



Otto Bremer

OTTO BREMER

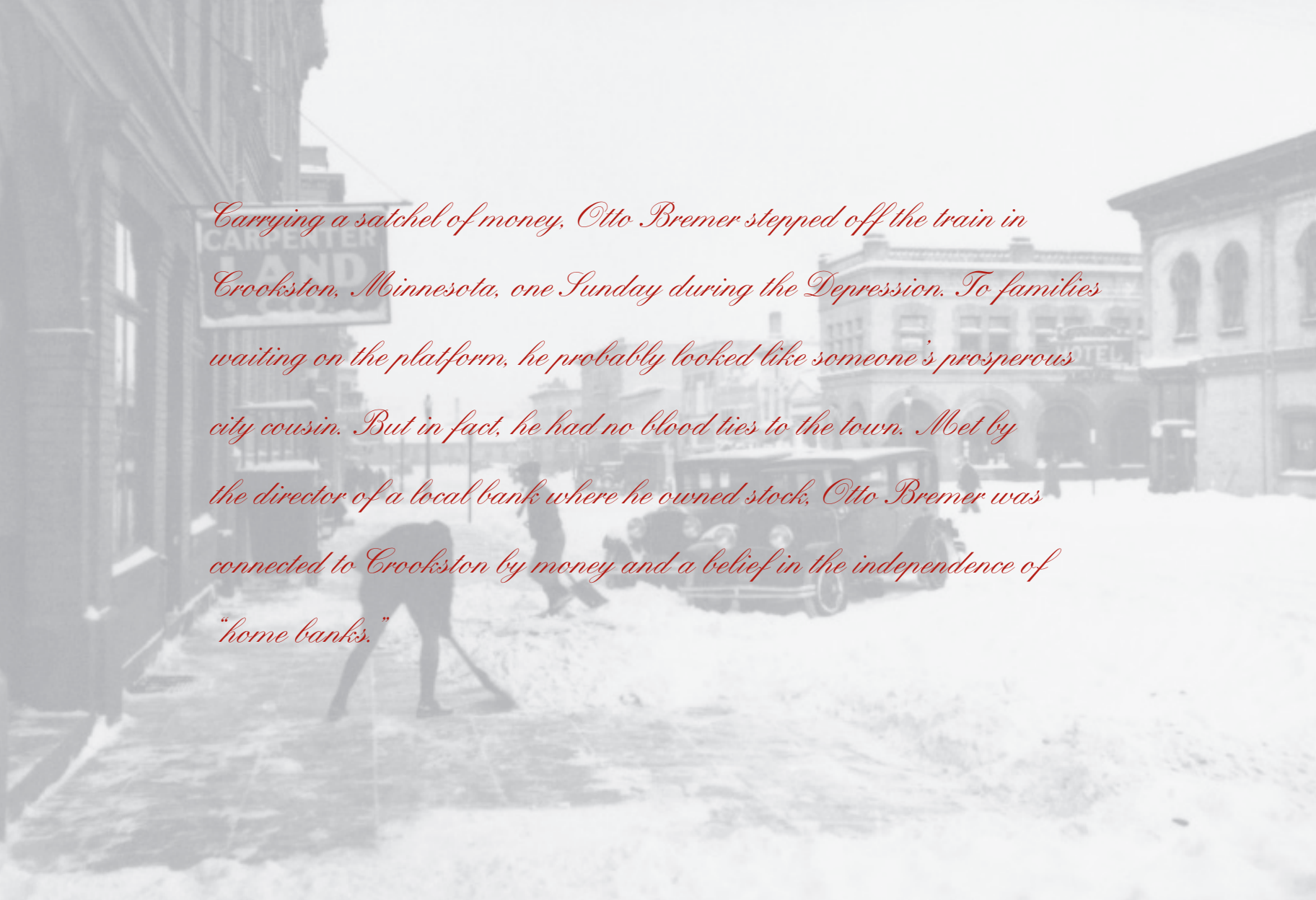
His Life and Legacy

1944 - 1994

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O T T O B R E M E R

His Life and Legacy



Carrying a satchel of money, Otto Bremer stepped off the train in Crookston, Minnesota, one Sunday during the Depression. To families waiting on the platform, he probably looked like someone's prosperous city cousin. But in fact, he had no blood ties to the town. Met by the director of a local bank where he owned stock, Otto Bremer was connected to Crookston by money and a belief in the independence of "home banks."

