



Inspired Events Happen Here



©Vick Photography



©Vick Photography



For events and meetings large and small, there is no venue like the American Swedish Institute.

On-site catering by Slate and Stone. Book your event today. Call (612) 870-3368.

**SLATE
& STONE**
CATERING @
THE AMERICAN SWEDISH INSTITUTE

From the editor:

Finance & Commerce has honored Minnesota's Top Women in Finance each year since 2001. In that time, only one woman has been selected for the Top Women in Finance Hall of Fame — Denise Doll-Kiefer in 2014 — by being recognized three times.

This year she gets some company, with both Jill Johnson and Sharon Olson being inducted into the hall.

Both Johnson and Olson are compelling role models both for their professional accomplishments and for their work in the community.

An expert panel of judges representing business and academia selected the 2016 honorees. The profiles of the women in this magazine take an "in their own words" approach, with each honoree asked the same questions to find

out how they got where they are and their advice for women entering their field.

The honorees were feted Nov. 17 at the Hyatt Regency in downtown Minneapolis at an annual event that draws hundreds of attendees. Please join me in celebrating these impressive and accomplished women.

— DAVID BOHLANDER

ON THE COVER:

Top Women in Finance Hall of Fame honorees Sharon Olson, left, and Jill Johnson, center, stand outside the American Swedish Institute in Minneapolis with Circle of Excellence honoree Monica Eckberg. (Staff photo: Bill Klotz)

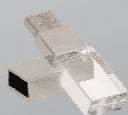
CONGRATULATIONS

2016 TOP WOMEN
IN FINANCE

Crown



We Now Offer **THOUSANDS**
of Promotional Products



Purchase Online At:

crowntrophybloomington.com

Mention Code TWIF 2016 & receive 25% off
your first promotional products purchase

9420 Lyndale Ave S. Bloomington, MN 55420
952-884-4944 | www.crowntrophybloomington.com

FINANCE & COMMERCE

ADMINISTRATION

Publisher

Bill Gaier 612-584-1537

EDITORIAL

Editor

Casey Selix 612-584-1556

Special Sections Editor

David Bohlander 612-584-1527

Contributing Writers

Anne Bretts, Betsy Carlson, Scott Carlson, Suzy Frisch, Dan Heilman, Frank Jossi, Elizabeth Millard, Todd Nelson and Julie Swiler

ADVERTISING SALES

Advertising Director

Mark Berriman 612-584-1539

Advertising Account Executives

Sheila Bennett 612-584-1544

David Seawell 612-584-1545

Event Manager

Amanda Dorn 612-584-1534

CREATIVE

Photographer

Bill Klotz

DESIGNER

James Needham

Top Women in Finance is a special publication of FINANCE & COMMERCE, 222 South Ninth Street, Suite 2300, Campbell Mithun Tower, Minneapolis, MN 55402
Telephone: 612-333-4244 or 800-397-4348.
Fax: 612-333-3243.

©2016 FINANCE & COMMERCE ALL RIGHTS RESERVED

POSTMASTER: Electronic Address Change Service Requested, "Finance & Commerce" Subscription Services, PO Box 1667, Minneapolis MN 55480-9936

Subscription Rates – Payable in Advance

800-451-9998 / customerservice@bridgetowermedia.com

One year.....\$249

Finance & Commerce is owned by BridgeTower Media,
222 South Ninth St., Suite 2300, Campbell Mithun Tower, Minneapolis, MN 55402.

Index

Marsha Ackerman	8	Jennifer Moll	35
Chris Albrecht	10	Marnie Ochs-Raleigh.....	36
Roz Allyson	11	Nikki Pieratos	38
Denise Anderson	12	Helen Pound	39
Susan Black.....	14	Dawn Reding	40
Elizabeth Brama.....	15	A. Kay Ross	42
Heidi Brophy.....	16	Jennifer Ryan	43
Nneka Constantino.....	18	Carol Schleif	44
Jan Fitzer.....	19	Breia Schleuss	46
Claire Hill	20	Jennifer Schroeder	48
Alice Johnson	22	Tracey Skjeveland	50
Jennifer Johnson.....	23	Lois Spear	52
Kjirsten Johnson	24	Holly Stocker	54
Darla Kashian	26	Audra Tonihka	56
Leyla Kassem	27	Kimberly Venable	58
Shari Laven	28	Katherine Vesseness	60
Kelly Manke	30	Krystal Vierkant	62
Rebekah Martin	31	Cärin Viertel	64
Deb McKernan.....	32	Paula Williams.....	66
Jennifer Miernicki	34		



Monica Eckberg 68



Jill Johnson..... 72



Sharon Olson 74



THANK YOU 2016 TOP WOMEN IN FINANCE SPONSORS

Event Sponsor



Gold Sponsor



Northwestern Mutual®

Silver Sponsor



Corporate Table Sponsors

- Abbot Downing
- Alerus Mortgage
- Alliance Bank
- Associated Bank
- Baker Tilly Virchow Krause, LLP
- Bald Eagle Erectors, Inc.
- Bell Bank
- Briggs and Morgan, P.A.
- Cushman & Wakefield/
NorthMarq
- Faegre Baker Daniels LLP
- Johnson Consulting
Services
- Merchant & Gould P.C.
- Merrill Lynch
- National Bank of
Commerce
- Olson Wealth Group
- PwC US
- Regions Hospital
- Sunrise Banks
- The Bank of Elk River
- U.S. Bank
- Winthrop & Weinstine

A special thank you to the American Swedish Institute, for opening their doors to Finance & Commerce and the Top Women in Finance honorees. Thank you for being gracious hosts and being the backdrop for this year's magazine.

*Congratulations to the 2016
Top Women in Finance!*



T H E
CAPITAL®
G • R • I • L • L • E

NEW AT THE CAPITAL GRILLE:

Lunch
DELICIOUSLY DECONSTRUCTED.



CUSTOMIZE YOUR MEAL WITH A CHOICE OF SOUP, SANDWICH AND SIDE –
ALL FOR \$20 AND SERVED AT THE SPEED OF LUNCH.

Lunch

Monday – Friday
11:00 a.m. – 2:30 p.m.

Dinner

Monday – Thursday
5:00 p.m. – 10:00 p.m.

Friday – Saturday
5:00 p.m. – 11:00 p.m.

Sunday
5:00 p.m. – 9:00 p.m.

The Capital Grille | 801 Hennepin Avenue
Minneapolis, MN 55402 | ph: 612-692-9000

Honoring achievement

Being a leader takes more than a drive to help people get things done. It also takes a strategic vision, one that brings people together to create positive change. Jennifer Moll is a leader who embodies these qualities. We congratulate her and the other honorees for being recognized as Top Women in Finance.

www.pwc.com





Marsha Ackerman

Title/Company: Controller, Loffler Companies Inc.

Education: B.A., accounting, Dakota State University; MBA , accounting, Capella University

Family: Husband, Don; daughters, Sammy and Abby; dog, Chewbacca; cat, Jasmine

After starting her career in collections, Marsha Ackerman has steadily worked her way up the ladder at Loffler Companies. Under her guidance, the company's revenues has grown steadily, and she has earned the respect of colleagues and clients alike.

What's the biggest turning point in your career and how did that lead you to what you are doing today?

Obtaining a master's degree. That led me to the promotion of controller at Loffler Companies, and it raised my confidence level at work and at home.

What are your job responsibilities today?

I am responsible for planning, directing and coordinating all accounting operational functions. I manage the accumulation of all financial data necessary for accurate accounting. I am accountable for coordinating and preparing internal financial statements. I coordinate all activities of external auditors and I manage the budget process.

I am responsible for hiring, training, developing and retaining all accounting staff.

What's your proudest community achievement?

My community involvement revolves around my family and my work family. I have volunteered in many roles with my daughters' schools, church, and sports activities, serving on numerous boards and teaching faith formation classes. My work family is very involved in helping the community through activities with St. Joseph's Home for Children, VEAP (Volunteers Enlisted to Assist People and coordinating barbecue lunches and raffles to support co-workers going through difficult times.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

One of the best pieces of advice I have received was regarding learning to delegate responsibilities. I was told that I would no longer grow if I didn't learn to let go.

I have two pieces of advice to women entering this field. The first is to keep challenging yourself — always continue to learn and be open to new ideas. The second is that it is OK to ask for help. Surround yourself with smart people and you will raise each other up.

— *DAN HEILMAN*

Congratulations on Your Achievement.

*Alliance Bank is proud to
congratulate Dawn Reding and
all of the 2016 honorees of the
Top Women in Finance award.*

Thank you Dawn for your outstanding service to Alliance Bank and the community. We're proud to have you as a leader on our team and pleased to congratulate you on this well-deserved recognition.

Your passion, business acumen and commitment is an inspiration to us all.

Alliance Bank applauds all honorees for their important contribution to Minnesota business and for being mentors to other women in their field. You not only serve as business leaders in the financial community, but also work to improve the lives of others. Thank you for your efforts.

Dawn Reding, Senior Vice President/Manager
Commercial and Private Banking



ALLIANCE BANK

Strength. Innovation. Community.®



Chris Albrecht

Title/Company: Vice president, commercial and SBA lending, Sunrise Banks

Education: B.S., marketing management/business, University of St. Thomas

Family: Sons, Jake and Josh; daughter, Alicia

Chris Albrecht classifies herself as an accidental banker, but her success at Sunrise Banks has been no accident. Her keen knowledge of the needs of small businesses has helped her become a valuable resource for entrepreneurs throughout her St. Paul market.

What's the biggest turning point in your career and how did that lead you to what you are doing today?

After a life transition I found myself back in the workforce, and took a temporary job as a word processor/receptionist with what was then St. Anthony Park Bank. I later took on other tasks that became available in the organization and worked up to a loan officer.

What are your job responsibilities today?

I work with businesses of all sizes and at all stages to provide

funding. I also work in specialized areas such as SBA loans, the housing market and low-income housing tax credits.

What's your proudest community achievement?

I had a long tenure on the board of NeighborWorks Home Partners, a housing-related nonprofit. I worked with them through some critical stages of growth and branding.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

In community banking, we need to fit regulatory guidelines, but we also listen to the stories of our borrowers and use that to try to determine the best fit for them. Sometimes that isn't even necessarily with our bank. So the best piece of advice I have gotten is to be a "story lender" – really listen and pay attention to the needs of your customers and prospects.

I would say there are a lot of facets to this field, and lending is just one. There are increasingly women mentors to help, so ask questions. Find out areas that might best suit you. People are very willing to share the knowledge they have.

— DAN HEILMAN



Roz Allyson

Title/Company: Managing partner, Mahoney, Ulbrich, Christiansen & Russ P.A.

Education: Master's, accountancy; B.S., accountancy, University of North Dakota

Family: Husband, Bill Allyson; son, Riley; daughter, Zoe

Roz Allyson has been with the Mahoney accounting firm for 23 years, and in that time colleagues say she has been a model of efficiency and professionalism. Among other accomplishments, she has overseen growth in the firm's nonprofit sector, and helped spearhead the acquisition and design of new office space.

What's the biggest turning point in your career and how did that lead you to what you are doing today?

I was moving back to this area from Virginia when I started working at Mahoney. Staying with the same company that long has given me a chance to see a lot of interesting changes in the profession. I started as an auditor/staff worker, and I was able to learn and grow with the organization.

What are your job responsibilities today?

I guide our leadership team in planning and managing the firm's

strategic direction. I'm also an engagement partner to our audit clients in the not-for-profit and real estate industries.

What's your proudest community achievement?

I was treasurer of an American Heritage Girls troop for 11 years. We grew from 20 girls to more than 60 while I was there. It was fun to see those girls grow and do and learn different skills while also serving the community.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

I've learned from the partners here how to most effectively work with people and be a good team member and serve our clients well. They've taught me the importance of going beyond the audit and being a good adviser.

I worked part time for a number of years while I was raising my kids, so my advice would be to find ways to achieve work-life balance. Find the firm that allows you to advance in your career without sacrificing your family and your home life.

— DAN HEILMAN



Denise Anderson

Title/Company: Chief financial officer, Minnesota Department of Education

Education: Master's degree, finance; B.S., accounting, both from University of Minnesota, Carlson School of Management

Family: Husband, Larry Anderson

As CFO for the Minnesota Department of Education, Denise Anderson has a lot to oversee. Budgets totaling dozens of millions of dollars pass her desk, meaning she relies on a keen eye and a strong work ethic to get the job done.

