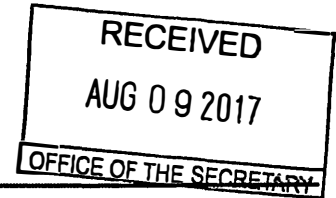


Kenneth J. Kolquist



414 Kelly Circle Duluth, MN. 55811 | 218-310-3558 | [REDACTED]@gmail.com

August 1, 2017

3-18108

Office of the secretary

U.S. securities and exchange commission

Mail stop 1090

Washington, DC. 20549

Dear office of the secretary,

Re: FINRA matter 20150473599-01 for Kenneth J. Kolquist, please accept this cover letter as an application by a barred individual for consent to associate. Please find enclosed: Exhibit A as the Commission order imposing the bar, Exhibit B as the affidavit required as the outline on the S.E.C. website outlines, Exhibit C as a letter from one of my medical providers who outlines my journey through my [REDACTED] and finally Exhibit D as a character reference from a respected individual from my community to show my presence as consistent with the well-being of my community, submitted by Patrick D. Francisco. The affidavit accompanying the application as outlined under 201.193 on the SEC website Rules of Practice.

Bullet points 3 and 4 on the list of required items as outlined in *Applications by barred individuals for consent to associate* are not necessary and not present in this application because I currently am not interested in getting back into the securities or financial industry. The purpose of my application is due to the fact I have found it virtually impossible with this bar on my record, to gain fair employment that allows me to provide for my family. I am not rearguing any points made against that pertain to the bar, the problem for me was, I was simply unavailable to respond to FINRA within my allotted time to defend my case as I was dealing with a major [REDACTED]. Said health issue was the reason for all of the findings against me in the first place. Currently, I am past the issue, am healthy, and am trying to move on with my life for me and my family's sake. But as mentioned before, with the bar on my record, it has been impossible for me to find fair [REDACTED]. My ask is to please consider my case and consider my bar being lifted, in order for me to get on with my life. I have included a letter of character as a reference to prove that the public is in no way of being in danger of me. Having the bar removed is, without a doubt, consistent with the public interest. As I mentioned before, [REDACTED] is behind me, which is a miracle in itself, but with me being barred, it is impossible for me to fully move on.

Respectfully submitted,

A large, stylized handwritten signature in black ink, appearing to be "KJ Kolquist".

Kenneth J. Kolquist



August 1, 2016

Via Certified (Nos. 9314869904300025316708, 9314869904300025316807)
and First Class Mail

Kenneth Kolquist
 730 W. Skyline Pkwy
 Duluth, MN 55806

Kenneth Kolquist
 414 Kelly Cir
 Duluth, MN 55811

Re: Bar from Association with any FINRA member (FINRA Rule 9552)
 Kenneth Joseph Kolquist, CRD No. 4997582
 Matter No. 20150473599-01

Dear Mr. Kolquist:

Please be advised that, pursuant to FINRA Rule 9552(h) and, in accordance with FINRA's Notice of Suspension letter dated April 27, 2016 and the Suspension from Association letter dated May 23, 2016, you were barred from associating with any FINRA member in any capacity on August 1, 2016.

If you seek to appeal this regulatory action to the U.S. Securities and Exchange Commission (SEC), you must file an application with the SEC at the address listed below. To comply with the SEC's rule regarding timeliness, you must file the application for review within thirty days of your receipt of this letter. Also, a copy of the application, as well as copies of all documents you file with the SEC in connection with this matter, must be sent to FINRA. The SEC and FINRA addresses are as follows:

Office of the Secretary
 U.S. Securities and Exchange Commission
 100 F Street, NE
 Mail Stop 1090
 Washington, DC 20549

Alan Lawhead, Esq.
 Office of General Counsel
 FINRA
 1735 K Street, NW
 Washington, DC 20006

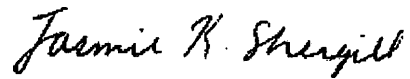
Any documents provided to the SEC via facsimile or overnight mail should also be provided to FINRA by similar means.

If you file an application for review with the SEC, the application must identify the FINRA case number and set forth in summary form a brief statement of alleged errors in the determination and the supporting reasons. You must also include an address where you may be served and phone number where you may be reached during business hours. If your address or phone number changes, you must advise the SEC and FINRA. Attorneys must file a notice of appearance.