That weekend, the director had called with disturbing news. Friday afternoon, some townspeople had gathered in a small, nervous knot outside the bank. Some had stepped inside to open their bankbooks under the grille of the cashier's window to withdraw their entire investments in cash. Next to a robbery, a run of cash withdrawals was the Depression banker's greatest nightmare.

In those cash-dry years, after the stock market crash of 1929, bankers slept poorly: runs on banks were uncomfortably common. Like many others, the Crookston bank had loaned money to farmers in the valley, who then lost crops in the agricultural depression and drought of the 20s. Failing crops meant failing banks. The Crookston bank's cash flow had slowed to a trickle.

Finally, even the movies recognized the Depression difficulties of small banks. "It's a Wonderful Life," proclaimed the title of Jimmy Stewart's nostalgic hit film of 1947. But was it? Smalltown Depression banker Stewart was headed for his honeymoon, when his clerk ran panting to stop the car. It was raining in movie land. The townsfolk were clamoring for their money. Only Jimmy Stewart's cool head and his honeymoon cash forestalled disaster.

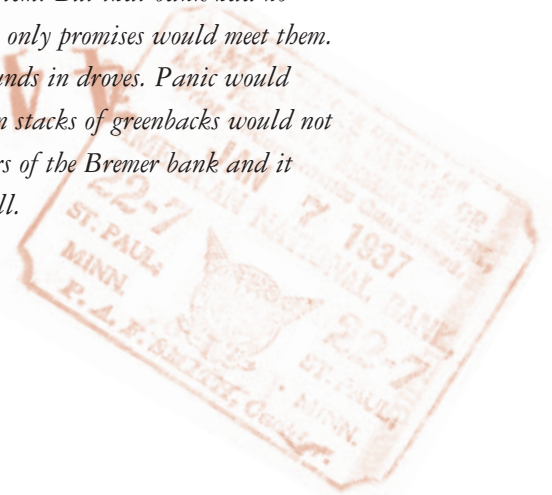
"Could Mr. Bremer bring enough cash to hold off a larger run on the bank Monday morning?" asked the worried Crookston banker. Many knew Mr. Bremer's soft heart for home banks. Hardly a Scrooge, or robber baron who calculated his take to the fraction of a cent, Otto Bremer had gotten into a pattern of bolstering shaky smalltown banks. He dipped into his own holdings, borrowed money from his brother, Adolf, with whom he owned and operated St. Paul's Schmidt Brewery.



The stacks of greenbacks that he fit into the black satchel represented a philosophy of financial independence for small communities. Otto Bremer wanted smalltown banks to thrive, separate from gigantic holding companies that set guidelines from afar and didn't know the families who sat by loan officers' desks. By the early 30s, he had invested in fifty-five smalltown banks in the upper Midwest.

Sunday night, he and the Crookston director planned their strategy. The bank would open Monday morning with stacks of greenbacks on a table in the lobby. When people saw the money, their confidence in the bank would return, and they would leave their money deposited. They hoped that Otto Bremer's satchel of money would save the bank.

Then an unsettling thought occurred to the director: the other Crookston bank down the street was faced with the same problem. But that bank had no rescuer. When its depositors pressed forward, only promises would meet them. Likely as not, they would withdraw their funds in droves. Panic would spread. Soon, even stacks of greenbacks would not calm the customers of the Bremer bank and it would fail as well.