What's the biggest turning point in your career and how did that lead you to what you are doing today?

I had a teacher at St. Paul Johnson High School, William Lynch, who encouraged me to go to college.

What are your job responsibilities today?

I have oversight for areas including our school finance, which does the calculations for school aid payments, which totals about \$10 billion dollars annually in state and federal funding. I also oversee

the agency's risk and mitigation activities. Overall, I have a fiduciary responsibility to taxpayers and legislators to make sure those funds are used appropriately. I have a governor's appointment to the State Investment Advisory Council, and I'm a commissioner's appointee on the Teachers Retirement Association Board of Trustees.

What's your proudest community achievement?

A lot of my community service is done in the recovery field. I was recently chosen as the chair of the Women's International Conference if Minnesota happens to win the bid to host the event.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

I've had a mentor talk about leaning into your power and not getting discouraged. Finance is still a very male-dominated field. Being able to insert yourself into a conversation with grace and confidence is important.

I would encourage women who are going into finance to not discount government and public-sector positions. They offer the same types of rewards and challenges that jobs in the private sector offer.

— DAN HEILMAN

CELEBRATING LEADERSHIP IN OUR COMMUNITY



Congratulations Paula!

Paula R. Williams

Senior Vice President - Regional Senior Credit Officer

651-523-6441

Paula.Williams@AssociatedBank.com

All of us at Associated Bank would like to extend our heartfelt congratulations to all of this year's *Finance & Commerce's* **"Top Women in Finance"** honorees including our esteemed colleague, Paula Williams. Paula is a remarkable individual who brings a unique set of leadership talents and capabilities to her role. We appreciate all that Paula does for Associated Bank and for our valued customers.



AssociatedBank.com





Susan Black

Title/Company: Senior vice president/director of human resources, Bank of Elk River

Education: B.S., psychology, Northwestern College

Family: Husband, Bob Black; daughter, Katie; sons, David, Andrew and Michael; six grandchildren

During a 39-year career, Sue Black has done a lot more at the Bank of Elk River than look after its personnel matters. During the recession she used her skill to realign the bank's budgets, salaries and benefits, and she has contributed to one of the strongest leadership teams in the bank's 131-year history.

What's the biggest turning point in your career and how did that lead you to what you are doing today?

I was asked to take over the human resources department while the bank was under a consent order. That meant finding and retaining the best people. I was working more in organizational development at the time, but the bank needed the right leadership to bring it back to health and prosperity, and I'm happy to say we've been able to do that.

What are your job responsibilities today?

I work with the executive committee to make sure are people

are well-trained and motivated, and to offer our customers top-line services and products, along with competitive rates. For me, that means making the right decisions in areas like staffing and benefits.

What's your proudest community achievement?

My husband and I both belong to a church that meets at the YMCA instead of in a traditional church building. That allows us to link arms with the Y and help serve the community, whether it's helping with their mentorship program or their fundraisers, or even offering marriage classes.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

The best message I've gotten is to stay true to yourself and don't underestimate what you're able to do.

There are such great opportunities in finance. It's on the cutting edge of where the world is going when it comes to technology and building businesses. For women, it's important to understand that it's intellectually stimulating and professionally appealing. You have the ability to change the lives of your customers.

— DAN HEILMAN



Elizabeth Brama

Title/Company: Shareholder, Briggs and Morgan

Education: J.D., University of Minnesota Law School; B.A., accounting, University of St. Thomas

Family: Husband, Joseph Brama; daughter, Isabella

Liz Brama has moved into the chairmanship of Briggs and Morgan's energy practice with a zeal that impresses both clients and colleagues. In that role, she has successfully resolved financial disputes ranging from multimillion-dollar acquisitions to regulatory rate proceedings.

What's the biggest turning point in your career and how did that lead you to what you are doing today?

When I was in college, I was planning to get a dual degree in general business and political science. But my mother, who's an educator, advised me to pick a specific area of business – she suggested I would gain a deeper skill level and be more employable. So I chose accounting, which led to getting my CPA certification and future legal work with a financial focus.

Also, I practiced in our business litigation group for about the first eight years I was at Briggs and Morgan full-time. I had been do-

ing some energy work, and it turned out there was need in that group.

What are your job responsibilities today?

I practice law in the area of energy regulation, litigation and transactional work. I'm also the head of Briggs and Morgan's Energy section, a group of about nine lawyers and staff.

What's your proudest community achievement?

I'm proud to have been a guardian ad litem in Hennepin County for about the past 15 years. It has been difficult but rewarding to help abused and neglected children find permanency and support.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

Probably my mother's advice to pursue a specific set of skills. It taught me a lot about the value of diving deeper into an area of interest so I have more to offer. I would tell women to know what your goals are and go after them, while also remaining open to new opportunities and unexpected paths. Great opportunities may knock where we don't expect them.

— DAN HEILMAN



Heidi Brophy

Title/Company: Vice president, district manager, U.S. Bank
Education: A.A., business concentration, Riverland Community College
Family: Married, two children

Heidi Brophy, a recognized leader in customer service training for U.S. Bank, said establishing trust is the key to customer service. “You have to give something of yourself to your customer, your employee or team to be a great leader in customer service,” Brophy said.

What’s the biggest turning point in your career and how did that lead you to what you are doing today?

I came to the bank without any banking knowledge. It was a challenging branch, a challenging team, in an unfamiliar area. It was hard every day and going through that big challenge while getting my baseline banking knowledge has carried with me. I overcame many obstacles and learned a lot of lessons my first year in banking, and that ability to focus and problem-solve has helped make me the leader I am today.

What are your job responsibilities today?

I manage a team of 14 branches, so about 140 employees total.

I am responsible for revenue growth, production, customer experience and employee engagement. I also provide leadership for our region around customer experience and a manager-in-training initiative.

What’s your proudest community achievement?

I have been on the White Bear Lake Area Educational Foundation board for the last four years and have sat on the executive committee as the vice president of community relations. It’s allowed me to make a positive impact on the educational system in the community that I live and work in.

What’s the best advice you received from a mentor, and what’s your best advice to women entering your field?

My mentor always says, “Be true to yourself to the core of your being. If it doesn’t feel right it probably isn’t.” It helps me make great decisions both in my career and personally.

For women entering the field: Don’t give up. I’ve seen a lot of women give up too soon, and they haven’t reached the best part of their career, the payoff of their hard work.

— TODD NELSON

CONGRATULATIONS TO AUDRA TONIHKA!



SELECTED AS AMONG
FINANCE & COMMERCE'S

TOP WOMEN IN FINANCE 2016

Bald Eagle Erectors would like to extend a heartfelt congratulations to Audra Tonihka, selected as one of Finance & Commerce's Top Women In Finance of 2016. Audra, a Commercial Loan Officer for White Earth Investment Initiative, Midwest Minnesota CDC, was chosen from hundreds of nominations from across the state. Bald Eagle Erectors is proud to recognize Audra's accomplishment and privileged to have been served by her.



www.baldeagleerectors.com/



Nneka Constantino

Title/Company: Senior financial adviser, global wealth management, Nneka Constantino & Associates/Merrill Lynch

Education: B.B.A., international business and finance, Howard University

Family: Married

Professionally, Nneka Constantino offers investment advice to high-net-worth individuals. As a volunteer radio host, she offers perspective on financial empowerment. She also serves as an appointed commissioner with the St. Paul Port Authority, a trustee for Hamline University and a member of the board of directors of Regions Hospital.

What is the biggest turning point in your life and how did it lead to your current work?

When I accepted myself, embraced everything that makes me uniquely me and decided that I would be my authentic self. Once I accepted me, I began to notice everyone else around me did as well. It allowed me to understand my purpose, my passion and allowed me to create a powerful narrative that resonated with others.

What are your job responsibilities today?

I lead a team that works with high-net-worth families in transition

and institutions. By leveraging a team of specialists throughout the enterprise of Bank of America, Merrill Lynch and U.S. Trust, we come up with creative solutions for clients using a case-study approach.

What's your proudest community achievement?

Acting as volunteer financial fitness director for the Center for Communications and Development (89.9 KMOJ-FM). I've been doing it for more than a decade and log over 500 hours of community service annually with this organization. We empower individuals to make money work for them regardless of where they are in their financial life. I stand in the gap with the organizations that I volunteer with to close disparities and eradicate economic injustices through providing information on how to access jobs, health care and education.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

I will give you the best advice given to me, via text message from 3M's Cindy Kent: "Behind every successful person, there are a lot of unsuccessful years. ... Today's failures lead to tomorrow's triumphs, so don't ever downgrade your dreams to match your reality; upgrade your faith to match your destiny."

— TODD NELSON



Jan Fitzer

Title/Company: President, Alerus Mortgage

Education: Studied at St. Cloud State University

Family: Married, two sons

Jan Fitzer credits her success in leading Alerus Mortgage to having worked in most of the roles at the company. She still works in sales, to understand and help solve the issues the staff faces.

What's the biggest turning point in your career and how did that lead you to what you are doing today?

The biggest turning point in my career was having children. I always knew that I wanted to because that would bring about a genuine love that you couldn't get anywhere else. Once I had them it came quickly to me that I wanted nothing but the best for them. So I decided I would do whatever I could to provide for them and give them the best life and opportunities.

What are your job responsibilities today?

As president of the mortgage division, I have about 90 employees. We're really lightly managed, so about 30 of those employees are sales staff that I manage directly. I also do a high volume of

residential home loans. To effectively manage people you need to be doing just what they are in the trenches.

What's your proudest community achievement?

I've run a few marathons to raise money for the Girls on the Run. I raised over \$7,000 for their organization in one event. It helps young girls here in the community. We have a giving program where the employees donate \$50 per transaction here in Minnesota and we match it with \$50. Last year we gave over \$355,000 between employee contributions and employer matching.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

Don't forget who you are, where you came from or how far you've come.

Mortgage has a really strong female presence. It's a way for driven women to work really hard and be rewarded equally, which isn't the norm in the work world. If you're willing to give it 100 percent all the time, you have a really good chance in mortgage.

— TODD NELSON



Claire Hill

Title/Company: Professor and James L. Krusemark Chair in Law, University of Minnesota Law School

Education: B.A., M.A., philosophy, University of Chicago; J.D., American University; LL.M., J.S.D., Columbia University

Claire Hill left the practice of law for the academic world so she could focus on studying legal issues. Her research on corporate governance helped underpin the new book “Better Bankers, Better Banks,” which she wrote with another University of Minnesota law professor, Richard Painter.

What’s the biggest turning point in your career and how did that lead you to what you are doing today?

When I was a practicing lawyer, I gradually realized that I wanted to explore issues, sometimes in depth, rather than just focusing on what the client wanted and quickly moving on. I also became interested in how people learned to draft and negotiate contracts, something I felt that law school had not prepared me sufficiently well for — and something that I wanted to change for future law students.

What are your job responsibilities today?

My main responsibilities are teaching and research. I teach business associations/corporations, and mergers and acquisitions. In both courses, I try to meld theory and practice. I want the students to learn not just what the law says, but also why it says what it says. I also teach a seminar in law and economics. Students get to read,

hear and critique senior scholars’ papers. The scholars often tell me they get better comments from my students than they do from their peers. Research takes about half of my time. The topics I am researching and writing about include banker responsibility, investor decision-making, risk management, and the intersection of corporate social responsibility and profit maximization. Finally, I also bring in speakers and host events.

What’s your proudest community achievement?

Bringing in fascinating speakers to the law school for lectures open to the public. The speakers have included important figures in law, such as Judge Jed Rakoff, but also public intellectuals in other fields, such as Jonathan Haidt and Tyler Cowen. During the talks and at the after-talk receptions, I feel as though connections are being made, and ideas are being hatched.

What’s the best advice you received from a mentor, and what’s your best advice to women entering your field?

Before I started teaching I was somewhat afraid of public speaking. My sister’s advice was “I’ve never known of anyone who went into teaching who didn’t get over stage fright very quickly.” I quickly found that rather than being scary, teaching is really fun as well as, of course, very rewarding.

The advice I would give — to women, but really, to any student — is to try your hardest to discover where your strengths, interests and passions lie; they may not lie where you think.

— TODD NELSON

Finance & Commerce

FINANCE & COMMERCE BRINGS YOU MORE!

Special
event rate!

Daily business news

256 business newspapers (published 5 days a week!)

- Keep your competitive edge by reading fresh-daily business news with a special focus on economic development, commercial real estate, commercial construction, regional planning/transit and community development.

