MINNESOTA Department of Revenue

A TAX SYSTEM THAT MAKES SENSE FOR MINNESOTA:
Citizen Dialogue Guide

October 1999

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STATE OF MINNESOTA
OFFICE OF GOVERNOR JESSE VENTURA
130 State Capitol ♦ 75 Constitution Avenue ♦ Saint Paul, MN 55155

Dear Fellow Minnesotan:

When I was a private citizen like you, I thought Minnesota's tax laws were a complicated mess and were almost impossible for anyone to understand. (Since becoming Governor, I've also come to realize that not even the experts understand the current tax system very well, and of those that do understand it, very few will defend it!)

It's time to build a better tax system that makes sense for Minnesota. What would a sensible tax system look like to me? Besides taking only as much money as government truly needs to do its job, I think a better tax system would look like this:

- *It should be **simple** and **easy** to deal with for taxpayers.*
- *It should be **understandable** and **predictable**, so taxpayers know how much tax they're going to pay, who they are paying it to, and what their money is being used for.*
- *It should be **fair,** based on taxpayers' ability to pay and the cost of government services they use, and apply equally to all.*
- *It should be **modern,** keeping pace with changes in the economy, society, and technology.*
- *It should **support our overall goals** for Minnesota—supporting, not undermining, citizens and communities who are doing the right things.*

As a citizen and a taxpayer, you have a direct stake in improving the tax system. With this Citizen Dialogue Guide as a starting point, I encourage you to learn more about the issues, discuss them with your family, friends, neighbors, and elected representatives. I need you to help identify both the specific problems we have to solve and offer some potential answers to them. These are the same kinds of questions I asked of the recent Citizens Jury on property tax reform. I welcome your participation and your ideas, both at meetings around our state as well as other ways to participate listed in the back of this guide.

Thank you for investing your time and participating in government. Together, we can create a tax system that makes sense for Minnesota.

Sincerely,

Governor Jesse Ventura

THE CHALLENGE OF TAX REFORM...

Minnesota's tax (or "revenue") system raises the money to pay for goods and services provided by and through state and local governments. What governments do, and how much revenue they need to pay for it, is decided through budget processes at the state and local levels. Tax policy is about making choices for how we will raise the revenue to pay for government: who will pay, how they will pay and on what basis, and how much they will pay.

Since Minnesota first became a Territory in 1849, taxes have been a fact of life. But over the past 150 years, our state and local tax system has grown from a few paragraphs (raising less than a million dollars) to today's huge number of complicated statutes, rules, instructions and forms (and raising over $23 billion). And from a tax system originally based on the property tax and a few excise taxes, we've added a gas tax (1925), individual income taxes and corporate tax (1933), and a sales tax (1967)—just to name a few of the bigger ones. There are 30 different state taxes and numerous local taxes such as local sales tax and franchise fees, along with innumerable fees and charges for various services. Over time we've also added overlapping layers of government, each serving different purposes and with their own taxing authority—up to a total of 6,000 different combinations of government levying taxes around Minnesota today.

Most of the changes in our tax system might have been well-intentioned and designed to solve particular problems—especially fairness—as they arose over time. In fact, many of those changes and additions were heralded as "reforms" when they were first enacted. The overall result, however, is that we have a state and local tax system that has not so much been designed as it has grown almost by accident. A 1954 "blue ribbon" commission of experts summed it up in words that could just as well have been written today:

> *"It became obvious at the outset of the study that Minnesota's tax structure was not the result of systematic long-range planning. Rather, most of the changes and additions to our revenue laws seem to be the result of moving from one crisis to another. To meet temporary emergencies, taxes have been piled upon taxes and few of them have been repealed."*

The challenge of tax reform is to recreate—on purpose and by design—a tax system to meet the needs of Minnesota's citizens today and in the future.

WHY WE NEED CITIZEN INPUT

The tax system not only raises money, it is also the most frequent contact that many citizens have with their state and local governments. Virtually everyone in the state pays taxes, whether they realize it or not. The tax system has to work for and make sense to citizens—and when it doesn't, government in general isn't performing very well. That's why it is so important to hear from citizens about what problems we need to solve in order to make our tax system work better—to be sure that tax reform results in real solutions to the problems facing Minnesota's taxpayers today.

The Citizens Jury

In August 1999, Governor Ventura convened a Citizens Jury on Minnesota Property Tax Reform. The Department of Revenue, in conjunction with the nonpartisan Jefferson Center, hosted a 17-member Citizens Jury selected at random from around the state and representing the state's population and demographic makeup.

The jury was asked to consider two questions:

What role should the property tax play in financing local governments?

What should be done to improve the property tax system?

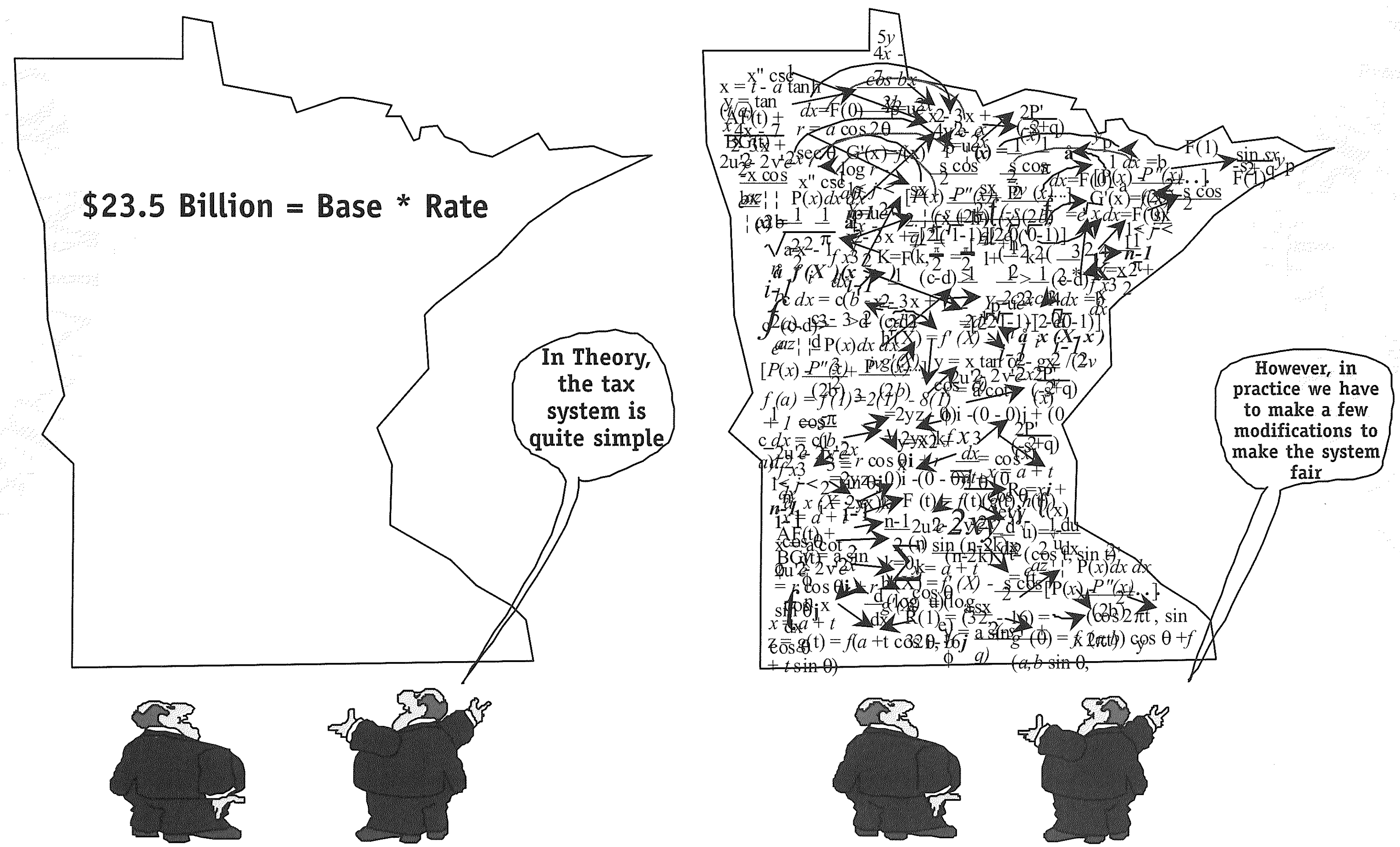
After a week of hearing from experts and advocates on many sides of these questions, the jury made recommendations found in this book's Appendix. These recommendations also can be retrieved from the Department of Revenue Web site at (**www.taxes.state.mn.us**).

