- AUGUST/SEPTEMBER 2020 -

# TRANSPORTER INTERVIEW

Page and Kashkari Team Up on Minnesota Amendment

> Outside the Federal Reserve Bank with « Alan Page retired Minnesota Supreme Court justice and Neel Kashkari » president and CEO, Federal Reserve Bank of Minneapolis

2020 Manufacturing Excellence Awards | Derailed: Inside the Bottineau LRT standoff



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(1) Gone For Good: Permanent Restaurant Closings Pile Up (2) Life Time to Lay Off 301 Employees Amid Pandemic (3) Is Downtown Minneapolis Dead Forever? (4) Minneapolis Weighs Deal to Lease Kmart Space to USPS (5) Businesses Appear Skittish in PPP's Second Round



#### Podcast tcbmag.com/byallmeans

"The mission is what carries you through." —Angie Zavoral Conley, founder/president/ CEO, Abilitech Medical, shares her story of creating a groundbreaking wearable assistive device for patients with upper-limb weakness, on By All Means.

#### TCB Q&A

"We're having too many policies crafted by people without real experience in issue areas, which means that lobbyists become much more impactful on policy. The more diverse Congress is, based on professional backgrounds, the more successful we'll be." –**U.S. Rep. Dean Phillips** (*D-Minn.*), on the Payroll Protection Program and politics, at tcbmag.com





#### *TCB* Talks

"We've got a lot of folks who want to support marginalized and underrepresented communities, but frankly, don't know what to do. What we've done is equip that cohort with education, resources,

understanding, and a framework around allyship that's allowed them to support their colleagues in different ways." **—James Momon,** General Mills senior director of global inclusion, at TCB Talks: Diversity & Inclusion webinar. He was joined by Clockwork CEO Nancy Lyons (top right), and Kendall Harrell, Caribou Coffee vice president of people and culture (lower left). Watch a recording of the panel discussion at tcbmag.com.

#### **Virus Diaries**

"This crisis is forcing us to run a bit leaner, and that is the perfect incubator for new solutions and ideas."

*—Larry D'Amico*, co-owner, D'Amico & Partners; part of our ongoing online series on how local businesses are coping and pivoting because of Covid-19. Read more at tcbmag.com.





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# The Power of The BrandLab

Let the success of one nimble nonprofit fuel your commitment to the work of diversity, equity, and inclusion.

By Allison Kaplan



he BrandLab builds bridges for diverse students, from classroom to career. It grew out of concern that the Twin Cities' overwhelmingly white advertising community didn't reflect increasingly diverse audiences. John Olson, founder of Olson advertising agency, started The BrandLab in 2009, teaching marketing to students at South High School in Minneapolis. Today, The Brand Lab works in the Twin Cities and Kansas City with hundreds of students each year-opening their eyes to careers they might not have known existed and placing them in internships that often lead to job offers.

Since The BrandLab's inception, the number of people of color working in advertising in the Twin Cities has increased from 6 to 10 percent. The Twin Cities BIPOC population is approaching 25 percent.

It's widely known as one of the only U.S. programs of its kind that starts so young. The BrandLab supporters include agencies such as Colle McVoy and Weber Shandwick, as well as many of the Twin Cities' largest employers, including Target, General Mills, and 3M.

But it wasn't until this summer's awakening about systemic racism for many of us white people who mistook silence for progress that it feels like The BrandLab is constantly popping up in conversations about workplace diversity, equity, and inclusion. I don't know about you, but I know I'm having a whole lot more conversations about these topics. Lately, when I ask business leaders whose companies have come out in support of Black Lives Matter what they're doing to push for tangible progress, more often than not I'll hear, "We're working with The BrandLab."

The BrandLab is so busy that the only time CEO Ellen Walthour could speak to me was at 8 a.m., before a full day of working with interns via Zoom and fielding inquiries from businesses. The calls are coming from nearby, as well as from companies in Atlanta, Seattle, New York, and Boston that want to build more diverse and equitable teams. Walthour makes clear that the demand was there long before a Minneapolis police offer pressed his knee into the neck of a Black man the world now knows was George Floyd.

What's changed, Walthour says, is how her organization reacts to those calls for help. "We're raising our voice as a nonprofit to say, "What we really need is sustainable support—three-year commitments." That way, The BrandLab can spend more time on the work, and less time fundraising.

"We want them to think about the long term," Walthour says. "You're not going to fire half your team overnight, so how do you put the ecosystem in place to build an equitable workforce?"

The BrandLab has long believed it starts in the classroom, and that's why Walthour introduced me to Ingrid Sabah, who got connected to The BrandLab when she was a student at Bloomington Kennedy High school. She applied and landed an internship at Tunheim strategic

communications agency and that led to opportunities with ad agency Mono and Buffalo Wild Wings. The great thing about The BrandLab's approach to mentorship is it sticks with its students. Three years after

graduating from the University of Minnesota, Sabah is a senior analyst in talent operations at Ovative Group.

"I owe so much of my career to The BrandLab," Sabah says. "I didn't know what I wanted to do in business. They show students opportunities and the power of connections."

The BrandLab has seized this summer to set lofty benchmarks for the

next three years:

- Work with an additional 3,000 students.
- Expand to five markets.
- Secure 500 internships across those five markets.
- Grow its "Fearless" program nationally; the program works with businesses on cultural competency and inclusion of diverse identities.

"This is the moment to start treating people as more than numbers," Sabah says. "It's so important to see people in your organization as whole, complete. That's what's been most challenging in Covid-19—you don't really know what's happening behind the Zoom screen. You can't assume people are coming in [to your organization] on a level playing field."

Sabah didn't. She's an immigrant who grew up in a single-parent household without strong role models in the business world. "I was underrepresented from every angle," she says. Now, as her

# They show students opportunities and the power of connections."

—Ingrid Sabah, vice chairwoman of the board, The BrandLab; BrandLab alumna

career blossoms, it's why she's still so loyal to The BrandLab. Sabah serves as vice chairwoman of the national board. She's the youngest board member to hold an executive officer position, and the first BrandLab alumna to serve.

"Our ultimate goal," Walthour says, "is that everyone on our board has come through the program."

What are your diversity goals?



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# <u>starters</u>

Edited by Adam Platt

## REAL ESTATE

# Cabin Life Never Looked So Good

The pandemic prompted a surge of vacation home sales in the region. Best of luck finding one now.

win Cities housing sales ground to a near-complete halt in the early days of Covid-19. But up north, real estate agents' phones started ringing off the hook in April—and haven't stopped. With youth sports and summer camps cancelled, out-ofstate travel off the table, and the ability to Zoom into a meeting from anywhere, cabin life is more appealing than ever.

"People are looking to get away from the density of the cities, and they're spending time the way families used to: swimming, hiking, being together," says Chris Galler, CEO of trade group Minnesota Realtors. He notes that cabin owners are getting more use out of their properties since many aren't pressed to get back to an office Monday morning.

Pandemic cabin buyers skew younger—the crowd that's typically least able to get away due to hectic careers and overscheduled kids. "They're realizing this is not going to be over at the end of the summer," Galler says.

"Instead of blowing [their savings], why not invest in real estate?"

The Upper Minnesota Valley, west of the Twin Cities and south of Fergus Falls, saw the



state's largest year-over-year increase in home sales, up 34 percent for June. While most cabin buyers look north first, Galler says "folks are starting to understand that if they're willing to be on a lake in an area that's a little less treed, they can save money and stay closer to the Twin Cities."

> The median price in the Brainerd area, a popular cabin destination, is up 6 percent. "The problem," Galler says, "is finding properties for sale." As of early July, 23 cabins priced at more than \$1 million

had sold in Brainerd Lakes. "Normally, we see 22 sales all year," says Mike Lynch, a broker who specializes in greater Minnesota for Lakes Sotheby's International Realty.

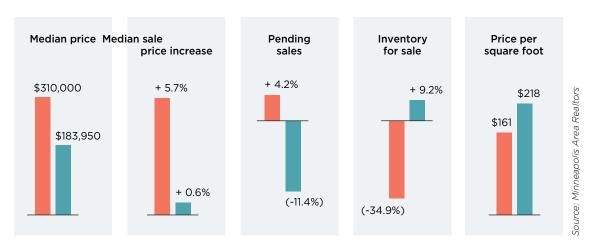
Lynch says a majority of sellers are getting full asking price or 98 percent of it. "We don't see this as a 'moment.' Prices are not jumping; they're stabilizing."

After the 2007-2008 recession, housing in regional vacation areas such as Brainerd, Lake Superior, and northwestern Wisconsin was slow to rebound, Lynch says. From 2012 to 2017, a cabin seller was lucky to receive 70 cents on the dollar of what they built or bought for, Lynch says. "Now we're back to where we should be." —*Allison Kaplan* 

## THE FINE PRINT

# Whatever Happened to Condo-mania?

During the Great Condo Boom of 2003–2006, developers couldn't build enough units, and everyone seemed to want one. These days? Not so much. While single-family homes are seeing solid gains in pending sales and median sale prices, pending sales of condos are dropping, with only nominal gains for the median sales price. While the supply of single-family homes is tightening, the number of condos on the market is increasing. *—Burl Gilyard* 



Single-family home vs. condo sales, June 2020

condos

single-family

# **Tipping Over?**

The Covid-19 pandemic may be the death knell for gratuity culture in restaurants.



ipping is commonplace in restaurants, but over the years it has created a wage disparity between front- and back-of-the-house employees in states like Minnesota that don't allow tip pooling among employees. Now, the pandemic is giving the hospitality industry an opportunity to rethink its business model, and tipping is clearly on the bubble.

The food and beverage services sector represents almost 200,000 jobs, according to the Minnesota Department of Employment and Economic Development (DEED). Average weekly wages were \$376 (including reported tips) in 2019, compared with \$1,147 across all industries. Still, average hourly wages for tipped food service employees often far exceed those available in hourly, so-called unskilled jobs.

Restaurateur Gavin Kaysen of Soigné Hospitality is changing his restaurants (Demi, Spoon and Stable) to a service-charge model. Both restaurants are among the most sophisticated and expensive in the metro area. "There's a lot of levers that you're pulling on to try to make sure that you can run a restaurant or a business that can effectively turn somewhat of a profit," Kaysen says.

The service charge is mostly redistributed among all staff, says Allison Arth, Soigné's director of development. The highest percentage of the charge goes to the service team.

"I think that restaurateurs have known for a long time that the business model that includes tipping is really not sustainable," Arth says, because it diminishes the business's control over customer loyalty and wages, and creates resentment among staff.

Other restaurants have followed suit, including Golden Valley's Lat 14,

Young Joni in Minneapolis, and Hello Pizza in Edina.

Randy Stanley of Wayzata's 6Smith and Baldamar in Roseville has worked for years to eliminate tipping, and if all goes well, he will do so by end of the year.

A service charge can cost restaurants more, Stanley explains, because it is booked as revenue and paid out as wages, meaning taxes are paid and withheld on the money. Instead of having customers setting service staff wages, the business controls it, as do most employers. Stanley hopes this change will create an aspirational environment for employees and promote careers in the restaurant industry.

"I'm very interested in creating a sustainable living wage for all employees, with good benefits that are competitive with any industry," he says. "Survival depends on changes like this." *—Kait Ecker* 



#### General Mills

(Golden Valley) saw its fiscal fourth quarter (March-May) sales jump 21 percent as Covid-related changes in grocery-buying habits boosted the food company.

#### Jamf Holding

(Minneapolis), which manufactures cloud software to power Apple devices, went public at \$26/share.

#### Mall of America

(Bloomington) was identified as being 90-days delinquent on its \$1.4 billion mortgage by New York-based Trepp, which tracks commercial loan data. Trepp categorized MOA's as one of the five largest retail delinquencies in the country, all the others being for little-known regional malls in the Northeast.

Costco (Issaquah, WA), has revived plans to open a store in Duluth following a \$1.35 million tax abatement from the city. Costco requested the abatement after bids for the project came in well beyond what Costco was used to paying at other Midwestern sites. Total incentives could reach \$2 million by the time the project is complete.

# starters



#### **SPORTS BIZ**

# Locked Out of Heaven

With the St. Paul Saints stranded in Sioux Falls, how will Lowertown and the team adapt to a summer potentially absent of baseball?

owertown St. Paul is abnormally quiet this summer. The absence of the St. Paul Saints is palpable, with the team playing its season in Sioux Falls, S.D. With the Saints out of Lowertown indefinitely, many businesses have no revenue from pre- and postgame festivities or the buzz that the Saints bring to the area. OCTO Fishbar was the first casualty, at July's end.

Tim Niver, owner of nearby Saint Dinette, spent a large part of last summer marketing around Saints Monday home games to attract fans looking for higher-end ballpark fare. With no games at the Saints home of CHS Field for the foreseeable future. Niver says he is "using PPP money to elongate the financial scenario," meaning Saint Dinette remains takeout only for the time being.

The Saints' independent league, the American Association, also looks different this summer, as only six of its 12 teams are active, with only four ballparks operating at press time. So how are the Saints making money without fans in the stands? The league is splitting revenues among the teams currently playing, says commissioner Joshua Schaub.

Although the return of the Saints to CHS Field would require the governor to allow gatherings above the current 250-person limit, the team has found other ways to engage fans. It is running a Friday Night Films and Fireworks promotion where fans pay to watch a classic film screened at the field, followed by fireworks.

For fans looking to see live baseball at CHS, the team suggests coming to the Saints Pop-Up Café,

which serves lunch 11-2 Wednesday through Sunday, with the opportunity to watch the Minnesota Twins' reserve squad, currently based at CHS, practice on field. At the end of July the team is scheduled to hold the Senior Class Salute—a paid event where recently Minnesota high school graduates will play in a tournament that could attract several thousand dollars in ticket revenue per day.

As for the return of Saints baseball to Lowertown, GM/ EVP Derek Sharrer says the team "continues to be optimistic that we will be able to play at least a portion of our home schedule here this summer." Sharrer believes that the team can supply an experience with an emphasis on safety, while continuing to provide the fun that is the Saints' trademark. -Holden Platt



# Connected During Covid-19

Three tools Twin Cities professionals use to engage from home.



## App StatusNOW.

The Edina-based app helps workers set up automatic responses that let colleagues know when they are

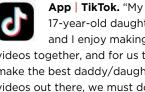
reachable or unavailable in an emergency. "Balancing work and home life while still meeting our clients' needs seems to be 24/7 right now. I'm using StatusNOW to be responsive to my clients and team, yet present with my family." statusnowapp.com -Laura Davis, owner, College Nannies + Sitters + Tutors

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creativemornings. сот -Megan Duffy Sananikone, creative director. Fluid Interiors





17-year-old daughter and I enjoy making videos together, and for us to make the best daddy/daughter videos out there, we must do nightly research on the app. You can check out our college 'Gameday' videos in September." (He's @robgag.) tiktok.com

-Robert T. Gag, CEO, Tierney

# **Giving Triplexes a Try in North Minneapolis**

The city has seen few new projects under 2040 plan.

erry Robertson, president and owner of Plymouth-based C-Alan Homes, is a luxury home builder. But now he envisions building triplexes in north Minneapolis, where luxury homes are scarce.

"I'd like to extend the quality of what we do in Edina into Minneapolis so inner-city folks can have a better product than what is currently being offered by developers," Robertson says.

Critics of the city's 2040 comprehensive plan beat back an idea to allow fourplexes, arguing that developers would start tearing up neighborhoods. The final version of the plan, in effect since Jan. 1, allows triplexes on any residential lot in the city. Robertson has eight sites, but hopes to have 14 to 16 lots by the end of the year.

The vacant lots have been owned by the city of Minneapolis, which owns 414 residential lots on the North Side. Robertson wants to bring a new perspective to city development, which he says is dominated by a handful of firms.

"It's the same old developers, and you don't see anybody new pop up," says Robertson, who also brought in North Sider Keith Dawson, "an up and coming developer," to handle two of the sites.

Otherwise, there has been no rush to develop triplexes.

"I'm seeing a very small number of permits since the beginning of the year," says Wes



"I'd like to extend the quality of what we do in Edina into Minneapolis so inner-city folks can have a better product."

-TERRY ROBERTSON

Durham, a senior city planner with Community Planning and Economic Development. As of midyear, Durham said that the city had seen only three building permits for triplex projects, all conversions or renovations of existing properties.

Some of Robertson's units will be for sale, but he'll retain some as rentals. "Because the margins are thin for us, that's the trade-off," he says. "We have to hold [some units] to make our money back over time. We'll do OK in the long haul."

Robertson is also reaching beyond Minneapolis with his con-

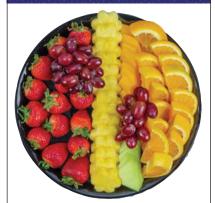
cept. In June, the Brooklyn Center City Council approved a C-Alan Homes plan to build 13 triplexes along Brooklyn Boulevard.

Durham says that the city is not dictating development on individual parcels but is encouraging a broader mix of housing types.

"We want to see a growth in the variety of housing types that we have across the city," Durham says. "We've fielded phone calls from people [who] are curious [about triplexes]. It's going to build over time. We're still very early into all of this."

—Burl Gilyard

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# starters

## **HEALTH CARE**

# The Ketamine **Clinic Next Door**

Once dismissed as a party drug, ketamine may be the next big thing in mental health care—if clinics can figure out how to keep the lights on.

hristy Hatcher says ketamine saved her son's life. After suffering from treatment-resistant depression and experiencing suicidal thoughts for years, Ketamine caused his suicidal ideations to disperse quickly.

Impressed with the drug's efficacy, in 2018, Hatcher and business partner Paul Colligan launched the Minnesota Ketamine and Wellness Institute in Maple Grove to provide ketamine infusions for mental health treatment. The clinic is now one of a handful of therapeutic providers across the Twin Cities.

Proponents say low doses of the drug can help people suffering from anxiety, depression, posttraumatic stress, and other psychological disorders. Though there have been a few promising studies, the science community isn't totally on board yet, and neither is the FDA. (The agency has approved a ketamine nasal spray for treatmentresistant depression, but not IV infusions.) That makes the business prospects a little tricky. (Ketamine infusion clinics have patients sign consent forms, acknowledging offlabel use, risks, and benefits.)

Like many other providers, Hatcher's clinic operates as a for-profit business. But the clinic

# "I've contacted every insurance company and I've gotten no response."

-DR. GREGORY SIMELGOR

doesn't yet pull in enough revenue for it to be a full-time job, so she still works as a nurse anesthetist.

Part of the problem stems from the fact that health insurance companies don't cover ketamine infusions for mental health, meaning



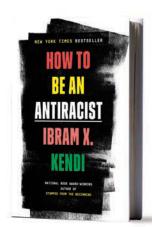
patients pay out of pocket. Infusions can cost as much as \$500 a pop.

Dr. Gregory Simelgor, one of the earliest providers of therapeutic ketamine in Minnesota, says he's been attempting to work with health insurers for years, to no avail. In his view, the demand is there. Simelaor's clinic, the Minnesota Ketamine Clinic, has been operating in Woodbury for about two years. He expanded to Fargo last November. Like Hatcher,

Simelgor continues to work a fulltime job outside the clinic.

"I've contacted pretty much every insurance company that covers people in Minnesota or Wisconsin, and I've gotten absolutely no response," Simelgor says. "If there was any coverage, we would see a huge influx of people who really need this treatment."

-Dan Niepow



# **ON MY SHELF**

# How to Be an Antiracist by Ibram X. Kendi

"I have been doing a lot of work on DEI [diversity, equity, and inclusion] over the last decade. Much of the work has been foundational. What is important for me today and moving forward is to go deeper. Ibram Kendi shares his personal journey and is completely honest and vulnerable. I find myself listening, questioning, and processing and then hitting repeat to listen again. I bought 20 copies for the office."

-LILI HALL, PRESIDENT AND CEO, KNOCK INC.



# What Pandemic? You're Insured!

After losses that flowed from the pandemic, business owners are assessing how to insure themselves against future catastrophes.

wo years before Covid-19 became a brutal reality in the United States, global insurance broker Marsh created an insurance product called PathogenRX. It was designed to provide "financial protection to businesses" that wanted to address growing risks surrounding outbreaks, epidemics, and pandemics.

"The problem is that nobody bought it," says Steve Christenson, a Minneapolis-based senior vice president with Marsh subsidiary Marsh & McLennan Agency (MMA). "Nobody really felt that the risk was there and was worthy of the premiums."

PathogenRX, Christenson says, was targeted to hospitality and gaming, travel and tourism, aviation, and sports and events precisely the industries that have suffered the most from the coronavirus. If companies had purchased PathogenRX, they would have paid special premiums on top of what they normally pay for property insurance. In effect, he explains, they would have roughly doubled the cost of their property-related insurance coverage.

In his role with MMA, Christenson and team advise companies on how to evaluate policies. Now, companies may want to buy PathogenRX. But, Christenson says, "nobody wants to insure a burning building."

Meanwhile, Christenson says, businesses are looking for insurance reimbursement in the short term. "The No. 1 area where business owners are attempting to recover on their traditional insurance policies would be the property insurance policy," he says, "specifically the business interruption feature."

When policies exclude coverage of virus claims, those policyholders won't get paid. Christenson says he's aware of some large companies getting virus-related payments from their property insurance, but the payments are capped. He says the message from insurance carriers is: "Your full limit is not available in this scenario, but we will give you a small piece of it. You can collect up to \$1 million for this pandemic event."

Christenson says Marsh, which owns MMA, is asking the federal government to forge a financial partnership, so insurance companies can afford to pay claims on future pandemics. Because of the scale of the potential damage, he says, "How do we finance this risk as a society if it happens again?"

What the insurance sector seeks with pandemics is similar to what occurred after the 2001 terrorism attacks. Congress approved legislation that made terrorism coverage available to businesses, with the government sharing the losses on commercial coverage if another foreign terrorist attack occurred.

-Liz Fedor



# lessons learned

# TASTEFULLY SIMPLE FOUNDER AND CEO Jill Blashack Strahan

Back from the brink, the consultant-based meal prep brand finds new relevance with online parties.

#### By Allison Kaplan

Since Tastefully Simple peaked at \$143 million in sales in 2008, it's been a long, painful decline for the Alexandria, Minnesota-based home party company, once a fairy-tale success story.

Jill Blashack Strahan started it in a shed in with no

running water in 1995, and it grew to thousands of consultants nationwide, a devoted fan base of home cooks, and a stack of awards to its founder's credit, including her 2006 induction into TCB's Minnesota Business Hall of Fame.

This year marks the company's 25th anniversary, but after 11 years of falling sales, "all of us were wondering if we were even going to have a 25th anniversary," Blashack Strahan confesses.

Since hitting the company's lowest

point a couple of years ago, Blashack Strahan committed to turning around her company and making Tastefully Simple relevant to a generation of people more inclined to order a home meal kit subscription on their phone than to throw a party where guests are expected to buy chicken seasoning-and then run to the grocery store for the chicken.

Committed to modernizing, Tastefully Simple renamed its ingredient collections "meal kits" in 2017, and in 2018, the company started selling select products on Amazon. In 2018, for the first time in five years, they reached a positive EBITDA (earnings before interest, taxes, depreciation, and amortization-an important indicator of financial performance). The company hit \$1 million EBITDA in 2019.

Then came the Covid-19 pandemic, and suddenly, Tastefully Simple can't keep its Juicy Watermelon Margarita Mix and baking kits in stock. Sales were up 126 percent for April, and the annual sales conference of 350 consultants at a Bloomington hotel became an online rally in July with nearly 1,200 reinvigorated brand ambassadors expected to log on.

"It's back to the startup days," says Blashack Strahan. She recently told TCB what she's learned from her company's up-and-down fortunes.

"Focus.

The biggest cause

of stress is trying to

think about more

than one thing at

a time."

# Change your decision grid.

Blashack Strahan realized, with the help of a turnaround advisor, that her decision grid—a tool to evaluate factors and valueswas coming at the issues wrong. "I wanted to save the headquarters team first and the consultants second. I needed to flip that around and prioritize the consultants if we wanted to save the brand."



# Don't doubt your value as founder.

"I'm a farm girl from outstate Minnesota who went to college for one year. I didn't have corporate experience; I didn't know how to lead leaders. But two years ago, as I was looking for new investors. I broke down, thinking 'How do you walk away from something you've built?' I decided to stop looking for new investors and get my hands back in the business to get it going again." When five of her key executives left, Blashack Strahanwho had been the face, spokesperson, and spirit of the company, but less involved in dayto-day operations-did most of those jobs herself, going seven months without a marketing vice president. She's currently running the sales and training teams.

# Don't let competitors shake your confidence.

When meal delivery boxes like Blue Apron and Hello Fresh entered the market a few years ago, Tastefully Simple consultants-and management-panicked. "We had to make sure consultants understood our core business," Blashack Strahan says. "[The competition] is selling to a different market of more metropolitan people who don't want to go to the store. We are broader. Our customers are looking to add some flavor at a reasonable price point."

# Embrace technology.

Even today, 90 percent of Tastefully Simple sales come through its consultants, versus direct through Amazon and the company website. "We always felt you had to taste the products," Blashack Strahan says. The pandemic forced her to rethink that notion, and online parties via Zoom and Facebook have taken off. She expects that trend to continue beyond the Covid-19 crisis. "It's easy, engaging, and answers that age-old question, 'What's to eat?' There's still a place for people to get together, and if you can do that without having to clean the house, even better."

Know

what you're

fighting for.

"It was a horrible time, having to lay off

people who are like family. I needed to make

the decision to save the rest of the team.

To do that, I had to be clear about the highest priorities.'

# Admit when you're fat.

"As we grew, spending had become out of control," Blashack Strahan says. "We had way too many team members, too many leaders. We built a new facility that was larger than we needed, assuming we'd become a \$250 million company. We're selling it now. We don't need to own."



# amped up

# Think Before You Launch

Startups can have the upper hand when it comes to equity.

By Tess Allen

# Set tangible goals. "Goals allow you to measure your success (or lack thereof)," says Camille Galles, general marketing manager of Lunar Startups, a St. Paul accelerator

for women, BIPOC, and LGBTQ+ entrepreneurs. "Without setting goals, you run the risk of backsliding into performative allyship."

# **3** Be honest and share your challenges.

"Be honest about your company's journey in where you are at," Karanja says. "Share the action plans you have in place and how they are going."

## Feminist Book Club

Subscription boxes featuring books on intersectional feminism

"Not only do I source our materials and hire services from woman-owned companies, I try to work with at least one BIPOC company each month," says founder Renee M. Powers. "We also give back five percent of our revenue to different organizations that serve marginalized communities.

And, when I interview authors for my podcast, I always ask if they can connect me with debut

> authors of color in their networks, and I almost always say yes to pitches from authors from a marginalized community."

While established businesses work to improve diversity and inclusion (D&I) efforts, startups have a unique opportunity to start off on the right foot.

Don't wait to work on D&I issues later, when bad habits might already be part of company culture, says Caroline Karanja, CEO of Hack the Gap and 26 Letters, two Twin Cities companies working to cultivate equity in business.

"It really makes a difference if you have these elements figured out before you

# Inclusion is the bridge to innovation.

"I'd encourage every entrepreneur to build a team that reflects the world we live in," Karanja says. "Part of this means breaking down power dynamics and re-examining every notion of what a workplace should be like."

## Coconut Whisk | Maker of vegan and gluten-free baking mixes

"We're making sure that we're building a group of advisors, team members, investors, and stakeholders who are diverse in experience and background," says co-founder Bella Lam. "As a POC and immigrant founder, I know the importance of surrounding yourself with people who are different from you in order to gain the most perspective and inclusivity.

One of our other goals is to make our vegan, gluten-free, and allergen-friendly products accessible to those who might not ordinarily be able to afford high-quality products. We want to lower our cost and continue to donate our products where we can."



## Prioritize top-of-the-line health care for your employees.

"If you are committed to ensuring something other than an all-white staff, you must recognize the compounding impacts of racism on your BIPOC workers. Invest in your staff's health and well-being," says Trina Olson and Alfonso Wenker, co-founders of workplace coaching company Team Dynamics. "Make sure your health care plan covers mental health services, addiction recovery, trauma support, regular preventative visits, hospitalization, and low-cost prescription drug coverage. Do not pick a plan with a high deductible-that will prevent many employees from accessing needed services."

# Peach Mindfulness | Meditation app

"We aim to accommodate life needs of our employees—like not holding late meetings because we have employees who are parents," says founder Quyen Balter. "I also have a policy to listen to every voice and opinion in the room, [because] when everyone contributes, we can create a powerful thing."

# 5. Equity drives business success.

"Your market is more diverse than you may think, & studies have shown that more inclusive companies yield better business results."

# **6** Diversity is more than background or race.

Your D&I initiatives shouldn't just focus on having employees from various backgrounds; it's important to gauge the experiences, perceptions, and opportunities available within your organization," Karanja says.

