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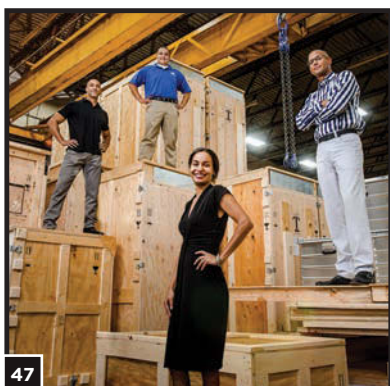




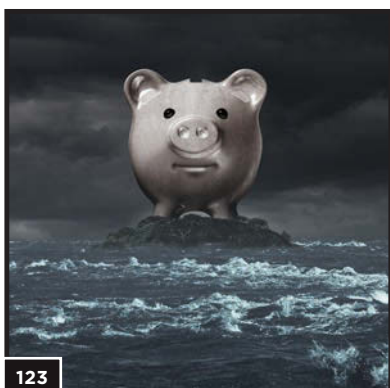
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Minnesota Family Business of the Year Award Winner



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Twin Cities Business is a publication of MSP Communications
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October/November | Nonprofit Event Calendar

14 | Wednesday | Aeon

Chats From Home - 4 p.m. to 5 p.m.

Join a town hall-style virtual Q&A and learn about the state of Aeon from president and CEO, Alan Arthur.

Learn more: aeon.org/chats

17 | Saturday | Feed My Starving Children Gala

A Virtual Mission Trip to Haiti - 7 p.m.

Pack your "virtual" bags and travel to Haiti to experience how your funding and packing of meals provides hope and a future to so many kids.

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Top 5 Reads

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Red Wing Shoe Co. Promotes Jobs Over Boots for Labor Day

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Deluxe Corp. Moving HQ to Downtown Minneapolis

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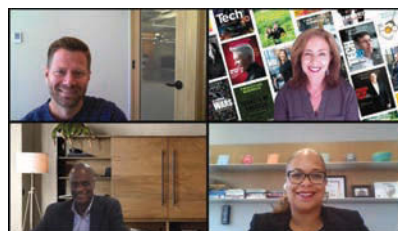
Chaotic Night in Downtown Minneapolis Brings More Damage to Many Businesses

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The Hospitality Industry Sees Renewed Push for Unionized Labor



TCB Talks: Redefining Leadership

Three executives shared candid responses to the killing of George Floyd and what it has meant for their companies. "I shared my personal feelings," said **Rodney Young**, CEO

of Delta Dental of Minnesota. "I wrote a heartfelt letter to the organization, and I wrote it in a voice I've never used before. I've never referred to myself as a Black male—I haven't had to. It came from the heart, and as a result I think it touched several members of our organization. I got back tons of responses from team members thanking me for the personal outreach." Watch the full conversation, with **Paul Marvin**, CEO of Marvin, and **Kelly Baker**, Pentair's executive vice president and chief human resources officer. tcbmag.com (click Leadership)

Manufacturing Excellence Conversations

In our online series with TCB's 2020 Manufacturing Excellence Awards recipients, Protolabs president and CEO **Vicki Holt** discussed how Covid-19 is changing the business for the better. "Less than 6 percent of revenue in B2B manufacturing is e-commerce. What's happened through the pandemic is companies have understood how convenient e-commerce is, how efficient it is. I think there's going to be more and more e-com done in a B2B environment, as well as 3D printing." Watch the 20-minute discussions with the leaders of Cameron's Coffee, Abbott, Stratasy, and others. tcbmag.com (click Leadership)



Podcast tcbmag.com/byallmeans

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Reimagining Downtown Minneapolis

Don't just bring it back. Let's make it better.

By Allison Kaplan



It's nice to gather for good news," Gov. Tim Walz proclaimed as he swept into the 801 Marquette building—and up to a raw third-floor space that will soon become the new downtown Minneapolis headquarters of Deluxe Corp.

Founded in 1915, Deluxe Corp.—which invented the checkbook—is leaving its longtime home in Shoreview for new digs that embody its transformation into a modern “tech-enabled solutions company.” The move plucks more than 500 employees from the east metro suburb and places Deluxe in the heart of Minneapolis’ central business district.

“This is something we can build on in our recovery and healing,” Walz said at the press conference announcing the move. One by one, city boosters, including Mayor Jacob Frey and Minneapolis Downtown Council president and CEO Steve Cramer, took to the podium to echo Walz’s sentiments. The Deluxe move is a vote of confidence in downtown Minneapolis, a shot of adrenaline the city badly needs to bounce back from Covid-19 and a turbulent summer.

Afterwards, as I stepped onto an empty Marquette Avenue at 2 p.m. on a Monday, I wondered: Post-Covid, will downtown represent the modernization Deluxe was seeking when it started planning for this move before a global pandemic?

Let’s hope so. I choose to focus on the acceleration theory senior writer Burl Gilyard lays out in his cover story on downtown Minneapolis (page 28). (With all due respect to St. Paul, for this story we focused on the state’s largest and most critical example of the pandemic disruption that threatens urban areas across the country.) Gilyard spoke with Tom Fisher, director of the Minnesota Design Center at the University of Minnesota, who points to past pandemics as catalysts for change.

