

Minnesota Attorney General: Administrative Rules Proceedings

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Version 3
August 20, 2018

MINNESOTA STATE REGULATIONS

Notice of filing by the Commissioner of Administration

We have received on this date, stamped and filed 2 copies of Rules and Regulations pertaining to

the Commerce ~~Rea~~ - Securities
(Agency or Board)

Regulation No. S DIV, 1511 (82.22)

Subject: Real Estate Education

Department of Administration
Publication, Central Services Division
Documents Section
140 Centennial Office Building
St. Paul, Minnesota 55155
Telephone: (612) 296-2874

FILED
RICHARD L. BRUBACHER
Commissioner of Administration
SEP 23 1975
BY Eda Standemann 4:00 PM
AUTH. SIGNATURE RS

Stamped and filed with the Secretary of State Sept 23, 1975. 3:00 pm.

Rev. 9-72

SDIV. 1511 (82.22) REAL ESTATE EDUCATION

(a) APPROVAL. A course of study in the real estate field will be approved by the Commissioner of Securities, pursuant to Minn. Stat. 1974, Section 82.22, Subdivision 6, upon compliance with the following requirements.

(b) CURRICULUM. The 60 hour course of study in real estate prescribed by Minnesota Statutes 1974, Section 82.22, Subd. 6, shall consist of two (2) thirty hour courses. Each salesperson shall be required to complete both courses successfully. The first thirty (30) hour course, or Course I, must be successfully completed before the second thirty (30) hour course, or Course II. They may not be taken concurrently. The curriculum for the sixty (60) hour course of study shall be as follows:

COURSE I (30 HOURS)

"FUNDAMENTALS OF REAL ESTATE"

Real Estate Fundamentals	3 hours
Real Estate Marketing	3 hours
Real Estate Financing	3 hours
Residential Market Evaluation	3 hours
Legal Aspects (Contracts)	4 hours
Closing (Mechanics of)	3 hours
Construction	3 hours
Zoning	2 hours
Discrimination in Housing	1 hour
Real Estate License Law & Subdivided Land Act	2 hours
Optional	3 hours
	30 hours

COURSE II (30 HOURS)

"ADVANCED FUNDAMENTALS OF REAL ESTATE"

Advanced Marketing	3 hours
Advanced Appraising	3 hours
Advanced Legal Aspects	3 hours
Taxation	3 hours
Selling Investment Property	3 hours
Communications	3 hours
Condominiums, Townhouses & Cooperatives	2 hours
Application of Securities Laws to Real Estate	1 hour
Optionals	9 hours
	30 hours

OPTIONAL SUBJECTS

Property Management	3 hours maximum
Advertising - Public Relations	3 hours maximum
Trade-Ins & Exchanges	3 hours maximum
Farm Brokerage	3 hours maximum

Land Planning and Development	3 hours maximum
Resorts Brokerage	3 hours maximum
Insurance	3 hours maximum
Advanced Construction	3 hours maximum
Urban Renewal	3 hours maximum
Economics	3 hours maximum
Shopping Centers	3 hours maximum
Industrials	3 hours maximum
Guaranteed Sales Plans	3 hours maximum
Advanced Financing	3 hours maximum
Professional Standards	3 hours maximum
Business Brokerage	3 hours maximum

The subjects of "Real Estate License Law and Subdivided Land Act" and "Application of Securities Laws to Real Estate" shall be instructed by the Commissioner or his designee. The optional subjects listed above may be offered in either Course I or Course II, but may not be offered in both. One recommended outline for each of the subjects listed in Course I, Course II or as an optional subject will be furnished to a bona fide applicant at no cost.

(c) INSTRUCTORS. All instructors in a real estate course of study shall file with the Commissioner a resume noting such person has the necessary specialized preparation, training and experience to insure competent instruction. Approval of each instructor will be on an individual basis, and such approval must be obtained from the Commissioner prior to the instructor's lecture in an approved course of study.

(d) COORDINATOR. Each course of study shall have a coordinator or administrator supervising the program. Such coordinator shall be qualified, either through previous education or experience, to administer a real estate course of study, to evaluate course content and instructors and to analyze examinations.

(e) STUDENT NOTEBOOKS. Each student attending an approved real estate course shall receive, at a minimum, a notebook containing an outline of each subject to be covered at the beginning of the course. In the event a course of study has an approved textbook required for the course, a student notebook shall be optional.

(f) FEES. The Commissioner shall be informed in detail of all fees charged by each approved real estate course of study. A fee or tuition of $75.00 or less for a thirty (30) hour course shall be presumed as reasonable. Any fee in excess of that must be justified to the Commissioner.

(g) EXAMINATIONS. Each student must successfully complete an examination before credit will be given for completion of a thirty (30) hour course or segment.

(h) APPLICATION FOR APPROVAL. Any person seeking initial approval from the Commissioner of a real estate course of study shall submit the following:

(1) Name of course of study and place to be offered.
(2) Course of curriculum with outlines of each subject.
(3) List of instructors, subject to be taught, and background resume.
(4) Copy of student notebook.

(5) Copy of the examination.
(6) Copies of all advertising material.
(7) The dates for the upcoming year when the course of study will be offered.
(8) The fees to be charged to attend the course of study and the honoraria to be paid instructors.

(i) ADVERTISING. No advertisement, pamphlet, circular or other advertising material pertaining to an approved course of study may be circulated or distributed unless it is first approved by the Commissioner. All such advertisements, pamphlets, circulars, etc. shall contain the following language prominently displayed on the front:

"THIS COURSE HAS BEEN APPROVED BY THE COMMISSIONER OF SECURITIES PURSUANT TO MINN. STAT., SECTION 82.22."

(j) CHANGES.

(1) All advertising not accompanying the original application shall be submitted to and approved by the Commissioner prior to its use.

(2) The coordinator of each approved real estate course of study shall immediately report any changes in the information contained in the application for approval or the exhibits appended thereto. Such change shall be deemed acceptable by the Commissioner if no action has been taken after 15 days from the date received by the Commissioner.

(k) ANNUAL REPORT. Between January 1 and January 10 of each calendar year, every approved real estate course of study shall submit to the Commissioner the following information:

(1) The number of times the course of study was offered in the preceding year.
(2) The location of each offering.
(3) The number of students attending each offering.
(4) The number of students certified as successfully completing each offering.
(5) The dates and locations of courses of study to be offered in the upcoming year.

(l) NOTICE. At the beginning and end of each course or segment of the sixty (60) hour course of study in real estate, it shall be the responsibility of the coordinator or his representative to read the following notice to the students:

"This thirty hour course of study in real estate is recognized by the Commissioner of Securities as applying in satisfaction of the educational requirements for real estate salespersons pursuant to the "Real Estate License Law". Since it is the concern of the Commissioner that students receive a quality education, the comments of each student would be appreciated. If you have any comments about this real estate course of study, your comments should be sent to the Commissioner of Securities, 500 Metro Square Building, St. Paul, Minnesota 55101."

(m) COURSE OF STUDY TO CERTIFY COMPLETION. Each course of study shall within 45 days of the completion of a course, notify the Licensing Section of the Department of Commerce of the names and addresses of the students who took the course and the grade they received on the examination.

(n) FACILITIES. Each course of study shall have such classrooms and such other facilities and supportive personnel as is necessary to adequately implement the programs.

(o) CONFLICT OF INTEREST. No real estate course of study seeking approval pursuant to this rule may be affiliated with any real estate firm or company.

(p) STUDENTS NOT LICENSED. Students who successfully complete an approved course of real estate education while not licensed may receive credit for such education if a real estate salesperson's license is obtained within 180 days after completion of the course.

(q) PENALTIES. Failure of a course of study to comply with the requirements set forth herein may result in a temporary or permanent loss of approval from the Commissioner.

APPROVED AS TO FORM AND LEGALITY
SEP 23 1975 19
WARREN SPANNAUS, ATTORNEY GENERAL
BY /s/ Michael B. Miller
SPECIAL ASSISTANT ATTORNEY GENERAL

STATE OF MINNESOTA
DEPARTMENT OF STATE
FILED - 3:00 pm
SEP 23 1975
Joan Anderson Growe
Secretary of State

FILED
RICHARD L. BRUBACHER
Commissioner of Administration
SEP 23 1975
BY Eda Staudenmaier
AUTH. SIGNATURE 4 p.m.

STATE OF MINNESOTA
DEPARTMENT OF COMMERCE
ST. PAUL, MINNESOTA 55101
(612) 296-2594

September 2, 1975

HAND DELIVERED SEPTEMBER 3, 1975

Mr. Michael B. Miller
Special Assistant Attorney General
Room 208 Administration Building
St. Paul, Minnesota 55155

Re: Rules and Regulations Under Minnesota Statutes 1974, Chapter 82.

Dear Mr. Miller:

The Securities Division of the Department of Commerce is in the process of promulgating rules and regulations under the Laws of Minnesota 1973, Chapter 410 (now codified as Minn. Stat. 1974, Chapter 82). As required by the rules and regulations of the Attorney General, attached are the following:

1. Five copies of the Rules as Adopted
2. Three copies of the Rules as Proposed
3. One transcript of the public hearing on the proposed rules
4. Three copies of the Order for Hearing
5. Three copies of the Notice of Hearing
6. Three copies of the Secretary of State's Certificate
7. Three copies of the Mailing List
8. Three copies of the Affidavit of Mailing
9. Three copies of the Statement of Need
10. Three copies of the Findings of Fact
11. Three copies of the Order Adopting Rules
12. Three copies of the Statement of Compliance with the Attorney General's Rulemaking Procedure

Please note that the hearing in this matter was held during Edward J. Driscoll's tenure as Commissioner of Securities, and the rules are being adopted under the present administration.

If you have any questions or comment concerning the enclosed material, please feel free to contact the undersigned at any time.

Very truly yours,

John R Larson

JOHN R. LARSON
Commissioner of Securities

JRL:sh
Encs.

STATE OF MINNESOTA
COUNTY OF RAMSEY

BEFORE EDWARD J. DRISCOLL
COMMISSIONER OF SECURITIES

In the matter of Proposed Rules relating to Real Estate; Courses of Study in the Real Estate field under Minn. Statutes 1974, Chapter 82.

ORDER FOR HEARING

To effectively implement the provisions of Minnesota Statutes 1974, Section 82.22, Subdivision 6 regarding approval by the Commissioner of courses of study in the real estate field, the Minnesota Commissioner of Securities deems it necessary to consider adoption of the proposed rules captioned above pursuant to the authority vested in me by Minnesota Statutes 1974, Section 82.28.

NOW, THEREFORE, IT IS ORDERED this 11th day of April, 1975, that a public hearing on the proposed rules captioned above be held in the Hearings Room of the Department of Commerce, Fifth Floor, Metro Square Building, Seventh and Robert Streets, St. Paul, Minnesota, on May 22, 1975, commencing at 10:00 A.M. and continuing until all representatives have had an opportunity to be heard.

IT IS FURTHER ORDERED that notice of said hearing be given to all representatives of associations or other interested groups or persons who have registered their names with the Secretary of State for that purpose and all persons who are presently members of the Minnesota Legislature.

STATE OF MINNESOTA
SECURITIES DIVISION

EDWARD J. DRISCOLL
Commissioner of Securities

STATE OF MINNESOTA
COUNTY OF RAMSEY

BEFORE EDWARD J. DRISCOLL
COMMISSIONER OF SECURITIES

In the matter of Proposed Rules relating to Real Estate; Courses of Study in the Real Estate field under Minn. Statutes 1974, Chapter 82.

NOTICE OF HEARING

Notice is hereby given that a public hearing will be held pursuant to Minnesota Statutes 1974, Section 15,0412, Subd. 4, in the above entitled matter in the Hearings Room of the Department of Commerce, Fifth Floor, Metro Square Building, Seventh and Robert Streets, St. Paul, Minnesota on Thursday, May 22, 1975, commencing at 10:00 A.M. and continuing until all representatives or other interested groups of persons have had an opportunity to be heard concerning adoption of the proposed rules captioned above by submitting either oral or written data, statements, or arguments. Statements or briefs may be submitted without appearing at the hearing.

The Commissioner of Securities proposes to adopt rules relating to the following matters: approval of courses of study in the real estate field; curriculum; instructors; student notebooks; fees; conflict of interest; examinations; advertising; students not licensed; school certify completion; facilities; penalties; application for approval; annual reports; coordination; notice and changes.

Copies of the proposed rules are now available and may be obtained by writing to John R. Larson, Real Estate Section, Department of Commerce, 500 Metro Square Building, St. Paul, Minnesota 55101.

STATE OF MINNESOTA
SECURITIES DIVISION



EDWARD J. DRISCOLL
Commissioner of Securities

Exhibit C-1

STATE OF MINNESOTA

COUNTY OF RAMSEY

In the matter of the Proposed Adoption of Rules of Securities Division Governing REAL ESTATE COURSES of Study in the Real Estate Field under Minn. Stat. 1974, Ch. 82.

CERTIFICATE

I hereby certify that the attached 417 ladels x sheets constitute the complete list of persons, associations, and other interested groups who as of 11:15 o'clock A.M., this 14th day of April, 1975, have requested pursuant to M.S. 1969, 15.0421, that their names be placed on file with the Secretary of State for the purpose of receiving notice of public hearing on proposed rules on the subject captioned above.

Secretary of State
Joan Anderson Growe

By Gail Dorn

Members of Minnesota SENATE AND HOUSE OF REPRESENTATIVES

1975 SESSION

Compiled by
Joan Anderson Growe
Secretary of State

State of Minnesota
general information telephone
number is 612/296-6013

ADMIN. 1000A

STATE OF MINNESOTA

DEPARTMENT Secretary of State

Office Memorandum

TO : Legislative List Holders

DATE: February 3, 1975

FROM : Joan Anderson Growe
Secretary of State

SUBJECT: Additions in Legislative List.