# We Sparkle | Al-powered software tools to assist entrepreneurs

"We encourage our team members to get out into the community and listen or interact with people who may come from a different cultural background or lived experience," says CEO Michelle Maryns. "I try to bring this same emphasis on inclusion into our organization by sharing articles, stories, or videos with our team and exposing them to entrepreneurs from vastly different backgrounds."

# Invest in your future employees.

begin hiring or seeking outside funding," says Leslie

fundraising platform CheqrPay. "Looking at potential hires or partners through the lens of the culture

you want to create can make all the difference

mended by local workplace experts and a few of the startups that are raising the bar

Check out these seven priorities recom-

on equity, diversity, and inclusion.

Vaillancourt, founder and CEO of St. Paul online

for future success."

Consider putting together fellowship programs or connecting with organizations that can help with your D&I goals," Karanja says. "Begin this work before you hire. Partnerships with others can set up your organization for successful recruitment strategies."

## Fruitful Fertility | Tech-enabled fertility support service

"I've personally made an effort to find business mentors who are women and BIPOC to

> avoid getting advice and forming my assumptions around 'success' purely from white men," says founder and CEO Elyse Ash.

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PLANTING SEEDS



# **Acquiring Entrepreneurship**

Buying an existing business is a legitimate path to an entrepreneurial second act.

By Rajiv Tandon

he Census Bureau reports that baby boomers own over 2 million businesses. As boomers age, run into health problems, and burn out, they will need to do something with their companies. Some plan to turn the keys over to their kids or employees or even close the doors after a lifetime of effort. Many others are seeking a buyer. The right buyer is likely to be a local and preferably a good guardian of their baby.

Covid-19 has thrown a monkey wrench in those considered plans. Without the luxury to sit back and wait for the market to recover, it may have become more of a buyer's market and a lucrative entrepreneurial opportunity.

Most people have a limited view of entrepreneurship—get an idea, start from scratch, and make a go of it.

That's the common misconception. A more comprehensive definition of entrepreneurship is "The pursuit of opportunity without regard to resources currently controlled." This includes buying an existing business, among the myriad approaches. The opportunity is to use experience, knowledge from previous job(s), and fresh energy, with the resources of accumulated savings, loans, and any severance payment to propel an existing business.

Jeff Schuppe entered the entrepreneurial arena after amassing experience at an established corporation. He was in his 13th year at the same company when the owner hired someone in between them as Schuppe's new boss. After exploring several alternatives, Schuppe decided to buy and build up an existing business. After meeting with multiple bankers, attorneys, accountants, and brokers, and exploring several options, he bought Schad Tracy Signs.

Schad Tracy Signs is a fully integrated sign company with facilities in Oronoco and Burnsville. The company started with painted signage in 1979 and moved through neon, fluorescents, and now LED signs with aluminum, steel, and acrylic fabricated housings. The owners were facing retirement and had delayed updating and upgrading had been fearful that the company would be shut down and its assets sold when the previous owners retired. All were relieved and delighted with the wholesale improvements and revamping. They specifically mentioned changes like having better communications, improved morale leading to pride in their work, and feeling invested and engaged in the business.

Schuppe says first-quarter 2020 was the best in about 10 years, with revenue up 17 percent and earnings maintained in spite of booking most of the \$200,000 in expenses from the comprehensive changes in 2019.

# Most people have a limited view of entrepreneurship—get an idea, start from scratch, and make a go of it. That is the common misconception.

the business. The opportunity was to modernize the fabrication plant and set it up for growth.

Immediately after buying, Schuppe gave staff the opportunity to air frustrations and offer ideas. He picked up on several of the ideas and made immediate and broad changes, including adjusting compensation to market rates, adding health benefits, promoting key employees, redesigning the workplace, and adding marketing and customer service initiatives.

I interviewed a handful of the 19 employees to hear their reaction to these changes. They The pandemic has caused physical, operational, and financial setbacks. Backlog kept the company busy till mid-March, then it briefly shut down. A cash conservation regimen was put in place, including a freeze on hiring and wage increases, smaller quantities of material, and postponing capital expenditures. A PPP loan has helped maintain payroll. The team's extra time is being used to prepare for a new normal by cross-training, cleaning, and developing more efficient systems.

Schuppe's sales staff worked hard and brought in new projects and clients from social media

#### Sponsored Content

# **Worried About Employee Engagement Among Remote Workers?** *An Expert Weighs in On How to Boost Morale While Working From Home*

Five months into COVID-19, we now have a good understanding of what our "new normal" looks like.

It's an anxious montage of face masks, outdoor seating and a nostalgic yearning for a pre-coronavirus world. And for many office workers, this "new normal" represents their debut as remote employees.

The work-from-homers are by now accustomed to Zoom meetings and a de-facto cubicle just steps away from the fridge. But as remote work continues, managers need to find new ways to engage with employees — something that seems nearly impossible in a socially-distanced world.

How do we keep workers motivated when they're cooped up during a global pandemic? How do we foster connection between employees and give them a sense of purpose? After all, an effective culture pays off — engaged employees are happier and more productive.

We talked to Josh Levine, author of Great Mondays and a workplace culture expert, to discuss the importance of employee engagement among remote employees and how to create meaningful connections as we work from home.

# What is employee engagement and how does it affect productivity and overall quality of life?

JL: Employee engagement is the amount of discretionary effort that a worker puts in above and beyond the bare minimum, the bare minimum being what will get you fired.

Highly engaged employees care deeply about what they're doing; they're going to be thinking about solving that work problem while they're in the shower, without thinking 'Am I getting paid for this?' That's the hyperbolic example, of course. But you do want to inspire discretionary effort. You want engaged employees so that they give their best often.

## We've seen some information that annual/ employee reviews aren't always taking place during lockdown. How important is employee recognition right now?

JL: First, let's not conflate review with recognition. What we need more of in the review category are check-ins. That annual review will continue (at some point). What is not happening are check-ins: "Hey, how are things going?" People don't have a lot of time - the meeting starts, business gets discussed, you hang up.

This was a problem even before COVID-19. A manager should set up some time to check in and say, "Hey, do you have a few minutes this afternoon? I want to see how you're doing." What that really means is that the manager sees me as a person; he or she cares. It means my manager wants to understand not only my work but also who I am as a human being.

## How important is it to recognize employees' social tendencies during COVID? We know, for example, that this time might be extra hard for extroverts.

JL: Everything has changed. You need to be very attuned to who your workers are and what they're going through

now more than ever. One of the big examples in the last year or so is how do you reward people in the right way. I'm an extrovert, so if you bring me up on stage, I'd think "this is the best thing ever." An introvert would say that's punishment. It's about having empathy for and really understanding who these people are. Most people aren't extreme introverts or extroverts, they're in the middle.

Some people might think, "We just had three meetings in a row -1 don't want to have a Zoom cocktail hour." It's a whole new set of environmental circumstances that are pushing against what each individual knows about themselves. We're learning how we work from home. This is a huge transition - it's critical to know yourself, but also know what my team is going through.

## It seems like WFH could become a lot more common - even as COVID wanes. What do companies need to take into consideration as they overhaul their culture practices to accomodate this change?

JL: You absolutely need to put your culture into practice and you need to document and share it with people especially as an organization grows. And now that we are away from our offices, we don't have that leader walking around inside an office; we don't overhear the office conversations; stories don't get shared very often.

Leaders need to realize that culture must be managed for. They need to understand how effective their culture is and what their goals are. Today more than ever, we need to be deliberate in how we connect and work with one another.

Josh Levine is the author of Great Mondays. Get the book on Amazon.com.

marketing. The company reopened in mid-April, with new orders from hospitals, cities, and other essential businesses. Interior work and installing at customer premises is still a challenge. Overall, Schad

Tracy's year is down 19 percent as of June. They have adjusted the business to operate near break-even with lower revenue.

In spite of the crisis, Schuppe is pleased: "The purchase was the best thing that happened to me. I am thankful that I had time beforehand to make changes before the crisis hit." That he is scouting for additional acquisition opportunities in the field is a testament to his confidence in the future.

Rajiv Tandon is executive director of the Institute for Innovators and Entrepreneurs and an advocate for the future of entrepreneurship in Minnesota. He facilitates peer groups of Minnesota CEOs. He can be reached at rajiv@mn-iie.org.







# Should Foundations' Endowment Spending Increase to Address Pandemic, Racial Injustice?

The downpour of human needs that's surfaced in 2020 is challenging foundations to spend more of their asset bases.

By Sarah Lutman

ost private foundations derive all or some of their revenue from earnings on invested endowment funds. The rule of thumb for spending from an endowment centers on a rate somewhere in the 5 percent range.

To calculate spending rates, endowed assets are valued on a multiyear rolling average, often set at 12 quarters. This provides a "smoothing effect" so that annual spending is predictable and foundations can plan for the effects of market spikes and leaps.

The 5 percent spending rate is based on long-term investment return data, as a percentage that allows boards of directors to preserve endowment assets, account for inflation, and maintain the same buying power over multiple generations ("in perpetuity").

The philosophy underpinning the 5 percent rate is that the needs of future generations are likely to be as great or greater than those of current generations. To preserve the potential to spend the same amount or more in the future, foundations must spend and invest prudently today.

Amid the Covid-19 pandemic, many nonprofit advocates are loudly recommending that the 5 percent rule be set aside, at least this year. They argue that a 100-year pandemic is by definition historic, and the impact on the nonprofit sector sufficiently dire, that a higher spending rate is urgently needed. Their perspective: If ever you were saving for a rainy day, the fierce storm has arrived.

Private foundations are subject to

an excise tax, which is doubled if the philanthropy fails to pay out at least 5 percent of net assets in a given tax year on grants and related program spending. Calculating the 5 percent payout is complex, based on the spending that can be counted and which expenditures must be excluded, but suffice it to say there are significant incentives for adhering to the "at least 5 percent" rule.

Are nonprofit advocates right in suggesting it's time for foundations to increase endowment payout? Consider a recent blog posting from FSG, one of the largest consulting firms to the nonprofit sector. "Five percent is the floor, not the ceiling," says Mark Kramer, FSG principal.

"Most large foundations, of course, are explicitly intended to last in perpetuity, as stated in their charter or bylaws," Kramer writes. "In that case, fiduciary duty includes an obligation to protect the value of the endowment by keeping up with inflation. However, there is no requirement whatsoever to increase the value of the assets beyond the rate of inflation if another course of action would further the donor's charitable intent. In other words, for private foundations, the normal fiduciary obligation to grow the endowment as much as is prudently possible does not take priority over the charitable mission."

He goes on to say, "Money may grow over time, but I would suggest that the delayed cost of solving society's problems grows much, much faster."

Nonprofit blogger Vu Lee has been far sharper in his Covid-era critique of endowment payouts in these times. "There are hundreds of billions of dollars in endowments just sitting there because philanthropy has been continuously saving for a rainy day, with most foundations giving out only 5 percent of their assets each year. This means that 95 percent remains untapped, and today is that rainy day."

He wants foundations to recognize the urgency for change and the opportu-



nity to make a lasting difference. "What we lack is not the funds, but the boldness among foundation leaders to challenge their archaic philosophies and practices, combined with a thorough denial of the reality of this moment," Lee writes. "Funders, if you don't think that this pandemic warrants an increase in your payout beyond 5 percent, to 10 percent or 20 percent or more, then you live in a bubble of privilege wrapped in another bubble of delusions."

Are foundations listening? In June, the Ford, Andrew W. Mellon, Doris Duke Charitable, and the John D. and Catherine T. MacArthur foundations, among others, announced they were taking on more than \$1.2 billion in debt in order to substantially increase their combined payout.

Ford announced it would spend 10 percent of its assets this year, others named a dollar amount of increase in the hundreds of millions of dollars to support the sectors in which they're most active.

We haven't seen a ripple effect from this timely (and splashy) announcement in Minnesota just yet. Meanwhile, 300 nonprofit leaders—including a dozen or so Minnesotans—are asking Congress to require 10 percent payouts for private foundations and donor-advised funds in each of the next three years.

"There has clearly not been a moment in the past 50 years in which the full deployment of our charitable sector was more necessary. America is in an unprecedented crisis. The world of philanthropy must step up and do more, faster. Congress must insist on it," their petition states. Ford Foundation CEO Darren Walker agrees, "The greater risk here for foundations is doing nothing," he's quoted as saying in *The Chronicle of Philanthropy*.

What about your own charitable giving or that of your business? Can you afford to step up in these turbulent times? Nonprofit advocates say that the entire sector's ecosystem is at stake. For them, it's raining plenty hard enough.

Sarah Lutman is a St. Paul-based independent consultant and writer for clients in the cultural, media, and philanthropic sectors. COLUMN TM



# **Innovation at Sea**

Now is the time to audit your brand experience and embrace change.

By Aaron Keller

n the mid '90s, I was working at Yamamoto Moss and developed a research method to study, measure, and improve experiences. We tested it first on Northwest Airlines (you might remember that great Minnesota-based international brand).

Then we got the call to test this methodology on a Royal Caribbean cruise.

First, some context: *The Experience Economy* by Joe Pine and Joseph Gilmore had just come out. The idea was that experiences were at the center of social

and utility value for corporations. But when you're in the moment and see what's coming, it's hard to know how far ahead you are of popular business culture.

We conducted an elaborate study of a seven-day cruise. We had a team of seven—three people on the cruise and four more participating in the analysis and report of findings. The cruise passengers documented their experiences in journals using an expectations model (think of it like a mental image of the future). We experienced almost every single moment within a typical cruise and brought back piles of data to analyze.

In short, we did an audit of the experience. The result wasn't a journey map, but rather a random walk through the experience of a cruise for three different personas: experienced cruiser, second-timer, and rookie cruiser. We identified hundreds of ways to increase the value of a cruise experience to create more consumer loyalty, revenue, and staff engagement. One of the recommendations centered on the cruise photographers. It's a practice you see everywhere, from a Valley Fair ride to haunted houses and Disney theme parks. On this cruise, you could buy a photo of yourself with the captain or next to a plywood

And sometimes, the ideas are right there in front of you and cost nothing, even as they increase value for both the business and the human side.

> replica of a ship's wheel—but you had to stand in line. For two of the three personas, this "line you up to take a photo to sell back to you" thing was an annoyance; most experienced passengers skipped it.

Our adaptation was a shift to wandering photographers, who captured more candid photos as passengers embarked, drank their first daiquiri, or relaxed poolside with friends. It was intended to create memories, rather than posed moments. Simple idea; sounds like it should work, but you never know until it's fully implemented.

I left Yamamoto Moss soon after this to found Capsule and never heard how, or even if, the idea had been put into practice. Then, just a few days ago, I heard that "that little idea" not only had been implemented but was wildly successful, quickly spreading to a sister cruise line and its competitors.

Why does this matter? On the inventor side, ideas like this are hard to protect. When you suggest different behavior, be prepared to watch your competitors adopt it. You might not see much of an inventor's advantage. It can still be worth doing.

On the human side, this might be a great thing if it improves the experience and captures more memories for the passenger. Photographers feel more valued, passengers take home a less staged version of their cruise experience.

On the business side, it could boost revenue.

Finding an invention that benefits the business side but has no social and/or utility value for the human side is an obvious miss. Yet there are so many inventions—products, services, experiences, or moments that ignore this fundamental point. You can avoid this

mistake by asking "Who are we designing this for?"

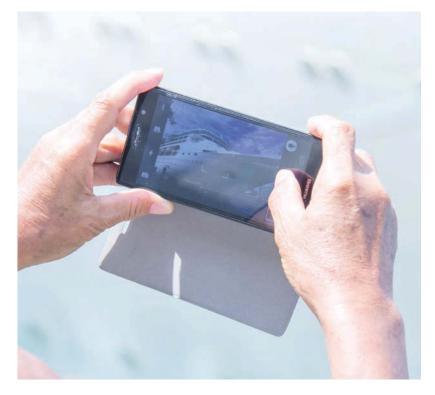
And sometimes, the ideas are right there in front of you and cost nothing,

even as they increase value for both the business and the human side. While the change of photographic style seems simple looking back on it, the idea contributed to the top-line revenue and had no impact on costs.

Those ideas are out there for your business. You just have to be willing to see them.

Of course, only 12 years after our experience, the iPhone showed up, and now everyone is a wandering photographer. If you're not looking for improvements to your experience, you can bet someone else will find them and get there before you. When was the last time you audited your experience?

Aaron Keller (aaronkeller@capsule.us) is co-founder and managing principal of Capsule (capsule.us), a Minneapolis branding agency. He co-authored The Physics of Brand, physicsofbrand.com.



**WORKING IT** 



# It's So Nice to Have a Dad Around the House

Behind the pandemic's unequal impact on working mothers: What fathers and employers might have learned.

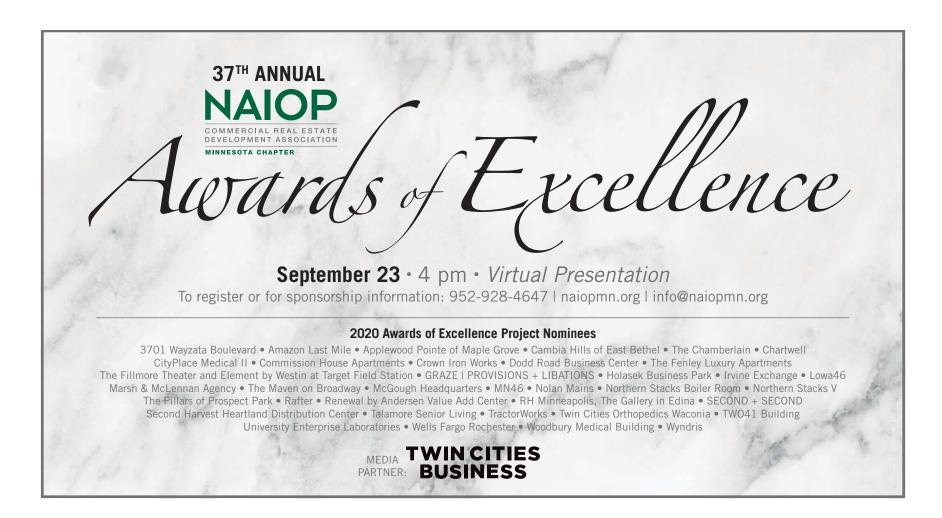
By Linda L. Holstein

mong the many startling and depressing statistics about Covid-19's economic impact on American workers, one seldom-mentioned but palpable effect of the pandemic is the shock felt by fathers as they were introduced to constant child care and daily housework during quarantine.

Yes, for many men, including those in two-earner heterosexual families, it was indeed an "introduction" to stay home and see what kids do all day. Besides exhaustion from learning entirely new tasks and trying to work remotely, fathers were asked, and ultimately forced, to confront decades-old stereotypes about who and what makes a household run. They had to do it to maintain their sanity and their marriages amid nationwide stay-at-home and social distancing orders.

While it would be premature to conclude that the pandemic revolutionized the classic gender inequality rampant in virtually every American home and workplace, it is worth examining how the virus crisis forced parents and their employers to imagine—many for the first time—a possible new model for work-life balance, for both genders. In January 2020, Gallup released an unsurprising poll on the roles of men and women in U.S. households. This was the third time Gallup had asked married and cohabitating couples to report who is "most likely to perform various tasks in the household"; the previous readings were in 1996 and 2007. The 2019 data was limited to heterosexual couples (97% of the sample) to track comparisons with past data, collected before same-sex marriage was legal.

As noted by the New York Times in an early February article analyzing the Gallup results, opposite-sex couples between 18 and 34 years old were no more likely than older couples to share household chores equitably. These tasks included caring for children on a daily basis, cleaning the house, grocery shopping, doing laundry, and washing dishes. Despite stunning societal shifts among the young toward traditional gender roles, including acceptance of people who don't identify as exclusively a man or a woman, the belief about who should run the household and raise the kids rests, in overwhelming numbers, on the slumping shoulders of



working mothers.

Why this matters can be summed up in the trite but apt maxim "There are only so many hours in a day." Gallup confirmed that, prior to the pandemic, women spent an hour more a day than men on housework and an hour more on child care. During the pandemic, according to a Boston Consulting Group report, parents in the U.S. nearly doubled the time they had spent pre-pandemic on education and household tasks, from 30 hours per week to 59. Mothers spent 15 hours more than fathers did on these essential family tasks.

What does this 15 hours-a-week "homework" gap mean for women? It's the leading cause, according to various research studies, of gender gaps in pay and work promotions.

Decades of massive efforts to provide paid maternity leave and paternity leave, child care credits, flextime work arrangements, mentoring, on-site day care, part-time work, telecommuting, and scores of other innovative and progressive policies for employees have not, unfortunately, changed the dynamic for women who want to do well at their work and also be good mothers.

Unquestionably, what hit U.S. parents hardest from March to June was that school as they knew it was gone. Ditto day care. Ditto back-up care from grandparents, friends and neighbors. Particularly hard-hit were single mothers, many of whom had to quit their jobs to take care of their children.

While Congress provided limited relief in the way of "pandemic parental leave," the long-term economic damage to these workers, and their children, is immense. In a recent working paper from Northwestern University's Institute for Policy Research, "The Impact of Covid-19 on Gender Equality," the researchers noted that, "if all schools in the U.S. are closed for a prolonged period so that single mothers cannot work, then 27% of all children in the U.S. are at risk of living in poverty."

Less financially dire, but no less concerning, are those working mothers who do hold down high-paying jobs and have a spouse with a consistent income, but who are nonetheless stymied in their attempt to "rise through the



ranks" of corporate America.

A seemingly radical yet simple solution, offered by gender equality researchers Robin Ely and Irene Padavic and published in the March-April issue of the *Harvard Business Review*, is to abolish the "culture of overwork." Eighty to ninety-hour workweeks, common in many professional work cultures that dictate extensive travel, 24/7 availability, and, by extension, an absent parent, contribute to an "inhumane" and unnecessary work environment for fathers, as well as for working mothers. When men start quitting because they miss being with their families, companies might start to rethink their cultures. Dads who learned to love parenting and to tolerate vacuuming during the pandemic may lead the way to changing the nature of work, as well as home.

Linda L. Holstein is a Minneapolis writer, trial lawyer, and veteran employment law attorney. Holstein also mediates employment and business law disputes (holsteinmediation.com).

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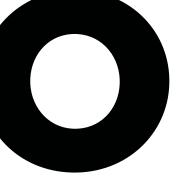
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After \$125 million and over a decade of planning, Bottineau, the Twin Cities final LRT project, is embroiled in a stalemate that could be its undoing. Is there a way to get it back on-line?

# **BY ADAM PLATT**

#### ■ It seemed like a steady green signal.

The Twin Cities fourth and final light rail project had what most of its predecessor lines lacked: consensus. Communities and elected officials along the way clamored for it. Area businesses wanted connectivity to lineside jobs. Development opportunities abounded. The route was uncomplicated and without obvious impediments. And then it went off the rails.

Let's briefly go back to the beginning.

After decades of study and measurement, the Metropolitan Council decided four local corridors justified LRT. Hiawatha (the Blue Line) came first, and though it was a struggle to tunnel under the airport, the line was built with only modest opposition, mostly using public land. It was wildly successful.

Then came University (the Green Line), which proved more difficult. Lawsuits from Minnesota Public Radio and the University of Minnesota delayed the project, as did objections about both disruption to and gentrification of impoverished parts of University Avenue. Eventually, though, the Green Line also blew the doors off rider ship projections.

Southwest LRT (Green Line extension) came next and struggled under the weight of environmental lawsuits from residents around Minneapolis' lakes, corporate indifference along its west suburban route, and opposition from a small adjacent railroad whose demands added hundreds of millions to the cost. Still, it's now under construction and will open in 2022 or 2023.

The Bottineau LRT from downtown Minneapolis to Brooklyn Park looked easy, by comparison. The line runs west along Olson Highway (Hwy. 55), turns north at the Golden Valley border through Wirth Park and emerges in Robbinsdale to parallel West Broadway Avenue and County Hwy. 81 (Bottineau Blvd.).

More than half the 13-mile line was designed to operate on an existing BNSF Railway freight line known as the Monticello Subdivision. BNSF, born of James J.



Hill's lines but now based in Fort Worth, Texas, operates the line from Minneapolis as far as the Xcel nuclear plant in Monticello. (The line once continued to Moorhead, where it connected with Great Northern's mainline to Seattle.) It hosts one daily freight train, has two industrial customers, and north of St. Michael is little used, say local insiders.

The Metropolitan Council planned to pay BNSF to "co-locate" two LRT tracks alongside BNSF's one. Hennepin County, which will fund the line, says the BNSF rightof-way is sufficiently wide to safely carry two double-tracked railroads, giving BNSF plenty of room to double its current capacity. Those assumptions drove a decade of planning and \$125 million in public investment.

But a couple years ago, BNSF seemed to lose interest in the millions of dollars in lease revenue it would generate from the Bottineau LRT.

"It was a surprise to us, based on [BNSF's] utilization of that line, that we were not able to come to an agreement," says Dan Soler, Hennepin County's senior program administrator for rail projects.

BNSF previously had a productive relationship with the Met Council on regional transit. It hosts/operates the Northstar commuter rail from Minneapolis to Big Lake on its mainline to Fargo and

recently agreed to co-location of Southwest LRT in portions of its Linden Yard near downtown Minneapolis.

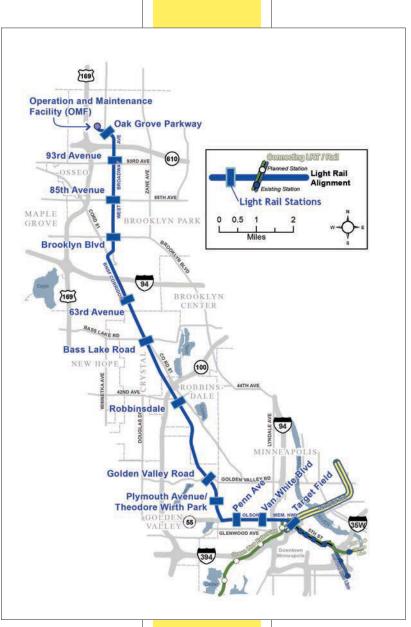
So BNSF's posture is befuddling. "There is not much precedent for a railroad not cooperating," with a thoughtfully planned municipal transit project, says William Vantuono, longtime editor in chief of *Railway Age*, an influential industry trade magazine.

It has been at least two years since BNSF returned Bottineau's phone calls, if you will. There are theories about why, but the reality is that it is BNSF's railroad, and federal law gives states and municipalities no power of eminent domain over them. Thus a stalemate—and most stakeholders agree that an inflection point is at hand.

"The people want this to happen," says Robbinsdale Mayor Regan Murphy. "We need to find someone to do something about it."

## **BOTTINEAU BASICS**

Rail planning in the Bottineau corridor goes back to the late 1990s, says Hennepin County commissioner Mike Opat, the key elected official who has championed for the project for more than two decades. He recalls BNSF pulling a municipally arranged demonstration train to Robbinsdale to showcase rail service in the corridor. "There was never any pushback back then," Opat says. "The debate about the route was not about the rail corridor."



METRO Blue Line Extension (Bottineau LRT) Serious route analysis for Bottineau began in 2008. Dozens of options were considered, but all of them ended up on the Monticello Sub at some point. The conflict was over how and where to serve north Minneapolis. At the time, and many would argue still today, North Minneapolis struggled with a lack of transit infrastructure. But the simplest way to reach BNSF's line was to bypass the North Side almost entirely, running LRT west along Hwy. 55 to the city's western border by Wirth Park.

The alternative was using Penn Avenue to Lowry Avenue to West Broadway, which becomes Bottineau Boulevard in Robbinsdale. But many iterations of this route were abandoned due to political objections. "They were screened out fairly early," says Hennepin County's rail guru Dan Soler. Running the line along local streets would require disruptive construction and removal of homes. "It was 120 to 140 residences, which was problematic."

"It isn't intuitive that you would circumvent north Minneapolis," adds Opat, who says a study ensued which indicated residents preferred the BNSF routing with connector buses to the North Side from a station at Golden Valley Road.

The street-running also slowed travel times to Brooklyn Park. "It was not time-competitive for

suburban riders," says retired Metro Transit planner Aaron Isaacs. Uncompetitive travel times (compared to existing bus modes) would jeopardize an expected 50 percent federal funding match.

"There wasn't a good second choice" to the BNSF line, says Hennepin County Commissioner Irene Fernando, who represents North Minneapolis on the county board.

The Bottineau corridor is set to run 13 miles from Target Field Station in downtown Minneapolis to a terminal near Target's Brooklyn Park campus at the intersection of U.S. 169 and Hwy. 610. There will be stops (see route map, above) in Minneapolis along Highway 55, and at Wirth Park, Golden Valley Road, downtown Robbinsdale, Crystal, and five stations in Brooklyn Park.

When the line turns north off Hwy. 55, it runs 7-plus miles on the BNSF right-of-way before moving onto the median of Hwy. 81 in Brooklyn Park. Golden Valley hopes the line will solidify its status as a place to locate jobs, Robbinsdale sees its modest downtown blossoming into a regional destination, while commercial and residential development is anticipated at a series of forlorn intersections to the northwest. North Hennepin Community College and Target's northern campus are major ridership magnets.