Public Dialogues

As a followup to the Citizens Jury, we are asking citizens across Minnesota this fall to think about some of the same questions the jury faced, both on the property tax as well as with other taxes. We want to learn from citizens what problems we need to solve in the tax system, and what values are important in solving them. With what we learn from public dialogues, the Citizens Jury recommendations and input from other stakeholders and experts, we will evaluate alternatives and develop reform proposals for consideration by the Governor and the 2001 legislature.

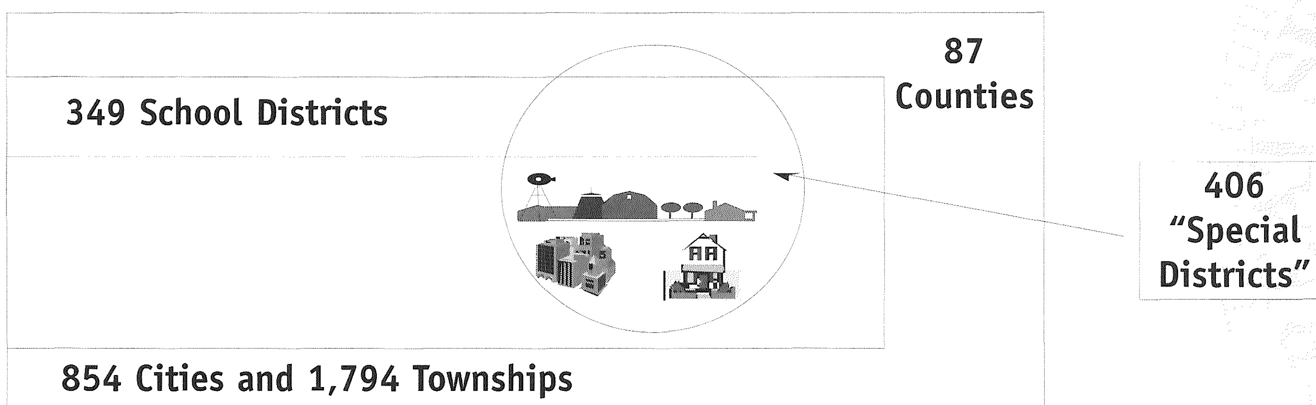
HOW DOES MINNESOTA'S STATE AND LOCAL TAX SYSTEM WORK TODAY? A SHORT PRIMER

Any discussion of what changes we need in the tax system has to start with an understanding of what we have today. Minnesota's tax system (especially our property tax) has been called one of the most complicated in the nation.



Our state and local tax system is complicated by:

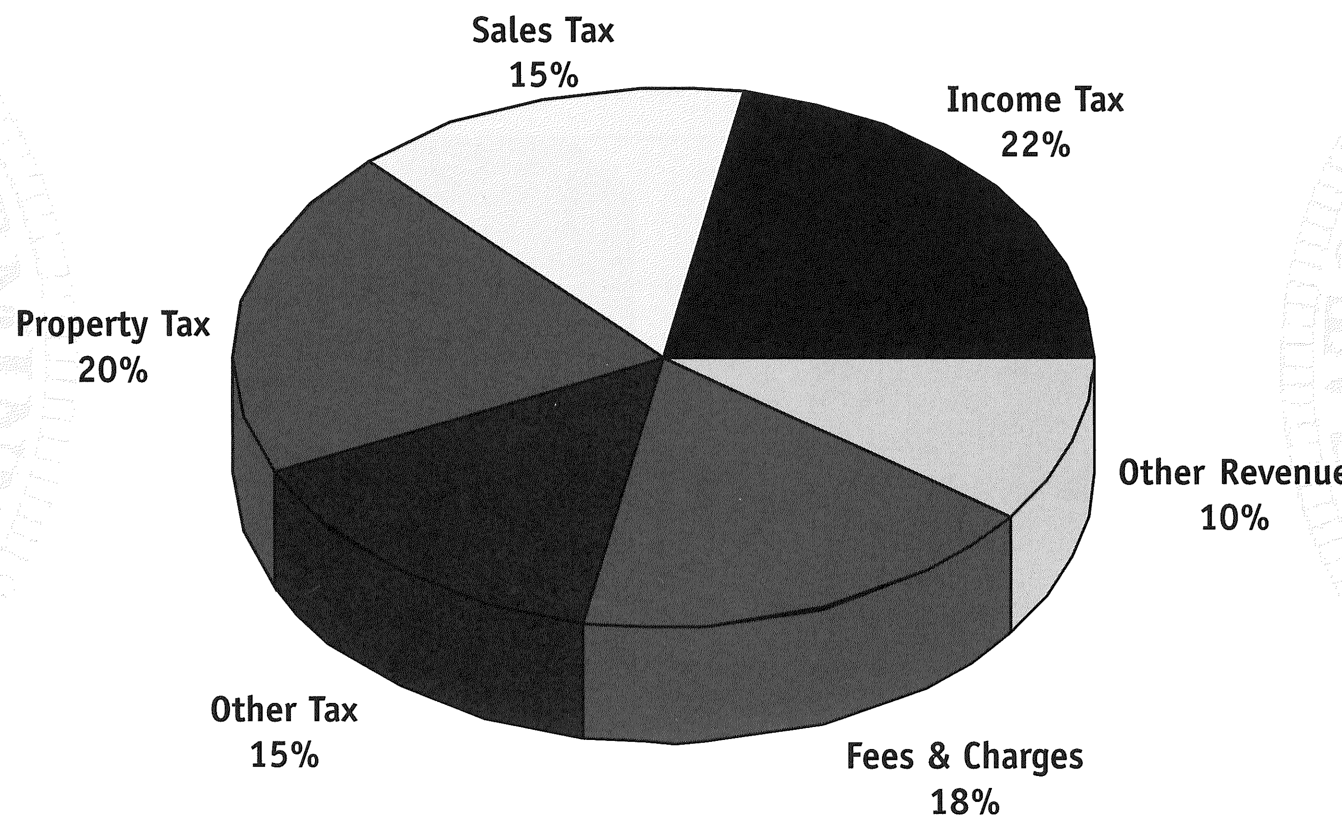
3,490 Overlapping Government Units resulting in 6,000+ Unique Taxing Jurisdictions



