



## **Collection Information:**

**Folder:** Parcel No. 224. 108-118 South Robert Street and 131 East Fillmore.

**Series:** Area 1-B, Parcels 1-240A, 1961-1962.

**Collection:** Port Authority of the City of Saint Paul. Records.

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**JOSEPH L. BETTENDORF, M.A.I.**

MEMBER  
ST. PAUL BOARD OF REALTORS  
AMERICAN INSTITUTE OF REAL ESTATE APPRAISERS  
SOCIETY OF RESIDENTIAL APPRAISERS

*Real Estate Appraisals - Consultant - Analyst*

CA. 4-2002

MINNESOTA BUILDING

ST. PAUL 1, MINNESOTA

February 5, 1962

The Port Authority of the City of St. Paul  
60 East Fourth Street  
St. Paul, Minnesota

1-B  
Re: PARCEL NO. 224  
108-118 S. Robert Street  
131 East Fillmore  
Albert C. Kavli

Gentlemen:

In accordance with your request I have made a careful inspection of the property known as 108-110-112-114-116-118 South Robert Street and 131 East Fillmore and which is referred to in this report as Parcel 224A. In addition, I have made a careful inspection of the two lots at the northwest corner of Fillmore and Eaton Streets which is referred to as Parcel 224B. Both parcels are more particularly described elsewhere in this report and a study has been made of conditions affecting their value.

By virtue of my investigation I have formed the opinion that the total market value of Parcel No. 224, as of February 5, 1962, is:

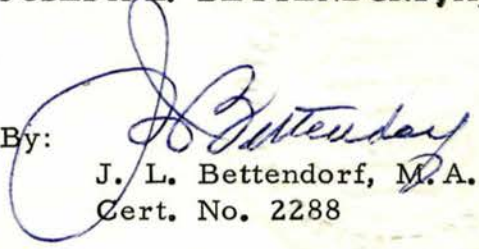
ONE HUNDRED FIFTY ONE THOUSAND DOLLARS - \$151,000.00

Your attention is invited to data and discussions following which, in part, form the basis of this conclusion.

Respectfully submitted,

JOSEPH L. BETTENDORF, Appraisals

By:

  
J. L. Bettendorf, M.A.I.  
Cert. No. 2288

SALIENT FACTS AND CONCLUSIONS

MARKET VALUE ESTIMATE - Parcel No. 224A	\$ 142,000.00
MARKET VALUE ESTIMATE - Parcel No. 224B	\$ 9,000.00
	<u>\$ 151,000.00</u>

PARCEL BREAKDOWN

Parcel 224A — Lots Six (6) and Seven (7) - Facing Robert Street  
 Parcel 224B — Lots Four (4) and Five (5) - East of 224A

SIZE OF PARCELS - 11,900 square feet, each, or 23,800 square feet

Parcel 224A	Lot 6 - 50' x 119'
	Lot 7 - 50' x 119'
Parcel 224B	Lot 4 - 50' x 119'
	Lot 5 - 50' x 119'

TAXES

Parcel 224A - Lots 6 and 7	\$ 2,192.20 Non-homestead
Parcel 224B - Lot 4	\$ 70.64 Non-homestead
Lot 5	\$ 117.28 Non-homestead

ASSESSOR'S FULL AND TRUE VALUE

	<u>LAND</u>	<u>BUILDING</u>
Parcel 224A	\$4,400.00	\$23,000.00
Parcel 224B		
Lot 4 -	\$ 800.00	
Lot 5 -	\$1,200.00	

AGE OF BUILDING - Parcel 224A Recorded as "Old"

THE PROPERTY

For clarification, Parcel 224 has been divided into Parcel 224A and Parcel 224B.

PARCEL 224A is a three story building located at the northeast corner of Robert Street and Fairfield and is more particularly known as 108 through 118 South Robert Street and 131 East Fillmore Street. This building is situated on a double lot with corner influence and has 100 foot frontage on South Robert and a depth of 119 feet. It comprises 31 apartment units and four stores which will be described in detail later in this report.