Maybe this disruption is exactly what downtown Minneapolis needs. Because, let’s be honest: It was far from perfect even before Covid-19. When TCB’s staff left our downtown office in March (never to return to that building, as it turns out), we were finishing a May cover story on the downtown vibrancy conundrum (read it at tcbmag.com). Executive editor Adam Platt wrote that downtown advocates have long said what we needed to make everything click was 50,000 downtown residents. But the city reached that critical mass, and *still* felt ho-hum on a Saturday night. Little did we know then what “empty” really looked like.

It’s unfortunate that Covid derailed the Dayton’s Project opening, but the truth is, leasing that premium retail and office space (and, man, is it a wow!) was already slow going, pre-pandemic. Minneapolis can’t escape its embarrassing record of losing more retailers than it has attracted over the past 20

if you tear down the skyways first.” That was late 2016—which seems forever ago, and so trivial in the midst of a global pandemic.

And yet. This is exactly the time for big, audacious ideas.

It’s good news for the city that Deluxe is moving in. It’s fortunate that Thrivent’s new headquarters was far along when the tumult hit. I’m relieved every time I drive down Hennepin Avenue and see the crews still at work on the new Four Seasons hotel.

But we need to spend more time imagining what we want our city to look like when that fancy tower opens in 2022. And what can we do in the interim? Mall of America offered temporary space to small businesses displaced by damage around the cities; why aren’t downtown landlords doing the same? What about inviting people who don’t feel comfortable meeting in closed boardrooms or cramped coffee houses to utilize the airy lobbies of



This is exactly the time for big, audacious ideas.

Dayton’s Project private lounge for office tenants

years. Despite the staggering \$50 million poured into “revitalizing” Nicollet Mall, it’s still not a destination for suburbanites. Especially now.

I got a call recently from a woman who is working on a history of the Minneapolis skyways and their impact on culture and business. She came across some articles I’d written on the topic. Back before the Dayton’s Project took shape, I challenged Eric Dayton to buy back the department store building his great-grandfather built; he replied, “Only

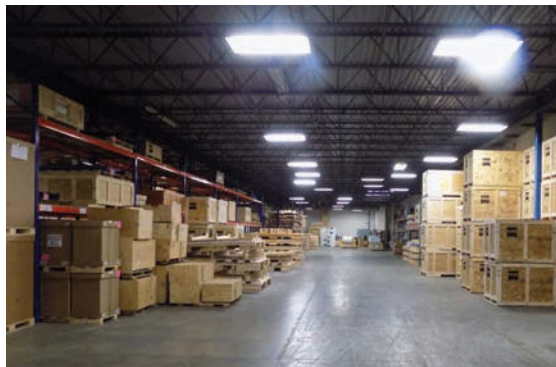
downtown buildings? How about letting food trucks set up tables in the middle of deserted downtown streets, or inviting fitness instructors to host workouts on Peavey Plaza? These aren’t long-term fixes, but they’d still give us reasons to come downtown.

It’s time to rally our best creatives to help elevate this city center. Heck, let’s put the challenge out to college students and professors. Let’s turn this awful year into the tipping point, when the future grew brighter for downtown Minneapolis.

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Edited by Adam Platt

HOSPITALITY

After-Hours Atrophy

When no one's out late, late-night commerce struggles.

The Covid-19 pandemic has uprooted many traditions. One of them is dinner after an evening on the town. Purveyors of after-hours grub say the pandemic and ongoing civil unrest have left people's dining-out days ending at sunset.

The Nicollet Diner, the only 24-hour eatery in Minneapolis, now closes its seating area between 11 p.m. and 4 a.m., though takeout is still available. Co-owner Sam Turner says the overnight closure is a precaution due to the threat of civil unrest and the overall diminished

safety situation in the area.

Turner notes that he's made up some of the lost revenue with third-party delivery services. But there's an increased cost. In August alone, Turner estimates he's spent more than \$2,000 on containers that meet the city's biodegradability regulations.

Meanwhile, Hardtimes Café, the scrappy worker-owned vegetarian restaurant in Minneapolis' Cedar-Riverside neighborhood, has had to pare down its after-hours offerings, too. The café used to operate 22 hours a day, seven days a week.



"When the bars and restaurants got shut down in March, we were closed. We weren't even doing carry-out orders or anything like that," says Aeri Donovan, barista and co-owner.

The café didn't resume even limited operations until August. As of mid-September, Hardtimes offered outdoor dining from 7 a.m. to 1:30 a.m. "We've really condensed our hours," Donovan says.

And, like many restaurant operators, she and co-owners worry about the coming winter months.

Back at the Nicollet Diner, Turn-

er says that civil unrest in downtown Minneapolis has been a strain on late-night business as well. "There are difficulties around closing a restaurant for curfew," he says. "Unrest, curfews, and all that have really put a damper on business. ... People are scared to come downtown."