"Our biggest asset is our downtown," says Robbinsdale's Murphy. "We would like some housing. We want the streets activated with services and retail." "We see this line as critical to gaining investment that we need," says Jay Strobel, city manager for Brooklyn Park, which has 1,200 acres to be developed near the line's north end at Target's campus, which currently is home to six buildings with more than a million square feet of office space.

"Most of our planning," Strobel says, "counts on LRT as a development spark [on the north end], while on the south end we expect a lot of job creation." He believes the campus employed as many as 4,000 people prior to the pandemic.

The Bottineau project also stands in contrast to Southwest LRT: It serves a solidly blue-collar, transit-dependent region, rather than a predominantly white-collar, car-owning area. So it's not just a mobility play for the region, it's an equity play.

"As a state we're laser-focused on injustice, racial inequity, institutional bias," says Golden Valley Mayor Shep Harris. "This project addresses these issues."

Half of Bottineau's \$1.5 billion budget is expected to be borne by the federal government. "Transit projects are one of the few times we see federal dollars," says Democratic U.S. Rep. Dean Phillips, whose congressional district includes Brooklyn Park.

Stakeholders in the northwest metro believes the area has waited its turn. "There is no more transit-underserved area than this corridor," Opat says. Bottineau "lands in Brooklyn Park, the second most diverse city in Minnesota. Crystal and Robbinsdale have not seen investment post-Great Recession. All the stations we have are ripe for redevelopment."

### THE STAREDOWN

BNSF had many opportunities over many years to tell Hennepin County and the Met Council that it wanted no part of the Bottineau plan. It did not do so. Hennepin County and the Met Council had many years to secure a binding commitment from BNSF. They did not do so.

The former would have been simple, the latter next to impossible. "There is a prohibition [in federally funded transit projects] on designating properties and securing them," says Opat, "until you have the required community studies and environmental analysis and then federal approval to proceed with the project."

Opat thinks BNSF had no strategic reason to oppose co-location, given the Monticello Sub has so little freight activity and BNSF already has two main lines heading west from the Twin Cities.

"We want room for two tracks," Opat says. "They think they might one day be shipping to Boeing. We can leave them width for double track. It's mostly a 100-foot-wide right-of-way. We discussed crossings [with them]. We discussed crash walls."

Opat says at no point in nearly a decade of on-and-off discussions did BNSF give the region any reason to believe it would oppose co-location on the Monticello Sub.

But something changed.

Most stakeholders in the Bottineau corridor think BNSF is holding the project hostage as payback for a land dispute in Crystal dating from 2015.

Robbinsdale Mayor Murphy flatly calls it "retribution."

Hennepin County's Soler says somewhat more soberly, "I know what my negotiations were like before and after" the dispute.

The contretemps, known to insiders as the "Crystal Connection," involves BNSF's effort to purchase Thomas Auto Body's land near the Monticello Sub in Crystal. The land was to be used to build a connection between BNSF and Canadian Pacific's line from the northwest. CP pays BNSF to use its tracks to cross the Twin Cities, and its trains were often long and slow-moving. The connection would have allowed CP's trains access to BNSF's system at a place better suited to BNSF's needs.

## Bottineau LRT FACTS

\$125 million spent to date

Total project cost: \$1.536 billion (current route)

# 13-mile line

Serving north Minneapolis, Golden Valley, Robbinsdale, Crystal, Brooklyn Park

**11 stations** 

27,000 estimated weekday rides

> 16,000+ jobs along

the line (not including downtown), expected to grow to **21,000** by 2035

# 31,000

people along the line, expected to grow to 36,000-plus by 2035

6,500 construction jobs

\$300 million construction payroll "The Crystal Connection was less about making additional revenue [for BNSF] than avoidance of expense," Isaacs says. "Congested railroads deliver late shipments and [add to] crew overtime."

BNSF had not alerted the adjacent communities of its plans. "They did not come to the county for authorization or as a courtesy," Opat says. "That CP line was busy. It carried 100-car unit trains, including oil from North Dakota. There are a lot of grade crossings used by the Robbinsdale Police Department, Robbinsdale Fire, North Memorial Hospital ambulances. Everybody in the world that heard about this did not like the idea—no municipality, no elected official at any level of government. It was a declaration of hostility. They were driving survey stakes and had told no one."

Other officials echoed Opat's take. "Our concern was a hazardous waste explosion in Wirth Park with creek contamination," says Golden Valley's Harris.

"The railroad was trying to do this in the dark of night," adds Robbinsdale's Murphy.

So Hennepin County took a page out of BNSF's book and swooped in and bought the Thomas Auto Body land. There would be no connection. (BNSF eventually rebuilt a connection with CP in Northeast Minneapolis to solve some of their problem.)

"Both sides did their own thing without consultations," Soler says. "Government just moved to stop it."

BNSF did not tell county or regional officials that Crystal was the cause of its change of heart on Bottineau. At the time, officials were focusing on Southwest LRT, where, among other challenges, the Met Council needed BNSF's assent to co-locate a mile of rightof-way in BNSF's Linden Yard west of downtown Minneapolis.

Those negotiations were tense. BNSF was not happy with various units of Minnesota government, nor with Gov. Mark Dayton, who had been hammering the railroad over oil train derailments and sundry local issues while increasing oversight, says current Met Council chairman Charlie Zelle, who was Dayton's transportation commissioner.

"We asked BNSF to be more transparent," Zelle says. "They were annoyed with the whole government structure."

During 2018, the final year of Dayton's term, the Met Council and BNSF sat down to negotiate a memorandum of understanding (MOU) regarding Southwest. BNSF also wanted a payment, protection from liability for damages that would not have occurred but for the presence of light rail in the corridor, and a crash wall separating its trains from LRT. The Met Council (and Legislature) acceded; it had no choice, really. Opat wanted the MOU to include Bottineau. He says he thought the region had one shot to extract what it wanted from BNSF.

"BNSF wanted the MOU," he says. "They wanted people to stop talking about their oil trains, about not being a good community partner. I was part of the initial meetings and I stepped back to let [ex-Hennepin County commissioner] Peter McLaughlin take it, and that was a mistake. Peter should have pushed harder. He gave up in deference to Southwest. We had shouting matches over it. This was the moment to leverage their cooperation. BNSF said, "We're not talking about other corridors but Southwest.' That was the death sentence for this [Bottineau] corridor.

"It became clear after the MOU that they weren't going to discuss Bottineau with us," Opat continues. "We hired a lobbying firm in D.C. We hired an attorney who is an acquisition specialist in Texas to talk to BNSF's real estate guys about buying the Monticello Sub. BNSF stopped him from meeting with them and called the Met Council to say 'We're not meeting with you on any aspect of this."

*TCB*'s attempts to speak with BNSF CEO Carl Ice for this story were unsuccessful.

BNSF made a spokesperson available to *TCB*, but declined to discuss the Crystal connection. Spokesperson Courtney Wallace explained the railroad's position this way: "As we have said for several years to Met Council, we are not interested in the passenger light rail project proposed on our property in [the Bottineau] rail corridor. We do not believe the Blue Line light rail project would be consistent with our passenger principles or protect the long-term viability of service for our current and future freight customers along the Monticello Subdivision. We evaluate this impact for each proposed passenger project on our freight railroad."

When presented with the paradox of BNSF's recent arrangement on Southwest, Wallace emailed, "The Southwest Light Rail project had a much smaller impact to our property—less than one mile versus the approximate eight miles of our property and associated impacts to our freight capacity in the Blue Line proposal."

The inference from most of the local stakeholders, of course, is that the Crystal dispute poisoned the well with BNSF, and CEO Ice personally directed the railroad's refusal on Bottineau. "It's a cul-de-sac on their system and the CEO is making the decision on it," Opat says.

Ice reportedly met with both Gov. Tim Walz and Minnesota House Speaker Melissa Hortman, whose district includes the Bottineau corridor. Walz's staff did not respond to inquiries; Hortman declined to comment. Met Council Chair Zelle, appointed by Walz, says he has no special insight into Ice's conversations with state leaders, but rejects the idea that BNSF is exacting retribution against the region.

"They have been very consistent, to my mind," Zelle says. "I don't think it's personalities. They have told us they are moving away from co-location" as a strategic principle.

There has been speculation that once Opat retires from the county board in January, BNSF will come to the table, hence Walz and Hortman's silence, but Zelle says he has no reason to believe that is the case.

In past transit projects such as Northstar, the region depended on clout in Washington to prompt BNSF to negotiate, Opat says. Rep. Phillips says he is trying.

"I've been in communication with BNSF—not to demand, but to listen, identify common ground. It has become clear to me the wrong people are at the table," Phillips says. "We have got to find a way to set aside egos and bring some pragmatism. BNSF has every right to protect its interest. We as a community have every right to expect they would make a good-faith attempt to work in the public interest. But it takes the right people, and I am working behind the scenes to see that through."

Phillips seems to validate Opat's take rather than Zelle's. "It's about egos," Phillips says. "It's about an unwillingness to set aside predispositions."

Zelle believes it's time to move on. "There is not a D.C. solution to this; the governor can't make it happen."

In the interim, BNSF has found, perhaps inadvertently, other ways to rub the Bottineau region's nose in the power the rail company exerts. The daily freight on the Monticello Sub used to run in daylight. "They now run at 3 a.m.," says Robbinsdale's Murphy. "It wakes me up regularly."

## **TRAIN IN VAIN?**

Bottineau has languished for two years at a dead stop. So the Met Council, as the region's transit planning body, and Hennepin County, the project's local funder, are left to ponder how to progress. Word is the project is nearing a turning point. Stakeholders met privately in June to discuss next steps.

"Where we are now is everyone taking the scales off our eyes

The people want this to happen. We need to find someone to do something about it.

ROBBINSDALE MAYOR REGAN MURPHY

There is no more transitunderserved area than this corridor.

> HENNEPIN COUNTY COMMISSIONER MIKE OPAT

We asked BNSF to be more transparent. They were annoyed with the whole government structure.

> MET COUNCIL CHAIR CHARLIE ZELLE

and asking 'How do we proceed? "" Zelle says. There are three possible approaches:

• **Option 1: Wait.** Some industry watchers believe BNSF's CEO is nearing retirement, and his successor could look more favorably on the project. Others say it's just a matter of time until BNSF needs something from the state, and the bargaining chip is Bottineau.

To date, though, "we've been unable to find a carrot for BNSF," says Hennepin County's Soler. With two years of delay already under the region's belt, however, "sitting on our hands for two more years will not be palatable" to the Federal Transit Administration, which will ultimately determine if Bottineau qualifies for 50 percent federal funding (roughly \$750 million).

• **Option 2: Reroute.** A reroute is particularly complex because there were initially so few acceptable alternatives to the Monticello Sub. A majority of the planned right-of-way was co-located with BNSF. North of Robbinsdale, the clear solution is building along or down the middle of County Road 81, which already is slated to host much of the northern third of the route.

But the portion between Robbinsdale and downtown Minneapolis is stickier and will inevitably fuel dissent. Leaving Monticello makes it harder to serve Golden Valley and Wirth Park. It also means the line serves downtown Robbinsdale peripherally rather than in the middle of its business district.

"The Golden Valley stop is important," says Mayor Harris. "We have 16,000 more daytime residents than at night. We are a significant employment base: Allianz, Tennant, Courage Kenny, and Honeywell."

A reroute off BNSF "is a big negative," says Robbinsdale's Murphy. "It would cut up our downtown."

And then there's Minneapolis. As currently constituted, the Blue Line extension skirts north Minneapolis, offering just a couple stops along Hwy. 55 west of downtown. That was the choice of community leaders a decade ago. Have times changed?

"I don't want to rely on analysis from 12 years ago," says county commissioner Fernando. Her perspective sounds almost like a new consensus.

"It's a needed connector, and lots of the North Side is critical of the current route," says Minneapolis Fifth Ward City Councilmember Jeremiah Ellison, who would like his ward to see actual service rather than a sideswipe. But he's quick to point out the same concerns raised a decade ago—disruption and gentrification. What's changed, he thinks, is the region's willingness to look at more innovative solutions to preserve fragile economic interests.

"The city, county, state, Met Council need to get serious about generating local ownership of property in transit-oriented design. The free market doesn't bring that. We need to think about things like land-banking and creative financial products." He calls the potential benefit "awesome," but also notes its potential for "disruption in affordability and displacement."

One intriguing possibility would have the line follow the route of the current Metro Transit 14 bus, traversing Washington Avenue in the transit-starved North Loop, then spanning West Broadway to Robbinsdale, a route not seriously considered a decade ago. "I'm a definite 'yes' to transit infrastructure on West Broadway," Ellison says.

The challenges are time and process.

Soler says it would take two years to conduct a communitybased reroute process and have it ready for FTA, and his estimate may be optimistic. "You've got to develop a route that's competitive in the federal process in ridership and travel time," he notes. (He adds that were BNSF to change its mind, it might take two years to negotiate final agreements with the railroad.) Losing access to the BNSF corridor places the line in city streets for its entire length. It may be difficult to maintain competitive travel times, which would degrade suburban ridership.

It seems intuitive that building outside an existing rail corridor will inevitably cost more, but Soler offers this caution: "Building in the BNSF corridor includes significant engineering challenges that would carry high costs, including building through wetland and potentially thousands of feet of retaining walls, and measures such as crash walls that may be required for co-location.

"The cost of property acquisition from the railroad would likely be significant, as well," Soler continues. "It's not nearly as simple as just laying down track next to existing BNSF track. We don't know these numbers because we never got through negotiations with BNSF. But we would not say [reroute] is "likely" to make the project more expensive."

Mike Opat will leave office at year's end and is not sanguine about the hurdles his successor will face. "It puts you back several years. There's no obvious route. A reroute will be quite disruptive ... involve more property, significant redesign of several stations. The [previous] alternatives analysis took five years."

• Option 3: BRT. Quietly and not for public consumption, a mode

switch to bus rapid transit (BRT) has been broached—not so much because Bottineau is best suited to BRT, but because the likely cost and development time for a new LRT route looks daunting, while BRT can be developed using fewer dollars and years. It's not a prospect generating positive vibes in the corridor, though.

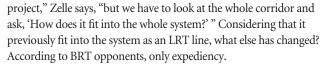
That's because BRT is a mobility solution, whereas LRT also drives development because of rail's implied permanence. Businesses residential developments, retail, and services—locate along rail lines. Drive the Bottineau corridor and the need for such development is evident.

"I am an absolute 'no' on BRT," Opat says. "BRT has an insubstantial physical presence. It's a huge amount of planning wasted. It doesn't deliver equity in investment. It doesn't drive redevelopment. It's telling this region that 'You're not worth it, we're going to dumb it down, we're going to give you class B transit."

He is not the only one giving a thumbs-down. "I'm not interested in BRT at all," says Robbinsdale's Murphy. "Ridership will be much higher with LRT."

Finally, "the community believes it will receive a rail line," notes Fernando.

Faced with a shower of disdain, the Met Council is playing its cards close to the vest. "It's an LRT A METRO Blue Line train leaving downtown to the east. If Bottineau LRT is completed, downtown will merely be the line's midpoint.



Bottineau stakeholders derive little comfort in Zelle's words. They talk of how steadfastly the state's political establishment fought for Southwest LRT in the face of community opposition and/or indifference. They would like to see the same commitment for their corridor.

But they are steeled for half a loaf, if that. "People in the north metro are not accustomed to being well-served by government," Opat says. "They don't believe that government will really help them, [as it has for] other parts of the metro area."

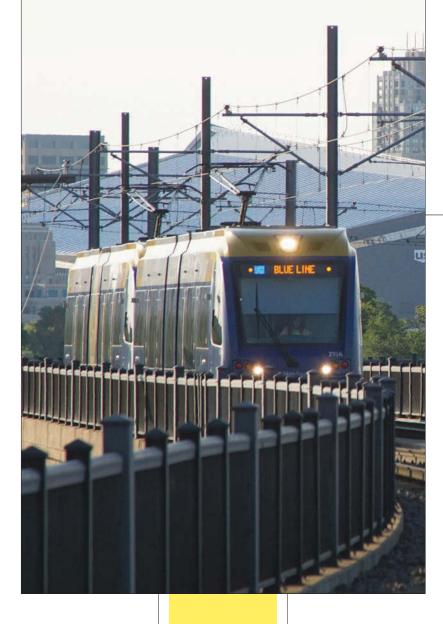
Opat is not alone. "It's incumbent on us to advocate," Ellison says. "We've got to not settle for crumbs this time."

M ike Opat is not yet packing up his office, but he realizes he will not see Bottineau LRT through to fruition as he did with Target Field, the last high-visibility project he led for the county. "My successor has to be a champion for it," he says, "because the communities are for it." And he says the county's perspective will remain preeminent, because Hennepin County taxpayers will shoulder the entire local share of the project.

> Barring a major reroute (ever more possible), he says the \$125 million spent to date will not be wasted, as engineering and environmental work should remain complementary.

> As for when to expect major news on the transitway, stay tuned. "There is no specific timeline," Zelle says. "But we can't wait another generation."

Adam Platt is TCB's executive editor.





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# Manufacturing EXCELLENCE

# **10 MINNESOTA MAKERS THAT ARE RISING TO CHALLENGING TIMES.**



## By Gene Rebeck

**Like many companies, 2020 was expected to be a banner year for Lakeshirts.** Through February, the Detroit Lakes-based maker of promotional apparel had posted 38 straight months of record monthly billings. Then came Covid-19.

"The effect on us has really been profound, and unlike anything that I've ever experienced here," says Michelle Daggett, president of Lakeshirts, which supplies resorts and schools around the country with the apparel that documents a college visit, a memorable vacation, a favorite sports team.

"The first thing we saw was March Madness being cancelled—and that's a good chunk of our business," Daggett says. Then vacation spots shut down. As of May, about 50 percent of the company's orders were on hold indefinitely or had been cancelled. Lakeshirts furloughed most of its 700 employees, and cut the pay of nonfurloughed managers by more than half. Since Lakeshirts employs more than 500, it didn't qualify for relief from the federal Payroll Protection Program.

But like numerous manufacturers throughout Minnesota, Lakeshirts has been able to shift to other types of production related to combatting the virus. The company's nimbleness and durability is helping get it through these uniquely stressful times.

This isn't the only reason why *Twin Cities Business* is recognizing Lakeshirts as one of the 2020 Manufacturing Excellence Awards honorees. Each company spotlighted here has cultivated a successful business model. They can react quickly to market changes, thanks in large part to a deep understanding of customer needs. They have incorporated innovative technologies and techniques into their manufacturing processes.

In addition to honorees in five categories, *Twin Cities Business* is also recognizing five manufacturers that answered the call when health systems, businesses, and communities clamored for equipment to battle Covid-19. We are grateful for their life-saving response and appreciative of the critical role Minnesota's manufacturers play nationwide. »

## **MANUFACTURING EXCELLENCE AWARDS 2020 WINNERS**

Local Growth; National Impact Lakeshirts Diversification Dalsin Industries Full Service Teamvantage Artisan Manufacturing Cameron's Coffee Health-Tech Breakthrough Abbott (Structural Heart Division)

Special Recognition for Response to Covid-19: Lakeview Industries | Stratasys | Protolabs | 3M | Medtronic



Join us for a virtual series of Manufacturing Excellence conversations with our 2020 honorees Tuesdays and Thursdays, AUG. 11-SEPT. 10 | NOON tcbmag.com/events/mea20/





**INDUSTRY PARTNERS:** 





# LOCAL GROWTH; NATIONAL IMPACT

# Lakeshirts

LOCATION: Detroit Lakes EMPLOYEES: 660 PRODUCTS: Printed clothing and accessories sold at colleges, universities, and resorts.

Above: Lakeshirts employees pride themselves on quick order fulfillment. **Ever bring home a souvenir t-shirt from a far-flung vacation destination?** Good chance it was made in a small town in central Minnesota. Detroit Lakes-based Lakeshirts designs and produces wholesale tees, sweatshirts, caps, promotional stickers, and signs for hundreds of colleges, resorts, and businesses throughout the U.S.

So why don't these schools, hotels, and the like get their garments made overseas, where so much apparel production has shifted? Because Lakeshirts, founded in 1984 by Mark Fritz and Mike Hutchinson (who remain co-CEOs), knows exactly what those customers want, and they can get it to them when they need it. The company's staff artists, which now number 90, have created "half a million designs, with tens of thousands of new ones every year," says Lakeshirts president Michelle Daggett, using printing, appliques,

embroidery, and other decorative techniques.

Thanks to its vertical integration, Lakeshirts can get items made quickly. Lakeshirts has a cut-and-sew facility in California, and it operates its own fabricdyeing plant in Detroit Lakes. (It works with other garment vendors when business volumes get heavy.) This allows the company to dye garments on demand. "That also helps us to be able to pivot to whatever colors are trending," Daggett says. Quantity is no problem: Lakeshirts' average order is 70 pieces. Lakeshirts also can ship on short notice—just in time for Homecoming or a long holiday weekend. "If you run out, we'll be able to get you restocked quickly," Daggett says.

Given its hospitality-heavy customer base, it's not surprising that Lakeshirts was able to bill only 10 percent of what it had projected for April, when much of the country was in lockdown due to Covid-19. But the company was able to pivot to making masks for hospitals, nursing homes, and clinics. "We learned how to make them quickly with materials that we had on hand," Daggett says. As of late June, Lakeshirts had produced 160,000 face coverings. By mid-July, the company had more than 400 back on the job as resort sales resumed in some parts of the country.

"Our business was really strong going into the pandemic," Daggett notes. "And we've developed a great relationship with our customers over the years." Now it's a matter of how quickly colleges and resort areas can reopen. Lakeshirts will be ready whenever shirts and accessories are suddenly needed. "We're focused more than ever on quick turn times," she says.

In December, Lakeshirts received major investment funding from Minnetonka-based Carlson Private Capital Partners. "They've been extremely supportive during this challenging time," Daggett says. "And along with us, they're very opti mistic about our future 'on the other side.""

# DIVERSIFICATION Dalsin Industries

LOCATION: Bloomington | EMPLOYEES: 140

**PRODUCTS:** Sheet-metal products for various industries, including construction, transportation, and solar energy.

# Now in its 75th year of business, Dalsin Industries has benefited from a diverse customer base.

That diversification has helped the Bloomington-based metal fabricator grow 20 percent annually over the past few years. Dalsin CEO Gary Fruth acknowledges that the pandemic has been a setback, but as of late June, business showed signs of improvement—"to 65 to 70 percent of our pre-Covid revenue levels." At the same time, gross profit margins have actually increased in the first two quarters of 2020.

Again, diversification has helped. When one sector slows, another can pick up at least some of the slack. While sectors such as travel and restaurants have all but shut down during the Covid-19 pandemic, others, including construction, utility trucks, and RVs, are still sending in orders for metal components. Dalsin also is making parts for sanitation and other protective equipment in high demand due to the coronavirus outbreak. These include steel "spacers" that help employees maintain the proper distance from each other. Dalsin also makes its own product, the Memphis Wood Fire Grill, which has been selling well as people cook more at home.

Dalsin's fastest-growing sector is one the company entered just recently: outdoor power equipment. The category includes generators, compressors, and pumps used primarily by industrial and commercial contractors. Dalsin's customers are also diversified by location—many solar clients are based in California, for instance.

These customers, Dalsin executives say, constantly push the company to improve its production processes. "We stay abreast of the technology that our industry utilizes," Fruth says. He stops short of saying Dalsin is "on the bleeding edge." But the company does adopt new processes as needed in order to meet customer requirements. "We take that technology and combine that with strong [in-house] engineering support in order to understand how to best utilize the technology." Examples include automated flatsheet processing equipment for production and stacking, automated panel benders, and dual-arm robotic welders for larger assemblies.

"Our engineering and sales interact with the customer to design [products] for manufacturability, tying it to our technology," says Tom Schmeling, Dalsin's vice president of sales and marketing. "We work with customers at the front end of the production process." These customers "are always pushing us to be better and to be more efficient," he adds. New technology also helps to combat the manufacturing industry's talent shortage. Says Schmeling, "We can't find as many skilled people willing to go into manufacturing and the sheet metal industry as we could 20 or 30 years ago."

At the same time, Dalsin is staying in touch with customers in harder-hit sectors so that it's prepared when they rebound. The company is also connecting with other potential sources of business. "We're actually increasing our sales pipeline," Dalsin CMO Mark Coronna says. "The short- to longer-term prospects for the business look good. We intend to come out of this quite quickly, with more opportunity than we had coming into it."

# FULL SERVICE **Teamvantage**

**LOCATION:** Forest Lake | **EMPLOYEES:** 250 | **PRODUCTS:** Injection-molded plastic parts for med-tech companies and other sectors.

**There are numerous manufacturers of plastic injection-molded parts.** Forest Lake-based Teamvantage, which averaged 15 percent annual growth for the three years leading up to 2020, has set itself apart by focusing on adding value rather than simply producing large quantities.

"We're a low- to mid-volume injection molder," Teamvantage general manager Kelly Stichter says. "We're willing to work with startup companies and companies that are a little bit smaller," as well as larger firms. Teamvantage, she adds, "likes to work with customers that have a challenge that we can help them solve."

One way the company has added value is by translating its customers' product designs into something that can actually be manufactured. Teamvantage's engineers are quick to suggest improvements—for instance, making recommendations of materials "that might be better than the ones that they were thinking about," Stichter says.

"We spent a couple of months looking at the entire assembly for one particular customer," she recalls. "We worked with their design firm and said, 'Here is how you can resize components, here are the kinds of tolerances you need, in order to make your final product work.' We look at the whole picture." The molded part that resulted from this collaboration came off the line right the first time, allowing the customer to get to market more quickly.

Teamvantage's engineering and technical expertise is notably strong in med-tech—and that has helped it stay busy during the pandemic. The company has been producing components for ventilators and hospital beds, along with parts for products used for diagnosing Covid-19.

"We are an essential manufacturer, so we have been running the whole time," Stichter says. "We've had to categorize our customers based on whether the customer made a Covid-related product. We have a daily scheduling call to prioritize orders." Teamvantage likes a challenge. And the pandemic is offering a challenge like no other.

# ARTISAN MANUFACTURING Cameron's Coffee

LOCATION: Shakopee | EMPLOYEES: 131 PRODUCTS: Coffee sold in retail markets.

**Specializing in packaged products made Shakopee-based Cameron's Coffee well positioned for the lockdown.** With local coffee shops closed, meetings cancelled, and most people working from home, supermarket sales of coffee beans spiked, Cameron' CEO Bob Waldron says. This spring, the coffee-roasting company had to bring in an extra 3 million pounds of coffee.

And Cameron's makes sure that it's buying high-quality coffee—"the top 10 percent of the beans in the world," Waldron says. Coffee's market growth "contin-



ues to move toward premium," he adds. Cameron's "magical position" is "premium coffee at a mid-tier price"—lower than many of its premium brand competitors.

Cameron's might not have the name recognition of coffee-house brands like Caribou and Dunn Bros, but its profile is high in the retail market. According to Chicago-based retail industry analyst IRI Scanner Data, Cameron's was the fastest-growing retail brand in the





Midwest's Plains Region and number four in total retail sales. Cameron's sales hit \$72 million in the 12 months ending July 31, 2019. Since then, Waldron says, the company has grown in double digits on average each month compared to the same month the previous year. Cameron's keeps costs down by outsourcing production of its packaged lines.

One of the main drivers of that growth is Cameron's distinctive single-serve EcoPods. The story of these compostable coffee pods began about 12 years ago. Bill Kirkpatrick, Waldron's predecessor as CEO, wanted to enter the booming singleserve K-cup market. But according to Waldron, Kirkpatrick didn't like the "plastic, watery taste" he felt pods imparted to coffee. Working with an Italian packaging design firm, Kirkpatrick developed a single-serve design whose key component is a soft, thick mesh filter that "traps the water against the beans," says Waldron, who became CEO in 2015. "So your extraction time is longer, and you get fuller flavor."

Waldron says he and Anne Maus, Cameron's vice president of supply chain, "saw the opportunity to take the three materials—the lid, the ring, and the filter and make them more sustainable, whether recyclable or compostable." After two and a half years of development, Cameron's introduced its new EcoPods in 2018, and is freely sharing the technology with other coffee roasters.

Cameron's maintains its mid-tier prices in part by keeping production costs down. "We favor streamlining and simplification whenever we can do it," Waldron says. For instance, all of Cameron's packaging lines are manufactured by Bologna, Italy-based ICA. This allows the company's maintenance team "to optimize training and performance, because it's all the same equipment," he says. Cameron's runs lean, with about 25 people in a front office that's adjacent to the roaster area.

The company also is getting some global recognition. Last October, Colombiabased packaged foods company Grupo Nutresa acquired Cameron's for \$113 million. According to Waldron, Grupo Nutresa will help Cameron's with coffee sourcing. And the Dow Jones Sustainability World Index in 2019 ranked the Colombian company the most sustainable food company worldwide.