Morning Memo email newsletter

- You'll get our daily headlines delivered conveniently to your inbox bright and early each day, so you'll know the latest business news developments at a glance.

Read our award-winning news in your preferred format

- Your subscription includes complete website access so you can read our current news, article archives, and special features with your mobile device, laptop, or desktop computer.

Must-have Finance and Commerce features

Development Trackers - Find construction, development, and project opportunities online with our *Apartment Sales Tracker*, *Apartment Development Tracker*, and the *Hotel Development and Sales Tracker*, and *Rochester on the Rise*

Top Transactions - Read details about the most exclusive and expensive homes being sold in the Twin Cities!

Just Sold - Get the purchase price, price per square foot, property ID, and more for recent commercial and significant residential transactions in the Twin Cities.

Building Blocks and Minnesota Snapshot

- You'll stay informed on a variety of development and re-development projects in the Twin Cities and around the state.

Special awards and sections

- We recognize the outstanding work of leading businesses and people with our popular events including *Progress Minnesota Top Projects*, and *Top Women in Finance*.

Business-building opportunities in public notices

Building permit applications

- Sorted by location, the applications give insight into what will be going up where.

Credit and finance information

- Find out important financial data including tax liens, judgments, bankruptcies, mechanic liens, Chapter 13 petitions and Chapter 7 petitions.

Bid opportunities and sales leads

- Construction bid legal notices, business assumed names, incorporations, LLC filings, and Wisconsin construction bids.

Real estate foreclosure auctions and storage facility auctions

- Find investment opportunities, project leads, and bargains!

Official and legal notices

- Probates, hearings, official publications, foreclosure notices and a weekly foreclosure summary report will alert you to business-building possibilities.

Real estate transaction listings

- Learn critical data about commercial and residential real estate transactions several times each week so you can monitor the market and keep up with the latest sales.

Public notices are included daily in the newspaper and in the online searchable database.

Finance and Commerce includes public notices from Hennepin County and the west metro. You can read them daily in print or search current and past notices in our online database.

Subscribe today to Finance and Commerce!

Save \$80 and pay just \$199

Subscribe online! Go to <https://subscribe.finance-commerce.com/Professional>

Subscribe by phone! Call 800-451-9998, ask for Promo Code Professional FREE! Sign up for our *Morning Memo* daily email newsletter at finance-commerce.com

Advertise with Finance and Commerce! Call 612-584-1537 for information



Alice Johnson

Title/Company: Chief financial officer, Opportunity Partners

Education: B.A., history, Macalester College; MBA, finance, University of Minnesota

Family: Married, one daughter

Alice Johnson likes working with mission-focused organizations, leading her to pursue roles with nonprofits. Opportunity Partners offers job training, employment and residential support to help people with disabilities live more independently. Johnson's experience includes a decade at the HealthEast Care System.

What's the biggest turning point in your career and how did that lead you to what you are doing today?

Taking a chance to leave HealthEast after I had been there for 10 years. It felt like stepping off of something that was more known after having been someplace 10 years and trying something different.

What are your job responsibilities today?

Part of my role is to look at the numbers and be a historian, to look at the past and then see how we got where we are and look forward to what that means about where we're going. A big part of my job right now working with some of the other leaders in the organi-

zation is to craft a new business model for how we can better serve the people that we serve going into the future.

What's your proudest community achievement?

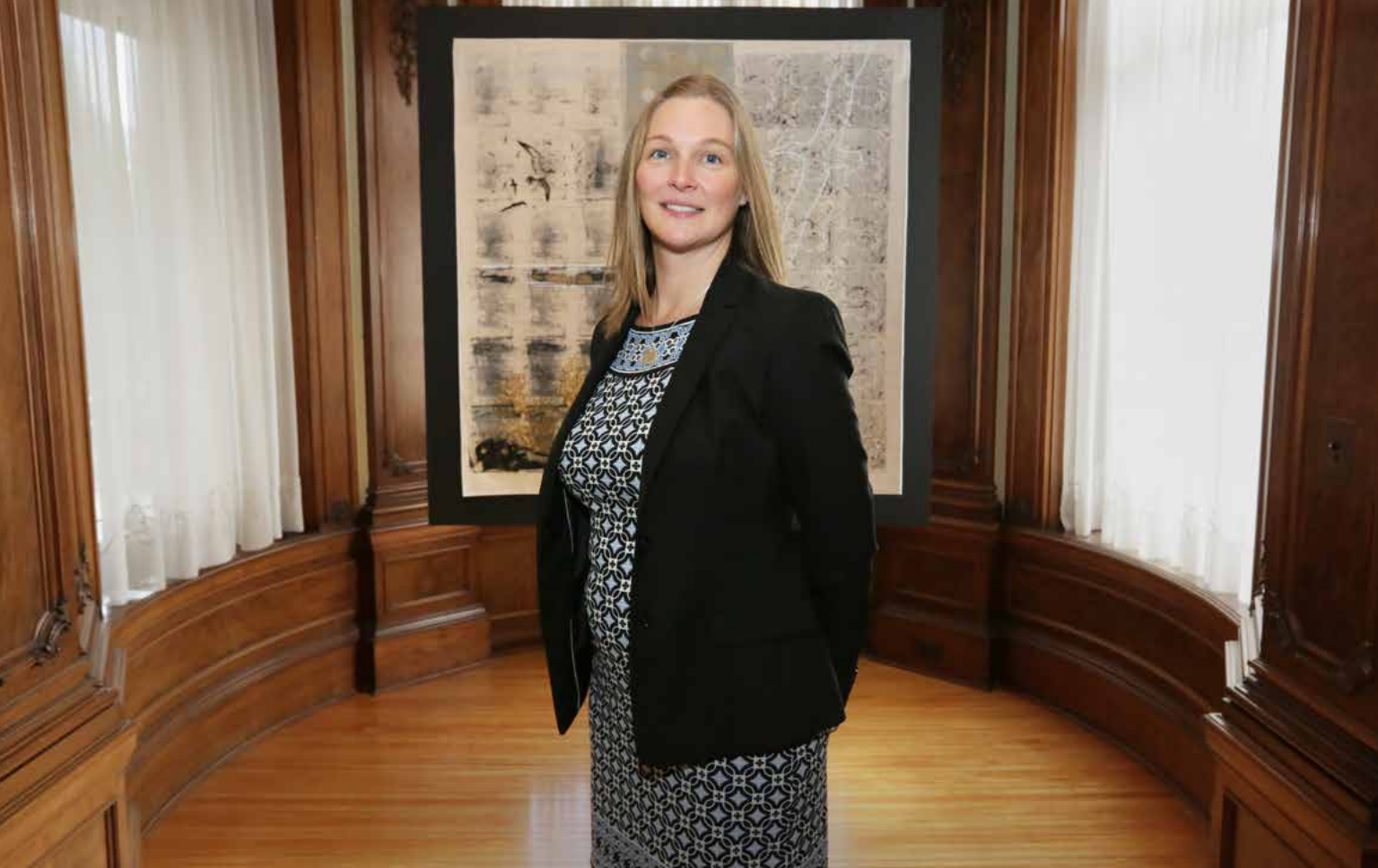
Our daughter was a student at Friends School of Minnesota, a great little school in St. Paul. I was part of the board during a bit of a transition. The board had a pretty tight budget so I worked with them to help manage through that tight budget. But due to demographics and also being an excellent institution it was able to grow. So, now it's thriving.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

What I've learned from a number of mentors, even our current CEO, is that leadership and the approach that leaders take to leadership is critically important. It's not just the day-to-day and it's not just our particular roles that are important but how we think of ourselves as leaders and how we can encourage leaders throughout the organization.

For women, to not underestimate themselves as leaders no matter where they are in the organization.

— TODD NELSON



Jennifer M. Johnson

Title/Company: Vice president, finance, MultiTech

Education: B.B.A., Master of Accountancy, University of Wisconsin-Madison

Family: Married, one son

The more Jennifer M. Johnson worked with companies as their public accountant the more she wanted to work inside a company. She achieved that this year, joining MultiTech, which makes communications equipment for the industrial internet of things.

What's the biggest turning point in your career and how did that lead you to what you are doing today?

The biggest turning point was leaving public accounting. My father is a CPA and I somehow decided that's what I wanted to do. I enjoyed putting together the financials and doing the audits but what I really enjoyed was being part of the business and learning about how executives thought about business and how they determined where their company was going. So I decided that public accounting was no longer as fun as it used to be and made that transition into industry.

What are your job responsibilities today?

To make sure that the financials are recorded accurately and correctly and reported timely in accordance with the regulations that we're subject to. More than that I have the privilege to be a part of setting the strategic direction of the company, working with all departments to make sure we're all moving forward toward the same goal at the same rate.

What's your proudest community achievement?

Joining the board of One Heartland, a not-for-profit here in the Twin Cities. It started out as a camp for children that were afflicted or affected with AIDS and since has broadened its scope. I've been proud to help lead them through some financial challenges and get them on a path toward growth.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

The best advice and the hardest I've ever gotten, is from my dad, which was don't take things so personally.

My best advice would be to focus on you. When you pay attention to the things that you like and the things you're good at, that's when you really start to succeed in your career

— TODD NELSON



Kjirsten Johnson

Title: Chief financial officer, Hennepin Theatre Trust

Education: B.S., accounting, Indiana University, Bloomington; master's in arts administration, Columbia College Chicago

Family: Brent, husband; children, 8 and 10

It has been said of Kjirsten Johnson that she is the stage manager of the Hennepin Theatre Trust. She is the one behind the scenes ensuring that the show will go on.

What's the biggest turning point in your career and how did that lead you to what you are doing today?

When I was a manager at KPMG in Chicago, I made the decision that if I stayed at that public accounting post, I would just be getting better at being a manager and I wanted to move into industry and I liked entertainment. I left KPMG and went for my master's degree. We moved back to the Twin Cities in 2006 and I started working at the Trust in 2008.

What are your job responsibilities today?

The easiest way to describe it is, anything related to money that runs through this organization has to do with me. I do normal month-end close, financial reporting, budgeting, forecasting. Part of

what we do is run the historic theaters — the State, the Orpheum, the Pantages — and the New Century Theatre. We present our Broadway series, 40 to 50 concerts, speakers and comedians a year as well as also operate the New Century Theatre. The other parts are education and providing public art.

What's your proudest community achievement?

I think the first time that I saw the Spotlight Showcase, one of our major education programs, was a pretty amazing moment: seeing nearly 900 kids up on stage, high school students performing, seeing the amazing talent that we have at the high school level, seeing the impact that the work the Hennepin Theatre Trust was having in the community. They get recognition from their peers, from their communities in what they're doing, what they're working towards.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

I think over the years the biggest help that I received from a number of people was to understand the business you're in and what you're doing. I think I would give that same advice and add, "Work hard at it."

— BETSY CARLSON

CONGRATULATIONS DEB!

We proudly congratulate Deb McKernan on being selected a **Top Women in Finance** from *Finance & Commerce*.

Deb, a commercial real estate professional, is a shining example of the leadership and expertise the many women of Cushman & Wakefield NorthMarq bring to our clients and employees every day.



Deb McKernan
Vice President,
Operations Manager,
Transaction & Advisory Services



**CUSHMAN &
WAKEFIELD**
NorthMarq

cushwakenm.com / 952 831 1000



Darla Kashian

Title: First vice president-financial adviser, RBC Wealth Management

Education: B.A., English, Marquette University; University of Minnesota Humphrey School's Policy Fellows program

Family: Samantha Grosby, partner; daughter, 9, and son, 6

Darla Kashian works with her clients on their financial goals and objectives and it's important to her to understand their immediate and extended family relationships and what they care about in their communities. Philanthropy and the role it plays in wealth accumulation and distribution is also vital, she says.

What's the biggest turning point in your career and how did that lead you to what you are doing today?

I have wanted to be in this business forever, since I was 12. When I was in junior high I had a job cleaning a beauty shop. On Friday nights after I had finished, I would read the Wall Street Journal on the bus home. About 13 years ago, I was recruited by RBC Wealth Management. I thought, "There's no time like the present to make a big change."

What are your job responsibilities today?

I make sure that I understand my clients' goals and objectives. I

monitor their financial lives to get them there. I want to make sure that before we even get down a path of investing, are all the mechanical pieces in place? Do you have your trust and estate documents in order?

What's your proudest community achievement?

