	800	950	5,500	-
DARFUR	5,010	-	2,772	225	147	563	-
DENT	7,516	-	4,541	-	-	-	-
DEXTER	5,010	-	3,642	-	1,000	-	-
EASTERN HUBBARD	5,637	3,700	5,377	1,658	-	-	-
EITZEN	7,830	604	5,685	2,122	402	-	-
ELLSWORTH	7,829	-	5,732	3,003	-	-	-
ELROSA	9,395	8,000	14,716	-	795	-	-
GARVIN	4,697	-	6,423	-	602	296	-
GRANADA	5,324	2,000	15,115	1,955	760	5,000	-
GRYGLA	6,263	-	5,461	-	249	-	-
HALSTAD	7,516	-	3,535	-	-	-	-
HANCOCK	7,202	-	4,124	-	-	-	-
HANSKA	7,829	100	5,179	-	895	-	-
HENDRUM	5,950	-	1,803	600	798	-	-
HEWITT	4,384	-	2,720	456	225	9,625	-

Table 5
Revenues and Expenditures
for the Year Ended December 31, 1998

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
HILL CITY	7,202	-	9,907	-	56	-	-
HITTERDAL	4,697	300	4,205	139	-	1,526	-
IONA	2,818	-	1,716	-	450	-	-
KARLSTAD	9,394	-	2,936	29	-	5,949	-
KENNEDY	5,046	-	7,923	54	100	-	-
LAKE BRONSON	4,384	-	1,709	1,160	575	1,320	-
LAKE WILSON	5,324	-	4,887	-	258	5,000	-
MAHTOWA	5,010	4,858	2,923	1,272	-	4,013	-
MAKINEN	5,637	3,000	1,304	-	1,305	1,045	-
MCKINLEY	2,756	-	1,620	66	-	-	-
OSTRANDER	4,384	200	3,166	45	114	-	-
PORTER	7,516	-	8,061	71	-	-	-
SILICA	5,010	-	2,537	-	-	-	-
SOLWAY TOWNSHIP	9,394	2,600	6,934	-	572	2,218	-
SQUAW LAKE	6,889	-	6,099	250	1,834	-	-
STURGEON LAKE	4,384	-	4,194	312	-	3,437	-
TOFTE	3,445	3,000	9,718	50	289	-	-
TWIN LAKES (FREEBORN)	5,950	-	3,446	4,982	4,894	-	-
VESTA	5,324	-	3,733	132	300	1,455	-
VILLARD	7,516	4,000	3,439	-	568	-	-
VINING	4,697	-	4,782	600	380	-	-
WAUBUN	6,263	-	2,689	504	581	3,575	-
WILSON	9,394	5,804	8,488	53	1,705	4,976	-
WOODSTOCK	4,697	-	4,815	-	-	-	-
TOTAL	309,366	45,061	276,309	27,550	25,482	65,123	25

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

ADAMS	7,400	-	5,963	2,871	75	-	-
ADRIAN	7,829	5,171	2,544	800	51	8,800	-
ALDEN	7,202	1,050	6,315	1,600	1,500	7,590	-
ALPHA	4,697	-	5,244	-	15	-	-
AMBOY	6,576	-	11,132	-	-	-	-
ARGYLE	7,829	-	8,301	22	441	-	-
ASKOV	5,637	500	7,827	1,945	410	-	-
BALATON	8,142	-	3,713	-	873	-	-
BARRETT	5,010	-	4,664	-	251	4,911	-
BEARDSLEY	6,263	-	1,684	725	711	7,436	-
BEAVER CREEK	5,010	1,000	11,131	1,219	283	-	-
BELLINGHAM	6,263	-	15,795	-	16	-	-
BELVIEW	7,516	463	4,573	6,893	-	7,194	-
BERTHA	6,263	-	4,349	4,059	225	-	-
BIRD ISLAND	8,380	1,875	8,116	840	330	-	-

Table 5
Revenues and Expenditures
for the Year Ended December 31, 1998

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
BIWABIK TWNHSP	7,202	1,000	9,940	-	575	3,590	-
BLOMKEST	5,189	1,500	5,909	-	403	-	-
BOYD	5,950	-	9,147	42	851	-	-
BRANDON	7,829	3,100	15,243	230	1,840	-	-
BREVATOR	6,263	-	9,628	-	235	4,000	-
BRICELYN	6,889	-	14,364	888	88	-	-
BROOTEN	6,576	170	26,639	-	-	-	-
CANTON	5,950	-	3,942	60	458	-	-
CHANDLER	5,324	618	6,146	756	63	8,314	-
CHOKIO	6,889	-	14,456	-	386	8,216	2,253
CLAREMONT	4,697	3,500	11,477	-	2,696	11,900	-
CLARISSA	7,516	1,933	6,220	4,015	605	36,823	-
CLARKS GROVE	5,850	-	13,962	2,544	900	-	-
CLINTON (BIG STONE)	6,576	3,000	6,192	180	505	15,180	-
CLINTON (ST. LOUIS)	5,637	-	7,140	639	197	-	3,273
COMFREY	7,202	4,000	6,245	-	104	-	-
COTTONWOOD	8,768	-	19,976	994	2,064	-	-
CURRIE	6,889	1,189	8,782	-	745	10,395	-
CUYUNA	7,517	1,260	3,052	-	1,675	-	-
CYRUS	5,637	-	2,819	2,426	22	-	-
DALTON	7,516	1,167	5,791	1,875	1,433	10,010	3,442
DANUBE	5,637	-	5,334	600	395	6,600	-
DEER CREEK	6,263	2,260	10,228	-	250	6,245	-
DELAVAN	5,950	1,600	5,452	3,651	440	9,240	-
DOVER	6,576	6,110	12,811	840	722	-	-
DUNNELL	4,697	-	3,744	-	843	-	-
EAGLE BEND	7,829	5,245	5,221	1,206	145	5,760	6,336
EASTON	7,202	1,260	17,463	-	697	-	-
ECHO	6,576	950	7,695	800	-	-	-
ELIZABETH	6,576	1,000	12,402	4,900	1,011	9,718	-
ELLENDALE	5,950	3,000	3,686	460	530	-	-
EMMONS	7,202	-	17,774	3	-	23,760	-
EVANSVILLE	9,394	-	4,862	-	833	-	-
FERTILE	8,051	-	19,519	-	-	-	-
FIFTY LAKES	4,071	2,500	4,328	-	1,787	4,264	-
FINLAND	6,889	-	3,476	308	1,138	-	-
FORADA	7,516	3,028	7,636	3,000	100	3,630	-
FREDENBERG	4,697	1,000	8,493	-	350	-	-
FROST	6,889	1,500	8,481	88	353	-	-
GLYNDON	8,142	-	15,784	510	-	5,016	23,262
GNESEN	7,829	6,400	6,860	-	-	22,000	-
GRACEVILLE	7,829	2,500	10,717	145	749	6,600	-
GROVE CITY	12,832	-	15,892	-	764	-	-
HALLOCK	8,768	-	8,848	-	-	-	-
HAMPTON	5,324	-	24,404	-	461	1,095	-
HARMONY	7,829	-	9,035	945	1,034	10,086	-
HARRIS	2,677	1,500	7,241	-	-	-	-

Table 5
Revenues and Expenditures
for the Year Ended December 31, 1998

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
HARTLAND	6,576	-	5,792	-	925	3,300	-
HENDRICKS	7,829	2,883	5,843	424	475	-	-
HERMAN	7,829	-	7,461	733	-	-	8,065
HILLS	8,142	2,530	4,175	945	606	394	1,400
HOFFMAN	7,516	-	6,368	700	-	7,700	-
HOVLAND	3,445	4,000	6,114	-	322	4,400	-
INDUSTRIAL	5,324	5,000	14,313	-	782	-	-
IRONTON	7,830	2,820	15,303	1,000	1,884	-	-
JASPER	6,889	2,500	6,687	506	677	5,569	-
JEFFERS	6,263	-	9,253	-	475	-	-
KELLIHER	7,202	-	8,539	-	-	-	-
KENSINGTON	7,516	-	3,552	-	400	-	-
KETTLE RIVER	5,950	6	5,143	1,159	554	12,751	-
KILKENNY	6,889	3,500	6,909	-	-	8,800	-
LAKE KABETOGAMA	5,950	75	11,232	301	402	-	-
LAKE LILLIAN	4,697	1,700	1,917	10	-	1,495	-
LAKE PARK	7,861	1,200	6,696	192	921	-	-
LAKEWOOD	7,829	-	8,446	26	240	8,800	-
LEAF VALLEY	5,950	2,200	22,937	6,000	407	10	-
LEROY	7,516	-	5,686	104	369	7,190	-
LEWISVILLE	5,652	-	4,759	-	457	12,870	-
LITTLEFORK	8,142	3,296	17,583	808	595	9,041	-
MABEL	6,263	3,198	3,622	-	415	8,250	-
MANTORVILLE	5,902	-	14,391	-	-	-	-
MCINTOSH	5,324	-	14,063	-	373	12,870	-
MEDFORD	7,829	1,250	3,984	-	625	-	-
MIESVILLE	9,394	1,800	12,660	-	1,063	468	-
NEWFOLDEN	6,416	-	4,524	-	400	-	-
NORTHOME	6,263	-	9,819	18	438	-	-
ODIN	4,071	-	4,173	-	742	5,913	-
OKABENA	6,263	101	6,089	-	-	-	-
ORMSBY	4,697	-	4,212	-	-	7,350	-
ORONOCO	6,889	-	7,133	-	-	64,035	-
OTTERTAIL	8,142	7,500	21,259	2,000	275	-	-
PALISADE	5,950	-	7,669	910	2,959	10,010	-
PIKE-SANDY-BRITT	9,394	-	10,304	-	-	9,240	-
PILLAGER	10,583	-	22,813	24	1,100	-	-
PRINSBURG	6,263	2,510	6,211	-	556	-	-
RED WING	5,000	-	12,703	1,121	4,200	12,332	-
ROLLINGSTONE	6,889	-	3,335	-	50	-	-
ROSE CREEK	6,576	-	4,757	27	-	9,199	-
ROTHSAY	6,889	-	12,578	14	123	9,900	-
ROYALTON	6,889	1,500	6,950	22	575	17,512	-
RUSSELL	6,263	1,400	1,887	1,560	-	1,881	-
SAINT MARTIN	7,516	4,000	3,160	3,915	550	10,010	-
SANBORN	5,950	2,000	3,229	66	325	-	-
SHAFER	6,889	-	6,072	5,839	2,026	-	-

Table 5
Revenues and Expenditures
for the Year Ended December 31, 1998

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
SHELLY	7,202	967	3,085	-	991	-	-
SHEVLIN	6,263	-	5,070	98	-	-	-
STEPHEN	9,081	1,000	18,871	-	228	7,700	-
STORDEN	3,414	-	11,771	-	62	1,981	-
SUNBURG	7,343	1,501	2,366	4,025	400	1,971	-
TOWER	5,950	4,536	4,359	48	2,178	8,250	-
UPSALA	5,324	1,500	2,634	-	250	-	-
VERNON CENTER	6,263	-	4,756	540	-	-	-
WALNUT GROVE	6,263	500	5,054	-	-	-	-
WARBA-FEELEY-SAGO	5,950	1,798	4,112	-	6	-	-
WARREN	11,878	-	12,443	500	117	11,592	-
WENDELL	6,263	-	4,825	-	533	17,490	-
WILLOW RIVER	5,010	-	10,183	615	-	6,710	-
WOOD LAKE	6,263	408	3,157	-	100	-	-
WRENSHALL	5,950	-	8,753	-	1,532	-	-
WRIGHT	5,637	4,000	3,726	-	531	-	-
WYKOFF	6,263	2,700	32,405	15	-	-	-
TOTAL	844,696	148,228	1,095,682	87,344	67,842	575,357	48,031

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

ADA	9,427	-	8,703	1,000	328	14,000	-
ALBERTVILLE	12,257	6,861	16,499	1,000	-	-	-
ANNANDALE	19,248	6,000	2,917	-	1,182	39,600	-
APPLETON	11,213	-	33,748	10,948	3,088	42,612	-
ARLINGTON	10,935	56	7,221	8,200	823	14,217	-
ATWATER	6,709	-	24,496	900	300	-	-
AUDUBON	7,516	-	25,799	-	365	-	-
AVON	14,360	-	9,920	770	796	-	-
BABBITT	7,829	6,000	22,557	1,140	2,208	21,333	-
BACKUS	6,795	13,500	18,531	-	-	4,536	-
BAGLEY	11,319	747	17,175	1,000	926	41,600	-
BALSAM	6,263	7,000	31,354	-	30	-	-
BARNESVILLE	11,332	3,900	18,216	-	2,340	14,855	-
BARNUM	7,829	-	7,834	1,000	1,550	13,000	-
BATTLE LAKE	10,844	-	13,465	1,000	1,190	15,404	-
BAUDETTE	9,105	-	51,550	120	3,351	-	-
BEAVER BAY	4,384	7,800	1,689	-	212	-	-
BELGRADE	7,829	3,000	20,308	1,390	431	-	-
BIG LAKE	26,510	6,000	18,814	-	3,352	-	-
BIGFORK	9,649	-	23,916	488	570	26,264	-
BLACKDUCK	8,047	1,500	4,145	2,000	112	6,282	-
BRAHAM	12,523	-	18,640	9,764	1,672	16,122	-

Table 5
Revenues and Expenditures
for the Year Ended December 31, 1998

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
BROWERVILLE	6,951	800	10,192	1,980	-	11,000	9,350
BROWNS VALLEY	6,576	92	12,340	1,387	766	-	-
BROWNSDALE	6,263	72	(4,988)	738	1,138	-	-
BROWNTON	6,889	9,204	11,651	1,090	2,681	32,300	-
BUFFALO LAKE	7,516	4,000	29,557	-	722	-	-
BUHL	5,637	-	16,085	-	700	-	-
BUTTERFIELD	7,516	3,500	5,049	-	180	-	-
BYRON	15,247	1,000	26,552	-	-	-	-
CALEDONIA	14,270	2,400	13,523	1,462	1,205	28,668	-
CANOSIA	6,263	5,000	4,659	-	-	13,750	-
CENTER CITY	5,637	5,000	23,240	33	75	9,266	-
CHATFIELD	12,665	-	12,017	51	50	17,000	-
CLARA CITY	8,223	-	19,313	1,720	617	17,250	-
CLARKFIELD	8,768	750	27,057	-	779	-	-
CLEAR LAKE	12,416	6,163	21,069	962	195	-	-
CLEARBROOK	8,330	-	33,346	2,156	1,203	26,875	-
CLEARWATER	9,918	4,444	15,574	248	1,376	14,200	-
CLEVELAND	7,737	11,000	10,966	1,000	-	-	-
COLERAINE	6,263	10,225	7,601	12	1,734	-	-
COSMOS	5,142	-	18,223	-	314	5,016	-
COURTLAND	6,889	4,000	17,309	-	450	-	-
CROMWELL	8,455	11,329	5,337	3,000	30	45,700	-
DAYTON	14,818	6,000	20,408	1,000	2,351	-	-
DEERWOOD	8,946	6,000	17,434	-	761	-	-
DILWORTH	15,220	8,975	74,538	176	1,328	3,000	-
DODGE CENTER	8,594	-	21,695	-	301	28,133	-
EDEN VALLEY	8,316	3,000	18,079	571	408	6,283	-
EDGERTON	7,944	3,972	23,399	24	245	-	-
ELMORE	7,516	600	9,976	-	-	2,956	-
ELYSIAN	6,576	1,026	12,166	1,880	773	23,180	-
EMILY	5,950	158	12,216	-	2,657	-	-
EYOTA	8,402	1,700	6,398	1,000	16	16,625	-
FAYAL	6,889	6,000	17,245	-	-	-	-
FLOODWOOD	8,455	8,012	20,814	-	1,974	-	-
FORESTON	7,202	2,000	36,468	-	974	-	500
FRANKLIN	6,263	6,263	9,155	-	1,125	24,914	-
FRAZEE	10,370	2,760	7,689	8,778	1,628	1,756	18,058
FULDA	10,079	4,000	19,506	-	870	-	-
GARFIELD	7,516	1,250	13,175	3,123	30	10,725	-
GLENWOOD	14,392	11,403	8,604	-	2,627	58,250	-
GONVICK	6,263	5,000	10,248	2,023	-	8,639	-
GOOD THUNDER	7,817	5,000	39,853	799	1,600	9,608	1,610
GOODVIEW	9,394	2,000	24,487	2,399	150	32,171	-
GRAND LAKE	9,394	3,500	13,238	788	317	-	-
GRAND MARAIS	9,394	-	27,355	2,772	991	44,319	-
GRAND MEADOW	8,729	-	22,518	625	1,401	-	-
GRANITE FALLS	13,458	-	14,017	-	1,054	7,546	-

Table 5
Revenues and Expenditures
for the Year Ended December 31, 1998

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
GREEN ISLE	7,516	-	10,894	7,227	505	14,361	-
GREENWOOD	9,394	8,693	21,582	-	1,631	21,173	-
GREY EAGLE	6,114	1,000	12,914	101	706	2,112	-
HACKENSACK	7,241	11,500	10,989	1,000	620	-	-
HAMBURG	8,455	7,541	16,296	3,059	2,237	34,625	-
HANOVER	16,192	6,500	12,276	-	117	-	10,419
HAYWARD	6,889	9,400	31,501	-	860	-	-
HENDERSON	7,516	802	12,364	1,000	2,157	15,850	-
HENNING	7,516	3,363	21,546	3,000	-	20,000	-
HERON LAKE	6,263	1,306	10,783	1,095	584	11,000	-
HINCKLEY	11,640	818	17,574	1,450	1,015	-	-
HOLDINGFORD	7,516	3,000	25,042	-	-	-	-
HOUSTON	7,829	2,957	8,420	-	663	-	-
HOWARD LAKE	10,189	7,281	18,454	1,000	2,450	-	-
ISLE	11,940	-	10,412	120	1,463	-	-
JANESVILLE	10,406	3,463	13,954	4,790	428	32,000	-
KANDIYOHI	6,263	-	20,567	-	332	-	-
KASOTA	9,950	3,000	10,178	1,000	800	-	-
KELLOGG	7,202	3,500	37,279	1,135	2,796	14,750	-
KIMBALL	8,487	2,509	22,464	2,726	550	7,866	-
KINNEY	5,950	-	15,571	-	468	-	-
LAFAYETTE	7,228	1,500	27,728	3,500	530	24,000	-
LAKE BENTON	7,516	1,000	5,212	88	619	-	-
LAMBERTON	6,414	1,000	14,666	160	-	-	-
LANESBORO	6,889	4,517	10,600	-	538	16,500	-
LESTER PRAIRIE	9,394	6,500	34,758	50	1,801	-	-
LEWISTON	12,887	-	47,063	2,000	-	-	-
LOWRY	7,202	5,000	17,104	4,500	-	-	-
LUTSEN	3,069	5,000	18,525	-	-	13,110	-
MADELIA	11,168	2,444	19,812	1,127	127	15,707	-
MADISON	9,313	350	26,169	-	1,728	-	-
MADISON LAKE	7,516	725	24,494	-	343	-	-
MAHNOMEN	8,597	700	21,842	1,964	1,359	-	-
MAPLE LAKE	20,966	9,000	57,657	2,160	1,050	65,750	-
MAPLEVIEW	5,637	5,000	17,745	-	-	14,500	-
MARBLE	5,950	8,000	14,253	2,015	1,842	34,553	-
MAYNARD	7,202	-	18,030	-	-	-	-
MCDAVITT	5,637	-	16,946	-	-	-	-
MELROSE	14,318	2,700	30,915	900	779	9,900	-
MENAHGA	6,263	2,000	12,812	-	-	-	-
MILAN	6,263	-	15,469	-	600	-	-
MILTONA	7,829	3,000	5,375	1,000	505	14,600	-
MINNEOTA	9,136	3,186	25,354	-	664	-	250
MINNESOTA LAKE	7,829	3,970	35,904	3,189	1,348	45,200	-
MISSION	7,282	-	3,294	-	863	3,367	-
MONTGOMERY	12,332	35,346	22,635	-	3,842	16,750	-
MOOSE LAKE	11,777	3,000	14,974	659	2,039	7,246	-