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## HEALTH TECH BREAKTHROUGH

# Abbott (Structural Heart Division)

LOCATION: Little Canada (headquarters: Chicago) EMPLOYEES: 840 in Minnesota PRODUCTS: Medical devices for treating cardiac conditions.

Though its medical devices don't directly address Covid-19, a beating heart is always essential. And Little Canada has become the epicenter of cardiac device innovation for Chicago-based med-tech and health products giant Abbott.

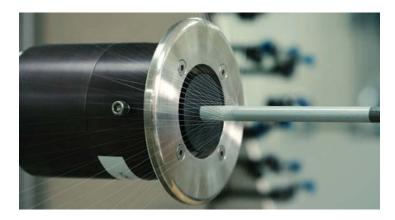
"Abbott has a rich history of innovation here in Minnesota," says Brad Roberts, Abbott's divisional vice president of structural heart operations. That builds on the tradition of cardiac-device breakthroughs developed by St. Jude Medical, which Abbott acquired in 2017.

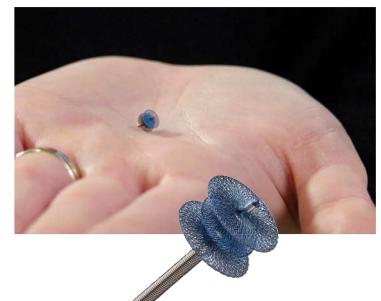
Key examples of newer Minnesota-made devices are two that Abbott introduced to the market in 2018:

+ The 15-millimeter pediatric version of the Masters HP valve is the world's smallest mechanical heart valve. It has been developed to treat babies in need of a replacement heart valve due to congenital heart defects, the most common form of birth defect in the U.S.

+ The Amplatzer Piccolo occluder treats premature infants and newborns suffering from a potentially fatal condition called patent ductus arteriosus (PDA). A PDA happens when a naturally occurring hole between two

Production of Abbott's Amplatzer Piccolo occluder (lower photo), incorporates laser machining and an intricate process of braiding shape memory metals that have a diameter about the size of a human hair.





blood vessels in the heart doesn't close after birth. The Piccolo device, approved for babies weighing as little as just under two pounds, corrects PDAs through a minimally invasive procedure.

"Both of these products utilize a broad range of manufacturing methods," Roberts says. These include highly automated systems along with complex manual assembly. To manufacture its heart valves, Abbott uses stateof-the-art CNC machining. Production of the Amplatzer occluder line incorporates laser machining as well as "intricate processes for braiding shape-memory metals that have a diameter about the size of a human hair," Roberts says. (Shape-memory metals are engineered to combine flexibility, light weight, and durability.)

With these two newest devices, Abbott is helping to maintain one of Minnesota's globally renowned manufacturing traditions.



At 15-millimeters, Abbott's pediatric heart valve is the world's smallest.

# **TEAMVANTAGE IS NOT YOUR TYPICAL MANUFACTURING COMPANY**

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INJECTION MOLDING CONTRACT MANUFACTURING ENGINEERING TECHNOLOGY TRANSFER

# Manufacturing Excellence: SPECIAL RECOGNITION

# ANSWERING

The pandemic associated with the novel coronavirus has been, to put it mildly, something out of the ordinary, and from its earliest days, Minnesota manufacturers have been at the center of the fight against Covid-19. As part of this year's Manufacturing Excellence Awards, Twin Cities Business honors five Minnesota companies that responded to these extraordinary times by manufacturing urgently needed products to address the Covid-19 outbreak. For some, it required boosting output of existing products; for others, it meant learning how to make something completely new—and then producing large quantities, quickly.

#### Protolabs: Rapid Response Team

When the pandemic hit, Maple Plainbased Protolabs set up a Covid leadership team that prioritized the design, engineering, and manufacturing of all Covid-related orders while waiving fees that the company typically charges for expedites. Those fast turnarounds are a company specialty: Protolabs provides rapid manufacturing of custom parts for prototyping and low-volume production using 3D printing, injection molding, CNC machining, and sheetmetal fabrication.

"We received a huge response," Protolabs president and CEO Vicki Holt says. As of mid-July, Protolabs had produced more than 8 million parts, and more than 1,000 different





geometries or unique CAD parts for Covid-19 applications.

"We're very well known in the medical device space," Holt says. "It's our largest industry vertical and makes up 25 percent of our sales revenue. So a lot of companies already in that device space knew of us and reached out to us."

So did numerous businesses that don't ordinarily operate in that space. When the federal government requested that General Motors manufacture ventilators under the U.S. Defense Production Act, "we were one of the critical suppliers to quickly scale up some of the injection-molded parts that go into those ventilators," Holt says.

Other examples demonstrate the range of Covid-19 products in which Protolabs' design and production capabilities played a role:

+ For South Carolina-based ZVerse, a developer of a CAD-based platform for digital manufacturing, Protolabs designed a part used in headbands for holding face shields in place. ProtoAs of mid-July, Protolabs had produced more than 8 million parts for Covid-19 applications including face masks, face shields, and ventilators.

labs has produced millions of these headbands.

+ Michigan-based molecular diagnostics company NeuMoDx worked with Protolabs to produce tens of thousands of injection-molded components used in Covid-19 test kit production.

+ Closer to home, Protolabs manufactured six prototype components for a low-cost ventilator being developed by a group of University of Minnesota physicians in order to accelerate its FDA approval and get it quickly into production.

Protolabs didn't need to change its processes to accommodate this wide variety of Covid-19 parts. "This is what we do every day," Holt says. The fact that those processes are completely digital "from our e-commerce website through our manufacturing and execution, we can handle that level of complexity, and we do it at scale," she adds. This puts Protolabs in the right place at the right time "to help companies with this crisis."

Holt notes that Protolabs was still able to take care of its non-Covid customers, even though they often had to wait in line. "Customers were supportive," she says. "And they did get their parts."

## Lakeview Industries: Moving Fast Into New Territory

John Schwanke first heard about face shields in March. He also discovered that this type of personal protective equipment (PPE) was in high demand—and that face shields were a product his manufacturing company could make.

Schwanke is CEO and co-owner (along with his mother, Lorretta Magnuson) of Carver-based Lakeview Industries, which makes flexible components for manufacturers in a wide range of sectors, including health care, agriculture, and construction. Customers range from Fortune 500s to what Schwanke describes as "ma-and-pa" firms. Its capa bilities include molding, extrusion, and cutting. Conferring with his engineering supervisor, Mike Petersen, confirmed to Schwanke that face shields were something "we could make ... all day long."

Still, this was a product that was outside Lakeview's comfort zone. The company had produced many med-tech components, "but they're not the finished product," Schwanke says. Lakeview had never made something sold directly With new tooling and added production equipment, Lakeview was able to manufacture 300,000 face shields per day.

to the end user. Schwanke's wife, Cathy, got in touch with Erin Smith, community development director for the city of Carver. Smith, in turn, connected the company with Jim Nash, the city's state representative. Nash promptly introduced Lakeview to a medical supply company "that needed a million shields," Schwanke recalls. "Every single call we had with the people looking for this product wanted it faster than we could make it."

So Lakeview "fast-tracked everything," he says. Developing and manufacturing a completely new product would normally take eight to 10 weeks from start until the product was ready to go to market. "We started cutting parts less than a week after we decided to get into this," Schwanke says. Lakeview found a



company that could supply the hardto-find plastic material right away. And because many longtime customers were temporarily shutting down production due to the pandemic, Lakeview had the capacity for face shield manufacturing.

The company needed all the time it could get. "A million face shields right out of the gate would have taken us a month to produce, based on the equipment and tooling I had available and how quickly I could get [additional equipment]," Schwanke says. Lakeview was able to get new tooling in a week, which was faster than expected and made it possible to ramp up to 300,000 units a day. Lakeview also added more production equipment, including a plastic-cutting machine that it had transported from New York.

"We moved from a two-shift operation, with both shifts working about 40 hours a week, to two 12-hour shifts, seven days a week," Schwanke says. The company also hired more than 120 temporary employees to help with assembly of the finished shields. Lakeview kept up this pace for eight weeks, until the middle of May. Production focused almost solely on face shields during that period, though Lakeview did produce some parts for customers that needed them.

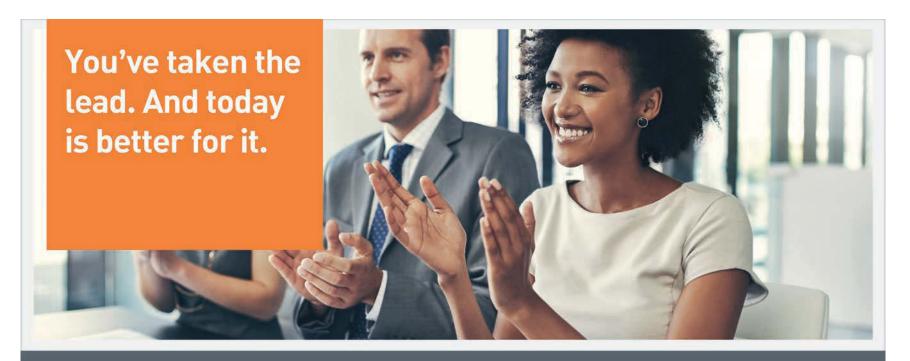
After the first six weeks of production, Lakeview had shipped 5 million shields across the country. By the end of June, Schwanke believed that the company had enough inventory on hand to wrap up production, at least for the time being. With the virus not yet under control, he says, "we anticipate that there will be future demand."

Schwanke noted in late June that "we're down in revenue in our core business from where we were a year ago." Face shield production kept the business going into early summer, when Lakeview's core business began trending up.

#### Stratasys: Team Effort

PPE face shields were also a new product for Eden Prairie-based Stratasys, which





In business and in life, what you do today is a vital part of the ultimate outcome. We applaud the 2020 Twin Cities Business Manufacturing Excellence Honorees for your contributions to our community and world.

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#### TWIN CITIES BUSINESS MANUFACTURING EXCELLENCE AWARDS

Every Tuesday and Thursday starting August 11, we invite you to join us online for a conversation between one of the honorees and Editor-in-Chief Allison Kaplan.

Details on this virtual conversation series available at **tcbmag.com/MEA20**.

#### WINNERS

Abbott Cameron's Coffee Dalsin Industries Lakeshirts Teamvantage

#### SPECIAL RECOGNITION

Selected for going above and beyond in response to Covid-19

3M

Lakeview Industries Medtronic Protolabs Stratasys

GOLD SPONSORS





ECHNOLOGY SERVIC

INDUSTRY PARTNERS





makes and sells 3D printers and related materials. The company didn't go it alone. "It really was a group effort," says Scott Drikakis, Stratasys's health care segment leader for the Americas. In early March, Mayo Clinic contacted a number of Minnesota manufacturers about jumping into face shield production. Stratasys then established a coalition of more than 100 companies and universities to produce the shields.

The coalition, which included Mayo and Medtronic, "made sure that everything being produced was safe and effective," Drikakis says. The coalition partners worked together to establish protocols for material cutting, 3D printing, and clinical efficacy.

Stratasys produces the face shields through its production unit, Stratasys Direct Manufacturing. "It was seven days a week for the first six to eight weeks," Drikakis recalls. By the end of June, Stratasys and its coalition partners had fabricated more than 250,000 of these highdemand items.

Face shields aren't the only Covid-related product Stratasys has provided. It also has sold nasal pharyngeal swabs and prototyped a variety of ventilator components. These include ventilator splitters, which allow a single ventilator to support more than one patient. "None of these were products we'd made before," Drikakis says. For many weeks, he adds, "we were pretty much neck-deep in all things Covid-related." Stratasys's regular customers were understanding about delays on products not related to the pandemic, Drikakis says. "Everyone understood that we all had to do our part."

Demand for items to address the pandemic slowed a bit in June. Still, at the end of the month, Drikakis says manufacturing face shields and Covid-related parts was "still a primary focus."

#### 3M and Medtronic: Stalwarts

Two of Minnesota's largest manufacturers, 3M and Medtronic, didn't need to get up to speed on the products needed to treat Covid-19. What they needed to do was speed up.

3M, of course, is well-known for its production of N95 disposable particulate respirator masks. Since the beginning of the pandemic, the company has doubled its global output of all of its respirator

#### **MINNESOTA MANUFACTURING:**

Manufacturing is Minnesota's unsung hero. According to the Minnesota Department of Employment and Economic Development, manufacturing contributed \$52.7 billion, or 14 percent, of the state's \$380 billion in GDP in 2019. The sector's direct and indirect employment accounted for 40 percent of all jobs statewide. It's a varied sector, too, one that includes small components manufacturers, taconite pellet plants, transportation vehicles, processed food, and many more types of products.

Like most economic sectors in Minnesota, manufacturing was hit hard by the Covid-19 outbreak, though not as badly as, say, hospitality and leisure. In May and June, there were signs of a comeback. Nationally, the Arizona-based Institute for Supply Management's Purchasing Managers Index, derived from a variety of manufacturing-related data, was measured lines. Company spokesperson Tim Post says that 3M is on track to double that rate again, and expects to produce more than 2 billion respirators by the end of 2020. "The reality is, demand for respirators continues to exceed supply," Post says. "This is an industry-wide challenge, not just a 3M issue."

3M also ramped up production of reusable respirators as well as powered air-purifying respirators (PAPRs), which can be used as alternatives to N95s.

The masks grabbed the most headlines, but 3M also makes biopharma filtration, hand sanitizers, and disinfectants that have been in demand since the outbreak began. "Our factories are operating 24/7 to get much-needed personal protective equipment to frontline health care workers and first responders," Post says.

3M has partnered with other companies, too. The St. Paul-based manufacturer provided expertise in personal safety equipment, technology, and regulatory requirements to help Ford Motor Co. rapidly produce a new PAPR design and also worked with Indiana-based engine manufacturer Cummins (whose power generation business is headquartered in Fridley) to increase production of high-efficiency particulate filters used in PAPRs. In addition, 3M is collaborating with several manufacturers and institutions that have been helping hospitals develop ways to safely decontaminate, reuse, and extend the life of N95 respirators.

Fridley-based Medtronic has been in the thick of the fight against the novel coronavirus. In addition to ventilators, the company manufactures pulse oximeters and sensors used to detect oxygen levels in the blood. (A low reading could signal Covid-19 infection.) Lesser known are Medtronic's extracorporeal membrane oxygenation (ECMO) machines. These devices, which function outside the body, help keep patients' blood oxygenated when the heart and lungs are too weakened to do so on their own.

Since March, Medtronic has increased ventilator production five-fold, producing 1,000 ventilators per week. The company also has made the intellectual property for its PB560 ventilators available for free to other manufacturers in order to increase their production globally. According to the company, there have been more than 200,000 downloads of the PB560's IP from early April to late June.

#### **BOUNCING BACK?**

at 52.6 in June, up from 43.1 in May. The Midwest experienced a similar (partial) recovery. A regional survey of business conditions conducted by Creighton University showed that the Midwest's manufacturing sector also posted improvement in June. Creighton's regional index of nine states rose to 50.3 in June, following three consecutive months of contraction.

But Minnesota's comeback lagged compared to its neighbors, posting a June index figure of 45 (compared to 39.8 in May). According to Creighton's protocols, an index number below 50 means no growth. The reasons? One that Creighton analysts cite is that Minnesota's manufacturing sector is more reliant on exports than other Midwestern states. That global reach benefits the sector during flush times—and less so when the worldwide economy is suffering, as it has been during the pandemic. —Gene Rebeck

#### We proudly congratulate our client, Lakeview Industries,

on their recognition from **Twin Cities Business** for going above and beyond in response to COVID-19.

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#### **UPCOMING VIRTUAL EVENTS**

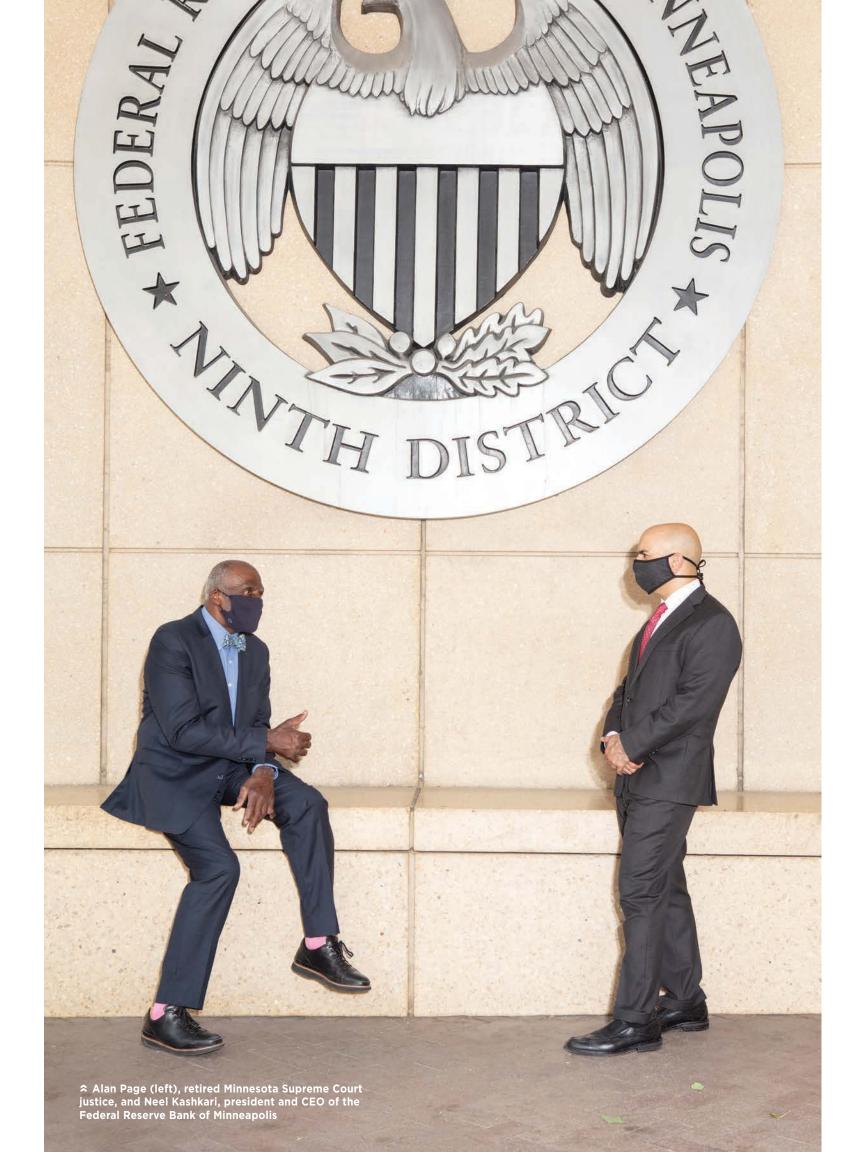
New Member Luncheon | September 3 Womens Leadership: Kristin Tombers | September 14

#### OTHER EVENTS TO WATCH FOR

Private Equity Summit Owners Forum Monthly Luncheons will resume in the fall

Information and registration • acg.org/minnesota Questions, contact nicki@acgmn.org or 612-590-1041





## THE MINNEAPOLIS FED SHEDS ITS RESERVE

Building on his research platform, CEO Neel Kashkari wades into controversial policy waters by engaging with citizens on the coronavirus, education, and racial injustice.

#### By Liz Fedor Photographs by Ackerman + Gruber

While Minnesotans strain to address the pandemic, racial inequities, and a deeply wounded economy, Neel Kashkari has readily become an omnipresent figure in debates on all of these complex issues.

The president and CEO of the Federal Reserve Bank of Minneapolis isn't content to simply be the purveyor of sound, data-based economic research. Instead of analyzing the Fed's Ninth District communities from afar, he's jumped into the mix in community dialogues, and he's willing to accept the public criticism that accompanies his activism.

Of course, people who know Kashkari would never accuse him of timidity. He was an assistant secretary of the Treasury in 2008 and 2009, overseeing the Troubled Assets Relief Program during the financial crisis. "This was the most unpopular economic program in American history," Kashkari says. But he maintains that the \$700 billion federal bailout of banks and other businesses "was the right thing to do, and it crossed party lines." »

Since he arrived in Minnesota in 2016 to lead the regional Federal Reserve Bank, Kashkari and his staff have made a concerted effort to change the institution's semi-reclusive image and to engage frequently with a range of citizens. The Fed has done everything from opening a booth at the 2019 Minnesota State Fair to convening local and national leaders tackling the affordable housing issue.

Kashkari also has entered the political arena, doing so when he believes it will help the Fed fulfill its mandate to achieve maximum employment. "I want us to go take on important public policy issues," Kashkari says. "If we can make a difference, and we can do it in a bipartisan manner, then that's what we're here for."

His most prominent foray into public policy development is a proposed education amendment to Minnesota's Constitution, which states that all Minnesota children have an equal right to a quality public education.

Kashkari's lead partner in advocating for the amendment is retired Minnesota Supreme Court Justice Alan Page, who wrote in a 1993 dissenting court opinion, "The State's duty toward its children is not satisfied unless it provides equal educational opportunities for all children."

Kashkari and Page want the Minnesota

Legislature to pass a bill in 2021 that authorizes placing an education amendment on the 2022 ballot. The amendment would hold public schools accountable for providing a good education for each child. "We believe the political system is what has failed the children of Minnesota," Kashkari says.

A 2019 Fed report, "A Statewide Crisis: Minnesota's Education Achievement Gaps," documented the disparities in achievement for children of color and those from low-income families.

The study found that only three in 10 African-American students were performing at grade level, while 65 percent of white students met that threshold.

Regardless of geography, family income plays a huge role in how students are being educated in Minnesota. The Fed study showed that 37 percent of students from low-income families were proficient in math and reading, compared with 68 percent for children from higher-income households.

Kashkari believes it's time to disrupt Minnesota's education system.

#### Why an amendment?

The achievement gap for students of color in urban schools is common knowledge among state politicians, private foundation heads, and business leaders. Yet most interventions they've made to remedy the problem have not substantially narrowed the gaps.

"A lot of effort and a lot of money has gone into trying to solve these persistent gaps, and it simply hasn't worked," Page says. "Both Neel and I think that by changing the constitution it will act as a catalyst to create that [political] will to do something different."

Page is a longtime advocate for education. In 1988, he and his wife, Diane, created the Page Education Foundation, which provides scholarships that help many students

"You can't tax the middle class to subsidize the middle class, because that doesn't make sense."

**NEEL KASHKARI**, president and CEO, Federal Reserve Bank of Minneapolis



of color attend college. In turn, the Page Scholars mentor children in grades kindergarten through eighth grade.

When Kashkari wanted to do something bold to break the inertia in Minnesota's education establishment, he turned to Page for help. "Neel invited me to come down to the bank and talk about education," Page recalls. "We talked about what other states had done, what their research was showing, what the possibilities were, and what we could do that would have some real impact."

They zeroed in on a constitutional amendment. They point to other states, including Florida, where they say voter approval of an amendment has exerted pressure on political leaders to achieve real progress in educational attainment.

"Everyone says, 'We want to put kids first. We want to drive change,'" Kashkari says. But he expresses frustration that substantive change is often blocked. "So we're making people put their money where their mouth is. 'You say that you want to put kids first, and you really want to make changes.' Here's your chance," Kashkari says.

Since Minnesota became a state in 1858, Page and Kashkari argue, education funding and teaching approaches have focused on the education system, rather than on the individual needs of each child in a particular school.

"For the last 30 years, I've been saying education works best when we focus on one school at a time, one classroom at a time, one child at a time," Page says.

The state Constitution's current language says, "it is the duty of the legislature to establish a general and uniform system of public schools." Kashkari asserts that the state needs to "create an individual civil right" that each child will receive a good education.

The proposed amendment says it is a "paramount duty of the state to ensure quality public schools that fulfill this fundamental right." It states children would need

to meet certain standards or educational outcomes, and the legal underpinning of the amendment would allow parents to hold schools accountable through litigation.

Page, an Ohio native, was 8 years old when the U.S. Supreme Court decided Brown vs. Board of Education, the landmark ruling that outlawed racial segregation in public schools. While the Brown case shattered the status quo in 1954, Kashkari and Page argue that dramatic change is needed in Minnesota's K–12 schools many decades later.

#### Behind the wizard's curtain

Before the coronavirus surfaced early this year, Kashkari was spending considerable time in meetings to build support for the education



« Neel Kashkari, president and CEO of the Minneapolis Federal **Reserve Bank (left)**, discussed educational disparities at a Fed event this year with retired Minnesota **Supreme Court Justice** Alan Page (center) and MPR Host Angela Davis (right). At the same event, the Fed's Alene Tchourumoff (at right) moderated the discussion of a panel, which included Rep. Rena Moran, (third from right) who is sponsoring the education amendment. The panel also included **Charlie Weaver of the Minnesota Business Partnership** (second from left) and Ecolab **CEO Doug Baker (third** from left).

amendment. But his agenda has broadened because of the historic economic and social challenges that have been unfolding. In recent months, the outspoken Kashkari could be seen in numerous high-profile settings. He was a "60 Minutes" guest in March, talking about the huge infusion of government money he thought was needed to respond to the economic crisis caused by Covid-19.

In May, he appeared alongside epidemiologist Michael Osterholm in a virtual Economic Club of Minnesota event. At that time, he warned it was unrealistic to expect a V-shaped economic recovery and argued Americans would need more direct government benefits because it will take a long time to bring back many jobs and rebuild the economy.

Shortly before the July 4th holiday, he took part in a National Association for Business Economics webinar on "Race, Mobility, and Fairness in the U.S. Economy." During his tenure at the Minneapolis Fed, Kashkari said he doubled the percentage of key leaders who are people of color. As a major part of the Fed's mission to promote maximum employment, Kashkari said the Fed should address education, health, and housing problems that limit job opportunities.

Kashkari's transparency in his communications and public access is a departure from how the Federal Reserve long has operated, particularly in Washington, D.C.

"Our jobs are to serve the public," Kashkari says. "We need the public to have confidence in us and what we are doing, and that confidence has to be earned. Historically, the Fed was very buttoned-up and didn't let people look behind the curtain. It was like the 'Wizard of Oz.' "

Kashkari maintains that aloofness had a downside. "When the fnancial crisis hit [in 2008], we really needed people to trust us because we were doing extraordinary things," he says, but many people didn't know much about the Federal Reserve.

"It was very mysterious, and we were never seen," he says. "You would just hear these interest rate pronouncements that came out. [Former Chairman] Alan Greenspan intentionally spoke in a very confusing manner to add to the mystery of the Fed."

Kashkari says succeeding Fed chairs and regional Fed Bank leaders have been taking a different approach. "We've made a conscious effort to communicate more with the public, let them see what we are working on," he says. "Just this past year, the board of governors led an initiative called Fed Listens, where we had a series of public forums, where community leaders and policy experts would come and meet with us to talk about how we conduct monetary policy."

In Minneapolis, in addition to scores of public gatherings on key issues, the Fed

has held informal events to meet a range of citizens. The Fed took part in Doors Open Minneapolis, which allowed people to walk around the building and ask questions. It also hosted a booth in the Education Building at the 2019 Minnesota State Fair, where staff listened to people from around the state. Though they lacked a Fed product on a stick, Kashkari says, "we did give out bags of shredded money." (The Fed shreds old bills removed from circulation.)

#### Taking the policy plunge

Increasing engagement with the public is one strategy that Kashkari has championed, but he's surprised some people by going a step further, into policy development.

"We want to make as big a positive impact as we can on our community and on the country in terms of public policy," Kashkari says. Earlier in his Minneapolis tenure, he led a national conversation over banking regulation in the aftermath of the financial crisis.

Arguing that the biggest banks still pose an economic danger, Minneapolis Fed veterans Ron Feldman and Ken Heinecke authored "The Minneapolis Plan to End Too Big to Fail." The plan recommended raising equity capital requirements for large banks with assets over \$250 billion.

In that policy initiative's case, Kashkari says, "We didn't get any traction because the regulatory winds in America have been blowing in a deregulatory direction and we were advocating for more regulation."

Kashkari, one of 12 members of the Federal Open Market Committee, which sets monetary policy including interest rates, says he has guardrails that help him determine his public policy advocacy.

Leadership on the education amendment fit his test for involvement, he says, because people's ability to land good jobs is tied to the Fed's maximum employment mission. Before moving forward on a major policy initiative, he also weighs three questions: "Is this an important public policy issue? Do we have expertise to bring to bear on it? Can we develop a proposal that is nonpartisan?"

More policy proposals are expected to flow from the Opportunity & Inclusive Growth Institute, which Kashkari established at the Minneapolis Fed in 2017. "One of my big surprises coming to Minnesota was discovering the disparities," he says. In Minnesota, the median annual household income for whites is about \$36,000 higher than the income for Blacks. Kashkari felt compelled to probe the reasons. "It's too big of an issue for us not to try and use our really smart economists to try and understand the gap," he says.