PARCEL 224B is a parking lot located at the northwest corner of Fairfield and Eaton Street, comprising two lots, each 50 feet x 119 feet in depth. It is used in conjunction with the apartment building and stores as a parking area. A portion of this lot has been reserved for parking for patrons of the Hawkeye Liquor Store located in Parcel 224A at the corner of Robert and Fairfield.

UTILITIES

The properties are served with public sanitary sewer, public water, gas, electricity, storm sewer, hard surfaced street, curb and sidewalk. There is an alley separating Parcel 224B from 224A.

ZONING

The zoning of both parcels is "Heavy Industrial".

LEGAL DESCRIPTION

Parcel 224A - "Lots Six (6) and Seven (7), Block Eight (8), except the Southwesterly 20 feet for street, Bazille and Roberts Addition, Ramsey County, Minnesota.

Parcel 224B - "Lots Four (4) and Five (5), Block Eight (8), Bazille and Roberts Addition, Ramsey County, Minnesota

PROPERTY RIGHTS TO BE APPRAISED

Title in fee simple, unencumbered, subject to usual easements for utilities, if any.

HIGHEST AND BEST USE

The present program of utilization is considered the highest and best use.

PURPOSE OF THE APPRAISAL

To estimate the market value of the subject property as of February 5, 1962.

DEFINITION OF MARKET VALUE

Market value is the highest price expressed in terms of money which the property will bring when exposed for sale in the open market with a reasonable time allowed to find a purchaser buying with a full knowledge of all the uses and purposes to which it is adapted and for which it is capable of being used.

BUILDING DESCRIPTION

The subject property is a large three story building with 4 store rental units on the first floor, and a total of 31 apartments. The building has a full irregular basement, due to the irregular building design, which is divided into six basic sectors. The age of the building has not been definitely determined. Records, however, indicate the building to be "old".

The front of the building was renovated approximately 20 to 30 years ago, when Robert Street was widened approximately 20 feet. The building has also undergone some remodeling.

The six sectors of the basement can be referred to as follows: There is basement space under each respective first floor store unit, divided by limestone partition bearing walls. In addition, there is a separate furnace room and basement space under the apartments at 131 East Fairfield which includes a workshop and lockers.

The foundation consists of limestone, brick masonry, and poured concrete. The basement floor is poured concrete. Building support is provided by limestone bearing partition walls, 12 inch "I" beams, 6" x 12" solid timber beams, and 6" x 8" solid posts. Joists are 2" x 14", 12" on center, and also 2" x 14", 16" on center. That portion of the basement located immediately under 108 South Robert Street has a closed metal ceiling. The building is heated by a steam boiler (low pressure steam - coal fired). The make is Bros Brothers, Serial Number 350-3709. There are also (3) built-in brick incinerators.

The first floor is composed of 4 store units at 108-112-114-116 South Robert Street respectively. The store at 108 South Robert is finished with a metal ceiling, concrete floor, lath and plaster walls. There is a water closet and sink located to the rear.

The store at 112 South Robert, Nolan Bros., Inc., has a metal ceiling, lath and plaster walls, and asphalt tile floor. To the rear of the store is an apartment with kitchen, living room, bedroom and bath. Floors are asphalt tile, walls are lath and plaster, trim is softwood.

The store at 114 South Robert, also Nolan Bros., Inc., has asphalt tile over concrete floors, lath and plaster walls, metal ceiling. There is a partition which divides the front portion of the store from the rear and a half bath is located at the rear.



BUILDING DESCRIPTION - Con't

The store at 116 South Robert, Louis Finn, has asphalt tile over concrete floor, acoustical tile ceiling, lath and plaster walls. There is a partition dividing the front portion from the rear, with the latter finished with tile floor, drywall ceiling and lath and plaster walls. There is a water closet and sink located to the rear.