I have dedicated a lot of my civic, volunteer work and involvement to organizations helping them to raise money. Through helping my synagogue to run an endowment and major gifts campaign, we transformed both the way people thought about their personal responsibility to give and about making sure that the synagogue, as an institution, was financially stable.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

The best advice from a mentor was to take your own advice: save, share, be philanthropic, prepare for your own retirement, and prepare for the kids to go off to college. I would urge women to consider my field as a career. Just do it. It's very, very hard work, but the rewards are tremendous. Women tend to be more financially conservative and give good advice accordingly. Once you've built a practice, it's family-friendly in many ways.

— BETSY CARLSON



Leyla Kassem

Title/Company: Director, client relations at Wells Fargo Asset Management

Education: B.S., business administration, University of Minnesota Carlson School of Management; MBA in finance, University of Minnesota Carlson School of Management

Family: Husband Amin Kassem, four children

When Leyla Kassem looks ahead at possible changes in the financial services industry, she's excited to see significant efforts to recruit more young women in the field. But she also values a look back at how far the industry has come, including her own career path.

What's the biggest turning point in your career and how did that lead you to what you are doing today?

There's one early opportunity that stands out. When I was just graduating from college, I was hired at Dain Bosworth, and I didn't realize then it was a very big deal because they only took on one or two new hires a year at that level. The firm was full of smart, hardworking people and it gave me a network that I still depend on today. Even years later, these are valued colleagues, and they always will be.

What are your job responsibilities today?

As director of client relations at Wells Fargo Asset Management, I work with corporations, endowments and pension plans. What I do most is understand what my clients are invested in, and give them insights on what's driving their returns so they have the data they need for making decisions.

What's your proudest community achievement?

I served as president of the CFA Society of Minnesota for two years, and we were able to take some good work that was done before and give new energy to the society. We led the organization through two transformative years and we won awards for our strategic planning and overall excellence.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

I had a boss who said you can't always control your circumstances, but you can control your attitude, and that stuck with me. I think that's great advice for anyone, in any field.

— ELIZABETH MILLARD



Shari Laven

Title/Company: President, Viking Savings Bank

Education: B.A., economics, University of Minnesota, Morris and Graduate School of Banking, University of Wisconsin-Madison

Family: Husband, David; sons, Nicholas and Matthew; grandchildren, Tobias, Lucy and Hadley

Being able to truly know an organization requires understanding of each position. For Shari Laven, that came easily, since she's actually worked in every department of the company she now helms, Viking Savings Bank.

What's the biggest turning point in your career and how did that lead you to what you are doing today?

I started in banking right out of college in 1985 at Viking Savings Bank as a teller and then held every position at the bank at some point. The different experiences each job entailed led me to grow as a person and develop the skills needed to run an organization.

What are your job responsibilities today?

As president of the bank, I manage day-to-day operations, serve as a bank board member and serve on several nonprofit boards. We are currently building a new bank facility and it is rewarding to see it develop and be a part of that experience.

What's your proudest community achievement?

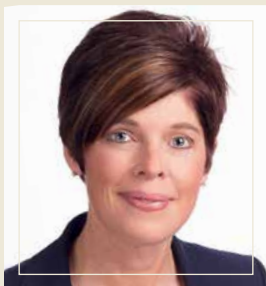
I would say sitting on several nonprofit boards and being able to offer financial expertise. Getting involved in areas I am passionate about has helped me to broaden my horizons and gain several friendships.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

The best advice I received was to become involved. As a community banker, you need to be involved in your community. Have a strong work ethic. Take advantage of new opportunities within your organization to grow and learn. Become involved in your community. Be passionate about your career. You spend too much time at your job not to love what you do.

— ELIZABETH MILLARD

EXCEPTIONAL WITHOUT EXCEPTION.



Congratulations to the president of Alerus Mortgage, Jan Fitzer, for being named one of the Top 25 Women in Finance. Over the years, she has made a tremendous impact on our industry, worked tirelessly for our community, and been an inspiration to us all.

For a wealth of financial options, call 800.279.3200 or visit Alerus.com.

ALERUS

BANKING :: MORTGAGE :: RETIREMENT :: WEALTH MANAGEMENT :: ALERUS.COM



Kelly Manke

Title/Company: Senior vice president, commercial lender, Bell Bank

Education: B.A., finance and real estate, University of Wisconsin-Madison; MBA, University of Minnesota Carlson School of Management

Family: Married, two children

One of Kelly Manke's first managers told her that experience is the best teacher. Since then, she has proved that advice right with a breadth of experience in her well-rounded career.

What's the biggest turning point in your career and how did that lead you to what you are doing today?

Until the birth of my first child, my career was my main focal point each day. It is amazing what a little person can do to your heart. Now, although I remain extremely devoted to my profession, I strive to maintain a really healthy work/life balance. Bell Bank is very supportive of this lifestyle with all of its employees, so I feel really lucky.

What are your job responsibilities today?

Consistent with prior roles throughout my career, my daily job responsibilities revolve around caring for my commercial lending clients as well as new prospective customers.

What's your proudest community achievement?

Right now, I am involved in helping the local chapter of the National Association of Women MBAs get launched. It is a great way to create camaraderie in a positive way in our community for professional women with advanced business degrees. I am excited to be part of the inaugural season of the local chapter.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

One of my first managers encouraged me to keep an open mind on every transaction that crossed my desk. It was great advice. In terms of what advice I would give: Work hard, be kind and promote your teammates. A strong work ethic is always appreciated, especially when it is combined with a kind demeanor and a habit of elevating others around you.

— ELIZABETH MILLARD



Rebekah Martin

Title/Company: Partner, CPA, Baker Tilly Virchow Krause LLP

Education: B.S., accounting, St. Cloud State University

Family: Husband, Justin; daughter, McKayla

Despite beginning her career only a decade ago, Rebekah Martin has already established herself as a leader at Baker Tilly Virchow Krause. She also places particular focus on mentoring others looking to make their mark in the financial services world.

What's the biggest turning point in your career and how did that lead you to what you are doing today?

I was introduced to Baker Tilly during an on-campus interview with one of the partners, Rachel Polson. She's fun, intelligent and genuinely cares about me and my future as an accountant. It was after meeting with her that I knew Baker Tilly was a firm I wanted to be a part of. I began as an intern and never would have anticipated then that I'd be partner at the same firm in just 10 short years.

What are your job responsibilities today?

I work with non profit organizations and higher education insti-

tutions to help streamline their internal controls processes, maximize effectiveness with limited resources, and create greater transparency with the public.

What's your proudest community achievement?

Supporting local organizations that focus on providing for the basic needs of families in our communities, including serving meals at a local homeless shelter.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

My mentor, Karen Angell, has encouraged me to think differently about how I spend my time and has challenged me to be thoughtful about where I spend time in the office and at home. My advice to others in public accounting is to think creatively and find solutions that enable you to spend time on the things that are most important to you, whether it be participating in a client meeting or driving your child to an ice skating lesson.

— ELIZABETH MILLARD



Deb McKernan

Title/Company: Vice president, operations manager, Cushman & Wakefield/NorthMarq

Family: My dearest friends are all family to me

Over her 40-year career, Deb McKernan's mix of corporate finance expertise and strong communication skills have propelled her to a key leadership position in the commercial real estate industry.

What's the biggest turning point in your career and how did that lead you to what you are doing today?

I've had a long financial career in the commercial real estate industry, but it wasn't until I moved into an operations role that my eyes opened to how each component of the business runs. Having a deep understanding of the needs of sales and support professionals and being able to deliver tools to meet those needs are key to successful management.

What are your job responsibilities today?

I consider myself the "help desk" for all professionals in our firm.

My roles include managing all operations for the brokerage division, such as ensuring departmental profitability, overseeing of key departments, adhering to corporate policies and procedures, and reviewing all legal contracts.

What's your proudest community achievement?

A year ago, I was introduced to the MSP Airport Foundation's Travelers Assistance program. I never knew it existed and even thought it didn't sound like a charitable organization. Wow, was I wrong. It has been an enjoyable and rewarding experience.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

My mother only had an eighth-grade education, but she is the woman I credit for my work ethic. She encouraged me to always look for ways to help others whether it was my job to do or not. My advice would be to make sure you remain flexible and embrace change.

— ELIZABETH MILLARD



OLSON
WEALTH GROUP

INTEGRITY. VALUES. LEGACY.

 LPL Financial

CONGRATULATES **SHARON OLSON, CFP®** ON BEING
NAMED TO THE TOP WOMEN IN FINANCE HALL OF FAME.

We applaud you for your leadership and dedication to serving clients and the community.
Securities offered through LPL Financial. Member FINRA/SIPC



Jennifer Miernicki

Title/Company: Partner, Faegre Baker Daniels

Education: B.A., dual major in history and medieval cultures, Brown University; J.D., University of Iowa College of Law

Growing up, Jennifer Miernicki watched her mother put herself through law school, become an attorney and eventually a judge. Initially, she thought the law was too stressful and demanding, but it wasn't long before she changed her mind.

What's the biggest turning point in your career and how did that lead you to what you are doing today?

While studying at the University of Edinburgh, debating international politics and history, it became clear that everything about our society and communities are driven by, and rooted in, the laws that we all consent to be governed by. The realizations I came to while abroad meant that law school became a natural next step.

What are your job responsibilities today?

I'm a problem solver. Sometimes, it takes the form of collaborat-

ing with my clients or team members to understand identify potential issues and mitigate risks. Other times, I am juggling the demands and priorities of high-deal flow to meet our clients' needs.

What's your proudest community achievement?

I have been lucky enough to work with The Advocates for Human Rights for the last nine years on a variety of projects focused on international human rights issues. This organization does amazing things with few resources, and every time I have a chance to partner with them, I always find it rewarding and fulfilling.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

Don't forget that your job is just that, a job: it will never stop taking what you offer. Make time for those things in your life that make you happy.

— ELIZABETH MILLARD



Jennifer Moll

Title/Company: Assurance partner, PwC

Education: B.S., accounting, University of Wisconsin-Eau Claire

Family: Husband, Tim; children, Crew, Grace, Quincey

Seeing her business-owner parents make a difference in their community, and finding out how her accounting insights could help other businesses, led Jennifer Moll to work toward making a difference for clients every day.

What's the biggest turning point in your career and how did that lead you to what you are doing today?

My parents owned a small appliance sales and service business and I was able to see firsthand how businesses can have a positive impact in the community. I wanted to have that same kind of positive impact and be able to help people solve problems.

What are your job responsibilities today?

As a partner at PwC, my responsibilities include representing the firm, both in client interactions and in the community. Another

priority for me is being able to mentor and coach my engagement teams and other professionals at PwC. In my view, developing our workforce to become future leaders has truly been one of the most rewarding parts of my career.

What's your proudest community achievement?

As a board member at the Minnesota Children's Museum, I recently worked on their Room to Play capital campaign to fund the museum's expansion and grow its galleries. This was also a personal passion for me. With three small children, I wholly ascribe to investing in the "power of play" and using fun hands-on activities to help children learn.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

Take risks and make your voice heard. This earns you respect — and a seat at the table. On a personal note, my advice is to take time for yourself. If you're not healthy and centered, it's hard to lead others at the office and to be present for your family.

— ELIZABETH MILLARD



Marnie Ochs-Raleigh

Title/Company: CEO, majority owner, Evolve Systems

Education: Business management and marketing, University of Minnesota

Family: Husband, Donald; children Shaine, Donny, Zophia, and Izabella

Marnie Ochs-Raleigh is a sixth-generation entrepreneur and says that running her own business is just part of her DNA. Starting her own family business in 2002, she continues to honor that longstanding legacy.

What's the biggest turning point in your career and how did that lead you to what you are doing today?

In 2007, Upsize Business Magazine did a cover story on how we “evolvesourced” team members. This provided validity for our business and really gave us the confidence to reach our dreams. Also, the National Association of Women Business Owners has been very generous in lifting its members businesses up in the community. We have grown our business through them.

What are your job responsibilities today?

I love driving business development, creating relationships,

business partners, and working together to make a positive difference to our clients' bottom line. As CEO, I help plan the vision of the company, and discuss long-term strategies with our staff, all with the same goals in mind: to live and breathe our core values.

What's your proudest community achievement?

Being a first lieutenant in the Civil Air Patrol and winning the family of the year award in 2012 for outstanding volunteerism. As a family, we donate countless hours and firmly believe each and every one of us needs to find incredible ways to give back to our local communities.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

Write your annual goals down; post them in a place where you will see them every day and work toward achieving your dreams. Hire a business coach or find a mentor that can help think through issues and provide introductions to people you want to surround yourself with. Focus on the positive and move that forward.