Table 5
Revenues and Expenditures
for the Year Ended December 31, 1998

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
MORTON	6,263	2,000	16,491	2	651	-	-
MOTLEY	6,419	3,061	9,857	-	978	-	-
NEVIS	8,455	5,000	12,808	4,000	1,178	62,055	-
NEW AUBURN	6,889	3,480	34,828	1,668	834	-	-
NEW GERMANY	8,455	4,000	39,807	8,145	35	27,693	-
NEW MARKET	12,532	4,961	9,075	7,461	-	25,714	-
NEW RICHLAND	10,408	450	10,687	1,000	322	-	34,600
NEW YORK MILLS	8,098	2,320	14,394	2,299	656	5,174	-
NICOLLET	13,644	4,200	14,607	-	375	-	-
NORWOOD YOUNG AMERICA	13,563	10,130	54,209	2,569	213	10,569	-
OGILVIE	7,934	6,000	16,763	1,742	1,471	28,838	-
OLIVIA	12,391	-	29,301	-	830	-	-
ONAMIA	8,493	-	17,443	-	2,409	-	-
ORR	3,555	1,500	7,433	2,944	1,489	10,799	-
ORTONVILLE	9,081	4,215	36,463	750	4,661	21,000	-
PALO	7,829	6,500	11,248	651	845	67,838	-
PARKERS PRAIRIE	7,829	5,727	14,093	805	500	-	-
PENNOCK	6,385	2,000	8,559	204	-	1,549	-
PINE ISLAND	19,769	2,254	36,512	2,912	810	40,848	-
PLATO	8,142	7,400	10,638	3,452	1,728	-	-
PRESTON	8,205	2,041	18,443	2,000	-	-	-
RANDALL	10,678	5,000	45,718	240	920	-	-
RANDOLPH	9,320	4,000	33,371	1,033	346	10,755	-
RAYMOND	6,889	1,500	13,250	1,021	-	-	-
RENVILLE	8,642	2,500	17,839	-	766	12,092	-
RICE	8,580	1,839	12,539	1,105	855	3,498	-
RICHMOND	10,764	7,332	16,972	2,008	1,819	38,400	-
ROCKVILLE	9,765	5,078	13,622	2,238	275	-	-
RUTHTON	5,637	425	9,950	1,760	52	-	-
SABIN-ELMWOOD	6,576	-	8,270	240	1,103	2,640	-
SACRED HEART	7,829	-	8,967	2,228	775	27,470	-
SAINT CHARLES	12,608	1,005	66,650	7,312	1,500	18,867	-
SAINT CLAIR	11,297	5,000	19,285	562	1,219	6,178	-
SAINT FRANCIS	8,874	-	27,548	1,396	853	15,659	-
SAINT MICHAEL	11,985	-	34,905	5,690	3,034	-	-
SAINT STEPHEN	10,082	6,100	38,041	1,000	1,445	-	-
SANDSTONE	10,766	-	48,345	1,183	1,746	17,250	-
SAUK CENTRE	20,557	3,500	28,434	-	1,590	15,500	-
SCANDIA VALLEY	11,425	4,508	27,315	115	907	-	-
SCANLON	5,324	1,817	6,688	-	210	-	-
SCHROEDER	3,445	1,789	13,099	250	375	-	-
SEBEKA	8,676	2,000	4,620	1,240	900	20,375	-
SHERBURN	7,829	8,000	24,834	1,824	375	6,145	-
SILVER BAY	8,239	-	25,089	-	570	-	-
SILVER LAKE	8,455	9,961	8,240	2,000	293	35,303	-
SOUTH HAVEN	7,382	4,106	36,652	95	1,576	-	-
SPICER	11,332	2,970	45,239	165	2,600	-	-

Table 5
Revenues and Expenditures
for the Year Ended December 31, 1998

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
SPRING GROVE	7,829	6,000	5,326	535	465	-	-
SPRING VALLEY	11,474	-	24,197	3,000	2,175	64,770	-
SPRINGFIELD	11,880	2,000	21,311	2,634	1,260	29,838	-
STACY-LENT	10,750	3,000	15,019	492	1,312	-	-
STARBUCK	8,881	-	8,762	350	915	-	-
STEWART	7,516	10,000	16,815	1,000	1,325	17,000	-
STEWARTVILLE	22,815	-	31,181	2,156	1,815	36,554	-
TACONITE	4,384	3,719	(4,823)	30	639	-	-
TAYLORS FALLS	7,829	-	28,712	-	2,083	-	-
THOMSON	11,668	4,000	75,432	-	1,620	-	6,267
TRIMONT	6,889	2,605	12,633	25	876	-	-
TRUMAN	7,829	-	20,568	2,000	313	14,750	14,933
TWIN VALLEY	8,142	-	(5,182)	320	247	2,090	-
TYLER	7,516	-	4,819	800	-	-	-
VERGAS	5,843	-	18,137	302	425	-	-
VERNDALE	7,516	1,180	34,815	3,220	-	11,319	-
WALDORF	7,202	-	13,150	2,000	-	14,920	-
WARROAD	15,964	-	18,192	-	173	-	-
WATERVILLE	7,880	-	19,376	21	424	-	-
WATKINS	7,829	6,500	14,390	3,070	415	-	-
WATSON	6,263	-	11,145	1,694	-	18,638	-
WAVERLY	6,509	10,000	7,555	-	-	19,943	-
WELCOME	7,829	4,500	7,262	507	525	-	-
WEST CONCORD	8,207	-	9,557	-	200	-	-
WESTBROOK	6,408	1,000	9,316	-	210	27,300	-
WINNEBAGO	9,034	2,000	10,186	-	1,158	-	-
WINSTED	9,394	12,700	42,515	2,000	1,845	-	-
WOLF LAKE	6,576	-	15,183	575	215	-	-
WYOMING	12,122	-	14,416	120	1,329	21,022	-
ZUMBRO FALLS	7,361	-	21,256	150	952	-	-
TOTAL	1,754,107	635,406	3,734,608	238,842	172,586	2,034,228	95,987

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

AITKIN	21,261	10,000	38,478	65	1,715	-	-
ALBERT LEA	4,697	16,700	16,746	85	2,171	3,666	300
AURORA	6,889	221	33,294	16,840	3,135	27,803	-
BELLE PLAINE	17,258	2,235	42,943	2,000	2,511	-	-
BIWABIK	6,869	10,000	40,712	-	190	-	-
BLOOMING PRAIRIE	15,074	4,078	15,355	1,165	585	15,960	-
BLUE EARTH	15,433	12,000	44,003	11,155	2,226	51,953	-
BOVEY	6,263	10,000	2,709	-	936	-	-

Table 5
Revenues and Expenditures
for the Year Ended December 31, 1998

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
BRECKENRIDGE	14,860	8,000	27,653	16,098	3,387	97,083	-
BUFFALO	41,413	-	40,441	4,000	4,494	82,506	656
CALUMET	6,576	10,000	11,984	-	814	27,000	-
CANBY	9,590	3,000	61,775	-	1,495	-	-
CANNON FALLS	24,312	-	32,329	7,568	1,570	94,783	-
CARLOS	8,768	25,500	49,921	1,000	-	9,274	-
CARLTON	9,170	4,619	34,745	1,000	1,100	23,973	-
CARVER	8,455	12,500	17,168	4,100	-	-	-
COKATO	13,884	5,400	38,240	1,000	891	21,000	-
COLD SPRING	19,959	12,995	65,726	969	2,929	-	-
COOK	8,631	3,000	32,038	-	1,225	-	-
CROOKSTON	12,761	10,000	40,149	2,233	3,106	-	-
CROSBY	11,641	13,000	34,194	1,000	2,011	41,428	-
DAWSON	9,812	12,000	55,883	5,000	874	-	-
DEER RIVER	15,193	-	40,597	-	1,462	-	-
DELANO	19,737	16,262	20,597	-	1,440	-	-
EAGLE LAKE	8,509	16,741	12,092	3,821	1,550	86,797	-
ELY	21,683	-	52,858	2,000	4,739	56,900	700
EVELETH	10,051	3,949	10,383	100	-	7,200	-
FAIRFAX	9,045	4,759	21,892	50	1,969	-	-
FOLEY	22,761	2,500	23,501	19,104	-	27,338	-
GAYLORD	10,843	2,600	68,884	100	1,458	-	-
GILBERT	6,263	-	42,730	-	2,208	-	-
HAMEL	16,695	4,500	69,222	11,707	2,325	28,605	-
HAYFIELD	11,295	12,448	11,982	2,500	523	20,478	-
HECTOR	9,582	3,800	47,673	20	-	3,098	-
HIBBING	-	-	61,591	2,266	1,021	23,167	-
HOYT LAKES	7,829	-	59,093	5,398	891	21,000	-
HUGO	17,087	-	2,116	1,195	4,900	49,345	-
IDEAL	8,767	14,059	39,481	-	1,050	52,760	-
JORDAN	15,940	16,142	54,083	1,050	2,229	13,175	25,150
KASSON	14,928	6,297	26,731	1,000	3,210	26,380	-
KEEWATIN	6,576	7,000	32,666	1,000	2,490	-	-
LAKE CRYSTAL	13,856	5,000	49,591	-	3,453	18,850	-
LAKEFIELD	11,635	3,100	5,726	1,500	1,992	24,000	-
LEXINGTON	7,829	7,700	14,877	-	3,386	40,487	-
LINWOOD	11,958	7,500	44,621	2,000	67	9,293	-
LONSDALE	16,097	15,500	22,789	4,117	1,988	120,250	-
LORETTO	12,597	20,000	50,445	-	450	-	-
LUVERNE	18,370	1,023	37,618	490	-	11,878	-
MAPLETON	10,701	5,400	37,448	1,681	1,560	24,232	-
MAYER	7,516	6,652	33,339	5,239	915	-	-
MCGREGOR	12,589	-	10,629	1,000	2,687	11,751	-
MEADOWLANDS	914	4,153	(87)	816	-	-	-
MONTEVIDEO	19,168	460	36,538	-	-	-	-
MONTROSE	6,263	13,263	22,112	1,000	1,387	7,631	-
MORA	24,956	-	47,021	5,000	844	24,165	-

Table 5
Revenues and Expenditures
for the Year Ended December 31, 1998

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
MORGAN	8,125	2,377	29,113	228	1,727	-	-
MORRIS	19,775	-	59,264	1,697	1,907	-	15,400
MORRISTOWN	9,687	2,242	89,163	-	850	-	-
MOUNTAIN IRON	8,855	9,600	23,344	6,310	36	21,000	-
MOUNTAIN LAKE	9,914	3,900	17,497	1,050	1,535	22,450	-
NASHWAUK	8,455	11,216	19,261	1,000	3,653	27,000	-
NEW LONDON	16,900	4,846	2,483	1,900	1,741	22,595	-
NEW SCANDIA	15,039	10,000	32,470	1,000	-	63,200	4,840
NISSWA	20,589	6,999	31,234	474	8	72,600	-
OAK GROVE	18,275	11,200	74,842	385	-	24,184	-
OSAKIS	11,473	11,000	23,437	21	1,439	-	-
PAYNESVILLE	17,044	-	15,051	1,115	1,810	27,000	-
PELICAN RAPIDS	21,014	-	23,411	1,000	855	72,000	-
PEQUOT LAKES	12,387	14,316	25,158	1,020	607	-	-
PERHAM	15,719	9,498	35,460	-	926	-	-
PIERZ	19,840	-	35,331	-	2,301	36,000	-
PROCTOR	12,862	-	18,178	-	-	-	1,675
REMER	5,983	7,234	9,428	-	413	48,128	-
RICE LAKE	10,367	9,810	64,064	-	-	-	-
ROCKFORD	12,785	-	41,969	669	-	-	-
ROGERS	21,719	2,000	20,446	-	-	23,288	-
ROSEAU	19,019	3,500	28,549	60	425	-	-
RUSH CITY	10,990	7,370	39,411	1,024	465	13,979	-
SAINT ANTHONY	25,736	6,000	44,273	-	1,200	-	-
SAINT CLOUD TWNSHP	36,416	-	53,709	-	2,544	-	-
SAINT JAMES	18,604	11,235	43,635	115	5,154	68,200	-
SAINT JOSEPH	21,411	5,621	75,795	-	3,206	28,600	-
SARTELL	24,615	5,230	21,399	-	600	-	-
SLAYTON	10,805	8,279	21,442	1,000	1,152	19,000	-
SLEEPY EYE	21,198	5,000	36,838	1,000	1,091	38,800	-
STAPLES	13,632	949	14,695	-	956	-	-
TRACY	11,550	619	33,429	-	2,130	-	-
VICTORIA	14,444	20,451	17,516	1,000	400	30,900	-
WABASHA	12,062	25,122	23,099	151	2,604	23,000	-
WACONIA	21,341	12,500	29,499	230	5,015	-	-
WAITE PARK	16,868	3,500	32,956	-	1,568	41,500	-
WALKER	16,476	10,250	44,400	-	116	-	-
WATERTOWN	16,310	7,500	32,552	6,100	-	-	-
WHEATON	10,448	12,639	37,014	1,000	3,688	61,636	-
TOTAL	1,319,541	648,059	3,208,140	178,981	141,681	1,990,269	48,721

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

Table 5
Revenues and Expenditures
for the Year Ended December 31, 1998

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
BECKER	35,736	4,500	28,624	1,000	2,622	112,045	-
CAMBRIDGE	36,784	-	62,883	2,960	419	38,800	-
CASS LAKE	17,320	6,582	33,590	2,042	1,545	5,605	-
CATARACT	35,766	45,000	102,796	-	2,076	-	-
CHISAGO CITY	15,029	14,677	64,603	1,000	1,716	47,800	-
CHISHOLM	17,277	-	141,707	-	1,545	-	-
COHASSET	19,555	3,445	4,260	37,696	1,200	36,700	-
DASSEL	14,833	20,241	38,032	47	3,668	38,500	-
EAST BETHEL	25,640	2,800	60,803	1,000	1,501	31,000	-
GARRISON	11,675	1,593	38,985	-	-	-	-
HAM LAKE	31,570	-	68,094	1,055	3,331	-	-
HERMANTOWN	22,470	52,401	58,812	-	2,208	-	-
INTERNATIONAL FALLS	35,340	-	25,618	3,776	2,645	63,400	-
ISANTI	20,649	-	57,117	17,318	4,467	1,000	-
JACKSON	18,450	2,347	34,927	2,672	1,023	-	240
LAKE CITY	22,973	8,657	52,294	2,000	20	104,260	-
LE SUEUR	19,235	15,300	72,011	3,547	3,197	114,761	-
LINDSTROM	14,765	12,240	69,856	-	1,761	-	-
LITCHFIELD	29,598	5,332	27,076	2,393	1,144	43,740	-
LITTLE FALLS	34,331	7,000	31,321	-	2,825	38,500	-
LONG LAKE	32,741	18,000	69,720	17,069	-	-	-
LONG PRAIRIE	16,694	4,256	30,685	-	765	130,270	-
LOWER SAINT CROIX VALLE	24,599	-	77,472	1,829	1,945	14,072	-
MAHTOMEDI	30,292	19,250	86,102	1,000	3,735	30,000	-
MAPLE PLAIN	18,768	6,875	66,723	2,000	2,470	-	-
MILACA	17,322	-	28,926	27	2,819	33,000	-
MONTICELLO	43,954	-	45,277	1,000	1,180	-	-
NEW PRAGUE	25,908	5,000	62,994	2,000	375	63,300	-
NORTH BRANCH	20,679	11,397	79,588	45	2,673	12,000	-
NORTH ST. PAUL	35,297	-	123,431	1,000	5,521	20,152	-
OSSEO	9,498	36,100	32,353	1,370	2,522	31,640	-
PARK RAPIDS	33,057	1,330	52,266	3,000	1,660	42,600	-
PINE RIVER	11,652	11,402	37,112	-	1,600	-	-
SAINT PAUL PARK	15,931	-	60,172	-	3,856	-	-
SAINT PETER	31,932	4,338	53,041	1,000	1,782	75,306	-
TWO HARBORS	21,684	-	34,800	3,528	2,770	85,250	-
WADENA	15,868	2,950	37,776	-	1,980	-	-
WASECA	35,306	8,425	89,689	-	1,850	-	-
WAYZATA	31,012	13,988	34,431	-	4,950	-	-
WINDOM	22,390	5,000	72,126	2,315	1,042	3,465	-
ZIMMERMAN	17,623	30,000	57,821	1,293	3,756	78,052	-
TOTAL	991,203	380,426	2,305,914	116,982	88,164	1,295,218	240

Table 5
Revenues and Expenditures
for the Year Ended December 31, 1998

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
<u>LUMP SUM - \$2,000 OR MORE, BUT LESS THAN \$2,500 PER YEAR OF SERVICE</u>							
COTTAGE GROVE	76,724	-	241,018	6,000	6,069	128,430	-
DETROIT	39,726	8,355	74,560	-	4,173	10,380	-
EAST GRAND FORKS	31,525	-	32,634	3,000	3,894	15,310	-
INVER GROVE HEIGHTS	78,488	12,000	105,002	2,000	12,383	75,150	-
LAKE ELMO	22,580	1,548	122,379	2,350	7,223	-	-
LITTLE CANADA	28,890	18,000	126,124	1,979	3,571	50,647	-
NEWPORT	11,848	21,849	74,639	1,000	5,978	13,411	-
NORTH MANKATO	33,384	11,561	85,658	1,000	4,214	11,964	-
PRIOR LAKE	65,746	-	81,221	-	174	-	-
REDWOOD FALLS	22,817	15,600	69,510	1,000	-	-	1,000
SAINT BONIFACIUS	14,766	9,000	34,630	1,000	900	4,950	-
SAUK RAPIDS	44,634	9,515	76,812	2,000	4,278	53,900	-
THIEF RIVER FALLS	29,882	-	105,333	100	1,459	46,326	-
VADNAIS HEIGHTS	40,824	18,263	901	-	5,211	25,118	-
TOTAL	541,834	125,691	1,230,421	21,429	59,527	435,586	1,000
<u>LUMP SUM - \$2,500 OR MORE, BUT LESS THAN \$3,000 PER YEAR OF SERVICE</u>							
BEMIDJI PIONEER	75,067	3,324	149,434	2,216	7,232	53,000	-
ELK RIVER	59,352	20,150	120,631	-	1,945	-	-
FERGUS FALLS	49,959	1,700	75,495	3,000	3,702	37,780	2,970
MAPLEWOOD	115,686	98,374	575,068	5,000	16,288	144,228	55,174
OAKDALE	66,509	37,884	75,818	-	11,359	-	-
OWATONNA	83,176	-	163,531	1,000	1,630	-	66,000
PRINCETON	38,671	15,287	73,673	-	9,136	53,738	-
ROSEMOUNT	39,543	26,000	111,673	-	13,463	-	-
WILLMAR	55,384	-	79,559	1,840	4,631	56,300	-
TOTAL	583,347	202,719	1,424,882	13,056	69,386	345,046	124,144
<u>LUMP SUM - \$3,000 OR MORE, BUT LESS THAN \$3,500 PER YEAR OF SERVICE</u>							
BAYPORT	44,285	-	238,582	-	13,533	-	-
CENTENNIAL	56,717	29,750	133,366	2,000	3,875	-	-
FOREST LAKE	59,719	-	136,317	1,650	3,349	-	-
HASTINGS	78,288	-	149,505	1,704	6,545	64,000	-