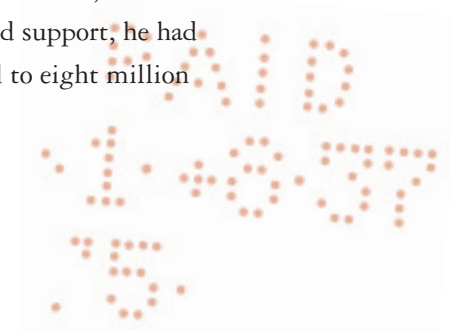
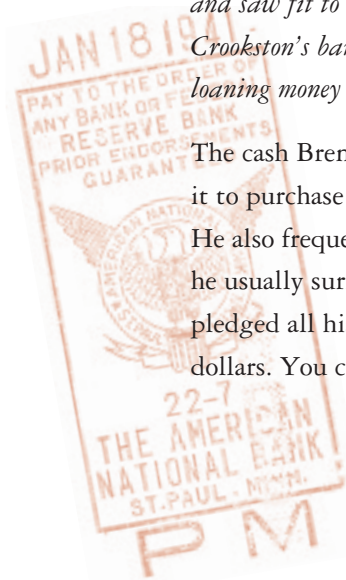




First American Bank, Crookston, Minnesota ca.1939

“We’ll have to do the same for the other bank,” Bremer decided. And so they did. On Monday morning, both Crookston banks opened their doors to tables of money shielding the cashiers. No doubt some skeptics were not distracted and saw fit to retrieve their funds into their own hands. But most depositors rested their trust in the banks. And so, Crookston’s banking continued undisturbed—protecting pensioners’ savings, extending credit to faltering farmers, and loaning money to buy homes in town.

The cash Bremer advanced to save the Crookston banks, and fifty-some others, was his own capital. He used it to purchase the banks’ virtually worthless Depression stock. He then paid heavy assessments on this stock. He also frequently gave direct contributions to the banks, taking certificates of deposit in return, which he usually surrendered to remove losses. In 1933, after some ten years of such big-hearted support, he had pledged all his assets as security for loans to the banks. His total indebtedness amounted to eight million dollars. You could take quite a splendid honeymoon on that kind of money.





a PAIR *of* OVERALLS *and a* THANKSGIVING TURKEY

Otto Bremer never married; he was devoted to his brother and financial partner Adolf, and provided his sister Freida a comfortable home during her life. You could say that his support of small banks in Minnesota, North Dakota, Montana, Wisconsin and even one in Iowa comprised a farflung family. In “It’s a Wonderful Life,” Jimmy Stewart saved the bank from its panicked depositors because a greedy development corporation lurked in the wings, ready to gobble up the townfolks’ money. He knew his customers as relatives and neighbors; you could say that he saved an extended family from ruin.

But what motivated Otto Bremer to spend his fortune on banks that weren’t even in his own hometown? Other than the basic human desire to be helpful, what motivated him to accumulate wealth, only to risk it in small towns he only occasionally visited?

Explaining his interest in banks is easy: he had it as a family inheritance from his banker father. After only six months in this country, he settled into banking for good. But the small-town, common-folk philosophy behind his dealings with small banks—where did that come from?

In late November 1886, after “baching” it with three of his brothers in Aberdeen, South Dakota, Otto Bremer arrived in Minneapolis. Tramping the city streets, he heard a lot of Swedish but no offers of work. Soon, he boarded one of the short-line Milwaukee Road trains between the two cities and got off in St. Paul just before dark.



*Adolf and Otto Bremer
American National Bank*

By age nineteen, following an apprenticeship in a German bank, he'd left his middle-class comfortable home in Seesen, Germany, where he was born on October 22, 1867. With his younger brother Adolf, he then steamed across the Atlantic to Hoboken, New Jersey. Older brothers Carl and William waited for them in South Dakota.

No war or financial disaster had spurred Otto and Adolf to leave, but their mother, a talented pianist, daughter of a Lutheran minister, and champion of her children's education, had recently died, after nursing her children through an epidemic. Perhaps the young men fled her absence, or perhaps their older brothers' tales of America drew them forward.