The balance of the building consists of 31 apartment units. There are 11 apartment units at that portion of the building designated as 110 South Robert Street, on the second and third floors. The apartments range from 2 to 4 rooms in size and have hardwood floors, lath and plaster walls, softwood trim. Four of these units share a mutual bath. The baths have tubs, no tub shower, and some of the floors are ceramic with the balance asphalt tile.

There are 8 apartment units at 116 South Robert Street, located on the second and third floors. There are four apartments on each floor with, basically, a similar room arrangement. Floors are hardwood, walls are lath and plaster, trim is softwood. The floors in the respective baths have been finished in ceramic and also asphalt tile. Some of the bath facilities have tub, some tub and shower, and some have shower stall with no tub.

The apartments located at 131 East Fairfield consists of 12 units which vary in size and room arrangement. Four of the apartments, located on the first floor and lower level, are the result of converting former store units. These apartments consist of kitchen, living room, bedroom and bath, and have been finished with an asphalt tile over concrete floor, plaster and drywall, and softwood trim. The other 8 apartment units are located on the second and third floors and consist of two and three room apartments with bath. They are finished with hardwood floors, lath and plaster walls, softwood trim. Bathroom floors have been finished in ceramic and linoleum and contain three fixtures.

The building exterior is brick and the subject has a built-up pitch and gravel roof. The building has been remodeled since construction date and building maintenance is generally good.

REPLACEMENT COST APPROACH

Estimated Cubic Content of Building - 443,280 cu. ft.	
443,280 cu. ft. x \$.80 per cu. ft. =	\$ 354,624.00
Less Depreciation, all phases	\$ <u>230,506.00</u>
	\$ 124,118.00
Add LAND Value	\$ <u>17,500.00</u>
	\$ 141,618.00

Rounded to - - \$ 141,600.00

VALUE BY COST APPROACH - Parcel 224A \$ 141,600.00

INCOME APPROACHRENTALS - Actual (As Reported by Owner)Apartment s

Apartment #1	110 South Robert	\$ 75.00
Apartment #2		50.00
Apartment #3		40.00
Apartment #4A		40.00
Apartment #4B		50.00
Apartment #5		55.00
Apartment #6		50.00
Apartment #7		40.00
Apartment #8		45.00
Apartment #9		50.00
Apartment #10		45.00
Apartment #1	116 South Robert	50.00
Apartment #2		50.00
Apartment #3		50.00
Apartment #4		50.00
Apartment #5		50.00
Apartment #6		50.00
Apartment #7		50.00
Apartment #8		50.00
Apartment #A	131 East Fairfield	50.00
Apartment #B		45.00
Apartment #C		50.00
Apartment #D		40.00
Apartment #1		50.00
Apartment #2		50.00
Apartment #3		40.00
Apartment #4		40.00
Apartment #5		50.00
Apartment #6		50.00
Apartment #7		40.00
Apartment #8		45.00
108 South Robert Street (Store)		150.00
112 South Robert Street (Store)		85.00
114 South Robert Street (Store)		85.00
116 South Robert Street (Store)		<u>200.00</u>

\$ 2,010.00

INCOME APPROACH - Con't

In analyzing the income it was concluded that the income as reported by the owner would be indicative inasmuch as these rents have been obtained for a number of years in the past.

GROSS INCOME - All Units

\$2,010.00 per mo. x 12 =	\$ 24,120.00
Less Vacancy and Credit Loss - 7-1/2%	\$ <u>1,809.00</u>
EFFECTIVE GROSS INCOME -	\$ 22,311.00

SCHEDULE OF EXPENSES

Taxes	\$2,192.00	
Management	1,116.00	
Insurance	450.00	
Heat	2,682.00	
Water	560.00	
Electricity	724.00	
Rubbish	174.00	
Miscellaneous	100.00	
Caretaker	1,320.00	
Maint. & Repairs (est.)	350.00	
Reserves (est.)	500.00	
Refrigerators & stoves	<u>175.00</u>	
		\$ <u>10,343.00</u>