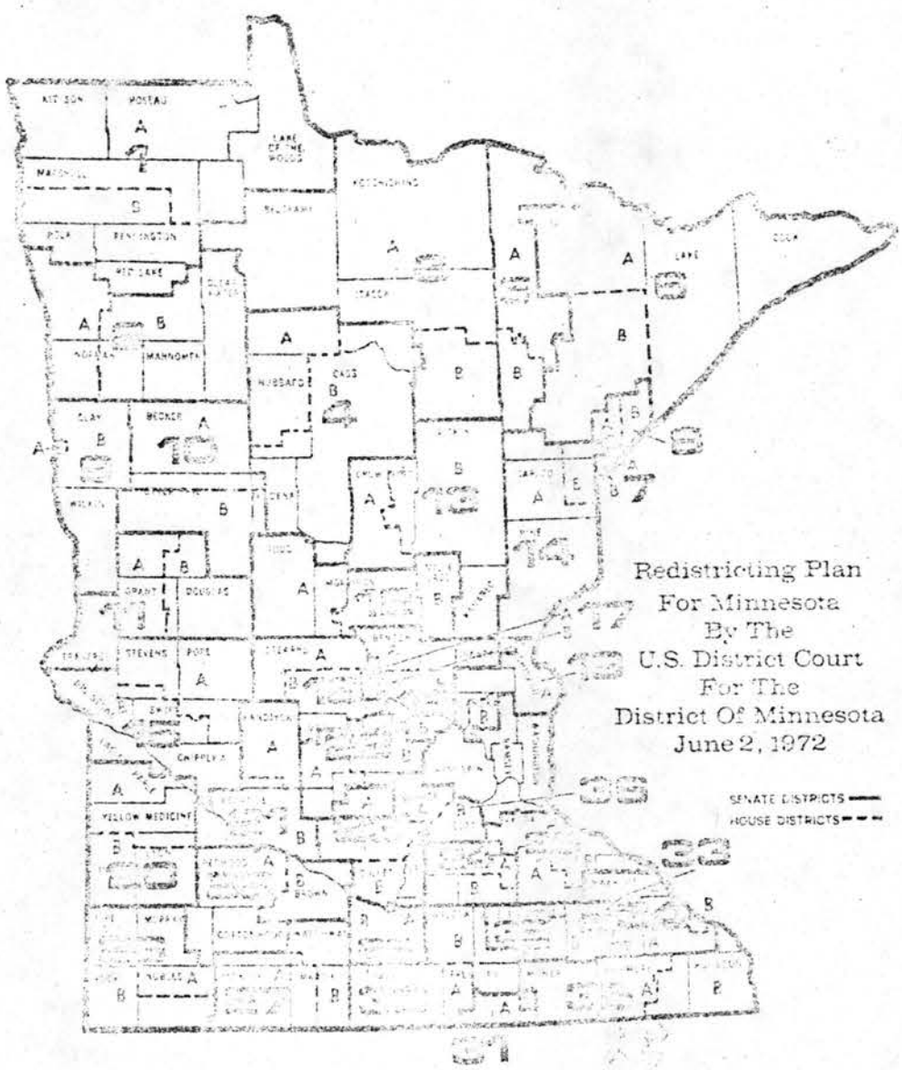
12A - Bruce Nelsen, (R) R.#1, Staples, 56479

33 - Nancy Brataas (R) 839 10 1/2 St. S.W., Rochester, 55901

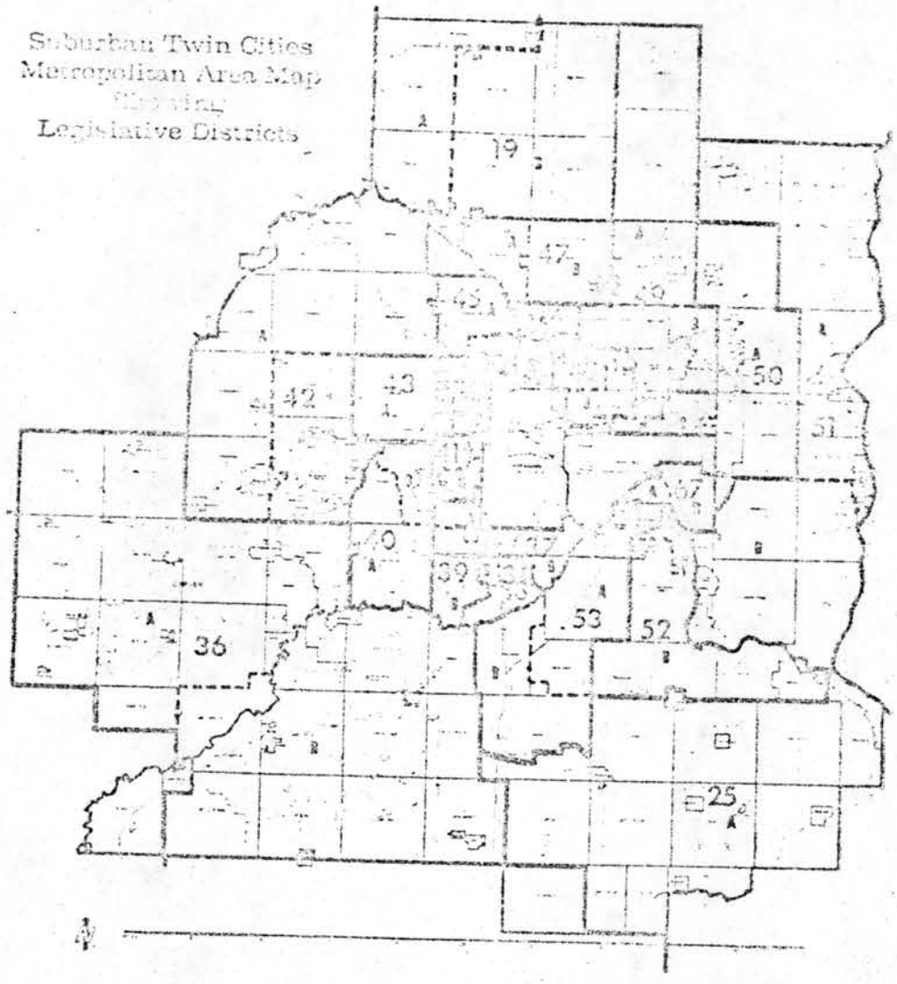
36 - Robert J. Schmitz (D) R.R.1, Jordan, 55352

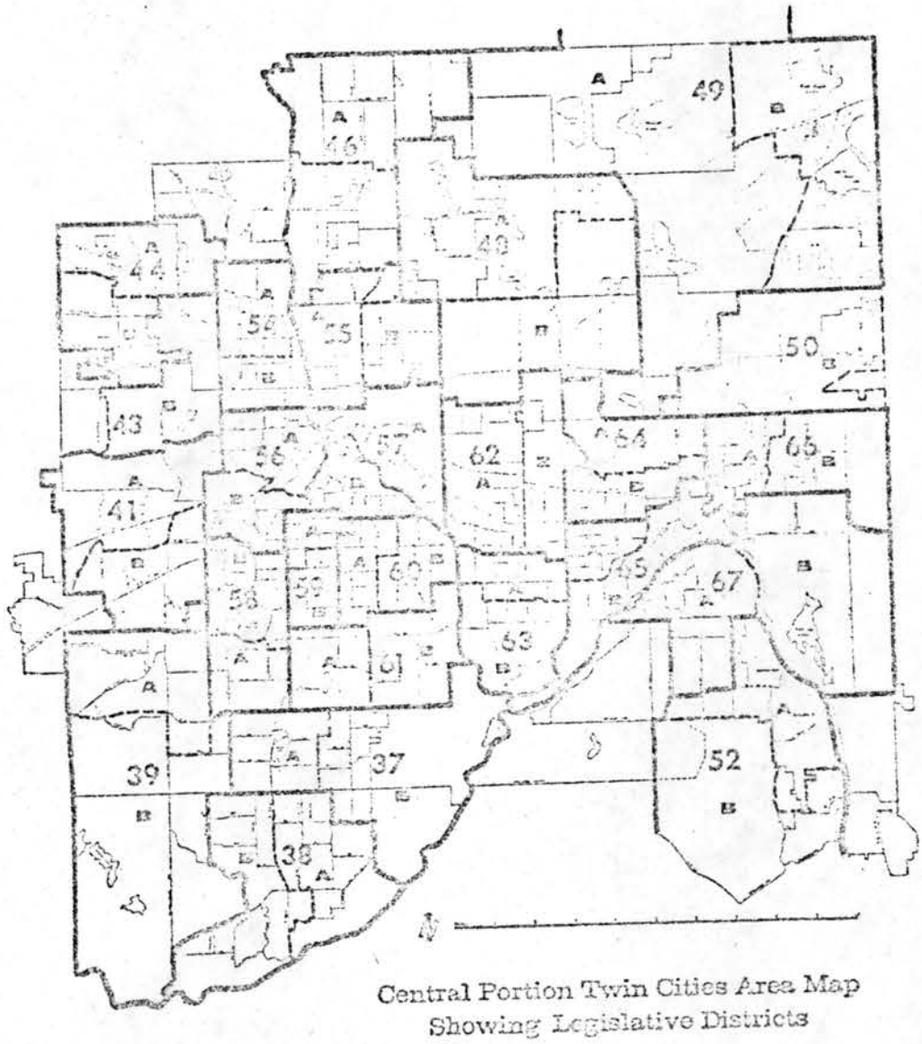
Correction in District 47

47 - Gene Merriam (D) 2924 116th Ave. N.W., Coon Rapids, 55433


Redistricting Plan
For Minnesota
By The
U.S. District Court
For The
District Of Minnesota
June 2, 1972
SENATE DISTRICTS
HOUSE DISTRICTS

Suburban Twin Cities
Metropolitan Area Map
showing
Legislative Districts





Central Portion Twin Cities Area Map
Showing Legislative Districts

1975 LEGISLATURE

DIST. NO:	
1	Richard W. Fitzsimons (R) 192 South 6th St., Warren, 56762
1A	Art Braun (D) Greenbush, 56726
1B	John Corbid (D) R.R. 2, Oklee, 56742
2	Roger D. Moe (D) 706 East Third Ave., Ada, 56510
2A	Bill Kelly (D) 430 10th Ave. N., East Grand Forks, 56721
2B	Willis Eken (D) Twin Valley, 56584
3	Norbert Arnold (D) Route 1, Box 93, Pengilly, 55775
3A	Irvin N. Anderson (D) 909 13th St., International Falls, 56649
3B	Norman Prahl (D) Box 8, Keewatin, 55753
4	Gerald L. Willet (D) 207 Mill Road, Park Rapids, 56470
4A	Doug St. Onge (D) R.R. 4, Box 337, Bemidji, 56601
4B	Glen Sherwood (D) Star Route 60, Pine River, 56474
5	George F. Perpich (D) 814 NE 5th Ave., Chisholm, 55719
5A	Peter X. Fugina (D) 5 Merritt Drive, Virginia, 55792
5B	John J. Spanish (D) 2202½ 11th Ave., Hibbing, 55746
6	A. J. Perpich (D) 4 Lakeside Drive South, Eveleth, 55734
6A	Joseph R. Begich (D) 1001 W. 2nd St., Eveleth, 55734
6B	Douglas H. "Doug" Johnson (D) Box 14, Cook, 55723
7	Sam George Solon (D) 616 W. Third St., Duluth 55806

1975 LEGISLATURE

DIST. NO:	
7A	Willard Munger (D) 1121 S. 70th Ave. W., Duluth, 55807
7B	Mike Jaros (D) 162 W. Palm St., Duluth, 55811
8	Ralph R. Doty (D) 4107 Dodge St., Duluth 55804
8A	Gary Doty (D) 116 Parkland Ave., Duluth 55805
8B	James Ulland (R) Route 6, Box 181, Duluth, 55804
9	D. H. Sillers (R) Rt. 2, Moorhead, 56560
9A	David Beauchamp (D) 1211 25th Ave. S., Moorhead, 56560
9B	Keith Langseth (D) R.R. 2, Glyndon, 56547
10	Roger Hanson (R) Vergas, 56587
10A	Frank H. De Groat (R) Lake Park, 56554
10B	Joe Graba (D) R.R. 1, Box 94, Wadena, 56482
11	Wayne Olhoft (D) Herman, 56248
11A	Gene R. Wenstrom (D) Box 44, Elbow Lake, 56531
11B	Dave Fjoslien (R) Route 2, Brandon 56315
12	Myrton O. Wegener (D) Bertha, 56437
12A	
12B	Stephen G. Wenzel (D) 312 S.E. 3rd St., Little Falls, 56345
13	Winston W. Borden (D) 514 Grove, Brainerd, 56401
13A	Don Samuelson (D) 1018 Portland Ave., Brainerd, 56401
13B	Howard E. Smith (D) 116 W. Main St., Crosby, 56450

1975 LEGISLATURE

DIST. NO:	
14	Florian Chmielewski (D) Sturgeon Lake, 55783
14A	Roy Carlson (D) 350 8th St., Pine City, 55063
14B	Marvin Edwin Ketola (D) 616 14th St., Cloquet, 55720
15	Charles Berg (R) Chokio, 56221
15A	Wayne Schumacher (D) R.R. 1, Glenwood, 56334
15B	Glen H. Anderson (D) R.R., Bellingham, 56212
16	Ed Schrom (D) Albany, 56307
16A	Joe Niehaus (R) R.R. 3, Sauk Centre, 56378
16B	B. J. Brinkman (D) Box 435, Richmond, 56368
17	Jack Kleinbaum (D) 1100 23rd Ave. No., St. Cloud, 56301
17A	Al Patton (D) Box 8, Sartell, 56377
17B	James "Jim" Pehler (D) 734 14th Ave. S., St. Cloud, 56301
18	Robert Dunn (R) 703 4th St. So., Princeton, 55371
18A	Claudia M. Meier (D) R.R. 2, Rice, 56367
18B	Bob McEachern (D) 601 N. Walnut, St. Michael, 55376
19	Jerald C. Anderson (D) Box 503, North Branch, 55056
19A	John T. Clawson (D) Box 336, Center City, 55012
19B	Tom Mangan (D) 533 Bean St., Anoka, 55303
20	A. J. Josefson (R) 310 North Grant, Minneota, 56264

1975 LEGISLATURE

DIST. NO:	
20A	Ellsworth G. Smegard (D) R.R. 2, Madison, 56256
20B	Russell P. Stockman (D) Ares, 56113
21	Alec G. Olson (D) R.R. 1, Spicer, 56228
21A	John C. Lindstrom (D) 415 W. 7th St., Willmar, 56201
21B	A.O.H. (Setze) Setzepfandt (D) Box 356, Bird Island, 55310
22	John Bernhagen (R) Rt. 1, Hutchinson, 55350
22A	Adolph L. Kvam (R) 22 W. Lockerbie, Litchfield, 55355
22B	Harold J. Dahl (D) Howard Lake, 55349
23	Earl W. Renneke (R) R.R. 2, Le Sueur, 56058
23A	Raymond J. Albrecht (R) Brownton, 55312
23B	Carl M. Johnson (D) Route 3, St. Peter, 56082
24	Clarence M. Purfeerst (D) Rt. 2, Faribault, 55021
24A	Robert E. Vanasek (D) 807 3rd St. N.E., New Prague, 56701
24B	Orv Birnstihl (D) R.R. 5, Western Ave., Faribault, 55021
25	George Conzemius (D) 800 West Hoffman, Cannon Falls, 55009
25A	Jim White (D) 512 Oak St., Farmington, 55024
25B	Victor Schultz (D) R.R., Goodhue, 55027
26	John L. Olson (R) 612 Lake St., Worthington, 56187
26A	Marion (Mike) Menning (D) Box 464, Edgerton, 56128

1975 LEGISLATURE

DIST. NO:	
26B	Wendell O. Erickson (R) Hills, 56138
27	Howard D. Olson (D) Rt. 3, St. James, 56081
27A	George Mann (D) Windom, 56101
27B	Darrel L. Peterson (R) Rt. 3, Fairmont, 56031
28	Carl A. Jensen (R) 209 First Ave. S., Sleepy Eye, 56085
28A	Gilbert Esau (R) Mountain Lake, 56159
28B	A. J. (Tony) Eckstein (D) 411 S. State, New Ulm, 56073
29	Arnulf Ueland, Jr. (R) 2013 RoeCrest Drive, North Mankato, 56001
29A	R. G. (Ron) Evans (R) 1104 Woodland Ave., Mankato, 56001
29B	Richard "Dick" Wigley (R) Rt. 3, Lake Crystal, 56055
30	John Patton (R) 1007 So. Moore, Blue Earth, 56013
30A	Henry Jr Kalis (D) Walters, 56092
30B	Rod Searle (R) R.R. 1, Waseca, 56093
31	C. R. Baldy Hansen (D) 100 S.E. First St., Austin, 55912
31A	Henry "Hank" Savelkoul (R) 1100 Cedar, Albert Lea, 56007
31B	Leo J. Reding (D) 709 12th Ave. N.W., Austin, 55912
32	Mel Frederick (R) 414 Clyde St., West Concord, 55985
32A	John S. Biersdorf (R) 409 East Broadway, Owatonna, 55060