Just before dark, Otto stopped before the famous old Merchants Hotel at Third and Jackson Street in St. Paul. It was glamorous and lit-up. A policeman lounged against a lamp post. "Try the International nearby," he recommended, "it's cheaper." Twenty years later, Otto Bremer would own the International Hotel; in many ways, his was a classic American story of "immigrant boy makes good."

St. Paul Skyline ca.1888, Minnesota Historical Society



American Bank, St. Paul, Minnesota ca. 1920



The next morning, Bremer's search for work took him first thing to the wholesale hardware company of Farwell, Ozmun, Kirk & Co., at 254 East Third St. "I'm sorry," George Farwell told him, "we have no place open in the office."

"But I want work," the youth insisted. "I want to begin at the foot of the ladder. And you don't have to pay me until you find out if my work is worth it."

St. Paul was booming in 1886, a thriving community of 125,000 people, strategically located for river and railroad traffic. The population had tripled in the previous five years, including a number of German immigrants, some of them Jewish, many of them settling in the West Seventh and Dayton's Bluff

neighborhoods where beer brewing began. East Third Street was close to Dayton's Bluff, and Mr. Farwell might well have hired other German immigrants before Otto Bremer presented himself.

"All right," he said to the young man's offer. "Find a clothing store and buy yourself some overalls. Be at work at 7 o'clock tomorrow morning."

On the anniversary of his 80th birthday, years later, Mr. Bremer commented, “That was about the happiest moment of my life. At last I had a job in America.”

But happiness is thin protection against a Minnesota November. When he stepped into a little clothing store nearby, the young Jewish proprietor measured him and sold him a pair of overalls for seventy-five cents. “You’re cold,” he directed Bremer to the back of the store. “Go sit by the stove and get warm.”

As a wealthy old man, Mr. Bremer commented, “That was the first time in this country that anyone had befriended me.” Not at all surprisingly, in the course of his life, he formed an appreciation for the Jewish population in St. Paul—his step-mother was also Jewish. Bremer was active in the resettlement of Jewish refugees from the Third Reich—his concern for immigrants was always strong. And he supported a number of local Jewish organizations.

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At 7 o’clock sharp the next morning, in his new overalls, Otto Bremer waited at the door of Farwell, Ozmun, Kirk & Co. The windows were dark. No one answered his knock. A horrible thought occurred to him: could the firm have failed overnight?



Like the young proprietor who offered him a place by the stove, Bremer would help strangers and institutions who simply knocked at his door.

After he had waited for several hours, a man with a flashlight opened the door. "Show me where I should work," the cold newcomer requested.

"The place is closed," the man told him. "It's Thanksgiving. A holiday. Nobody works. Everybody eats turkey."

Thanksgiving and turkey meant nothing to the young German. "What's turkey?" he asked.

As soon as he found out, Bremer bought a turkey and located the Jewish clothier who had outfitted him with the overalls. They ate turkey together. In later years, Bremer staked his friend to a substantial business.

These early experiences in St. Paul held the seed of Bremer's later philosophy. Like the young proprietor who offered him a place by the stove, Bremer would help strangers and institutions who simply knocked at his door. Many were connected with his regional banks.

One story of such a friendship goes like this: after attending the funeral of a Brainard bank employee, Otto Bremer asked to meet with the six sons. One son remembered, "It was during serious Depression times and we were already holding several thousand dollars of accounts due from local farmers caught in financial binds. Had Mr. Bremer forced a payment, we would have had to liquidate with substantial losses. Instead he asked us to name new officers of the corporation so that he could return with updated signatures, told us of his deep respect for his friend, our father, and assured us that his home and banks would be open to us as long as he was living. Our father's indebtedness, well over \$100,000, was never mentioned again, and of course over time we paid it off without any major hardship."