EFFECTIVE NET INCOME - - \$ 11,968.00

\$ 11,968.00 Capitalized @ 8-1/2% = \$ 140,800.00

Rounded to - - \$ 141,000.00

Expense Ratio - 46.4%

VALUE BY INCOME APPROACH - Parcel No. 224A \$ 141,000.00

EXPLANATION OF SCHEDULE OF EXPENSES

Taxes The taxes that have been used in this report are those that have been levied against the property for the year 1960, payable in 1961.

Heat and Utilities Received from the owner.

Insurance Insurance has been estimated to cover 80% co-insurance fire and extended coverage and owner's and tenant's liability.

Vacancy Vacancy has been estimated at 7-1/2%.

Management This item has been established at 5% which is the going rate for properties such as this, and managerial services will ordinarily consist of obtaining tenants and negotiating the terms of their tenancy; collection of rents; employing, supervising and paying workmen engaged to make repairs or replacements and perform maintenance work; pay taxes and insurance; and, in general, to supervise the operation of the property. In this instance the property is owner-managed, however, management is considered typical in properties such as this and, hence, the allocation has been made. In the event the owner-investor chooses to perform this function and to make no allocation in the expenses, it will result in a greater net return to the owner.

Maintenance and Repairs This estimate will include the items of repair, maintenance and replacement, except grounds expense, which competent management deems necessary in order to maintain the assumed rental schedules and occupancy ratios, and to maintain the property in a continuous operating status throughout the estimated remaining economic life of the building improvements.

Water This is an expenditure reported by the owner.

Electricity This is an expenditure reported by the owner.

Rubbish This is the expenditure reported by the owner.

Caretaker This cost has been reported by the owner and is currently in effect for the building, and has been in effect for the building.

EXPLANATION OF EXPENSES - Con't

Reserves and Replacements This is intended to cover structural and equipment items having fairly long spans of useful life, but less than the estimated remaining economic life of the building improvements, and involving a substantial monetary outlay, such as: roof covering, heating plant, plumbing fixtures, etc.

Ranges and Refrigerators In a property such as this used ranges and refrigerators are generally obtained rather than new ones. The estimate used in this instance reflects a 10 to 12 year life with an average cost of between \$50.00 and \$60.00 for both units.

CAPITALIZATION RATE The capitalization rate has been obtained in the market as will be evidenced in the market data approach following later in this report and is considered reflective of the going rate that owner-investors will require on an investment such as this.

EXPENSE RATIO This factor tends to measure the risk that may exist in a property as a result of a decrease in the quantity of the net income stream. The significance of this ratio as an index of risk is apparent. Basically, the higher the expense ratio the greater the risk, and an indicator, as obtained in the market, is considered significant from an analysis standpoint.



MARKET DATA - Con't

3. Location: 826 Como Avenue  
 Legal Description: Lot 3, Crowell's Addition  
 Type: Store and apartments.  
 Size: 40' x 100'  
 Date of Sale: September 1961  
 Sales Price: \$20,000.00  
 Gross Income: \$ 2,820.00  
 Expenses: \$ 1,391.00  
 Effective Net Income: \$ 1,429.00  
 Capitalization Rate: 49.3%  
 Expense Ratio: 49.3%  
 $7 \times \$2,820.00 = \text{Sales Price}$
4. Location: 105 South Wabasha  
 Legal Description: Lot 3, Block 181, Robertson's Addition  
 Type: Stores and apartments.  
 Condition: Good - newly decorated.  
 Lot Size: 50' x 150'  
 Date of Sale: Withdrawn from market by owner.  
 Sales Price: Asking price of \$26,000.00  
 Gross Income: \$3,876.00  
 Expenses: \$1,828.00  
 Effective Net Income: \$2,048.00  
 Capitalization Rate: 7.9%  
 Expense Ratio: 47.2%  
 $6.7 \times \$3,876.00 = \text{Asking Price.}$
5. Location: 130-132 West Winifred  
 Type: Stores and apartments.  
 Lot Size: 60' x 115'  
 Date of Sale: September 10, 1959  
 Sales Price: \$18,500.00 Cash  
 Gross Income \$ 4,680.00  
 Expenses: \$ 2,320.00  
 Effective Net Income: \$ 2,360.00  
 Capitalization Rate: 12.8%  
 Expense Ratio: 50%  
 $3.95 \times \$4,680.00 = \text{Sales Price}$