Financed by

48	State/Local Taxes
280	Exemptions, Deductions, Credits
205	Intergovernmental Aid Programs
*	Uncounted Fees & Charges

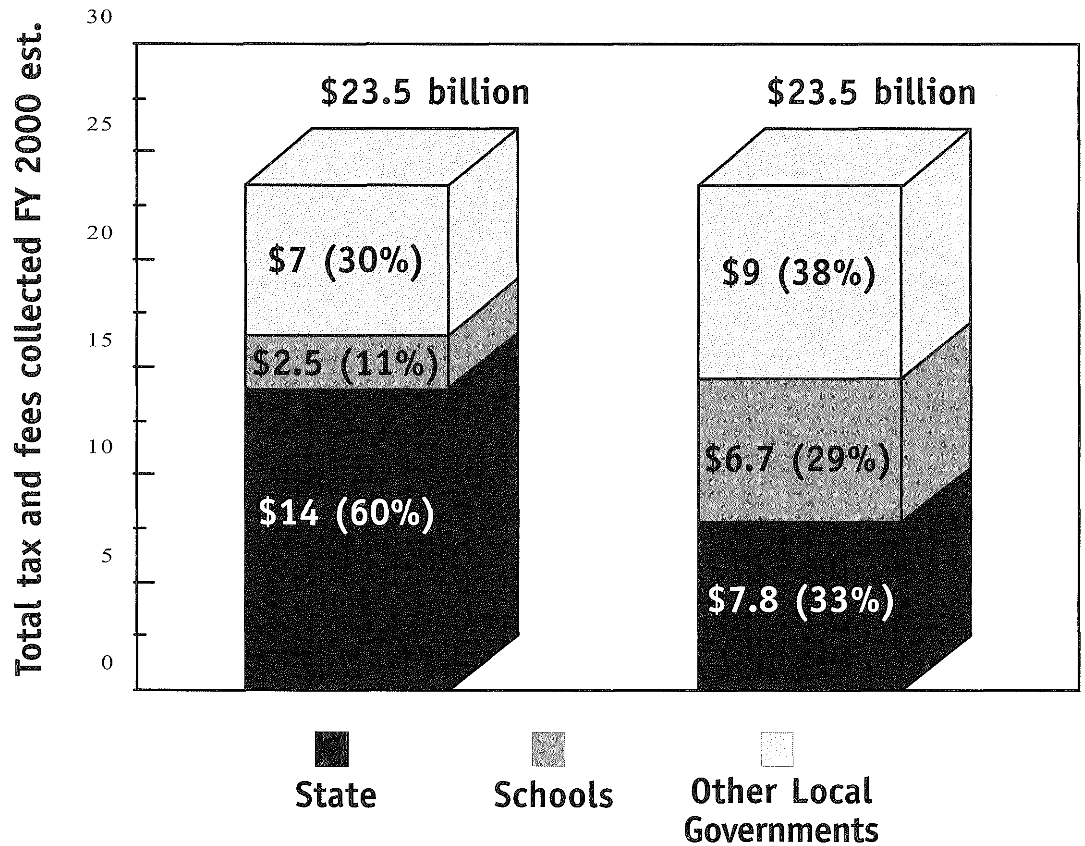
How much do Minnesotans pay to support state and local governments, and where does the money come from?



Total = $ 23.5 Billion (FY 2000 est.)

17.3 Cents Per Dollar of State Personal Income

Who collects the revenue and who spends it?



The level of government that collects the money doesn't necessarily spend it:

- The State collects $14.0 billion but spends only $7.8 billion directly on services.

- Schools collect $2.5 billion and spend $6.7 billion.

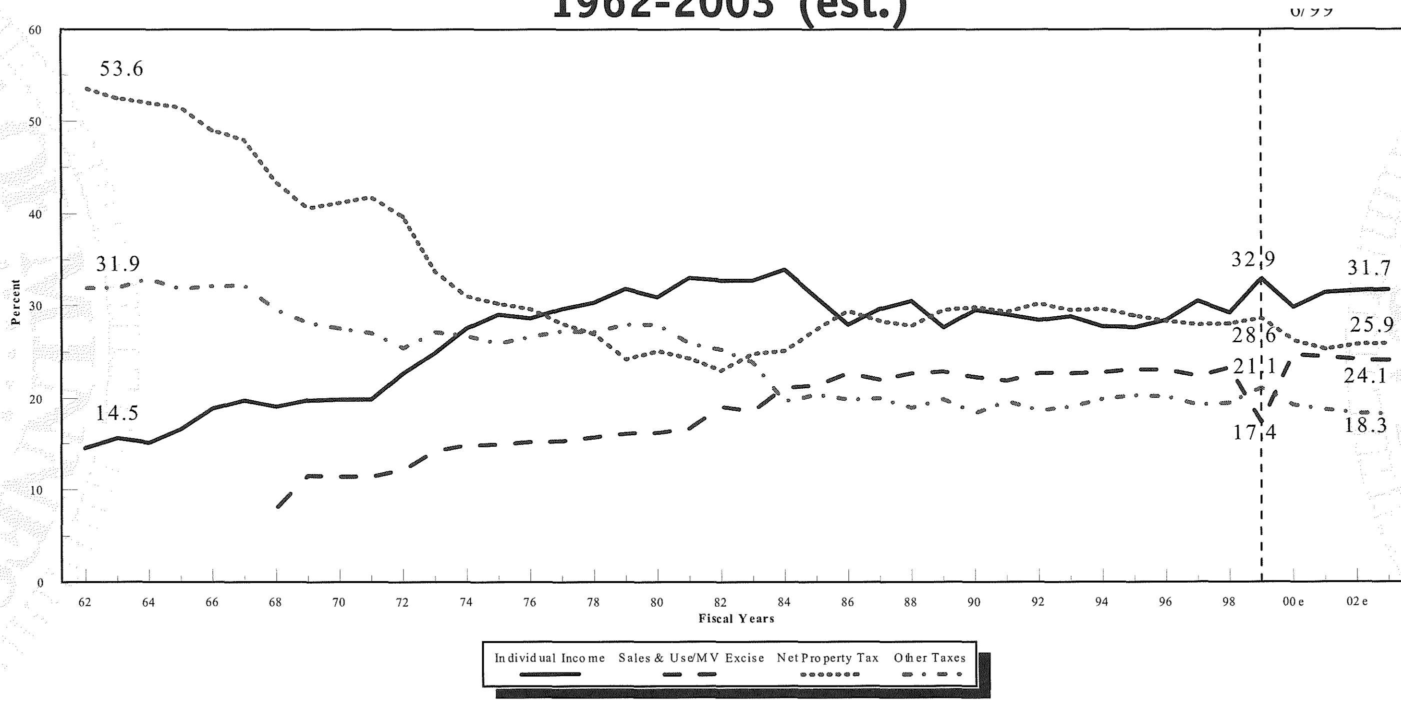
- Other local governments collect $7.0 billion and spend $9.0 billion

The difference is state aid payments to schools, counties, cities and towns.

What is our current mix of taxes?

From government's perspective:

Major taxes as a percent share of total state and local taxes, 1962-2003 (est.)

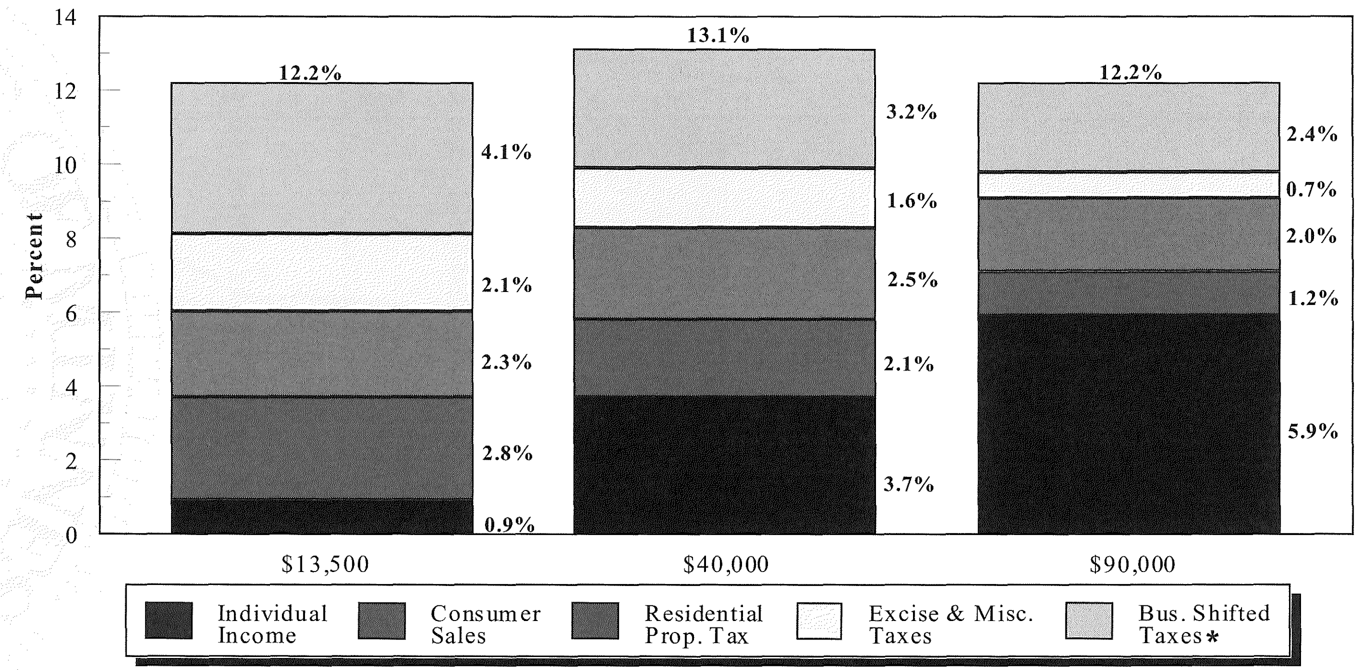


Until the mid-1970s, the property tax was the single largest source of tax revenue in Minnesota. More recently, income and property taxes have been the top revenue sources, while the sales tax has supplied around 20 percent of total tax revenues. The share of revenues produced by all other taxes has declined.