— ELIZABETH MILLARD

Rebekah Martin

Colleague

Accountant

Valued Business Advisor



TOP
WOMAN *in*
FINANCE
2016

This is public recognition for what our clients and employees experience every day when they work with Bekah. ***Congratulations on being named a Top Woman in Finance!***



BAKER TILLY

Connect with us: bakertilly.com

Accountants and Advisors



Nikki Pieratos

Title/Company: Chief executive officer, Northern Eagle Federal Credit Union

Education: B.A. in history and education, Fitchburg State University; master's degree in economics and public policy, University of Chicago

Family: Fiancee Jacque Love

Nikki Pieratos, a member of the Bois Forte Band of Chippewa, is the first CEO of the Indian tribe's Northern Eagle Federal Credit Union. She played a key role in helping launch the financial institution.

What's the biggest turning point in your career and how did that lead you to what you are doing today?

My turning point is actually my starting point because this is my first "real world job." After I graduated from the University of Chicago, I was looking at my tribe's website and saw a job posting to establish a community development financial institution that would serve the Bois Forte Band of Chippewa community here in northern Minnesota. When I read the qualifications for the job, it felt right. It tied together so much of my training and skills.

What are your job responsibilities today?

We run a pretty small shop. It's everything from being the janitor to a loan officer, from instructing financial education classes. I am a credit counselor, HR and compliance. I also write grants for the credit union.

What's your proudest community achievement?

It was the grand opening of our two credit union offices in January 2014. It was the culmination of over three years of tireless efforts. The pride was not just that we were the first new credit union in the state for years or that we were the only credit union in the nation to be chartered that year. It really goes back to our tribal council had the original vision to have the credit union.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

The most impactful (mentors) were two of my undergraduate professors, Benjamin Lieberman and Joshua Spero. It was the unspoken confidence that they had in me — that I could do and achieve anything that I put my mind to. If I were to give any advice it would be to surround yourself with people who give you the same feeling.

—SCOTT CARLSON



Helen Pound

Title/Company: Clearing firm manager and futures broker for Goldenberg, Hehmeyer & Co., Penson Commodities, and Wedbush Commodities until last December. Now semi-retired.

Education: B.A. in economics, Bethany College; MBA, University of Illinois

Helen Pound spent more than 40 years in the grain and commodities futures trading industry, starting with the former Pillsbury Co. and then working in the trading pits at the Minneapolis Grain Exchange. “There’s been a significant amount of technological as well as economic change,” she said.

What’s the biggest turning point in your career and how did that lead you to what you are doing today?

Over 40 years in one industry, the challenge was how to deal with a career that relied on being able to export U.S. commodities into foreign countries. That came to a halt when the value of the dollar went to exceedingly high levels and all of a sudden that market opportunity was not there anymore. 1985 was the low point. My turning point is a story of making lemonade out of lemons.

What are your job responsibilities today?

My early career was really focused on receiving orders, executing the

orders and then making sure that all the clearing operations in the futures trading happened. I ended up the last several years spending a lot of time writing commentary on what prices were doing and why. Now, I am developing my own platform to talk about commodity trading.

What’s your proudest community achievement?

When I first worked at the Exchange, I was asked to devise a tour for farm women who wanted to learn more about commodities futures. I devised a mock trading session that helped these women experience what it was like to buy and sell futures. That was so successful that I was asked to do that for a large number of groups. Over a period of 25 years, I did those mock trading sessions for hundreds of groups.

What’s the best advice you received from a mentor, and what’s your best advice to women entering your field?

The best advice came from a co-worker who said, “It’s not how many times you get knocked down but it’s how many times you get back up.” You have to decide whether you are going to persevere or not.

The main thing is keep your eyes open and be willing to respond to all the changes you see around you.

—SCOTT CARLSON



Dawn Reding

Title/Company: Senior vice president/manager commercial & private banking, Alliance Bank, St. Paul

Education: Started as a part-time teller 22 years ago, joined Alliance Bank 16 years ago and worked her way up through the ranks.

Family: Husband, Steve; children, Melissa and Max

What's the biggest turning point in your career and how did that lead you to what you are doing today?

The biggest turning point came 10 years ago when I was a private banker at Alliance and the CEO and the president came into my office, closed the door and asked me to be the manager of private banking, a brand new position. At that point I became a vice president, and over the years I became more active in senior management. Last year I was promoted to senior vice president.

What are your job responsibilities today?

I manage a large commercial and private banking portfolio. It includes a full relationship with clients, both deposits and lending. I manage the private banking department as well as the retail banking department, which means I train and oversee employees in providing products and services.

What's your proudest community achievement?

I grew up going to St. Matthew's School in St. Paul. My brother and I and all of our kids did. It was a very diverse school and had a commitment to providing a private education to anyone who wanted one, regardless of whether they could afford it.

I worked on the process of merging the school with two others to create Community of Saints Regional School. We're in our fifth year and it's been great. My son graduated from there last year.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

When I was a young lender I was intimidated by working with older clients. I had a mentor who kept telling me that someday I would be older than my clients. In the meantime, I just needed to gain their trust, and age wouldn't matter. It was so true.

The advice I share with everyone is to find a career that you're passionate about. You can teach anyone to do a job, but you can't teach someone the drive it takes to be a success at it.

—ANNE BRETTIS

A Winning Team

Congratulations to Jennifer Miernicki and Breia Schleuss, 2016 Top Women in Finance! Thank you for your outstanding service to clients, excellence in finance and banking law, teamwork, and contributions to strengthening the Twin Cities community and the legal industry.

**FAEGRE BAKER
DANIELS**

USA ▼ UK ▼ CHINA

FaegreBD.com





A. Kay Ross

Title/Company: Senior vice president, personal trust managing director, the Private Client Reserve of U.S. Bank in the Twin Cities, the largest market the Private Client Reserve serves

Education: B.A.S., paralegal, University of Minnesota

What's the biggest turning point in your career and how did it lead you to where you are today?

I needed to prove myself early in my career. I advanced because I was willing to work extra hard and always go over and above. Today, I am a “player coach” in the Private Client Reserve of U.S. Bank, which means I’m responsible for diversity and inclusion, education and training and advancement opportunities for my team. In addition, I’m responsible for collaborative relationships inside and outside of U.S. Bank.

What are your job responsibilities?

My responsibilities include revenue growth, client acquisition, outstanding client service, and innovative strategies for financial, tax and estate planning.

What's your proudest community achievement?

I’ve been involved in numerous community activities throughout my career, including serving as secretary, treasurer and president in the Arrowhead Estate Planning Council. I have worked on behalf of the United Way, March of Dimes and YMCA. One of my favorite youth volunteer activities was the Math Master’s program, where I helped fifth-grade children prepare for math competitions.

What's the best advice you received from a mentor, and what's your best advice to women who are entering your field?

Some of the best advice I ever received came from observing a former manager. I watched how much respect he had for other people. He had a real knack for treating everyone with kindness. I try to emulate him as much as possible.

My advice for others is this: Always step outside your comfort zone. We grow the most from taking on tasks that are uncomfortable and succeeding in them, even when we think we may not be able to achieve them.

—ANNE BRETT



Jennifer Ryan

Title/Company: Senior vice president and commercial banker, National Bank of Commerce in Duluth

Education: B.A., finance, University of Michigan-Flint; MBA, Metropolitan State University

Family: Benjamin, son

Jennifer Ryan worked her way up from accounting temp to director of finance at a Twin Cities environmental business. Handling the company's banking piqued her interest in the field. When she was ready for new challenges, Ryan successfully delved into the corporate banking world. Again, she rose quickly, from credit analyst to commercial banker.

What's the biggest turning point in your career and how did that lead you to what you are doing today?

Making the transition into banking. I didn't know it at the time, but it was definitely a calling for me. I have the analytical skills to do the job, and it allows me to follow my passion for economic development and growth and helping clients become successful.

What are your job responsibilities today?

I've been in commercial banking for the last 18 years. As a com-

mercial banker, my primary focus is on business lending. I also have the depository relationship and payment processing, too. I provide the financial services that allow businesses to continue to expand and grow and employ people and be good corporate citizens.

What's your proudest community achievement?

I was the chair of the Boys and Girls Clubs of the Northland's annual charity ball, and we raised over \$100,000 that year. Early childhood education is extremely important to me, and I think it's underfunded in the state and throughout the county. I was pretty proud of that.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

It's important to keep a hard ethical line and focus, and don't ever compromise your beliefs. Eventually it will all work out if you follow your gut. Stay the course and do the right thing, and at the end of the day you will be rewarded for it. Also, there is a high level of stress in commercial banking. If you don't love what you do, step back and find something else that you have a passion for.

— SUZY FRISCH



Carol Schleif

Title/Company: Deputy chief investment officer, Abbott Downing

Education: B.S., business and equestrian science, William Woods University; CFA

Family: Steve, husband; three adult children; one stepchild; and two grandchildren going on three

Carol Schleif went from wanting to be a horse trainer to becoming fascinated with finance, guiding her to work in asset management and strategy. Her knack for analyzing data and seeing the big picture, paired with strong communication and writing skills, have served her well during her career.

What's the biggest turning point in your career and how did that lead you to what you are doing today?

During the creation of Abbott Downing, we went from being a separate business of Wells Fargo to being more integrated. I learned a lot of good lessons from that, like change is constant. Keep in tune to the direction you think things are going and don't be shy about grabbing the reins and saying how can I weigh in?

What are your job responsibilities today?

I continue to serve the clients I've had for decades, and I'm doing a lot of what I was doing as regional CIO but on a national level. I create and communicate the strategy of the Abbott Downing brand, and I have oversight of compliance and making sure that all regions are not just doing the right thing but have the right culture.

What's your proudest community achievement?

When I was on the board at Gillette [Children's Specialty Healthcare], we wanted to come up with a campaign for younger donors, so we created Laugh Out Loud Twin Cities. We did that for a few years, with Louie Anderson and David Spade and others. It was fun to see that launch. And I really enjoy being on the College of St. Benedict board. It's very well-run and it promotes women's education — that's very impactful to me.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

Trust your gut and run the numbers. Don't be swayed by talking heads. In other words, trust but verify. I also encourage people to embrace change. Don't just take a seat at the table, but lean in and raise your hand.

— SUZY FRISCH

Custom REPRINTS

Share your good news as an impressive work of art!

A custom framed reprint attractively preserves your professional accomplishments for display at work or home. Framing materials are carefully selected to complement any décor.

8.5 x 11 framed: \$269
finish size is 14.5" by 17"



Wood Plaque: \$299
finish size is 11.5" by 16.5"



11 x 17 framed: \$299
finish size is 16" by 22"

To order call:
Sheila Bennett
612.584.1544





Breia Schleuss

Title/Company: Partner in finance and restructuring group, Faegre Baker Daniels

Education: B.A., economics and political science, St. Olaf College; J.D., University of St. Thomas

Family: Ben, husband; Maren, daughter

Breia Schleuss went to law school intent on becoming a deal lawyer, and she made it happen by taking every course possible in securities, mergers and acquisitions, and more. She joined Faegre Baker Daniels and eventually became a leader of its agribusiness finance practice.

What's the biggest turning point in your career and how did that lead you to what you are doing today?

When I really started to feel like I was a team with my clients and a trusted adviser, and I was getting in on the ground floor with deals. I could be part of the strategy and help structure a really good deal, and then move it from point A to point B. It took a couple years to get there.

What are your job responsibilities today?

I primarily represent lenders and companies in connection with their credit or commercial needs. If a company needs money to

expand a plant or for an M&A or real estate transaction, we help out in all of those situations. We also work on restructuring underperforming loans. This work really energizes me. At the end of the day, something is created—a company can develop a cage-free egg facility or a processing plant and they have the tools they need to achieve their next goal.

What's your proudest community achievement?

I'm very passionate about helping the Pacer Center. I also serve on the board of Minnesota Women Lawyers. At WomenVenture, I'm on the business finance advisory committee and do pro bono work. I'm proud that I received the MWL service award in 2011 and an award from WomenVenture for 100 hours of service.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

The advice I give is to just say yes. If there is an opportunity that sounds interesting, jump in there and the rest will follow. You will have the opportunity to ask questions along the way or get the support you need or re-evaluate your decision.