Bremer optimistically believed that people could survive and flourish if they had help at crucial times. When he died, thirty-nine people owed him sums up to \$25,000. The borrowers were those with whom he could strongly identify: many foreign born, separated from family by distance or death, and frequently widows or mothers of small children. The widow of a former employee in a Wisconsin Bremer bank once was stranded in St. Paul with a train ticket but no cash. At the American National Bank to cash a check, she was stopped by an officer who took her to Otto Bremer. "Bremer met us at the door," she remembered, "and held two-and-a-half-year-old Marita on his lap. When he asked how much I needed for the trip and I replied 'Five dollars,' he smiled and said 'Take this and start a bank account for my little girl.' It was \$25."

Though Bremer made shrewd investments in large banks like the Chase Manhattan, he saved his appreciation and financial philanthropy for individuals and smalltown institutions in distress. "I always take the part of the common man and extend to him all the help I can," he remarked at 80.

Once the common man himself, Otto Bremer returned thanks for help he had received. The other element of his philosophy, "Banks should be home banks; not bigger banks but better banks," began to develop in the next, and more permanent job he landed in America.

a COLUMN OF FIGURES *and a* BREWER'S DAUGHTER



Not expecting immediate payment, Otto Bremer was surprised with a check for his first week's work at Farwell, Ozmun, Kirk & Co. But he was less satisfied three months later when his promotion to assistant shipping clerk did not draw a larger salary. To make sure he could handle the new job, he had studied timetables for every train stopping at St. Paul's Union depot. Hundreds of trains, but still only \$15 a week. Now was the time to try trading on his German banking apprenticeship.



The National German American Bank—what the Pioneer Press called at the time “a mammoth banking house” with double the capitalization of its two competitors—intrigued Bremer because of its German connection. He presented himself to be hired. After being worn down by his persistence, a manager tore the bottom totals off a sheet filled with figures and handed the sheet to Bremer. “Add up the columns,” he directed.

Standing by the rail, young Bremer was nervous; he had to be accurate. The numbers added up and rechecked in his head, he then wrote down the totals and handed the sheet back. A surprised look on the manager's face told him that he had succeeded. A job in banking was his. Beginning as a bookkeeper in 1887, Bremer rose over the next thirteen years to chief clerk and a major stockholder in the bank.

The next chapter in the Bremer story was a personal one. Brother Adolf fell in love with Marie Schmidt, the daughter of local German brewer Jacob Schmidt for whom the young man worked. Adolf married Marie, and soon the Brewery moved to the site of the former Stahlmann Brewery on West Seventh Street.

Close in business as in family matters, Otto followed his brother into the Brewery. By 1901, the Bremer brothers each owned one-fourth of the stock, aiding the company's growth to over a million dollars a year.

The brewery business also expanded Otto Bremer's connections in the region through its sixteen agencies in Minnesota, the Dakotas, Montana, Iowa and Wisconsin. Some say that through these brewery agents, local bankers heard about Otto Bremer, the banker and philanthropist. Others say that the connection branched the other way: that Bremer's ties to small town banks drew him into business with local owners of bars and

saloons. Whichever way the connections developed, Otto Bremer and Adolf Bremer would be, henceforth, related to the beer-drinking and banking activities of many small towns around the region.

Jacob Schmidt Brewery, St. Paul ca.1905, Minnesota Historical Society



It seems that he was more comfortable with smalltown folk than their big-city cousins. A meticulous and expensive dresser—after he graduated from overalls—he had a fondness for German dishes, lentil soup and Polish sausage, several daily cigars and beer. But the common touch—first names and jokes—marked his behavior to everyone from his servants to employees. He liked to seal a transaction with a handshake rather than a signature, and his humor added warmth to this personable manner. Once he gave a cigar to a friend. The friend, worried that Otto had not saved one for himself, then asked, “Do you have another?” Otto replied, “What? Do you want two?” At different moments, acquaintances might overhear him singing a jingle that he invented: “Schmidt’s beer is the best beer, but any good beer will do.”