MARKET DATA - Con't

6. Location: 314 West Kellogg  
Type: 3 story, 18 unit, containing 3 rooms and bath each.  
Lot Size: 68' frontage x 57' rear  
225' on South line, 198' on North  
Approximately 13, 150 sq. ft.  
Date of Sale: September 8, 1958  
Sales Price: \$96,000.00  
Gross Income: \$14,370.00  
Expenses: \$ 6,611.00 (est.)  
Effective Net Income: \$ 7,759.00 (est.)  
Capitalization Rate: 8.08%  
Expense Ratio: 54%  
6.7 x Gross Income = Sales Price
7. Location: 209 Marshall Avenue  
Type: 3 story brick building, 18 units of 3 rooms and bath each.  
Lot Size: 64' x 111.3' or 7,123 sq. ft.  
Date of Sale: August 1956  
Sales Price: \$89,000.00 - \$25,000 down  
Gross Income: \$13,032.00  
Expenses: \$ 5,732.00  
Effective Net Income: \$ 7,300.00  
Capitalization Rate: 8,20%  
Expense Ratio: 56%  
6.8 x Gross Income = Sales Price
8. Location: 455-57-59 West Seventh Street and 270 Sturgis  
Type: 2 stores and 8 apartments  
Condition: Very good.  
Date of Sale: Confirmed offer  
Sales Price: Offer: \$42,500.00  
Asking: \$45,000.00  
Gross Income: \$6,756.00  
Expenses: \$3,378.00 (est.) 50%  
Capitalization Rate: 7.9% based upon \$42,500.00 offer.  
6.3 x Gross Income = Offer of \$42,500.00

MARKET DATA - Con't

In a study of the foregoing sales, it is noted that the factors indicated are a low of 3.95 to a high of 7.9. In analyzing the foregoing factors, recognizing variations in location, size of units, room count, arrangement, time of sale, and other factors, it was concluded that the multiplier, insofar as the subject was concerned, would be around 6.0 or slightly under. As a result of this analysis 5.9 appears most indicative of the value of the subject from a market standpoint.

$$5.9 \times \$24,120.00 = \$142,308.00$$

Rounded to - - \$142,300.00

VALUE BY MARKET DATA APPROACH - Parcel No. 224A

\$142,300.00

PARCEL NO. 224BParking Lot

Parcel 224B is vacant land and capable of separate utilization, however, is generally needed in conjunction with the apartment building to provide adequate off-street parking. In analyzing this parcel, sales of similar land in the general area have been studied and adjusted, as required, to form a degree of comparison. Following are some of the sales that were studied.

1. Location: Northwest Corner of Robert and Plato  
 Date of Sale: January 28, 1958  
 Sales Price: \$45,000.00  
 Size of Parcel: 250' x 119' or 29,750 sq. ft.  
 Indicated Factor: \$1.51 per sq. ft.  
 Present Use: Vacant Land.  
 Zoning: Heavy Industrial.  
 Seller: Miller and Holmes  
 Legal Description: Lots 1, 2, 3, 4, 5, Block 18, Bazille and Roberts Addition to West St. Paul.
  
