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State of Minnesota
HOUSE OF REPRESENTATIVES

EIGHTY-NINTH SESSION

H. F. No. 123

01/12/2015 Authored by Swedzinski, Gruenhagen and Davids

The bill was read for the first time and referred to the Committee on Commerce and Regulatory Reform

02/16/2015 Adoption of Report: Amended and re-referred to the Committee on State Government Finance

1.1 A bill for an act
1.2 relating to commerce; requiring warnings in advertising; amending Minnesota
1.3 Statutes 2014, section 349A.09, by adding a subdivision.

1.4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.5 Section 1. Minnesota Statutes 2014, section 349A.09, is amended by adding a
1.6 subdivision to read:

1.7 Subd. 4. **Warnings.** (a) Advertising and promotional materials for the lottery
1.8 adopted or published by the director must include a warning that provides, at a minimum:

1.9 (1) the odds of winning the particularly advertised game, or in a general
1.10 advertisement not promoting an individual game, the odds of winning ranging from the
1.11 lowest odds game to the highest odds game currently being offered;

1.12 (2) a caution that gambling can be addictive; and

1.13 (3) the Web address for the lottery's Web site addressing problem gambling, where
1.14 individuals can find further resources related to compulsive gambling.

1.15 (b) The director shall ensure that the warning message meets the following criteria:

1.16 (1) for print advertising, including billboards, the warning must cover at least 25
1.17 percent of the space used by the advertisement; or

1.18 (2) for radio, television, Internet, or any other type of multimedia advertising, the
1.19 warning must contain the information in this subdivision and play for a time equivalent to
1.20 seven seconds of every 30 seconds of advertising.

1.21 (c) Advertising and promotional materials adopted and published in the adult
1.22 services or adult entertainment sections of a classified advertising Web site must include
1.23 a warning that provides, at a minimum:

1.24 (1) a statement that child sex traffickers advertise their services on such Web sites; and

2.1 (2) the criminal penalties that exist under Minnesota law for participating in child
2.2 sex trafficking.

2.3 The warnings required under this paragraph shall be subject to the requirements of
2.4 paragraph (b), clauses (1) and (2).

2.5 (d) Advertising and promotional materials adopted or published by organizations
2.6 engaged in providing consumer small loans under section 47.60 or 47.601, commonly
2.7 referred to as payday lenders, shall include a warning to members of the United States
2.8 armed forces that provides, at a minimum:

2.9 (1) that United States law imposes on payday lenders a 36 percent cap on the annual
2.10 percentage rate they can charge to members of the armed forces; and

2.11 (2) that United States law places further restrictions and limitations on payday
2.12 lenders with respect to interest payments, loan disclosures, and credit extensions when
2.13 engaging in transactions with members of the armed forces.

2.14 The warnings required under this paragraph shall be subject to the requirements of
2.15 paragraph (b), clauses (1) and (2).