1975 LEGISLATURE

DIST. NO:	
32B	Don Freidrich (R) R.R. 3, Rochester, 55901
33	
33A	J. R. "Dick" Kaley (R) 1409 29th St. N.W., Rochester, 55901
33B	Ken Zubay (R) 1323 2nd St. N.W. Rochester, 55901
34	Rogar A. Laufenburger (D) Main St. Lewiston, 55952
34A	Richard Lemke (D) R.R. 1, Lake City, 55041
34B	M. J. "Mac" McCauley (R) 404 East Howard St., Winona, 55987
35	Lew W. Larson (R) Mabel, 55954
35A	Neil Haugerud (D) Preston, 55965
35B	Al Wieser, Jr. (D) 704 S. 4th St., La Crescent, 55947
36	
36A	Ralph Jopp (R) Mayer, 55360
36B	Ted L. Suss (D) Box 319, Prior Lake, 55372
37	W. G. Kirchner (R) 6830 Newton Ave. So., Richfield, 55423
37A	Shirley Hokanson (D) 7345 Russell Ave. So., Minneapolis, 55432
37B	James C. "Jim" Swanson (D) 6827 5th Ave. S., Minneapolis, 55423
38	Jerome V. Blatz (R) 11044 Glen Wilding Lane, Bloomington, 55431

1975 LEGISLATURE

DIST. NO:	
38A	Bruce D. Williamson (D) 121 W. 90th St., Minneapolis, 55420
38B	Lyle Abeln (D) 10030 Thomas Ave. S., Minneapolis, 55431
39	Otto Bang (R) 5200 Duggan Plaza, Edina, 55435
39A	Mary Forsythe (R) 4605 Edina Blvd., Minneapolis 55424
39B	Ray O. Pleasant (R) 9841 Xerxes Curve, Bloomington, 55431
40	John Keefe (R) 201 Oakwood Road, Hopkins, 55343
40A	Douglas R. (Doug) Ewald (R) 15025 Highland Trail, Minnetonka, 55343
40B	Jerry Knickerbocker (R) 10100 Minnetonka Blvd., Minnetonka, 55343
41	B. Robert Lewis (D) 1601 Hillsboro Ave. So., St. Louis Park, 55426
41A	John Arlandson (D) 1304 S. Tyrol Trail, Golden Valley, 55416
41B	Pete Petrafeso (D) 3200 Virginia Ave. S., St. Louis Park, 55426
42	George Pillsbury (R) 1320 Bracketts Point Road, Wayzata, 55391
42A	Tad Jude (D) 5230 Sulgrove, Mound, 55364
42B	Salisbury Adams (R) 60 Myrtlewood Rd., Wayzata, 55391
43	Rolf Nelson (R) 3820 Bassett Creek Drive, Golden Valley, 55422

1975 LEGISLATURE

DIST. NO:	
43A	O. J. "Lon" Heinitz (R) 2555 Queensland Lane, Wayzata, 55391
43B	Richard J. Parish (D) 2565 Vale Crest Rd., Golden Valley, 55422
44	Hubert H. (Skip) Humphrey III (D) 2116 40th Ave. No., New Hope, 55427
44A	Lyndon R. Carlson (D) 5819 Halifax Ave. N., Minneapolis, 55429
44B	Leo G. Adams (D) 3657 Maryland Ave. N., New Hope, 55427
45	Al Kowalczyk (R) 6016 70th Ave. No., Brooklyn Park, 55429
45A	Bill Schreiber (R) 10001 Zane Ave. N., Brooklyn Park, 55443
45B	William P. "Bill" Luther (D) 6925 Dallas Road, Brooklyn Center, 55430
46	David D. Schaaf (D) 6550 East River Road #215, Fridley, 55432
46A	Paul McCarron (D) 732 82nd Ave. N.E., Spring Lake Park, 55432
46B	Wayne Simoneau (D) 465 57th Pl. N.E., Spring Lake Park, 55432
47	Gene Merriam (D) 2124 111th Ave. N.W., Coon Rapids, 55433
47A	Joel Jacobs (D) 11932 Zion St., Coon Rapids, 55433
47B	Gordon Voss (D) 11120 N.E. 7th, Blaine, 55443

1975 LEGISLATURE

DIST. NO:	
48	Robert O. Ashbach (R) 1585 Lake Johanna Blvd., St. Paul, 55117
48A	Steven G. (Steve) Novak (D) 2110 14th St. N.W., St. Paul, 55112
48B	B. J. (Bud) Philbrook (D) 2755 Rice St., St. Paul, 55113
49	John Milton (D) 4101 E. County Line Road, White Bear Lake, 55110
49A	Howard J. Neisen (D) 5150 Irondale Road, Moundsview, 55112
49B	Maurice (Mac) McCollar (D) 3563 White Bear Ave., St. Paul, 55110
50	Jerome M. Hughes (D) 1978 Payne, Maplewood Village, St. Paul, 55117
50A	Michael J. (Mike) George (D) 1140 Park Ave., Mahtomedi, 55115
50B	Dick Kostohryz (D) 2478 E. Indian Way, St. Paul, 55109
51	Robert J. Brown (R) 106 W. Wilkin St., Stillwater, 55082
51A	Gary Laidig (R) 114½ No. 4th St., Bayport, 55003
51B	Michael Sieben (D) 1632 Cedar Lane, Newport, 55055
52	J. Robert Stassen (R) 2320 Kraft St., So. St. Paul, 55082
52A	James P. Metzen (D) 401 Orchard Lane, So. St. Paul, 55075
52B	Harry Sieben, Jr. (D) 1311 W. 17th St., Hastings, 55033

Copyrighted by
Ben Anderson Grose
Secretary of State

1975 LEGISLATURE

DIST. NO:	
53	Howard A. Knutson (R) 1007 Wood Lane, Burnsville, 55337
53A	Ray Kempe (D) 310 Christine Lane, W. St. Paul, 55118
53B	Robert C. Jensen (D) 17837 Flagstaff Ave. W., Farmington, 55024
54	Edward Gearty (D) 3310 Xerxes Ave. No., Minneapolis, 55412
54A	Carl Kroening (D) 3539 Vincent Ave. N., Minneapolis, 55412
54B	James I. Rice (D) 2220 Vincent Ave. N., Minneapolis, 55411
55	Eugene Stokowski (D) 2231 Stinson Blvd., Minneapolis, 55418
55A	Stanley J. Fudro (D) 2322 2nd St. N.E., Minneapolis, 55418
55B	John J. Sarna (D) 2837 Ulysses St. N.E., Minneapolis, 55418
56	Robert J. Tennessen (D) 2564 Upton Ave. So., Minneapolis, 55405
56A	James R. Casserly (D) 1100 Vincent Ave. N., Minneapolis, 55411
56B	Tom Berg (D) 2112 Newton Ave. S., Minneapolis, 55405
57	Allan H. Spear (D) 2204 Seabury Ave., Minneapolis, 55406
57A	Phyllis Kahn (D) 100 Malcolm Ave. S.E., Minneapolis, 55414
57B	Martin Olav Sabo (D) 3129 E. 22nd St., Minneapolis, 55406
58	Harmon T. Ogdahl (R) 5026 Morgan Ave. So., Minneapolis, 55419

1975 LEGISLATURE

DIST. NO:	
58A	William D. (Bill) Dean (R) 5625 Xerxes Ave. S., Minneapolis, 55410
58B	Arne Carlson (R) 4301 Fremont Ave. S., Minneapolis, 55409
59	Stephen Keefe (D) 4217 Garfield Ave. So., Minneapolis, 55409
59A	Linda Berglin (D) 2309 Clinton Ave. So., Minneapolis, 55404
59B	Ken Nelson (D) 3816 Nicollet Ave. S., Minneapolis, 55409
60	Jack Davies (D) 3424 Edmund, Minneapolis, 55406
60A	Janet Clark (D) 3025 Cedar Ave. S., Minneapolis, 55407
60B	Stanley A. "Stan" Enebo (D) 2301 43rd Ave. S., Minneapolis, 55406
61	Mel Hansen (R) 4505 28th Ave. So., Minneapolis, 55406
61A	Frank Knoll (D) 5316 1st Ave. S., Minneapolis, 55419
61B	Wesley J. "Wes" Skoglund (D) 5701 19th Ave. S., Minneapolis, 55417
62	Robert North (D) 1642 Blair Ave., St. Paul, 55104
62A	Neil Dieterich (D) 2171 Knapp St., St. Paul, 55108
62B	Walter Hanson (D) 1136 Hague Ave., St. Paul, 55104
63	Joseph T. O'Neill (R) 1381 Summit Ave., St. Paul, 55105
63A	Ray W. Faricy (D) 2240 Goodrich, St. Paul, 55105
63B	Ron Sieloff (R) 1934 Rome Ave., St. Paul, 55116

1975 LEGISLATURE

DIST. NO:	
64	Peter Stumpf (D) 1233 Danforth, St. Paul, 55117
64A	Tom Osthoff (D) 766 W. Maryland Ave., St. Paul, 55117
64B	Peggy Byrne (D) 524 Van Buren Ave., St. Paul, 55103
65	Nicholas D. Coleman (D) 79 Western Ave. No., St. Paul, 55102
65A	Fred C. Norton (D) 701 Fairmount Ave., St. Paul, 55105
65B	Donald M. Moe (D) 417 Grand Ave., St. Paul, 55102
66	John C. Chenoweth (D) 1378 Searle St., St. Paul, 55101
66A	Bruce F. Vento (D) 1531 Atlantic, St. Paul, 55106
66B	Randy Cameron Kelly (D) 1879 E. 7th St., St. Paul, 55119
67	Bill McCutcheon (R) 2233 Edgecrook, St. Paul, 55119
67A	Arnold E. Kempe (D) 28 Amelia Ave., W. St. Paul, 55118
67B	John Tomlinson (D) 2176 Glenridge Ave., St. Paul, 55119

Prepared by
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Minnesota

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Dorsey, Owen et al, Mr. W. F. Marquart, 2400 1st Natl Bk Bldg., Mpls. 55402

Franke, Jerome E., 211 Roseville Prof.Center,2233 N Hamline St. Paul 55113

Gordon, Avron L., 304 Title Ins. Bldg., Mpls. 55401

Institutional Tax Services Corp., Attn Irwin Kiman, 236 5th Ave,New York, NY 1000
Keyes, Thomas R.,Security Schools,4940 Viking Dr,Rm.264, Mpls. 55435
Lerner, Alan B., 650 Madison Ave., New York 22, N. Y.

McCombs & Co., Inc., Box 47, Jenkintown, Pa. 19046

McCrady, Norbert A.,Suite 325, 2850 Metro Dr.,Bloomington 55420

Miller, Jerrold T., 1000 Currie Ave., Minneapolis 55403

[redacted]

Minnesota League of Credit Unions, 575 University Ave., St.Paul 55103
Our Own Hardware Company, attn: Gen. Mgr., 2300 Hwy. #13, Burnsville 55337
Robert L. Smith Co., 422 Pioneer Bldg., St. Paul 55101 West

Savings & Loan League of Minn. 625 2nd Ave. S., Suite 303, Mpls. 2

[redacted]

State Capitol Credit Union, 95 Sherburne St., St. Paul 55103

Strickland, R.M.,Ford Mtr Credit Co., The American Rd., Dearborn, Mich.48121

Suburban Credit Plan Inc., 1551 W. Larpenteur Ave., St. Paul 55113

CREDIT UNIONS

IBM Rochester Employees Credit Union, 3605 Hwy 52 N., Rochester 55901

Minnesota Association of Cooperatives, ~~2651 University Ave., St. Paul 55114~~ 55 Sherburne Ave, St Paul 55103

Anoka-Hennepin Indpt.School Dist. #11,Credit Union,Box 191, Anoka, Minnesota 55
Brainerd B. N. Credit Union, 718 Front Street, Brainerd, Minnesota
Minnesota League of Credit Unions, 575 University Ave., St. Paul 55103

Northwest Airlines Credit Union, Mpls-St. Paul Intl. Airport, St. Paul 55111

Red Owl Stores Employees Credit Union - 215 E. Excelsior Ave., Hopkins 55343

St. Mary's Parish Credit Union, 105 E. Main St., Sleepy Eye, Minnesota 56085

State Capitol Credit Union, 95 Sherburne St., St. Paul 55103
Star & Tribune Employees Credit Union, J.L.Hoff, 425 Portland Ave, Mpls 55415

Anderson, Chas. A., Am. Na[illegible].Ins.Co., P.O.Box 6182, [illegible]neapolis 55424 6

Associated Loan Co., Samuel H. Horowitz, 30 E. Supr St., Duluth, Minn. 55802

Community Credit Co., 30 N. 10th St., Mpls.

Institutional Tax Services Corp., Attn Irwin Kiman, 236 5th Ave., New York, NY 10001

Minnesota League of Credit Unions, 575 University Ave., St. Paul

McCrady, Norbert A., Suite 325, 2850 Metro Dr., Bloomington 55420.