— SUZY FRISCH

Congratulations Elizabeth Brama

TOP WOMEN IN FINANCE



Excellence. Leadership. Service.

We are proud when our lawyers' exemplary skill and character produce exceptional results.

Thank you, Liz, for your commitment to make a difference.

Elizabeth Brama
Attorney
612.977.8624
ebrama@briggs.com



Minneapolis | St. Paul | briggs.com



Jennifer Schroeder

Title/Company: Controller, MidCountry Bank

Education: B.A., accounting, University of St. Thomas

Family: Dan, husband; Evan and Alec, sons

Jennifer Schroeder believes in leading by example. Her role models are her parents who instilled in her a strong work ethic through their dedication to their professions and to giving back to the community.

What's the biggest turning point in your career and how did that lead you to what you are doing today?

Early in my career, I worked in accounting at a broker-dealer. I enjoyed it but I also explored other industries. This led me to a public accounting position in the auditing department at Deloitte. My experiences there solidified that I love financial services and banking in particular. So I left public accounting for community banking and came to MidCountry.

What are your job responsibilities today?

I lead the accounting and finance team in our day-to-day accounting activities. I'm also responsible for internal and external financial

reporting, regulatory reporting and other projects. One recent project was working with our teams to help them understand and adopt the complicated new Basel III regulations.

What's your proudest community achievement?

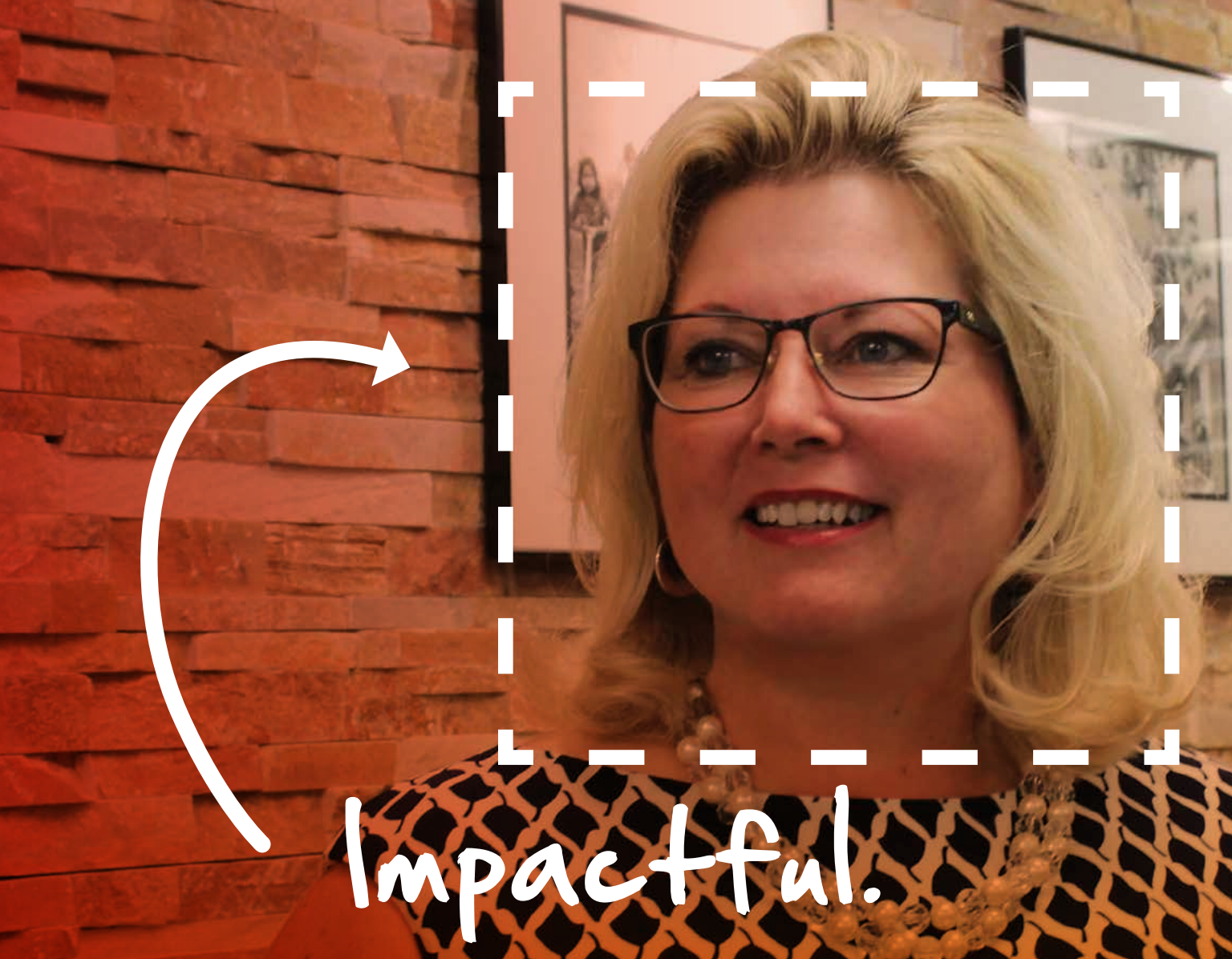
I've had several rewarding opportunities with Junior Achievement. One of my best memories was teaching middle school kids about economics and helping them gain an understanding of personal finances. The ideas they came up with were amazing.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

I've worked with so many great people throughout my career who have supported me. It's been valuable for me to have more than one mentor to access different perspectives.

Leading by example is important. Believe in yourself, work smart, continually challenge the status quo, and seek new opportunities. Through those experiences you will grow personally and professionally.

— JULIE SWILER



Impactful.

Congratulations to Chris Albrecht,
a 2016 Top Women in Finance honoree.



Find out how we are different | [#bankfabulous](#)

www.sunrisebanks.com



Tracey Skjeveland

Title/company: COO/CFO, Merchant & Gould P.C.

Education: B.A., accounting, University of Northern Iowa

Family: Hugh, husband; Makena, daughter; Conner, son

Tracey Skjeveland has an inspirational photo in her office that says, “You miss 100 percent of the shots you don’t take.” She says that if she hadn’t taken a challenging shot that she was offered early in her career, she might not be where she is today.

What’s the biggest turning point in your career and how did that lead you to what you are doing today?

In 2002, I was a financial analyst at Merchant & Gould. Our CFO and our finance director left. The CEO asked if I would lead the finance department. I was just 29, but I decided to jump in with both feet. I was promoted to CFO four years later and became COO three years ago. That move jump-started my career.

What are your job responsibilities today?

I oversee the finance department, and I oversee operations, which includes human resources, technology, the legal library, facilities, client records, docketing and recruiting.

What’s your proudest community achievement?

I volunteer with a group in the legal community that serves meals at Simpson House, a residence for homeless people. We also helped in an effort to replace their out-of-date kitchen. The people we serve are grateful, but I feel like I get more out of it than they do.

What’s the best advice you received from a mentor, and what’s your best advice to women entering your field?

The best advice I received was to surround yourself with good people, which I’ve embraced. I grew up playing sports, and I always liked team sports. I try to surround myself with the best team. My advice is to challenge yourself. You’ve got to take a calculated risk to make things happen.

—JULIE SWILER



HOLLY STOCKER
2016 TOP WOMEN IN FINANCE
Finance & Commerce

WINTHROP & WEINSTINE, P.A.
Proudly Presents One of the Best

Congratulations, Holly, on your achievements and selection as a “Top Woman in Finance.” We thank you for your tireless service and dedication to clients, the legal profession, your community, and the next generation of professional women.



Capella Tower | Suite 3500 | 225 South Sixth Street | Minneapolis, MN 55402
MAIN: (612) 604-6400 | www.winthrop.com | *A Professional Association*
www.winthrop.com/stocker



Lois Spear

Title/Company: Finance director, Minnesota Valley Transit Authority

Education: B.S., accounting, University of Minnesota

Family: Scott, son

Working for a nearly \$30 million transit organization that serves 3 million riders annually has its challenges. But considering the Minnesota Valley Transit Authority has only 16 employees, Lois Spear knows what it means to juggle responsibilities. You name it, she will tell you, she's done it.

What's the biggest turning point in your career and how did that lead you to what you are doing today?

My first job was in cost accounting at Control Data. Then-CEO William Norris was committed to hiring women and minorities. My manager saw things in me that I never saw in myself. Just three years out of college, I was asked to do a financial presentation for the CEO and CFO. It was scary, but he prepared me well.

What are your job responsibilities today?

I'm involved in all finance accounting areas. I issue bonds to the public, do cash management work, budgeting and procurement. We contract all of our drivers and maintenance, about 150 to 200 employees. As a team we manage that contract.

What's your proudest community achievement?

As a single parent with career responsibilities, I did things my son was involved in. I managed his soccer team and I was in charge of concessions for his chess team. I wanted to do things that would help my son and his teammates.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

The best advice I've received is don't take criticism personally; learn from it. I would tell women entering the field the same thing, especially if you want to be a CFO. Learn different areas of finance and accounting. Whatever opportunity you are given, make the most of it.

— JULIE SWILER



COMMITTED TO CLIENTS AND OUR COMMUNITY

Congratulations to Carol Schleif for being named a 2016 Finance & Commerce Top Women in Finance Honoree

We are especially grateful to celebrate one of our very own, Carol Schleif, and her proven dedication to serving Abbot Downing clients and our community with integrity and a pursuit of excellence.

WWW.ABBOTDOWNING.COM

A Wells Fargo Business

Investment Products: ► NOT FDIC Insured ► NO Bank Guarantee ► MAY Lose Value

Abbot Downing, a Wells Fargo business, provides products and services through Wells Fargo Bank, N.A., and its various affiliates and subsidiaries.

© 2016 Wells Fargo Bank, N.A. All rights reserved.



Holly Stocker

Title/Company: Shareholder, Winthrop & Weinstine

Education: B.A., finance, University of St. Thomas; J.D., University of Minnesota

Family: Husband, Meko; 4-year-old, another child on the way

Sometimes opportunities come just at the right time, as Holly Stocker discovered early in her career when a position opened up that was made for her skills.

What's the biggest turning point in your career and how did that lead you to what you are doing today?

I started at Winthrop & Weinstine as a litigator but quickly found it was not for me. When I learned there was an opportunity to work in commercial lending and real estate transactions group, I took it. If I hadn't made that move I would not be here and I doubt very much I would be practicing law.

What are your job responsibilities today?

I represent banks in real estate transactions. For example, I rep-

resented Sunrise Banks on the Habitat for Humanity headquarters, TPT's new headquarters in downtown St. Paul and the new Midway YMCA. Most of the deals that I work on involve tax credits of some variety.

What's your proudest community achievement?

I enjoy very much working on projects that include New Markets Tax Credits because they have the goal of creating jobs in low income communities. Having that niche makes everything else I do more fulfilling. I also serve on the board of Habitat for Humanity of Minnesota — affordable home ownership is a soapbox issue of mine — and I've also focused on mentoring minority women.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

I think that my mentors have done a good job putting me into positions where I was able to learn a lot but where I had to take ownership of the project. Doing this gave me confidence and helped me learn much quicker.

— FRANK JOSSI

SHE'S AS DEDICATED TO THE COMMUNITY AS SHE IS TO HER CLIENTS.

Northwestern Mutual is proud to recognize Monica Eckberg for all she does in her work and in the community. Congratulations on being inducted into the Top Women in Finance Circle of Excellence!



Monica Eckberg CLU®, ChFC®
Wealth Management Advisor
Edina
monica-eckberg.com



Audra Tonihka

Title/Company: Commercial loan officer, White Earth Investment Initiative, Midwest Minnesota Community Development Corporation

Education: B.A. business management, University of Minnesota, Morris

Family: Husband, Joe, two sons

White Earth Band member Audra Tonihka manages a varied loan portfolio that ranges from loans to businesses and consumers to debt consolidation. She loves speaking to new or expanding businesses.

What's the biggest turning point in your career and how did that lead you to what you are doing today?

I think timing was my biggest turning point. I obtained an entry-level loan officer position with the local credit union and that opened up opportunities for becoming a finance officer in this company.

What are your job responsibilities today?

We're a nonprofit loan fund that focuses generally on rural areas,

and the majority of our loans go to tribal members who are located throughout the state. I run the organization on a day-to-day basis and oversee how we do on a macro-level, including loan deployments and delinquency rates.

What's your proudest community achievement?