#### An economy for everyone

That type of work appealed to Abigail Wozniak, a Harvard Ph.D., who gave up her job as a tenured economics professor at Notre Dame to become the institute's first director in early 2019.

She didn't want to do academic research in isolation and believes in Kashkari's vision for the Minneapolis Fed that's built on groundbreaking work by former Fed research director Art Rolnick. That research, which showed a high return on investment from early childhood learning, has been used for many years to buttress support for funding preschool programs.

While Rolnick laid the research-policy advocacy foundation in 2003, Wozniak says, "Neel has really turbocharged this environment." Recently, Wozniak led development of a framework for gathering Covid-19-related data, so public and business leaders would have good information and analysis for making decisions during the pandemic.

Alene Tchourumoff, the Minneapolis Fed's senior vice president of community development and engagement, says she and other leaders have emphasized spending time in Upper Midwest communities to learn about people's concerns. Before Covid-19 curtailed travel, key themes emerged.

"Almost everywhere we go in the Ninth District, people talk about housing," Tchourumoff says. "They talk about access to child care, they talk about health care." The Fed wants to identify the stress points for low- and moderate-income people, she adds, so they can conduct research, develop solutions and move toward an economy that works for everybody.

That egalitarian approach is highlighted in the spring 2020 premiere issue of *For All*, a magazine of the Opportunity & Inclusive Growth Institute. "The traditional view among central bankers is that there's little we can—or should—do about economic opportunity and inclusive growth," Kashkari wrote in a column. He favors reexamining that assumption. "We need to look beyond averages to see what effect national policies have on different groups."

Housing costs have been rising at a much faster rate than incomes, so the Opportunity & Inclusive Growth Institute convened a conference last fall to discuss research and affordability options.

"You can't tax the middle class to subsidize the middle class, because that doesn't make sense," Kashkari says. "So somehow we have to unlock the private sector to come in at much bigger scale to build more supply. That's the only way we're going to make things more affordable for the majority of people."

From Kashkari's perspective, he is shaping a Minneapolis Fed that will be highly relevant to policymakers, will garner the public's trust, and will help improve the lives of people who struggle financially.

He's not afraid of critics, which is why he's pleased the Fed made a commitment to the city of Minneapolis to research the impact of the \$15 minimum wage. "Minneapolis told us that we were the one research group that everybody trusted would do the analysis honestly, both the business community and the activist community," Kashkari says.

"Are we going to be taking some risk that we might be upsetting people? Yeah, but this is exactly the kind of research we should be doing," Kashkari concludes.

## UNRAVELING EDUCATION'S STATUS QUO

Businesses, the Fed, and a bipartisan coalition of community leaders are making a big push to win approval of an education amendment to Minnesota's Constitution.

**B** efore Covid-19 upended the 2020 legislative session, passing an education amendment to Minnesota's Constitution was the No. 1 priority for the Minnesota Business Partnership.

"It's the right thing to do," says Charlie Weaver, executive director of the partnership, which represents Minnesota's largest employers. "It's criminal what we've done to those students of color over the last 25 years," Weaver says. "Not only have they not gotten better scores, they've gotten worse. And it's resulted in generations of kids who don't have a hopeful future."

Besides the principles of justice and equality, Weaver says, corporations have another key rationale for backing the amendment. "We need talent in this town," he says. "One of the biggest challenges for our members is the lack of talent that will allow them to grow and prosper here in Minnesota. And if we're leaving half of the students of color on the bench in Minneapolis, who don't even get a high school diploma, that's a huge challenge. Those kids are not going to be successful."

The Business Partnership will return to the State Capitol in 2021 as a key player in the push to get the education amendment on the ballot. Weaver, a former Minnesota House member, argues that the way the amendment is worded will give the Legislature flexibility in addressing disparities.

Neel Kashkari, president and CEO of the Minneapolis Federal Reserve, and Alan Page, retired Minnesota Supreme Court justice, say they crafted the amendment to elevate the importance of a high-quality education for every child and to spur transformational changes.

"They've specifically avoided specific solutions with the education amendment," Weaver says. He notes the emphasis is ensuring that "every child" is entitled to a quality education. "They don't get into what 'quality' means," Weaver explains. "They do say how to measure it, by accepted statewide standards, which is really important from our perspective."

Kashkari and Page met individually with many corporate CEOs in January and February. Business leaders are embracing the strategy of leveraging the amendment to drive improvement in the education achievement gap, which the Fed defines as "deep, wide, and persistent." CEOs support adoption of the amendment "even though they know there is uncertainty about where it is going to lead," Kashkari says.

Page is comfortable working with Kashkari on an amendment he believes will yield constructive change, but he stresses that "neither one of us want to put our thumb on what the solutions are." They are not advocating for a particular class size, curriculum design, or other specific measure.

> Both say they are steering clear of a partisan breach. In their early work on the amendment, Page says, they've built allies in a nonpartisan way. "If I thought there was something inappropriate about it, I wouldn't have come along for the ride," says Page, who moved to Minnesota in 1967 to play for the Minnesota Vikings before he embarked on a legal career.

#### **Bipartisan sponsors, mixed reception**

Lead House sponsors of the education amendment bill are Rep. Rena Moran, a Black DFLer from St. Paul, and Rep. Ron Kresha, a white Republican from Little Falls in central Minnesota. They were

*"Whether you are talking about criminal justice or justice generally, or housing or health care, central to all of those, and linked to all of those, is education."* 

ALAN PAGE, retired Minnesota Supreme Court justice



joined by 31 co-sponsors when the bill was introduced in late February in the 134-member Minnesota House.

"My bet was that there would be Republicans and Democrats supporting us for this idea, and Republicans and Democrats opposed to it," Kashkari says. "That to me is the cover that I need to go out and advocate for an idea."

Kashkari was correct. There are advocates and opponents of the amendment among legislators of color, as well as white legislators. People within the DFL and Republican parties are split over the amendment. The same goes for lawmakers from rural and urban areas.

Sen. Jeff Howe, a white Republican from Rockville in the St. Cloud area, is the lead sponsor in the Senate. He told his Senate colleagues that any child can attend a school, but schools must be held accountable "if children don't know how to learn." The current educational system isn't serving the needs of many children, he says.

While racial disparities in Twin Cities schools have drawn considerable media attention, Kashkari says his amendment also aims to help children in rural schools, where problems are less visible. "I actually think we are getting more support in rural areas, because if you look at the data, low-income white kids are also trailing dramatically," Kashkari says.

Education Minnesota, the union that represents public school teachers, is an ardent opponent of the education amendment. If the state Constitution is amended, the union said in a statement, it "paves the way for taxpayer-funded vouchers for private schools" and "creates a situation in which any parent could bring a lawsuit against the state and their school."

Denise Specht, Education Minnesota president, said in a January statement: "Minnesota schools are failing too many students of color and students in poverty. We shouldn't expect their families to wait on the courts, which will take years. Educators have solutions ready and waiting for funding. The Legislature needs to fully fund public education."

Kashkari says the amendment's wording doesn't promote vouchers. "The people who object to [the amendment] have no credible plan of their own," he says. "The research has all shown, if you just put more money into the same schools and you don't make any other changes, you don't get any better outcomes."

In early March, Kashkari and Page testified for the amendment before the Minnesota Senate's E-12 Finance and Policy Committee, chaired by Sen. Carla Nelson, R-Rochester. Some of the pushback they received illustrates the difficulty of shepherding a constitutional amendment through the Legislature, especially one that challenges established education constituencies.

Sen. Roger Chamberlain, R-Lino Lakes, said the amendment "will not work" and that he favored "less dramatic" solutions to improve student performance. "You cannot claim that this will not turn the system over to the courts," said Chamberlain, who chairs the powerful Taxes Committee.

« Before Covid-19 arrived in March, retired Minnesota Supreme Court Justice Alan Page frequently talked with students at Justice Page Middle School in Minneapolis, which focuses on empowering students to learn and make a difference in their communities.

Sen. Charles Wiger, a seven-term DFLer from Maplewood, said he was worried about the "unintended consequences" of the amendment. Sen. Karin Housley, R-St. Mary's Point, said, "An equal right to a quality public education is a lofty goal." But she had received many texts from parents who homeschool their children or send them to charter schools, and Housley said those parents were "really nervous" about the amendment.

Katherine Kersten, a senior policy fellow with the Center of the American Experiment, argued that the amendment would shift policy and funding decisions, now controlled by the Legislature and school boards, into the "hands of Minnesota judges." If the Constitution is amended, she predicted, "It would open a Pandora's box of lawsuits."

In a Federal Reserve paper that explains the amendment's rationale, proponents wrote, "We believe this amendment will lead to legislative and regulatory changes to improve educational outcomes,

but if those changes prove insufficient, ultimately families will be able to turn to the courts to have their children's rights vindicated."

Committee chair Nelson said, "Education is the moral, racial, and economic issue of our day." She called the amendment "aspirational" and said lawmakers follow aspirational goals with "real solutions."

Kashkari acknowledged that the Senate hearing was "contentious," but noted a "night-and-day" difference in the comments and feedback that he and Page received during a Minnesota House education symposium.

"I don't think that Senate hearing reflects where we really are in the process," Kashkari says. "That reflects the view of the chair of that committee. You can orchestrate a committee hearing to go however you want."

#### **Historic timing**

All 201 seats in the Minnesota House and Senate will be on the ballot in November, so it's unknown what the makeup will be of the new Legislature that considers the education amendment bill in 2021.

But the pro-amendment coalition that started forming in early 2020 is expected to remain intact. People who've joined Kashkari and Page in pushing for an amendment constitute a diverse group politically. For example, Weaver says he's been working on the amendment with two prominent Black community leaders, Sondra Samuels, president and CEO of the Northside Achievement Zone, and Louis King II, president and CEO of Summit Academy OIC. Both organizations are based in Minneapolis.

Weaver, who's run for public office as a Republican, pointed out that he's collaborated on the amendment with Minnesota Attorney General Keith Ellison, a Democrat with close ties to U.S. Sen. Bernie Sanders. "That doesn't happen a lot, and I love it," Weaver says. "It's a great opportunity to team up and get something done."

Ellison is the lead prosecutor of four former Minneapolis police officers, who are charged in the killing of George Floyd, an unarmed Black man. Page reflected on whether public reactions to Floyd's death in May could affect political support for the education amendment. "The people of Minnesota understand that our education system needs fundamental change, and maybe now they are beginning to see that some of our other systems need fundamental change also," Page says. In 1992, Page was the first Black person elected to statewide office in Minnesota, when he won a seat on the Minnesota Supreme Court.

"Whether you are talking about criminal justice or justice generally, or housing or health care, central to all of those, and linked to all of those, is education," Page says. "Given the links these things have, and the role that education can play in mitigating the effects of discrimination and racism, I just think moving on education [with the amendment] is an opportunity we can't afford to pass up."

Liz Fedor is the Trending editor of Twin Cities Business.



These Minnesota businesses win kudos for their innovation, unparalleled service, and commitment to exceeding customers' expectations. by Suzy Frisch



When it's time to look for specialized expertise or hire a new professional services provider, why go it alone? Hundreds of Minnesota businesses have already blazed a trail for you. Tap into that collective knowledge to find a top-notch lawyer, data security expert, or commercial real estate broker and get excellent results from the best of the best. Earlier this year we asked executives and

business decision-makers for recommendations in common business service categories. TCB's annual subscriber survey is based on the opinions of people like you who make key vendor decisions. Thanks to all those who shared their expertise.

-Adam Platt, executive editor

#### **CONSTRUCTION/DEVELOPMENT**

#### **Commercial Real Estate General Contractor** McGough

• A family-owned business since its start in 1956, McGough builds on a passion for quality and collaboration with clients to create memorable spaces and a thriving enterprise. McGough applies

its signature focus on craftsmanship, innovation, and client partnerships to develop successful projects, from complex historical renovations like Historic Fort Snelling to new buildings like the Shakopee Mdewakanton Sioux Community Cultural Center. With offices in Minnesota, Iowa, North Dakota, and Texas, McGough grew to more than 800 employees and \$823 million in revenue. The firm recently put its skills to the test by transforming a 60-year-old trucking terminal into its award-winning Roseville headquarters.

#### finalists

Kraus-Anderson Construction Greiner Construction



#### **Engineering Firm BKBM Engineers**

• Whether its task is rejuvenating an existing building or helping create a new structure, BKBM uses a collaborative approach that melds excellence, creativity, and cost-efficiency. Since 1967, Brooklyn Center-based BKBM has made a mark with its expertise in restoration and structural and civil engineering. Its employees in Minnesota and Denver rise to the occasion on complex projects. They tackle design and engineering challenges while partnering with clients and architects, developers, and contractors. BKBM is a perennial favorite on best projects lists for its new construction and restoration

work like the MSR Design office on Marquette.

finalists Michaud Cooley Erickson | Braun Intertec

#### **CREATIVE SERVICES**

#### **Advertising and Marketing Firm** Schermer

• With a mission to lead business-to-business clients from relevance to revenue, Schermer made a name for itself as an agency of excellence for businesses big and small. Minneapolis-based Schermer earned the B2B Agency of the Year



Award of Excellence from the Association of National Marketers in 2019. Companies like Ecolab, Honeywell, Cargill, and 3M rely on Schermer for its hybrid services, covering research and analytics, brand and go-to-market strategies, user experience design, and more. During 23 years in business, Schermer grew to \$5 million in revenue and a team of employees who are committed to melding creative, data, and digital into effective marketing.

finalists Fast Horse | Ciceron

#### **Public Relations Firm** Lola Red PR

• Lola Red PR describes itself as a company of passionate and strategic hustlers and dog lovers in pursuit of stories that get people talking. Working as an extension of clients' teams, Lola Red aims to amplify its capabilities with a combination of public relations, digital marketing, content creation, and social media. It had a busy 2019, including moving to a new office in Minneapolis, growing its Denver office, and going global with new clients in Japan and India. Lola Red is diversified in numerous industries and uses a data-driven, service-centered approach to making an impact for customers.

finalists

Padilla | Weber Shandwick

#### DINING/ENTERTAINMENT

#### **Catering Company D'Amico** Catering

• The catering arm of the acclaimed restaurant company birthed by Richard and Larry D'Amico has spent more than 30 years making events shine across the Twin Cities. It's the official caterer for 10 venues such as International Market Square and the Minnesota History Center, as well as the



caterer of choice for numerous cultural, corporate, and philanthropic events. Minneapolis-based D'Amico Catering has enhanced more than 70,000 events with its cuisine, designed to suit any audience, format, or setting. Customers know that D'Amico delivers divine food from soup to nuts, topped off with outstanding service and those extras that take an event from good to great.

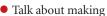
finalists

Crave Catering & Events | Chowgirls Killer Catering



#### **EDUCATION**

#### **College/University** University of Minnesota



a lasting impact. Every day, more than 225,000 University of Minnesota graduates head off to work across the state. Alumni apply what they learned at the U to fuel every sector of the Minnesota economy. The university's land-grant mission means that it opens access to higher education to nearly 50,000 students with a richness of offerings in 18 colleges. They learn from nearly 4,000 faculty who share their knowledge through teaching, scholarship, and research. Students also take advantage of legions of clubs, sports teams, and opportunities to further their career goals, with the campus and the Twin Cities serving as their classroom.

#### finalists

University of St. Thomas | College of Saint Benedict and Saint John's University

#### **MBA Program**

#### **Carlson School of Management**

• For more than a century, the U of M's Carlson School has educated business leaders. It conferred its first MBA degree in 1937, giving the school ample opportunity to refine its programs to meet



students' needs. Today, Carlson offers four degree choices with numerous options for customization. Along with full- and part-time programs, students also pick from local and international executive MBAs and eight dual-degrees, including those in medicine, law, and

analytics. All Carlson MBA students participate in a global experience and get immersed in the Twin Cities' vibrant business scene while gaining access to a 55,000-strong alumni network.

#### finalists

Opus College of Business (University of St. Thomas)

Hamline University School of Business



#### **EVENTS/MEETINGS**

#### **Audiovisual Provider** AVEX



• Providing top-notch audio and visual services is table stakes for AVEX. The company takes it to the next level with its commitment to doing the right thing above all else. AVEX tries to earn clients' trust by making events run flawlessly. It invests in people, equipment, services, and partners to help clients host memorable gatherings, no matter the size or location. From its Fridley headquarters, with additional locations in Nevada and North Carolina, AVEX offers coast-to-coast coverage that meets the comprehensive needs of clients. Its in-house audiovisual services, virtual meetings, special events, and celebrations make clients look good.

*finalists* AV For You | Eidecom

#### Meeting and Event Planner/Company

#### **Event Lab**

• Event Lab customers know they are in good hands when they hire the full-service meeting and event planning firm. The Eden Prairie company deftly handles all aspects of an outstanding event, from concept to execution of every detail. Providing all of these services in-house translates to streamlined, efficient events steeped with creativity and innovation. Event Lab's employees work on meetings and events across Minnesota and around the world. They tap into the company's 26 years of experience when planning the full gamut of corporate events and social celebrations. Event lab has garnered numerous industry awards for its work.

#### finalists

Entourage Events Group | Creative Concepts and Events

#### **Meeting and Event Resort Greater Minnesota**

#### **Grand View Lodge**

• Grand View Lodge captures the hearts of the business community—and everyone else, too—with its Nisswa retreat. It's won this award for five years straight, but that doesn't mean Grand View rests on its laurels. Its new North Hotel and Conference Center adds another option for wowing clients and employees. And when work is done, Grand View's 750 acres of pine forests, sandy beaches, golf greens, spa, and eight restaurants beckon. In 2019, Conde Nast Traveler named Grand View one of the top five resorts in the Midwest, and it won a World Golf Award for Minnesota's Best Golf Hotel in 2018.

#### finalists

Madden's on Gull Lake Cragun's Resort on Gull Lake Sugar Lake Lodge | Arrowwood Resort and Conference Center





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#### EVENTS/MEETINGS

#### Meeting and Event Venue: Hotel Hewing Hotel

• It's a newer Minneapolis hotel that manages to weave together a Scandinavian sensibility, local history, and elements of the lakes and woods. The Hewing has become the place for in-town meetings and events in the North Loop. It's replete with the architectural elements that make a space special: exposed brick and timber, tall

ceilings, and inviting places for gatherings of all sizes. Yet it also offers access to the Mississippi River, a vibrant downtown, and a unique scene at Tullibee Restaurant. Between the year-round sauna on its rooftop lounge, excellent service, versatile spaces, and Minnesota touches, the Hewing has rapidly become an institution.

#### finalists

Renaissance Minneapolis Hotel, The Depot Radisson Blu Mall Of America

#### Meeting and Event Venue: Nonhotel

#### Aria Event Center

• From its origins as a notable Minneapolis Theater, Aria Event Center knows how to completely transform itself to suit any event, theme, or style. Aria opened for business in 2012 and quickly won fans for its chameleon qualities and unique blend of history and elegance. The 1889 building



enhances the Minneapolis Warehouse Historic District, and its brick walls, 30-foot ceilings, exposed pillars, and wide, open spaces tell its story. But the amenities aren't all historic. Aria's event planning specialists bring sophistication and creativity to 1,000-person galas, corporate events, and intimate affairs, with décor, food, and artistry that wows guests.

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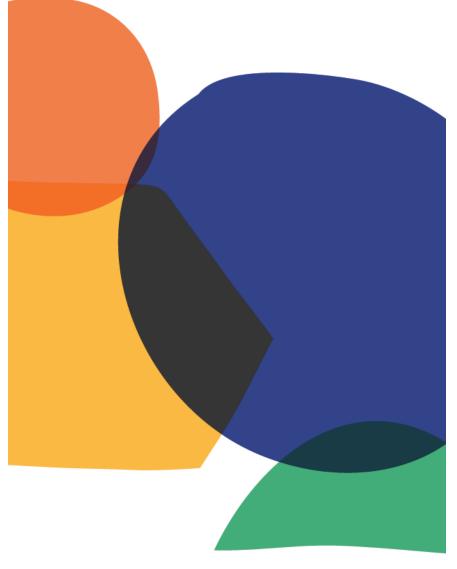
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finalists

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**Sunrise Banks** 

• Driven to be a social engine for good, Sunrise Banks takes its role as a community bank seriously. On top of its core banking services, it goes above and beyond to help low- and moderate-income individuals succeed. Sunrise makes good on its goals by investing in economic development, affordable housing, and real estate in underserved areas. It's also one of the top SBA lenders in Minnesota. Social entrepreneur and CEO David Reiling demonstrates that doing good pays off, growing sunrise to over 200 employees, \$59.8 million in revenue, and \$1.2 billion in assets. As a certified B-corporation, Sunrise strives to empower financial wellness for all.

finalists Bremer Bank | Northeast Bank

**Business Insurance Provider** 

#### **Nesbit Agencies**

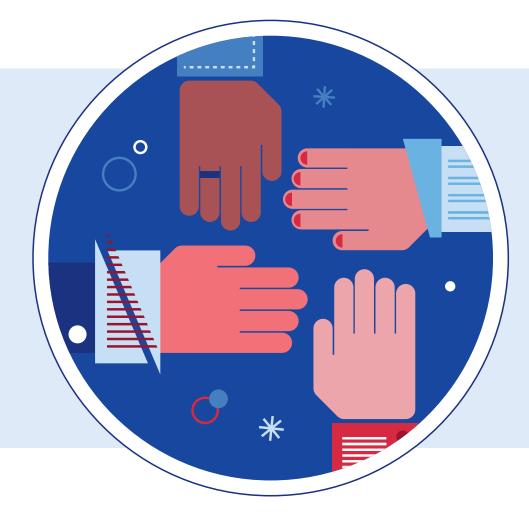
• An independent and family-owned agency, Nesbit Agencies makes it the company's business to provide insurance for commercial and individual clients. Ross Nesbit started his agency in Minnetonka in 1974 and has since grown it to 17 locations across Minnesota, Wisconsin, North Carolina, and Arizona. Commercial insurance comprises about 70 percent of its business, including a full range of coverage like traditional property and liability lines, plus specialty policies like cyber liability. Nesbit builds strong relationships with insurance carriers to offer clients customized programs and competitive pricing. Experienced staff and a client-first commitment, plus extras like employee benefits services, help maintain a loyal customer base.

#### finalists

Hays Companies | State Farm Life Insurance Company | Christensen Group Insurance



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#### FINANCIAL SERVICES

#### **Consumer Banking** Wells Fargo

• Consumers who bank at Wells Fargo are in good company. It serves one in three households nationwide and is located

in more American communities than any other bank. That abundance of branches mirrors its robust offerings for consumers, including garden variety banking, loans, investing and retirement services, and wealth management. Whether consumers seek to save, manage debt, improve their credit, or make a major purchase like a home or car, Wells Fargo provides those services under one roof or via its "control tower" technology for customers to view, manage, and monitor their full financial footprint.

#### finalists

U.S. Bank | TCF Bank

#### Credit Union TopLine Federal Credit Union

• TopLine Federal Credit Union is a four-peat winner of this

category. Operating since 1935, it serves 44,000 members from five Twin Cities locations and has \$470 million in assets. TopLine stays true to its mission to be "people helping people" by providing its member-owners with affordable and competitive financial services. The Maple Grove-based credit union strives to build lifelong relationships with customers that help them achieve their financial



goals while also building up communities. To that end, TopLine started a foundation in 2015. Its efforts include financial education, scholarships, and an annual Forward Day where employees devote countless hours to volunteering.

#### finalists

Wings Financial Credit Union | Hiway Federal Credit Union

#### Mortgage Company

#### **Bell Bank Mortgage**

• Bell Bank has been part of Minnesota since its early days, starting out as Bell Mortgage in 1880. It has such a storied reputation that North Dakota's State Bank & Trust took the Bell name when it acquired the company in 2011. Bell's formula of making the home buying process simple has remained constant, driven by in-house processing, underwriting, and closing services. Golden Valley-based Bell is the oldest and largest independent mortgage banking company in Minnesota, serving customers in three states and expanding operations to five more.

#### finalists

Wells Fargo Home Mortgage | Alerus Mortgage | TopLine Mortgage Services



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#### FINANCIAL SERVICES

#### **Wealth Management Firm** Wipfli Financial Advisors

• Wipfli Financial Advisors brings a CPAbased philosophy to working with wealth management clients. An affiliate of the Wipfli Accounting Firm, Wipfli Financial Advisors (with offices in Edina and Duluth) provides advice for investing, financial planning, and retirement in a cohesive plan that fits clients' long-term goals. Since 1999, the firm has served individuals and families anticipating major life events like retirement or a financial windfall. It also specializes in helping business owners transitioning to the next generation or selling their companies.

*finalists* RBC Wealth Management | Wealth Enhancement Group

#### HUMAN RESOURCES

#### Staffing, Recruiting, **Executive Search** Salo

• Since 2002, Salo has served as a connector between skilled talent and employers who need accounting, finance, or human resources help. A four-time winner of this award, Salo has grown to over 500 employees in its Minneapolis headquarters and Chicago and \$81.6 million in revenue. Companies engage Salo for long-term and acute staffing needs, from completing an integral project to preparing for a merger. It's known for its roster of senior-level professionals with deep industry knowledge who can ramp up quicklyand add value-to clients' vital projects. Potential employees find a partner in Salo who helps them transition to a new field or consulting.

finalists Robert Half | Hollstadt Consulting

#### LEGAL SERVICES

#### Law Firm (Tie) Fredrikson & Byron

• The 300-plus attorneys at Fredrikson & Byron take a problem-solving, proactive approach to serving clients, aiming to anticipate and address problems before they arise. The St. Paul firm provides legal services in 50 practice areas, handling transactions and disputes in more than 40 countries. Fredrikson enjoys a 70-year legacy of bringing business acumen and entrepreneur-

ial thinking to its work, serving as clients' business advisors, strategic partners, and legal counselors. Its eight offices, including locations in Mexico and China, allow the firm to support clients' national and international businesses. Recently, Working Mother named Fredrikson & Byron to its Best Law Firms for Women list.

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#### Winthrop & Weinstine

• Winthrop & Weinstine prides itself on offering big-firm legal expertise with small-firm hustle. Its 130 attorneys serve clients in 67 practice areas, with specialization in 13 industries. Since 1979, the Minneapolis firm has made it its job to deeply



understand clients' businesses, collaborating with them on creative problem solving and pushing the boundaries of law to deliver results. Its attorneys are regularly lauded for their work, being named to numerous lists like Best Lawyers in America and Super Lawyers. U.S. News and Best Lawyers recently highlighted 22 of the firm's practice areas on its Best Law Firms list, including four nationally ranked practice areas.

*finalist* Faegre Drinker

#### PROPERTY SERVICES

#### **Commercial Real Estate Brokerage**



• Davis puts a laser focus on health care real estate, using its expertise to help clients with all aspects of space management. From strategic planning to brokerage, Davis tailors every engagement to meet health care clients' specialized needs. Mark Davis started the Minneapolis firm in 1986 and built a powerhouse team that knows health care real estate. They partner with landlord and tenant clients through every step of the process. Davis has been prolific in the past five years, negotiating more than 250 health care leases totaling 1.2 million square feet and helping landlords lease and sell 15 million-plus square feet of medical space.

finalists

CBRE | Cushman & Wakefield

#### Commercial Real Estate Developer Doran Companies

# • Doran Companies is a quadruple threat, offering development, architectural, construction, and property management services. Since 2007, the Bloomington firm has made an impact in residential and commercial developments across the Twin Cities and Minnesota. Recent projects include Aria of Edina, a luxury apartment building neighboring Southdale, and the luxury Triple Crown Residences at Canterbury Downs. Doran's work on Aria and the expansion of the Milwaukee Road Depot trainshed garnered Minnesota Construction Association Awards of Merit in 2020. Last year, President and CEO Anne Behrendt purchased majority ownership of the 300-employee firm, making Doran the fourth-largest woman-owned company in the Twin Cities.

#### finalists

Ryan Companies | CSM Corporation







• On International Women's Day in 2018, the Coven opened its doors to serve women, nonbinary, and transgender people. Its coworking spaces in Minneapolis and St. Paul cultivate a diverse and dynamic community that works to inspire, mentor, and empower members of all ages and career stages. The Coven has more than 500 members, united behind its mission to do the most good. It responded to Covid-19 by creating a pay-what-you-can digital membership, fueling 33 percent growth in two weeks. The Coven provides community-funded memberships for those in need, plus professional development, day care, and an inclusive and supportive place for clients to do what they do best.

*finalists* Fueled Collective | WeWork

#### **TECHNOLOGY SERVICES**

#### Data and Security Ascent Solutions

• Cybersecurity comprises the core of Ascent Solutions and its information technology services. The Minneapolis firm deploys its expertise on behalf of business customers, whether it's providing IT strategy, cloud computing, or productivity tools. Its staff includes U.S. Marine cyberwarfare professionals who worked in nearly all cyber capacities for the federal



government. With a cyberwarfare approach, Ascent's team creates custom security programs to protect its medium and large clients. Founded in 2008, Ascent is rapidly growing, to the tune of 84 percent last year. It recently won a 2020 Bold Award from the Association for Corporate Growth Minnesota in the Small and Growing category.