What is our current mix of taxes?

From taxpayer's perspective:

Taxes as a percent of income by tax type at selected levels of household income: 1996



In general, the percentage share of income used to pay the individual income tax increases as household income increases and the percentage share of sales taxes declines as income increases. Overall, total state and local tax burdens as a percent of income are fairly equal between low- and high-income households.

** Business shifted taxes are estimated taxes initially paid by businesses that are passed on to Minnesota taxpayers through product prices or lower wages.*

Each kind of tax has its pros and cons

	Strengths	Weaknesses
Income Tax	Meets fairness goal based on ability to pay; taxpayer can anticipate their tax bill based on rate of earnings.	Unstable and difficult to predict for government due to ecomomic cycles. May not reflect cost of government services used. Complicated for many.
Property Tax	Stable and predictable revenue sources for government. Can be fair based on past government services and/or ability to pay (property wealth).	Complex and may not be predictable for the taxpayer. May not reflect ability to pay based on current income.
Sales Tax	Broadens tax base to economic activity not captured by income taxes; Consumption, in part, reflects ability to pay and taxpayer decisions.	Somewhat unstable and difficult to predict; complex for state and businesses to administer. Uneven application. Some goods and services are taxed, others are not.

To balance the strength and weakness of each kind of tax, a mix of different taxes is generally used to finance government.

WHAT IS A GOOD TAX?

As our state approaches the 21st century, the challenge of tax reform is to create a tax system that is designed on purpose, to meet the needs of Minnesota's citizens today and in the future.

Experts generally identify the following criteria for a "good" tax:

Fair.
Everybody should pay their fair share, both in terms of benefits received and ability to pay.

Simple.
Taxes should be easy for taxpayers to understand. It should be clear to taxpayers and voters which government officials are responsible for the taxes they pay and what the money is being used for.

Reliable and adequate.
The tax provides a stable, predictable revenue supply to provide basic government services without requiring big changes in tax rates or the amount of services available.

Visible.
The amount of taxes that people pay should be clear to them so they are more aware of the links between taxes and spending. In general, taxes that are paid in small amounts, are buried within the price of an item or are part of an economic transaction, are less visible (like the sales tax); or, taxes that are paid separately in large amounts are more visible (like the property tax).

Competitive.
Tax burdens should not deviate too much from place to place or between similarly situated taxpayers. Tax policies should not distort economic decisions.

Efficient to administer.
The cost (in time and money) to calculate, pay, and collect the tax should be low for both the taxpayer and the government.

If a tax had all of these characteristics, it would be considered a "perfect tax." In reality, we have to make tradeoffs. Sometimes simple isn't fair and fair isn't understandable. Every issue we have to decide in tax reform ultimately comes down to making tradeoffs among these criteria.

GUIDEBOOK QUESTIONS

Tax reform is all about identifying problems and making changes in the tax system to ensure it meets our needs today and in the future. As a taxpayer and a citizen of our state and your local community, you can start to identify the changes we need to make by answering the following questions. Thinking about all the taxes you pay — income, property, sales, and other taxes, charges and fees — please answer the following questions. (The following pages contain definitions of tax types and other terms to help you think about these questions:)

Question 1:
What is important to you about tax reform? What would a "good" tax system be like?

Question 2:
The fairness principle states that everybody should pay their fair share, both in terms of benefits received and ability to pay. In your view, what would make our tax system fairer?

Question 3:
What kinds of things make the tax system complicated, confusing and hard to deal with for you as a taxpayer and a citizen?

Question 4:
Knowing what you know about how taxes are paid and what the money is used for, what kinds of changes would enable our tax system to serve us well in the future?

GUIDEBOOK QUESTIONS

TYPES OF TAXES:

Income Tax
The income tax in Minnesota is paid on certain income by income bracket, with over 30 additions and subtractions and 10 credits for certain low-income, education, health care and other social programs. The 1999 legislature approved a reduction to 5.5% for the lowest bracket, 7.25% for the middle bracket and 8.0% for the highest bracket. In 1999, revenues collected from the income tax will be $5 billion.

Sales Tax
Minnesota has a 6.5 percent rate on certain tangible personal property and specific taxable services sold or used in Minnesota. Approximately 9 communities around Minnesota have local sales taxes, in addition to the Minnesota tax, at varying rates. In 1999, revenues collected from the state sales tax will be about $3.6 billion.

Property Tax
Minnesota's property tax base is net tax capacity or referendum market value of real and personal property. The property tax system is one of the most complicated in the country, made up of 13 major classifications, 35 subclassifications and exempt properties, and 12 credits. Tax capacity is calculated using market value times the classification rate.

In 1999, the certified levy will be a total of about $4.6 billion. Of that:

- $1.4 billion is for counties
- $1.8 billion is for school districts
- $1.1 billion for cities (includes Tax Increment Levies)
- $161 million is for other special districts
- $95 million is for townships.

Corporate Taxes
Minnesota taxes corporate Minnesota taxable net income at 9.8% rate. In 1999, revenue collected from the corporate income tax will be about $700 million.

Other Taxes
Minnesota has many "special taxes" whereby the tax is imposed are on a specific product and/or the tax is dedicated for a specific purpose. Examples include Motor Fuels Excise Tax (Gas Tax), Cigarette, Health Care Provider Tax, Alcohol Tax, Gambling Tax, Mortgage and Deed Tax and other special taxes. In 1999, total revenue collected from all of these taxes will be about $2.6 billion.

SELECTED TAX TERMS

Cabins
A popular term for type of property (seasonal recreational residential property) that includes all seasonal residential property (but is most typically represented by lake cabins) which is treated as a unique class for property taxation.

Classification System
A method of property valuation where different types of property are classified into different groups or classes based on type of use, and taxed at different rates.

Class Rates
Percentages of market value applied to different classes of properties that are defined by state law and used to compute the tax capacity of property. Tax capacity is the resulting percentage of property market value subject to the local government tax rate.

Credit
A subtraction amount from taxes owed.

Effective Tax Rate (ETR)
Total tax as a percentage of the value of the respective tax base. For the property tax, the ETR is tax divided by market value. For the individual income tax, the ETR is tax divided by total personal income.

Exemption
A portion of the tax base that is excluded from being taxed.

Farm Homestead
Agricultural land and a residence that meets qualifications as a homestead (owner-occupied as a primary residence) for property tax purposes.

Farm Non-Homestead
Agricultural land and residences that are not owner-occupied.

Homestead
A residence occupied by the owner. Homestead property owners benefit from low class rates and credits that are available only to homesteads.

Intergovernmental Aid
Aid given from one unit of government to another.

Levy
(verb) To impose a tax. (noun) The amount of tax that is imposed.

Levy Limit
The maximum amount of property tax a local unit of government may impose as determined by state law.

Limited Market Value
The increase in market value is restricted by state law. For property taxes payable in 2000, value increases are limited to 8.5% for homesteads, farms and cabin properties.

Local Government Aid (LGA)
State general aid determined by a formula and given to cities and townships.

Progressive (Tax)
Taxing those with a greater ability to pay at a greater rate.

Proportional (Tax)
Taxing those with different ability to pay at a constant rate.

Regressive (Tax)
Taxing those with greater ability to pay at a lower rate.

Tax Capacity
The basis upon which property taxes are levied. Tax capacity is the proportion of market value subject to the local government tax rate (market value x property class rate = tax capacity).

Tax Shifting
Changing the relative shares of who pays for a tax. (For example, reducing the class rate for homesteads would reduce the share of tax paid by homesteads and shift the tax to all other types of property.)