Kenneth Joseph Kolquist
August 1, 2016
Page 2

Questions regarding the appeal process may be directed to the Office of the Secretary at the SEC.
The phone number of that office is (202) 551-5400.

Very truly yours,



Jasmine K. Shergill
Senior Attorney

cc: R. Scott DeArme, District Director (District 4 – Kansas City)

Affidavit Re: Kenneth J. Kolquist

201.193 Applications by barred individuals for consent to associate

(1) Time period since the imposition of bar-

August 1, 2016 to present (August 1, 2017, or 1 year).

(2) Any restitution or similar action taken by the applicant to recompense any person injured by the misconduct that resulted in the bar-

None personally by me, but my former broker dealer firm, Cetera Advisor Networks, did settle a law suit brought by one former client.

(3) The applicant's compliance with the order imposing the bar-

100% compliant.

(4) The applicant's employment during the period subsequent to imposition of the bar-

Through help of a friend, gained employment well below my worth at a local sporting facility.

(5) The capacity or position in which the applicant proposes to be associated-

I propose to be employed outside of the financial industry, but within the public eye.

(6) The manner and extent of supervision to be exercised over such applicant and, where applicable, by such applicant-

I will have direct supervision from a manager or boss. I must re-iterate, the capacity will be outside of the financial world, but in the public eye.

(7) Any relevant courses, seminars, examinations or other actions completed by the applicant subsequent to imposition of the bar to prepare for his or her return to the securities business-

██████████, that I had dealt with for 12 years, has now been successfully dealt with and healed. I am currently pain free thanks to ██████████ and an extensive rehabilitation effort.

(8) Any other information material to the application- See enclosed: letter from Rachel Scharfenberg, certified nurse practitioner at Essentia Health in Duluth, Minnesota who was one of my health care providers during ██████████. **See also:** letter of character submitted by Patrick D. Francisco for reference.

Respectfully submitted,

Kenneth J. Kolquist



Essentia Health

7/27/2017

KENNETH KOLQUIST
730 W SKYLINE PKWY
DULUTH MN 55806

To Whom it May Concern,

I am writing in regard to Mr. Kolquist who has been under my care at Essentia Health Pain Rehabilitation Services since 2014 on account [REDACTED].

He has a [REDACTED] in 2002. [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Despite the above challenges, Mr. Kolquist has continued to work full time and remain active outside of work hours. He participated in extended physical therapy and continues regular cardiovascular exercise and his home exercise program. He paces his activities, practices good sleep hygiene and stress management techniques.

Please feel free to contact me with any questions or concerns regarding Mr. Kolquist's history and treatment plan.

Sincerely, 

Rachel J Scharfenberg, APRN, CNP
ESSENTIA HEALTH-DULUTH CLINIC PAIN REHABILITATION
502 East Second Street
Duluth MN 55805
Dept: 218-786-8120

Kenneth Kolquist
Medical Record Number: [REDACTED]



Patrick D. Francisco & Associates
GROWING AND PROTECTING YOUR ASSETS

July 24, 2017

To Whom It May Concern,

I have had the pleasure of working with Ken Kolquist in a business setting and on volunteer projects.

The big take away for me regarding Ken is his level of passion and devotion to his family and the people he works with and his clients. On numerous occasions I have witnessed Ken's ability to encourage and support his business clients in unique and skillful ways. He possesses very engaging people skills and has the ability to help those around him to feel special. Ken breaks down barriers with clients and engenders trust by going the extra mile for each of them. He has an authentic appreciation for people and it's hard for people to not reciprocate.

He brings enthusiasm to his work that is contagious and usually results in elevating the energy of his work (team) associates. His abilities in this regard are extraordinary and will be the centerpiece of his contribution to whomever employs him.

His charismatic abilities have been challenged by [REDACTED] over the past decade. Ken has shown courage in dealing with these difficulties and appears to have been able to find [REDACTED]

He appears to be ready and now able to bring his very special gifts to the market place and the world. Ken will bring considerable value to any progressive organization.

Sincerely,

Patrick D. Francisco