~~State Capitol Credit Union, 95 Sherburne St., St. Paul 55103~~

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WHITING RALPH	556 WABASHA SUITE 204	ST PAUL	MN 55102

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MINN VETERANS MED ASSN
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~~MPLS~~ MN
~~55402~~ Roseville
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~~MPLS~~ St. PAUL MN
~~55402~~ 55101

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55101

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NEW BRIGHTON MN
55112

ANDERSON GRAHAM
951 E HENN
MPLS MN
55414

ANDERSON HERBERT
418 8TH ST. SO.
VIRGINIA MN
55792

ANDERSON STANFORD P
14600 MINNETONKA BLVD
MINNETONKA MN
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230 E SUPR ST
DULUTH MN
55102

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41 SHERBURNE
ST PAUL MN
55103

ARROWHEAD REGIONAL DEV CO
900 ALWORTH BLDG
DULUTH MN
55802

ASSOCIATED GEN CONTROF MN
910 BUILDERS EX BLDG
MPLS MN
55402

ASSOCIATED INDUST OF MPLS
NATIONAL BLDG
MPLS MN
55402

AUTOMOBILE MFRS ASSN INC
55 SHERBURNE AVE
ST PAUL MN
55103

BARRETT FRED
ST LOUIS CO COURT HOUSE
DULUTH MN

BARKER KENT
8100 34TH AVE SO
MPLS MN
55420

BECKLIN ROBERT C
447 N W 4TH
CAMBRIDGE MN
55008

BEECHER EVERETT
10 10 1ST ST SO
HOPKINS MN

BERGERUD ALF
300 ROANOKE BLDG
MPLS MN
55402

BEST FLANAGAN ET AL
1ST NATL BANK BLDG
MPLS MN
55402

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2215 W OLD SHAKOPEE RD
BLOOMINGTON MN
55431

BREHL JAMES W
332 HAMM BLDG
ST PAUL MN
55102

BROEKER JOHN
2850METRO DR. SUITE 504
BLOOMINGTON MN
55420

BROOKS WILLIAM F JR
854 MIDLAND BK BLDG
MPLS MN
55401

BRUNING C.R.DEPT.CLINIC.EXP.
BURTON HALL
MPLS. MN
55455

BUCHHOLTZ CHARLES
5044 BRENT AVE E
INV GRV HTS MN
55075

BUR NATL AFFAIRS INC
1231 25TH ST NW
WASHINGTON DC
20037

BUSCH NOEL
3131 FERNBROOK LANE N
MPLS MN
55441

CAIRNS JOHN A
1460 NW BK BLDG
MPLS MN
55402

CARLSON CARL L
7516 80TH ST S
COTTAGE GROVE MN
55016

365 JACKSON ST
ST PAUL MN
55101

AM INST PROF GEOLOGISTS
2201 PRINCETON AVE
ST PAUL MN
55105

ANCHOR BLOCK COMPANY
PO BOX 3360
ST PAUL MN
55165

ANDERSON HAROLD
BOX 3047
MANKATO MN
56001

ANDERSON JAMES
7703 NORMANDALE RD
MPLS MN
55435

ARVER JOHN A
2467 COHANCY
ST PAUL MN
55113

ASMUSSEN,DENNIS,MPIRG
3036 UNIV AVE SE
MPLS MN
55414

ASSN OF MINN COUNTIES
55 SHERBURNE AVE #203
ST PAUL MN
55103

ASSN RESIDENCES FOR RETARDED
459 RICE SUITE 301
ST PAUL MN
55103

BABCOCK LOCHER NELSON ET AL
118 E MAIN ST
ANOKA MN
55303

BADALICH JOHN P
2025 THOMPSON AVE
SO ST PAUL MN
55075

BARTHOLOW HAROLD E FIRE CHF
2600 109 AVE N W
COON RAPIDS MN
55433

BEMIDJI STATE COLLEGE
PLACEMENT BUR.J.C.BRADY
BEMIDJI MN
56601

BENSONI PETER USW OF AM.
609 PROVIDENCE BLDG.
DULUTH MN

BEUTEL ROBERT
2200 SILVER LAKE RD
NEW BRIGHTON MN
55112

BLOMQUIST BARRY L

NORTH BRANCH MN
55056

BRIGGS & MORGAN - B F FRIEL
2200 W 1ST NATL BK BLDG
ST PAUL MN
55101

BRIGHAM E M III
RR4
RED WING MN
55066

BROWN D M GOODRIDGE PUB SCH
IND DIST #561
GOODRIDGE MN
56725

BRUBACHER RICHARD COMM ADM
208 ADM BLDG
ST PAUL MN
55101

BURGER ALBERT
600 DEGREE OF HONOR BLD
ST PAUL MN
55101

BUR.ENGR.IND.DIV. MR.KIBIGER
219 N. 2ND ST.
MPLS. MN

CAIN RUTH
730 E 38TH ST
MPLS MN
55407

CARLSON VERNE E
BOX 755 CITY HALL
WILLMAR MN
56201

CARRISON DALE R
MANKATO STATE COLLEGE
MANKATO MN
56001

CHAMBER OF COMMERCE
30 SO 1ST AVE EAST
ELY MN
55731

CHAMBERLAIN JOHN L
PO BOX 241
MPLS MN
55440

CHRISTIANSEN FREDRIK
RM 505 CAPITOL SQ BLDG
ST PAUL MN
55155

CITY CLERK
386 CITY HALL
ST PAUL MN
55102

CLAUSEN PHILLIP
2255 PRESCILLA ST
ST PAUL MN
55108

COLEMAN NICHOLAS D
700 LINWOOD AVE
ST PAUL MN
55105

CONCORDIA COLLEGE
DEAN
MOORHEAD MN
56560

CONSUMER SERVICES DEPT COMM
5TH FLR METRO SQ BLDG
ST PAUL MN
55101

CRAVEN NORMAN
10637 THOMAS AVE S
BLOOMINGTON MN
55431

CROW WING CO PLANNING & ADV
COURT HOUSE
BRAINERD MN
56401

DANFORTH & ALLEN
731 NW BANK BLDG
MPLS MN
55402

DANKERS,KENNETH
1200 WEST FOURTH STREET
RED WING MN
55066

DICKINSON MRS JOANNE
BOX 1065
MARSHALL MN
56258

DIEHL JOHN
26 KENWOOD PKWY
ST PAUL MN
55105

DOUGLASS BELL
525 OSBORN BLDG
ST PAUL MN
55102

DOW CHEMICAL
47 BLDG
MIDLAND MI
48640

DUNN OLIVER PLUMBERS LOC 15
708 SO 10TH ST
MPLS MN
55404

ELDER DR JAMES B
11140 WASHBURN AVE SO
BLOOMINGTON MN
55431

ELDRED R W ARMOUR & CO
UNION STOCK YARDS
SO ST PAUL MN
55075

ENV SERV-GEN RESOURCE CORP
6340 INDUSTRIAL DR
HOPKINS MN
55343

ERDMAN ROGER TENNANT CO
701 N LILAC DR
MPLS MN
55441

CENTRAL BUSINESS DATA
BENSON RADIO ARCADE BLD
BENSON MN
56215

CENTRAL MN REGIONAL DEV C
1139 FRANKLIN AVE
SAUK RAPIDS MN
56379

CHERCHES CHRIS CITY MGR
5005 MTKA BLVD
ST LOUIS PARK MN
55416

CHRISTIAN SCI COMM ON PUB
1821 UNIV AVE SUITE 271
ST PAUL MN
55104

CITIZENS LEAGUE
530 SYNDICATE BLDG
MPLS MN
55402

CLARKSON J.B.
2350 I.D.S. CENTER
MINNEAPOLIS MN
55402

COLLIN LAURENCE
RT 2
ISANTI MN
55040

COMMUNITY DESIGN CENTER
118 E 26TH ST
MPLS MN
55404

COUNTY ATTYS COUNCIL
95 SHERBURNE AVE S203
ST PAUL MN
55103

COX AND KING
600 BUILDERS EXCH
MPLS MN
55402

CUSHMAN J S DAYTON HUDSON
700 NICOLLET MALL
MPLS MN
55402

DANIELSON RODNEY L
418 AUDITORIUM
ST PAUL MN
55102

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800 MIDLAND BANK BLDG
MPLS MN
55401

DISPATCH PIONEER PRESS
PRESS RM STATE CAPITOL
ST PAUL MN
55101

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2400 1ST NATL BANK BLDG
MPLS MN
55402

DOYTON MAURICE, MET SEWER BD
350 METRO SQ BLDG
ST PAUL MN
55101

DUDLEY E H
RT 7 BOX 122
EXCELSIOR MN
55331

EBELING EDWARD H.
161 W. MAIN
PERHAM MN
56573

EDINA FIRE D JAMES MCNELL
4801 W 50TH ST
EDINA MN
55424

ELMER EDWIN W
2901 PLEASANT AVE
MPLS MN
55408

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1908 IDS CENTER
MPLS MN
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MPLS MN
55403

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EDINA MN
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ENGELWOOD CLIFFS
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EVERETT JERRY NW PETRO ASSN
51 NICOLLET MALL RM917
MPLS MN
55402

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1260 NW BANK BLDG
MPLS MN
55402

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920 MINN BLDG
ST PAUL MN
55101

FINNEGAN J.R.
55 E. 4TH
ST. PAUL MN
55101

FITZGERALD DR BOB
3007 LYNDALE AVE SO
MPLS MN
55408

FORBES GORDON MINN RRS ASSN
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ST PAUL MN
55101

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426 PORTLAND
MPLS MN
55415

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DULUTH MN
55802

FURLONG DR JOHN
RT 1
BOVEY MN
55709

F W WOOLWORTH CO
3316 W 66TH ST
EDINA MN
55424

GEBERT K L
220 GRAIN EXCH
MPLS MN
55415

GENERAL MILLS INC-CORP ENG
9000 PLYMOUTH AVE N
MPLS MN
55427

GIEL DAVID
RM B-28 STATE CAPITOL
ST PAUL MN
55155

GLEESON MICHAEL
909 SOC SC BLDG U OF M
MPLS MN
55455

GRAHAM THOS H
854 MIDLAND BK BLDG
MPLS MN
55401

GRANATH MARVIN -HONEYWELL
2701 4TH AVE SO
MPLS MN
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9773 N SHORE DR
DULUTH MN
55804

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312 CENTRAL
MPLS MN
55414

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ST PAUL MN
55108

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1200 ALWORTH BLDG
DULUTH MN
55802

HARVEY MICHAEL
1390 W M HAHA PKWY
MPLS MN
55409

HALLBERG LEE & MCCABE
4927 34TH AVE S
MPLS MN
55417

EWALD DOUGLAS MI[illegible] HOSP ASSN
2333 UNIV AVE SE
MPLS MN
55414

EWING MR[illegible] WM
42 ASTAR RD
BABBITT MN
55706

FARMERS ELEVATOR ASSN
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MPLS MN
55415

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W 1ST NATL BANK BLDG
ST PAUL MN
55101

FLADLAND CLINTON MN L&P BUR
796 RAYMOND AVE
ST PAUL MN
55114

FLEMING FREDERICK A
1860 HIGHLAND PARKWAY
ST PAUL MN
55116

FORSBERG AGR SERV
518 SUMMIT AVE
NEW ULM MN
56073

FOX W.E. LINDQUIST & VENN
4200 IDSCTR 80 S.8TH ST
MINNEAPOLIS MN
55402

FREDRIKSON BYRON ET AL
47TH FLR IDS CENTER M
PLS MN
55402

FROST THOS R
RM 391 STATE OFF BLDG
ST PAUL MN
55155

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W2162 1ST NATL BK BLDG
ST PAUL MN
55101

GEO A HORMEL & CO LAW DEPT
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AUSTIN MN
55912

GEORGE K GRANSE CO
1477 SELBY AVE
ST PAUL MN
55104

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3901 GOLDEN VALLEY RD.
MPLS. MN
55422

GODIN RALPH J
3824 47TH AVE SO
MPLS MN
55406

GREEN DEL CITY MGR
BLOOMINGTON CITY HALL
BLOOMINGTON MN
55431

GREEN GARY J
41 SHERBURNE AVE
ST PAUL MN
55102

GUSTAFSON WALLACE
BOX 567
WILLMAR MN
56201

HANSON ETHEL
2813 85TH AVE N
MPLS MN
55444

HAROLD J WESTIN CONSTRUCT
45 E 8TH ST
ST PAUL MN
55101

HAYES,THOMAS W
700 SELLWOOD BLG
DULUTH MN
55812

HEALTH MANPOWER C LARSON
717 DELAWARE ST SE
MPLS MN
55440

HESS DONALD MIDWEST PLANNING
2101 HENN BLDG
MPLS MN
55405

HA PATRICK V
112 E LIBERTY BOX 3271
MANKATO MN
56001

HEINTZ MARY ELLEN
PO BOX 599
CINCINNATI OH
45201

HEISENFELT WM
BOX 516
BEMIDJI MN
56601

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MANKATO FREE PRESS
MANKATO MN
56001

HOLDAHL SCOTT
380 N BLDG GRAIN EXCH
MPLS MN
55415

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RM 109 STATE CAPITOL
ST PAUL MN
55101

HOUSE ED STANDING SUB COMM
RM 109 STATE CAPITOL
ST PAUL MN
55101

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~~STATE OFF BLDG~~
ST PAUL MN
55101 200 CAPITOL SQ BLDG

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11470 GALTIER DR
BURNSVILLE MN
55378

INGEBRIGTSEN DR K H
23 SE 4TH ST
MPLS MN
55414

IUOE LOC 49 CHAS SWENSON
2580 UNIV AVE
ST PAUL MN
55101

IVERSON DR JOS DEPT ED
ST OLAF COLLEGE
NORTHFIELD MN
55057

JACKMAN DONALD G
4023 E LAKE ST
MPLS MN
55406

JENOS INC
525 LAKE AVE SO
DULUTH MN
55801

JOHNSON M.D. FRUNDT & FRUNDT

BLUE EARTH MN
56013

JOHNSON LANCE J
265 S LAFAYETTE RD
ST PAUL MN
55107

KEABLE MIKE
909 6TH AVE N
ST CLOUD MN
56301

KEENAN RICHARD J
4444 IDS BLDG
MPLS MN
55402

KLOSTER MARION PEAVEY CO
730 2ND AVE S
MPLS MN
55402

KLUZ STEVEN J
1910 1ST NATL BK BLDG
MPLS MN
55402

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F J SCHULT BLDG
ST ST PAUL MN
55075

KOLLER MR & MRS ERWIN A
1568 DULUTH ST
ST PAUL MN
55108

HARTFELDT WILL
~~415~~ HAMM BLDG 6TH ST
ST PAUL MN
55102

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1007 SOO LINE BLDG
MPLS MN
55402

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421 WABASHA ST
ST PAUL MN
55102

HILL JIM ASSOC.MILK PROD
7850 METRO PARKWAY
MINNEAPOLIS MN
55420

HOPKINS WM.B. DIR.MISCCA
3915 GOLDEN VALLEY ROAD
GOLDEN VALLEY MN
55422

HOULE MELVIN
881 W HWY 96
SHOREVIEW MN
55112

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PO BOX 130
WILLMAR MN
56201

HULTMAN WARREN R
C/O BARBAROSSA R3
OSSEO MN
55369

HUTCHISON R.M. ANOKA CO.COMP
COURT HOUSE
ANOKA MN
55303

HYLAND DEAN
1501 W 50TH ST
MPLS MN
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INGVALSON VERN MN.FARM BUR.
3110 WOODDALE DR PO 337
OST PAUL MN
55165

INS FED OF MINN
902 SOO LINE BLDG
MPLS MN
55402

IZAAK WALTON LEAGUE MN DIV
106 TIMES BLDG 57 S 4TH
MPLS MN
55401

JENSEN CARL A
127 E MAIN ST
SLEEPY EYE MN
56085

JOHNSON & SANDERSON
ST MARYS HOSPITAL
ROCHESTER MN
55901

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BETHEL MN
55006

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647 CAPITOL SQ BLDG
ST PAUL MN
55101

KING,TIMOTHY
3333 OAKLAND AVE S
MPLS MN
55407

KNVDSON ROBT
4375 BROWNDALE AVE
MPLS MN
55424

KNUTSON DR KEITH,BIOLOGY
ST CLOUD STATE
ST CLOUD MN
56301

KOPP MRS VERNON
2050 65TH ST E
INVER GR HGHT MN
55075

KRAMER ERNEST W
717 DELAWARE ST SE
MPLS MN
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KRONLOKKEN E
10048 NORD RD
BLOOMINGTON MN
55437

LANGVIN DAVID
7500 80TH ST S
COTTAGE GROVE MN
55016

LANSING & OAKES
400 SIBLEY ST
ST PAUL MN
55101

LARSON HANS P DIV HOSP SERV
717 DELAWARE ST SE
MPLS MN
55440

LEAGUE MN MUNIC
300 HANOVER 480 CEDAR
ST PAUL MN
55101

LINDALL & JONATHAN DEVELOP.
VILLAGE ONE CENTER
CHASKA MN
55318

LOCKNER GARY
R R 1 BOX 23
BAUDETTE MN
56623

LYNCH DONALD SIBLEY CO
184 E 6TH ST
ST PAUL MN
55102

MCKIBBON MRS SHIRLEY
11 EVERGREEN LN
BABBITT MN
55706

MCLELLAN LARKIN
215 ADM BLDG ST CAPITOL
ST PAUL MN
55101

MANKATO STAT STUDENT SENATE
CENTENNIAL STUDENT UN
MANKATO MN
56001

MANKATO STATE STUDENT ASSN
BOX 58 MANKATO COLLEGE
MANKATO MN
56001

MAUL WARREN E
320 S 4TH ST
MPLS MN
55415

MAYO FOUNDATION G ORWOLL
200 FIRST AVE NW
ROCHESTER MN
55901

MERRITT GRANT POLLUTION CONT
1935 W CO RD 32
ROSEVILLE MN
55113

MET TFR MEN ASSN A ROSENTHAL
1821 UNIV AVE
ST PAUL MN
55104

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1020 PLYMOUTH BLDG
MPLS MN
55402