#### finalists

Atomic Data | FRSecure | Secure Digital Solutions



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MANAGEMENT TEAM (left to right) Dusten Johnson, Sue LaGue, Mike Scholl, Eva Rasmussen, Chris Fitzmorris, Sue Sjoselius, Tom Beck, Gail Mikolich, Mark Ethen, Larry Crane.

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#### **Document Management, Printers, and Copiers**

#### **Marco Technologies**

• Marco Technologies views itself as a growth-driven technology services company, and it's got the numbers to back that up. Since its start in St. Cloud in 1973, Marco has grown to nearly 500 staff in Minnesota. It brought in \$408 million in revenue in 2019 thanks to its 27,000 customers nationally, served from 58 locations. Clients rely on Marco for its robust business IT services, copiers and printers, phone and audiovisual systems, and managed services, all coordinated and delivered by its dedicated account teams.

finalists

Metro Sales | Konica Minolta Business Solutions | Loffler Companies

#### Software Company ClickSWITCH

• Gone are the days when banking customers open accounts at one institution and stay there for life. Aiming to provide more consumer choice and competition in the financial sector, Minneapolis-based ClickSWITCH developed software that eases the pain of moving accounts from one institution to another. Clients use its technology to help their consumers switch direct deposits and recurring payments in minutes. Founded in 2014, ClickSWITCH supports hundreds of financial institutions in all 50 states, Puerto Rico, and Canada. It first marketed its software to small and mid-size banks, and it's now cementing relationships with the country's largest banks.

*finalists* MentorMate | Code42

#### Web Development Firm

#### Rocket55

• Rocket55 knows adversity, having launched during the 2008 recession. It was scrappy and focused on bringing cost-effective digital marketing services to clients. With innovation in its foundation, Rocket55 evolved into a fully integrated marketing agency that drives leads, sales, and revenue for clients. Its 60 employees in Minneapolis serve as business partners that help clients navigate evolving digital trends, curating and applying ones that solve their challenges and power growth. Rocket55's broad menu of services, including strategy, marketing automation, and social media, drove \$7.2 million in revenue in 2019. Its leaders seek to become

the biggest and best Midwestern agency for small to medium businesses.

#### *finalists* Nerdery

Clockwork Fjorge Irish Titan



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#### TELECOM

#### Mobile Phone Service Provider Verizon Wireless

• Mobile service starts and ends with quality. If it's not there, customers flee. Since 2000, Verizon Wireless invested \$145 billion in its infrastructure to make sure it has a reliable network. J.D. Power reports that Verizon has earned more awards than any other carrier in its studies of performance. Rootmetrics agrees, highlighting Verizon as its number-one network in performance for 12 years running. Business customers gravitate to Verizon's flexible business plans that match needs as businesses grow. Additional services attract and retain customers, such as asset tracking and OneTalk Technology that provides one phone number for desktop and smartphones. Telecom and Internet Service Provider CenturyLink

> • CenturyLink strives to empower people and companies through technology. Since 1930, Louisiana-based CenturyLink has grown into a \$23.4 billion provider of voice and data communications, hybrid cloud and IT services, and security offerings. Of its 45,000 employees who serve customers in 60 countries, 2,000 work in Minnesota. CenturyLink's many business bundles and customization opportunities offer customers flexibility and help lower technology costs. It's all matched with the chops to power business with hardy internet and fiber services. Seeking

to boost online security, Centurylink recently launched Black Lotus Labs, its cyber threat research and operations arm.

finalists Comcast Business | Arvia



**finalists** AT&T | T-Mobile



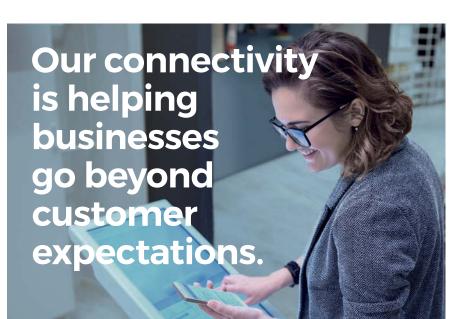
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#### WELLNESS Executive Health Program Mayo Clinic Executive Health Program

• Mayo Clinic attracts patients from across the country and around the world, and its executive health program is no different. It applies Mayo's diagnostic expertise to a complete physical exam that fits each individual's needs. Executives enjoy the one-stop-shop nature of the visit, where they can step away from busy lives and focus on their health for one to three days. While visiting Mayo's campuses in Minnesota, Arizona, Florida, or London, patients receive all necessary tests and assessments, then meet with a physician to review results and plan next steps. Many supplement their care with services like stress management, cosmetic surgery, or genomic testing.

#### finalists

HealthPartners Park Nicollet Executive Health Program M Health Fairview Executive Health

#### Fitness Club Life Time

• Life Time fitness clubs boast an average of 130,000 square feet devoted to wellness. That allows each club to cater to just about every desire for exercise, competition, and relaxation. It's got all the weights and workout machines that enthusiasts like, complemented by classes galore that keep up with evolving workout trends. Add in racquet sports, personal training, and spas, plus family-focused amenities like swimming pools, childcare, and camps, and members have a fitness wonderland for

getting and staying healthy. The pandemic shutdown hasn't kept Chanhassen-based Life Time from growing; it has nearly 20 new clubs in the works across the country.

#### finalists

Anytime Fitness | Fly Feet Running | LA Fitness | Planet Fitness



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#### Adolfson & Peterson Construction

#### CONSTRUCTION/DEVELOPMENT Marc Timberman

SENIOR VICE PRESIDENT AND CHIEF FINANCIAL OFFICER

Adolfson & Peterson Construction (AP) welcomes Senior Vice President and Chief Financial Officer, Marc Timberman. Marc joins the AP Executive Team with 22+ years of experience in financial leadership roles. He brings expertise in operational process improvement and risk management, enhancing company performance, and positioning a company for scalable growth. In previous positions he increased revenues by nearly 60% and improved operations by building more efficient and effective systems.



#### SCANTRON.

## TECHNOLOGY Shaun Nugent

CHIEF FINANCIAL OFFICER

Scantron Corporation, a global company focused on technology services and assessment solutions for education and commercial industries announced the addition of Shaun Nugent as the company's Chief Financial Officer (CFO). "Shaun's previous experience as a CFO and CEO at well-known brands like Sun Country and Lifetime Fitness, and his technical expertise, business acumen, and collaborative leadership style will be invaluable to Scantron as we grow organically and by acquisitions," said Kevin Brueggeman, CEO, Scantron. "I am extremely excited to join the Scantron team at this time," said Shaun Nugent. "Because right now, Scantron is evolving who it is, both in Assessment and Technology. The team is world-class, and I believe we will be able to strategically and opportunistically grow the business to build greater tangible value." Shaun was recognized as the Twin Cities CFO of the Year in 2014.



#### Health Insurer

#### Blue Cross and Blue Shield of Minnesota

• When it comes to health insurance, Blue Cross and Blue Shield of Minnesota is about as Minnesotan as you can get. In 1933, it became the first "blue" health plan in the country. Today, the Eagan-based nonprofit covers one in three Minnesotans, including 2.6 million members



in every county, and 49 other states. It offers several options for every kind of customer, working with employers large and small, individuals, families, and people eligible for Medicare. Its Center for Prevention teams with community partners across Minnesota providing \$9 million in funding—to promote change related to tobacco use, unhealthy eating, physical inactivity, and health equity.

*finalists* HealthPartners UnitedHealthcare

#### Hospital

#### **Regions Hospital**

• When Regions Hospital opened its doors in St. Paul in 1872, it had two doctors and one horse-driven ambulance. Through many changes, the hospital's passion for partnering with patients and

families to provide high-quality health care has remained steady. Regions is highly regarded for specialty care, including five centers of excellence including a burn center that is one of the first of its kind in the country. In 2019, U.S. News named Regions one of its

best regional hospitals. Its doctors serve patients across the Twin Cities and Western Wisconsin, with many advancing medical knowledge through interdisciplinary research.

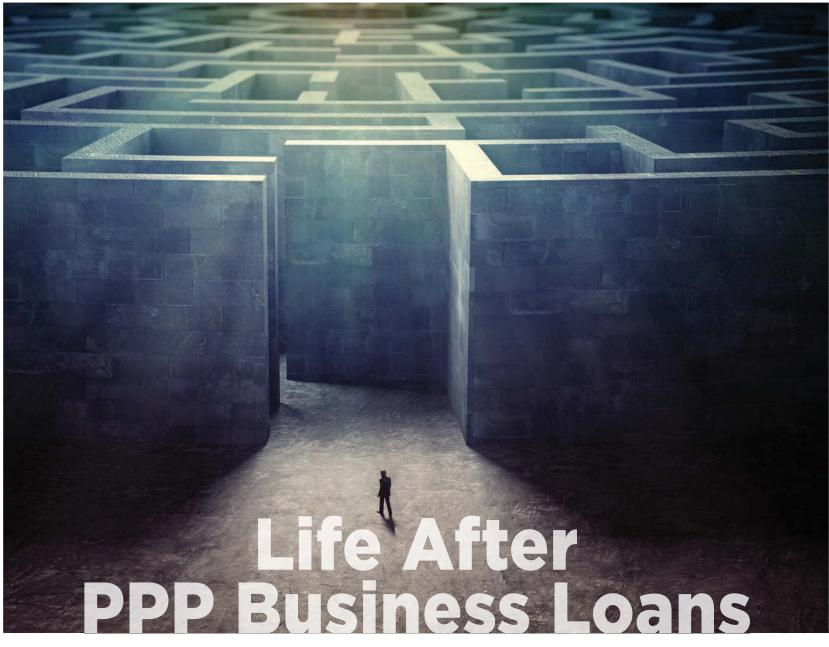
finalists

Children's Minnesota | Methodist Hospital | North Memorial Health Hospital

#### Orthopedic Care Provider Twin Cities Orthopedics

• At Twin Cities Orthopedics, everything starts with excellent care and enhancing the health of all patients. Other bedrock values include fostering innovation and operating with autonomy. Some of these principles have led to TCO's status as one of the largest independent orthopedic practices in the country, with 36 locations across the Twin Cities and western Wisconsin, nine urgent care centers, eight same-day surgery centers, and abundant specialty services such as prosthetic and orthotics clinics. Golden Valley-based TCO is deeply embedded in the community, providing medical coverage at hundreds of annual events. For the last 10 years, the *Star Tribune* has named TCO a top workplace.

*finalists* Tria Orthopedics Summit Orthopedics



Minnesota businesses got a short-term boost from federal loans, but now they're asking their private bankers for help to navigate a murky economic future.

#### By Burl Gilyard

"It's tough to make predictions. Especially about the future."

So said Yogi Berra, a New York Yankees catcher elected to the Hall of Fame and an unlikely Zen guru. Berra was not a banker or an economist, but his edict applies more than ever in 2020, a year like no one alive has ever seen.

It began with the Covid-19 pandemic, a once-in-a-lifetime health crisis, which then shut down major chunks of the economy. Scores of retailers and restaurants closed their doors for months. The travel industry and the events business both went into the tank.

In late March, Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act, which included the Paycheck Protection Program, often simply referred to as "PPP." The program was designed to keep small businesses afloat and workers employed, with money to cover up to eight weeks of payroll costs. By June, Congress passed another bill that gave businesses the flexibility to use the funds for up to 24 weeks. The loans have an interest rate of 1 percent but can be forgiven if the borrower meets the criteria outlined by the U.S. Small Business Administration.

At the same time, many were rattled by the apparent disconnect between the financial markets and Main Street. While many businesses were battered and unemployment claims skyrocketed, Wall Street seemed to be on another planet. For the second quarter of 2020, the Dow Jones Industrial Average climbed nearly 3,900 points, marking a gain of 17.8 percent for the April–June period. Remarkably, it was the Dow's best quarter since 1987.

But what does that mean for bankers and businesses? Where is the economy headed? While PPP loans have helped

#### **TRENDING BANKING**

many businesses, most bankers say that the big picture remains a moving target.

"I don't know if anybody knows," says Tom Beck, president and CEO of Minneapolis-based Northeast Bank. "If anybody can tell you what the future looks like, I don't believe them."

Bankers will universally tell you that one of the biggest challenges of working through the PPP process was the ongoing federal revision and modification of loan guidelines.

"Most of our customers that wanted help got in on the initial round," Beck says. "I think the goal was great. ... It was monumental. It just was a challenge logistically."

Beck says that many of his clients tapped the federal program instead of their credit lines for emergency funds.

"If it did anything, it gave them some reassurance, having access to capital," Beck says. "A lot of them continued to stay open on a limited basis."

The next step for bankers and businesses alike is working through applications to have PPP loans forgiven, another feature of the federal program.

"We think that a vast majority of loans we did should be forgiven," Beck says.

Are clients looking for new loans? "Not a ton," Beck says. "We've had slower loan growth than we originally projected ... but not terrible." Beyond PPP, Northeast Bank has largely been busy working out loan and term modification deals with many customers.

Beck says that his bankers reached out to all of their small business clients to talk through the options on the table and what might work best for them.

"We think, at first blush, when we look at our client list, that they're going to be in pretty good shape," Beck says. The bank continues to monitor some of its restaurant customers; their prospects remain to be seen.

Beyond economic upheaval, another issue for many business owners is the social unrest in the wake of the killing of George Floyd in Minneapolis in May. Now more than ever, it's clear that social and racial issues can have a direct impact on businesses.

"A shooting took place not too far

from our Minneapolis office," Beck says. "We have a lot of relationships on the north side of Minneapolis. We're trying to provide help there when we can."

#### The long-term outlook

Beck says that the overall economy seems to be stopping and starting, but over the long haul he's upbeat about prospects for the economy and his small business customers. "I'm optimistic things will work

out," Beck says. "I'm not predicting

Armageddon."

Every banker can tell you that they have some clients who have not been hurt much by the pandemic, and in some cases are busier than ever.

"What we're seeing from a business standpoint is two ends of the spectrum. Everybody's impacted," says Dave Rymanowski, commercial banking senior vice president with Old National Bank. "We do have a number of clients that are surviving well, doing OK, and that group is very careful about making investments and making decisions because they still have a lot of fear around the uncertainty."

Rymanowski says that the PPP program was a big shot in the arm for many businesses and the larger economy.

"PPP was a huge positive impact, but the problem with that is the rules when it was rolled out were designed, back in March and early April, thinking this is going to be a 60-day problem," Rymanowski says. "The ongoing issue

#### **PPP Loans Attract Strong Interest in Minnesota**

innesota businesses tapped PPP for more than \$11.2 billion in loans over just three months through June 30. SBA statistics show that 98,138 loans were made in Minnesota through two rounds of applications for PPP assistance. Based on the SBA's numbers, Minnesota PPP loans averaged slightly more than \$114,000 per loan.

"Ours averaged a little higher than that, but yeah, that doesn't surprise me. That's kind of the target group they wanted," says Tom Beck, president and CEO of Minneapolis-based Northeast Bank. "They wanted to help the small businesses stay alive, and I know some of them aren't going to survive."

For perspective, the Minnesota District of the

SBA backed approximately \$682 million in loans for its fiscal 2019, which ended Sept. 30, 2019.

The PPP numbers for the U.S. are even more staggering. A total of \$518.1 billion was approved for 4.9 million loans through June 30. Bankers did not get much sleep during the thick of it, with people working early, late, and around the clock. The overall average loan size was approximately \$105,000, slightly lower than the average in Minnesota. A total of 5,456 lenders across the U.S. participated in the program, arranging loans for business owners.

But the PPP party is not yet over. Under the Paycheck Protection Program Extension Act, the SBA started accepting applications again July 6 and would continue to do so through August 8. –*B.G.* 

#### Pandemic Forces Technology Upgrade

he pandemic is driving more banking customers to digital options, which in some cases is forcing bankers to make technology improvements sooner than planned. "The Digital Decree," a June report from Netherlandsbased KPMG, outlined strategies for "reinventing the banking industry in real time."

One excerpt from the report outlines the challenges:

A number of media reports respectfully have termed the current condition in banking a "once-in-a-generation opportunity" to create a highly digitized banking operation. Robert Ruark, the KPMG Strategy banking practice leader and U.S. fintech leader, said, "while I agree with that assessment, we also have to recognize that not much will happen until banks get over what always have been the sticking points for no movement." Some reoccurring themes are: We need more time to study this ... Let's do it when we can afford it ... Customers really don't want to use all these apps ... It's too complicated ... That's a back-office thing.

For Ruark, enterprise-wide digitalization requires that banks "commit to an honest assessment" of their current position in digital transformation. "I think many banks probably are going to find their digitization efforts aren't all that coordinated, and that realization can be both eye-opening and discouraging," Ruark said. –*B.G.* 

of 'What's the new normal?' is the biggest challenge."

Rymanowski says that Old National Bank ultimately handled about 9,400 PPP loans for customers; 80 percent of those were under \$150,000 and 97 percent were less than \$1 million. The loan total covers Old National's five-state footprint. Old National, based in Indiana, has a large presence in Minnesota after buying two community banks in the state— KleinBank and Anchor Bank.

"As an industry as a whole, Minnesota has a lot of banks and a lot of community banks. That's one of the reasons Minnesota was so active," Rymanowski says. "We were swamped. We had hundreds of people devoted to processing applications working 24 hours a day."

Rymanowski says that right now they are seeing fewer clients looking for loans to back capital expenditures. At the same time, however, he is seeing an uptick in business acquisitions, mergers, and consolidations.

Litchfield-based Center National Bank, which traces its roots back to 1891, remains a "small-town community bank," says market president Jim Lahl.

The bank has just two branches, in Litchfield and Plymouth, but they were just as swamped as other bankers with PPP loan applications.

"We were just as busy on a percentage [of assets] basis as everybody else. Folks were here working nights and weekends," Lahl says. "Literally, the [PPP] rules were being made up as it unfolded."

Lahl says that customers are not always in a hurry to talk with their lenders. But in this unprecedented climate, Lahl says, that's no longer the case.

"Right now, everybody wants to talk to their banker," Lahl says. "With a community bank, we should be a trusted advisor."

Lahl and his bankers recommended that clients open separate accounts solely for PPP funds, making it easier to track that money. "People were real careful about using those PPP dollars for what the purpose was. The No. 1 item was payroll," Lahl says.

#### Sticking to core business

In the wake of the coronavirus crisis and the economic fallout, Lahl says that he's seeing his customers zeroing in on their core business to weather the storm.

"I see them sticking more to what they are originally in business for. They became re-entrenched in their core business," Lahl says. "The small business owner/operator, they are extremely resilient. They are working extremely hard on their core business."

For many, the only sure thing at the moment is uncertainty.

"There's a lot of unknown ... if you look at the performance

of the existing portfolios for most banks with the PPP loans, with the additional federal unemployment assistance—both of them, in my mind, are very similar to what we've done on the public health side," says Troy Rosenbrook, president of Highland Bank. "All of the efforts early on were to flatten the curve. I think that's very similar to what's going on on the financial side right now."

Rosenbrook says that in many cases the true health of a business won't be clear until PPP and other stimulus efforts are no longer in the equation.

"I don't think we know until some of that starts to evaporate how the portfolio will perform," Rosenbrook says. "The run rate of a particular business is, I think, a little unclear yet."

And at the end of the day, bankers and stimulus efforts can't fix the core issue of the Covid-19 pandemic.

"It's a health crisis that caused a recession," Rymanowski says. "Solving that is maybe the only way to get us past this."

Burl Gilyard is TCB's senior writer.



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#### 17 | Thursday | Aeon

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#### TWIN CITIES BUSINESS

## The New College **Normal?**

Covid-19 is forcing schools to be ready to deliver high-quality courses online in 2020–2021.

#### **By Gene Rebeck**

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efore the Covid-19 pandemic hit, online postsecondary programs had been growing in popularity. "Online learning has evolved by leaps and bounds in recent years," says Rick Revoir, former dean of the Stender School of Business and Technology at the College of St. Scholastica in Duluth.

It now offers nine graduate and undergraduate online degree programs. "This is due to better technologies, but it also helps that more and more people have access to the internet," Revoir notes.

The virtual boom started well before the virus began to spread. At the University of Minnesota's Carlson School of Management, online classes made up nearly half of the course enrollments in the MBA programs. "We don't think of online as a cheap alternative," says Joel Waldfogel, associate dean of MBA and MS programs and a professor of economics and of strategic management and entrepreneurship. "It's not our discount brand."

Starting in March, colleges and universities at every level were forced to shift to remote delivery of their programs. Now, as they mark the beginning of the traditional school year and the coronavirus is still not under control, there are signs that digital technology may permanently change the way institutions of higher learning offer their programs.

#### **Online models**

hile online learning was thrust into the national spotlight because of Covid-19, it isn't new to those who like the convenience of the practice. Numerous U.S. colleges and universities have offered at least some courses that students can take via their laptops. Some institutions, notably Minneapolis-based Capella University, are exclusively online.

St. Scholastica's Revoir describes the

dominant demographic for online learning as "working adults in various stages of their careers who want to advance within their careers or change careers." Andrea Carroll-Glover, vice provost for online strategy and programs at Saint Mary's University, says students want flexible ways to continue their education.

"The demand has continued to grow for online options," Carroll-Glover says. "Before online was available, many students who wished to weren't able to go back to school." In addition to the flexibility, she adds, part of the appeal of online learning for many students is "leveraging a community of learners that is potentially more diverse, because you're able to draw from outside of a specific geographic region, really enriching that teaching and learning experience, and bringing greater diversity of thought."

For students requiring that flexibility, online programs have typically offered what



are called asynchronous courses. These courses don't "meet" at set times, except for meetings that the learner and the instructor might schedule. Learners listen to lectures as they fit their own schedules and work with their instructors virtually. A learner might get together with other students in the course, but that, too, is done all online.

An increasing number of remotelearning courses follow what educators call a hybrid format. Students do most of their work online, but they also may come to campus from time to time to meet in person with the instructor and fellow students. Depending upon the level of Covid-19 infection in the fall, some colleges could use the hybrid approach.

Before the pandemic, hybrid

come to class, say, every Wednesday afternoon from 3 to 5," McCarthy says. But "people who are working while they're doing their program still like interacting with each other, and they still derive a lot of benefit from interacting with the faculty."

In the case of Hamline's online master's in business analytics program, students meet together with the professor on campus every eight weeks for a weekend "residency" for

hands-on data mining and data analysis instruction. The program's students live within a 100-mile radius of the Hamline campus. While that would mean unpleasantly long drives for a weekly class, "to come to the school for a face-to-face session once every eight weeks or so isn't onerous for them," McCarthy says.

Hamline's first hybrid offering was its master of public administration program, which it launched in 2012. It was targeted to people with full-time jobs in rural counties, who wanted access to a strong master's program. Recently, about half the program's students were from the Twin Cities, and half from greater Minnesota. Hamline plans to launch an all-online MBA program this fall.

There's another species of online

#### Making room for Zoom

n March 1, I learned what Zoom was," recalls Ginny Arthur, president of Metropolitan State University in the Twin Cities. Not that digital technology was new to her: Metro State has been offering online courses for 20 years. Before Covid-19 hit, she notes, about a third of the school's coursework was taken online.

In March, it all went online. Metro

State took two weeks to convert to a completely online curriculum. This also allowed the university to offer training to faculty members who hadn't taught online before, Arthur says. Now she knows Zoom very well: "By the end of April, we had an astounding number of meetings on Zoom, and I felt like I'd been in all of them."

All kinds of businesses have become familiar—perhaps excessively-with Zoom

meetings. For online education, it's largely been a boon. "Zoom, while having some security issues on the back end, is more flexible than other meeting tools we had," says Phil Miller, the Carlson School assistant dean for MBA and MS programs."It can handle a large number of people and allows you to break them up into smaller groups" via Zoom's Rooms function. "Forty-eight people can come into a class, and following a 10-minute set-up, they



Many online learning programs have added Zoom to their tool boxes. These programs long have used digital

can be assigned into separate breakout

groups of any size, then come back into

the main 'room,'" Miller says.

platforms called learning management systems (LMS). The Minnesota State college and university system, which includes Metro State, uses Desire to



Anne McCarthy

Arthur, D2L allows instructors to embed video, set up discussion groups with students, and offer a variety of digitized educational resources such as readings and textbooks.

The Carlson School uses an LMS called Canvas, whose capabilities include online quizzing. That way, Waldfogel notes, "students-and faculty, for that matter-can know right away whether they're understanding the material. In the 'old days,' students would hand in a problem set eight or nine days after they supposedly learned something."

To facilitate student collaboration on projects and presentations, online programs and courses are using technologies such as Flipgrid, Microsoft Teams, and Google Meet. At Saint Mary's, a video capture system called Panopto allows instructors to share video material for asynchronous learning and students to share video presentations with classmates.

"There are all of these different things we used to do in class, and now there are ways to do them online,"

👖 People who are working while they're doing their program still like interacting with each other, and they still derive a lot of benefit from interacting with the faculty."

-Anne McCarthy, Hamline University

courses had been growing a great deal, says Anne McCarthy, dean of the Hamline School of Business and professor of management at Hamline University in St. Paul. "We think they combine the best of both worlds."

The hybrid approach has been well-received by people with varying needs and schedules. "Students want the convenience of online and not have to

learning program, one that's taken center stage with the arrival of Covid-19-synchronous courses. In these classes, all students meet at the same time, but online. What has made all of these online options viable is the variety of digital tools that can re-create the functions of traditional face-to-face learning.



#### TRENDING EDUCATION

Waldfogel says. That now includes tools such as Zoom that allow instructors to conduct online discussions with students. "All of these things were challenging even a few years ago," he adds. Miller notes that a lot of these technologies are not new. "They're just more fully implemented now because everybody's living in this world. But any online program has been using some form of many of these for a long time."

Another technology Miller cites is Proctorio, an "e-proctoring" tool that takes over the camera of a student taking an online final or other test. Miller says it will flag "questionable behavior—and there are a lot of parameters you can set for that. That has, in the last three to five years, eliminated a barrier for a lot of classes that were more oriented to conventional tests."

Other digital technologies have been developed to facilitate specific aspects of online education. For instance, Saint Mary's is introducing a tool called Blackboard Ally, designed to help faculty create an inclusive learning environment. This technology allows students with disabilities, such as vision or hearing impairment, access to online course content. There also are technologies designed to detect (or prevent) plagiarism.

Educators say that one of the notable side benefits of online education is that students become more adept with the technologies they'll use in the work world.

"One of the things I've seen over the years is the demand for people who



Andrea Carroll-Glover

understand how to work with remote teams, how to use technology effectively, and are supported quite well by leveraging online learning," Carroll-Glover says. "That gives [students] an opportunity to practice those sorts of principles before they hit the job space."

She emphasizes that many work efforts need to come together coherently to allow remote teams to successfully complete projects. "Across many industries, technology continues to change the way that we work," she says. For instance, the pandemic has put pressure on health care providers to increase telehealth services. Many hospitals and clinics, Carroll-Glover notes, "had never done anything like that. Now they're all asking, 'How do we work virtually?""

The pandemic and the increasing demand and need for remote learning are likely to profoundly change another industry—namely, education itself.

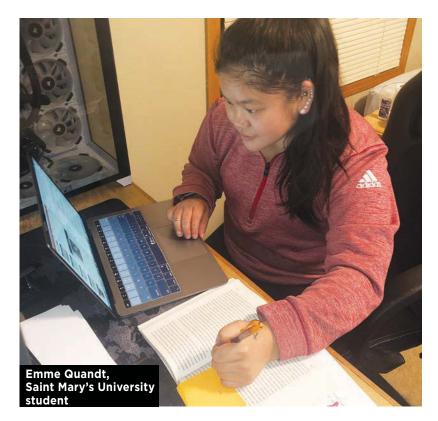
#### **Getting to class**

ecause of Covid-19, education at all levels shifted from the classroom to computers. "Every faculty member in the nation is getting comfortable with this sort of setup," the Carlson School's Miller says. "So I do think you'll see face-to-face teaching change, whenever we get to something like a new normal."

He cites a possible scenario called "flipping the classroom." Miller contrasts this with what he describes as the traditional "sage on the stage" model, where the instructor lectures and the students are a passive, note-taking audience. Ev-

> eryone is present, but "only one person is talking and engaged," Miller says.

An increasing number of online programs are taking a different approach. Instructors are putting lectures in the cloud, which allows students to listen to them at any time, individually. Then, when the students can meet together, the class "becomes an active learning environment," Miller says. This scenario was a challenge when there was a tools hurdle, he adds. "Now everybody is over the tools hurdle." Surveys show that "students value synchronous engagement online, but not when



#### Typically in higher education, students in hybrid courses are more successful than those in fully online courses."

Ginny Arthur, Metropolitan State University

it's just a lecture," he says.