The downturn comes as the cost of business continues to rise. Even pandemic ketchup is pricier, Turner says. Because of safety perceptions, no more ketchup bottles sit on the tables; instead, it's costly individually packaged condiments. —Dan Niepow

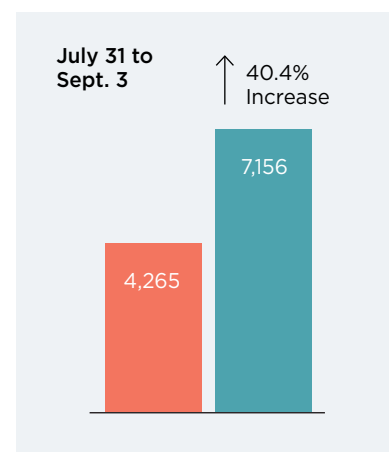
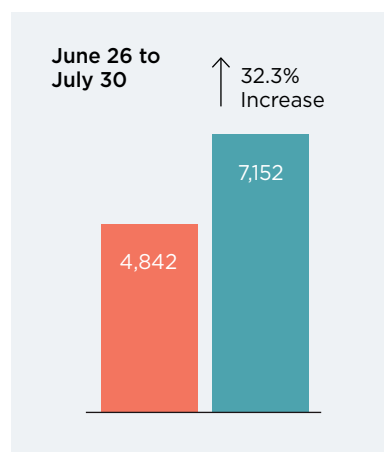
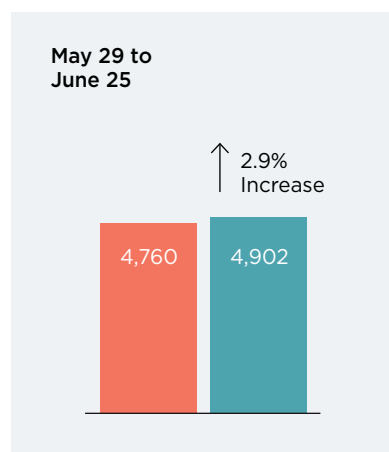
THE FINE PRINT

Pandemic Prompts Jump in New Business Filings

Minnesota is seeing an uptick in new business filings, echoing a trend seen during the Great Recession. With nearly a million newly unemployed, losing a job means a chance to start a business. —Burl Gilyard

New Business Filings

2019 2020



The state surveys new business filers for ownership info. While voluntary, the numbers for August underscore the diversity of those starting a new business.

- **People of color:** 113 percent increase
- **Immigrants:** 86 percent increase
- **Woman-owned:** 51 percent increase

Source: Office of Minnesota Secretary of State

PHOTOS BY SHUTTERSTOCK.COM (NEON SIGN, WORKING FROM HOME); COURTESY PENGUIN BOOKS (BOOK)

Is Home Where the Office Is?

Will permanently working from home prove to be a pain in the neck?



Even if the Covid-19 pandemic hits the proverbial wall in 2021, don't expect office workers to simply stream back into their cubicles. Global Workplace Analytics forecasts that 25 to 30 percent of the U.S. workforce will be "working at home on a multiple-days-a-week basis by the end of 2021."

The San Diego-based consulting firm projects this new reality because the pandemic has allowed many managers to get comfortable with remote work as long as their employees are productive and getting results.

Connie Wanberg, an industrial relations professor at the University of Minnesota's Carlson School of Management, says that estimate is about right, reflecting a trend among employees, who want flexibility to divide their work hours between the office and home. But

Wanberg, an expert on organizational behavior, says many challenges need to be addressed to make remote work more durable for the long haul.

When Covid-19 started to spread across Minnesota in mid-March, people simply fled from their offices en masse and set up impromptu workspaces at home. "I'm just wondering how long that can keep up without people having ergonomics issues," Wanberg says. "I think it is difficult for those who are working on a little laptop."

In addition to employees dealing with neck pain and wrist issues, she says, she's talked to workers who feel "the cost is shifting to the worker" to have the right equipment and office supplies to carry out their responsibilities.

Corporations also are looking to save money on office space. In a recent survey of CEOs conducted

for KPMG, 69 percent said they planned to downsize office space.

Because workers can easily be isolated in their homes, Wanberg says managers need to step up by having frequent check-ins with workers. Most employees want to do a good job, she says, but it's easy for them to feel disconnected from their former work cultures. "They really need to have role clarity, and they need to feel part of something," she says.

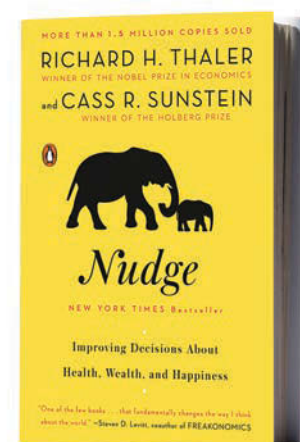
Workers have different needs for interactions with peers. "People who tend to be more extroverted tend to be struggling a little bit more with wanting connections," she says. "There are things that emails don't communicate, and people are getting tired of just connecting by Zoom," Wanberg says. "Just being able to talk in person is really valuable."

—Liz Fedor

Nudge: Improving Decisions About Health, Wealth, and Happiness by Richard H. Thaler and Cass R. Sunstein

"This book was recommended to me by a colleague. The premise surrounds decision-making and how the choices are often presented to us in a way that is not entirely neutral. As a result, the authors propose the idea of the 'nudge' to help guide decisions."

—Brandon Koeser,
senior manager, RSM



starters

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Gofit.net

—Kathy Tolo, vice president of development, Angel Foundation



Workout equipment | LifeSpan Under-Desk Treadmill

The function of a treadmill, but compact and portable. "It really helps with all the sitting we do during meetings, and it's especially important now that we leave our home less often." *lifespanfitness.com*

—Tonya Brownlow, executive director, Emma Norton



Accessory | Flip Belt. "Phones keep getting bigger, and as a runner, the bouncing feels clumsy. This holds everything in place—phone, keys, face mask—and gives me confidence my stuff won't fall out." *Flipbelt.com*

—Tyler Copeland, producer, Mono

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3M congratulates Greg Page for being honored as a 2020 Outstanding Director.