MILLER TOM
2311 PILLSBURY AVE S
MPLS MN
55404

MPLS STAR PRESS ROOM
STATE CAPITOL
ST PAUL MN
55101

MPLS TRIBUNE CITY DESK
425 PORTLAND AVE
MPLS MN
55415

MINN APT ASSN
GRIGGS-MIDWAY BLDG
ST PAUL MN
55104

MN. ASN.C&IND H.D.PETERSON
480 CEDAR ST.
ST.PAUL MN
55101

LAKE SUPERIOR INDUSTRIAL BUR
828 FIRST AM. BK. BLDG.
DULUTH MN
55802

LANAHAN E F - SIBLEY CO
184 E 6TH ST
ST PAUL MN
55101

LAPP LAZAR LAURIE ET AL
1200 BUILDERS EXCHANGE
MINNEAPOLIS MN
55402

LARSON C L
3800 MINNEHAHA AVE SO
MPLS MN
55406

LEAGUE WOMEN VOTERS OF MINN
555 WABASHA
ST PAUL MN
55102

LIBBEY LEONARD
BOX 17011 NOKOMIS STA
MPLS MN
55417

LOOS CALVIN J
6809 LYNDALE AVE SO
MPLS MN
55423

LOWE DOUG
2701 N LEXINGTON AVE
ROSEVILLE MN
55113

MCDONALD PHILIP M
2077 SELBY AVE
ST PAUL MN
55104

MCFADDEN G H DISPATCH-PR
55 E 4TH ST
ST PAUL MN
55101

MALONE E I COMM LABOR & I
444 LAFAYETTE RD 5TH FL
ST PAUL MN
55101

MANTHEY T J PICKANDS MATHER
1100 SUPERIOR AVE
CLEVELAND OH
44114

MASTOR & MATTSON LTD
315 PEAVEY BLDG
MPLS MN
55402

MECCA
867 GRAND AVE
ST PAUL MN
55105

MEIEROTTO, JOAN
1794 SO LEXINGTON
ST PAUL MN
55118

METROPOLITAN COUNCIL LIBRARY
300 METRO SQUARE
ST PAUL MN
55155

MIDLAND GLASS- HD SPURLIN
PO BOX 69
SHAKOPEE MN
55379

MPLS CHAMBER COMM TRANSP DPT
15 S 5TH ST
MPLS MN
55402

MPLS CITY ATTORNEY
325M CITY HALL
MPLS MN
55415

MIDLAND GLASS-HD SPURLING
PO BOX 69
SHAKOPEE MN
55379

MILLER PAUL J PHARMACY SE
ST MARYS HOSP
ROCHESTER MN
55901

MINN AFL-CIO, L O LA SHOMB
414 AUDITORIUM ST
ST PAUL MN
55102

MINN ASPHALT PAVEMENT ASS
555 WABASHA RM 209
ST PAUL MN
55102

MINN ASSN COOPERATIVES
55 SHERBURNE AVE
ST PAUL MN
55103

MINN ASSN ELEC COOPERATIVES
4901 W 77TH ST
MPLS MN
55435

MINN AUTOMOBILE DEALERS ASSN
GRIGGS MIDWAY BLDG
ST PAUL MN
55104

MINN COMM FOR HANDICAPPED
METRO SQ 492 7TH & ROBT
ST PAUL MN
55101

MINN DEPT HEALTH J C MCKASY
717 DELAWARE S E
MPLS MN
55440

MINN DENTAL HYGIENISTS
5041 YVONNE TERRACE
MPLS MN
55436

MINN FARMERS UNION PRES OFF
1275 UNIV AVE
ST PAUL MN
55104

MINN FOOD RETAILERS ASSN
555 WABASHA
ST PAUL MN
55101

MINN HOUSING INST N T CARTER
7801 METRO PKWY
MPLS MN
55420

MINN HWYS MANAGEMENT SERVICE
407 HWY BLDG
ST PAUL MN
55101

MINNE MINE CREDIT UNION
3000 HUDSON PK S 100
ST PAUL MN
55119

MINN.MTR.TRANSP. .J.N.DENN
1821 UNIV.
ST.PAUL MN
55104

MN REP STATE CENTRAL COMM
555 WABASHA AVE
ST PAUL MN
55102

MINN RETAIL HARDWARE ASSN
3033 EXCELSIOR BLVD 313
MPLS MN
55416

MINN SCH BUS OPERATORS ASSN

FARIBAULT MN
55021

MINN STATE BAR ASSN
100 MINN FED BLDG
MPLS MN
55402

MINN ST BD PHAR P G GRUSSING
1965 FORD PKWY
ST PAUL MN
55116

MINN STATE RETIREMENT SYSTEM
529 JACKSON ST
ST PAUL MN
55101

MINN TEAMSTERS CREDIT UNION
2021 HENN AVE E
MPLS MN
55413

MINN VETERANS MED ASSN
24 S 6TH ST
MPLS MN
55402

MINN WATER RESOURCES BD
RM 206 555 WABASHA ST
ST PAUL MN
55102

MOFFITT R.C. DIR.ENV.CONTROL
MPLS.CITY HALL RM 301M
MPLS MN
55415

MOOD R BLOOMINGTON HLTH DEPT
10200 PENN SO
BLOOMINGTON MN
55431

MINN. ASSN. PET RETAILERS
1115 2ND AVE. SO.
MINNEAPOLIS MN
55403

MINN ASSN WATERSHED DIST
ADA MN
56510

MINN COMMUNITY DEVELOP SERV
512 ROSSMOR BLDG
ST PAUL MN
55101

MINN COUNCIL STATE EMP NO
475 RICE ST
ST PAUL MN
55103

MINN ELECTRICAL ASSN INC
525 SO 7TH
MPLS MN
55415

MINN ENV LAW INST INC
PO BOX 15076 COMM STA
MPLS MN
55415

MINN HEREFORD-LJ SCHAFER
BUFFALO LAKE MN
55314

MINN. HOTEL & MTR. ASSN
2001 UNIVERSITY AVE
ST PAUL MN

MINN LAND USE COMMITTEE
4344 IDS CENTER
MPLS MN
55402

MINN LP GAS ASSN
7515 WAYZATA BLVD 106
MPLS MN
55426

MINN PETROLEUM COUNCIL
1020 NORTHERN FED BLDG
ST PAUL MN
55102

MINN POULTRY & HATCHERY A
BOX 158
MADELIA MN
56062

MINN RESTAURANT ASSN
2001 UNIVERSITY AVE.
ST PAUL MN 55
104

MINN RETAIL FEDERATION
7600 PARKLAWN STE 457
MPLS MN
55435

MINN SOCIETY ARCHITECTS AIA
NW NATL BK BLDG
ST PAUL MN
55101

MINN SOC CERTIFIED PUB AC
1102 WESLEY TEMPLE BLDG
MPLS MN
55403

MINN STATE CAPITOL EMP UNION
PO BOX 3215
ST PAUL MN
55165

MINN STATE MED ASSN
375 JACKSON ST
ST PAUL MN
55101

MINN TBR PRODUCERS ASSN
200 CHRISTIE BLDG
DULUTH MN
55802

MINN.TURKEY GROWERS ASSN
2383 UNIV AVE
ST PAUL MN
55114

MINN-WISC BOUNDARY AREA COMM
600 2ND ST
HUDSON WI
54016

MN PUB INT RESEARCH GROUP
3036 UNIV AVE SE
MPLS MN
55414

MOONEY, MICHAEL A.
BOX 903, ST.JOHN'S UNIV
COLLEGEVILLE MN
56321

MORTON BUILDINGS INC
R #1
FOLEY MN
56329

MPIRG
BOX 45 ST MARYS COLLEGE
WINONA MN
55987

M[illegible]LER SHIRLEY A
787 W COTTAGE AVE
ST PAUL MN
55117

NATL CAR RENTAL ATT D MITZEL
5501 GREEN VALLEY DR
MPLS MN
55437

NATL COUNCIL JEWISH WOMEN
4330 CEDAR LK RD
MPLS MN
55416

NCEC INC C/O DR DAHLBERG
CONCORDIA COLLEGE
MOORHEAD MN
56560

NELSON DONALD E NSP CO
414 NICOLLET AVE
MPLS MN
55401

NEUMAN RALPH W
RT 2 BOX 125
EMBARRASS MN
55732

NIELSEN STOCK & BLACKBURN
415 730 BLDG
MPLS MN

NW COUNTRY ELEVATOR ASSN
802 GRAIN EXCH BLDG
MPLS MN
55415

NURSING HOME ADMRS BD EXAMRS
277 W UNIV AVE
ST PAUL MN
55103

NYQUIST DEAN A
3707 53RD PL N
BROOKLYN CTR MN
55429

O'BRIEN J.DENNIS
1100 1ST NATL.BANK BLDG
MINNEAPOLIS MN
55402

OLD COLONY GAS & OIL COMPANY
17TH AVE N AT 2ND ST
MPLS MN
55411

OSTRUM DONALD E
10213 PIERCE ST NE
BLAINE MN
55434

PATTISON ORVIS
BOX 645
WILLMAR MN
56201

PAYNE COL ALVIN

DEGRAFF MN
56233

PETERSON GARY
854 MIDLAND BK BLDG
MPLS MN
55401

PFEIFER AND SHULTZ, INC
1433 UTICA AVE S
MPLS MN
55416

POPOVICH PETER S
314 MINN BLDG
ST PAUL MN
55101

PORTER LYLE O

TRACY MN
56175

POYZER ROBT
BOX 675
FERGUS FALLS MN
56357

PRAUSE JOS.C.
2220 105TH AVE.N.W.
COON RAPIDS MN
55433

QUIRIN E W
408 HWY BLDG
ST PAUL MN
55155

NASS GEO V HENN CO GEN HO
5TH AND PORTLAND AVE
MPLS MN
55415

NATL FAMILY INS CO
2147 UNIV AVE
ST PAUL MN
55114

NAT'L SOLID WASTES-R. GRA
1730 RHODE ISLAND AV.NW
WASHINGTON DC
20036

NEDELL HAROLD - MEINEKE
6300 W LOOP S SUITE 200
BELLAIRE TX
77401

NESBITT JOHN
7851 METRO PKWY S 118
MPLS MN
55420

NO SUB MONTESSORI-S SADDLER
2487 HELEN COURT
NO ST PAUL MN
55109

NORTH CENTRAL ELEC ASSN
PO BOX 202
BATTLE LAKE MN
56515

NUTTER JULIA
743 W MONTANA
ST PAUL MN
55117

NW BELL TEL CO LEGAL DEPT
224 S 5TH ST RM 2000
MPLS MN
55402

OCONNOR GREEN THOMAS ET AL
845 NW BANK BLDG
MPLS MN
55402

OFFICE OF THE GOVERNOR
130 STATE CAPITOL
ST PAUL MN
55101

OTTER TAIL POWER CO.
215 S. CASCADE ST.
FERGUS FALLS MN
56537

PAYNE WM B
2400 FIRST NATL BK BLDG
MPLS MN
55402

PETERSON JOHN W
510 NW BK BLDG
ST PAUL MN
55101

PHAR MFGRS ASSN WM D PATTON
1155 15TH ST NW
WASHINGTON DC DC
20005

PHILLIPS LEGISLATIVE SERV
459 RICE ST
ST PAUL MN
55103

PORT AUTH CITY OF ST PAUL
330 MINNESOTA BLDG
ST PAUL MN
55101

POSS DONALD G
6301 SHINGLE CREEK PKWY
BROOKLYN CTR MN
55430

PULSCHER RBT SPRINGSTED INC
813 OSBORN BLDG
ST PAUL MN
55102

RADMAN RICHARD-LABOR TEMPLE
418 AUDITORIUM
ST PAUL MN
55102

RANALLO CLARENCE
800 CENTRAL AVE N E
MPLS MN
55413

RAUENHORST CORP-C ANDERSON
7900 XERXES S. S-2200
MPLS MN
55431

RED OWL STORES INC
215 E EXCELSIOR AVE
HOPKINS MN
55343

RAMSEY CO MEDICAL SOCIETY
1500 LOWRY MEDICAL BLDG
ST PAUL MN
55102

RICHARDSON THOS
7851 METRO PKWY S 103
MPLS MN
55420

ROBBIE JOSEPH
904 CARGILL BLDG NO CTR
MPLS MN
55402

ROBERTS DAVID E
1260 NW NATL BK BLDG
ST PAUL MN
55101

SAN SIMEON DEVELOP CORP
OLD 1ST STATE BK BLDG
PAYNESVILLE MN

SAX DOVE & STENSON
310 ENDICOTT BLDG
ST PAUL MN
55101

ST PAUL ASSN PLBG HTG MECH
614 AM NATL BK
ST PAUL MN

SCARBOROUGH WILLIAM
DIV.ED. U.M.
MORRIS MN
56267

SCHLICHT REV ROBT
611 W MAIN ST
BELLE PLAINE MN
56011

SCHMIDT LARRY WCCO-TV NEWS
50 S 9TH ST
MPLS MN
55402

SCHNEIDER MAHLON
GREEN GIANT
LESUEUR MN
56058

SCHWERMAN EARL JR
1535 8TH AVE SE
ROCHESTER MN
55901

SCHWINN ROBT.P.
1400 SOO LINE BLDG.
MPLS. MN
55402

SENATE COUN OFF J ST MARIE
STATE CAPITOL
ST PAUL MN
55101

SENATE FINANCE COMMITTEE
113 STATE CAPITOL
ST PAUL MN
55101

SHARP BOB
4125 HIGHWOOD RD
ST LOUIS PK MN
55416

SHAW ROBERT M
616 MOBIL OIL BLDG
MPLS MN
55402

SKELLY OIL CO R R WELLINGTON
PO BOX 436
KANSAS CITY MO

SLOCUM CHARLES A
1203 IDS TOWER
MPLS MN
55402

SNYDER ROBERT W
248 CO B U OF M
ST PAUL MN
55101

SODERMAN ANTHONY
152 S PLAZA BLDG
MPLS MN
55416

REID DAVID H
5633 WASHBURN AVE S
MPLS MN
55410

RENNER R.H. ST PAUL AREA
300 OSBORN BLDG.
ST PAUL MN
55102

RICHARDS MONTGOMERY ET AL
1430 RAND TOWER
MPLS MN
55402

ROE DAVID
175 AURORA
ST PAUL MN
55103

ROSS ALFRED
6356 WARE RD
LINO LAKES MN
55014

RUDY FLOYD
118 AVE C
CLOQUET MN
55720

SANFORD SID
7000 PORTLAND AVE
RICHFIELD MN
55423

SATHRE, HARVEY
375 MARION STREET
ST PAUL MN
55103

ST PAUL BUR HLTH DR P COX
555 CEDAR ST
ST PAUL MN
55101

ST PAUL FOOD RETAILERS AS
1220 ARCADE
ST PAUL MN
55106

SCHMIDT D R MN ASSN REALTORS
6101 WAYZATA BLVD
MPLS MN
55416

SCHMIDT H W TCHRS RETIREM
302 CAPITOL SQ BLDG
ST PAUL MN
55101

SCHUTZ LINDA
RM 328 CAPITOL BLDG
ST PAUL MN
55155

SCHWARTAU NEAL METH HOSP
201 W CENTER ST
ROCHESTER MN
55901

SCHNEIDER & NEESER
706 1ST ST SO PO BX 876
WILLMAR MN
56201

SCHROEDER ALFRED H
2172 CARROLL AVE
ST PAUL MN
55104

SENATE GOV OP COMM
RM 303 STATE CAPITOL
ST PAUL MN
55155

SHABATURA EUGENE H
2833 LAKE AVE SO
DULUTH MN
55811

SHELL OIL CO. W.A. ROQUET
ONE SHELL PLAZA BX 2463
HOUSTON TX
77001

SITE ENGINEERS INC
900 REDWELL LANE
APPLE VALLEY MN
55124

SMERIKA WM.
BOISE CASCADE PAPERS
INTL FALLS MN
56649

SNELL LYN
BOX 314
EDEN VALLEY MN
55329

STANSFIELD ARLENE LAND OLKS
PO BOX 116
MPLS MN
55440

STATE BD.BARBER EXAMINERS
555 WABASHA
ST PAUL MN
55102

STEELWORKERS CREDIT UNION
BOX 250
BABBITT MN
55706

STEENSLAND MFG. INC.
203 NW 22ND ST.
AUSTIN MN
55912

STUPKA & MOREM
MIDTOWN BLDG
AUSTIN MN
55912

SULLIVAN J KIRK
PO BOX 200
BOISE ID
83701

SWANSON BURT E
W-2162 1ST NATL BK BLDG
ST PAUL MN
55101

SWANSON DALE
P O BOX 339
FOREST LAKE MN
55025

TATE VERN 3M CO
3M CENTER 220/6W
ST PAUL MN
55101

TIMESAVERS INC ATT R S VOLD
5270 HANSON COURT
MPLS MN
55422

TOUCHE ROSS & CO K H STOC
780 NORTHSTAR CNTR
MPLS MN
55402

UNION STOCK YARDS
ATTN PRES
SO ST PAUL MN
55075

VAN EVERA MUNDT ET AL
700 TORREY BLDG
DULUTH MN
55802

VERRILL JOHN E
DEPT SECONDARY ED UOF M
DULUTH MN
55812

VOSS REV GORDON O
11120 NE 7TH ST
BLAINE MN
55434

VOS LEROY
2137 BURNS AVE
ST PAUL MN
55119

WALIGORA ROBERT
3228 SO 17TH AVE
MPLS MN
55407

WALTERS THOS H
4510 W 77TH ST STE 235
MPLS MN
55435

WESTIN CHAS W
220 MEDICAL ARTS BLDG
DULUTH MN
55802

WHITLOCK A G
ECON LAB OSBORN BLDG
ST PAUL MN
55102

WILSON R GARY PDQ INDUSTRIES
1GATEWAY CENTER
PITTSBURGH PA
15222

WIS FEEDER PIG MARKET CO-

FRANCIS CREEK WI

WYANT CLINTON W ATTY

ATKIN MN
56431

Statis Ch. 5
W.P.

DEPARTMENT OF COMMERCE
STATE OF MINNESOTA
COUNTY OF RAMSEY

In the matter of Proposed Rules relating to Real Estate; Courses of Study in the Real Estate field under Minn. Statutes 1974, Chapter 82.

AFFIDAVIT OF MAILING

Donna Mezo, being first duly sworn, deposes and says:

That on the 16th day of April, 1975, at the City of St. Paul, County of Ramsey, State of Minnesota, she served the attached Notice of Hearing by depositing in the United States mail at said City of St. Paul, a true and correct copy thereof, properly enveloped, with postage prepaid, to all persons and associations at the addresses listed on the attached Certificate of the Secretary of State as well as to all persons listed on the attached sheet as presently being members of the Minnesota Legislature.

Donna Mezo

Subscribed and sworn to before me
this 15th day of April, 1975.

Samuel F. Johnson

SAMUEL F. JOHNSON
Notary Public, Hennepin County, Minn.
My Commission Expires,
September 29, 1978

Statutes Ch. 6 SP

STATE OF MINNESOTA
COUNTY OF RAMSEY

BEFORE EDWARD J. DRISCOLL
COMMISSIONER OF SECURITIES

In the matter of Proposed Rules relating to Real Estate; Courses of Study in the Real Estate field under Minn. Statutes 1974, Chapter 82.

STATEMENT OF NEED

The Securities Division of the Department of Commerce, State of Minnesota, proposes to adopt rules pursuant to Minnesota Statutes 1974, Section 82.28, as are reasonably necessary to carry out and make effective the provisions and purposes of Minnesota Statutes 1974, Section 82.22, Subdivision 6, which states in part:

> "Every licensed salesperson, within two years of the date his license was first granted, shall be required to successfully complete a course of study in the real estate field consisting of not less than 60 hours of instruction, approved by the Commissioner."

These rules are not amendments to existing rules, but de novo proposals to implement the subject legislation.

The need to adopt the proposed rules arises generally as a means of setting forth the procedure and requirements for a real estate course of study to be "approved by the Commissioner". The Commissioner is taking notice of the fact that a number of persons are interested in offering a course of study in the real estate field approved by him in satisfaction of the 60 hour requirement. These rules will offer guidance to such persons and the Commissioner.

SDiv. 1511 (a) is necessary because the purpose of these rules is to establish guidelines or procedures for seeking approval of the real estate course of study. It is necessary not only to the Commissioner in his consistent application of the rules to real estate