This approach could help keep online students from feeling alone in cyberspace. "Typically in higher education, students in hybrid courses are more successful than those in fully online courses," Metro State's Arthur says. "It's hard for some online learners to keep themselves motivated." The hybrid model offers personal face-to-face time with the faculty member and classmates, "and that sustains them when they're in the online environment," she says. Some classes are face-to-face, others are online using a synchronous approach.

Despite all the tools that instructors and students have available, there are still some barriers to effective online education, whatever forms it takes. "One thing we've learned during the pandemic is that synchronous online learning is fraught with technological difficulties," Carroll-Glover notes. Students in rural areas can't always access the bandwidth needed to launch Zoom or e-learning platforms.

But as these digital methods become more familiar, it's possible that postsecondary education at all levels will evolve in ways that bring together online and offline methods. Before the pandemic, "we found the majority of our part-time program students end up mixing it up," the Carlson School's Waldfogel says. Working with instructors, these students can put together a course load that mingles face-to-face learning with synchronous and asynchronous online study.

"We'll see a growing acceptance of online among people after Covid-19," Waldfogel maintains. But he doesn't believe it will completely replace face-toface education. "It's going to be another arrow in our quiver that I think students will find attractive."

Gene Rebeck is TCB's northern Minnesota correspondent.

#### **TRENDING MEETINGS & EVENTS**



s the Covid-19 pandemic drags on, businesses and nonprofits are looking to the hospitality sector to keep them safely connected to employees, peers, donors, and consumers. The industry has been doing just that, thanks to quick-thinking leaders who have been working for months to cultivate a growing set of best practices for virtual events.

"Something a lot of clients don't realize at first is that we can accomplish the same objectives with a virtual experience as we can with an in-person one," says Wendy Porter, owner and chief events architect at Minneapolis-based Wendy Porter Events LLC.

Of course, nothing can replace connecting in person, and we know local venues will be ready to welcome us back in. Until then, industry professionals are adapting so their clients can continue hosting effective events in a coronavirus era. Some new practices may even become best practices—maximizing technology and event space—when we gather again.

#### **TRENDING MEETINGS & EVENTS**

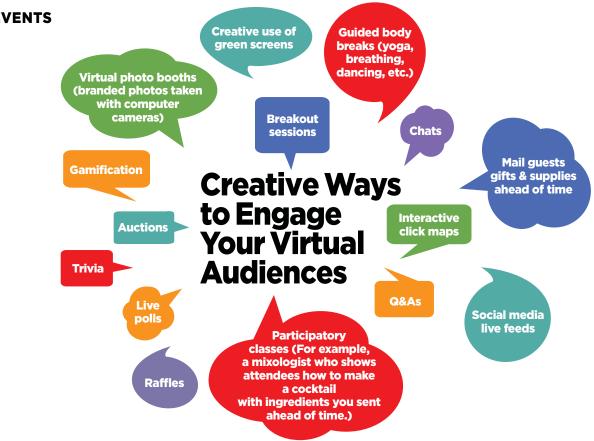
#### **Turning to the experts**

By late spring, Northwestern Health Sciences University in Bloomington had twice rescheduled its commencement ceremony because of the pandemic. "By then, we began to realize it wasn't going to happen in person at all," says university vice president of marketing Kathy Hagens.

So the university reached out to Minneapolis event production company AVEX, which it had partnered with for various live events in the past, to help produce a virtual commencement ceremony for its May graduates.

"We needed to make a pivot, and we had heard that AVEX was building expertise in virtual ceremonies," Hagens says.

It's true. AVEX, like many other event planners and producers, saw the pandemic tidal wave coming in early March and began planning for how to keep the industry afloat should in-person gatherings be prohibited—which is







A lot of activity happens behind the scenes of virtual events produced by Minneapolisbased AVEX. exactly what happened.

For the first couple months of the pandemic, as people adjusted to statemandated gathering restrictions, the events industry "was pretty much crickets," says Tim McVean, vice president of sales marketing at AVEX. Everything was postponed or cancelled. "Then we started having requests for one or two virtual events a week. Then three or four. I think we have another four or five next week," he said in early July; at that time, McVean estimated AVEX had produced 15 to 20 virtual events, ranging from trade shows and webinars to bar mitzvahs, with another 80 or so events on the books.

AVEX isn't the only one. Bloomington-based event technology company Heroic Productions had produced around seven digital events by late June.

That demand for new ways to gather has prompted events professionals to stretch their digital expertise.

"Meeting planners, producers, all of us event folks—we already knew live events upside down and five ways 'til Tuesday," says Jon Young, president and CEO of Heroic Productions. "But we had to quickly learn how to host completely virtual events. It was a whole new vocabulary, a whole new set of expectations. We went through a learning curve for ourselves and on behalf of our

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#### **TRENDING MEETINGS & EVENTS**

customers—and it was as steep as could be because there is no single definition of a virtual event."

Save company time (and headaches) by relying on a professional planner or producer who has already figured out best practices for digital events, McVean advises.

"It's truly fascinating how complicated live events are, when they appear so simple," echoes Young.

"There's a lack of education on [virtual events] among the general public, and I think that's why our clients look to us to be the expert in all these areas," says Stephanie Lindo, Heroic Productions manager of new generation business development. "And I think we're finally confident to say we've really done our research and we're able to give the best recommendations based on clients' end goals."

Most people come to AVEX overwhelmed by what they're trying to accomplish, McVean says. They've usually got Facebook, YouTube, their website, maybe another website, Twitter—and no idea how to create a cohesive, virtual platform for an event.

In June, AVEX, which has a second location in Kernersville, N.C., helped an agricultural company there with a large-scale training event. By the time the company sought AVEX's help, it had already attempted to plan 80 different breakout sessions for that single event.

"They had 80 different links to 80 different individual video sessions, and they wanted to be able to organize who could go to what, get them registered, send them instructions and links, organize speakers, etc.," McVean says. "If they had been left to do that all on their own, the time spent doing it would have been mind-boggling."

### First step: Know your audience

Whether you're hosting an in-person, virtual, or hybrid event featuring elements of both, the starting point remains the same.

"When you hire an event planner or producer, they're always going to start with the same series of questions," McVean says. "What are you trying to say, or what is your message or information you are trying to get out?""

"We plan a virtual event just like we

#### You still need to rehearse.

"People tend to think, 'Oh, it's virtual. We just show up and do the stream, and we'll read off our cue cards," says Tim McVean, vice president of sales marketing at AVEX production company in Minneapolis. He urges clients to practice, however. "If it's hard to be engaging in a live environment, you have to be twice as engaging in a virtual one."

Don't forget about virtual event security. It's something people tend to overlook, McVean says. But don't worry event producers have your back on this one too; ask them for help.

#### Pre-record at least part of your content.

"Clients often have a preconceived notion that everything has to be live, always," McVean says. "And while I respect that opinion and understand that you can't really fake live, you can weave it into something that's prerecorded to take some of the pressure off."

#### You can still support caterers.

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You may not be clinking glasses for a while, but you can still send guests a drink and other goodies, and support small businesses and local caterers in the process. "For the recent event I planned, we sent mocktail kits and custom cookies from a local bakery in the Party in a Box packages," event planner Amy Zaroff says. "There are still ways that you can benefit our event community in the culinary world as well."

would any other event," event planner Porter says. "We start with goals and objectives, talk through what the client is trying to accomplish, who their audience is, and those sorts of standard questions you would ask with a live event—and then go from there to figure out what the right fit is in terms of technology, the right type of engagement, and all the tactical components."

### Choosing the right technology

Along with establishing event objectives comes the task of establishing how to achieve those objectives.

Like most event planners, Porter partners with audio-visual and technology production companies like AVEX or Heroic Productions to help clients choose the best technologies for their digital events.

To determine how to proceed, your planner and/or producer will ask at least three main initial questions about your event:

#### 1. How large is your audience?

The size of your audience is a key aspect

that will inform which technology platform(s) you'll use to host your event, McVean says. While Zoom may seem like the easy answer to all our virtual needs these days, the video communications platform has its limits, he says. With so many people using Zoom on a daily basis-Zoom saw 300 million individual meeting participants per day in April, according to app media site Business of Apps-it's not uncommon to experience technical glitches while using the platform. Depending on the size and objectives of your event, it's likely other software will need to be implemented, McVean says.

#### 2. Do you want one-way or twoway communication with vour audience?

"One- or two-way communication is the difference between a web conference and a webcast," McVean says.

Web conferencing, or videoconferencing, is two-way communication, usually used among smaller groups when you want participants to collaborate. Internethosted tools such as Zoom, GoToMeeting, or Webex are typically platforms to host web or videoconferencing.

Webcasting, which involves a video streamed to the audience, is typically used for events with larger audiences. However, your audience cannot directly respond. "Webcasting requires solutions that are more robust and meant to deliver content on a much wider scale, to thousands or even hundreds of thousands," McVean says. YouTube Live, Vimeo, IBM Video Streaming, ON24, Digitel are better, more stable options for webcasting to large groups, he says.

"A lot of times people don't understand that those two things, [web conferencing and webcasting,] are very different when you get into the internet space," McVean says. Producers can help you review the various platforms' prices and features to help determine which is best for what you want to accomplish with your event.

#### 3. Will your content be live, pre-recorded, or some combination of the two?

If your entire event consists of two-way communication, the majority of footage will obviously need to be live. However, Target Field, Home of the Minnesota Twins, offers a completely unique, one-of-a-kind meeting & event experience. Boasting spectacular views, first class amenities, award winning cuisine, Target Field is a venue unlike any other in the Twin Cities.



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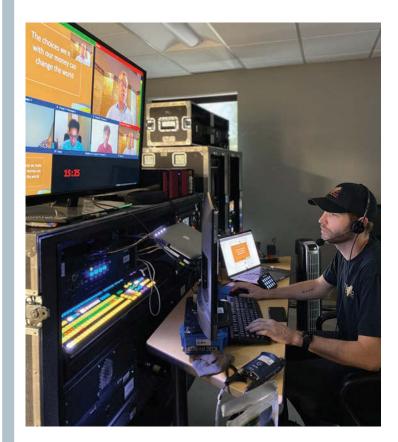
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#### **TRENDING MEETINGS & EVENTS**





Minneapolis-based Heroic Productions, a full-service events production company (top), turned its former storage warehouse into studio space (bottom) for recording and broadcasting virtual events.

McVean says, there's a good chance that you can pre-record at least some content, such as introductions. "You can save a little hassle and money this way," McVean says, "and, if you screw up, you can do it over."

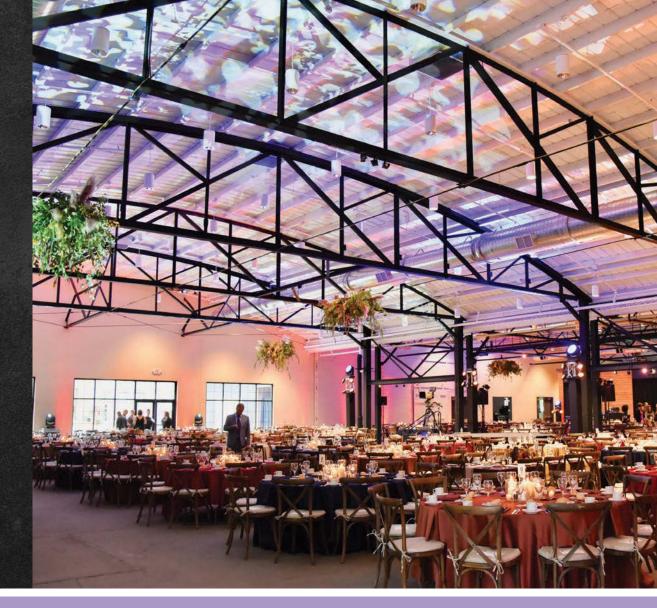
"Most people, after they have a conversation with me or another producer, decide that they're going to do a mix of pre-recorded and live," McVean says. "Then they have to decide, 'OK, if we're going to do some live stuff, where are we going to do the live stuff from? Are we bringing in our presenters remotely, or are we going to bring them into a studio setting and have them up on stage?' Now that things have opened up a little, it's not so necessary for everyone to be on Zoom from their home. There are a growing number of options to increase the look and feel of your event."



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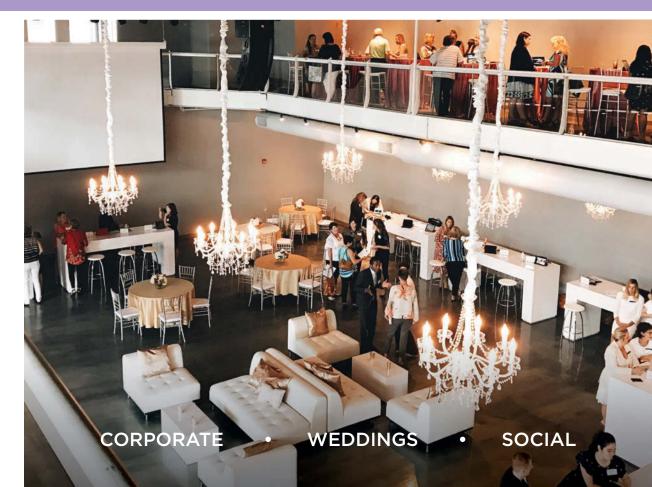
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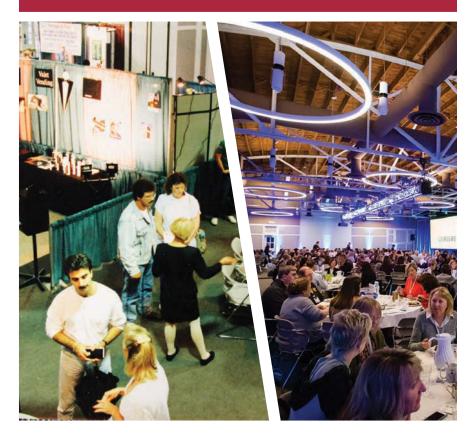
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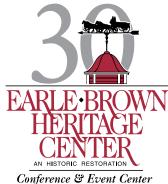
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#### **TRENDING MEETINGS & EVENTS**

#### A safe space

Whether the content for your digital event is live or pre-recorded, there are also a range of options for where and how to record. Of course, you can always record from your computer, home, or office, but if you're looking for something a little more professional, local producers can take care of it.

When production studios saw what was coming in March, they not only began to ready their knowledge and technology to handle the new era of virtual events, they also began preparing their physical spaces to meet clients' new needs.

In March, Heroic Productions got to work turning its 8,000-square-foot storage warehouse space in Minneapolis into a professional-level performance and event broadcasting studio equipped with a soundstage, cameras, lights, and the equipment to broadcast and livestream high-quality videos.

"We've been doing livestream and broadcast-quality streaming for the last several years at live events, and now we're providing a space where [others] can come and produce their meeting, still at the same level of quality," CEO Young says.

AVEX also opened up its studio and office space to clients in March. Like Heroic, AVEX has the equipment and space to make a digital event look polished. AVEX employees have also given up their office spaces to provide workspaces for clients recording at their studio. "They can have their own office and desk that's been cleaned," McVean says.

It's not just the AVEX offices that get a good scrub-down. Both AVEX and Heroic Productions sanitize their entire spaces after each use and ensure that only absolutely necessary production staff are in the building with clients.

"Our building allows for clients to host events at the same level of quality as the live events they're used to, but in a Covid-safe environment,"Lindo of Heroic says.

#### A virtual home

When you attend a live event, that event has a "home"—usually, a traditional venue or hotel that the host company or organization has rented out.

Which raises the question: "If the venue or hotel is the home for a live event," McVean of AVEX asks, "what's the home for a virtual event?"

The answer, he says, is a website.

When AVEX is hired for a digital event, its team creates a website specifically for that event so people can easily find the event stream, its resources and assets, and more.

"We can customize a landing page that feels just like your brand or your organization or your event," says Amy Zaroff, owner and creative director of Amy Zaroff Events + Design, a boutique multichannel creative agency.

McVean and Zaroff have teamed up for a number of digital events in recent months. While Zaroff manages the branding and creative direction, McVean builds the website, organizes the data, and streams the event.

"What really we're trying to sell when we're talking about AVEX and Amy Zaroff together is an event that is as close to a live event as possible," McVean says. "And the beauty and alchemy of a live event is that it feels really special."

#### **Building an experience**

Most event planners agree that modern events are all about the experiences and engagement they create with attendees. People absorb more information, donate more freely, and simply look at events and their hosts more favorably when an event has a "wow" factor, Zaroff says.

It's not enough to just talk at your audience during live events, she advises, and the same goes for virtual ones.

"If it's hard to be engaging in a live environment, you have to be twice as engaging in a virtual one in order to get anywhere with your au-



Event planner Amy Zaroff's first fully virtual event, held in June, was a bar mitzvah for local teen Josh Fink. It was also her first time creating her Party in a Box packages, boxes of goodies mailed to event attendees ahead of time.

dience," McVean adds. "Otherwise, people will turn off the stream."

McVean recommends elevating the production level of your event with tools and services to host interactive elements such as Q&As, polls, chats, and more.

"Otherwise, what ends up happening is you have what feels more like a classroom, and you're just not going to get people to retain information on the same level," he says. "I just watched a virtual event the other day that had no audience interaction, no Q&A, nothing; it was just somebody talking for an hour. And there's only so long I can look at my screen and watch someone talk into their webcam before I just really don't care. So that's the challenge we've been facing."

Other ideas to engage virtual



audiences include cocktail hours, virtual photo booths, word clouds, breakout sessions, and digital auctions. (For more audience engagement ideas, see "Creative Ways to Engage Your Virtual Audiences" on page 68.)

Zaroff also offers what she calls a "Party in a Box": a customized, branded box of goodies—snacks, drinks, cocktail ingredients, party favors, props, shirts, books, and more—which she sends to all attendees prior to an event. From the moment the event starts, guests





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## **Resources for Virtual Events**

A few virtually-experienced local planners, producers, studio spaces, and rental companies with all the ideas and equipment you need:

#### Amy Zaroff Events + Design

Boutique, multichannel creative agency & event planners 612-382-9471 amyzaroff.com

**Ann Plans** Event planner specializing in nonprofits 651-308-9824 annplans.com

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#### AVEX

AV specialists & full-service event producers; studio space available 952-929-2839 goavex.com

#### **AV For You**

AV equipment rental; studio space available 952-500-8839 avforyou.com

#### Brave New Workshop

Theater venue open for virtual events 612-332-6620 bravenewworkshop.com

#### Cinequipt

AV equipment rental; studio available 612-627-9080 cinequipt.com

#### **EideCom**

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#### **Freestyle Productions** Full-service event production company; studio space available

763-417-9575 freestyleproductions.com

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#### **TRENDING MEETINGS & EVENTS**



Heroic Productions staff produce virtual events from a safe distance.

have tangible ways to connect and break the virtual ice. Boxes also afford companies and organizations a new way to sell sponsorships.

Wendy Porter Events is working with Minneapolis curated gift company Minny & Paul to create something similar. "We've been putting together really cool, custom event kits that are being sent out to all of the attendees ahead of time," Porter says. "It'll have not only the meeting collateral in it, but then also some fun things like snacks, a T-shirt, or just some fun stuff to make them feel like they're part of the group."

#### Is digital better?

As virtual events become more common, it's increasingly apparent to planners and producers that certain aspects may actually be more successful than their in-person equivalents.

Porter is planning a 200-person virtual user conference for a technology company that typically hosts two smaller, in-person conferences per year with about 50 attendees each.

"I think people are realizing that virtual events really extend your reach," Porter says.

Likewise, digital exhibitors have found that they garner around 40 percent more leads during virtual trade shows than at in-person ones, Porter says, likely due to increased overall accessibility. They no longer have to hope that their intended audience will travel to the event; it's as convenient as logging on.

Digital events not only broaden the audience; they also vastly extend the potential talent and keynote pool with no additional travel expenses. Amy Zaroff's first fully digital event in early June

featured DJ Sye Young, streamed in from Chicago.

#### Here to stay

Event planners and producers are confident that live events will return post-pandemic. But the industry will never be the same. AVEX's McVean, Heroic's Young, and planners Zaroff and Porter all agree that hybrid events, or live events with virtual components, will be the way of the future.

"In the absence of a vaccine, we will continue to do virtual or hybrid events, and I believe that is going to take us through 2020 and likely into the beginning of 2021," Zaroff says. "But even after that, I think that the hybrid is here to stay, especially for nonprofit and corporate events, because you'll get more eyes on the prize and more donors. It's a reminder that attendees don't have to dress up and show up in person to attend and donate."

"We're figuring out a new way to do business," Young says. "And I think that as people see and learn this way of doing things, there will be a space for that in the future."

"When this [pandemic] is all over," McVean says, "we're just going to have more tools in the belt."

Tess Allen is TCB's associate editor.



# Litigating the Pandemic

Widespread economic damage caused by Covid-19 has left many businesses in legal disputes with their landlords, suppliers, and insurance carriers.

#### **Edited by Liz Fedor**

After Covid-19 shocked the U.S. economy in March, some businesses quickly recognized they were dealing with a historic downturn that could be much worse than the Great Recession.

Through no fault of their own, they suddenly were facing severe financial challenges. Many companies were shuttered by government order.

Millions of Americans shifted to working from home. For those businesses deemed essential and still operating stores or plants, they potentially could expose their employees and customers to the novel coronavirus. In this new pandemic world, business liability issues surfaced. Many companies found themselves dealing with contract breaches. Some were frustrated that their insurance carriers were unwilling to pay them under business interruption policies.

The number of Covid-19 related business disputes continued to rise as spring turned to summer in Minnesota. Now many of these unresolved conflicts are the subject of business litigation. *Twin Cities Business* asked experienced local attorneys to share their insights about the issues in play and how the disputes might be resolved.

#### TRENDING LAW

#### **Theresa Bevilacqua**

Co-Chair, Minneapolis Trial Group Dorsey & Whitney

Q > The economic disruption caused by Covid-19 has led to many breach-ofcontract scenarios, including nonpayment of rent on commercial leases and business deals that have fallen apart. Since March, what are the most common breach-of-contract disputes that have arisen? What factors should businesses consider in attempting to resolve these conflicts? When does it make sense to file a lawsuit vs. pursuing mediation or renegotiating terms?

A > We really did not see much commercial litigation activity in March or April because there was so much uncertainty as to how long markets or segments of the economy would be closed, so most businesses were in a holding pattern.

As more and more stay-at-home orders are lifted, we are starting to see the uptick in commercial litigation in Minnesota courts. The majority of those new cases are primarily commercial lease disputes for non-payment of rent, and breach-of-contract claims on supply contracts. We have seen a small number of broken deal cases for failure to close on a proposed transaction or failure to pay the purchase price as specified in an agreement.

The common factors across all three types of cases are a contract requiring a payment made at a regularly scheduled interval, and non-payment at the appointed time or interval. In most cases, the defendant simply does not have the ability to pay and typically has missed more than one payment with no prospect of making a payment in the near term.

Parties should always try renegotiation or high-level business to business discussions before pursuing litigation. Because litigation is time consuming and costly, it really should be the last resort for many businesses, and I say this as a trial lawyer. In my experience, parties can often negotiate a better result than what could be won or lost in litigation.

From a plaintiff's perspective, a company would want to consider several



Theresa Bevilacqua

concepts before filing a lawsuit, such as the express contract language at issue and its enforceability under the circumstances, the nature of the relationship with the opposing party, any offers for partial payment or extended terms from the opposing party, the ability to collect any meaningful relief (e.g. is the opposing party likely to file for bankruptcy or already completely out of business), as well as the cost of pursuing the claim versus the likely return on that investment.

From a defendant's perspective, there are some proactive steps a company can take to try to avoid litigation such as assessing all of its key contracts and performance obligations, conducting a legal review of any contract terms that may be helpful (such as a force majeure clause), sending prompt notices to suppliers as required by your contracts or by applicable statutes, and engaging counterparties in a dialogue on waivers, extensions, or substitute performance.

## George Singer

Partner • Ballard Spahr

Q > Certainly Covid-19 has had a negative effect on many Minnesota businesses, including those that had to shut down for many weeks as well as those that kept operating and saw big revenue declines for their products and services. What trends are you seeing in bankruptcy filings? Are there upticks in Chapter 11 restructurings as well as Chapter 7 liquidations? How should businesses evaluate their viability prospects before proceeding to a Ch. 11 filing? Are there particular aspects of the Small Business Reorganization Act of 2019 that are proving useful as businesses try to recover



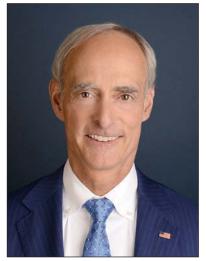
George Singer

during difficult economic times?

A> The coronavirus has had an unprecedented impact on the world economy. Although actual business bankruptcy filings year-to-date in this country are trending only slightly higher compared with the same period last year, the moderate escalation obscures the reality of what is going on in the business sector across entire industries. [For the first half of 2020, bankruptcy filings were down in Minnesota.]

Sharp, and unexpected, declines in revenue and decreases in the availability of credit have resulted in the permanent closure of many businesses and an increase in out-of-court restructurings aimed at saving troubled companies. The financial aid that has been received by many from government loan programs simply will not carry businesses that are unable to generate positive cash flow over the long term and service existing debt.

Bankruptcy activity will increase dramatically in the coming months, with many businesses saying "uncle" and filing Chapter 7 liquidations, and others attempting to delever their balance sheets through a Chapter 11 reorganization. Chapter 11 will give businesses time and the opportunity to restructure their operations and debts. It will not, of course, create revenue. The fundamentals of the core business must be sound and a plan must be developed for restoring lost revenues even in an environment where developing reliable projections can be next to impossible. Consideration must also be given to scaling back the enterprise to right size the business for current market conditions.



**Ronald Schutz** 

Chapter 11 is expensive. Congress recently enacted "The Small Business Reorganization Act" for the express purpose of lowering costs and streamlining the bankruptcy process to enable a small business, one having \$7.5 million or less in debt, to survive and restructure in bankruptcy. The act increases the prospects of salvaging a small business through an expedited process that eliminates a number of the burdens, such as committees and the need for complex disclosure statements, and the expense that larger Chapter 11 cases confront. The statute also has been modified to make confirmation of a plan easier for some.

Most Chapter 11 bankruptcy filings result in a dismissal of the case or its conversion to Chapter 7 liquidation. That fact won't change in the current environment, even with the help that the new legislation provides. Often, the business is simply no longer viable or the principals wait too long to take the steps that are necessary to address the situation. Increasing the prospects for a successful out-of-court workout or Chapter 11 reorganization now, more than ever before, requires the distressed business to work openly and collaboratively with its landlords, lenders, and other major stakeholders.

#### **Ronald Schutz**

Chair of the Executive Board • Robins Kaplan

Q > Your law firm specializes in litigation. Since Covid-19 surfaced, what types of business litigation have you seen emerging most frequently as a result of the pandemic? Is your firm dealing with cases involving breach of contract,



Lauren Lonergan

business interruption coverage, Covid-19 damage claims associated with employment or customer exposure to the virus? What legal trends are arising that affect Minnesota businesses?

A> Our firm represents many major property insurance companies and Lloyds of London Syndicates. There has been an explosion of claims by the policy holders of our clients for business interruption losses and many of those claims are now in litigation in various courts throughout the country.

We have also begun to see commercial general liability insurance claims. We have one case where a nursing home is suing a doctor's office that services the home as one of the doctor's purportedly was Covid-19 positive and spread the virus amongst the vulnerable population, ultimately causing 40 seniors and staff to become ill and/or die.

There are extensive and numerous disputes among landlords and tenants in the retail industry across the country concerning the abatement of rent, and the period that that abatement should continue in light of the disease curves as landlords and retailers try to foresee what will constitute the new normal in omnichannel sales, physical restrictions and guidelines, and consumer behavior.

We represent several large retail clients and we have been advising them on these issues. For one client we have cases pending in Florida, North Carolina, West Virginia, Virginia, Georgia, Pennsylvania, New Jersey, New York, Connecticut, Vermont, Illinois, Ohio, Michigan, Arizona, California, Washington, and Texas. These suits involve hundreds of leases and we are overseeing all of the litigation. Our aggressive strategy on behalf of this particular client has saved them tens of millions of dollars so far.

We have advised clients on procedures to implement to minimize their risk for claims related to their employees or customers for exposure to the virus. Some of our clients have been subject to employment discrimination claims related to the virus.

We have seen numerous claims for breach of contract and supply agreement claims. These cases frequently assert force majeure and frustration of purpose contract claims. Some of these claims have now been asserted in litigation.

With increased bankruptcies we have filed adversary proceedings related to business litigation in the Bankruptcy Courts.

Zoom depositions, hearings, and mediations have now become routine. And we had a Zoom arbitration in late June. I think that Zoom depositions will continue after this pandemic subsides. Likewise, a lot of travel that had previously been done to meet with witnesses and experts will now be done by Zoom or Microsoft Teams. This trend will save Minnesota companies money in pursuing their legal claims.