Truth-in-Taxation
A process to encourage public participation in local tax and spending decisions by providing taxpayers with notice, the opportunity for public discussion, and advisory statements concerning proposed tax decisions by local governments.

Unique Taxing Jurisdiction (UTJ)
An area in which the combination of overlapping tax rates (from different levels of government) provides a single rate.

SUMMARY

The Minnesota Department of Revenue is hosting 13 public *Citizen Dialogues* around the state. We will be taking what we have heard and learned at these meetings and will incorporate those thoughts and comments in the work plan for tax reform. In January through November 2000, the Department will hold public meetings on various tax issues, using topics and issues identified here, and discuss approaches and alternatives to address them, in preparation for the 2001 legislative session.

We want to thank you for your time and participation in the *Citizen Dialogue* on taxes. If you wish to provide further comment, please e-mail your comments, identified in subject line of e-mail to:

commissioner.smith@state.mn.us

or check the Minnesota Department of Revenue's Web site at

www.taxes.state.mn.us

or write to:

Reform Taxes
c/o Commissioner Matt Smith
600 North Robert Street
St. Paul, MN 55146

APPENDICES

Appendix A: How does Minnesota's level of taxes compare to other states?

Minnesota's Tax Ranking by Major Tax: FY 1995

	Minnesota		Wisconsin		Iowa		South Dakota		North Dakota		U.S. Average
	Level	Rank	Level	Rank	Level	Rank	Level	Rank	Level	Rank	Level
Per Capita Income	$23,968	17	$22,261	22	$20,919	31	$19,578	34	$18,635	39	$23,208
Tax as Percent of Income:											
Total State & Local Taxes	13.6%	5	13.7%	4	12.3%	13	9.9%	48	11.8%	19	11.7%
Property Taxes	4.2%	15	5.0%	7	4.3%	13	4.0%	18	3.3%	27	3.6%
Individual Income Tax*	4.0%	2	3.7%	4	2.8%	13	no tax		1.3%	41	2.6%
Corporate Income Tax	0.7%	10	0.6%	12	0.4%	31	0.3%	42	0.6%	16	0.6%
General Sales State/Local	2.7%	28	2.6%	33	2.7%	30	3.3%	15	2.6%	32	2.9%

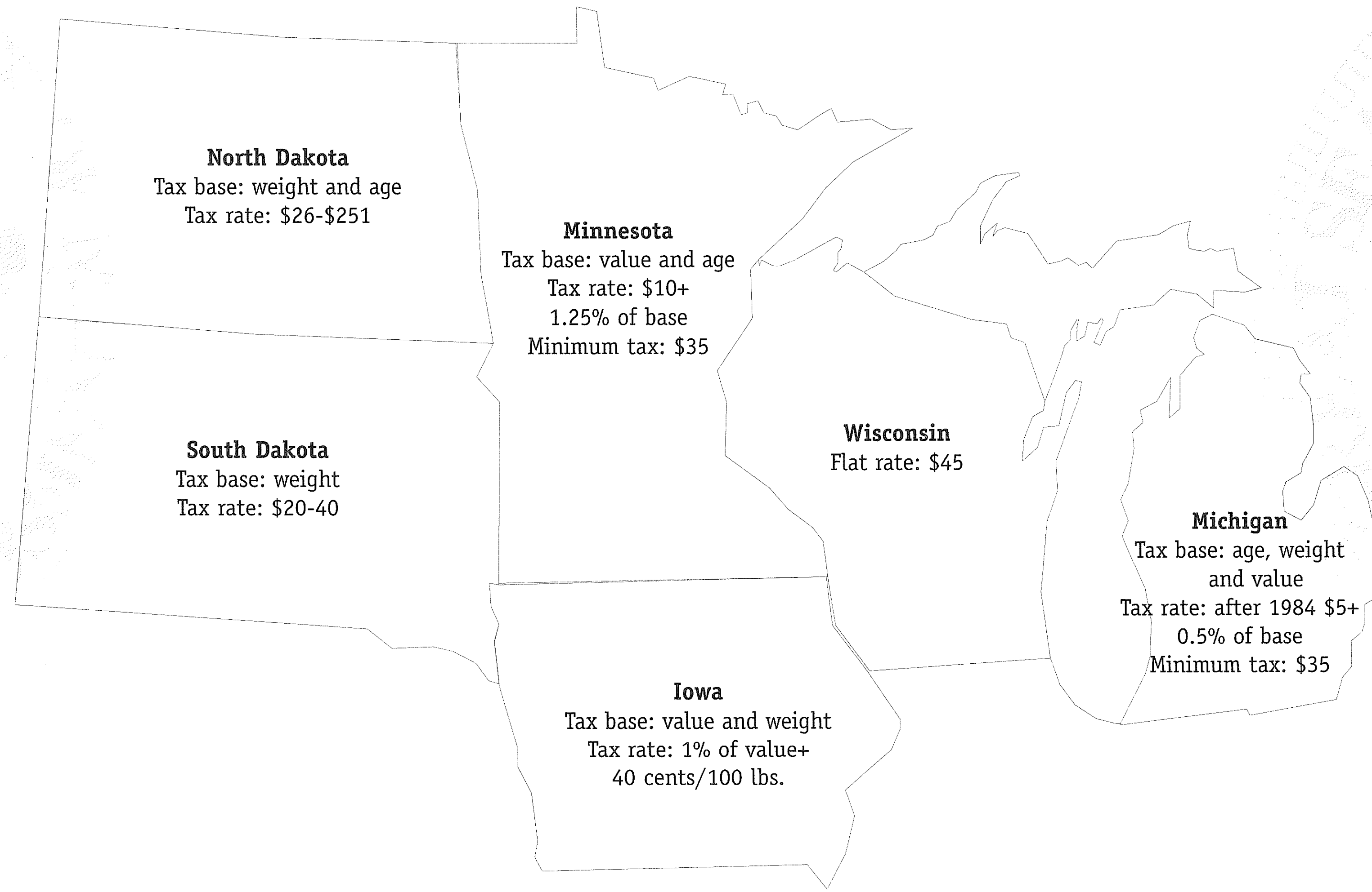
* **Minnesota's individual income tax rank is for fiscal year 1998. If 1998 tax collections for Minnesota are reduced by 9 percent to reflect the reduction enacted in 1999, then Minnesota's income tax ranking would drop to 4, assuming no other states reduced their income tax collections.**