courses of study but also to make available such requirements to all persons desirous of seeking approval of a real estate course of study.

SDiv. 1511 (b) is being proposed because the purpose of the educational requirement set forth in Minnesota Statutes 1974, Section 82.22, Subd. 6, is to assure that all salespersons have an exposure to the general requirements of the real estate industry. The curriculum being proposed is the fundamentals or "common body of knowledge" necessary for a salesperson to function competently in the real estate industry. This curriculum was created by an ad hoc real estate education committee of 12 persons, composed of six people from the real estate industry and six people from the education profession. It was the opinion of this committee, and the Commissioner, that this proposed curriculum would provide all new salespersons with the basic tools necessary for a competent real estate practice. Additionally, the Commissioner takes notice of the fact that the public in general will benefit from competent real estate practices.

The Securities Division is additionally proposing that the Commissioner or his designee provide the instruction for the subjects of the "Real Estate License Law", "Subdivided Land Act" and the "Application of Securities Laws to Real Estate". Such requirement is necessary to assure a competent and complete presentation on such laws. Since part of the duties of the Commissioner of Securities is to administer the Securities Law, the Real Estate License Law and the Minnesota Subdivided Land Sales Practices Act, it is felt that such person is necessary for a complete presentation on the subject matter.

SDiv. 1511 (c) is necessary because the success of a real estate

course of study depends on the competency of the instructor. In an attempt to meet this requirement the rule states that each individual instructor must affirmatively show the Commissioner of Securities that he or she has the requisite preparation, training and experience for competent instruction.

SDiv. 1511 (d) is necessary to assure a real estate course of study is presented in a competent and responsible manner. This proposed rule attempts to establish such qualifications by requiring the coordinator have the ability to administer the real estate course of study, evaluate its operations and analyze the examination. The rule requires previous training or experience in such capacity.

SDiv. 1511 (e) is necessary for a student to follow and understand the instructor. To accomplish this, the student must have a notebook or text book readily available. Additionally, it is important in the review of the material presented that the student have such material in written form. Thus, a student notebook, with at least an outline of the subject matter contained therein, is necessary.

SDiv. 1511 (f) is necessary to assure the real estate salespeople subject to the 60 hour course of study are not forced to pay an exorbitant fee or tuition for attending a course of study. Minnesota Statutes 1974, Section 82.22, Subd. 6, requires each salesperson to successfully complete 60 hours of real estate education. This requirement as set forth in the statute is mandatory. By obligating the salespeople to attend such a course of study it is inherent that the fee or tuition charged for such an education be reasonable. It is noted that all courses currently approved by the Commissioner of Securities are within the presumptive standard set forth in this rule. The Commissioner is taking notice of the fact that

some educational programs offered in the past have carried a tuition of $150 for a 30 hour course. It is the opinion of this office that such tuition is grossly unreasonable. The rule as stated contains a presumptive standard of $75 as a fee or tuition. Should a course of study desire to charge a fee or tuition in excess of $75, it may be allowed by the Commissioner provided the fee is justified. Such justification may consist of higher costs in offering the course of study.

SDiv 1511 (g) is necessary because the statute requires each salesperson to "successfully complete" a course of study. This rule not only requires that an examination be completed by the salesperson, but also sets forth the length of the examination and the percentage necessary for "successful completion". This is necessary to assure that the licensees have at least a minimum understanding of the information presented to them and have retained such information to adequately provide the answers to the examination. It is noted that the examination for real estate salesperson's license consists of 150 questions and requires at least a 75 percent grade to pass such examination.

SDiv. 1511 (h) is a mechanical rule necessary for the Commissioner of Securities to properly evaluate a course of study seeking approval and to properly administer an approved course. Such information as set forth in this rule is necessary to make the proper evaluation. The information includes the name of the course of study and location to be offered, a curriculum, a list of instructors with background resumes, a student notebook, a copy of the examination, copies of all advertising materials, the dates when the course of study will be offered, and the fees to be charged students to attend the

course of study and the honoraria to be paid instructors

SDiv. 1511 (i) is necessary to assure the advertising literature is for an approved course of study and is not misleading. The Commissioner has experienced situations where advertising literature from an approved course of study erroneously explained the educational requirements set forth in Minnesota Statutes 1974, Chapter 82. To avoid this and to avoid the possibility of misleading the real estate licensees of Minnesota, this rule is essential.

SDiv. 1511 (j) is necessary for the proper administration and supervision of the approved courses of study. This rule simply requires that any change in advertising or in the information contained in an application for approval be immediately submitted to and approved by the Commissioner. Without such a requirement, the Commissioner would not have any information in his possession concerning the operation and ongoing activities of an approved course of study.

SDiv. 1511 (k) is necessary to properly evaluate an approved course of study. In reviewing the approved courses of study in existence around the State of Minnesota, and in an effort to make such programs readily available to all salespersons throughout the state, it is essential that the Commissioner obtain the information set forth in this rule. The information requested is the number of times the course of study was offered in the preceding year, the location of such offerings, the number of students attending each offering, the number of students certified as successfully completing each offering and the dates and locations of courses of study to be offered in the upcoming year. Such

information is reasonably necessary to coordinate the approved courses of study by the Commissioner and make such information available to the public.

SDiv. 1511 (l) is necessary because the overall purpose of these rules is an attempt to provide quality standards for the operation for approved courses of study. In such attempt to reach this purpose, the unbiased opinions of the students attending these courses is most helpful. Such comments from the students may be used to upgrade as well as evaluate the various courses of study.

SDiv. 1511 (m) is necessary if the Commissioner of Securities is to properly record which salespersons have successfully completed all or part of the educational requirements. It is the standard practice for most real estate courses of study to submit a list of students to the Commissioner shortly after the course of study is completed. This requirement simply sets a definite timetable within which such information must be provided.

SDiv. 1511 (n) is necessary for the proper functioning of a course of study. Each course must have the proper facilities and supportive personnel to implement the educational program. Without such a requirement, it would not be possible for a quality educational program to be presented.

SDiv. 1511 (o) is necessary to assure that the salesperson has received a quality education and has successfully completed such educational program. There are a number of real estate firms in this state that have their own internal educational program for their salespeople. While the Commissioner recognizes the importance

of such a program and encourages them, it is felt that a definite conflict of interest would exist if the real estate firm attempted to use its internal educational program in satisfaction of the 60 hour statutory educational requirement.

SDiv. 1511 (p) is necessary to add certainty for those persons successfully completing an approved course of study prior to the time their salesperson's license is issued. Minnesota Statutes 1974, Section 82.22, Subdivision 6 requires that all salespersons initially licensed after July 1, 1973 must complete 60 hours of real estate education within the first two years of licensing. This provision does allow the Commissioner upon appropriate showing of hardship by the licensee to waive or modify such educational requirement. It is the opinion of the Commissioner that it would be a hardship upon a licensee if he successfully completed an approved course of study within 120 days of being licensed. Such opinion recognizes the fact that the knowledge obtained pursuant to the required education is best applied when a person has the opportunity to actually work with and apply such knowledge. Should the education be obtained beyond the 120 days, it is the opinion of the Commissioner that such knowledge is no longer meaningful.

SDiv. 1511 (q) is necessary to properly implement the rules contained above. This provision simply sets forth the effect of failing to comply with the rules and regulations of the Commissioner. Such is necessary for the proper implementation of these rules.

DATED: May 22, 1975

STATE OF MINNESOTA
SECURITIES DIVISION

EDWARD J. DRISCOLL
Commissioner of Securities

STATE OF MINNESOTA

COUNTY OF RAMSEY

BEFORE JOHN R. LARSON
COMMISSIONER OF SECURITIES

IN THE MATTER OF THE PROPOSED RULES RELATING TO REAL ESTATE; COURSES OF STUDY IN THE REAL ESTATE FIELD UNDER MINNESOTA STATUTES 1974, CHAPTER 82.

FINDINGS OF FACT

The above-entitled matter came on for hearing before the Securities Commissioner of the State of Minnesota on the 22nd day of May, 1975, at 10:14 A.M. in the Hearings Room of the Department of Commerce in the Metro Square Building, St. Paul, Minnesota, after proper notice required by M.S. 1974, Section 15.0412, was served upon all persons, associations and other interested groups registered with the Secretary of State for that purpose.

After affording interested persons an opportunity to present written and oral data, statements and arguments, having heard all of the testimony, having considered all of the evidence adduced and upon the records, files and proceedings herein, I find the following:

1. That these rules are adopted pursuant to Minnesota Statutes 1974, Section 82.28, which states:

> The commissioner may promulgate such rules and regulations as are reasonably necessary to carry out and make effective the provisions and purposes of this chapter.

as well as Section 3 of Chapter 38 of the Laws of Minnesota, 1975, which states:

> (82.22, Subdivision 6) (a) Every salesperson, licensed after July 1, 1973, and before July 1, 1976, shall, within two years of the date his license was first granted be required to successfully complete a course of study in the real estate field consisting of not less than 60 hours of instruction, approved by the commissioner. Upon appropriate showing of hardship by the licensee, the commissioner may waive or modify the requirements of this subdivision. Every salesperson licensed after July 1, 1976, shall, within three years of the date his license was first issued, be required to successfully complete a course of study in the real estate field consisting of not less than 90 hours of instruction, approved by the commissioner;
>
> (b) The commissioner may approve courses of study in the real estate field offered in educational institutions of higher learning in this state or courses of study in the real estate field developed

by and offered under the auspices of the national association of realtors, or private real estate schools licensed by the state department of education. The commissioner may by rule prescribe the curriculum and qualification of those employed as instructors.

It should be noted that Chapter 38 amended existing Section 82.22, Subdivision 6, broadened the Commissioner's rule-making power.

2. That SDiv. 1511 (a) is adopted without modification from the rule as proposed, although it received one criticism.

This paragraph of the rule is really self-explanatory in that it merely serves as a procedural lead-in to the substantive paragraphs of the rule.

