

In counties referred to in section 393.01, subdivision 7, the estimate required to fund the public welfare programs of the single welfare department, including expense of administration, shall be submitted to the boards of county commissioners who are parties to the agreement. Each board of county commissioners shall consider the estimate so submitted and shall confer with the board of county commissioners from the other counties who are a party to the agreement in determining the amount of funds to be assessed against each county for purposes of funding the welfare program.

Sec. 2. This act is effective on the date following its enactment.

Approved May 21, 1973.

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#### CHAPTER 511—S.F.No.405

*An act relating to banks; installment loans; interest; amending Minnesota Statutes 1971, Section 48.153.*

Be it enacted by the Legislature of the State of Minnesota:

Section 1. Minnesota Statutes 1971, Section 48.153, is amended to read:

**48.153 BANKS; INSTALLMENT LOANS; CHARGES INCLUDED IN PRINCIPAL.** Any bank organized under the laws of this state, or any national banking association doing business in the state, making any loan of money not exceeding ~~\$5,000~~ \$25,000 repayable in installments, may make a charge for such loan computed at a rate not exceeding six percent per annum upon the total amount of the loan from the date thereof until the stated maturity date of the final installment thereof, which shall not exceed ~~five~~ 12 years and thirty two days from the date of the loan, notwithstanding that such loan is required to be repaid in installments or that the loan is secured by mortgage, pledge, or other collateral or by a deposit account opened concurrently with the making of the loan and assigned as collateral security therefor, which deposit account may evidence deposits made or required to be made periodically, with or without interest, throughout the term of said loan. If the charge ~~so~~ computed on any installment loan, single payment or demand loan shall be less than ~~\$5~~ \$10, the amount so charged may nevertheless be ~~\$5~~ \$10. Any charge authorized by sections 48.153 to 48.157 may be ~~deducted in advance~~

Changes or additions indicated by underline, deletions by ~~strikeout~~.

~~from the proceeds of such loan or may be included in the principal amount of the note or other instrument evidencing said loan and the aggregate amount thereof be payable in installments.~~

Approved May 22, 1973.

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## CHAPTER 512—H.F.No.1486

*An act relating to corrections; industrial enterprises conducted at the state prison and the state reformatory; appropriating money; amending Minnesota Statutes 1971, Sections 243.66 and 243.67; and repealing Minnesota Statutes 1971, Sections 243.65; 243.69; 243.81; 243.82; and 243.86.*

Be it enacted by the Legislature of the State of Minnesota:

Section 1. Minnesota Statutes 1971, Section 243.66, is amended to read:

**243.66 CORRECTIONS; STATE PRISON; MANUFACTURE AND SALE OF GOODS; FACTORY AT THE STATE PRISON.** The commissioner of corrections is hereby authorized, empowered, and directed to establish, construct, equip, maintain, and operate, at the state prison, a factory for the manufacture of ~~farm machinery and other implements of husbandry and the extra parts thereof, and rope and ply goods of all kinds, and for that purpose to employ, and make use of the labor of prisoners kept in the prison, at any time available therefor and as largely as may be, and such, but only such, skilled laborers as, in the judgment of the commissioner and the warden of the state prison, may be necessary for the feasible and successful and profitable employment of the prisoners therein therefor, goods, wares and merchandise.~~ The factory herein authorized shall be for the primary purpose of providing suitable employment for the inmates of the state prison, their vocational training, and to aid them in the development of proper work habits. and For the purposes of, and to give full effect to sections 243.66 and 243.67, the commissioner may use all of, ~~or any part of, not exceeding \$250,000 of~~ the existing state prison revolving fund created by and existing under sections 243.41 to 243.44; ~~provided.~~ The commissioner and the warden of the prison shall, at all times, in the line of manufacturing herein authorized and directed, employ and make use of prison inmate labor to the largest extent feasible, provided, however, that the commissioner may

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