Building the building where we are located was important because there's a lack of infrastructure here. It's not just our office, it's an incubator that currently has two businesses. Our concept is working so well and we're thinking of adding a second incubator. We've also created a free tax-preparation service for tribal members.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

Watching my mentors and how they reacted to various scenarios and issues taught me a lot, especially in dealing with conflict. I think the financial industry as a whole offers just tons of opportunity for anyone who is interested not just in numbers but in people. This isn't only an office job — I'm often out in the field speaking to people.

— FRANK JOSSI

Congratulations

Top Women in Finance Honoree Kelly Manke

We are proud to recognize Kelly for her commitment to excellence and community involvement. Congratulations on this outstanding achievement!

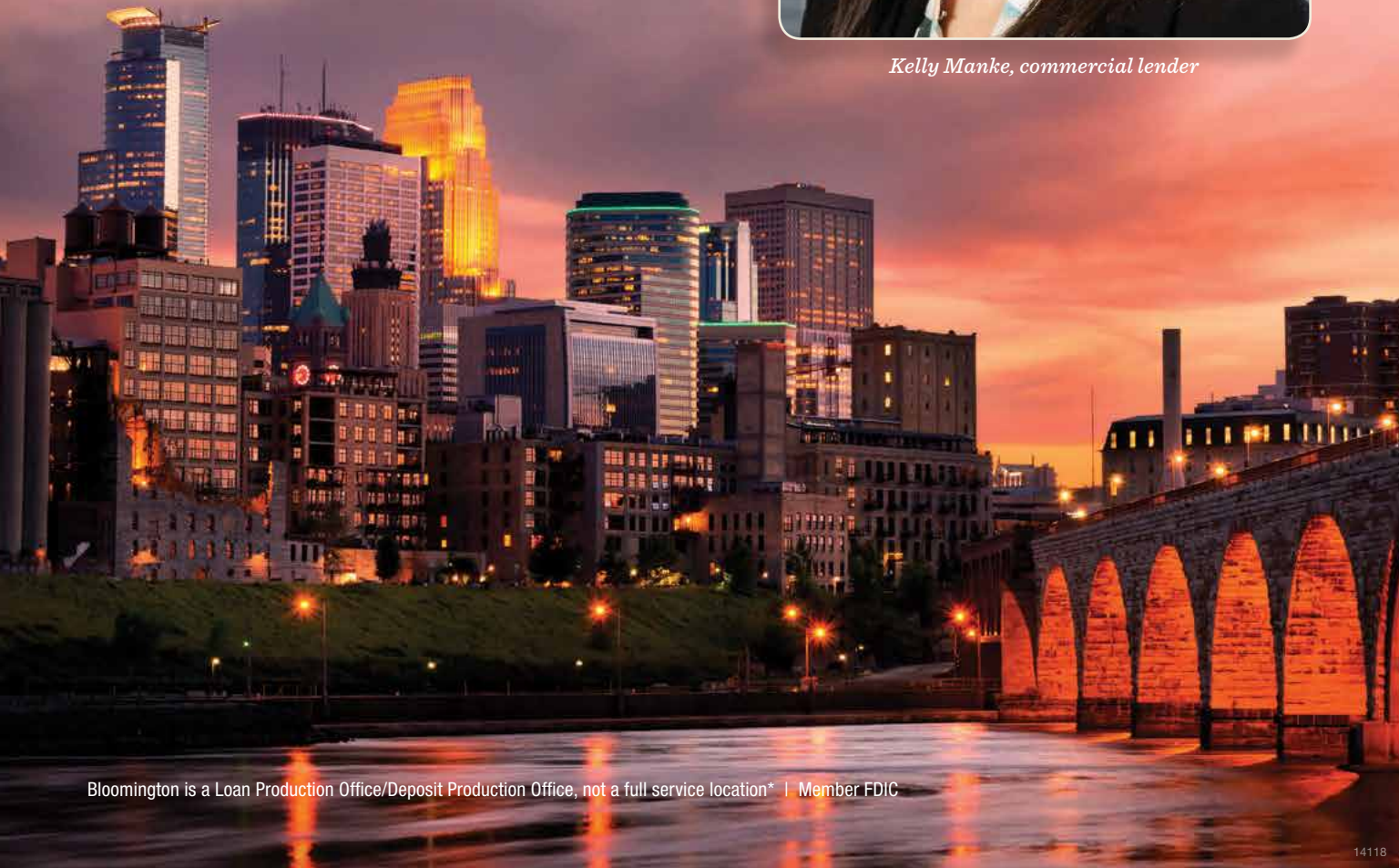
Bell  Bank

bellbanks.com

5500 Wayzata Boulevard | Minneapolis | 952.905.5000
563 Bielenberg Drive | Woodbury | 651.783.5260
3800 American Boulevard West | Suite 1450 | Bloomington* | 952.905.5100



Kelly Manke, commercial lender



Bloomington is a Loan Production Office/Deposit Production Office, not a full service location* | Member FDIC



Kimberly Venable

Title/Company: Lieutenant colonel, G8, 34th Infantry Division (Red Bulls), Minnesota Army National Guard

Education: B.S., finance, St. Cloud State University; Master's in management, Troy State University

Family: Husband, Barry; two boys

Kim Venable recalls being the first female primary staff officer for the 10th Special Forces Group in Colorado. The novelty of her gender didn't last long after 9/11 and women joined the military in greater numbers.

What's the biggest turning point in your career and how did that lead you to what you are doing today?

The biggest turning point was 9/11. I had just started a new position with the Special Forces Group at Fort Carson, Colorado. The pace was phenomenal as the training intensity and missions increased tremendously. Another notable date for me was the Red Bulls 2009 deployment to Iraq, where I deployed as their assistant resource manager.

What are your job responsibilities today?

As a weekend reservist, I am the primary resource management officer for the Red Bull Division. I manage the division's budget during deployments and I currently work full time as a recruiting and staffing specialist at the St. Cloud VA Health Care System.

What's your proudest community achievement?

Definitely my 26 combined years of active and reserve service is probably my biggest achievement, especially since I was only planning on doing a six-year tour. My husband and I are very active in our children's activities, too, such as the Boy Scouts, and we're board members for our local hockey and lacrosse associations.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

I was always told that if you can dream it, you can achieve it. Never accept the standard as good enough. Work hard to exceed expectations and don't forget to acknowledge those that have helped you along the way.

— FRANK JOSSI

Congratulations SUE BLACK!

Named a 2016 Top Woman in Finance

The Bank of Elk River is proud to congratulate Sue Black for being named one of Finance & Commerce's 2016 Top Women in Finance!

Her vision, leadership and dedication to The Bank of Elk River has been instrumental in our ongoing success.



763-441-1000
www.thebankofelkriver.com
Member FDIC



*Senior Vice President
& Director of
Human Resources*



Katherine Vesseness

Title, Employer: President, MD Financial Advisors; president, Vestment Advisors Financial Group; president, Vestment Advisors

Education: Degree B.A. and J.D., University of Denver; CFP, College of Financial Planning

Family: Husband, three grown children

Financial adviser and author, Katherine Vessenes has spent much of her financial career not only helping clients save and make wise investments but also encouraging the financial industry to operate more ethically.

What's the biggest turning point in your career and how did that lead you to what you are doing today?

After being a district attorney in Black River Falls, Wisconsin, I later moved to private practice and took some public defender cases, including one involving a 400-pound guy who was sexually abusing his daughter. I didn't want to do that work anymore and my husband told me I should get into a "clean line of work." And I was drawn to financial planning.

What are your job responsibilities today?

I'm on the board of software company ProfitSee and handle some of their public relations and business relationships. For MD Financial Advisors I offer financial advice to physicians and health care professionals and for Vestment Advisors I handle coaching and management training for financial service professionals and large financial services firms.

What's your proudest community achievement?

Being selected for the Certified Financial Planner Board of Ethics was rewarding. I have always wanted to be involved in raising the standards of the industry.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

I was interested at a young age in how much people made and my dad would always say "it's not how much you make, it's how much you keep." I learned the importance of saving from any early age. For women I would say financial planning is a great career, you can own your own business and do good things for other people.

— FRANK JOSSI

We proudly congratulate



Tracey R. Skjeveland

COO and CFO, Merchant & Gould P.C.

on being recognized as a
2016 Top Women in Finance honoree
by *Finance & Commerce*
and for her continued service
to the community and the
financial and legal professions.



Guardians of Great Ideas ®
MerchantGould.com



Krystal Vierkant

Title/Company: CFO, CEO, owner, Rock On Cos.

Education: Attended North Hennepin Community College

Family: Husband, Kevin; three stepsons, a daughter, one son

When Krystal Vierkant took a pay cut at a bank job more than 15 years ago she started a little side gig running her own trucking company with a partner. The Waite Park business grew into six companies and her partner, Kevin Vierkant, became her husband.

What's the biggest turning point in your career and how did that lead you to what you are doing today?

I think that starting a business to supplement my income and two years later making the decision to do this full time was the biggest turning point for me. I couldn't do this part time anymore.

What are your job responsibilities today?

We're aggregate haulers, primarily, and we have 60 great employees. I wear all hats – I oversee all the finance aspects, from bill-

ing to payables. I teach employees time management and other skills, and implement new technology. I do whatever needs to be done.

What's your proudest community achievement?

I've done a lot of mentoring and volunteering work but I would say overseeing three benefits were my favorite projects. I helped two people with cancer raise money for their treatments and raised money for a young man who was in a motorcycle accident who needed equipment to get around. The benefits were rewarding to me because you're helping other people.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

Stay true to your values and your beliefs, especially in a male-dominated industry, where you can become a different person. From a working mom's perspective, my advice is work hard to figure your business-family life and not sacrifice one for the other. I struggled with that.

— FRANK JOSSI

We can help you achieve your personal goals — and your goal to help others



Merrill Lynch is proud to salute Top Women In Finance Honorees .

Giving back to your community is important to you - and to us.
That's why we're committed to helping you make a difference.

Nneka Constantino & Associates

Nneka Constantino

Senior Financial Advisor
651.298.1729

Megan Murphy

Registered Client Associate
651.298.1725

Merrill Lynch

St. Paul Merrill Lynch
30 E 7th Street
Saint Paul, MN 55101
651.298.1729

http://fa.ml.com/nneka_constantino



Life's better when we're connected®

Merrill Lynch Wealth Management makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated, a registered broker-dealer and Member SIPC, and other subsidiaries of Bank of America Corporation.

Investment products: **Are Not FDIC Insured** **Are Not Bank Guaranteed** **May Lose Value**

© 2016 Bank of America Corporation. All rights reserved.

ARHKH7BC | MLWM-101-AD | 470946PM-1215 | 12/2015



Cärin Viertel

Title/Company: Director of client services, JNBA Financial Advisors

Education: B.A., communications and journalism, University of St. Thomas

Family: Husband, Dave; two children

Sometimes you work with someone with such a similar approach and philosophy, your careers are bound to intersect more than once. That's what happened with Cärin Viertel and Kim Brown, who once were colleagues at an ad agency and now work together again.

What's the biggest turning point in your career and how did that lead you to what you are doing today?

It was definitely joining JNBA. I had worked with (JNBA president) Kim Brown earlier in my career. At the time she offered me the opportunity to join the team, I had my own consulting business. Having familiarity with JNBA's client-centric approach, and understanding their vision for the future, I wanted to be a part of it.

What are your job responsibilities today?

Ensuring that our team delivers the highest level of service to our clients. I am responsible for practice management, including leading our client service team and our client advisory board, whose feedback is invaluable to the way we do business.

What's your proudest community achievement?

The financial educational programs we've developed for nonprofits, along with the more than \$215,000 raised over the last eight years for Special Olympics through the Polar Plunge, is truly rewarding. My involvement with Diamond Lake Lutheran Church has been personally fulfilling.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

"Never assume" is the best advice I've received. Ask more questions and do not settle until you are confident in the end result. And I would tell those entering the field to "never assume" that the wealth management industry is about numbers, because it's about people.

— FRANK JOSSI

CONGRATULATIONS

Nneka Constantino

Regions Hospital is proud to recognize
Nneka Constantino and all the
2016 Top Women in Finance honorees.
Thank you for being an inspiration
and leader in our community.



HealthPartners®

Regions Hospital®



Paula Williams

Title/Company: Senior vice president and regional senior credit officer, Associated Bank

Education: B.S., business, University of Minnesota

Family: Husband, Bob; two children

Paula Williams has worked in the financial services industry for more than 22 years. She found in banking a perfect opportunity to help people attain their goals and dreams.