Table 5
Revenues and Expenditures
for the Year Ended December 31, 1998

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
MARSHALL	48,516	10,400	269,950	1,000	3,494	65,500	-
SHAKOPEE	55,214	12,224	184,896	170	5,237	57,229	47,740
TOTAL	342,739	52,374	1,112,616	6,524	36,033	186,729	47,740

LUMP SUM - \$3,500 OR MORE
PER YEAR OF SERVICE

ALEXANDRIA	59,558	50,933	178,157	-	15,059	33,000	-
BRAINERD	92,149	13,445	277,093	1,123	9,154	133,500	-
EXCELSIOR	68,584	-	303,152	-	7,445	-	-
GOLDEN VALLEY	85,940	-	571,400	-	12,598	86,642	3,615
GRAND RAPIDS	57,201	5,000	59,465	-	2,597	239,986	-
HOPKINS	53,048	27,500	332,788	342	6,548	-	-
LAKEVILLE	104,716	88,244	405,401	4,000	5,962	338,326	-
NORTHFIELD	65,807	2,900	297,881	2,000	1,156	154,965	15,000
STILLWATER	78,629	-	241,868	-	3,345	174,333	-
WOODBURY	104,930	-	453,937	2,000	52,007	33,480	55,581
TOTAL	770,562	188,022	3,121,142	9,465	115,871	1,194,232	74,196

MONTHLY SERVICE

CHASKA	47,860	104,393	182,780	-	4,558	97,228	11,400
HUTCHINSON	51,212	24,070	107,617	-	5,459	73,786	-
LAKE JOHANNA	151,293	71,000	330,405	244	10,719	145,647	-
MOUND	64,712	92,360	221,539	-	4,283	108,680	31,460
PINE CITY	24,973	7,000	65,694	-	3,319	25,300	-
SPRING LAKE PARK	179,769	34,397	807,084	2,000	34,592	195,706	6,705
WHITE BEAR LAKE	123,238	20,000	373,540	5,729	20,376	142,297	5,834
TOTAL MONTHLY	643,057	353,220	2,088,659	7,973	83,306	788,644	55,399

MONTHLY/LS* COMBINATION

APPLE VALLEY	128,542	122,557	148,356	2,471	13,141	105,967	-
BENSON	15,671	10,931	34,889	1,200	1,573	16,080	-
BROOKLYN CENTER	87,036	20,179	212,010	-	15,139	56,688	157,517
CHANHASSEN	61,426	10,574	135,936	2,000	6,806	40,914	2,000
EDEN PRAIRIE	200,834	327,166	1,147,640	1,000	15,288	271,610	-
FAIRMONT	43,786	22,730	197,191	12,610	19,270	193,420	-
GLENCOE	20,778	58,342	74,665	2,000	3,017	75,728	-
MINNETONKA	214,405	-	1,166,215	1,110	71,189	110,300	32,597

Table 5
Revenues and Expenditures
for the Year Ended December 31, 1998

Name of Association	Revenues				Expenditures		
	State Aid	Municipal Contribution	Investment Earnings	All Other	Administration	Service Pensions	Other Benefits
NEW BRIGHTON	71,304	38,000	328,419	1,170	2,475	158,206	13,084
NEW ULM	48,558	37,924	247,867	1,000	5,683	93,290	11,000
PIPESTONE	18,332	38,968	44,377	-	3,211	12,942	4,124
PLYMOUTH	231,821	-	405,903	1,000	10,663	141,513	4,086
ROBBINSDALE	43,745	37,595	(242)	1,000	20,123	168,225	-
ROSEVILLE	125,126	165,690	851,734	-	40,101	233,747	26,802
SAVAGE	42,826	72,009	96,282	-	7,691	60,011	18,251
WORTHINGTON	32,781	66,870	96,417	81	1,138	86,760	-
TOTAL MONTHLY/LS*							
COMBINATION	<u>1,386,971</u>	<u>1,029,535</u>	<u>5,187,659</u>	<u>26,642</u>	<u>236,508</u>	<u>1,825,401</u>	<u>269,461</u>
GRAND TOTAL FOR DEFINED CONTRIBUTION, LUMP SUM, MONTHLY SERVICE, AND MONTHLY/LS *							
COMBINATION	<u>11,799,672</u>	<u>4,340,380</u>	<u>30,206,625</u>	<u>825,390</u>	<u>1,331,302</u>	<u>13,019,386</u>	<u>787,913</u>

* LS - LUMP SUM

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

<u>Name of Association</u>	<u>Salaries</u>	<u>Conventions</u>	<u>Dues Actuarial Audit & Bond</u>	<u>Other</u>	<u>Total Expenses</u>	<u>% of Assets</u>
<u>DEFINED CONTRIBUTION</u>						
AUSTIN	978	-	1,329	928	3,235	1.10
CALLAWAY	-	-	650	381	1,031	1.14
COON RAPIDS	2,957	9,725	3,256	29,912	45,850	1.35
FISHER	-	-	725	138	863	1.58
IVANHOE	300	669	533	33	1,535	1.04
<u>LUMP SUM - \$10 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE</u>						
MAPLE HILL	-	-	369	-	369	1.28
REVERE	800	-	-	4	804	4.41
<u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE</u>						
DANVERS	75	-	205	-	280	1.16
GHENT	300	-	906	-	1,206	2.32
GOODLAND	-	-	-	1,715	1,715	5.06
LANCASTER	-	-	450	-	450	1.12
<u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE</u>						
BADGER	-	50	493	748	1,291	1.03
CEYLON	100	-	1,141	-	1,241	1.11
COLVIN	400	-	550	-	950	1.21
DEXTER	500	-	-	500	1,000	1.27
GARVIN	-	-	446	156	602	1.42
HENDRUM	550	-	115	133	798	1.69
LAKE BRONSON	125	-	450	-	575	1.53
MAKINEN	600	-	705	-	1,305	2.48
SQUAW LAKE	-	-	1,600	234	1,834	1.93
TWIN LAKES (FREEBORN)	-	-	-	4,894	4,894	5.36
WILSON	-	-	1,684	21	1,705	1.23
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER</u>						

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

<u>Name of Association</u>	<u>Salaries</u>	<u>Conventions</u>	<u>Dues Actuarial Audit & Bond</u>	<u>Other</u>	<u>Total Expenses</u>	<u>% of Assets</u>
<u>YEAR OF SERVICE</u>						
ALDEN	200	635	650	15	1,500	1.88
BEARDSLEY	375	-	336	-	711	1.00
BRANDON	-	-	1,642	198	1,840	1.31
CLAREMONT	996	900	800	-	2,696	2.64
COTTONWOOD	-	-	100	1,964	2,064	1.07
CUYUNA	150	-	1,525	-	1,675	2.10
DALTON	100	-	1,333	-	1,433	1.27
DUNNELL	-	-	837	6	843	1.07
FIFTY LAKES	-	-	1,772	15	1,787	2.41
FINLAND	-	107	998	33	1,138	1.65
IRONTON	320	-	1,544	20	1,884	1.55
PALISADE	-	-	2,918	41	2,959	3.06
RED WING	700	-	3,500	-	4,200	2.59
SHAFER	-	415	1,531	80	2,026	1.54
SHELLY	-	-	980	11	991	1.10
TOWER	900	203	1,075	-	2,178	2.70
WRENSHALL	538	-	994	-	1,532	1.07
WRIGHT	-	-	530	1	531	1.01

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

APPLETON	150	-	2,817	121	3,088	1.23
BIG LAKE	-	-	2,723	629	3,352	1.10
BROWNTON	500	282	1,875	24	2,681	2.15
COLERAINE	-	-	1,716	18	1,734	1.09
EMILY	-	-	2,607	50	2,657	1.87
GLENWOOD	100	-	2,527	-	2,627	1.89
HAMBURG	300	400	1,391	146	2,237	1.60
HENDERSON	900	-	366	891	2,157	1.37
KELLOGG	800	-	1,873	123	2,796	1.39
MARBLE	200	-	1,642	-	1,842	1.09
MISSION	500	-	363	-	863	1.54
MONTGOMERY	825	-	-	3,017	3,842	1.42
MOOSE LAKE	-	-	1,931	108	2,039	1.08
OGILVIE	200	-	1,012	259	1,471	1.03
ORR	-	280	975	234	1,489	1.93
ORTONVILLE	300	-	3,957	404	4,661	1.47
SAINT MICHAEL	450	-	985	1,599	3,034	1.01

LUMP SUM - \$1,000 OR MORE,

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

<u>Name of Association</u>	<u>Salaries</u>	<u>Conventions</u>	<u>Dues Actuarial Audit & Bond</u>	<u>Other</u>	<u>Total Expenses</u>	<u>% of Assets</u>
<u>BUT LESS THAN \$1,500 PER YEAR OF SERVICE</u>						
HUGO	-	-	4,900	-	4,900	1.42
KASSON	950	1,565	680	15	3,210	1.10
LAKE CRYSTAL	800	-	153	2,500	3,453	1.07
LEXINGTON	-	100	3,286	-	3,386	1.14
MCGREGOR	-	-	-	2,687	2,687	1.23
NASHWAUK	500	-	3,153	-	3,653	1.38
SAINT JAMES	2,644	729	1,775	6	5,154	1.32
WHEATON	-	-	1,330	2,358	3,688	1.15
<u>LUMP SUM - \$2,000 OR MORE, BUT LESS THAN \$2,500 PER YEAR OF SERVICE</u>						
LAKE ELMO	600	-	-	6,623	7,223	1.16
<u>LUMP SUM - \$2,500 OR MORE, BUT LESS THAN \$3,000 PER YEAR OF SERVICE</u>						
OAKDALE	2,300	1,200	7,859	-	11,359	1.21
PRINCETON	567	-	2,140	6,429	9,136	1.11
ROSEMOUNT	400	-	1,200	11,863	13,463	1.64
<u>LUMP SUM - \$3,500 OR MORE PER YEAR OF SERVICE</u>						
ALEXANDRIA	-	-	14,984	75	15,059	1.09
WOODBURY	33,864	-	2,941	15,202	52,007	1.83
<u>MONTHLY/LS* COMBINATION</u>						
ROBBINSDALE	3,768	-	16,355	-	20,123	2.13

*** LS - LUMP SUM**

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

<u>Name of Association</u>	<u>Salaries</u>	<u>Conventions</u>	<u>Dues Actuarial Audit & Bond</u>	<u>Other</u>	<u>Total Expenses</u>	<u>% of Assets</u>
<u>DEFINED CONTRIBUTION</u>						
COON RAPIDS	2,957	9,725	3,256	29,912	45,850	1.35
EAGAN	-	-	-	22,402	22,402	0.54
EDINA	23,889	4,681	5,737	10,147	44,454	0.90
<u>LUMP SUM - \$3,500 OR MORE PER YEAR OF SERVICE</u>						
WOODBURY	33,864	-	2,941	15,202	52,007	1.83
<u>MONTHLY SERVICE</u>						
SPRING LAKE PARK	12,933	6,550	13,052	2,057	34,592	0.60
WHITE BEAR LAKE	3,561	1,019	12,423	3,373	20,376	0.48
<u>MONTHLY/LS*COMBINATION</u>						
MINNETONKA	9,023	-	6,438	55,728	71,189	0.89
ROBBINSDALE	3,768	-	16,355	-	20,123	2.13
ROSEVILLE	8,574	-	13,585	17,942	40,101	0.67

*LS-LUMP SUM

Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
for the Year Ended December 31, 1998

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
DEFINED CONTRIBUTION																	
ALASKA	19	-	2	50	10	10	-	10,000	-	-	BAL	-	-	-	-	-	BAL
ALBANY	25	-	-	50	5	5	25,000	35,000	-	-	BAL	-	-	-	-	-	BAL
ANDOVER	44	-	12	50	5	5	2,500	125,000	-	-	BAL	-	-	-	-	-	BAL
ANOKA-CHAMPLIN	41	-	8	50	10	10	-	500,000	-	-	BAL	-	-	-	-	-	BAL
ASHBY	24	-	2	50	5	5	-	12,000	-	-	BAL	-	-	-	-	-	BAL
AUSTIN	22	-	1	50	10	10	-	50,000	-	-	BAL	-	-	-	-	-	BAL
BREWSTER	23	-	5	50	10	10	-	15,000	-	-	BAL	-	-	-	-	-	BAL
BROOKLYN PARK	60	-	20	50	5	5	750,000	750,000	-	-	BAL	-	-	-	-	-	BAL
CALLAWAY	20	-	-	50	10	10	-	70,000	-	-	BAL	-	-	-	-	-	BAL
COLOGNE	27	-	4	50	10	10	10,000	50,000	-	-	-	-	-	-	-	-	BAL
COLUMBIA HEIGHTS	20	-	2	50	10	10	-	100,000	-	-	BAL	-	-	-	-	-	BAL
COON RAPIDS	46	3	4	50	5	5	350,000	350,000	-	-	BAL	-	-	-	-	-	BAL
CRANE LAKE	12	-	-	50	10	10	50,000	53,000	-	-	BAL	-	-	-	-	-	BAL
CROSSLAKE	23	-	3	50	10	10	-	50,000	-	-	BAL	-	-	-	-	-	BAL
CRYSTAL	39	-	7	50	5	5	50,000	400,000	-	-	BAL	-	-	-	-	-	BAL
DALBO	17	-	2	50	10	10	-	10,000	-	-	-	-	-	-	-	-	BAL
DONNELLY	28	1	2	50	10	10	-	10,000	-	-	BAL	-	-	-	-	-	BAL
EAGAN	94	-	17	50	5	5	-	500,000	-	-	BAL	-	-	-	-	-	BAL
EDINA	40	-	6	50	5	5	500,000	500,000	-	-	BAL	-	-	-	-	-	BAL
ELBOW LAKE	28	-	2	50	10	10	-	30,000	-	-	BAL	-	-	-	-	-	BAL
ELGIN	23	-	8	50	10	10	-	20,000	-	-	BAL	-	-	-	-	-	BAL
ELLSBURG	10	-	-	55	10	10	-	10,000	-	-	BAL	-	-	-	-	-	BAL
EMBARRASS	20	-	1	50	10	10	-	10,000	-	-	-	-	-	-	-	-	BAL
ERSKINE	20	-	-	50	10	10	10,000	10,000	-	-	BAL	-	-	-	-	-	BAL
FALCON HEIGHTS	13	1	15	50	10	10	100,000	100,000	-	-	BAL	15	DAY	-	-	-	BAL
FISHER	24	-	-	50	20	5	-	7,000	-	-	BAL	-	-	-	-	-	BAL
FOSSTON	22	-	4	50	10	10	-	20,000	-	-	BAL	-	-	-	-	-	BAL
FOUNTAIN	21	-	1	50	10	10	75,000	75,000	-	-	BAL	-	-	-	-	-	BAL
FREEPORT	21	-	4	50	10	10	-	20,000	-	-	BAL	-	-	-	-	-	BAL
FRIDLEY	32	-	4	50	10	10	-	250,000	-	-	-	-	-	-	-	-	BAL
GARY	20	-	2	50	10	10	-	20,000	-	-	-	-	-	-	-	-	BAL
GIBBON	20	-	3	50	13	13	-	30,000	-	-	-	-	-	-	-	-	BAL
GLENVILLE	26	-	6	50	5	5	-	10,000	-	-	BAL	-	-	-	-	-	BAL
GOODHUE	20	-	3	50	5	5	-	40,000	-	-	BAL	-	-	-	-	-	BAL
HARDWICK	19	1	1	50	10	10	-	45,000	-	-	BAL	-	-	-	-	-	BAL
HAWLEY	22	-	3	50	10	10	-	40,000	-	-	-	-	-	-	-	-	BAL
IVANHOE	25	-	2	50	10	10	-	15,000	-	-	BAL	-	-	-	-	-	BAL
KENYON	30	-	1	50	10	10	-	25,000	-	-	BAL	-	-	-	-	-	BAL

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

Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
for the Year Ended December 31, 1998