We thank him for his outstanding contributions to our company and for his service to and leadership of our Board.



Smells Like Teen Spirit

A sixth sense leads to sick scents.

The Covid-19 pandemic has made for some very slow school days. For some kids, the free time is dedicated to Fortnite and freak-outs with stressed parents. Others, like Ruby Green, dedicates the time to more entrepreneurial activities.

Ruby, who is 12, has a sixth sense. Synesthesia has allowed her to create a business, RuAura. Synesthesia is a condition in which the stimulation of one sense leads to the involuntary stimulation of another. For Green, this manifests

in the form of a visual glow, which translates to a scent. Her entrepreneurial outlet is to identify an individual's signature scent. Everyone's aura is different, therefore Green's readings produce customizable scents.

Green, who is the daughter of WCCO Radio afternoon-drive personality Jordana Green, uses natural essential oils that are safe for the skin. The company provides various levels of personalization and standardized fragrances for those who know what they want.

Green says her products are designed to empower others; providing a scent to match their aura shows how unique each person is. All profits from the customizable aura reading and scent go to racial justice and women's empowerment initiatives.

RuAura has also pivoted in the

pandemic, making its standard fragrances available on Amazon and even developing mask scents to keep face coverings smelling fresh. Green says she has recently started collaborating with Trance Essence, a company that produces artisan perfume.

Mom Jordana provides back-end support for things like purchasing and website design and is helping her pitch retailers. They're now selling in the General Store of Minnetonka; Target is an aspiration.

—Holden Platt



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RESTAURANTS

Have Knife Skills, Will Travel

What happened when two celebrated local chefs lit out for the country in search of greener pastures?

In early 2019, chef J.D. Fratzke, best known for his partnership in St. Paul's alt-steakhouse The Strip Club, plus numerous ventures across the east metro, was lured 35 miles down U.S. 52 by an agrarian fantasy. Trucking executive and one-time farmer Dave Olson invited him to become culinary director of Artisan Plaza, a roadside emporium that would focus on local farm food instead of processed junk food. "The minute we took over," Fratzke says, "we had farmers from the area coming in and offering us fresh produce and meats from their land."

The complex included a food market, a roadhouse café, and an upscale restaurant,

Falls Landing, featuring steaks, chops, and a Northwoods supper-club ambiance. The restaurant was written up by *Food and Wine* and *The New York Times*, but it never caught on locally. "It's a town of 4,000 people," Fratzke explained, "and someday it will be a [far] suburb, but that's probably 15 years away." That, and "people from the Cities didn't drive down as often as was needed to keep it all working."

When Covid-19 arrived, Falls Landing closed. The market and roadhouse remains open, but Fratzke was laid off and told they couldn't see a place for him going forward.

Chef Erick Harcey founded the casual Victory 44 in North

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J.D. Fratzke outside Artisan Plaza in 2019

Minneapolis, then Upton 43 in Linden Hills—an ambitious Nordic eatery in a multimillion-dollar renovation. It was a critical darling but an economic sinkhole. He closed both restaurants toward the end of 2016. Though Harcey talked of other projects in the metro area, he ended up moving his family home to Cambridge,

The restaurant was written up by *Food and Wine* and *The New York Times*, but it never caught on locally.

Minn., joining forces with the Johnson family, owners of the century-old Leader department store on the town’s main drag.

In late 2018, the store was revamped and remodeled, and within it Harcey opened a modern farm-to-table restaurant, Willard’s. It was well-reviewed, like Falls Landing, but the partnership ended early this year when Harcey departed, says Grant Johnson, who manages the operation after a tenure running restaurants across the U.S. Harcey declined to comment. His restaurant has been rebranded under the Leader banner and Johnson says it’s business as usual at Leader, which was born during the last pandemic and should survive this one.

But for these chefs, dreams of slow-paced days steeped in the agrarian values of small-town Minnesota have been plowed into the soils that could not sustain them.

—Adam Platt



Deb Hopp

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RETAIL

Fuel to the Fire

Will destroyed gas/convenience stores rebuild?

In the social unrest that followed the killing of George Floyd by Minneapolis police, protests turned into riots, and many businesses were damaged, looted, burned, or destroyed. Amid the chaos, gas/convenience stores were a popular target.

Between Minneapolis and St. Paul alone, 50 such stores were hit. Of those, 24 were Speedway locations. Holiday was hard-hit as well.

"In the aftermath of the social unrest that erupted in and around Minneapolis earlier in the summer, nearly 40 of our Holiday stores [across the metro] were impacted to different degrees," says Gary Brant, vice president of Holiday's northern tier division. "Unfortunately, a few locations sustained too much damage and have not reopened yet. We are hard at work to rebuild those

significantly damaged stores."

Holiday, owned by Canadian company Couche-Tard, did not say how many metro stations remain closed.

St. Paul's list of 333 affected properties includes 23 gas/convenience shops. That translates into nearly 7 percent of all damaged properties in the city. Twelve were Speedway stations.

Minneapolis, which was ground zero for the violence, lists 1,025 damaged properties, with 27 gas stations, 12 of which were Speedway locations.

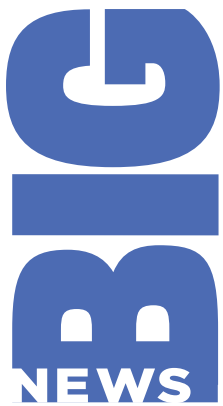
It's not clear what the future holds for damaged Speedway stores. The Speedway chain is currently owned by Ohio-based Marathon Petroleum Corp. but is in the process of being sold to Texas-based 7-Eleven for \$21 billion. The sale won't close until the first quarter of 2021.