2. Location: 154-166 Custer Street  
 Date of Sale: January 2, 1958  
 Sales Price: \$11,500.00  
 Size of Parcel: 250' x 119' or 29,750 sq. ft.  
 Indicated Factor: \$0.385 per sq. ft.  
 Present Use: Vacant (Used for junk yard)  
 Zoning: Heavy Industrial.  
 Seller: Gopher Stamp Co.  
 Buyer: McLean Distributing  
 Legal Description: Lots 6, 7, 8, 9, 10, Block 14 Bazille and Roberts Addition.
  
3. Location: Southwest Corner of Fairfield and Custer  
 Date of Sale: July 30, 1957.  
 Sales Price: \$8,500.00  
 Size of Parcel: 8,000 sq. ft.  
 Indicated Factor: \$1.05 per sq. ft.  
 Zoning: Heavy Industrial.  
 Present Use: Vacant Land.  
 Seller: George DuFour  
 Buyer: Waterous  
 Legal Description: Lot 1, Block 12, Bazille & Roberts Addition

JOSEPH L. BETTENDORF, M.A.I.

*Realtor - Appraiser - Consultant*

MARKET DATA - Con't Parcel No. 224B

After analyzing the comparable sales listed above and adjusting, as required, it was concluded that \$.75 per square foot would reflect the reasonableness insofar as the current market attitude is concerned in relation to the subject tract.

\$ .75 x 11,900 square feet = \$ 8,925.00

Rounded to - - - \$ 9,000.00

ESTIMATE OF VALUE FOR PARCEL 224B

\$ 9,000.00

CORRELATION AND CONCLUSION

MARKET VALUE ESTIMATE

<u>Parcel 224A</u>	
Value by Cost Approach	\$ 141,600.00
Value by Income Approach	\$ 141,000.00
Value by Market Data Approach	\$ 142,300.00
<u>Parcel 224B</u>	
Parking Lot	\$ 9,000.00

Having carefully considered the class and character of the property under appraisal, together with a full knowledge of the purpose of the appraisal, it is concluded that the market data approach is most indicative of the value in this instance inasmuch as it is a reflection of what the current market is willing to pay for properties similar to the subject, notwithstanding the fact that the replacement cost and the income approach are in reasonable relation to the estimate of value as stated in this appraisal.

Generally speaking, the income approach would be considered most reliable because it reflects the return on an investment that an owner-investor may obtain in the market. However, a study of the comparable sales has revealed that, in some instances, management has not been reflected, maintenance and repair have not been reflected, reserve for replacements has not been reflected, reserve for replacement of ranges and refrigerators has not been reflected, nor has any vacancy or credit loss been accounted for. The absence of these factors obviously will result in a greater net return in the mind of the owner-investor who chooses to do his own management and ignores the other factors. After adjusting for these items, a gross multiplier has been obtained and, in return, a capitalization rate has been obtained that would reflect the current market attitude under all normal or typical conditions. Hence, while the income approach may seem a bit below the estimate of value in this instance, it would, in all probability, indicate to an owner-investor, not recognizing the above factors, a greater net return. The gross multiplier is considered indicative of value because it deals with the ratio of gross income to sales price and, after a study of comparables, was considered to be reasonably reliable.

The replacement cost approach is also in reasonable relation to the

CONCLUSION - Con't

other two approaches, however, based upon the age and observed condition, cannot be considered too reliable except that it would tend to set the upper limit of value. Variations may occur in estimating depreciation that would not necessarily be reflected in the market and, hence, this approach is used more as a guide, however, it must be remembered that all three approaches are in reasonable relation to each other.

The expense ratios, as established in this report, are an excellent check or guide upon the variation between effective gross income and expenses. This is considered essential from an overall analysis.

Based upon the information contained in this report, it is concluded that the estimate of market value of Parcels 224A and 224B, as of February 5, 1962, are:

PARCEL 224A	\$ 142,000.00
PARCEL 224B	\$ <u>9,000.00</u>
TOTAL ESTIMATE OF VALUE - - -	\$ 151,000.00

CONTINGENT AND LIMITING CONDITIONS

The legal description furnished us is assumed to be correct.