What's the biggest turning point in your career and how did that lead you to what you are doing today?

I was working at Lake Area Bank when one day a friend of mine who still works for Associated Bank let me know about an opening here. The pivotal point in my career was when I got this job in 2011 and went from an approximately \$285 million community bank to, at the time, a roughly \$25 billion regional bank.

What are your job responsibilities today?

I have up to a \$10 million authority to approve loans and

mitigate risk for corporate, commercial and private banking groups who work with high net worth individuals and businesses. I work collaboratively with them to make sure that we're meeting the customers' needs as well as mitigating risks to the bank.

What's your proudest community achievement?

I've been a member of Stillwater Sunrise Rotary for more than 10 years and served as their youth exchange officer, president and board member throughout that time. While president, I represented my club at Rotary's international convention in Lisbon, Portugal.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

My answer to both these questions contains the best advice I've ever gotten: You have to pick and choose the best of what you hear, observe, as well as what you've learned through trial and error, to get to what works for you. Life is what you make of it.

—FRANK JOSSI



The following pages contain profiles on second-time winners of the Top Women in Finance award (Circle of Excellence) and those winning the award for the third time (Hall of Fame).

Monica Eckberg

Title, Employer: Wealth management adviser, Northwestern Mutual

Education: B.A., University of Wisconsin; CLU, ChFC, American College

Family: Husband, Darren; two boys, Cullen and Kieran

Monica Eckberg believes that the thrill of life is found in living up to your own potential. It is for this reason that she is committed to being fully present in every conversation and a lifelong learner. Her nearly 20-year career at Northwestern Mutual has been one of her life's greatest blessings after her family and friends.



What has happened in your life since your previous honor?

I had a couple personal challenges and tragedies; I knew I had a choice — to be unchanged or allow these challenges and tragedies to propel me to something greater. I got deeply involved in Children's Hospital and Clinics by joining its Legacy Advisors Board and regularly cook meals at the crisis nursery. Those two things helped me bring greater purpose to tragedy.

What are your job responsibilities today?

I specialize in creating a holistic financial plan taking into consideration taxes, asset performance and diversification. I help people build a plan that includes risk management, wealth accumulation and retirement distributions strategies.

What's your proudest community achievement?

I helped our agency raise \$30,000 for the University of Minnesota Children's Hospital for a "fun center" for children with cancer.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

Always follow your heart, it's the greatest compass ever made. For women I would say "be yourself." There are a lot of business woman who try to be masculine in order to be taken seriously but the way I've reached success in my career is by being me and personifying the good attributes of being female.

What's on your bucket list?

We're in the middle of achieving one of my bucket list items, which is to build my dream home with my husband and kids near Lake Calhoun.

— FRANK JOSSI



National Bank
of Commerce



Passion + Commitment

Congratulations Jenn Ryan, it's a pleasure to see you grow alongside the region you call home.



Jenn Ryan
nbcbanking.com

Member FDIC

Congratulations

TOP WOMEN IN FINANCE HONOREES



Kay Ross



Heidi Brophy

**We are proud to recognize these outstanding women from U.S. Bank
for their leadership and commitment to our community.**

Kay Ross

*Senior Vice President, Personal Trust Managing Director
The Private Client Reserve of U.S. Bank*

Heidi Brophy

*Vice President, District Manager
U.S. Bank*

Congratulations on being a *Finance & Commerce*
Top Women in Finance award honoree!

usbank.com



Deposit products offered by U.S. Bank National Association. Member FDIC.
©2016 U.S. Bank

WHAT WE DO

As digital solution specialists, we provide you with access to technology and resources that may be impractical for a smaller company to tackle on their own. We provide better data and results, delivered with continued support for your company's success in the ever-changing digital landscape.



RESPONSIVE WEBSITE DESIGN

Create the best user experience on all devices.

Say goodbye to spending money on multiple website updates. This cutting-edge technology provides one website that adjusts to the size and resolution for every device - automatically! Get all the features you need on one platform.



MOBILE WEBSITE DESIGN

Customers should be able to find you from anywhere.

Today, more local customers are searching for your business with their smartphones. Are you losing customers searching for your business on the go? Give customers anywhere access to your website while generating more business for you.



LOGO CREATION

Make a strong impression.

Help your business become more credible and visible to potential customers with professional Logo Creation. Create consistent branding across all platforms and stand out from your competitors with a unique logo design.



SEARCH ENGINE OPTIMIZATION

Shine brighter than your competitors.

When customers search online, are they finding you or your competitors? If search engines don't know you exist, you are invisible. Ranking higher in search results helps customers find you, driving more customers to your website.



LIST OPTIMIZATION

Get listed. Get found. Get customers.

Are you losing customers due to incorrect contact info? Get more customers by increasing your online credibility by maintaining up-to-date, consistent and visible business information across top search engines and directories.



SEARCH ENGINE MARKETING

Shine in the right places.

Go from outdated to updated - search engines are the new yellowpages. Search engine marketing drives the right customers to your business and turns searches into revenue.



ONTARGET - DISPLAY ADVERTISING

Shine a spotlight on your business.

Spend your advertising dollars where they count the most. Display advertising helps place your business in front of consumers where they spend most of their time: the web.



RETARGETING

Regain lost customers.

Don't miss out on lost business. Today's customers take time to research and reflect before making a purchase. Now you can keep in touch and stay relevant to your customers throughout their buying decision.



DIRECT EMAIL

Reach the right people at the right time.

Build your email marketing campaigns and expand your customer base! Using your most current data ensures your campaigns reach active and high-quality leads. Direct Email will help to micro-target your audience and provide you with real-time email metrics.



FACEBOOK ADVERTISING

Reach Your Target Market and Expand Your Audience

Reach the exact audience you want with targeted ads, increase your online presence, and build brand recognition. With organic reach decreasing and the competition stiffer than ever, there's never been a better time to get started with ads on Facebook!



INSTAGRAM ADVERTISING

Drive real business results

Expand your reach, connect with your desired audience, and gain a competitive advantage with highly targeted ads on Instagram. Our experts will develop and monitor your custom Instagram campaigns to drive the real results you want.



SOCIAL MEDIA OPTIMIZATION

How many places do you shine?

Social media is the new word-of-mouth. It's no coincidence that businesses who engage their customers via social media grow faster than those who don't. Now it's easy to keep your loyal customers updated and gain new ones.



REPUTATION MONITORING

Know what your customers are saying about you.

Don't let bad reviews shut you down. Everyone has an opinion and the Internet provides the megaphone. With 70% of consumers trusting online reviews, you can't afford to ignore what's being said online.



CALL TRACKING

Bring your business out of the shadows.

How do you know your marketing strategy is working? Today, more than ever, phone calls are still one of the best sources of quality leads for your business. Now you can shed light on what leads you gain on and off line.



INTERACTIVE VIDEO

Make an impact in less than a minute.

Interactive Videos are the easiest way to make an impression in a short amount of time, effectively marketing your services. Engage your customers with customized, interactive content for maximum optimization and conversions.



LIVE CHAT LEADS

Make website visits matter more.

Let us deliver 24/7 instant gratification to web visitors by connecting them to a live person with no wait times. Engage more visitors online, off the phone, and easily convert them into leads. Live Chat offers immediate ROI!



FINANCE & COMMERCE

Powered by
PROPEL
MARKETING

Contact Mark Berriman at (612) 584-1539 or mark.berriman@finance-commerce.com for more information

Jill Johnson

Title/Company: President, Johnson Consulting Services

Education: MBA, business administration, Drake University;
B.S./B.A., marketing/management, Drake University

Family: Husband, John Tebbe; dogs, Sammy, Faith and Ramsey; cat, Oscar

Jill Johnson has been honored twice as a Top Woman in Finance, most recently in 2013. Before and since, she has leveraged her position to become a leader in economic development initiatives designed to assist small businesses in Minnesota and nationwide in their growth and expansion, recently completing seven years of service as a member of a federal board for the United States Small Business Administration.



What has happened in your life since your previous honor?

Getting the award for a third time has been pretty cool. I also just received a Mentor of the Year Award from the Women's Health Leadership Trust.

What are your job responsibilities today?

It's my company, so I'm responsible for all the key activities in what we do: interfacing with clients, doing consulting work. I'm the face of the company and the thought leader behind it.

What's your proudest community achievement?

One would be helping to establish the Minnesota Women Business Owners Hall of Fame. That tells the story of women who, over 150 years, have had a major economic impact in our state, but more important, women who overcame obstacles that today's young women probably don't fully understand. By telling their stories, it brings a lot of inspiration.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

Don't spend all your cash. You can survive anything if you have some cash in the bank. The advice I would have is, think big but be prepared.

What's on your bucket list?

I want to work in all 50 states. I'm about halfway there.

— DAN HEILMAN





SOO LINE BUILDING
CITY APARTMENTS

612.235.4251

101 S. 5th Street | Minneapolis, MN 55402
soolinebuildingcityapts.com



STUDIOS TO PENTHOUSES BOUTIQUE HOTEL-STYLE LOBBY FURNISHED/UNFURNISHED
24/7/365 CONCIERGE SERVICES SKY CLUB & SKY PARK W/ ROOFTOP POOL WASHERS/DRYERS
SEXY BATHROOMS 24/7 PROFESSIONAL FITNESS CENTER AWARD-WINNING CUSTOMER SERVICE



VILLAGEGREEN.COM  

Congratulations to RBC Wealth Management financial advisor Darla Kashian on being selected as a 2016 Top Woman in Finance by *Finance & Commerce**.

We are proud of your accomplishments and personalized approach to helping each of your clients meet their unique goals.



Darla Kashian

First Vice President –
Financial Advisor
Accredited Wealth Manager

Phone: (612) 371-7832
Toll Free: (800) 678-3246
www.darlakashian.com

60 South 6th Street, P10
Minneapolis, MN 55402



**Wealth
Management**

* An outside panel of experts reviewed the nominations and selected the honorees.

© 2016 RBC Wealth Management, a division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC. All rights reserved.



Congratulations, Audra!

From the boards and staff of
White Earth Investment Initiative,
Community Development Bank and
Midwest Minnesota Community
Development Corporation

Great Work!



Sharon Olson

Title/Company: Principal, Olson Wealth Group

Education: B.S., finance and economics, Minnesota State University, Mankato

Family: Daughter, Vanessa Krebsbach

Sharon Olson says that her company, Olson Wealth Group, was designed to last. For 30 years it has provided counsel and strategies to meet clients where they are in their life and throughout generations. She's been named a Top Woman in Finance twice before, most recently in 2012.



What has happened in your life since your previous Top Women in Finance honor?

Our firm has nearly doubled our growth. We have become more proactive in helping our clients build strategy and planning around socially responsible and social impact investing as well as charitable planning through family foundations.

What are your job responsibilities today?

As a leader in my company, I strive to lead by example with gratitude and dedication to empowering successful families with innovative, creative, and cutting edge strategies, both in my work with clients and with our important team. The average length of our client relationship is over 15 years ... we are here to see them through.

What's your proudest community achievement?

The work I'm doing with the Ann Bancroft Foundation and the Dare to Dream Grants. I have served as the board chair and have participated significantly to the organization's growth and development for over 10 years. Ann Bancroft has made me a permanent board member due to my commitment and contribution.

What's the best advice you received from a mentor, and what's your best advice to women entering your field?

I was told that successful people do what others are unwilling to do. Those words have helped me many times when I have faced challenges and begin to doubt. And I would say, pay attention to the differences between generations. What's important to baby boomers isn't what's on the mind of millennials.

What's on your bucket list?

My hope is that I have created value and enriched the lives of my clients throughout generations. And, if given the opportunity, to have a straw hat, easel and paintbrush on a beach in Del Mar, California.

— DAN HEILMAN



Congratulations to Jill Johnson



Jill J. Johnson, MBA
President & Founder

on being named to the Top Women in Finance



Leading by Example

MidCountry Bank proudly celebrates all of the financial services professionals, including our own Jennifer Schroeder, Controller, recognized as this year's Top Women in Finance honorees.



When it comes to the future of our industry, it's rewarding to know we have the right leaders in place.

TO ALL OF THE DISTINGUISHED HONOREES,
CONGRATULATIONS FROM MIDCOUNTRY BANK



Jennifer Schroeder
Controller
2016 Honoree

MIDCOUNTRY[®]
BANK

www.MidCountryBank.com

1-877-874-7376



Member
FDIC

© 2016 MidCountry Bank