City of Minneapolis spokesman Casper Hill says that the city has reached out to Speedway's owner, with no response. Speedway did not respond to media inquiries, nor did 7-Eleven.

Do police have any idea why these stores were hit so badly? "I don't," says Sgt. John Elder, spokesman for the Minneapolis Police Department. He speculates that the presence of flammable liquids and the fact that most gas/convenience stores are typically standalone buildings could be factors.

Holiday has submitted plans to city planners in Minneapolis to rebuild the Holiday at 4601 Hiawatha Ave. The company is proposing a 3,913-square-foot building on the site, notably larger than the 1,048-square-foot store that was destroyed.

—Burl Gilyard



■ **Deluxe Corp.** (Shoreview) announced plans to relocate its headquarters to downtown Minneapolis in 2021. The company leased 94,000 square feet at 801 Marquette.

■ **American Public Media Group** (St. Paul) CEO Jon McTaggart announced his intention to retire, following a series of personnel controversies with accusations of systemic gender and race discrimination in the organization.

■ **Open Systems Int'l** (Medina) will be bought by St. Louis-based technology firm Emerson for \$1.6 billion. OSI makes software for the utility industry and has approximately 1,000 employees.

■ **Southwest Light Rail** was assured \$929 million in federal funding, the final component to assure completion in 2023.

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HOLIDAY

Full Moon Challenge

Can Saturday night and a blue moon save a Covid Halloween?

This year, Halloween falls on a Saturday with a rare full blue moon, historically the recipe for a lucrative Halloween. Pre-pandemic, Halloween 2020 was expected to produce one of the largest spending seasons ever. But here in Minnesota, the state Department of Health

told families in late September that trick-or-treating was too risky in the Covid pandemic. Advice like that has caused the National Retail Federation to estimate that 24 million fewer adults will participate in the holiday this year.

Jim Berg, owner of Twin Cities Magic & Costume Co., isn't

spooked, but admits, "Covid is putting a damper on things." He rethought inventory for his shop, which has been in St. Paul for 34 years and is one of the last costume shops in the Twin Cities, to cater to 2020 needs, adding character face masks. He still expects a strong holiday.

"Part of the Halloween industry is being creative," says Matt Dunn, owner of Chaska seasonal attractions Scream Town and The Abandoned Hayride. This year, instead of piling folks together on a cart, he and his team have put together a Covid-safe drive-in attraction. For Scream Town's walk-through section, he's taking extra precautions, such as making it entirely outdoors, requiring guests to mask up, and keeping customers in small groups. Dunn also won't offer as many tickets for sale this year to keep people distanced.

The pot of gold at the end of the rainbow may be candy sales. Dan Lagermeier, CEO of Pearson's Candy, says Pearson's has already seen a year-over-year double-digit increase in bite-size, individually wrapped sweets. "With all of the uncertainty and stress," he says, "I think people are embracing traditions like Halloween."

—Tess Allen



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One Neighborhood at a Time

Commercial real estate developer Christopher Webley brought co-working and events spaces to North Minneapolis. Four years later, his business is expanding—despite a pandemic.

By Tess Allen

Co-working spaces and event venues are two business models hit hard by Covid-19. But a joint co-working and events space in North Minneapolis called New Rules just broke ground on a second location less than two miles away from its original space.

In 2015, New Rules founder Christopher Webley—a property developer and former Target fabric engineer—bought and renovated a 4,000-square-foot building on Lowry Avenue. At the time, all Webley knew was that he wanted to use the space to serve the surrounding community of North Minneapolis, which is often stigmatized for its high rates of poverty, crime, and unemployment.

“We wanted to model a new set of behaviors and best practices for doing

equitable and sustainable development in Black and brown neighborhoods,” Webley says. Nearly 50 percent of North Minneapolis residents are Black. “Most developers are viewed as extracted in nature, not providing value other than a building in a neighborhood. We want to be intentional in how we show up in communities.”

Determined to be more than a landlord, Webley held several community focus groups and interviewed neighborhood leaders and residents.

Those conversations helped him identify two glaring gaps in the market. There were 46 co-working spaces in Minneapolis, but not a single one in North Minneapolis. Likewise, the neighborhood lacked an affordable events space, so Webley made room for private event rentals, which have

New Rules founder Christopher Webley

been instrumental in providing additional revenue to help expand.

The New Rules co-working space has membership rates that operate on a sliding scale, from \$20 to \$350 a month. Revenue from both memberships and rentals goes right back into operating fees and equipment. Many members are artists, so New Rules also goes beyond providing a desk, offering its members cameras, lenses, software, an industrial sewing machine, production studios, and a commercial screen printer.

But New Rules has also achieved something that cannot be bought: community empowerment.

“New Rules is one of the few places in Minneapolis, where you can go to be Black or whatever you are, and to be able to feel comfortable and accepted,” says multidisciplinary artist Philli Irvin, a New Rules member. “If I’m not at home or at a friend’s house, I’m most likely at New Rules.”

Member Rebecca McDonald, founder and director of production and communications agency Bfresh Productions, agrees: “New Rules is about people having a place to go where they feel represented.”