#### Lauren Lonergan Partner • Taft

Q > When government officials ordered businesses to lockdown to combat Covid-19, the issue of business interruption insurance surfaced. Would standard policies cover losses associated with a pandemic? Would contagion or a virus need to specifically be cited in the policy to obtain a payment? Since Covid-19 spread across the



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#### TRENDING LAW

country, is there a trend surfacing in how courts are ruling on disputes over business interruption coverage? Some Twin Cities businesses also closed because of social unrest in their neighborhoods. Are those incidents covered under business interruption policies? Based on what companies have experienced in 2020, going forward what legal considerations should companies weigh when deciding what kind of business-interruption policies they should buy?

A > Insurance for business losses due to Covid-19 is typically found in the business interruption, supply chain disruption, and civil authority coverages in commercial property policies. In the absence of viral exclusions in such policies, most policyholder practitioners view the presence of the virus on surfaces at insured premises, or third-party premises, to constitute the type of property damage needed to trigger coverage. Most likely, many state courts will agree with this view, though some will not.

Business interruption coverage for insureds' lost profits and additional expenses depends on the presence of the virus at the insured premises. Supply chain disruption coverage is similar to business interruption coverage except that usually it is triggered by the presence of the virus at the supplier or customer facilities. Civil authority coverage typically requires a governmental order prohibiting access to the insured premises because of viral contamination at third-party premises.

Many lockdown orders state that the reason for the order includes the contamination of surfaces within the community. Some policies require that the shutdown last for a minimum amount of time, such as 24 to 72 hours. Frequently, civil authority coverage lasts only for 30 or 60 days, though insureds will argue that each new civil authority order begins a new time period.

Many class actions against carriers have already been commenced. Participation in class actions may benefit small insureds who are unable to litigate on their own. Larger insureds with high dollar claims are less likely to benefit from this approach. The litigation is just beginning



Pamela Dattilo



Aron Frakes

and will take time to play out.

News reports so far suggest that carriers are covering property destroyed in the wake of unrest in Minnesota. Also, curfews are a classic example of the type of governmental order that triggers civil authority coverage (and ingress coverage) for losses during the curfews. Unfortunately, waiting periods for civil authority coverage and the pre-existing Covid-19 lockdown orders may reduce the amount of civil authority coverage available for curfews. Even more unfortunate is that many affected small businesses did not have any coverage whatsoever.

It remains to be seen whether, as they did after prior pandemics, carriers will increasingly insist on express viral exclusions or offer only low limits for viral contamination at high premiums. For insureds whose business would be seriously affected by future pandemics, coverage for viral contamination may be advisable depending on price and limits available.

#### Pamela Dattilo and Aron Frakes

Shareholders • Fredrikson & Byron

Q > Liability issues are at play with Covid-19. Many businesses have some employees still working at home, and others

have employees based in company workplaces. What are the legal liabilities that companies face when their employees or their customers contract Covid-19 on company property? If the companies have safety protocols in place, yet an employee or customer dies from Covid-19, would the surviving family members be able to successfully sue the company for wrongful death or another claim? Overall, what steps should companies, which are trying to provide safe and sanitized spaces, take to minimize their legal liability associated with Covid-19?

A > While businesses should take steps to ensure a safe environment for both employees and customers, liability for employees differe significantly from

differs significantly from customers.

#### **Employees**

If an employee contracts Covid-19 at work, the employee's remedy will generally be limited to benefits under worker's

compensation laws—absent highly unusual circumstances. This is true even if the employer was negligent. If an employee were to die, family members may stand in the employee's shoes and pursue worker's compensation, but they would also be barred from a civil action seeking damages unavailable under worker's compensation.

The worker's compensation exclusivity rule should not cause employers to take their obligations lightly. Failure to follow required safety protocols can lead to OSHA citations and liability under a variety of federal, state, and local antidiscrimination, anti-retaliation, failure to accommodate, and leave laws. Some employers have considered asking employees to sign liability waivers. We recommend against doing so because such waivers are likely not enforceable and may have other unintended consequences (for example, potential penalties for attempting to avoid worker's compensation or OSHA obligations).

Instead of waivers, employers should effectively communicate with employees the measures taken to mitigate any spread of Covid-19. Prompt remedial action is necessary in response to valid complaints about workplace safety.

#### Customers

Customers who contract Covid-19 are not barred from filing a civil action—typically for negligence—against the business seeking a broad array of damages. The touchstone will likely be whether the business exercised reasonable care. Businesses should implement, clearly document, and follow reasonable measures to prevent the spread of Covid-19 on their premises so that they can provide clear, contemporaneous evidence of the business's reasonable efforts.



Although employee Covid-19 waivers are not recommended, such waivers may be viable for limiting customer claims. Such a waiver should be in writing and should include indemnification if the customer's employee makes a claim against the business. Many businesses are

considering whether it makes good business sense to seek customer waivers. If so, we generally recommend any waiver request be made with a statement about the steps the business is taking to prevent the spread of Covid-19. This demonstrates that the business cares about its customers' safety—not just about limiting liability.

#### Conclusion

Following public health guidelines is critical to minimizing potential liability to employees and customers. A waiver may be appropriate in some instances, but should never be used in lieu of implementing and following smart precautionary measures. SPECIAL ADVERTISING SECTION

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Susan Gallagher practices exclusively in the area of family law and brings a blend of legal and medical experience to provide her clients with compassionate, passionate and effective representation. Susan is a dedicated advocate for her clients and recognized for her knowledge and experience in the complex issues of family law, including custody; finances; spousal maintenance; business, property and asset valuation; and protection of her client's nonmarital assets. Susan earned her Juris Doctor in 1993 from William Mitchell College of Law. She previously practiced as a Registered Nurse. Susan is a qualified neutral under Rule 114 of the Minnesota General Rules of Practice as a mediator, arbitrator, consensual special magistrate, and as a social and financial early neutral evaluator. She also assists clients as a custody evaluator and as a parenting consultant. Susan serves on the Minnesota Women Lawyers Board of Directors and Advisory Board. She is an emeritus member of the Minnesota Association for Justice Board of Governors and of the executive committee for the Minnesota Association of Family and Conciliation Courts. She is an American Bar Association Fellow. Kelly, Cameron Royal, Lommen Abdo, Minneapolis, 612-339-8131

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Victoria Brenner practices family law and lawyer's professional responsibility. She is currently the firm's managing partner. Victoria is recent past president of the AFCC–MN Chapter whose mission is to minimize the negative impact of divorce and separation on the parties and their children. This organization ties with her view and approach to family law. Victoria handles custody, parenting time, child support, orders for protection, alimony, divorce, post-divorce in the wide spectrum of modest to high asset cases. She has written and presented continuing legal education courses on divorces involving closely held businesses, spousal maintenance, family law appeals and attorney ethics. She is an adjunct professor of Family Law at Mitchell Hamline School of Law

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#### CRIMINAL DEFENSE CRIMINAL DEFENSE: WHITE COLLAR GENERAL LITIGATION

Joe has extensive experience in litigating criminal, white-collar, and complex civil cases in state and federal courts across the U.S. including the U.S. Supreme Court. His clients include physicians, bankers, lawyers, chief executive officers, athletes, and police officers. The MACDL honored him with their Distinguished Service Award. He is past president of the American Board of Criminial Lawyers and is a member of ABOTA. He is a fellow in the ACTL and the NBOTA has certified him as a criminal trial specialist. He is a frequent lecturer and is a television and radio commentator. Minnesota Law & Politics named him to its Minnesota Legal Hall of Fame as one of the 100 Most Influential Lawyers in the History of the State. Joe is selected for inclusion in The Best Lawyers in America for the field of Criminal Defense. USMCR 1955-1961

#### ANNE M. HONSA

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FAMILY LAW



Anne is known for her professionalism, meticulous case management, thorough preparation and exceptional knowledge of the law. With over 32 years of practice exclusively in the area of family law, she is a dedicated advocate for her clients and recognized for her expertise in dealing with complex issues including finances, business valuation, property and asset valuation and spousal maintenance. Anne has been named to the Super Lawyers list since 2003 and consistently named in the Top 100 and Top 50 Women Attorneys. Anne's peers have recognized her contributions to the legal field by selecting her for inclusion in The Best Lawyers in America in Family Law. Anne is a fellow in the AAML, is Board Certified by the NBTA and was selected as one of the Minnesota Lawyer Attorneys of the Year in 2015

#### ATTORNEYS SELECTED TO SUPER LAWYERS WERE CHOSEN IN ACCORDANCE WITH THE PROCESS ON PAGE S-2.

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#### CHRIS D. JOZWIAK BAILLON THOME JOZWIAK &

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#### EMPLOYMENT LITIGATION: PLAINTIFF **EMPLOYMENT & LABOR** CLASS ACTION/MASS TORTS

Chris Jozwiak is a skilled litigator and founding partner of Baillon Thome Jozwiak & Wanta LLP. He handles cases involving retaliation, sexual harassment, wage and hour violations, whistleblower reprisal, discrimination, and consumer or government fraud. Chris is a certified employment law specialist and chair of the Minnesota State Bar Association's Labor & Employment Law Specialist Certification Board. He currently serves on the Mid-Minnesota Legal Aid Board of Directors. Chris was recognized in Minnesota Rising Stars from 2011 to 2013 and in Minnesota Super Lawyers from 2014 to 2020 for his work in employment law, and was named to the Top 100 Minnesota Super Lawyers list for 2018-2020.

#### DOUGLAS A. KELLEY

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#### CRIMINAL DEFENSE: WHITE COLLAR HEALTH CARE SECURITIES LITIGATION

Mr. Kelley founded Kelley, Wolter & Scott, P.A., a white-collar crime and complex civil litigation boutique. His experience includes fair election practices, bank and health care fraud, and other financial crimes. As an assistant U.S. Attorney, Mr. Kelley prosecuted Mafia figures and high-profile financial crimes. He represented the Wetterling family in the prosecution of Danny Heinrich for the 1989 murder of 11-year old Jacob, and won a \$17 million punitive damages award for another Heinrich victim. Mr. Kelley won a \$34 million verdict against the city of Minneapolis on behalf of a French developer, the largest verdict at the time. He was chair of the MN Campaign Practices Board and represented the MN Board of Judicial Standards. He serves as the court-appointed receiver for Tom Petters and others who ran a \$3.5 billion Ponzi scheme.

#### TAMARA O'NEILL MORELAND

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#### LAND USE/ZONING CONSTRUCTION LITIGATION REAL ESTATE

Tamara O'Neill Moreland is a shareholder in Larkin Hoffman's Real Estate Litigation Department. She concentrates her practice on litigation involving land use, commercial and residential construction, fraudulent real estate transactions, environmental, and appellate advocacy. She received her J.D., *cum laude*, from Hamline University School of Law in 1997 and her B.A., summa cum laude, from Centenary College of Louisiana in 1994. Tamara is an MSBA board-certified Real Property Specialist. At Larkin Hoffman, she serves on the Board of Directors, is chair of the Professional Development Committee, and serves as Ethics Counsel. Tamara was selected to The Best Lawyers in America for 2020. She also has been named to the Super Lawyers list since 2014 and previously the Minnesota Rising Stars list for eight years.

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FAMILY LAW ESTATE PLANNING & PROBATE

Elizabeth Juelich is a partner at Krueger & Juelich, PLLC in Minnetonka, Minnesota. She focuses her practice on family law and estate planning. She understands that her clients' families are their most valuable asset and tailors her representation to create a plan for their personal and financial future. Ms. Juelich's family law practice includes divorce, custody, parenting time, child support, spousal maintenance, executive compensation issues, and complex property division. Believing clients are more satisfied with the outcome when they are actively engaged in planning and settlement negotiations, she encourages client participation throughout the process. She advocates strongly in court, mediations, and settlement conferences and ensures that her clients understand the cost/benefit analysis of specific actions.

#### LAURIE MACK-WAGNER MACK & SANTANA LAW OFFICES.

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#### FAMILY LAW

Laurie Mack-Wagner is a founding shareholder of Mack & Santana Law Offices, P.C. Laurie focuses on complex civil litigation with a primary emphasis on cases involving family law, divorce and related causes of action. She is also a qualified mediator under Rule 114, and has completed the 40 hour Family Mediation Skills training. Laurie began her legal career in Florida handling massive family law cases with marital estates averaging several million dollars. In 2000, Laurie returned to Minnesota where she has since focused exclusively on family law and related civil litigation. Laurie has been named to Minnesota Super Lawyers every year since 2011. In 2017, she was named to the Top 100 Minnesota Super Lawyers list and to the Top 50 Women Minnesota Super Lawyers list for 2013-2015, and 2017-2018

#### PAUL D. PETERSON

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#### PERSONAL INJURY GENERAL: PLAINTIFF PERSONAL INJURY PRODUCTS: PLAINTIFF PERSONAL INJURY MEDICAL MALPRACTICE: PLAINTIFF

Paul represents people injured by the wrongful acts of others. He is board certified as a civil trial specialist by the Minnesota State Bar Association and the National Board of Trial Advocacy. He is past president of the Minnesota chapter of the American Board of Trial Advocates, the Amdahl Inn of Court and the Ramsey County Bar Association. He is a member of the Academy of Certified Trial Lawyers. Paul has served as trial and appellate counsel in a number of cases that led to notable decisions in the areas of damages, settlements, insurance bad faith, and the interrelationship of third-party tort and workers' compensation law. He currently serves as the secretary of the Minnesota State Bar Association

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#### EMPLOYMENT & LABOR SCHOOLS & EDUCATION BUSINESS/CORPORATE

Client service, professionalism and practical advice are the hallmarks of Phyllis Karasov's practice in labor and employment law and education law. She has been honored as a Minnesota Super Lawyers selectee every year since 2002. Phyllis advises clients on a wide variety of labor and employment matters including wage and hour laws. OSHA. claims of discrimination, and non-competition, confidentiality, and separation agreements. She is a dedicated advocate in union grievances, arbitrations and negotiation of collective bargaining agreements. Phyllis also enjoys a busy practice conducting workplace investigations and representing educational institutions. In 2014, Phyllis received the Sidney Barrows Lifetime Commitment Award from the Twin Cities Cardozo Society.

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#### FAMILY LAW

Kristy Mara (formerly Kristy Rodd) has been practicing family law for 22 years. She creates customized solutions to complex family law matters. Kristy utilizes her analytical skills to obtain the optimal position in settlement or trial for her clients. She openly communicates with clients throughout the case so the end result is the best possible outcome. Kristy focuses her practice on complex litigation including: valuation of closely-held businesses and corporations, complex property divisions, valuation and division of executive compensation, personal and corporate taxation issues, spousal maintenance and post-dissolution issues. Kristy brings a rational approach to complicated and emotional family law litigation. She is experienced in settling and trying cases. Kristy is a fellow in the AAML and is certified by the NBTA

#### BRUCE M. RIVERS

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**CRIMINAL DEFENSE** 



## CRIMINAL DEFENSE: WHITE COLLAR PERSONAL INJURY GENERAL: PLAINTIFF Bruce Rivers has over 20 years experience as a successful criminal

trial lawyer. He is board certified as a criminal trial specialist by the National Board of Trial Advocacy and Minnesota State Bar Association and former dean of the Academy of Certified Trial Lawyers of Minnesota. Mr. Rivers represents clients and corporations of all walks of life in trials ranging from murder to complex health care fraud. He appears regularly in both state and federal courts. Judges and prosecutors respect his integrity and anticipate his well-prepared, vigorous defense. His commitment to excellence and to criminal defense has resulted in acquittals in every level of homicide to DWI. His trial expertise is the reason lawyers feel comfortable referring clients with complex criminal problems. Rivers is a tested lawyer you can trust.







MINNESOTA 2020 SUPER LAWYERS





Certified as a family law trial advocate by the National Board of Trial

Advocacy and as a civil trial specialist by the MSBA, Mr. Schulz has experience in trial practice in family law, civil litigation, professional

negligence matters, and service to businesses and professionals. His

initial focus is on creative problem solving, utilizing all appropriate

forms of dispute resolution but he is equipped to assist with

trial as needed. A magna cum laude graduate from Concordia

College, Moorhead, MN, and graduate of Mitchell Hamline School

of Law, Mr. Schulz is a qualified mediator and is admitted to

practice in both Minnesota and Wisconsin. He also serves as a

mediator and arbitrator and is active in many community and

non-profit organizations. He serves on the firm's management and

Brian L. Sobol specializes in matters involving high-net-worth

estates, including family business valuation. He is one of only three

Minnesota lawyers elected Diplomate in the American College

of Family Trial Lawyers (membership limited to 100 of the top

U.S. family trial lawyers). He is also a board certified family trial

advocate, National Board of Trial Advocacy, certification held by only a few Minnesota family law attorneys. He has expertise in

drafting and litigating antenuptial agreements and with domestic

and international custody and business matters. He has extensive

appellate expertise, successfully arguing cases in both the Minnesota

Court of Appeals and Supreme Court. He is a fellow of the IAFL and

AAML. He is a trained mediator and financial neutral evaluator. He

Steve Wolter applies insight gained through his varied experience as

a former criminal prosecutor, a government attorney responsible for

nationwide failed bank litigation, and a white-collar criminal defense

lawyer to successfully handle a diverse mix of criminal and civil lawsuits. He is committed to providing each client with top-quality,

hands-on service, delivered in a timely and professional manner. He

offers every client straightforward advice and creative settlement

solutions backed up by a demonstrated ability to try cases that

do not settle out of court. He has helped many individuals, small

is married and raising two young children.

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bankruptcy court, and on appeal

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Lymari has been practicing law since 1994, focusing exclusively on family law litigation since 2000. She cofounded Mack & Santana Law Offices, P.C. in 2004. Lymari has successfully represented high-net-worth clients in complex divorce cases and is also experienced in paternity cases and post-divorce litigation. Lymari excels in providing strong, dynamic advocacy for her clients, combined with efficient, creative legal services. Lymari has been selected to Super Lawyers since 2007, to the Top 50 Women Minnesota Super Lawyers list for 2012, 2018 and 2020, and to the Top 100 Minnesota Women Super Lawyers list for 2007 and 2009. Lymari lectures frequently on family law topics and is also a qualified mediator. Lymari received a bilingual education, and she speaks, reads and writes Spanish as fluently as English.

#### **KEVIN J. SHORT** KEVIN J. SHORT, ATTORNEY AT LAW

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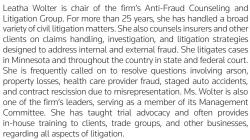
#### CRIMINAL DEFENSE CRIMINAL DEFENSE: WHITE COLLAR

Following his 1978 graduation from Notre Dame Law School, Mr. Short began his career with a federal clerkship and seven years prosecuting felonies in St. Paul. Since entering private practice in 1987, Mr. Short has obtained outright jury acquittals for his clients in over 40 cases on charges ranging from murder to complex white-collar offenses. He has successfully defended criminal charges brought against his clients who were doctors, lawyers, police officers, stockbrokers, teachers, business professionals and bankers. He has been named to the Minnesota Super Lawyers list every year since 1997. Most recently, he represented the third Minnesota law enforcement officer criminally charged in a line of duty shooting. In March 2020, after a two-week jury trial, that officer was exonerated.

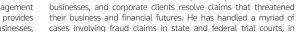
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JOHN R. SCHULZ

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FAMILY LAW

APPELLATE INTERNATIONAL



DANIEL M. SCOTT

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#### CRIMINAL DEFENSE: WHITE COLLAR CRIMINAL DEFENSE

Dan Scott's 45 years of trial practice in federal court give him an insider's knowledge of the federal justice system. His expertise in the policies and personalities of prosecutors and courts has allowed his clients to achieve resolutions far more favorable than published guidelines. Over the past four decades, it is likely no one has tried more federal jury trials in Minnesota. While director of the Minnesota Federal Public Defender Program, Dan specializes in the whitecollar area: mail, wire, bank, bankruptcy fraud, securities violations, and income tax offenses. He has represented bankers, lawyers, accountants and Fortune 500 companies, employees, and officers. Dan is a MSBA board-certified criminal law specialist. He prefers to work behind the scenes; the press has described Dan as "The best defense lawyer nobody has heard of."

STEVEN C. THAL STEVEN C. THAL, P.A. 10580 Wayzata Boulevard Suite 100 Minnetonka, MN 55305 Tel: 612-424-2942 Fax: 952-541-1186 sthal@thalvisa.com www.thalvisa.com

#### IMMIGRATION

Steven Thal is an immigration attorney handling employer and family petitions, naturalization, asylum, and deportation cases. He is a past chair of the Minnesota/Dakotas Chapter of the American Immigration Lawyers Association (AILA). He has served on the AILA National Board of Governors and on the National Board of Trustees of the American Immigration Council. He is a 1982 graduate, *cum laude*, of the University of Minnesota Law School. Before law school, he served two years in the Peace Corps in Ecuador, South America. Mr. Thal is a frequent lecturer on immigration law, holds an AV rating from Martindale-Hubbell, and is listed in the Bar Register of Preeminent Lawyers. He was awarded the All A National Presidential Commendation for creative and tireless advocacy on behalf of immigrants.

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Names and page numbers in **RED** indicate a profile on the specified page.

Phone numbers are included only for attorneys with paid Rising Stars print advertisements.

Only attorneys who data verified with Super Lawyers for the current year are included on this list. All current selections are reflected on superlawyers.com profiles.

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Hamborg, Benjamin J., Henson Efron, Minneapolis, 612-339-2500 Pg. S-5

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Nielsen, Seth A., Legacy.Law, Burnsville

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Premo, Stephen M., Madel, Minneapolis

Rashid, Faris, Greene Espel, Minneapolis

Ridley Scott, Elizabeth, Heley Duncan & Melander, Minneapolis

Santi, Mark C., Santi Cerny, Minneapolis

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Zhao, X. Kevin, Greene Espel, Minneapolis

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Moen, Kyle, SeilerSchindel, Minneapolis

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#### KARLEN PADAYACHEE

ENCOMPASS LAW, PLLC Bloomington • 612-708-5130 www.encompasslawmn.com

CONTINUED ON PAGE S-24





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Parslev, Jake, Parslev Law, Minneapolis

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Shneider, Paul R., Blethen Berens, Mankato

Snyder, Nathan R., Trepanier MacGillis Battina, Minneapolis

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Ward, Joshua R., Ward Law Group, Minneapolis Zamansky, Drew M., Zamansky, Minneapolis

## **CANNABIS LAW**

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## **CIVIL LITIGATION: DEFENSE**

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Dosdall, Andy S., Taft Stettinius & Hollister, Minneapolis Gehan, Mark H., Collins Buckley Sauntry & Haugh, St. Paul, 651-227-0611

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McEllistrem, Tessa M., Jardine Logan & O'Brien, Lake Elmo McNeill, Drew, Bernick Lifson, Minneapolis

Nuffort, Lauren E., Lommen Abdo, Minneapolis, 612-336-9308

Pezewski, Krista, HKM, St. Paul Roff, Elizabeth, Brown & Carlson, Minneapolis Sogge, Jessie L., Quinlivan & Hughes, St. Cloud

Williams, Scott G., HKM, St. Paul

Young, Gregory J., Goetz & Eckland, Minneapolis, 612-874-1552

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Borgen, Grant, Bird Jacobsen & Stevens, Rochester Burgess, Daniel R., Burgess Law, Minneapolis Cheskis, Anton, Huemoeller Gontarek & Cheskis, Prior Lake Gatto, John Paul (J.P.) J., Swor & Gatto, St. Paul Hennen, Todd, Madel, Minneapolis

Jewell, Sarah R., Franz Hultgren Evenson, St. Cloud,

Resch, Brittany N., Gustafson Gluek, Minneapolis Thooft, Derek, Thooft Law, Minneapolis Winchell, Viet-Hanh, Galowitz Olson, Lake Elmo

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#### CLOSELY HELD BUSINESS INTELLECTUAL PROPERTY FAMILY LAW

Daniel Boen is the founding partner of The Boen Law Office and has been practicing since 2013. He focuses on family law, ongoing business representation and intellectual property. He enjoys working with small businesses and creative clients to bring their unique business plans to life. He has skill and experience helping clients through divorce proceedings where child support, parenting time, asset division and spousal support are at issue. Dan serves on the 4th District (Hennepin County) Ethics Committee. Previously, he chaired for the Arts and Entertainment section of the MSBA, and taught intellectual property to creative students at the Institute for Production and Recording in Minneapolis. When he finds time, he likes to make music

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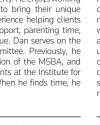
Matt Greenstein's practice is focused on real estate law, creditors' remedies, general business law, and civil litigation. His clients range from individuals and small business owners to construction companies, real estate developers, and non-profit organizations. A majority of his practice is dedicated to homeowner association law, where he is involved in the representation of over 300 homeowner associations throughout Minnesota. Matt takes pride in understanding the needs of his clients and providing individualized counsel to achieve his clients' goals. Matt provides effective counsel during all stages of representation. Whether helping clients start a business, negotiating a contract, or providing courtroom representation, Matt is a zealous advocate for his clients.

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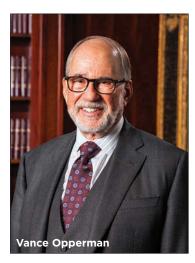


SALO

#### **OPEN LETTER**

# Who Ya Gonna Call?

To: Department of Community Safety and Violence Prevention City Hall Minneapolis, MN 55402



## **U**

Police officers are too important to our society not to be regulated, licensed, and paid as such.

#### To Whom It May Concern:

If there's something strange in your neighborhood, who ya gonna call? Well, it certainly won't be the Minneapolis City Council members who wish to abolish the Minneapolis Police Department (but not the private security companies that protect several of them). And, if you're a person of color, making that call may result in a frightful outcome.

We all know why this discussion is overdue. A New York Times review of Minneapolis official figures show that in the last five years, the Minneapolis Police Department used force against Black people at seven times the rates used against white people. Neck restraints designed to render a suspect unconscious have been used 44 times in the past five years-27 times on Black people according to the same review. In the last five years, body-weight pinning has been used roughly 2,200 times against Black people, twice the number of times used against whites. These statistics now have a name: George Floyd. But you don't have to believe in the paranormal to know that something is not normal about Minneapolis policing. The cry to "defund" or "depolice" the police department is partly a cry of long overdue frustration.

Prior to the tragic events of May 25, no member of the Minneapolis City Council had publicly advanced any detail of any plan to change the Minneapolis police force. Nor, at least publicly, had the well-regarded chief, Medaria Arradondo, been asked to submit a report to the Council outlining dramatic reform measures. The chief, having been a member of the Minneapolis Police Department since 1989, Black, and a resident of the City of Minneapolis, would probably have some insight into radically restructuring this department. Minneapolis maintains a significant presence at the Minnesota Legislature, but, at least publicly, the City Council had not used that leverage to propose any significant legislative changes into state policing laws or regulations.

So, we get the frustration and we share it, but we need a plan. Here are some ideas:

Bust the union. Various commentaries have suggested changing the Minneapolis Police Federation, or getting rid of Lt. Bob Kroll, its president. If Kroll is really part of the cultural problem at the Minneapolis Police Department, he is more its reflection than its cause. And for that matter, arbitration strictures in that contract are part of the collective bargaining agreement, which requires the assent of the City of Minneapolis (via the Minneapolis City Council). The current collective bargaining agreement has expired and a new one is to be negotiated.

**Reform now.** The city can insist on reform measures as part of any newly negotiated collective bargaining agreement and longer term can use its legislative clout to effect reform as a statutory matter. Here are some steps that should be taken now:

- Body cams must be turned on in any use-of-force situation.
- All use-of-force situations must be reported to the chief and mayor within 48 hours.
- Three judges must approve any no-knock warrant.
- The use of maneuvers that threaten asphyxiation are prohibited.
- The city shall not indemnify any police officer who asserts a qualified-immunity defense in any court action.
- The city will not indemnify, nor provide legal counsel to, any police officer tried in a criminal court for the crime of

manslaughter or homicide.All police officers must maintain their principal place of residence in the city.

Police reform longer term. The important professions in this state are licensed as such and are subject to professional peer review. This works for the approximately 25,000 licensed and admitted attorneys and would work for the approximately 11,000 police officers. The Legislature should adopt a statewide system of police licensure that would include background information on complaints, disciplinary actions taken (including in other jurisdictions), and periodic license renewal requirements. Police officers are too important to our society not to be regulated, licensed, and paid as such. License renewal, required by state law, could be conditioned on additional training in group violence prevention and conflict de-escalation techniques. Those professions licensed by the state, such as lawyers, dentists, doctors, or cosmetologists require some form of continuing education. We should require no less of peace officers.

In the weeks following the Memorial Day riots, eight people were shot to death, and at least 118 were injured. This level of violence also calls for a specific and disciplined response. Because if you're all alone, pick up the phone and call ... who?

#### Sincerely, Vance K. Opperman Thankful for our real heroes

Vance K. Opperman (vopperman@keyinvestment.com) is owner and CEO of MSP Communications, which publishes Twin Cities Business.

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