I assume no responsibility for matters legal in character nor do I render any opinion as to the title, which is assumed to be good. All existing liens and incumbrances have been disregarded and the property is appraised as though free and clear, under responsible ownership and/or competent management.

This appraisal is to be used in whole and not in part by the applicant or by others having written consent of the applicant.

I have made no survey of the property and assume no responsibility in connection with such matters.

I believe to be reliable the information contained in this report and furnished to me by others, but I assume no responsibility for its accuracy.

Possession of this report, or a copy thereof, does not carry with it the right of publication, nor may it be used for any purpose by any but the applicant without the previous written consent of the appraiser or by the applicant and in any event only with proper qualification.

I am not required to give testimony or attendance in court by reason of this appraisal, with reference to the property in question, unless arrangements have been previously made therefore.

The distribution of the total valuation in this report between land and improvements applies only under the existing program of utilization. The separate valuations for land and building must not be used in conjunction with any other appraisal and are invalid if so used.

CERTIFICATION

I, the undersigned, do hereby certify that I have no present or contemplated future interest in the property appraised, that the compensation for the appraisal is in no manner contingent upon the value reported, and that to the best of my knowledge and belief, the statements and opinions contained in this appraisal are correct, subject to the limiting conditions hereinafter set forth; also that this appraisal has been made in conformity with the Rules of Professional Ethics of the American Institute of Real Estate Appraisers of the National Association of Real Estate Boards.

*Joseph L. Bettendorf,*

M. A. I. - S. R. A.



APPRAISING QUALIFICATIONS

MEMBERSHIP

American Institute of Real Estate Appraisers  
Charter Member of Minnesota Chapter No. 35  
Member of Education Committee. Director 1959, 1960, 1961  
Society of Residential Appraisers—Senior Member  
Past President, Secretary-Treasurer, Vice President, of Minnesota Chapter No. 16. Director—1960  
St. Paul Board of Realtors  
Director—1959, 1960, 1961  
National Association of Real Estate Boards  
Minnesota Association of Realtors  
American Right of Way Association  
Charter Member of Minnesota Chapter No. 20  
Urban Land Institute

EDUCATION AND GENERAL EXPERIENCE

American Institute of Real Estate Appraisers, Michigan State University, East Lansing, Urban 11, Real Estate  
Nine years consisting of property management, brokerage, residential construction and appraisals of real estate  
Numerous FHA training courses  
Eleven years with Federal Housing Administration as staff appraiser  
Engaged in the appraisal of real estate as a profession, exclusively, since 1940

INSTRUCTOR

St. Thomas, Macalester and Augsburg Colleges on the "Principles of Real Estate Appraising" for the Society of Residential Appraisers

APPRAISAL ASSIGNMENTS

St. Paul Housing and Redevelopment Authority; Minnesota State Highway Department; Villages of Roseville, Maplewood and Arden Hills; Moundsvew Township; City of Stillwater, Board of County Commissioners; General Mills, Inc.; Minnesota Mining & Manufacturing Co.; Union Carbide and Carbon Corp.; Remington Rand; Minnesota Mining and Manufacturing Co.; Whirlpool Corp.; American Can Co.; Mortgage Guaranty Insurance Corp.; H. & Val J. Rothschild; Clapp-Thomssen Co.; Northern Pacific Railway; Banks and Savings and Loan Assns.; Shopping Centers; Fee Appraiser for Veterans Administration; Federal Housing Administration as Appraiser, Senior Subdivision Appraiser, Review Appraiser; Numerous Private Clients. Qualified in district court as expert witness. Served as commissioner in condemnation. Consultant in subdivision analysis and land planning.

**BAZILLE AND ROBERTS ADD.**  
TO WEST ST PAUL

**MARSHAL TO WEST**

150 FT WIDE

150 FT

*Belden Surv. 1856*

MISSISSIPPI

RIVER