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
KERKHOVEN	21	1	2	50	10	10	15,000	15,000	-	-	BAL	-	-	-	-	-	BAL
KIESTER	21	-	3	55	20	10	-	35,000	-	-	BAL	42	WEEK	-	-	-	BAL
LAKE GEORGE	18	-	3	50	10	10	-	6,000	-	-	BAL	-	-	-	-	-	BAL
LAKEPORT	17	-	1	55	10	10	-	50,000	-	-	-	-	-	-	-	-	BAL
LE CENTER	20	-	11	50	10	10	2,000	25,000	-	-	BAL	-	-	-	-	-	BAL
LONDON	16	-	1	50	20	10	-	50,000	-	-	-	100	WEEK	-	-	-	BAL
LONGVILLE	24	-	1	50	5	5	-	50,000	-	-	-	-	-	-	-	-	BAL
LYLE	18	-	1	50	10	10	10,000	10,000	-	-	-	-	-	-	-	-	BAL
MAGNOLIA	13	-	-	50	10	10	-	10,000	-	-	-	-	-	-	-	-	-
MAPLE GROVE	82	-	17	50	5	5	1,000,000	1,000,000	-	-	BAL	-	-	-	-	-	BAL
MARINE ON ST. CROIX	30	-	17	50	5	5	-	30,000	-	-	BAL	-	-	-	-	-	BAL
MAZEPPA	24	-	1	50	10	10	-	15,000	-	-	-	-	-	-	-	-	BAL
MEDICINE LAKE	19	-	5	50	5	5	-	50,000	-	-	-	-	-	-	-	-	-
MENDOTA HEIGHTS	33	1	4	50	10	10	200,000	200,000	-	-	BAL	-	-	-	-	-	BAL
MENTOR	14	1	-	50	10	10	-	10,000	-	-	-	-	-	-	-	-	BAL
MILLERVILLE	18	-	1	50	10	10	-	25,000	-	-	BAL	-	-	-	-	-	BAL
MILROY	19	-	-	50	20	10	-	80,000	-	-	BAL	-	-	-	-	-	BAL
MURDOCK	15	-	1	50	10	10	-	10,000	-	-	BAL	-	-	-	-	-	BAL
MYRTLE	25	-	-	50	5	5	5,000	5,000	-	-	BAL	-	-	-	-	-	BAL
NEW HOPE	30	-	12	50	5	5	50,000	400,000	-	-	BAL	-	-	-	-	-	BAL
NODINE	20	-	1	55	10	10	-	20,000	-	-	BAL	-	-	-	-	-	BAL
NORTHROP	17	-	-	50	10	10	-	10,000	-	-	BAL	-	-	-	-	-	BAL
ODESSA FARM	14	-	-	50	10	5	-	10,000	-	-	BAL	-	-	-	-	-	BAL
OKLEE	19	-	1	50	10	10	-	10,000	-	1,000	LUMP	-	-	-	-	-	BAL
PLAINVIEW	22	-	2	50	10	10	15,000	40,000	-	-	BAL	-	-	-	-	-	BAL
PLUMMER	24	-	-	50	10	10	-	10,000	-	-	BAL	-	-	-	-	-	BAL
RAMSEY	28	-	-	50	10	10	-	40,000	-	-	BAL	-	-	-	-	-	BAL
RED LAKE	21	-	1	50	10	10	-	17,000	-	-	BAL	-	-	-	-	-	BAL
ROUND LAKE	18	-	-	50	10	10	-	10,000	-	-	BAL	-	-	-	-	-	BAL
RUSHFORD	26	2	1	50	10	10	-	20,000	-	-	BAL	-	-	-	-	-	BAL
SAINT HILAIRE	16	-	1	50	10	10	-	20,000	-	-	BAL	-	-	-	-	-	BAL
SEAFORTH	14	-	4	50	10	10	-	2,000	-	-	BAL	-	-	-	-	-	BAL
SOUTH BEND	14	-	2	50	15	15	-	30,000	-	-	BAL	-	-	-	-	-	BAL
SWANVILLE	20	-	-	50	10	10	-	50,000	-	-	BAL	-	-	-	-	-	BAL
TOIVOLA	15	-	-	50	20	5	10,000	10,000	-	-	-	-	-	-	-	-	BAL
ULEN	20	-	-	50	10	10	-	11,000	-	-	-	-	-	-	-	-	BAL
UNDERWOOD	18	-	-	50	10	10	-	10,000	-	-	BAL	-	-	-	-	-	BAL
VERMILION LAKE	15	-	3	50	10	10	-	7,500	-	-	BAL	-	-	-	-	-	BAL

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Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
for the Year Ended December 31, 1998

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
WABASSO	22	-	2	50	10	10	-	15,000	-	-	BAL	-	-	-	-	-	BAL
WANAMINGO	28	-	2	50	10	10	-	20,000	-	-	BAL	-	-	-	-	-	BAL
WANDA	19	-	2	50	10	10	-	10,000	-	-	BAL	-	-	-	-	-	BAL
WELLS	23	-	2	50	10	10	-	100,000	-	-	-	-	-	-	-	-	BAL
WILLIAMS	19	-	4	50	10	10	-	24,000	-	-	-	-	-	-	-	-	BAL
WINGER	14	-	-	50	10	10	-	10,000	-	-	BAL	-	-	-	-	-	BAL
WINTHROP	22	-	-	50	10	10	-	300,000	-	-	BAL	-	-	-	-	-	BAL
ZUMBROTA	28	-	-	50	10	10	-	75,000	-	-	BAL	-	-	-	-	-	BAL
<u>LUMP SUM - \$10 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE</u>																	
CARSONVILLE	19	-	1	50	10	10	-	20,000	75	75	Y/S	-	-	-	-	75	Y/S
CLIMAX	19	-	-	50	10	10	-	10,000	25	-	-	-	-	-	-	-	-
FINLAYSON	21	-	4	50	10	10	-	5,000	50	50	Y/S	-	-	-	-	50	Y/S
FRENCH TWNShP	26	-	6	50	10	10	10,000	10,000	50	50	Y/S	-	-	-	-	50	Y/S
HOLYOKE	7	-	3	50	5	5	-	5,000	25	-	-	-	-	-	-	25	Y/S
LAKELAND	13	-	-	50	20	20	-	10,000	50	50	Y/S	-	-	-	-	50	Y/S
LASALLE	19	-	-	50	10	10	-	10,000	25	25	Y/S	-	-	-	-	25	Y/S
MAPLE HILL	14	-	-	50	10	10	-	5,000	50	50	Y/S	-	-	-	-	50	Y/S
NASSAU	17	-	-	55	20	10	-	10,000	25	-	-	-	-	-	-	25	Y/S
NORTHLAND	7	-	2	50	10	10	-	5,000	50	50	Y/S	-	-	-	-	50	Y/S
REVERE	13	-	-	50	10	10	-	5,000	10	2	Y/S	-	-	-	-	5	Y/S
TAUNTON	14	-	-	60	10	10	10,000	10,000	50	-	-	10	WEEK	-	-	50	Y/S
WALTERS	19	-	-	50	5	5	-	10,000	50	-	-	-	-	-	-	50	Y/S

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for the Year Ended December 31, 1998

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit		
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type	
LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE																		
BETHEL	12	-	-	50	10	10	-	5,000	120	120	Y/S	-	-	-	-	120	Y/S	
BIGELOW	19	-	2	50	5	5	6,000	6,000	100	100	Y/S	-	-	-	-	100	Y/S	
BLUFFTON	13	-	-	50	10	10	-	5,000	100	100	Y/S	-	-	-	-	100	Y/S	
BREITUNG	21	-	2	50	10	10	-	10,000	170	170	Y/S	-	-	-	-	170	Y/S	
BRIMSON	15	-	-	50	20	10	-	15,000	100	100	Y/S	-	-	-	-	100	Y/S	
CAMPBELL	26	-	-	62	20	20	-	25,000	175	-	-	-	-	-	-	175	Y/S	
COTTON	21	-	1	50	5	5	-	20,000	100	100	Y/S	-	-	-	-	100	Y/S	
CROOKED LAKE	17	-	1	50	5	5	-	10,000	175	175	Y/S	-	-	-	-	175	Y/S	
DANVERS	14	-	-	50	10	10	5,000	5,000	175	175	Y/S	-	-	-	-	175	Y/S	
DUMONT	21	-	2	50	10	10	-	6,000	150	150	Y/S	-	-	-	-	150	Y/S	
ELBOW-TULABY LAKE	15	-	-	50	10	10	5,000	5,000	100	100	Y/S	-	-	-	-	100	Y/S	
ELMER	14	-	1	60	10	10	-	3,000	100	-	-	-	-	-	-	100	Y/S	
FEDERAL DAM	15	-	-	55	20	10	10,000	10,000	100	-	-	-	-	-	-	-	-	
FLENSBURG	20	-	-	50	10	10	-	40,000	125	125	Y/S	-	-	-	-	125	Y/S	
GENEVA	19	-	-	55	10	10	-	5,000	100	100	Y/S	-	-	-	-	100	Y/S	
GHENT	13	-	3	50	10	10	-	7,500	175	-	-	-	-	-	-	175	Y/S	
GOODLAND	18	-	-	50	5	5	-	40,000	140	140	Y/S	-	-	-	-	140	Y/S	
GREENBUSH	33	-	-	50	10	10	-	15,000	145	-	-	-	-	-	-	145	Y/S	
HANLEY FALLS	24	-	5	50	10	10	-	10,000	150	-	-	-	-	-	-	150	Y/S	
HOKAH	28	-	3	50	10	10	150,000	150,000	170	170	Y/S	-	-	-	-	170	Y/S	
HOLLAND	20	-	-	50	10	10	-	10,000	100	100	Y/S	-	-	-	-	100	Y/S	
JACOBSON	11	-	1	50	10	10	-	15,000	150	150	Y/S	-	-	-	-	150	Y/S	
LAKE HENRY	18	-	5	50	10	10	-	10,000	150	150	Y/S	-	-	-	-	150	Y/S	
LANCASTER	21	-	3	55	10	10	-	20,000	100	50	Y/S	-	-	-	-	50	Y/S	
LISMORE	25	-	-	50	20	5	-	30,000	140	140	Y/S	100	WEEK	200	LUMP	140	Y/S	
LUCAN	21	-	-	50	10	10	-	6,000	150	-	-	-	-	-	-	150	Y/S	
LYND	15	-	-	50	20	10	-	10,000	100	-	-	-	-	-	-	100	Y/S	
MCGRATH	16	-	2	50	5	5	-	10,000	100	100	Y/S	-	-	-	-	100	Y/S	
MIDDLE RIVER	18	-	-	50	20	10	-	9,000	100	100	Y/S	100	WEEK	-	-	100	Y/S	
NEW MUNICH	18	-	-	50	10	10	-	5,000	180	180	Y/S	-	-	-	-	180	Y/S	
NORTH STAR	16	-	4	50	5	5	5,000	5,000	160	-	-	-	-	-	-	160	Y/S	
PEMBERTON	24	-	-	50	10	10	-	10,000	100	50	Y/S	-	-	-	-	50	Y/S	
SAINT LEO	19	-	4	50	10	10	-	10,000	175	175	WEEK	-	-	-	-	175	Y/S	
SOLWAY RURAL	18	-	-	50	10	10	-	10,000	100	-	-	-	-	-	-	-	-	
TWIN LAKES (FREEBORN)	19	-	-	50	10	10	-	20,000	150	-	-	-	-	-	-	150	Y/S	
WILMONT	25	-	3	50	10	10	-	10,000	167	167	Y/S	-	-	-	-	167	Y/S	

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

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Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
for the Year Ended December 31, 1998

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit		
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type	
LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE																		
ALBORN	16	-	-	50	20	20	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S	
ALMELUND	27	-	-	50	10	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S	
ALTURA	23	-	-	50	20	20	-	10,000	250	-	-	25	WEEK	-	-	250	Y/S	
BADGER	25	-	-	50	10	10	-	15,000	200	200	Y/S	-	-	-	-	200	Y/S	
BLACKHOOF	18	-	3	50	10	10	7,000	7,000	250	250	Y/S	-	-	-	-	250	Y/S	
BOWLUS	20	-	-	50	20	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S	
BROOK PARK	16	-	1	50	5	5	-	50,000	200	200	Y/S	-	-	-	-	200	Y/S	
CEYLON	22	-	2	50	20	10	-	15,000	200	-	-	15	WEEK	-	-	200	Y/S	
CHERRY	19	-	2	50	5	5	-	10,000	275	275	Y/S	-	-	-	-	275	Y/S	
CLEMENTS	19	-	1	50	10	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S	
CLIFTON	19	-	5	55	20	20	10,000	10,000	200	-	-	-	-	-	-	200	Y/S	
COLVIN	22	-	3	50	10	10	10,000	10,000	250	-	-	-	-	-	-	200	Y/S	
DARFUR	18	-	1	50	20	10	-	7,000	275	275	Y/S	20	DAY	-	-	275	Y/S	
DENT	21	-	2	50	10	10	-	10,000	250	-	-	-	-	-	-	250	Y/S	
DEXTER	20	-	1	50	10	10	-	10,000	225	225	Y/S	-	-	-	-	225	Y/S	
EASTERN HUBBARD	22	-	-	55	10	10	-	25,000	200	-	-	-	-	-	-	200	Y/S	
EITZEN	23	-	4	50	10	10	-	50,000	200	200	Y/S	-	-	-	-	200	Y/S	
ELLSWORTH	25	-	5	55	10	10	15,000	15,000	200	-	-	-	-	-	-	200	Y/S	
ELROSA	29	-	5	55	5	5	-	20,000	200	200	Y/S	-	-	-	-	200	Y/S	
GARVIN	13	-	1	55	5	5	-	5,000	200	200	Y/S	-	-	-	-	200	Y/S	
GRANADA	15	-	3	50	10	10	-	15,000	250	-	-	-	-	-	-	250	Y/S	
GRYGLA	20	-	-	50	10	10	-	20,000	200	200	Y/S	-	-	-	-	200	Y/S	
HALSTAD	22	-	4	55	10	10	-	30,000	200	200	Y/S	-	-	-	-	200	Y/S	
HANCOCK	23	-	1	50	10	10	-	100,000	275	-	-	-	-	-	-	100	Y/S	
HANSKA	26	-	-	50	10	10	-	15,000	275	275	Y/S	-	-	-	-	275	Y/S	
HENDRUM	28	-	-	50	10	10	25,000	25,000	200	200	Y/S	-	-	-	-	200	Y/S	
HEWITT	11	-	1	50	10	10	10,000	10,000	250	250	Y/S	-	-	-	-	250	Y/S	
HILL CITY	26	-	5	50	10	10	100,000	100,000	280	280	Y/S	-	-	-	-	280	Y/S	
HITTERDAL	18	-	2	50	10	10	-	20,000	220	220	Y/S	-	-	-	-	220	Y/S	
IONA	13	-	-	50	20	10	5,000	6,000	250	250	Y/S	-	-	-	-	250	Y/S	
KARLSTAD	30	-	-	50	10	10	-	55,000	200	200	Y/S	-	-	-	-	200	Y/S	
KENNEDY	18	-	-	50	10	10	-	20,000	250	250	Y/S	-	-	-	-	250	Y/S	
LAKE BRONSON	16	-	-	50	10	10	4,000	4,000	200	20	Y/S	-	-	-	-	50	Y/S	
LAKE WILSON	17	-	-	50	10	10	-	15,000	250	-	-	-	-	-	-	250	Y/S	
MAHTOWA	19	-	1	50	5	5	-	10,000	200	200	Y/S	-	-	-	-	200	Y/S	
MAKINEN	15	-	2	50	10	10	30,000	30,000	200	200	Y/S	-	-	-	-	200	Y/S	
MCKINLEY	12	-	3	50	10	10	-	10,000	200	200	Y/S	-	-	-	-	-	-	
OSTRANDER	16	-	-	50	10	10	-	7,500	250	250	Y/S	-	-	-	-	250	Y/S	

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

Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
for the Year Ended December 31, 1998

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
PORTER	25	-	3	55	10	10	-	20,000	225	135	Y/S	-	-	-	-	225	Y/S
SILICA	19	-	1	50	10	10	10,000	10,000	240	-	-	-	-	-	-	240	Y/S
SOLWAY TWNShP	17	-	6	50	10	10	10,000	10,000	220	220	Y/S	-	-	-	-	220	Y/S
SQUAW LAKE	17	-	4	50	10	10	-	100,000	250	250	Y/S	-	-	-	-	250	Y/S
STURGEON LAKE	13	-	-	50	10	10	-	5,000	200	200	Y/S	-	-	-	-	200	Y/S
TOFTE	10	-	-	50	5	5	10,000	10,000	250	250	Y/S	-	-	-	-	250	Y/S
TWIN LAKES (MAHNOMEN)	20	-	-	50	10	10	-	10,000	200	-	-	-	-	-	-	200	Y/S
VESTA	17	-	-	50	10	10	5,000	10,000	200	200	Y/S	-	-	-	-	200	Y/S
VILLARD	25	-	-	50	10	10	-	10,000	200	200	Y/S	-	-	-	-	100	Y/S
VINING	17	-	-	50	10	10	-	7,500	250	-	-	-	-	-	-	-	-
WAUBUN	16	-	1	50	10	10	-	8,000	250	250	Y/S	-	-	-	-	250	Y/S
WILSON	28	-	3	50	10	10	20,000	20,000	250	250	Y/S	-	-	-	-	250	Y/S
WOODSTOCK	16	-	1	50	10	10	-	15,000	250	250	Y/S	-	-	-	-	250	Y/S
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE</u>																	
ADAMS	25	-	-	50	10	10	-	20,000	440	440	Y/S	-	-	-	-	440	Y/S
ADRIAN	25	-	-	50	10	10	-	25,000	400	400	Y/S	-	-	-	-	400	Y/S
ALDEN	24	-	4	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
ALPHA	12	-	1	50	10	10	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
AMBOY	17	-	3	50	10	10	-	15,000	400	100	Y/S	-	-	-	-	400	Y/S
ARGYLE	25	-	2	50	10	10	-	15,000	440	-	-	-	-	-	-	440	Y/S
ASKOV	18	-	2	55	10	10	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
BALATON	25	-	1	50	10	10	-	15,000	400	400	Y/S	10	DAY	-	-	400	Y/S
BARRETT	20	-	-	55	10	10	-	10,000	350	-	-	-	-	-	-	350	Y/S
BEARDSLEY	21	-	-	50	20	20	-	7,500	325	325	Y/S	-	-	-	-	325	Y/S
BEAVER CREEK	16	-	2	50	10	10	-	20,000	400	400	Y/S	-	-	-	-	400	Y/S
BELLINGHAM	20	-	5	50	5	5	10,000	20,000	325	325	Y/S	-	-	-	-	325	Y/S
BELVIEW	18	-	7	50	10	10	-	25,000	400	400	Y/S	-	-	-	-	400	Y/S
BERTHA	20	-	1	50	10	10	-	10,000	320	320	Y/S	-	-	-	-	320	Y/S
BIRD ISLAND	23	-	4	50	10	10	-	15,000	400	400	Y/S	-	-	-	-	400	Y/S
BIWABIK TWNShP	17	-	1	50	10	10	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
BLOMKEST	16	-	2	55	10	10	-	20,000	400	-	-	-	-	-	-	400	Y/S
BOYD	20	-	3	50	10	10	-	10,000	320	320	Y/S	-	-	-	-	320	Y/S
BRANDON	21	-	2	50	5	5	-	15,000	475	475	Y/S	-	-	-	-	475	Y/S
BREVATOR	12	-	2	50	10	10	-	10,000	475	475	Y/S	-	-	-	-	475	Y/S
BRICELYN	21	-	2	55	10	10	-	15,000	450	450	Y/S	-	-	-	-	450	Y/S
BROOTEN	20	-	3	50	10	10	-	25,000	400	400	Y/S	-	-	-	-	400	Y/S
CANTON	20	-	-	50	20	10	-	10,000	350	50	Y/S	-	-	-	-	350	Y/S
CHANDLER	21	-	3	50	10	10	-	60,000	300	300	Y/S	-	-	-	-	300	Y/S

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

Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
for the Year Ended December 31, 1998