Minnesota's Property Tax Ranking by Major Type of Property: FY 1998*

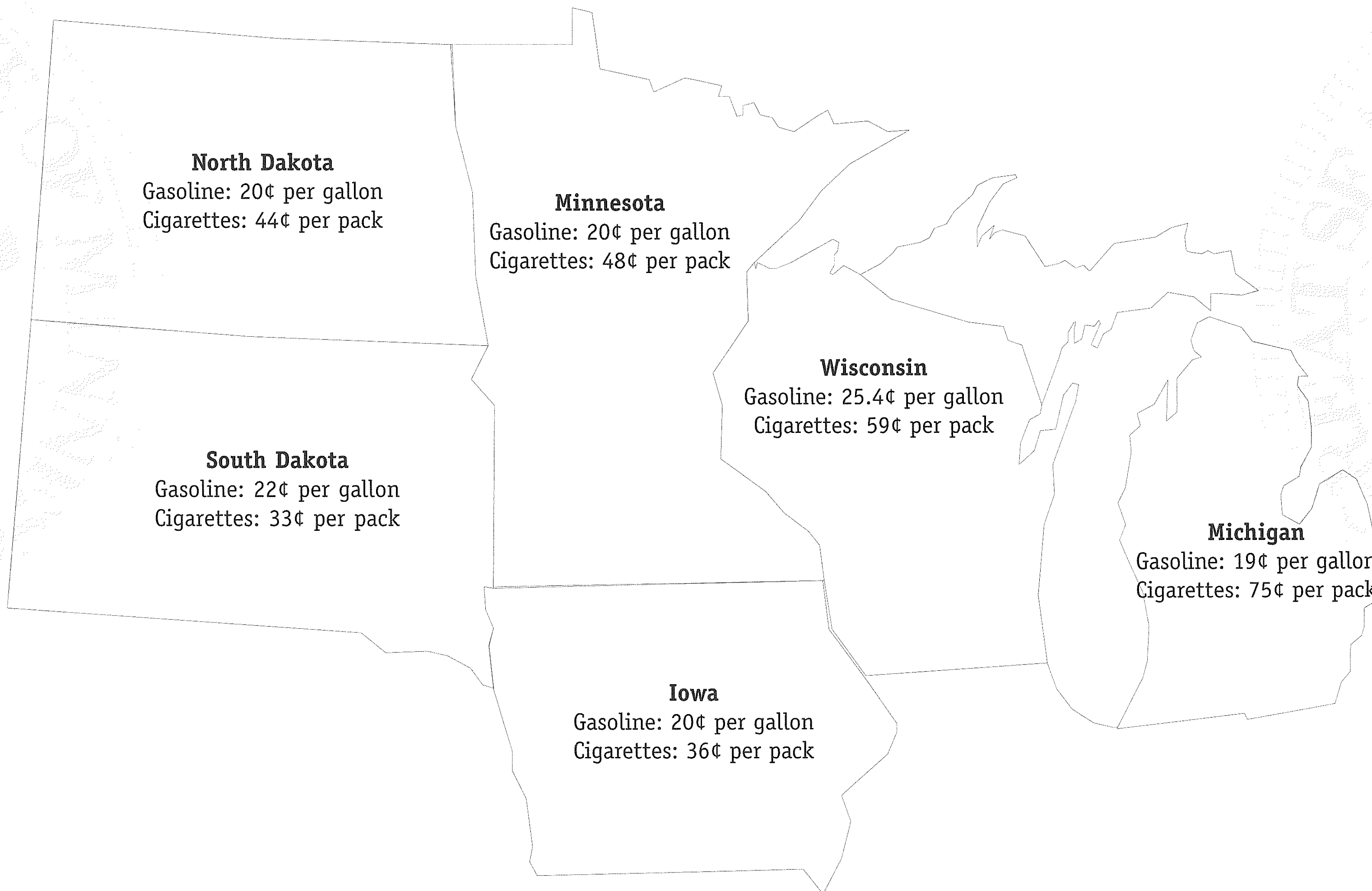
		Tax/MV ETR	Ranking
Homestead			
	Low value ($80,000)	1.1%	28
	High Value ($200,000)	1.3%	19
Commercial			
	Low value ($120,000)	3.2%	9
	High Value ($1,200,000)	4.5%	3
Industrial			
	Low value ($200,000)	1.9%	19
	High Value ($2,000,000)	2.7%	7
Apartments			
	($630,000)	3.8%	3

* Source: Minnesota Taxpayer Association

Motor vehicle registration taxes for passenger cars: Tax Year 1998



State gasoline and cigarette excise tax rates: January 1999



Appendix B: Summary of Minnesota's Property Classification Rate System

Summary of Property Classification Rates For Major Types of Property: CY2000

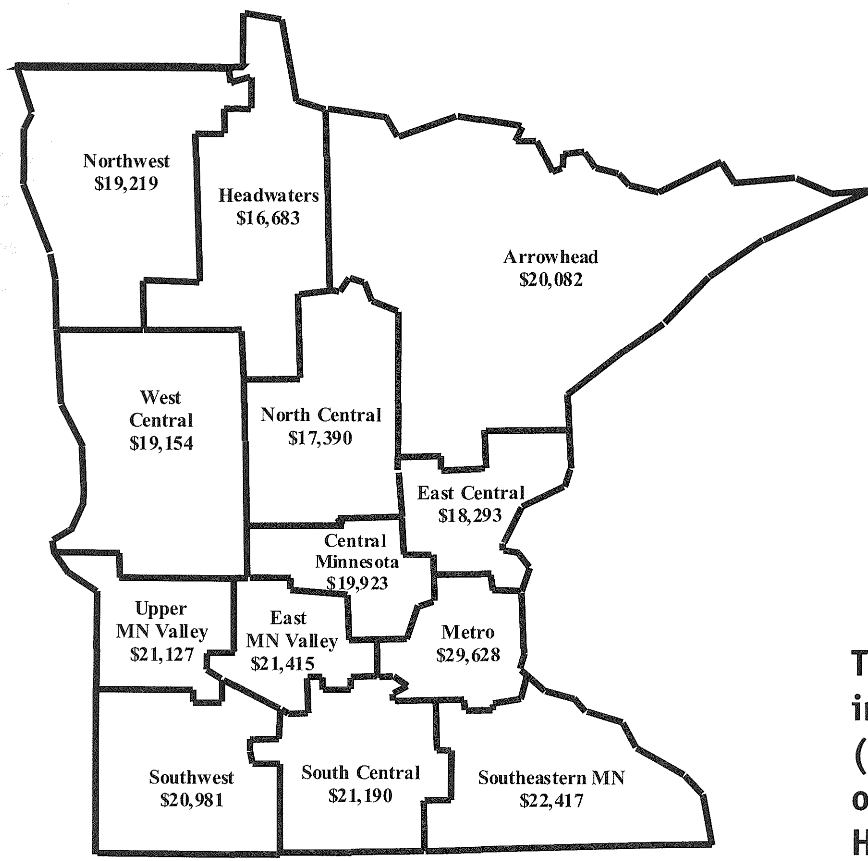
Residential Homestead	
<$76,000	1.00%
>$76,000	1.65%
Residential Non-Homestead	
Single:	
<$76,000	1.20%
>$76,000	1.65%
2-3 Units	1.65%
Apartments	
Regular	2.40%
Small City	2.15%
Low Income Apartments	
Title II	1.00%
FHA	1.00%
Commercial/Industrial/Public Utility	
< $150,000	2.40%
> $150,000	3.40%
Season Rec. Commercial	
Homestead Resorts (1c)	1.00%
Seasonal Resorts (4c)	1.65%
Cabins	
<$76,000	1.20%
>$76,000	1.65%
Agricultural Land & Buildings	
Homestead:	
<$115,000	0.35%
$115,000 - 600,000	0.80%
> 600,000	1.20%
Non-Homestead	1.20%

Minnesota's Property Classification Rate System Results in a Wide Variation in Effective Tax Rates (Tax/MV) Between Different Types of Property

Property Type	Estimated Average ETR Pay 2000
Residential Homestead	1.41%
Residential Non-Homestead	1.93%
Apartments	3.16%
Low Income Housing	1.97%
Commercial/Industrial	4.38%
Season Rec. Commercial	1.55%
Cabins	1.50%
Farm Homesteads	0.70%
Farm Non-Homesteads	1.19%

Appendix C: How are income resources distributed in Minnesota?

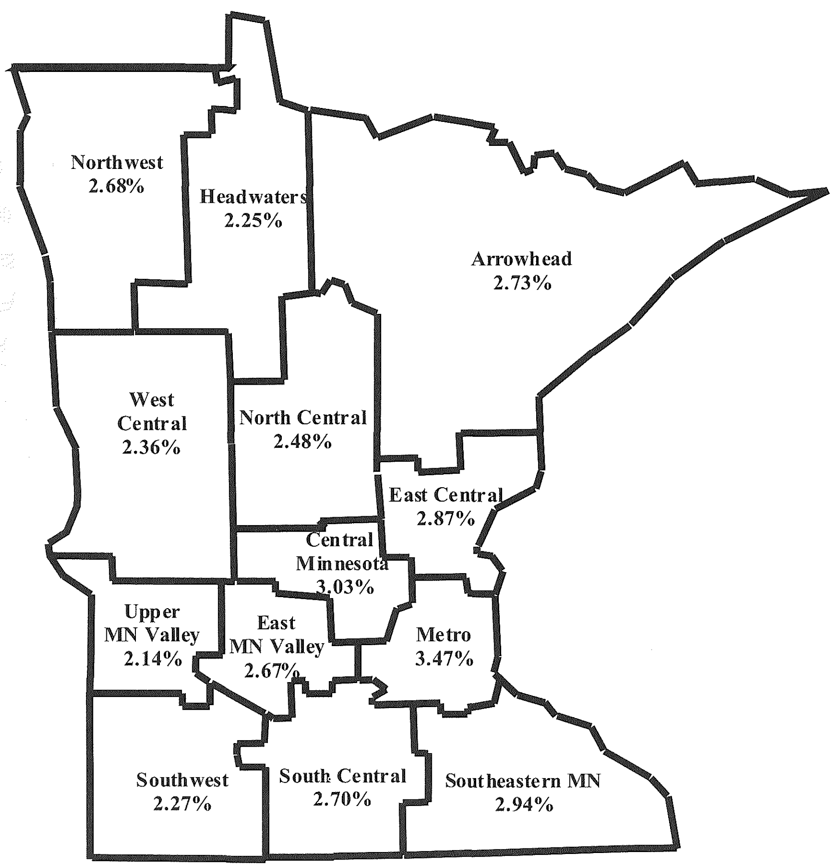
Income Per Capita: CY 1996



The highest level of per capita income is in the Metro Region ($29,628) and the lowest level of per capita income is in the Headwaters Region ($16,683).