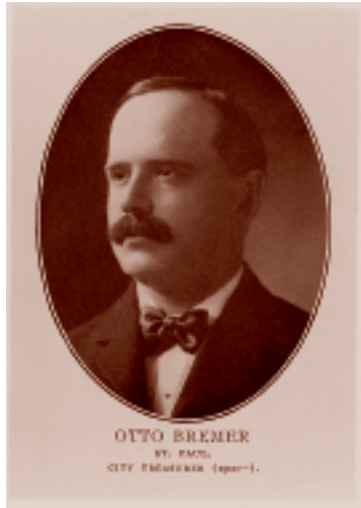
Once he gave a cigar to a friend. The friend, worried that Otto had not saved one for himself, then asked, “Do you have another?” Otto replied, “What? Do you want two?”





ST. PAUL TREASURER, ALMOST-MAYOR, *and* AMERICAN NATIONAL BANKER

Such good humor and sociability made Bremer a natural for politics. He was certain about which party to support—the Democrats, the party of the working people. At the turn of the century, St. Paul Democratic politics was a heady brew of partisan divisions and arguments over the “dry” movement in the state. The Democrats disliked each other so much that, in 1900, they held two conventions and nominated rival slates. But Otto Bremer managed to appeal to both factions as their choice for city treasurer. Winning that year and four terms following, Bremer was the biggest vote-getter of any candidate for city office, in both parties, in all five elections.



Minnesota Historical Society

No wonder he threw his hat in the mayoral ring in 1910 and 1912. The first bid was rebuffed at the convention, but in 1912, he ran as the Democratic candidate for mayor of St. Paul. Though he’d sidestepped partisan politics as treasurer, he could not do the same as mayoral candidate. Many in his own party assailed his association with party bosses. Liberal Democrats also insinuated a complicated argument based on his association with the Brewery: a “brewer” mayor in the state’s capital city, they said, would trigger support for pro-dry legislation in the state legislature. Bremer lost by 546 votes.

Finally leaving active politics, Bremer had plenty to do. He resigned from the National German bank, and, with his brother, assumed entire management of the Schmidt Brewery, Adolf as president and Otto as secretary and treasurer. Jacob Schmidt had died in 1910, leaving his half of the business to his daughter. Thus the two Bremers and Adolf’s wife held most of the Brewery stock among themselves.



American National Bank ca.1920, C.P. Gibson, Minnesota Historical Society

With his profits from this thriving enterprise, Otto bought into the newly organized American National Bank, and in 1913 was elected to its board of directors. In 1914 the brothers built the Bremer Arcade at Seventh and Robert Streets in St. Paul, and in 1916, the American National Bank moved there. With the onset of Prohibition in 1919, the Brewery changed from producing beer to making soft drinks and a popular and “unusually flavorsome malt near-beer.” Meanwhile, through the Brewery business, bankers in small towns around the upper Midwest became familiar with the American National Bank and began to tap Bremer himself for financial assistance.

In 1921, the president of the American National Bank died, and the board wanted new leadership. Asking Otto Bremer to recommend a president, the other board members responded that his choice wasn't quite big enough for the job. Bremer insisted. The board elected his candidate, but won a point by convincing Bremer to go into the Bank as its chairman. “All right,” Bremer is supposed to have said, “but I will take no pay.” Elected January 11, 1921, Mr. Bremer acted as chairman until the 40s when his stake in the Bank diminished.

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By 1929, just before the stock market crash, the American National Bank had become the second largest bank in St. Paul and experienced a record year for deposits. Bremer was a major shareholder, owning over 2000 of the 4000 shares of capital stock. By this time he was renowned as the “largest investor in bank stocks west of Chicago,” some taking up to eight years to acquire, and all made for safety and future appreciation rather than immediate dividend.