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
CHOKIO	20	-	1	50	10	10	-	20,000	425	300	Y/S	-	-	-	-	425	Y/S
CLAREMONT	15	-	5	50	10	10	-	15,000	400	400	Y/S	-	-	-	-	400	Y/S
CLARISSA	21	-	1	50	10	10	10,000	10,000	325	325	Y/S	-	-	-	-	325	Y/S
CLARKS GROVE	24	-	1	50	10	10	10,000	20,000	300	300	Y/S	-	-	-	-	300	Y/S
CLINTON (BIG STONE)	18	-	3	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
CLINTON (ST. LOUIS)	21	-	2	50	10	10	-	15,000	350	350	Y/S	25	WEEK	-	-	350	Y/S
COMFREY	24	-	1	50	10	10	-	200,000	450	450	Y/S	15	DAY	-	-	450	Y/S
COTTONWOOD	29	-	8	55	10	10	20,000	20,000	450	450	Y/S	-	-	-	-	450	Y/S
CURRIE	19	-	1	50	10	10	15,000	15,000	450	450	Y/S	-	-	-	-	450	Y/S
CUYUNA	20	-	1	50	10	10	-	10,000	350	350	Y/S	-	-	-	-	350	Y/S
CYRUS	18	-	1	50	10	10	-	10,000	325	-	-	-	-	-	-	325	Y/S
DALTON	23	-	6	50	10	10	-	20,000	350	350	Y/S	-	-	-	-	350	Y/S
DANUBE	21	-	1	50	10	10	-	25,000	450	450	Y/S	-	-	-	-	450	Y/S
DEER CREEK	17	-	1	50	0	0	10,000	10,000	320	320	Y/S	-	-	-	-	320	Y/S
DELAVAN	19	-	1	50	5	5	-	15,000	400	400	Y/S	-	-	-	-	400	Y/S
DOVER	22	-	1	50	10	10	-	15,000	450	450	Y/S	-	-	-	-	450	Y/S
DUNNELL	15	-	-	50	10	10	-	100,000	450	450	Y/S	-	-	-	-	450	Y/S
EAGLE BEND	24	-	2	50	10	10	-	30,000	450	450	Y/S	-	-	-	-	450	Y/S
EASTON	25	-	-	50	10	10	-	20,000	450	450	Y/S	-	-	-	-	450	Y/S
ECHO	21	-	2	50	10	10	-	20,000	400	400	Y/S	-	-	-	-	400	Y/S
ELIZABETH	23	-	-	50	10	10	-	20,000	400	400	Y/S	-	-	-	-	400	Y/S
ELLENDALE	21	-	3	50	5	5	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
EMMONS	23	-	1	50	10	10	25,000	50,000	400	-	-	-	-	-	-	400	Y/S
EVANSVILLE	30	-	-	50	10	10	-	10,000	320	320	Y/S	-	-	-	-	320	Y/S
FERTILE	23	-	3	50	10	10	-	15,000	400	400	Y/S	-	-	-	-	400	Y/S
FIFTY LAKES	12	-	4	50	5	5	-	30,000	400	400	Y/S	-	-	-	-	400	Y/S
FINLAND	19	-	-	50	10	10	-	10,000	300	-	-	-	-	-	-	300	Y/S
FORADA	23	-	3	50	10	10	-	20,000	350	350	Y/S	-	-	-	-	350	Y/S
FREDENBERG	17	-	-	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
FROST	21	-	2	50	10	10	-	10,000	300	300	Y/S	5	DAY	-	-	300	Y/S
GLYNDON	21	-	6	50	10	10	-	100,000	325	-	-	-	-	-	-	325	Y/S
GNESEN	25	-	1	50	10	10	-	20,000	400	200	Y/S	-	-	-	-	400	Y/S
GRACEVILLE	25	-	1	50	10	10	-	15,000	430	430	Y/S	-	-	-	-	430	Y/S
GROVE CITY	20	-	5	50	10	10	-	25,000	400	400	Y/S	-	-	-	-	400	Y/S
HALLOCK	26	-	5	50	10	10	-	100,000	450	20	Y/S	-	-	-	-	50	Y/S
HAMPTON	16	-	5	50	10	10	-	14,000	400	400	Y/S	-	-	-	-	400	Y/S
HARMONY	27	-	4	50	10	10	-	15,000	400	400	Y/S	-	-	-	-	400	Y/S
HARRIS	20	-	1	50	10	10	-	50,000	350	350	Y/S	-	-	-	-	350	Y/S
HARTLAND	24	-	1	50	20	10	-	25,000	300	300	Y/S	42	WEEK	-	-	300	Y/S
HENDRICKS	25	-	5	50	5	5	-	100,000	450	450	Y/S	-	-	-	-	450	Y/S
HERMAN	23	-	2	50	10	10	-	10,000	425	425	Y/S	-	-	-	-	425	Y/S

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Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
for the Year Ended December 31, 1998

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
HILLS	23	-	2	50	10	10	-	15,000	475	-	-	500	LUMP	-	-	125	Y/S
HOFFMAN	23	-	3	50	10	10	-	15,000	350	350	Y/S	-	-	-	-	350	Y/S
HOVLAND	12	-	-	50	10	10	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
INDUSTRIAL	19	-	1	50	5	5	-	200,000	350	350	Y/S	-	-	-	-	350	Y/S
IRONTON	25	-	5	50	10	10	-	15,000	400	-	-	-	-	-	-	400	Y/S
JASPER	25	-	2	50	10	10	-	15,000	450	450	Y/S	-	-	-	-	450	Y/S
JEFFERS	20	-	-	50	20	20	-	10,000	325	-	-	-	-	-	-	325	Y/S
KELLIHER	23	-	1	50	10	10	-	15,000	300	300	Y/S	-	-	-	-	300	Y/S
KENSINGTON	22	-	-	50	10	10	-	10,000	400	-	-	-	-	-	-	-	-
KETTLE RIVER	18	-	1	50	10	10	10,000	20,000	450	150	Y/S	-	-	200	LUMP	150	Y/S
KILKENNY	19	-	1	50	10	10	-	60,000	400	400	Y/S	-	-	-	-	400	Y/S
LAKE KABETOGAMA	13	-	1	50	5	5	10,000	10,000	400	400	Y/S	-	-	-	-	400	Y/S
LAKE LILLIAN	15	-	1	50	10	10	-	50,000	325	-	-	-	-	-	-	325	Y/S
LAKE PARK	24	-	-	50	10	10	-	15,000	425	425	Y/S	-	-	-	-	425	Y/S
LAKEWOOD	26	-	-	50	20	20	-	50,000	400	400	Y/S	-	-	-	-	400	Y/S
LEAF VALLEY	22	-	1	50	5	5	-	20,000	300	250	Y/S	-	-	-	-	250	Y/S
LEROY	24	-	6	50	10	10	-	15,000	300	300	Y/S	-	-	-	-	300	Y/S
LEWISVILLE	17	-	-	50	20	10	50,000	50,000	300	-	-	100	WEEK	-	-	300	Y/S
LITTLEFORK	26	-	7	50	5	5	20,000	20,000	450	450	Y/S	-	-	-	-	450	Y/S
MABEL	20	-	-	50	10	10	-	10,000	375	250	Y/S	-	-	-	-	125	Y/S
MANTORVILLE	16	-	8	50	10	10	-	20,000	400	400	Y/S	-	-	-	-	400	Y/S
MCINTOSH	19	-	2	50	10	10	-	20,000	450	450	Y/S	-	-	-	-	450	Y/S
MEDFORD	23	-	5	50	5	5	-	150,000	430	430	Y/S	-	-	-	-	430	Y/S
MIESVILLE	32	-	6	50	10	10	-	30,000	300	300	Y/S	-	-	-	-	300	Y/S
NEWFOLDEN	15	-	-	50	10	10	-	10,000	400	400	Y/S	200	WEEK	300	LUMP	400	Y/S
NORTHOME	17	-	2	50	10	10	-	20,000	300	300	Y/S	-	-	-	-	300	Y/S
ODIN	14	-	-	50	10	10	-	10,000	400	-	-	15	WEEK	-	-	400	Y/S
OKABENA	18	-	2	55	5	5	-	15,000	350	350	Y/S	-	-	-	-	350	Y/S
ORMSBY	15	-	4	50	10	10	-	10,000	350	-	-	10	WEEK	-	-	350	Y/S
ORONOCO	19	-	-	50	10	10	-	15,000	400	-	-	-	-	-	-	400	Y/S
OTTERTAIL	28	-	5	50	10	10	-	25,000	400	400	Y/S	-	-	-	-	400	Y/S
PALISADE	20	-	1	50	10	10	-	10,000	350	350	Y/S	100	WEEK	-	-	350	Y/S
PIKE-SANDY-BRITT	27	-	11	50	10	10	10,000	20,000	300	300	Y/S	-	-	-	-	300	Y/S
PILLAGER	18	-	-	50	10	10	-	20,000	450	450	Y/S	-	-	-	-	450	Y/S
PRINSBURG	18	-	2	50	10	10	100,000	100,000	400	400	Y/S	-	-	-	-	400	Y/S
RED WING	26	2	5	55	10	10	30,000	30,000	300	300	Y/S	-	-	-	-	300	Y/S
ROLLINGSTONE	24	-	2	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
ROSE CREEK	22	-	3	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
ROTHSAY	20	-	6	50	10	10	-	20,000	450	450	Y/S	-	-	-	-	450	Y/S
ROYALTON	24	-	1	50	10	10	-	15,000	475	475	Y/S	-	-	-	-	475	Y/S

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Summary of Data on Relief Association Membership and Bylaw Provisions
for the Year Ended December 31, 1998

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
RUSSELL	19	-	3	50	10	10	-	5,000	375	375	Y/S	-	-	-	-	375	Y/S
SAINT MARTIN	25	-	1	50	10	10	-	20,000	365	325	Y/S	-	-	-	-	6,500	LUMP
SANBORN	19	-	-	50	20	10	-	10,000	350	350	Y/S	-	-	-	-	350	Y/S
SHAFER	21	-	5	50	20	20	-	100,000	475	475	Y/S	-	-	-	-	475	Y/S
SHELLY	18	-	-	55	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
SHEVLIN	23	-	2	50	10	10	-	10,000	450	450	Y/S	-	-	-	-	450	Y/S
STEPHEN	27	-	-	50	10	10	-	20,000	350	-	-	-	-	-	-	350	Y/S
STORDEN	22	-	1	50	10	10	-	20,000	400	400	Y/S	-	-	-	-	400	Y/S
SUNBURG	21	-	2	50	10	10	-	100,000	350	350	Y/S	2	DAY	-	-	350	Y/S
TOWER	21	-	-	50	10	10	-	10,000	300	100	Y/S	-	-	-	-	300	Y/S
UPSALA	18	-	6	50	10	10	10,000	10,000	300	300	Y/S	-	-	-	-	300	Y/S
VERNON CENTER	22	-	3	50	10	10	-	10,000	375	375	Y/S	-	-	-	-	375	Y/S
WALNUT GROVE	20	-	4	50	10	10	-	100,000	400	400	Y/S	-	-	-	-	400	Y/S
WARBA-FEELEY-SAGO	18	-	-	50	20	5	-	10,000	400	-	-	-	-	-	-	400	Y/S
WARREN	24	-	2	50	5	5	50,000	50,000	300	300	Y/S	-	-	-	-	300	Y/S
WENDELL	20	-	-	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
WILLOW RIVER	15	-	-	50	10	10	-	8,000	400	400	Y/S	-	-	-	-	400	Y/S
WOOD LAKE	20	-	3	50	10	10	10,000	20,000	300	300	Y/S	-	-	-	-	300	Y/S
WRENSHALL	27	-	-	50	10	10	-	15,000	350	350	Y/S	5	DAY	250	LUMP	350	Y/S
WRIGHT	18	-	3	50	5	5	10,000	10,000	320	320	Y/S	-	-	-	-	320	Y/S
WYKOFF	17	-	2	50	10	10	-	20,000	450	450	Y/S	-	-	-	-	450	Y/S
<u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE</u>																	
ADA	23	-	-	50	10	10	-	75,000	650	-	-	-	-	-	-	650	Y/S
ALBERTVILLE	27	-	7	50	10	10	-	15,000	600	-	-	-	-	-	-	600	Y/S
ANNANDALE	21	-	10	50	5	5	-	30,000	800	800	Y/S	-	-	-	-	800	Y/S
APPLETON	19	-	2	55	10	10	40,000	40,000	800	800	Y/S	25	WEEK	-	-	800	Y/S
ARLINGTON	29	-	4	50	10	10	-	40,000	700	700	Y/S	-	-	-	-	700	Y/S
ATWATER	20	-	1	50	10	10	-	20,000	550	550	Y/S	-	-	-	-	550	Y/S
AUDUBON	24	-	3	50	5	5	20,000	20,000	600	600	Y/S	-	-	-	-	600	Y/S
AVON	22	-	3	50	10	10	-	20,000	850	850	Y/S	-	-	-	-	850	Y/S
BABBITT	29	-	3	50	10	10	-	40,000	800	800	Y/S	20	DAY	-	-	800	Y/S
BACKUS	19	-	1	50	10	10	-	40,000	900	900	Y/S	-	-	-	-	900	Y/S
BAGLEY	25	-	7	50	10	10	-	30,000	900	450	Y/S	-	-	-	-	900	Y/S
BALSAM	23	-	1	50	10	10	-	50,000	700	700	Y/S	-	-	-	-	700	Y/S
BARNESVILLE	26	-	3	50	10	10	-	40,000	800	800	Y/S	-	-	-	-	800	Y/S
BARNUM	22	-	1	50	10	10	-	30,000	600	600	Y/S	-	-	-	-	600	Y/S
BATTLE LAKE	20	-	1	50	10	10	2,000	25,000	750	750	Y/S	-	-	-	-	750	Y/S
BAUDETTE	24	-	-	50	5	10	-	41,000	800	350	Y/S	-	-	-	-	800	Y/S

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

Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
for the Year Ended December 31, 1998

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
BEAVER BAY	18	-	5	50	20	10	2,000	10,000	500	100	Y/S	5	DAY	-	-	500	Y/S
BELGRADE	25	-	1	50	10	10	-	25,000	550	550	Y/S	-	-	-	-	550	Y/S
BIG LAKE	28	-	5	50	5	5	-	40,000	900	900	Y/S	-	-	-	-	900	Y/S
BIGFORK	20	-	1	50	10	10	-	20,059	800	800	Y/S	-	-	-	-	800	Y/S
BLACKDUCK	25	-	2	50	10	10	-	25,000	600	600	Y/S	-	-	-	-	600	Y/S
BRAHAM	27	-	5	50	20	20	-	30,000	800	800	Y/S	-	-	-	-	800	Y/S
BROWERVILLE	21	-	4	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
BROWNS VALLEY	19	-	-	50	20	10	-	16,000	525	525	Y/S	-	-	-	-	525	Y/S
BROWNSDALE	20	-	-	50	10	10	-	15,000	500	500	Y/S	-	-	-	-	500	Y/S
BROWNTON	29	-	-	50	10	10	-	20,000	600	500	Y/S	-	-	-	-	600	Y/S
BUFFALO LAKE	25	-	1	50	10	10	-	25,000	625	625	Y/S	25	DAY	-	-	625	Y/S
BUHL	20	-	1	50	10	10	-	15,000	700	700	Y/S	2	DAY	-	-	700	Y/S
BUTTERFIELD	23	-	3	50	5	5	-	15,000	500	500	Y/S	5	DAY	-	-	500	Y/S
BYRON	30	-	7	50	5	5	25,000	25,000	650	650	Y/S	-	-	-	-	650	Y/S
CALEDONIA	31	-	5	50	10	10	-	200,000	650	650	Y/S	5	DAY	-	-	650	Y/S
CANOSIA	17	-	4	50	10	10	200,000	200,000	500	500	Y/S	-	-	-	-	500	Y/S
CENTER CITY	19	-	3	50	10	10	-	25,000	900	900	Y/S	-	-	-	-	900	Y/S
CHATFIELD	24	-	2	50	5	5	-	25,000	800	800	Y/S	-	-	-	-	800	Y/S
CLARA CITY	21	-	1	50	5	5	-	20,000	625	625	Y/S	-	-	-	-	625	Y/S
CLARKFIELD	27	-	8	50	10	10	-	30,000	560	560	Y/S	-	-	-	-	560	Y/S
CLEAR LAKE	23	-	3	50	10	10	30,000	30,000	800	800	Y/S	-	-	-	-	800	Y/S
CLEARBROOK	20	-	2	50	10	10	-	30,000	900	900	Y/S	-	-	-	-	900	Y/S
CLEARWATER	27	-	5	50	10	10	30,000	30,000	550	550	Y/S	-	-	-	-	550	Y/S
CLEVELAND	23	-	3	50	5	5	-	20,000	650	100	Y/S	-	-	-	-	650	Y/S
COLERAINE	20	-	3	50	5	5	20,000	20,000	750	750	Y/S	-	-	-	-	750	Y/S
COSMOS	19	-	5	50	5	5	-	17,000	650	650	Y/S	-	-	-	-	650	Y/S
COURTLAND	22	-	3	50	10	10	-	20,000	650	650	Y/S	-	-	-	-	650	Y/S
CROMWELL	16	-	2	50	20	10	-	15,000	700	300	Y/S	-	-	-	-	700	Y/S
DAYTON	23	-	7	50	5	5	500,000	500,000	900	900	Y/S	-	-	-	-	900	Y/S
DEERWOOD	20	-	2	50	10	10	-	20,000	620	-	-	-	-	-	-	620	Y/S
DILWORTH	25	-	3	50	10	10	50,000	50,000	900	900	Y/S	-	-	-	-	900	Y/S
DODGE CENTER	16	-	5	50	10	10	250,000	250,000	800	-	-	-	-	-	-	800	Y/S
EDEN VALLEY	23	-	4	50	10	10	150,000	150,000	900	-	-	-	-	-	-	900	Y/S
EDGERTON	24	-	-	50	10	10	-	20,000	650	650	Y/S	-	-	-	-	650	Y/S
ELMORE	15	-	5	50	10	10	-	60,000	550	550	Y/S	-	-	-	-	550	Y/S
ELYSIAN	23	-	2	50	10	10	-	15,000	500	500	Y/S	-	-	-	-	500	Y/S
EMILY	20	-	5	50	10	10	-	20,000	535	-	-	-	-	-	-	535	Y/S
EYOTA	17	-	-	50	15	10	-	20,000	625	250	Y/S	5	DAY	-	-	625	Y/S
FAYAL	20	-	-	50	10	10	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
FLOODWOOD	23	-	3	50	20	20	-	28,000	600	600	Y/S	100	WEEK	-	-	600	Y/S
FORESTON	23	-	5	50	5	5	-	25,000	600	600	Y/S	-	-	-	-	600	Y/S

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Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
for the Year Ended December 31, 1998