Webley knows a thing or two about the importance of representation. He got into real estate development right out of college, after meeting another young Black man who, at just 22 years old, owned more than 20 properties. “I think that’s one of the

reasons I’m so adamant about how [my business] shows up in communities,” he says. “Representation matters. If it hadn’t been for that Black kid saying he had 20 doors, I never would have imagined that a Black, even college-educated, kid like me could attain something like that.”

Today, the business is expanding. In July, Webley closed financing on a second New Rules location to be opened at 927 West Broadway Ave.

While the pandemic kept many co-working members away, Webley says most continued to pay their monthly fees because they recognized the business’ importance in their lives and community. Their support, in turn, is allowing New Rules to continue with its expansion despite the pandemic. Webley is confident the events business will bounce back once the pandemic is under control and co-working spaces will continue to be popular. As of September, members were already starting to return to the space, he says.

Webley plans to eventually turn New Rules into a franchise, with each location owned, and having its functions dictated by, the community it serves.

“New Rules is a space that molds to the people in it, as well as to its community,” Irvin says. That’s why the business is so successful—it “becomes a solution to what the community wants instead of projecting its own ideas of what it thinks the community needs.”



A rendering of New Rules’ second space, under construction on West Broadway.

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PLANTING SEEDS



A Software Hub in Minnesota?

Tech talent has thrived in the region; the key is getting it here.

By Rajiv Tandon

Cities all over the world have attempted to replicate Silicon Valley with varying levels of success. Decades ago, so did we in Minnesota. VC-based software startups didn't sprout. Over the years, several local venture capital firms left town for California and set up scouting stations here to encourage promising software startups to move there.

Circumstances have changed. The Bay Area's cost of living and commute times are oppressive. In the San Francisco metro area, an annual income of \$139,400 for a family of four qualifies as low income. Earning six figures might not be enough to make ends meet. Talented developers with families are being forced out.

Covid-19 has further impaired Silicon Valley's competitive advantage. In April, *Forbes* detailed an external survey of VCs indicating they will be slower to invest in startups.

But software companies leaving California in droves is no longer news. We know Portland, Ore., Seattle, and Austin, Texas, have been beneficiaries. Even Washington, D.C., and Detroit are commonly mentioned as attractive places for Silicon Valley "refugees." Minneapolis-St. Paul is typically missing from such a list, however.

I saw firsthand how difficult it was to persuade someone to move to Minnesota unless they are originally from the Upper Midwest. Yet, after a few winters, in spite of the cold, they were equally difficult to transfer out. Retaining and recruit-

ing talent with families is our bona fide edge.

Lately, some entrepreneurs are locating software startups in the North Star State by tapping into our ingrained strengths and inventive culture. They demonstrate that building national and international software entities is possible here.

Tom Salonek grew up on a farm near the Twin Cities. He got his degree in quantitative methods from the University of St. Thomas and later was an instructor there. His executive education was from the Harvard Business School and MIT. When the entrepreneurial urge hit him, he didn't think

in Tech by *Fortune* and a Top 10 consulting firm in America by *Consulting* magazine. He credits all these accolades to the team at Intertech.

Chris Smith came to Minneapolis during his time as managing director of Coral Group, a venture capital firm. His formative professional experiences were with IBM's VC group, Accenture, and Xerox. He has an MBA from UC Berkeley, where he was an IBM venture fellow. He had no previous ties to Minnesota.

Today, he is the co-founder and CEO of 60-employee Kipsu, based in downtown Minneapolis. The company has a presence in

“Some entrepreneurs are locating software startups in the North Star State by tapping into our ingrained strengths and inventive culture. They demonstrate that building national and international software entities is possible here.”

of anyplace else but home. He founded Intertech here in 1991.

The company has 78 employees who build software for organizations and teach them how to make it. They've worked with some of the top organizations in the world, including NASA, 3M, Intel, Microsoft, British Petroleum, and the United States Air Force, Army, and Navy.

National recognition includes being listed twice on *Inc.*'s rankings of fastest growing companies; named one of the Top 30 firms

all 50 states and in 44 countries. Despite experiences all over the world, he chose Minnesota specifically because of the substantially lower cost of building his company without compromising talent quality.

Kipsu has pioneered a software category called Real Time Engagement,” which facilitates guest engagement throughout the customer journey. Employees communicate with guests through simple text requests. Guests like easily reaching hotel personnel

without having to download an app. The company now serves leaders in the hospitality, facilities management, health care, shopping, and transit segments. The goal is to transform any transaction into a relationship with the customer.

With the ability to retain top tech talent at a substantially lower cost, Minnesota is a fertile ground for a successful software community. We already have the key pillars—talent, technology, and culture. If we build on these assets in the new normal and tout them, capital will come.

Moreover, a software hub can become a natural gateway for a new group of emerging technologies created by a new generation of entrepreneurs.

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-iiie.org.

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What is a CDFI?

Until recently, Community Development Financial Institutions (CDFIs) didn't find themselves in the spotlight often.

But when the federal government allocated \$10 billion to CDFIs to participate in the Paycheck Protection Program, these institutions became key players in an unprecedented stimulus bill. PPP approvals through Aug. 8 show that CDFIs processed \$3.3 billion in PPP loans.

CDFIs play a vital role in the United States economy and are responsible for creating meaningful opportunities in low-income communities across the country.

Even still, how CDFIs work, the ways in which they differ from traditional banks and their mission still aren't common knowledge. So what exactly is a CDFI?

How Are CDFIs Different Than Traditional Banks?