Appendix D: How is the income tax burden distributed in Minnesota?

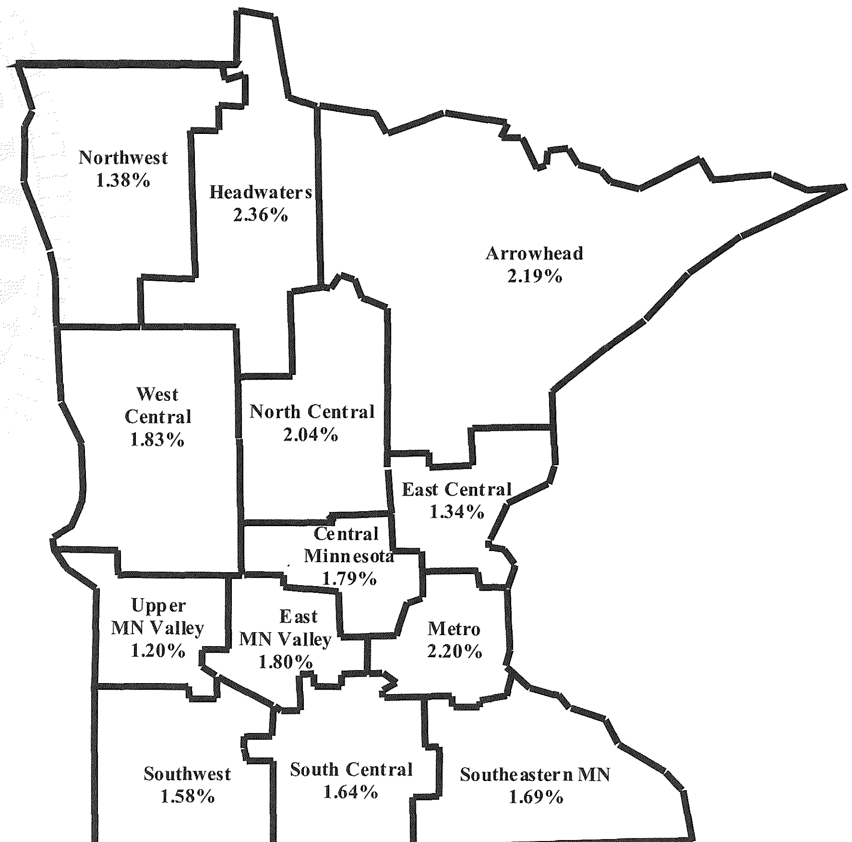
I. Income Tax As a Percent of Income: CY 1996



The highest percentage of personal income paid in individual income taxes was 3.47% in the Metro Region and the lowest percentage was 2.14% in the Upper Minnesota Valley Region.

How is the sales tax burden distributed in Minnesota?

II. Sales Tax As a Percent of Income: CY 1996

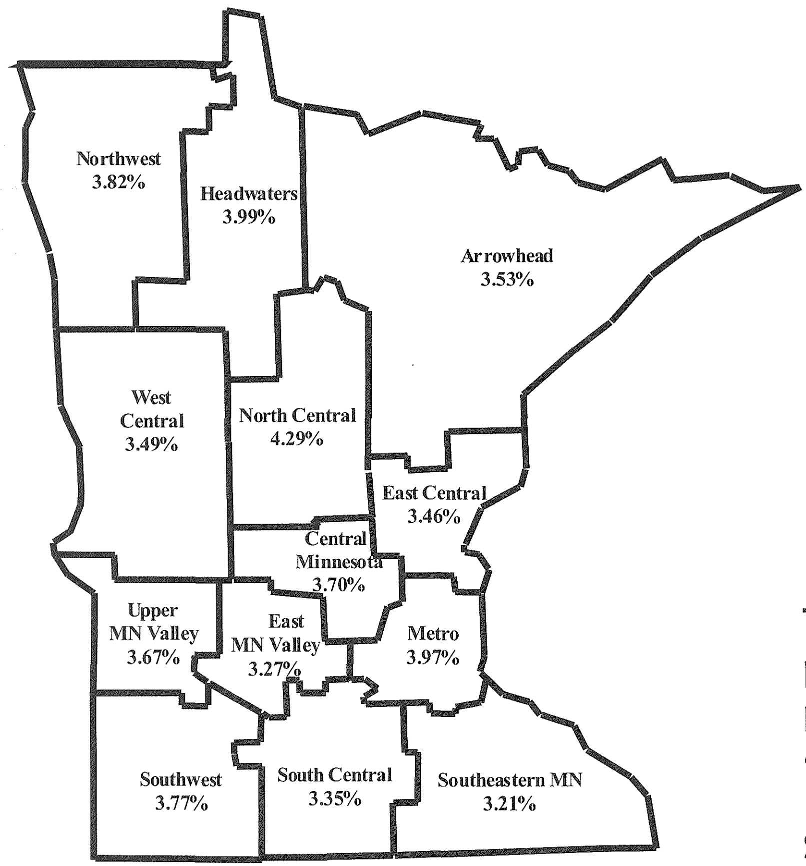


The percentage share of personal income paid in sales tax varied from a high of 2.36% in the Headwaters Region to a low of 1.20% in the Upper Minnesota Valley Region.

How is the property tax burden distributed in Minnesota?

III.

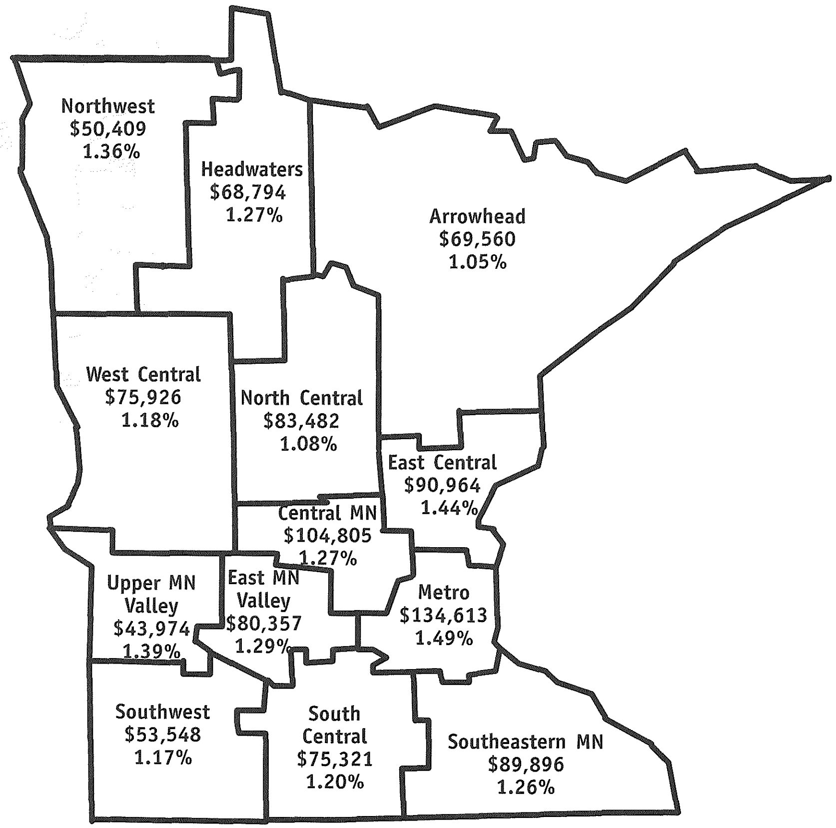
Total Property Taxes As a Percent of Income: CY 1996



The percentage share of personal income paid in total property taxes varied from 4.29% in the North Central Region to 3.21% in the Southeast Region.