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
FRANKLIN	19	-	4	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
FRAZEE	22	-	4	50	5	5	-	25,000	700	700	Y/S	-	-	-	-	700	Y/S
FULDA	26	-	1	50	10	10	-	50,000	950	950	Y/S	-	-	-	-	950	Y/S
GARFIELD	24	-	2	50	10	10	25,000	25,000	550	550	Y/S	-	-	-	-	550	Y/S
GLENWOOD	28	-	-	50	10	10	-	44,000	850	850	Y/S	-	-	-	-	850	Y/S
GONVICK	20	-	-	50	10	10	-	25,000	650	650	Y/S	50	WEEK	-	-	650	Y/S
GOOD THUNDER	25	-	4	50	5	5	-	35,000	850	-	-	100	WEEK	-	-	850	Y/S
GOODVIEW	26	-	7	50	8	8	-	50,000	650	650	Y/S	-	-	-	-	650	Y/S
GRAND LAKE	26	-	4	50	10	10	15,000	20,000	560	560	Y/S	-	-	-	-	560	Y/S
GRAND MARAIS	26	-	1	50	10	10	-	30,000	825	825	Y/S	-	-	-	-	825	Y/S
GRAND MEADOW	23	-	6	55	10	10	-	20,000	625	625	Y/S	-	-	-	-	625	Y/S
GRANITE FALLS	25	-	4	50	10	10	10,000	40,000	800	800	Y/S	-	-	-	-	800	Y/S
GREEN ISLE	22	-	3	50	10	10	-	20,000	525	525	Y/S	-	-	-	-	525	Y/S
GREENWOOD	22	-	-	50	5	5	-	20,000	800	800	Y/S	-	-	-	-	800	Y/S
GREY EAGLE	18	-	7	50	5	5	-	15,000	500	100	Y/S	-	-	-	-	500	Y/S
HACKENSACK	20	-	2	50	10	10	-	20,000	850	850	Y/S	-	-	-	-	850	Y/S
HAMBURG	30	-	1	50	10	10	-	15,000	725	725	Y/S	-	-	-	-	725	Y/S
HANOVER	26	-	3	60	10	10	-	200,000	800	800	Y/S	-	-	-	-	800	Y/S
HAYWARD	23	-	2	50	10	10	-	30,000	800	800	Y/S	-	-	-	-	800	Y/S
HENDERSON	24	-	1	50	10	10	-	25,000	600	600	Y/S	-	-	-	-	600	Y/S
HENNING	25	-	-	50	5	5	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
HERON LAKE	19	-	-	50	10	10	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
HINCKLEY	25	-	2	50	10	10	-	100,000	600	600	Y/S	-	-	-	-	600	Y/S
HOLDINGFORD	23	-	3	50	10	10	-	25,000	650	650	Y/S	-	-	-	-	650	Y/S
HOUSTON	25	-	6	50	10	10	-	20,000	510	510	Y/S	-	-	-	-	510	Y/S
HOWARD LAKE	27	-	2	50	10	10	-	30,000	900	900	Y/S	-	-	-	-	900	Y/S
ISLE	22	-	1	50	10	10	-	25,000	842	842	Y/S	-	-	-	-	842	Y/S
JANESVILLE	25	-	2	50	10	10	-	17,000	850	850	Y/S	-	-	-	-	850	Y/S
KANDIYOHI	19	-	5	50	5	5	20,000	25,000	600	-	-	-	-	-	600	Y/S	
KASOTA	23	-	-	50	10	10	-	20,000	600	600	Y/S	10	WEEK	-	-	600	Y/S
KELLOGG	27	-	-	50	10	10	-	20,200	550	550	Y/S	-	-	-	-	550	Y/S
KIMBALL	28	-	3	50	10	10	-	25,000	600	600	Y/S	-	-	-	-	600	Y/S
KINNEY	24	-	6	50	10	10	-	20,000	500	500	Y/S	2	DAY	-	-	500	Y/S
LAFAYETTE	21	-	3	50	10	10	-	30,000	550	-	-	-	-	-	-	550	Y/S
LAKE BENTON	23	-	2	50	10	10	-	15,000	500	500	Y/S	-	-	-	-	500	Y/S
LAMBERTON	20	-	2	50	10	10	-	20,000	650	650	Y/S	-	-	-	-	650	Y/S
LANESBORO	21	-	2	50	10	10	10,000	15,000	500	-	-	-	-	-	-	-	-
LESTER PRAIRIE	30	-	-	50	20	10	-	30,000	600	-	-	20	WEEK	250	LUMP	600	Y/S
LEWISTON	30	-	3	50	5	5	-	50,000	800	800	Y/S	-	-	-	-	800	Y/S
LOWRY	21	-	4	50	10	10	-	15,000	500	100	Y/S	-	-	-	-	300	Y/S
LUTSEN	15	-	-	50	10	10	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S

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Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
for the Year Ended December 31, 1998

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
MADELIA	27	-	4	50	10	10	-	100,000	700	600	Y/S	-	-	-	-	700	Y/S
MADISON	25	-	1	50	10	10	30,000	35,000	800	800	Y/S	10	DAY	-	-	-	-
MADISON LAKE	19	-	7	50	10	10	20,000	21,000	600	-	-	-	-	-	-	600	Y/S
MAHNOMEN	22	-	1	50	10	10	-	250,000	700	700	Y/S	-	-	-	-	700	Y/S
MAPLE LAKE	28	-	-	50	10	10	40,000	50,000	850	850	Y/S	-	-	-	-	850	Y/S
MAPLEVIEW	16	-	-	50	20	5	20,000	20,000	500	500	Y/S	-	-	-	-	500	Y/S
MARBLE	20	-	2	50	10	10	20,000	20,000	825	825	Y/S	10	WEEK	-	-	825	Y/S
MAYNARD	19	-	1	50	10	10	75,000	75,000	500	500	Y/S	-	-	-	-	150	Y/S
MCDAVITT	20	-	6	50	10	10	15,000	15,000	500	500	Y/S	-	-	-	-	500	Y/S
MELROSE	30	-	4	50	10	10	-	50,000	900	900	Y/S	-	-	-	-	900	Y/S
MENAHGA	18	-	3	55	10	10	-	100,000	500	500	Y/S	-	-	250	Y/S	500	Y/S
MILAN	19	-	-	55	10	10	-	20,000	500	500	Y/S	3	DAY	-	-	500	Y/S
MILTONA	21	-	4	50	10	10	-	15,000	500	500	Y/S	-	-	-	-	500	Y/S
MINNEOTA	26	-	3	50	10	10	-	40,000	725	725	Y/S	25	WEEK	-	-	725	Y/S
MINNESOTA LAKE	22	-	4	50	5	5	-	50,000	900	-	-	-	-	-	-	900	Y/S
MISSION	12	-	3	50	5	5	35,000	35,000	800	800	Y/S	-	-	-	-	800	Y/S
MONTGOMERY	30	-	3	55	20	20	200,000	200,000	900	-	-	-	-	-	-	900	Y/S
MOOSE LAKE	25	-	4	50	10	10	20,000	20,000	750	750	Y/S	-	-	200	LUMP	750	Y/S
MORTON	21	-	7	50	10	5	-	50,000	560	560	Y/S	-	-	-	-	560	Y/S
MOTLEY	21	-	7	50	10	10	-	25,000	800	800	Y/S	-	-	-	-	800	Y/S
NEVIS	22	-	2	50	10	10	5,000	40,000	750	750	Y/S	-	-	-	-	750	Y/S
NEW AUBURN	20	-	4	50	5	5	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
NEW GERMANY	25	-	2	50	10	10	-	25,000	600	600	Y/S	-	-	-	-	600	Y/S
NEW MARKET	19	-	6	50	10	10	-	20,000	850	850	Y/S	-	-	-	-	850	Y/S
NEW RICHLAND	23	-	2	50	10	10	-	25,000	700	700	Y/S	-	-	-	-	700	Y/S
NEW YORK MILLS	22	-	4	50	10	10	-	15,000	550	125	Y/S	-	-	-	-	550	Y/S
NICOLLET	22	-	4	50	5	5	-	25,000	760	-	-	-	-	-	-	-	-
NORWOOD YOUNG AMERICA	42	-	11	50	10	10	-	50,000	850	850	Y/S	-	-	-	-	850	Y/S
OGILVIE	22	-	1	50	10	10	-	100,000	500	500	Y/S	-	-	-	-	500	Y/S
OLIVIA	25	-	1	50	10	10	-	50,000	800	800	Y/S	-	-	-	-	800	Y/S
ONAMIA	21	-	3	50	10	10	-	100,000	900	900	Y/S	-	-	-	-	900	Y/S
ORR	17	-	-	50	10	10	-	10,000	650	650	Y/S	-	-	-	-	650	Y/S
ORTONVILLE	28	-	2	50	10	10	-	100,000	800	800	Y/S	-	-	-	-	800	Y/S
PALO	20	-	-	50	10	10	-	30,000	700	700	Y/S	-	-	100	LUMP	700	Y/S
PARKERS PRAIRIE	24	-	-	50	10	10	-	25,000	600	600	Y/S	-	-	-	-	600	Y/S
PENNOCK	19	-	7	50	10	10	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
PINE ISLAND	26	-	4	50	10	10	-	100,000	750	750	Y/S	-	-	-	-	750	Y/S
PLATO	24	-	5	50	5	5	-	30,000	827	827	Y/S	-	-	-	-	827	Y/S
PRESTON	24	-	2	50	10	10	-	25,000	650	650	Y/S	-	-	-	-	650	Y/S
RANDALL	24	-	1	50	10	10	-	30,000	750	750	Y/S	-	-	-	-	750	Y/S
RANDOLPH	32	-	10	50	5	5	-	30,000	550	-	-	-	-	-	-	550	Y/S

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Summary of Data on Relief Association Membership and Bylaw Provisions
for the Year Ended December 31, 1998

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
RAYMOND	19	-	-	50	10	10	-	15,000	500	500	Y/S	-	-	-	-	500	Y/S
RENVILLE	25	-	1	50	10	10	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
RICE LAKE	19	-	4	50	5	5	-	20,000	550	550	Y/S	-	-	-	-	550	Y/S
RICHMOND	24	-	-	50	10	10	200,000	200,000	750	750	Y/S	-	-	-	-	750	Y/S
ROCKVILLE	25	-	3	50	20	10	-	20,000	675	675	Y/S	-	-	-	-	675	Y/S
RUTHTON	11	-	4	50	10	10	-	10,000	500	-	-	-	-	-	-	500	Y/S
SABIN-ELMWOOD	14	-	7	50	10	10	12,500	12,500	500	500	Y/S	-	-	-	-	500	Y/S
SACRED HEART	24	-	3	50	10	10	-	25,000	560	-	-	-	-	-	-	560	Y/S
SAINT CHARLES	26	-	4	50	10	10	-	50,000	800	-	-	-	-	-	-	800	Y/S
SAINT CLAIR	25	-	5	50	10	10	50,000	50,000	680	680	Y/S	-	-	-	-	680	Y/S
SAINT FRANCIS	24	-	1	50	10	10	-	35,000	800	800	Y/S	-	-	-	-	800	Y/S
SAINT MICHAEL	23	-	-	50	10	10	-	400,000	900	900	Y/S	-	-	-	-	900	Y/S
SAINT STEPHEN	25	-	1	50	10	10	-	50,000	700	700	Y/S	-	-	-	-	700	Y/S
SANDSTONE	26	-	1	50	10	10	-	40,000	800	800	Y/S	-	-	-	-	800	Y/S
SAUK CENTRE	30	-	1	50	10	10	-	50,000	875	875	Y/S	-	-	-	-	875	Y/S
SCANDIA VALLEY	18	-	1	50	10	10	20,000	20,000	800	800	Y/S	-	-	-	-	800	Y/S
SCANLON	12	-	6	50	10	10	15,000	15,000	800	-	-	-	-	-	-	800	Y/S
SCHROEDER	11	-	1	50	10	10	15,000	15,000	800	800	Y/S	-	-	-	-	800	Y/S
SEBEKA	19	-	1	50	10	10	-	30,000	775	775	Y/S	-	-	-	-	775	Y/S
SHERBURN	21	-	2	50	10	10	-	25,000	700	700	Y/S	75	WEEK	-	-	700	Y/S
SILVER BAY	19	-	-	50	10	10	30,000	30,000	800	800	Y/S	-	-	-	-	800	Y/S
SILVER LAKE	30	-	3	50	10	10	-	25,000	500	500	Y/S	-	-	-	-	500	Y/S
SOUTH HAVEN	20	-	-	50	5	5	50,000	50,000	500	500	Y/S	-	-	-	-	500	Y/S
SPICER	24	-	-	50	10	10	-	30,000	950	950	Y/S	-	-	-	-	950	Y/S
SPRING GROVE	25	-	3	50	10	10	-	20,000	550	-	-	20	DAY	-	-	550	Y/S
SPRING VALLEY	21	-	3	50	10	10	-	50,000	870	870	Y/S	-	-	-	-	870	Y/S
SPRINGFIELD	24	-	5	50	10	10	-	50,000	850	850	Y/S	15	DAY	-	-	850	Y/S
STACY-LENT	29	-	5	50	10	10	-	25,000	650	650	Y/S	-	-	-	-	650	Y/S
STARBUCK	23	-	1	50	10	10	-	20,000	550	550	Y/S	-	-	-	-	550	Y/S
STEWART	21	-	4	50	10	10	-	34,000	800	800	Y/S	-	-	-	-	800	Y/S
STEWARTVILLE	25	-	2	50	10	10	-	35,000	975	975	Y/S	-	-	-	-	975	Y/S
TACONITE	14	-	4	50	20	10	-	10,000	600	-	-	5	DAY	-	-	600	Y/S
TAYLORS FALLS	25	-	3	50	10	10	-	50,000	850	850	Y/S	-	-	-	-	850	Y/S
THOMSON	31	-	4	50	10	10	-	40,000	800	-	-	-	-	-	-	800	Y/S
TRIMONT	23	-	4	50	10	10	-	25,000	650	650	Y/S	-	-	-	-	650	Y/S
TRUMAN	25	-	2	50	10	10	-	25,000	550	550	Y/S	-	-	-	-	550	Y/S
TWIN VALLEY	23	-	6	50	10	10	-	50,000	500	500	Y/S	-	-	-	-	500	Y/S
TYLER	24	-	2	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
VERGAS	18	-	5	50	10	10	-	15,000	500	-	-	-	-	-	-	500	Y/S
VERNDALE	21	-	3	50	5	5	40,000	40,000	800	800	Y/S	-	-	-	-	800	Y/S
WALDORF	25	-	4	50	10	10	50,000	50,000	500	-	-	-	-	-	-	500	Y/S

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

Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
for the Year Ended December 31, 1998

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
WARROAD	25	-	-	50	10	10	15,000	15,000	550	550	Y/S	-	-	-	-	550	Y/S
WATERVILLE	20	-	2	50	10	10	-	25,000	640	640	Y/S	-	-	-	-	640	Y/S
WATKINS	25	-	-	50	10	10	-	25,000	575	575	Y/S	-	-	-	-	575	Y/S
WATSON	17	-	-	50	10	10	-	15,000	525	525	Y/S	-	-	-	-	525	Y/S
WAVERLY	23	-	2	50	10	10	20,000	20,000	652	-	-	-	-	-	-	652	Y/S
WELCOME	25	-	2	50	10	10	200,000	100,000	500	500	Y/S	-	-	-	-	500	Y/S
WEST CONCORD	22	-	2	50	5	5	40,000	40,000	650	650	Y/S	-	-	-	-	650	Y/S
WESTBROOK	20	-	1	50	10	10	-	15,000	550	-	-	-	-	-	-	550	Y/S
WINNEBAGO	25	-	2	50	10	10	-	20,000	625	625	Y/S	-	-	-	-	625	Y/S
WINSTED	30	-	3	50	20	10	32,000	40,000	550	550	Y/S	100	WEEK	-	-	550	Y/S
WOLF LAKE	20	-	4	55	10	10	-	20,000	550	-	-	30	DAY	-	-	550	Y/S
WYOMING	27	-	2	50	10	10	20,000	20,000	500	500	Y/S	-	-	-	-	500	Y/S
ZUMBRO FALLS	18	-	3	50	10	10	-	20,000	650	650	Y/S	-	-	-	-	650	Y/S
<u>LUMP SUM - \$1,000 OR MORE, BUT LESS THAN \$1,500 PER YEAR OF SERVICE</u>																	
AITKIN	32	-	1	50	10	10	-	50,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
ALBERT LEA	17	5	2	50	5	5	-	30,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
AURORA	21	-	6	50	10	10	-	49,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
BELLE PLAINE	29	-	3	50	10	10	30,000	45,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
BIWABIK	24	-	1	50	10	10	-	50,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
BLOOMING PRAIRIE	26	-	1	50	10	10	-	100,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
BLUE EARTH	30	-	1	50	10	10	-	50,000	1,120	1,120	Y/S	-	-	-	-	1,120	Y/S
BOVEY	18	-	3	50	10	10	-	25,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
BRECKENRIDGE	28	-	3	50	10	10	-	50,000	1,000	1,000	Y/S	5	DAY	-	-	1,000	Y/S
BUFFALO	27	-	1	50	10	10	-	250,000	1,300	1,300	Y/S	700	Y/S	-	-	800	Y/S
CALUMET	18	-	4	50	10	10	-	25,000	1,000	-	-	-	-	-	-	1,000	Y/S
CANBY	22	-	5	50	10	10	60,000	60,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
CANNON FALLS	30	-	2	50	10	10	-	75,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
CARLOS	24	-	6	50	10	10	-	45,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
CARLTON	18	-	8	50	10	10	30,000	200,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
CARVER	24	-	1	50	5	5	50,000	50,000	1,400	-	-	-	-	-	-	1,400	Y/S
COKATO	24	-	3	50	5	5	-	100,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
COLD SPRING	30	-	4	50	10	10	-	55,000	1,450	1,450	Y/S	-	-	-	-	1,450	Y/S
COOK	20	-	-	50	20	10	-	40,000	1,200	-	-	-	-	-	-	1,200	Y/S
CROOKSTON	27	-	3	50	10	10	-	70,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
CROSBY	30	-	2	50	5	5	50,000	50,000	1,350	1,350	Y/S	-	-	-	-	1,350	Y/S
DAWSON	25	-	4	50	5	5	45,000	45,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
DEER RIVER	23	-	3	50	10	10	-	35,000	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S

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Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
for the Year Ended December 31, 1998

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
DELANO	27	-	5	50	5	5	-	40,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
EAGLE LAKE	25	-	4	50	10	10	-	40,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
ELY	30	-	-	50	10	10	-	50,000	1,400	1,400	Y/S	10	DAY	-	-	1,400	Y/S
EVELETH	24	-	-	50	10	10	-	20,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
FAIRFAX	25	-	4	55	5	5	-	400,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
FOLEY	24	-	-	50	10	10	-	50,000	1,075	-	-	-	-	-	-	1,075	Y/S
GAYLORD	25	-	3	50	10	10	50,000	50,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
GILBERT	21	-	1	50	20	10	-	35,000	1,000	-	-	-	-	-	-	1,000	Y/S
HAMEL	26	-	8	50	10	10	-	60,000	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
HAYFIELD	23	-	6	50	10	10	-	25,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
HECTOR	25	-	1	50	10	10	35,000	35,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
HIBBING	22	-	5	50	5	5	-	37,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
HOYT LAKES	23	-	6	50	5	5	-	50,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
HUGO	18	-	9	50	10	10	-	40,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
IDEAL	21	-	1	50	10	10	-	40,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
JORDAN	30	-	2	50	10	10	45,000	45,000	1,150	1,150	Y/S	-	-	-	-	1,150	Y/S
KASSON	25	-	4	50	10	10	-	35,000	1,040	1,040	Y/S	-	-	-	-	1,040	Y/S
KEEWATIN	20	-	5	50	10	10	-	40,000	1,000	1,000	Y/S	10	DAY	-	-	1,000	Y/S
LAKE CRYSTAL	25	-	4	50	10	10	-	40,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
LAKEFIELD	25	-	1	50	10	10	85,000	85,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
LEXINGTON	16	-	6	50	10	10	-	50,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
LINWOOD	25	-	6	50	10	10	-	35,000	1,200	600	Y/S	-	-	-	-	1,200	Y/S
LONSDALE	24	-	6	50	10	10	-	40,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
LORETTO	23	-	15	50	10	10	100,000	100,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
LUVERNE	36	10	1	50	10	10	-	50,000	1,250	-	-	-	-	750	LUMP	1,250	Y/S
MAPLETON	25	-	6	50	10	10	-	50,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
MAYER	15	-	9	50	10	10	-	30,000	1,075	1,075	Y/S	-	-	-	-	1,075	Y/S
MCGREGOR	20	-	4	50	10	10	-	30,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
MEADOWLANDS	13	-	1	50	5	5	-	3,000	1,000	100	Y/S	-	-	-	-	100	Y/S
MONTEVIDEO	32	-	-	50	20	10	500,000	500,000	1,200	1,200	Y/S	100	WEEK	-	-	1,200	Y/S
MONTROSE	22	-	-	55	10	10	-	20,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
MORA	27	-	3	55	10	10	-	250,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
MORGAN	23	-	2	50	10	10	-	250,000	1,050	1,050	Y/S	-	-	-	-	1,050	Y/S
MORRIS	29	-	-	50	15	15	-	48,000	1,050	1,050	Y/S	-	-	-	-	1,050	Y/S
MORRISTOWN	25	-	1	50	10	10	-	75,000	1,000	-	-	-	-	-	-	1,000	Y/S
MOUNTAIN IRON	21	-	1	50	10	10	-	40,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
MOUNTAIN LAKE	25	-	-	50	10	10	-	100,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
NASHWAUK	24	-	2	50	10	10	-	35,000	1,000	1,000	Y/S	-	-	4,000	LUMP	1,000	Y/S
NEW LONDON	24	-	-	50	10	10	-	25,000	1,100	-	-	-	-	-	-	1,100	Y/S
NEW SCANDIA	25	-	2	50	10	10	-	30,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
NISSWA	28	-	-	50	10	10	-	40,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S