Bremer’s banking philosophy, articulated with special concern for the fifty-five banks he had befriended in the region, was published several times in the late 20s. Its main principles went like this:



1. *To protect the security of investments by scattering them over a wide region in comparatively small amounts, and thus lessening the risk of losing them.*
2. *To put the interests of the country banks and their depositors first, and his own interests second.*
3. *To ensure a gradual but slow increase of invested capital, through a conservative dividend policy rather than a policy of higher, temporary return in dividends or interest.*
4. *Finally, a maxim: “True banking must be kept on a firm basis and cannot deviate from a reasonable rate of income on investments well secured.”*

Paradoxically, Bremer followed this conservative financial philosophy before the Depression, but once the Depression hit, he replaced it with a policy of bold, almost reckless daring. Whereas many bankers who had played the 20s with risky and inflated investments saw their wealth drain away at the start of the Depression, Otto Bremer waited until the small town people he appreciated were in need to turn into a financial risk-taker.



BANKRUPTCY AVERTED, ROOSEVELT AIDED, *and a* FOUNDATION CREATED



By 1934, his investments in “home banks” had brought him to the edge of bankruptcy. To avert proceedings by various creditors, particularly Chicago and New York banks, Otto’s brother Adolf stepped in and pledged 200 of his shares in the Schmidt Brewing Company to secure the necessary portion of Otto’s debt. A settlement was reached that cost Otto all his stockholdings in Chicago and eastern banks, and transferred

all his American National Bank stock from the creditors to Adolf, thus saving the country banks and the American National from probable sale. In this act of brotherly support, Adolf traded a great deal of his own financial security to back Otto’s Depression investments. This suggests how devoted the two brothers were not only to each other but also to the maintenance of independent, family-owned country banks.

From the home banks’ point of view, this arrangement meant that Otto Bremer could continue the humane policies he had begun: little interference in the running of the banks, hosting yearly meetings in St. Paul of the bank directors, protecting

the independence of the banks from outside interests but expecting a good return on his investment, helping banks in shrinking towns to consolidate and cut their losses, accepting no salary for the assistance he rendered, supporting the extended credit to families in hardship, and ultimately making it possible for many farm families to remain on their extensively mortgaged land.

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OTTO BREMEK BANKS
"DINNER AT MINNESOTA CLUB, ST. PAUL DEC. 23 1911"

SCHAWANE
PHOTO

During these troubled times, Bremer did not lose his optimistic philosophy, nor his somewhat naive trust in human nature. But he did show signs of strain. To his household and intimates, and to many in the country banks, Bremer was remembered as gentle, kindly, true, loyal and sympathetic. But those who worked with him day after day at the American National Bank reported that he could be testy, overbearing, and sometimes explosive. And he was possessive: in his later years, at least, he called the American National, “My bank,” and newcomers who wanted to review his decisions or inaugurate new programs like a pension plan for employees, sometimes felt the heat of his displeasure.



Even with Adolf's intervention, Bremer still needed help to secure the American National. Perhaps in part because he was President Franklin Delano Roosevelt's advisor, Bremer reached an agreement with the federal Reconstruction Finance Corporation that salvaged the American National from take-over. Ten thousand shares of new, preferred stock were bought by the R.F.C. for one million, and, in return, Bremer gave his personal guaranty to repurchase the shares over a number of years.

From 1933 to 1941, Otto Bremer's shares in the American National were gradually bought up by the Schmidt Brewery, and this, along with other refinancing arrangements, diminished Otto's ownership of the bank until by 1950 he owned only sixteen percent of the common stock. The Brewery's share, however, increased.

In 1939, Adolf Bremer died, worn out by the turmoil of the decade. The loss of his devoted partner took an emotional toll on Otto. Shortly after Adolph's death, Otto suffered a serious accident. Stumbling backwards over a stool, one day at the Brewery, Otto severely fractured his arm and leg—a fitting symbol of the loss of his supportive brother. From then on, he got around with the help of a male nurse. Nonetheless, Otto continued his role as mainstay of the Brewery, and thus indirectly of the American National. As the sole trustee of the Marie Bremer Trust that held all of her stock in the Brewery, Otto Bremer thus owned or controlled three-fourths of the Brewery stock. Yet, despite his primary activity in Brewery and Bank, their growth moved away from his legacy, as his individual wealth and interest became further consolidated in the rural banks.