CDFIs are mission-driven financial institutions that strive to provide community development in economically distressed areas. They are certified through a rigorous annual process by the CDFI Fund, which is part of the U.S. Department of the Treasury.

These institutions provide a range of products and services targeted to economically distressed communities, including helping low-income individuals obtain mortgage financing, lending services to nonprofits and commercial lending to businesses in low-income census tracts.

CDFIs are different than traditional banks in that they are required to have at least 60% of their loan portfolio dedicated to helping underserved or low-income communities. It should be noted, too, that CDFIs aren't just banks — they can also be credit unions, loan funds or venture capital funds. Data from August 2020 reports there are 1,135 CDFIs across the country.

Making an Impact

The CDFI Fund and the legal definition of CDFIs came about with the passing of the Riegle Community Development and Regulatory Improvement Act of 1994. Ever since, the CDFI Fund has provided critical funding and support to CDFIs.

In Fiscal Year 2019, the CDFI Fund financed more than 19,000 businesses; funded more than 51,000 affordable housing units; and originated more than



\$21 million in loans and investments. The CDFI Fund provides funding awards through programs like the Financial Assistance Award and Bank Enterprise Award.

In July, Sunrise Banks announced it had received \$50 million in New Markets Tax Credits (NMTC) for the fiscal year 2019 program. The NMTC program is funded by the CDFI Fund and NMTC recipients have deployed nearly \$52.5 billion in investments in low-income communities and businesses. These investments have led to the creation or retention of more than 836,000 jobs, and the construction or rehabilitation of more than 218.3 million square feet of commercial real estate.

Sunrise has participated in the NMTC program since 2009 and received \$60 million in funding through the program in 2019. Sunrise has received \$243 million of total NMTC allocation in five separate awards to date.

Ensuring Financial Access for All

The COVID-19 pandemic has exacerbated inequities among minority and low-income groups, accentuating the need for financial inclusivity. CDFIs play a vital role in ensuring all communities have access to the opportunities necessary to succeed.

For more information on CDFIs, visit the CDFI Fund's website at www.cdfifund.gov.

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The Lies We Tell Ourselves

Successful business leaders don't waste time justifying failures—even in a year like 2020.

By Aaron Keller

People are always asking business owners: What does it take to be a successful entrepreneur today? They want to know: How do you do it, day in and day out, as an entrepreneur surviving Covid? Then there's the classic and slightly overused, "What would you tell

your younger self just starting out in entrepreneurship?"

My answer: Be honest with yourself, and take responsibility.

All the rest can be learned. But these two critical items, honesty and responsibility, will be the reasons you either fail or succeed. Some say grit, determination, and tenacity are essential; I agree, but those are either hardwired

into you or they're not. If you have a tendency to give up early, maybe entrepreneurship isn't for you. If you say "You made me feel" in your business or personal relationships, you might want to carve out some self-reflection time.

When you say, "You made me feel" and finish that sentence with any feeling word you like, my response is likely to be cold and indifferent. I am physically unable to "make you feel." You alone are in charge and capable of managing your own feelings. Using this phrase is a small but fundamental act of pushing responsibility (for your emotions and actions) onto someone or something else. If you spend much time on social media, you'll see that mindset everywhere.

Such-and-such client "makes me feel angry and insignificant." My boss "makes me feel like a failure, every day of the week." My job "makes me feel afraid and out of control sometimes." Once you give up responsibility, you've let that person or situation turn your emotional state into something you're not managing. That means you're less

“ If you're honest with yourself and take responsibility for your emotional response, you can explore creative solutions.

likely to be able to perform at your best, which is kind of essential if you're an entrepreneur.

Years ago, our accountant, a very well-meaning friend and employee, would somehow always deliver the worst bit of news to me hours before I was scheduled to make a speech. If you do a lot of speaking, you know mindset is essential. This happened enough times that we formed a pact: He would ask me if I had any speeches coming up before delivering bad news. It wasn't him that was the issue; it was the news that was throwing off my state of mind. We changed how the news was deliv-

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This doesn't mean your emotions are not real, but it does mean they are yours to own. If you're going to be a business leader, you'll need to be able to manage your emotions, or your odds for success aren't good. It *doesn't* mean you don't get angry or sad (or happy), and it doesn't mean you don't express those emotions to others as motivation for them to improve. It is part of becoming more self-aware, being honest with yourself, taking responsibility, and knowing your weaknesses.

The great reset of 2020 has certainly given us a long list of circumstances to blame: the pandemic, the death of George Floyd, protests, riots, a presidential election year, flooding, the death of the great RBG, fires on the West Coast. I wake every morning and check the headlines for a countrywide swarm of locusts, which has to be the grand finale to 2020.

Any one of these traumatic events could be blamed for a business failure. But laying blame on someone or something else puts you into a "Well,

I can't do anything about it" state of mind. In contrast, if you're honest with yourself and take responsibility for your emotional response, you can explore creative solutions. Extend this to a team of people who can objectively take responsibility for their emotional responses and they can face this pandemic with creative problem-solving.

Examples are abundant. My current favorite is the college football scene. We watched as the Big 10 and Pac 10 canceled the season, blaming external forces for the decision. The rest of college football, and my favorite team, Notre Dame, chose to redesign the season, face the virus, and creatively adapt.