The sole suggestion for modification was made by Mr. B. F. Tonskemper, who proposed (Transcript, pages 35-37 and Public Exhibit #2 at page 5) that the rule be modified so as to vest equivalent jurisdiction in both the Commissioner of Securities and the Commissioner of Education. As Commissioner Driscoll pointed out to Mr. Tonskemper at the hearing, the statute does not permit such a modification, as it specifically vests the Commissioner of Securities with sole jurisdiction to approve courses of instruction. Such a proposal is a subject for a legislative amendment rather than an administrative rule.

In summary, SDiv. 1511 (a) is adopted without change as a procedural device to link the substantive paragraphs of the rule to the statutory basis upon which the rule is based.

3. That paragraph (b) of SDiv. 1511 is adopted with one modification from the rule as proposed. The proposal did draw criticism and suggestions for change both at the hearing and in written comments.

Paragraph (b) is needed to set forth the subjects which are to be covered in an approved course. As was stated in the Statement of Need (Transcript, pages 4-5), the curriculum was created by an ad hoc real estate education committee of 12 persons, six from the real estate profession and six from the education profession. The committee formulated a curriculum which was designed to provide new licensees with the fundamentals or "common body of knowledge" necessary for a salesperson to function competently in the real estate field. It was felt that this rule, like many of the others considered at the hearing, was needed so that an educational institution could know, in advance, what standards would have to be met in order for the Commissioner to grant his approval to its program.

The sole modification made to the rule was proposed by Mr. Tonskemper, who suggested (Public Exhibit #2, page 5) that the first thirty-hour course must be completed <u>successfully</u> before the second thirty-hour course may be commenced. The modification was the addition of the word "successfully" underlined above.

There were, however, other suggested modifications which the Commissioner finds to be unnecessary. Mr. Bernard G. Rice suggested that the curriculum not be "frozen in concrete" (letter of June 2, page 1) but rather, the Commissioner should have greater flexibility

to "deviate from the standards as established". The Commissioner disagrees for two reasons: first, excessive discretion and vague wording are precisely the evils at which Chapter 15 is aimed, and, secondly, the 1975 amendment will require a modification of the rule in 1976, so that if experience demonstrates the need for changes in the curriculum, they can be made at that time. Finally, the inclusion of up to 12 hours of optional courses should provide adequate flexibility for specialized course offerings.

The second part of the rule that drew criticism is the requirement that certain subjects be instructed "by the Commissioner or his delegate". The two courses to be so instructed are "Real Estate License Law and Subdivided Land Act" and "Application of Securities Laws to Real Estate". These courses deal with three laws enforced by the Commissioner. As was stated at the beginning of the hearing (Transcript, page 5) "such requirement is necessary to assure a competent and complete presentation on such laws." While each of the three laws is supported by rules, it is felt that a knowledge of current interpretation is necessary to assure compliance with the laws. For example, two of the laws contain a provision permitting the Commissioner to issue opinions[1] which reflect his posture on matters not clearly defined in the statute or rules. While it is the Commissioner's policy to enact rules to cover the most frequently asked questions, there are still matters covered in those opinions which should be brought to the attention of licensees for their own protection and for the protection of the public. While the Commissioner cannot state, categorically, that he or his designee are the persons best qualified to track those courses, he finds it extremely probable that such is the case.

The only objection to this part of the rule came from Mr. Don C. Day (letter of July 6, page 1), who questioned the Commissioner's authority to enact such a rule. The Commissioner finds, for the reasons set forth above (and particularly in light of paragraph (b) of the 1975 amendment to the act quoted herein) that he does have such authority and that, due to the particular nature of the specific courses involved, it is in the public interest that the rule be adopted.

In summary, the Commissioner has modified the rule pursuant to one suggestion, and rejected two other suggestions. The rule, as modified, is adopted.

4. That paragraph (c) is adopted, without modification, as it was proposed, although it did receive critical comments (and praise) both at the hearing and in writing.

Paragraph (c) requires the filing of certain information by each proposed instructor and the Commissioner's approval of such instructor for the course he or she proposes to teach. As was stated in the Statement of Need (Transcript, page 5), "the success of a real estate course of study depends on the competency of the instructor."

A debate arose, however, as to the degree of specificity which ought to be in the rule. See letter of Mr. Day dated June 6, at pages 1-2 and comments of Mr. Henney (Transcript, page 18), and Ms. Deters (Transcript, page 28). A review of the rule shows that it

[1]See Minn. Stat. 1974, Sections 80A.26, Subd. 5 (Securities), 83.38, Subd. 2 (Subdivided Land).

speaks to the "specialized preparation, training and experience" of the instructor, but does not go into greater detail. At the hearing, Commissioner-Designate John R. Larson stated (Transcript, page 18):

> What we are trying to determine in this situation is if the proposed instructor has the requisite ability to provide the instruction on a particular course. Now, we have tried to, and we have devoted a lot of time, to set forth specific criteria, but that is most difficult, when you look at the wide range of courses that are offered...We could not come up with a set -- basic set of criteria, more detailed than this (proposed paragraph (c)), because they would apply to some courses, they would not apply to others.

While the Commissioner admits this question of specificity to be a vexing one, no person (except for Mr. Tonskemper, whose suggestion is discussed below) came forward with a proposal as to how the rule could be made more specific. For example, Ms. Deters (Transcript, page 28) was specifically asked for a suggestion in the following colloquy:

MS.DETERS: I think the qualification of instructors I think should be spelled out.

MR.LARSON: Do you have any suggestion for how we could spell those out?

MS. DETERS: I would have to give it some thought and come up with some.

MR. LARSON: You have 20 days to, if you wish to.

Ms. Deters did not submit any more specific proposals. If she did attempt to formulate some, she may have run into the same problem as did the 12-person committee which attempted the same thing. The resolution of that committee's attempt is the proposed rule.

At the hearing (Transcript, pages 29-35), and in writing (Public Exhibit #2, pages 5-6), Mr. Tonskemper proposed a scheme for certifying instructors, based upon a "panel of three mature real estate brokers and/or salespersons" which would have the sole authority to recommend instructors to the Commissioner and, by a unanimous vote override the Commissioner's rejection of its recommended instructors. In a spirited dialogue (Transcript, pages 34-35) between the Commissioner and Mr. Tonskemper, it was pointed out that the 1975 amendment specifically charged the Commissioner with the responsibility of prescribing (by rule) "the...qualification of those employed as instructors." As Commissioner Driscoll said (Transcript, page 34):

> Sir, this is an administrative agency. Rule-making can only occur pursuant to and within the context of the Statute. It cannot change the Statute. It cannot alter the Statute.

Mr. Tonskemper (Transcript, page 35), finally accepted this position (that the proposed panel and its operations would be contrarty to the statute), saying "Well, if it is not legally possible, then let's strike it."

Mr. Tonskemper also proposed various criteria to be used in selecting instructors, including public speaking training, teaching experience, and extremely extensive real estate experience (Transcript, pages 29-31, Exhibit, page 5). However laudable such requirements might be, even Mr. Tonskemper realized the sheer impossibility of meeting them in that he had to suggest that the public speaking requirement could be met by Toastmaster's training and the teaching requirement could be met by Sunday School teaching. The Commissioner's experience in reviewing instructor's resumes leads him to believe that it would be virtually impossible to staff a school with persons who were (a) knowledgeable in the field they were to teach, and (b) met the "Tonskemper requirements". Certainly, speaking ability and knowledge of teaching techniques can make the difference between an adequate presentation and an excellent one. But the best orator and teacher cannot even adequately instruct if he does not have knowledge of the topic he is to teach. In short, the Commissioner finds that the imposition of the "Tonskemper requirements" (even if they could be introduced at this point in the rule-making process, which they cannot) would so limit the pool of available instructors that an enormous amount of substantive knowledge and experience would be lost because of an inability to satisfy the proposed additional requirements.

Two other comments must be addressed. First, Mr. Rice (letter of June 2 at page 1) suggested that the rule be modified so as to permit the class coordinator to substitute an unapproved instructor for an approved one "in emergency situations". The Commissioner has weighed the pros and cons of this proposal, and finds that his experience has shown that instructors usually know, in advance, of their unavailability, and that approval for substitution can be handled in a reasonable manner. To include Mr. Rice's proposal would open a loophole for abuse which could only be closed by an elaborate definition of an "emergency situation" which would strain the concept of reasonableness in the rules.

The second (and final) comment came from Mr. Dean Swanson (Transcript, page 42), who generally supported the proposed rule. Mr. Swanson served on the 12-person committee referred to earlier, and at the hearing he stated:

> This document (the proposed rules) I am sure strained -- within its preparation strained with the item on instructors. The previous -- one of the previous witnesses (apparently referring to Mr. Tonskemper and his proposed requirements) indicated a very rigid kind of standard for item (c). I would favor leaving item (c) as it is presently and allowing item (d) to be the qualifier for the instruction process.

What Dean Swanson was apparently suggesting was that the rule be read so as to vest additional jurisdiction for instructor approval in the class coordinator. While as a practical matter that is the result of paragraphs (c) and (d) taken together (in that no person can be forced into hiring an instructor just because he has been approved by the Commissioner), the Statutes gives <u>sole</u> jurisdiction to the Commissioner to approve instructors.

In summary, a review of the comments on paragraph (c) demonstrates that no person has been able to come forward with a workable proposal for a more specific rule than the rule proposed. As the number of courses expands (the 1975 amendment raised the required hours from 60 to 90; see Transcript, pages 47-49 for new locations for proposed course offerings) and as more persons become involved in instruction, Mr. Tonskemper's proposal for additional requirements may well become feasible, at which time it could be revived. At this time, however, it cannot, for practical reasons, be adopted. The rule, without modifications, is adopted.

5. That paragraph (d) of the rule is adopted, without modification, from the rule as proposed, even though it did receive comments both at the hearing and in writing.

Paragraph (d) requires the selection (by all institutions offering a program) of a coordinator or administrator, and sets requirements for that person. As was stated in the Statement of Need, the purpose of the rule is to assure a competent and responsible course offering. As Dean Swanson stated at the hearing (Transcript, pages 42-43):

> Item (d) indicates that the coordinator is responsible to evaluate the course contents, and the instructors and to anlyze the examinations. It seems to me, Commissioner, that your responsibility in administering this set of regulations is very straightforward here in terms of your requiring the coordinator to be responsible to act responsibly, to have the qualifications of coordinating such a course.

In written comments, Mr. Tonskemper proposed a requirement that each coordinator be a licensed Minnesota real estate broker (Public Exhibit #2, page 6). Again, while at some time in the future this may be desirable, the realities of the present-day situation are such as to make this proposed requirement not feasible. Coordinators in some places have a delicate task: meshing the educational requirements of a huge institution (such as the University of Minnesota) with the "public interest" purposes of these courses. If it were possible to find coordinators licensed as brokers who were also able to fulfill this delicate role, that would be desirable. But reality requires that at least some of the coordinators (as opposed to individual instructors) be first and foremost educators who can relate to educational institutions. For example, Dean Swanson testified (Transcript, pages 43-44) about the courses he coordinates through the Rochester Center of the University of Minnesota. Were he not a professional educator with credentials traditionally recognized by educators, it is questionable whether he could function in that setting. Mr. Tonskemper functions in a far different setting where he does not have to deal with a bureaucracy based on what might be called "academic elitism". It is submitted that from his perspective, Mr. Tonskempter's proposal makes sense. But viewed from the persepctive of Dean Swanson, it is virtually impossible to implement. Thus, at this time, Mr. Tonskemper's proposal must be laid on the table until we have a cadre of persons who can fill both operative requirements.

The final comments submitted in connection with paragraph (d) came from Mr. Day (letter of June 6 at pages 1 and 2), who requested more precise standards and guidelines. But as in the case of instructors, he offered no proposals for such standards or guidelines. As he did in the colloquy quoted earlier, the Commissioner would welcome any concrete suggestions for such standards which could be implemented in another rule-making proceeding. But until he comes forward with some specifics, his suggestion must be rejected.

In summary, the record shows that the proposed rule received no workable suggestions for modification, but was supported by one existing coordinator. It is adopted as proposed.

6. That paragraph (e) is adopted with one modification from the proposal which modification is based on the only criticism made of the rule.

The rule as proposed required that, at a minimum, each student be given a notebook containing an outline of each subject to be covered in the course. This notebook was to be given to the student at the beginning of the course so that "a student (can) follow and understand the instructor" and have written materials available for the rule (Statement of Need quoted at Transcript, page 5).

Mr. Rice, in his letter of June 2 at page 1, suggested that the rule be modified by adding the following:

> In the event a scheduled class has an approved text for the course, the required student notebook shall be optional.

When this proposal is viewed in the light of the purposes of the rule, there is no reason not to add it to the rule. A textbook will, in most cases, have been edited by professional editors who are perhaps best equipped to organize material in a coherent fashion. To require an additional outline would seem superfulous and unnessarily burdensome.

No other person commented on the rule, and it is adopted with Mr. Rice's proposed addition.

7. That paragraph (f) is adopted, without modification, from the proposed rule. The rule, however, did generate substantial comment, both pro and con.

Before examining each of the comments, a bit of background would be helpful. The educational requirement for real estate licensees first appeared in 1969, was modified in 1973, and again in 1975. The purpose of the original act, and the modifications, was succinctly stated by Commissioner Driscoll, who said (Transcript, page 17):

> The 60 hour requirement has been placed in the law to insure that those who engage in real estate brokerage have a minimum training, at least within two years of their initial licensing. This was the intent of the legislature when it initially enacted a 30 hour requirement...the interest is educating those who are engaged in this business.

Given the legislative purpose, the mechanics of the licensing requirement are this: in order for a salesperson to renew a license, he or she must have successfully completed the required education. It is not optional, it is not voluntary, it is not suggested - - it is mandatory. Without education the license is not renewed, and a person is deprived of the right to earn a livelihood in the field of real estate.

The question which must first be answered is this: Is it within the jurisdiction of the Commissioner to concern himself with the cost of that education? Or, as Mr. Day put it in his letter of June 6 (at page 1):

> It is my feeling that the following portions of the proposed regulation exceed the power vested in your agency by statute...paragraph (f) relating to fees...Fees...have nothing to do with the course material and should not be decided by the Commissioner any more than commissions charged by licensed salespersons and brokers.

Given that the education is mandatory and that the penalty for failing to receive it is a loss of economic benefits, the Commissioner believes that it is within his authority because the education requirement constitutes "state action". As was stated in the Statement of Need (Transcript, page 6): "By obligating the salespeople to attend such a course of study it is inherent that the fee or tuition charged for such an education be reasonable. It is noted that all courses currently approved by the Commissioner of Securities are within the presumptive standards set forth in this rule."

Proposed paragraph (f) contains a presumptive standard of reasonableness, not an absolute standard. The legislative purpose was to protect the public, not create a captive audience subject to the monetary interests of those persons engaged in the business of educating real estate salespersons.

Testimony at the hearing indicated the Commissioner should be concerned with the fee or tuition charged for this education, as noted in the following colloquy (Transcript, page 24):

COMMISSIONER DRISCOLL: Do you think it is a legitimate concern for this agency to be concerned about the amount charged to these students?

MS. DETERS: Yes, it is.

COMMISSIONER DRISCOLL: They have to take this in order to have their license. This course is required now by law, and they cannot continue in the real estate business unless they successfully complete this course of instruction.