How is the property tax burden distributed in Minnesota?

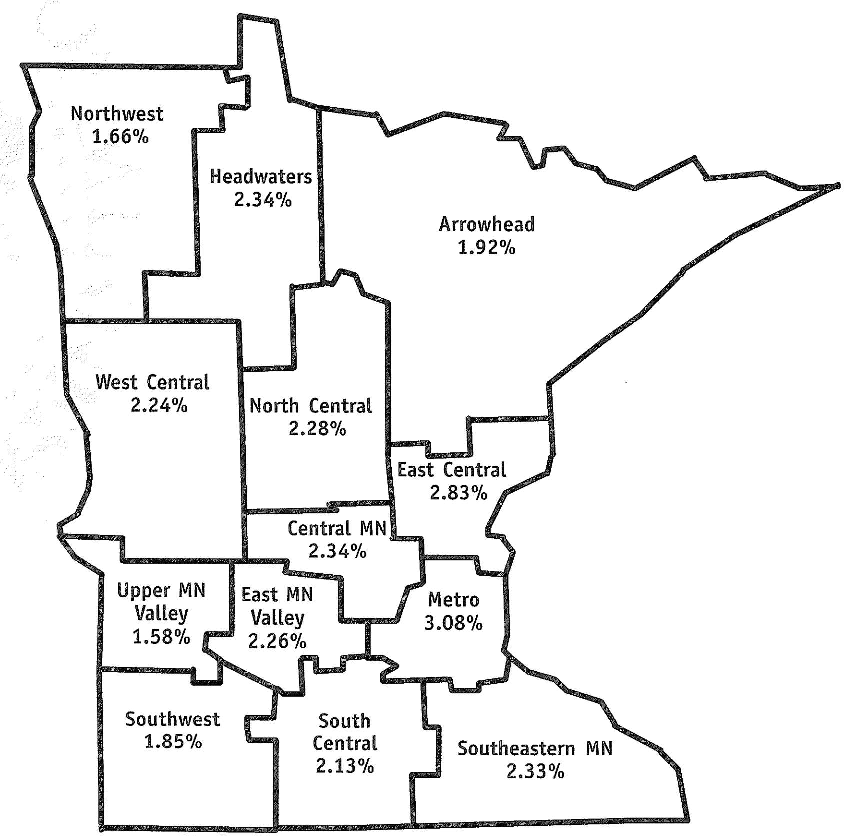
IV. Average Residential Homestead Property Values and Average Property Tax Effective Tax Rates (Net Tax/EMV): CY 2000 est.



This chart shows the average home value and average effective tax rate (ETR) in each region of the state. The effective tax rate is equal to the property tax divided into market value. For example, in the East Central region the average valued home is $90,964 and has an average effective tax rate of 1.44%. The average property tax on this home would be $1,310. Regional differences in effective tax rates are caused by a number of factors, including the mix of property types and their values, the state classification system of properties, local aids paid by the state, and local budgeting decisions.

How is the property tax burden distributed in Minnesota?

V. Residential Homestead Property Tax as a Percent of Household Income



Residential homestead property taxes vary from a high of 3.08% of household income in the Metro Region to a low of 1.58% of household income in the Upper Minnesota Valley Region.

Appendix E: The Citizens Jury on Minnesota's property tax

The Citizens Jury on Minnesota's Property Tax, hosted by the Department of Revenue and the Jefferson Center, met August 2-6, 1999. While the Jury was not asked to solve the entire state budget challenge, they were asked to respond to two specific questions:

Question 1: ***What role should the property tax play in financing local government?***

Question 2: ***What should be done to improve the property tax system? (i.e. how can the property tax be a better tax?)***

In answer to question 1, the Jury examined the revenue "mix" for each level of government. The jury recommended that:

- There be less reliance on property taxes across the board and minimal changes in the use of local sales taxes
- NOT to create a new tax in the form of local income tax to replace property tax
- State aid should play a greater role in funding schools
- More reliance on fees and charges across the board
- Recognize and increase state aid to local governments due to increasing state mandates
- That there should be a direct connection between fees and charges from local government and services provided

In answer to question 2, the Jury recommended the following changes or further study:

- Decrease and simplify the number of classes and subclasses, without going to a single class system for property (17 for to 0 against)
- Re-evaluate current property tax credits and exemptions and eliminate special credits and exemptions that are no longer valid (17-0)
- Increase public education about the property tax system (17-0)
- Examine the possibility of each county setting their own classifications and rates for all properties (17-0)
- Study the cost to collect one dollar of property tax (cost-benefit analysis) (17-0)
- Establish a process to hold assessors accountable (16-1)
- Eliminate penalties for home improvements (15-2)
- Address problems of tenant's burden of property tax (16-1)
- Examine other methods of property taxation based on site, value and land consumption (16-1)
- Recommend an imposition of a cap on annual property valuation increases using the Consumer Price Index (9-8)

For a copy of the complete report, go online to www.taxes.state.mn.us or www.jefferson-center.org.

Appendix F: A schedule of citizen dialogue meetings

Governor Ventura and Revenue Commissioner Matt Smith want to know what you think is important to reform Minnesota's Tax System. A series of public dialogue sessions is scheduled around the state to discuss tax reform in Minnesota for the new millennium.

Tuesday, October 12, 1999 11:00 a.m-1:00 p.m.	**Northeast Minnesota**: Hibbing Community College (North Campus Theater) 1515 East 25th Street, Hibbing, MN
Wednesday, October 20, 1999 11:00 a.m. - 1:00p.m.	**Northwest/Central Minnesota:** Bemidji State University (Beaux Arts Ballroom) 1500 Birchmont Drive NE, Bemidji, MN
Wednesday, October 27, 1999 8:00 a.m. - 10:00 a.m.	**Northwest Minnesota:** Moorhead State University (Student Union Ballroom) 1104 Seventh Avenue South, Moorhead, MN
Thursday, October 28, 1999 8:00 a.m. - 10:00 a.m.	**Central Minnesota:** St. Cloud State University (Atwood Memorial Center Theater) 720 Fourth Avenue South, St. Cloud, MN
Tuesday, November 9, 1999 12:00 noon - 2:00 p.m	**South Central Minnesota:** Midwest Wireless Civic Center (Ellerbe Hall) 1 Civic Center Plaza, Mankato, MN
Wednesday, November 10, 1999 8:00 a.m. - 10:00 a.m.	**Southwest Minnesota:** Southwest State University (Charter Hall #201) 1501 State Street, Marshall, MN
Tuesday, November 16, 1999 12:00 noon - 2:00 pm.	**Southeast Minnesota:** Rochester Community & Technical College (Hill Theater) 851 30th Avenue SE, Rochester, MN
5:00 p.m. - 7:00 p.m.	Southeast Technical College (Auditorium) 1250 Homer Road, Winona, MN
Thursday, December 2, 1999 5:00 p.m. - 7:00 p.m.	**Northwest Metro Area:** Anoka-Hennepin Technical College (Auditorium) 1355 West Highway 10, Anoka, MN
Tuesday, December 7, 1999 4:00 p.m. - 6:00 p.m.	**West Metro Area:** Normandale Community College (Fine Arts Auditorium) 9700 France Avenue South, Bloomington, MN
Wednesday, December 8, 1999 5:00 p.m. - 7:00 p.m.	**Minneapolis:** Minneapolis Community College (Theater) 1501 Hennepin Avenue, Minneapolis, MN
Tuesday, December 14, 1999 5:00 p.m. - 7:00 p.m.	**St. Paul:** Department of Revenue Building (Skjegstad Room) 600 North Robert Street, St. Paul, MN
Wednesday, December 15, 1999 5:00 p.m. - 7:00 p.m.	**East Metro:** Stillwater High School (Forum Room) 5701 Stillwater Blvd. North, Stillwater, MN