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Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
for the Year Ended December 31, 1998

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
OAK GROVE	26	-	3	50	5	5	-	50,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
OSAKIS	20	-	1	50	10	10	-	50,000	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
PAYNESVILLE	24	-	1	50	5	5	350,000	350,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
PELICAN RAPIDS	24	-	1	50	10	10	30,000	55,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
PEQUOT LAKES	25	-	3	50	10	10	-	35,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
PERHAM	33	-	6	55	10	10	-	50,000	1,150	-	-	-	-	-	-	1,150	Y/S
PIERZ	24	-	2	50	12	12	40,000	40,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
PROCTOR	22	-	1	50	20	10	30,000	30,000	1,000	1,000	Y/S	10	DAY	-	-	1,000	Y/S
REMER	18	-	-	50	10	10	-	30,000	1,200	-	-	-	-	-	-	1,200	Y/S
RICE	29	-	2	50	10	10	-	50,000	1,200	-	-	-	-	-	-	1,000	Y/S
ROCKFORD	33	-	11	50	5	5	-	50,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
ROGERS	24	-	3	50	10	10	-	50,000	1,150	1,150	Y/S	-	-	-	-	1,150	Y/S
ROSEAU	27	-	3	50	10	10	-	100,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
RUSH CITY	27	-	7	50	10	10	30,000	30,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
SAINT ANTHONY	24	-	5	50	10	10	-	55,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
SAINT CLOUD TOWNSHIP	25	-	7	50	5	5	-	55,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
SAINT JAMES	32	-	3	55	20	20	-	50,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
SAINT JOSEPH	27	-	4	50	10	10	-	70,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
SARTELL	25	-	2	50	10	10	-	30,000	1,170	1,170	Y/S	-	-	-	-	1,170	Y/S
SLAYTON	28	-	3	50	5	5	-	30,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
SLEEPY EYE	29	-	2	55	10	10	700,000	700,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
STAPLES	25	-	5	50	10	10	-	25,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
TRACY	23	-	5	50	5	5	30,000	50,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
VICTORIA	24	-	5	50	5	5	-	30,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
WABASHA	29	-	1	50	10	10	35,000	35,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
WACONIA	31	-	6	50	10	10	-	150,000	1,450	1,450	Y/S	-	-	115	LUMP	1,450	Y/S
WAITE PARK	25	-	2	50	10	10	1,000	30,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
WALKER	24	-	1	50	10	10	-	35,000	1,250	1,250	Y/S	100	WEEK	1,000	LUMP	1,250	Y/S
WATERTOWN	28	-	5	50	10	10	-	21,000	1,250	50	Y/S	-	-	-	-	1,250	Y/S
WHEATON	25	-	1	50	10	10	50,000	50,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S

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

BECKER	33	-	4	50	10	10	-	90,000	1,900	1,900	Y/S	-	-	-	-	1,900	Y/S
CAMBRIDGE	21	-	1	50	10	10	-	50,000	1,800	1,800	Y/S	25	DAY	-	-	1,800	Y/S
CASS LAKE	17	-	2	50	10	10	-	50,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
CATARACT	36	-	4	50	10	10	70,000	90,000	1,750	1,750	Y/S	-	-	-	-	1,750	Y/S
CHISAGO CITY	23	-	3	50	5	5	-	50,000	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
CHISHOLM	27	-	2	50	10	10	-	100,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S

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for the Year Ended December 31, 1998

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
COHASSET	23	-	1	50	10	10	-	500,000	1,700	1,700	Y/S	-	-	-	-	1,700	Y/S
DASSEL	28	-	6	50	5	5	60,000	60,000	1,750	1,750	Y/S	-	-	-	-	1,750	Y/S
EAST BETHEL	27	-	8	50	10	10	-	100,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
GARRISON	20	-	3	50	10	10	-	45,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
HAM LAKE	29	-	3	50	5	5	100,000	100,000	1,700	1,700	Y/S	-	-	-	-	1,700	Y/S
HERMANTOWN	39	-	6	50	10	10	80,000	80,000	1,900	1,900	Y/S	-	-	-	-	1,900	Y/S
INTERNATIONAL FALLS	28	-	2	50	5	5	-	60,000	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
ISANTI	33	-	2	50	10	10	-	60,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
JACKSON	29	-	7	50	5	5	50,000	50,000	1,500	-	-	42	WEEK	-	-	1,500	Y/S
LAKE CITY	21	-	-	50	10	10	-	250,000	1,850	1,850	Y/S	-	-	-	-	1,850	Y/S
LE SUEUR	24	-	-	50	10	10	750,000	750,000	1,500	-	-	250	Y/S	-	-	1,500	Y/S
LINDSTROM	25	-	1	50	5	5	-	60,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
LITCHFIELD	30	-	2	50	10	10	-	70,000	1,500	1,500	Y/S	8	DAY	-	-	1,500	Y/S
LITTLE FALLS	30	-	1	50	10	10	-	55,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
LONG LAKE	29	-	6	50	10	10	-	500,000	1,844	1,844	Y/S	-	-	-	-	1,844	Y/S
LONG PRAIRIE	22	-	2	50	10	10	50,000	50,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
LOWER ST CROIX VALLEY	24	-	5	50	10	10	-	100,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
MAHTOMEDI	26	-	5	50	10	10	75,000	75,000	1,950	1,950	Y/S	-	-	-	-	1,950	Y/S
MAPLE PLAIN	29	-	7	50	10	10	-	80,000	1,500	1,500	Y/S	50	WEEK	-	-	1,500	Y/S
MILACA	20	-	6	50	5	5	-	75,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
MONTICELLO	30	-	1	50	10	10	-	65,000	1,925	1,925	Y/S	-	-	-	-	1,925	Y/S
NEW PRAGUE	30	-	4	50	10	10	-	75,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
NORTH BRANCH	28	-	6	50	10	10	-	50,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
NORTH ST. PAUL	32	-	3	50	10	10	-	125,000	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
OSSEO	24	-	2	50	10	10	-	50,000	1,532	1,532	Y/S	-	-	-	-	1,532	Y/S
PARK RAPIDS	26	-	1	50	10	10	10,000	75,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
PINE RIVER	24	-	5	50	5	5	-	60,000	1,550	1,200	Y/S	-	-	-	-	1,550	Y/S
SAINT PAUL PARK	26	-	4	50	10	10	-	70,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
SAINT PETER	33	-	3	50	5	5	-	100,000	1,600	1,600	Y/S	20	DAY	-	-	1,600	Y/S
TWO HARBORS	20	-	3	50	10	10	-	60,000	1,850	1,850	Y/S	-	-	-	-	1,850	Y/S
WADENA	20	-	-	50	10	10	-	50,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
WASECA	37	-	5	50	10	10	75,000	75,000	1,900	1,900	Y/S	20	DAY	1,500	LUMP	1,900	Y/S
WAYZATA	30	-	4	50	10	10	-	100,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
WINDOM	28	-	3	55	10	10	-	75,000	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
ZIMMERMAN	25	-	4	50	10	10	-	150,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S

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

COTTAGE GROVE	55	-	17	50	10	10	-	200,000	2,200	-	-	-	-	-	-	2,200	Y/S
DETROIT	29	13	10	50	5	5	-	100,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S

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

Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
for the Year Ended December 31, 1998

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
EAST GRAND FORKS	28	-	2	50	5	5	750,000	750,000	2,200	2,200	Y/S	-	-	-	-	2,200	Y/S
INVER GROVE HEIGHTS	47	-	10	50	10	10	25,000	200,000	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
LAKE ELMO	25	-	3	50	10	10	-	150,000	2,200	-	-	-	-	-	-	2,200	Y/S
LITTLE CANADA	35	-	1	50	10	10	20,000	140,000	2,200	2,200	Y/S	-	-	-	-	2,200	Y/S
NEWPORT	27	-	15	50	10	10	75,000	85,000	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
NORTH MANKATO	32	-	6	50	5	5	50,000	70,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
PRIOR LAKE	41	-	7	50	10	10	100,000	125,000	2,400	100	Y/S	-	-	-	-	500	Y/S
REDWOOD FALLS	30	-	5	50	10	10	-	100,000	2,095	2,095	Y/S	-	-	-	-	2,095	Y/S
SAINT BONIFACIUS	22	-	1	50	10	10	50,000	50,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
SAUK RAPIDS	28	-	1	50	10	10	-	100,000	2,450	2,450	Y/S	-	-	-	-	2,450	Y/S
THIEF RIVER FALLS	25	-	2	50	10	10	-	70,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
VADNAIS HEIGHTS	32	-	9	50	5	5	-	100,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S

LUMP SUM - \$2,500 OR MORE,
BUT LESS THAN \$3,000 PER
YEAR OF SERVICE

BEMIDJI PIONEER	37	-	4	50	10	10	-	160,000	2,600	2,600	Y/S	-	-	-	-	2,600	Y/S
ELK RIVER	31	3	-	50	5	5	-	200,000	2,900	2,900	Y/S	-	-	-	-	2,900	Y/S
FERGUS FALLS	39	-	8	50	10	10	-	150,000	2,500	2,500	Y/S	-	-	-	-	2,500	Y/S
MAPLEWOOD	115	-	32	50	10	10	500,000	500,000	2,800	2,800	Y/S	-	-	-	-	2,800	Y/S
OAKDALE	51	-	3	50	10	10	-	150,000	2,600	2,600	Y/S	-	-	-	-	2,600	Y/S
OWATONNA	31	-	3	50	10	10	-	150,000	2,600	2,600	Y/S	-	-	-	-	2,600	Y/S
PRINCETON	34	-	5	50	10	10	-	100,000	2,550	2,550	Y/S	-	-	-	-	1,425	Y/S
ROSEMOUNT	32	-	6	50	10	10	-	100,000	2,500	2,500	Y/S	-	-	-	-	2,500	Y/S
WILLMAR	42	-	3	50	10	10	-	200,000	2,700	2,700	Y/S	-	-	-	-	2,700	Y/S

LUMP SUM - \$3,000 OR MORE,
BUT LESS THAN \$3,500 PER
YEAR OF SERVICE

BAYPORT	24	-	3	50	10	10	-	200,000	3,250	3,250	Y/S	-	-	-	-	3,250	Y/S
CENTENNIAL	44	-	13	50	5	5	-	500,000	3,000	3,000	Y/S	-	-	-	-	3,000	Y/S
FOREST LAKE	29	-	2	50	5	5	-	105,000	3,400	3,400	Y/S	-	-	-	-	3,400	Y/S
HASTINGS	52	-	3	50	5	5	-	1,000,000	3,000	3,000	Y/S	-	-	-	-	3,000	Y/S
MARSHALL	39	-	6	50	5	5	150,000	150,000	3,225	3,225	Y/S	25	DAY	-	-	3,225	Y/S
SHAKOPEE	41	-	2	50	5	5	150,000	150,000	3,062	3,062	Y/S	-	-	-	-	3,062	Y/S

LUMP SUM - \$3,500 OR MORE
PER YEAR OF SERVICE

ALEXANDRIA	30	-	6	50	10	10	-	140,000	4,000	4,000	Y/S	-	-	-	-	4,000	Y/S
BRAINERD	39	-	3	50	10	10	-	280,000	5,000	5,000	Y/S	12	DAY	-	-	5,000	Y/S

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

Table 6
Volunteer Firefighters Relief Associations
Summary of Data on Relief Association Membership and Bylaw Provisions
for the Year Ended December 31, 1998

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
EXCELSIOR	27	-	12	50	10	10	-	230,000	3,600	3,600	Y/S	-	-	-	-	3,600	Y/S
GOLDEN VALLEY	50	-	17	50	10	10	200,000	500,000	3,500	3,500	Y/S	315	WEEK	1,500	-	3,500	Y/S
GRAND RAPIDS	25	-	3	50	10	10	150,000	150,000	4,000	4,000	Y/S	40	WEEK	-	-	4,000	Y/S
HOPKINS	39	-	10	50	5	5	2,000,000	2,000,000	3,750	3,750	Y/S	15	DAY	-	-	3,750	Y/S
LAKEVILLE	66	-	9	50	7	7	50,000	500,000	3,850	3,850	Y/S	-	-	-	-	3,850	Y/S
NORTHFIELD	29	1	3	50	5	5	-	200,000	5,400	5,400	Y/S	-	-	-	-	5,400	Y/S
STILLWATER	35	-	4	50	5	5	150,000	200,000	3,500	3,500	Y/S	5	DAY	-	-	3,500	Y/S
WOODBURY	61	22	1	50	5	5	-	350,000	4,000	4,000	Y/S	40	DAY	-	-	4,000	Y/S
MONTHLY SERVICE																	
CHASKA	37	22	8	50	15	15	250,000	250,000	19	19	MONTH	-	-	4,000	LUMP	19	MONTH
HUTCHINSON	38	39	9	50	10	10	-	130,000	9	50	Y/S	-	-	-	-	5,000	LUMP
LAKE JOHANNA	66	25	11	50	10	10	500,000	500,000	24	-	-	80	WEEK	-	-	24	MONTH
MOUND	37	27	9	50	20	20	-	350,000	25.5	-	-	-	-	1,500	LUMP	25	MONTH
PINE CITY	30	23	2	50	20	20	10,000	60,000	4.58	-	-	-	-	1,500	LUMP	-	-
SPRING LAKE PARK	66	37	7	50	15	15	-	500,000	25	25	MONTH	25	DAY	4,000	LUMP	25	MONTH
WHITE BEAR LAKE	50	33	10	50	10	10	10,000	500,000	20	-	-	-	-	1,000	LUMP	20	MONTH
MONTHLY / LS COMBINATION																	
APPLE VALLEY	71	9	7	50	5	5	-	300,000	22	-	-	-	-	-	-	3,300	Y/S
BENSON	32	16	2	50	10	10	-	45,000	4	600	Y/S	-	-	-	-	600	Y/S
BROOKLYN CENTER	38	31	7	50	10	10	500,000	500,000	26.5	-	-	-	-	2,500	LUMP	26	MONTH
CHANHASSEN	44	10	4	50	10	10	-	200,000	18	18	Y/S	5	DAY	2,000	LUMP	2,700	Y/S
EDEN PRAIRIE	74	29	6	50	10	10	500,000	500,000	40	40	MONTH	-	-	-	-	40	MONTH
FAIRMONT	31	-	19	50	10	10	200,000	250,000	20.5	20	MONTH	-	-	1,000	LUMP	20	MONTH
GLENCOE	40	14	5	50	10	10	-	65,000	7.5	1,300	Y/S	-	-	-	-	1,300	Y/S
MINNETONKA	72	37	14	50	10	10	1,000,000	1,000,000	30	30	MONTH	5	DAY	6,200	LUMP	30	MONTH
NEW BRIGHTON	33	27	4	50	10	10	-	500,000	20	-	-	10	DAY	1,000	LUMP	10	MONTH
NEW ULM	41	24	2	50	10	10	5,000	190,000	14.5	14.5	MONTH	50	DAY	-	-	2,250	Y/S
PIPESTONE	35	13	2	50	10	10	-	50,000	7.5	-	-	35	DAY	-	-	1,100	Y/S
PLYMOUTH	62	26	-	50	10	10	250,000	330,000	24	5,500	Y/S	170	MONTH	2,500	LUMP	5,500	Y/S
ROBBINSDALE	29	16	2	50	10	10	-	150,000	12.5	-	-	50	WEEK	2,500	LUMP	3,500	Y/S
ROSEVILLE	74	39	11	50	10	10	500,000	500,000	23	23	MONTH	10	DAY	4,000	LUMP	23	MONTH
SAVAGE	36	24	-	50	10	10	-	200,000	18	18	MONTH	25	WEEK	5,000	LUMP	18	MONTH
WORTHINGTON	34	29	5	53	10	10	-	100,000	12	-	-	-	-	-	-	5,000	LUMP
GRAND TOTAL	16,957	617	2,052														

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

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

<u>Name of Association</u>	<u>County</u>	<u>1997 Benefit Amount</u>	<u>1998 Benefit Amount</u>	<u>Difference</u>
<u>LUMP SUM - \$10 OR MORE, BUT LESS THAN \$100 PER YEAR OF SERVICE</u>				
TAUNTON	LYON	20	50	30
<u>LUMP SUM - \$100 OR MORE, BUT LESS THAN \$200 PER YEAR OF SERVICE</u>				
DUMONT	TRAVERSE	110	150	40
ELMER	ST LOUIS	50	100	50
FLENSBURG	MORRISON	25	125	100
GOODLAND	ITASCA	75	140	65
JACOBSON	AITKIN	120	150	30
LISMORE	NOBLES	110	140	30
NEW MUNICH	STEARNS	150	180	30
SAINT LEO	YELLOW MEDICINE	125	175	50
TWIN LAKES (MAHNOMEN)	MAHNOMEN	100	150	50
<u>LUMP SUM - \$200 OR MORE, BUT LESS THAN \$300 PER YEAR OF SERVICE</u>				
ALBORN	ST LOUIS	175	250	75
ALMELUND	CHISAGO	150	250	100
ALTURA	WINONA	175	250	75
BLACKHOOF	CARLTON	200	250	50
CHERRY	ST LOUIS	200	275	75
CLEMENTS	REDWOOD	180	250	70
COLVIN	ST LOUIS	200	250	50
DARFUR	WATONWAN	225	275	50
DENT	OTTER TAIL	125	250	125
DEXTER	MOWER	200	225	25
EITZEN	HOUSTON	120	200	80
ELROSA	STEARNS	150	200	50
GRYGLA	MARSHALL	100	200	100
MAKINEN	ST LOUIS	100	200	100