MS. DETERS: Right

COMMISSIONER DRISCOLL: So you would think then that it is important for us to concern ourselves that individuals without scruples or ethical concerns not enter into this area to offer these courses simply to profit themselves, that is a legitimate concern that we have.

MS. DETERS: Well, you know, I think there is a danger in talking about profit also.

COMMISSIONER DRISCOLL: I asked you do you think it is a legitimate concern for you to make a rule on this subject.

MS. DETERS: Yes.

COMMISSIONER DRISCOLL: Thank you.

Mr. Tonskemper has suggested amending this rule by adding after the word "reasonable" the following language: "When conducted in a state supported institution of learning and subsidized by public funds". Mr. Tonskemper apparently feels the $75.00 presumptive standard is reasonable only for public institutions because state funds subsidize the educational program. It is believed the testimony of Mr. Dean Swanson more than adequately rebutts this argument and is represented by the following colloquy: (Transcript, page 43)

MR. LARSON: Mr. Swanson, where do you offer these courses, at the University, Rochester Center?

MR. SWANSON: We have a very humble abode, Mr. Larson, and we don't have the facilities as such in our office space, so we use facilities of the junior -- of the Rochester Community College, Rochester Area Vocational Institute and then hotels, motels, wherever we can find adequate area. We have held most of these courses -- the majority of them have been held in a motel setting, because that is the only one that has been available and that has served our purpose. We have at one time offered a course in our classroom in our -- that is available in our building. It does not do the kind of job necessary that we felt we needed and so we -- we only offered it once there. It was not suitable.

MR. LARSON: The programs that you offer at the motels, do you have any overhead or expense incurred to your programs as a result of holding it in another facility like that?

MR. SWANSON: Very much so, sir.

MR. LARSON: And do you receive any subsidy at all from the University of Minnesota for this program?

MR. SWANSON: No, the courses that we run, sir, need to "pay their own way plus some overhead". So what we always do is we have to on each course budget programatically. We set up a budget that includes overhead, that includes -- that is overhead which includes my time, our secretarial time, etc., and then the expenses that are incurred directly for instruction, that is material, instructional costs from -- for instructors, and facilities. If we

want to build in something, that has got to be built in, whatever we build in has got to be paid for, sir, so we establish a program budget and we set a critical minimum then for which we have to have enough registrations in order to break even.

MR. LARSON: What do you charge for your course?

MR. SWANSON: We charge $75.

MR. LARSON: Thank you, Mr. Swanson.

Mr. Bernie Rice commented that fees are rising all over the country, that the fees for GRI are among the lowest in the country and that if they are to compete for nationally rated instructors, they must pay going rates. Further, the GRI program and all other courses need registrations in advance and must allow the lowest fee to those students so registering, thus allowing for a penalty or late registration fee. The late registration fee for GRI is $100. Mr. Rice feels the $75 presumptive standard should be changed to a $100 standard. The Commissioner is of the opinion that a reasonable late registration fee would overcome the presumption established by the rule and sees no conflict with the statement of Mr. Rice. Additionally, the quality of instruction will certainly warrant a registration fee in excess of $75. The Commissioner subscribes to the statement of Mr. Charles Swanson (Transcript, page 22) where he says: "If the fee is more than $75, you want a justification, but I think that if the fee is more, but the education is better, I think that the fee would be justified."

While this testimony was not adduced at the hearing or pursuant to written comment, the Commissioner takes administrative notice of the fact that the Department of Public Welfare has established, by rule, the fees on nursing home rates. Minn. Reg. DPW 49 may be referred to for further consideration. While the present rule is more complex, the old DPW 49 was a straight fixed-fee rule.

In summary, it is the opinion of the Commissioner that the fee to be charged a student in attending a real estate course of study is a legitimate concern and that the presumptive standard of $75 is reasonable. Justification for a fee or tuition in excess of $75 may be late registration fees, higher costs, higher honoraria paid to instructors or other expenses which will benefit the student.

8. That paragraph (g) is adopted with one modification from the proposal which modification is based on the only criticism made of the rule. Mr. Bernie Rice in his comment noted:

> Basically, we question that the number of questions to be given or the percentile figure for success should be written into law or regulation. We feel the class coordinator should be responsible for providing a representative examination, subjective or objective, in determining the successful gradation of completion of the examination. We would suggest elimination of the present final sentence and insertion of the following: "Such examination shall adequately cover course material and shall be subject to review by the Commissioner of Securities as to adequacy and quality of the questions and as to grading of same."

After consideration, the Commissioner concurs with the opinion of Mr. Rice in deleting the last sentence of the proposed rule, but questions the ability to adopt the amended language offered by Mr. Rice. Since this language was not the subject of a hearing, goes beyond the scope of the proposed rule, and other persons lacked the opportunity to comment thereon, it is felt the rule-making procedures under Minnesota Statutes 1974, Section 15.0412 would not allow such amendment.

In summary, proposed rule (g) is adopted absent the last sentence.

9. That proposed rule (h) is adopted, without modification from the proposed rule. This rule, however, did generate some comments.

Mr. Tonskemper has suggested providing alternative approval in the Commissioner of Securities or the Commissioner of Education. This comment is identical to that offered by Mr. Tonskemper in proposed paragraph (a). As Commissioner Driscoll correctly pointed out to Mr. Tonskemper at the hearing, the statute does not permit such a modification, as it specifically vests the Commissioner of Securities with sole jurisdiction to approve courses of instruction. Such a proposal is a subject for legislative amendment rather than an administrative rule.

Mr. Day has commented that "Instructor's compensation (has) nothing to do with the course material and should not be decided by the Commissioner any more than commissions charged by licensed salespersons or brokers." This comment is identical to that made by Mr. Day on paragraph (f) and the Commissioner rejects the comment for the same reasons.

Mr. Rice has commented that he would question whether items 4, 5, 6 and 8 will be readily available for any course as much as one year in advance of a course offering as suggested. The Commissioner is of the opinion that such information may not be necessary one year in advance, and would direct Mr. Rice to paragraph (j) of the proposed rules setting forth the provisions for any changes in an approved course of instruction in the real estate field.

As noted on page 7 of the transcript, paragraph (h) is a mechanical rule necessary for the Commissioner of Securities to properly evaluate a course of study seeking approval and to properly administer an approved course. Such information as set forth in this rule is necessary to make the proper evaluation. In summary, the rule is adopted without change.

10. That paragraph (i) is adopted without modification from the proposed rule. This rule is necessary to assure the advertising literature is for an approved course of study and is not misleading. The Commissioner noted situations where advertising literature from an approved course of study erroneously explained the educational requirements set forth in Minnesota Statutes 1974, Chapter 82. To avoid this and to avoid the possibility of misleading the real estate licensees of this state, the rule is essential. No comments were received on the proposed rule.

11. That paragraph (j) is adopted without modification from the proposed rule. This paragraph is necessary for the proper administration of the approved courses of study. The rule requires that any change in advertising or any information contained in an application for approval be immediately submitted to and approved by the

Commissioner. Without such a requirement, the Commissioner would not have any information in his possession concerning the operation and on-going activities of an approved course of study. No comments were received concerning the proposed rule.

12. That paragraph (k) is adopted without modification from the proposed rule. This paragraph is necessary to properly evaluate an approved course of study. In reviewing the approved courses of study in existence around the state and in an effort to make such programs readily available to all real estate salespersons throughout the state, it is essential that the Commissioner obtain the information set forth in this rule.

Mr. Tonskemper has suggested amending this paragraph to provide that the annual report be submitted to either the Commissioner of Securities or the Commissioner of Education. This comment is rejected as being outside the scope of the statute as more fully set forth in paragraph 2 of the Findings of Fact.

13. That paragraph (l) is adopted without modification from the proposed rule. This paragraph is necessary because the overall purpose of this rule is an attempt to provide quality standards for the operation for approved courses of study. In such attempt to reach this purpose, the unbiased opinions of the students attending these courses is most helpful. Such comments from the students may be used to up-grade as well as evaluate the various courses of study. No comments were received on the proposed rule.

14. That paragraph (m) is adopted without modification from the proposed rule. Paragraph (m) is necessary if the Commissioner of Securities is to properly record which salespersons have successfully completed all or part of the educational requirements. It is the standard practice from most real estate courses of study to submit a list of students to the Commissioner shortly after the course of study is completed. This requirement simply sets a definite timetable within which such information must be provided.

Mr. Rice has commented that care should be exercised that this provision does not run contrary to policy at educational institutions sponsoring such real estate courses. He cites as an example the University of Minnesota Extension Division where grades are reportedly not sent out to students for a time period in excess of the 45 days and that the University has regulations concerning the furnishing of such information other than at the personal request of the student. The Commissioner has discussed such regulation with representatives at the University of Minnesota. While such a regulation does exist, it has been determined that the coordinator may supply this information with the consent of the student. It is unrealistic to think that a student attending a course of study in the real estate field in satisfaction of the educational requirements contained in Minnesota Statutes 1974, Chapter 82, would not consent to the coordinator supplying such information.

In summary, it is felt the need for this rule far outweighs the requirements of the educational institution.

15. That paragraph (n) is adopted without modification from the proposed rule. This paragraph is necessary for the proper functioning of a course of study. Each course must have the proper facilities and supportive personnel to implement the educational program. With-

out such a requirement, it would not be possible for a quality educational program to be presented. While no substantial comments were received on the proposed rule, Mr. Tonskemper did refer the Commissioner to the Department of Education requirements on classroom facilities which covers such items as restroom facilities, fire escapes, exit signs and statement by the State Fire Marshall as to acceptance of facilities.

16. That paragraph (o) is adopted with modification after considerable comments both pro and con were received. This paragraph is necessary to assure that the salesperson has received a quality education and has successfully completed such educational program. There are a number of real estate firms in this state that have their own internal educational program for their salespeople. While the Commissioner recognizes the importance of such a program and encourages them, it is felt that a definite conflict of interest would exist if the real estate firm attempted to use its internal educational program in satisfaction of the sixty (60) hour statutory educational requirement. In response to a question by Mr. John Baumtrog (Transcript, page 11) in relation to paragraph (o) as it relates to a course of study that is offered by a real estate company for the purpose of their own associates, Commissioner Driscoll responded: "What we are trying to say here is that a course cannot be offered by the Spring Company, as an example, for its own personnel in satisfaction of the requirements of this educational program or requirement." Mr. Larson added on page 11 that: "I think, if I may simply add, this office encourages internal educational programs for your own associates. What the conflict of interest is getting at is that it may not be in satisfaction of the mandatory sixty (60) hours, but education is vital, I think, to the real estate profession, and any company that pursues additional educational programs for their people should be complimented."

In response to a question by Mr. Arthur Hewitt concerning who the department proposes to teach these courses, Mr. Larson responded: (Transcript, page 13)

> MR. LARSON: I think the question is really -- answer is one of independence. There is no question that we want people who are competent and knowledgeable in the real estate field to present these educational programs to the licensees. The question of conflict of interest is a question of independence. In other words, are they separate from the persons they are instructing to or do they have some relationship with them that may give the appearance of a possible impropriety and possible conflict of interest. There is no question about the competency of instructors that we want.

All of the comments received centered around the intent or purpose of the rule and sought clarification thereto. In an attempt to further clarify this paragraph, it was amended to read:

> No real estate course of study <u>seeking approval pursuant to this rule</u> may be affiliated with any real estate firm or company. (New language underscored)

17. That paragraph (p) is adopted with modification from the proposed rule pursuant to the comments received. This paragraph is necessary to add certainty for those persons successfully completing an

approved course of study prior to the time their salesperson's license is issued. Minnesota Statutes 1974, Section 82.22, Subdivision 6, requires that all salespersons initially licensed after July 1, 1973, must complete sixty (60) hours of real estate education within the rist two (2) years of licensing. This provision does allow the Commissioner on an appropriate showing of hardship by the licensee to waive or modify such educational requirement. It is the opinion of the Commissioner that it would be a hardship upon a licensee if he successfully completed an approved course of study prior to being licensed. Such opinion recognizes the fact that the knowledge obtained pursuant to the required education is best applied when a person has the opportunity to actually work with and apply this knowledge.

Mr. Tonskemper has suggested changing the word "with" to "within". Such change recognizes a typographical error in the proposed rule and is adopted. Mr. Rice has suggested changing the 120 days to 6 months or 180 days. The Commissioner recognizes that both time periods are arbitrary and neither is founded on fact. It is important, however, that certainty be added to the rules to give notice to anyone seeking a salesperson's license of the educational requirements and the time frame within which they must operate. It is recognized that education not applied loses its value in a very short period of time. Since both recommendations appear to be reasonable, the Commissioner accepts a change of 120 days to 180 days.

18. That paragraph (q) is adopted without modification from the proposed rule. This paragraph is necessary to properly implement the rules contained above. This provision simply sets forth the effect of failing to comply with the rules and regulations of the Commissioner. Such is necessary for the proper implementation of these rules.

The only comment received on this paragraph was from Mr. Tonskemper, who suggested changing the language from "the Commissioner" to "either Commissioner", effectively including the jurisdiction of the Commissioner of Education with that of the Commissioner of Securities. Such comment goes beyond the statutory authority, is identical to paragraph two (2) above, and is rejected for the same reasons.

STATE OF MINNESOTA
SECURITIES DIVISION

John R. Larson

JOHN R. LARSON
Commissioner of Securities

Dated: August 29, 1975.

STATE OF MINNESOTA

COUNTY OF RAMSEY

BEFORE JOHN R. LARSON
COMMISSIONER OF SECURITIES

IN THE MATTER OF THE PROPOSED RULES RELATING TO REAL ESTATE; COURSES OF STUDY IN THE REAL ESTATE FIELD UNDER MINNESOTA STATUTES 1974, CHAPTER 82.

ORDER ADOPTING RULES

The above-entitled matter came on for hearing before the Securities Commissioner of the State of Minnesota on the 22nd day of May, 1975, at 10:14 A.M. in the Hearings Room of the Department of Commerce in the Metro Square Building, St. Paul, Minnesota, after proper notice required by Minnesota Statutes 1974, Section 15.0412, was served upon all persons, associations and other interested persons registered with the Secretary of State for that purpose.

After affording interested persons an opportunity to present written and oral data, statements and arguments, having heard all of the testimony, having considered all of the evidence adduced and upon the records, files and proceedings herein, and applicable statutory standards or criteria, and having confirmed the need for the above captioned rules.

NOW, THEREFORE, IT IS ORDERED that these Rules identified as Proposed Rules Relating to Real Estate; Courses of Study in the Real Estate Field under Minnesota Statutes 1974, Chapter 82, are adopted this 2nd day of September, 1975, pursuant to the authority vested in me by Minnesota Statutes 1974, Chapter 82.

STATE OF MINNESOTA
SECURITIES DIVISION

John R. Larson

JOHN R. LARSON
Commissioner of Securities

STATE OF MINNESOTA

COUNTY OF RAMSEY

In the Matter of Proposed) Rules Relating to Real) Estate Education)	STATEMENT OF COMPLIANCE WITH MANUAL OF RULE-MAKING PROCEDURES

I, Assistant Attorney General Robert W. Herr, do hereby declare that I have examined the proposed Rules and all related documents and that, based on them and my personal familiarity with the applicable procedures, the Manual of Rule Making Procedures has been followed without exception.

Dated: September 3, 1975.

ROBERT W. HERR
Assistant Attorney General