During the tumultuous financial dealings of the 30s and early 40s, Otto Bremer had taken time to become a friend and financial advisor of President Roosevelt. He even had the President come to his Washington hotel, on occasion, arguing that since they were both in wheelchairs, they should take turns calling on each other. After a number of advisory visits, Roosevelt drafted Bremer to manage the Home Owners Loan Corporation for Minnesota, one of the “New Deal” organizations to help the country through the Depression. “That was one of my most cherished accomplishments,” Bremer recalled; “we made loans amounting to more than \$51,000,000 to save 23,000 citizens of Minnesota from losing their homes—and without any loss to the government.” Using federal dollars this time, instead of his own, Bremer was able to extend his philosophy of supporting common people through hard times.

He also had a chance to help avert a major railroad strike. The request came from President Roosevelt by phone, as employees of the American National remember asking the name of a telephone caller one afternoon, only to hear the President identify himself. Bremer was added to a committee trying to prevent a strike on the Kansas City & Southern Railway. The President “told me I was the one man in the Northwest in whom he reposed the confidence to handle matters of this emergency,” Bremer related. “Our committee held court in Kansas City for three weeks in weather so hot we’d have to give the stenographers time off to recuperate. But we were successful in heading off the strike which might have precipitated a national calamity.”

As he aged, Bremer began to contemplate arranging his estate. He hated funerals and would do anything to get out of them, a friend remembered. Perhaps Bremer wanted to assure that the family he had left, the home banks, would not be buried with him. In 1943, in his early 70s, Bremer created a bank holding company to consolidate his stake in the country banks. Eventually including all his country bank stock, portions of his shares in the American National Bank and in the Schmidt Brewery, the Otto Bremer Company was initially valued at around \$2.5 million. Its purpose was to give the banks the advantage of acting as a group for purchasing bonds, etc., and to avoid their sale after his death.

But Bremer's concern extended beyond the banks themselves to the communities that surrounded them. Always aware of individual problems and the various needs of small towns, Bremer wanted to increase the benefits of living in the location of a Bremer bank. Thus, he created the Otto Bremer Foundation, funded by the profits of the Otto Bremer Company. The Foundation made grants to St. Paul and the trade territories of the country banks.



Otto Bremer



When he died on February 18, 1951, at the age of 83, Otto Bremer endowed his country banks and their surrounding communities with his lifelong appreciation of their aspirations and trials. He knew them best—the family members and lovers of family, the young, small business owners with dreams and a resolve—though not necessarily the cash—to make their dreams a reality; the country banks and bankers who would withstand hardship for a brighter future; and always the aspiring who have just bought their overalls for a first job that they will make into livelihoods, supportive of themselves and their communities.

Over the years since its founding in 1944, the cities, towns and rural areas Otto Bremer knew have changed, and so has the Foundation. The number and amount of grants awarded annually have risen exponentially, and grantmaking strategies have evolved to reflect changing needs and opportunities as well as the funds available for support.

Otto Bremer's history in St. Paul began more than a century and a quarter ago, yet his story is not old. Today, it is replayed daily with an ever-changing cast of characters. His commitment to helping people find opportunities to thrive and participate in their communities lives on through the Foundation's investment in, and partnership with, the region's people and nonprofit organizations.



The Otto Bremer Foundation assists people in achieving full economic, civic and social participation in and for the betterment of their communities.

Our mission is based on the intent of our founder, Otto Bremer.

His vision and longstanding commitment to communities during and after the Great Depression are carried forward today through our work in the places that are homes and neighbors to Bremer banks.

We strive to help build healthy, vibrant communities—communities where basic needs are met, mutual regard is prized and opportunities for economic, civic and social participation are within everyone's reach.

OTTOBREMER.ORG


OTTO BREMER FOUNDATION

445 Minnesota St., Ste. 2250, St. Paul, Minnesota 55101
651 227 8036 *main* 888 291 1123 *toll-free* 651 312 3665 *fax*