Table 6-A

Relief Associations Reporting an Increase in Service Pension Benefit

<u>Name of Association</u>	<u>County</u>	<u>1997 Benefit Amount</u>	<u>1998 Benefit Amount</u>	<u>Difference</u>
PORTER	YELLOW MEDICINE	175	225	50
SILICA	ST LOUIS	200	240	40
STURGEON LAKE	PINE	125	200	75
VINING	OTTER TAIL	100	250	150
WILSON	WINONA	200	250	50
<u>LUMP SUM - \$300 OR MORE, BUT LESS THAN \$500 PER YEAR OF SERVICE</u>				
ADAMS	MOWER	375	440	65
ALDEN	FREEBORN	225	300	75
ARGYLE	MARSHALL	400	440	40
ASKOV	PINE	250	400	150
BALATON	LYON	350	400	50
BARRETT	GRANT	300	350	50
BEARDSLEY	BIG STONE	250	325	75
BEAVER CREEK	ROCK	325	400	75
BELLINGHAM	LAC QUI PARLE	250	325	75
BOYD	LAC QUI PARLE	250	320	70
BREVATOR	ST LOUIS	400	475	75
BRICELYN	FARIBAULT	350	450	100
CANTON	FILLMORE	300	350	50
CLARISSA	TODD	250	325	75
CLINTON (ST. LOUIS)	ST LOUIS	250	350	100
CURRIE	MURRAY	325	450	125
DOVER	OLMSTED	350	450	100
DUNNELL	MARTIN	275	450	175
EAGLE BEND	TODD	400	450	50
EASTON	FARIBAULT	320	450	130
ECHO	YELLOW MEDICINE	350	400	50
ELIZABETH	OTTER TAIL	350	400	50
EMMONS	FREEBORN	350	400	50
EVANSVILLE	DOUGLAS	200	320	120
FINLAND	LAKE	250	300	50
FREDENBERG	ST LOUIS	200	300	100
FROST	FARIBAULT	275	300	25

Table 6-A

Relief Associations Reporting an Increase in Service Pension Benefit

<u>Name of Association</u>	<u>County</u>	<u>1997 Benefit Amount</u>	<u>1998 Benefit Amount</u>	<u>Difference</u>
GRACEVILLE	BIG STONE	350	430	80
HAMPTON	DAKOTA	330	400	70
HARMONY	FILLMORE	350	400	50
HARRIS	CHISAGO	300	350	50
HILLS	ROCK	300	475	175
HOVLAND	COOK	250	400	150
INDUSTRIAL	ST LOUIS	250	350	100
LEAF VALLEY	DOUGLAS	250	300	50
LITTLEFORK	KOOCHICHING	325	450	125
MEDFORD	STEELE	280	430	150
NORTHOME	KOOCHICHING	250	300	50
ODIN	WATONWAN	350	400	50
OTTERTAIL	OTTER TAIL	300	400	100
ROLLINGSTONE	WINONA	250	300	50
ROSE CREEK	MOWER	250	300	50
ROYALTON	MORRISON	450	475	25
SAINT MARTIN	STEARNS	325	365	40
SHAFER	CHISAGO	425	475	50
SHELLY	NORMAN	150	300	150
SHEVLIN	CLEARWATER	350	450	100
STORDEN	COTTONWOOD	350	400	50
SUNBURG	NOBLES	300	350	50
WALNUT GROVE	REDWOOD	350	400	50
WARREN	MARSHALL	250	300	50
WILLOW RIVER	PINE	250	400	150
 <u>LUMP SUM - \$500 OR MORE, BUT LESS THAN \$1,000 PER YEAR OF SERVICE</u>				
ADA	NORMAN	625	650	25
ALBERTVILLE	WRIGHT	450	600	150
APPLETON	SWIFT	650	800	150
ARLINGTON	SIBLEY	650	700	50
ATWATER	KANDIYOHI	500	550	50
AVON	STEARNS	750	850	100
BABBITT	ST LOUIS	750	800	50
BAGLEY	CLEARWATER	850	900	50

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

<u>Name of Association</u>	<u>County</u>	<u>1997 Benefit Amount</u>	<u>1998 Benefit Amount</u>	<u>Difference</u>
BARNUM	CARLTON	550	600	50
BELGRADE	STEARNS	425	550	125
BIGFORK	ITASCA	780	800	20
BRAHAM	ISANTI	600	800	200
BROWNSDALE	MOWER	400	500	100
BROWNTON	MCLEOD	400	600	200
BUHL	ST LOUIS	600	700	100
BUTTERFIELD	WATONWAN	400	500	100
CALEDONIA	HOUSTON	600	650	50
CANOSIA	ST LOUIS	300	500	200
CLARKFIELD	YELLOW MEDICINE	480	560	80
CLEAR LAKE	SHERBURNE	625	800	175
CLEARWATER	WRIGHT	450	550	100
CLEVELAND	LE SUEUR	600	650	50
COURTLAND	NICOLLET	550	650	100
CROMWELL	CARLTON	500	700	200
DAYTON	HENNEPIN	850	900	50
DODGE CENTER	DODGE	750	800	50
EDEN VALLEY	MEEKER	700	900	200
EDGERTON	PIPESTONE	550	650	100
ELYSIAN	LE SUEUR	375	500	125
EYOTA	OLMSTED	560	625	65
FORESTON	MILLE LACS	400	600	200
FRAZEE	BECKER	575	700	125
FULDA	MURRAY	900	950	50
GARFIELD	DOUGLAS	450	550	100
GONVICK	CLEARWATER	500	650	150
GOOD THUNDER	BLUE EARTH	750	850	100
GOODVIEW	WINONA	560	650	90
GRAND LAKE	ST LOUIS	480	560	80
GRAND MEADOW	MOWER	600	625	25
GRANITE FALLS	YELLOW MEDICINE	760	800	40
GREENWOOD	ST LOUIS	600	800	200
HAMBURG	CARVER	550	725	175
HANOVER	HENNEPIN	600	800	200
HAYWARD	FREEBORN	325	800	475
HENDERSON	SIBLEY	550	600	50

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

<u>Name of Association</u>	<u>County</u>	<u>1997 Benefit Amount</u>	<u>1998 Benefit Amount</u>	<u>Difference</u>
HERON LAKE	JACKSON	500	600	100
HOLDINGFORD	STEARNS	600	650	50
HOUSTON	HOUSTON	475	510	35
JANESVILLE	WASECA	750	850	100
KELLOGG	WABASHA	300	550	250
KIMBALL	STEARNS	525	600	75
LAFAYETTE	NICOLLET	475	550	75
LAMBERTON	REDWOOD	550	650	100
LANESBORO	FILLMORE	450	500	50
LESTER PRAIRIE	MCLEOD	500	600	100
LEWISTON	WINONA	625	800	175
LOWRY	POPE	400	500	100
MAHNOMEN	MAHNOMEN	650	700	50
MAPLEVIEW	MOWER	250	500	250
MARBLE	ITASCA	800	825	25
MCDAVITT	ST LOUIS	450	500	50
MELROSE	STEARNS	700	900	200
MILAN	CHIPPEWA	400	500	100
MILTONA	DOUGLAS	425	500	75
MINNEOTA	LYON	675	725	50
MINNESOTA LAKE	FARIBAULT	680	900	220
MISSION	CROW WING	700	800	100
MONTGOMERY	LE SUEUR	750	900	150
MOOSE LAKE	CARLTON	500	750	250
MORTON	RENVILLE	360	560	200
MOTLEY	MORRISON	680	800	120
NEVIS	HUBBARD	500	750	250
NEW AUBURN	SIBLEY	450	600	150
NICOLLET	NICOLLET	690	760	70
NORWOOD YOUNG AMERICA	CARVER	800	850	50
ONAMIA	MILLE LACS	800	900	100
ORR	ST LOUIS	550	650	100
ORTONVILLE	BIG STONE	700	800	100
PALO	ST LOUIS	570	700	130
PLATO	MCLEOD	672	827	155
PRESTON	FILLMORE	600	650	50
RANDALL	MORRISON	500	750	250

Table 6-A

Relief Associations Reporting an Increase in Service Pension Benefit

<u>Name of Association</u>	<u>County</u>	<u>1997 Benefit Amount</u>	<u>1998 Benefit Amount</u>	<u>Difference</u>
RANDOLPH	DAKOTA	375	550	175
RAYMOND	KANDIYOHI	475	500	25
RENVILLE	RENVILLE	550	600	50
RICHMOND	STEARNS	700	750	50
ROCKVILLE	STEARNS	635	675	40
RUTHTON	PIPESTONE	400	500	100
SACRED HEART	RENVILLE	500	560	60
SAINT CHARLES	WINONA	700	800	100
SAINT MICHAEL	WRIGHT	800	900	100
SANDSTONE	PINE	650	800	150
SAUK CENTRE	STEARNS	750	875	125
SCANDIA VALLEY	MORRISON	500	800	300
SCANLON	CARLTON	500	800	300
SHERBURN	MARTIN	600	700	100
SPRING GROVE	HOUSTON	500	550	50
SPRING VALLEY	FILLMORE	850	870	20
SPRINGFIELD	BROWN	750	850	100
STARBUCK	POPE	495	550	55
TWIN VALLEY	NORMAN	400	500	100
TYLER	LINCOLN	400	500	100
VERGAS	OTTER TAIL	440	500	60
VERNDALE	WADENA	600	800	200
WALDORF	WASECA	480	500	20
WATKINS	MEEKER	535	575	40
WATSON	CHIPPEWA	375	525	150
WAVERLY	WRIGHT	550	652	102
WEST CONCORD	DODGE	600	650	50
WOLF LAKE	BECKER	480	550	70
ZUMBRO FALLS	WABASHA	600	650	50

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

AITKIN	AITKIN	975	1,100	125
ALBERT LEA	FREEBORN	1,200	1,400	200

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

<u>Name of Association</u>	<u>County</u>	<u>1997 Benefit Amount</u>	<u>1998 Benefit Amount</u>	<u>Difference</u>
AURORA	ST LOUIS	1,150	1,300	150
BELLE PLAINE	SCOTT	900	1,100	200
BIWABIK	ST LOUIS	900	1,000	100
BLUE EARTH	FARIBAULT	1,020	1,120	100
BOVEY	ITASCA	750	1,000	250
CALUMET	ITASCA	700	1,000	300
CANBY	YELLOW MEDICINE	1,000	1,100	100
CARLOS	DOUGLAS	900	1,100	200
CARLTON	CARLTON	1,100	1,200	100
CARVER	CARVER	1,250	1,400	150
COLD SPRING	STEARNS	1,300	1,450	150
CROOKSTON	POLK	1,000	1,200	200
CROSBY	CROW WING	1,200	1,350	150
DAWSON	LAC QUI PARLE	950	1,100	150
ELY	ST LOUIS	1,300	1,400	100
GILBERT	ST LOUIS	900	1,000	100
HAYFIELD	DODGE	800	1,000	200
HECTOR	RENVILLE	935	1,000	65
HOYT LAKES	ST LOUIS	1,000	1,200	200
HUGO	WASHINGTON	1,200	1,400	200
IDEAL	CROW WING	1,000	1,100	100
JORDAN	SCOTT	975	1,150	175
KASSON	DODGE	990	1,040	50
KEEWATIN	ITASCA	825	1,000	175
LAKE CRYSTAL	BLUE EARTH	850	1,000	150
LAKEFIELD	JACKSON	800	1,000	200
LORETTO	HENNEPIN	1,300	1,400	100
LUVERNE	ROCK	950	1,250	300
MAPLETON	BLUE EARTH	900	1,200	300
MAYER	CARVER	700	1,075	375
MEADOWLANDS	ST LOUIS	0	1,000	1,000
MONTEVIDEO	CHIPPEWA	1,100	1,200	100
MONTROSE	WRIGHT	800	1,000	200
MORGAN	REDWOOD	975	1,050	75
MORRIS	STEVENS	900	1,050	150
MOUNTAIN LAKE	COTTONWOOD	1,150	1,200	50
NEW LONDON	KANDIYOHI	1,050	1,100	50

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

<u>Name of Association</u>	<u>County</u>	<u>1997 Benefit Amount</u>	<u>1998 Benefit Amount</u>	<u>Difference</u>
NEW SCANDIA	WASHINGTON	1,000	1,100	100
NISSWA	CROW WING	1,000	1,200	200
PAYNESVILLE	STEARNS	800	1,000	200
PELICAN RAPIDS	OTTER TAIL	1,200	1,400	200
PEQUOT LAKES	CROW WING	1,100	1,200	100
PERHAM	OTTER TAIL	950	1,150	200
PIERZ	MORRISON	900	1,000	100
PROCTOR	ST LOUIS	800	1,000	200
RICE LAKE	ST LOUIS	1,100	1,200	100
ROGERS	HENNEPIN	1,100	1,150	50
ROSEAU	ROSEAU	1,000	1,200	200
RUSH CITY	CHISAGO	900	1,100	200
SAINT CLOUD TWNSHP	STEARNS	1,200	1,300	100
SAINT JAMES	WATONWAN	1,200	1,300	100
SAINT JOSEPH	STEARNS	1,100	1,200	100
SARTELL	STEARNS	1,075	1,170	95
SLEEPY EYE	BROWN	1,300	1,400	100
STAPLES	TODD	775	1,100	325
WACONIA	CARVER	1,050	1,450	400
WAITE PARK	STEARNS	925	1,000	75
WATERTOWN	CARVER	1,150	1,250	100
WHEATON	TRAVERSE	1,100	1,200	100

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

BECKER	SHERBURNE	1,700	1,900	200
CAMBRIDGE	ISANTI	1,500	1,800	300
CHISAGO CITY	CHISAGO	1,600	1,800	200
CHISHOLM	ST LOUIS	1,300	1,500	200
DASSEL	MEEKER	1,600	1,750	150
EAST BETHEL	ANOKA	1,350	1,500	150
GARRISON	CROW WING	1,300	1,500	200
HERMANTOWN	ST. LOUIS	1,700	1,900	200
ISANTI	ISANTI	1,275	1,500	225
LAKE CITY	WABASHA	1,675	1,850	175
LE SUEUR	LE SUEUR	1,400	1,500	100

Table 6-A

Relief Associations Reporting an Increase in Service Pension Benefit

<u>Name of Association</u>	<u>County</u>	<u>1997 Benefit Amount</u>	<u>1998 Benefit Amount</u>	<u>Difference</u>
LITCHFIELD	MEEKER	1,300	1,500	200
LITTLE FALLS	MORRISON	1,350	1,500	150
LONG LAKE	HENNEPIN	1,560	1,844	284
LONG PRAIRIE	TODD	1,250	1,500	250
LOWER SAINT CROIX VALLEY	WASHINGTON	1,400	1,600	200
MAHTOMEDI	WASHINGTON	1,450	1,950	500
MAPLE PLAIN	HENNEPIN	1,250	1,500	250
MONTICELLO	WRIGHT	1,575	1,925	350
NEW PRAGUE	SCOTT	1,300	1,600	300
NORTH BRANCH	CHISAGO	1,400	1,500	100
PARK RAPIDS	HUBBARD	1,500	1,600	100
PINE RIVER	CASS	1,450	1,550	100
SAINT PAUL PARK	WASHINGTON	1,500	1,600	100
WADENA	WADENA	1,310	1,500	190
WASECA	WASECA	1,500	1,900	400
ZIMMERMAN	SHERBURNE	1,300	1,500	200

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

COTTAGE GROVE	WASHINGTON	1,800	2,200	400
DETROIT	BECKER	1,900	2,000	100
EAST GRAND FORKS	POLK	1,700	2,200	500
LAKE ELMO	WASHINGTON	1,450	2,200	750
NEWPORT	WASHINGTON	1,800	2,100	300
NORTH MANKATO	NICOLLET	1,900	2,000	100
PRIOR LAKE	SCOTT	2,200	2,400	200
REDWOOD FALLS	REDWOOD	1,700	2,095	395
SAINT BONIFACIUS	HENNEPIN	1,700	2,000	300
SAUK RAPIDS	BENTON	2,300	2,450	150

**LUMP SUM - \$2,500 OR MORE,
BUT LESS THAN \$3,000 PER
YEAR OF SERVICE**

ELK RIVER	SHERBURNE	2,500	2,900	400
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Table 6-A**Relief Associations Reporting an Increase in Service Pension Benefit**

<u>Name of Association</u>	<u>County</u>	<u>1997 Benefit Amount</u>	<u>1998 Benefit Amount</u>	<u>Difference</u>
FERGUS FALLS	OTTER TAIL	2,300	2,500	200
MAPLEWOOD	RAMSEY	2,600	2,800	200
OWATONNA	STEELE	2,425	2,600	175
PRINCETON	MILLE LACS	2,100	2,550	450
ROSEMOUNT	DAKOTA	2,200	2,500	300
WILLMAR	KANDIYOHI	2,300	2,700	400
<u>LUMP SUM - \$3,000 OR MORE, BUT LESS THAN \$3,500 PER YEAR OF SERVICE</u>				
BAYPORT	WASHINGTON	3,000	3,250	250
CENTENNIAL	ANOKA	2,400	3,000	600
FOREST LAKE	WASHINGTON	2,500	3,400	900
SHAKOPEE	SCOTT	2,688	3,062	374
<u>LUMP SUM - \$3,500 OR MORE PER YEAR OF SERVICE</u>				
ALEXANDRIA	DOUGLAS	3,850	4,000	150
BRAINERD	CROW WING	4,000	5,000	1,000
EXCELSIOR	HENNEPIN	3,000	3,600	600
HOPKINS	HENNEPIN	3,000	3,750	750
LAKEVILLE	DAKOTA	3,750	3,850	100
NORTHFIELD	RICE	4,000	5,400	1,400
STILLWATER	WASHINGTON	3,250	3,500	250
WOODBURY	WASHINGTON	3,075	4,000	925
<u>MONTHLY SERVICE</u>				
CHASKA	CARVER	16.80	19.00	2.20
MOUND	HENNEPIN	23.00	25.50	2.50
SPRING LAKE PARK	ANOKA	24.00	25.00	1.00
<u>MONTHLY/LS*COMBINATION</u>				
APPLE VALLEY	DAKOTA	3,000	3,300	300

Table 6-A

Relief Associations Reporting an Increase in Service Pension Benefit

<u>Name of Association</u>	<u>County</u>	<u>1997 Benefit Amount</u>	<u>1998 Benefit Amount</u>	<u>Difference</u>
CHANHASSEN	CARVER	2,550	2,700	150
EDEN PRAIRIE	HENNEPIN	3,000	4,000	1,000
GLENCOE	MCLEOD	1,150	1,300	150
LAKE JOHANNA	RAMSEY	3,000	3,900	900
NEW ULM	BROWN	2,100	2,250	150
PLYMOUTH	HENNEPIN	4,000	5,500	1,500
ROBBINSDALE	HENNEPIN	2,250	3,500	1,250
ROSEVILLE	RAMSEY	2,000	2,300	300
SAVAGE	SCOTT	2,600	2,750	150

***LS - LUMP SUM**