The Big 10 gave up. Somewhere in a conference room, a team of people got together and blamed the virus for a lost season (and then changed their minds). In a number of other conference rooms across the country (ACC, SEC, Big 12, Sunbelt, etc.), leaders chose to find a creative way to carry on, even working with a fluid schedule, canceling games when players tested positive, and allowing players to



individually opt out of games. They're doing the best they can in a pandemic.

What type of team are you building around the virtual conference table? Is your team the give-up, blame-the-virus, walk-away team? Or are you building a self-aware team whose members are capable of managing their emotions and facing any situation with

creative solutions?

Uncertainty is for certain. How you respond is yours to own.

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.

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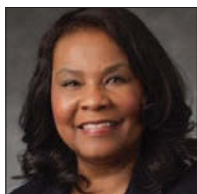
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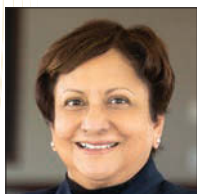
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Can I Ask You a Question?

Linguistic style speaks more than words
between men and women in the workplace.

By Linda L. Holstein

When Eleanor Roosevelt persuaded her husband, President Franklin D. Roosevelt, to encourage factories to open their doors to women in the 1940s, she could not foresee that women would eventually make up 60 percent of the workforce during that era. American women became artillery inspectors, aircraft welders, sheet metal assemblers, gear cutters, lathe operators, chemical analysts, and mechanics of all kinds during World War II. More than simply filling in for male workers who were serving overseas, the “Rosie the Riveters” ushered in a new phenomenon, particularly for the aircraft industry. Stunned by a sudden rise in productivity, factory owners tried to assess what it was about the women workers that made them not only adequate “substitutes,” but significantly better workers than the men they replaced.

According to historian Doris Kearns Goodwin, the answer was simple. When the women were asked to operate complex machinery, they asked for directions. Seeking clarification enabled female employees to successfully take on unfamiliar and traditionally male tasks.

Much has been written, generally in a ruefully humorous vein, about men’s refusal to ask directions when navigating. One theory, reported by *The New York Times*, is that men do not

ask directions because they trust that their internal “mental vector maps” will get them to their destination. They do not *feel* lost, even when another driver from a different gender would be convinced time was a-wasting by traveling in the wrong direction.

The differing sociolinguistic styles that men and women learn in childhood provide an important clue to predicting how women and men are assessed by the questions they do—and don’t—ask at work.

Deborah Tannen, a Georgetown University linguistics professor, has spent 46 years researching the influence of linguistic style on conversation and human relationships, including in workplaces. She defines linguistic style as “the way you talk: in a certain tone of voice, at a certain rate of speed, and with a certain degree of loudness.” An individual’s characteristic speaking pattern entails directness, indirectness, pacing and pausing, word choice, and how often one uses jokes, figures of speech, questions, and apologies.

In her book, *Talking from 9 to 5*, summarized in the *Harvard Business Review* article “The Power of Talk: Who Gets Heard and Why,” Tannen’s observations center on how “sociologists, anthropologists, and psychologists observing American children at play show that although girls and boys find ways of creating rapport and negotiating status, girls tend to learn conversational rituals that focus on the rapport dimension



of relationships whereas boys tend to learn rituals that focus on the status dimension.”

Tannen correctly observes that girls tend to play “with a single best friend or in small groups, and they spend a lot of time talking.” They learn, she says, to downplay ways in which one is better than the others and to emphasize ways in which they are all the same. She calls this a tendency to adapt the skill of “saving face for one another,” although that does not preclude describing a girl who too often tells others what to do as “bossy.”

Boys play in larger groups and don’t expect people to be treated as equals. Boys expect the high-status one will tell others what to do. A boy with high status earned it through language, and not just physical prowess. He can give orders, tell a joke, and resist challenges.

Time served by boys in the trenches of a large play group leads to adult tendencies to speak in ways that “position [the male] as one-up and resist being put in a one-down position by others.”

This one-up, one-down dichotomy is automatic to men, Tannen says, and leads to distrust of a co-worker or subordinate who asks too many questions, or starts a sentence with the dreaded words, “I’m sorry, but...” The desire, by women or men, not to seem boastful is a linguistic trait valued in many cultures, but not in U.S. workplaces.

From childhood, girls have become experts at helping

others save face. Thus, in many work meetings, including on Zoom, women will often step in to ameliorate a misguided or irrelevant question with an adept change of subject. But it is Tannen’s belief that men are much more attuned from childhood to the potential face-losing aspect of any question, regardless of what the question is. Thus, they are “likely to form a negative opinion of others who ask questions in situations where they would not”—never mind whether it’s relevant.

And what of the 20 million women in the labor force at the height of World War II—they who dared to ask questions? All those women mechanics who lost their jobs to the returning U.S. soldiers after D-Day might have taken some small comfort from what Albert Speer, the Nazi minister of armaments and war production, said: “How wise you were to bring your women into the military and into your labor force. Had we done that initially, as you did, it could have affected the whole course of the war. We would have found out as you did, that women are equally effective, and for some skills, superior to males.”

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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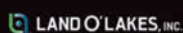
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PLATTITUDES



Model Behavior

Has it taken the pandemic to save the restaurant business from itself?

By Adam Platt

The restaurant industry has been complaining for years that its business model is unsustainable—but despite all the complaints, it's carried on as usual. But maybe, just maybe, the pandemic is going to change things.

During the summer, restaurateur Tim Niver (Mucci's, Saint Dinette) cryptically tweeted that the business had to reinvent itself. I called him to ask him what he meant and if he really had the nerve to do it.

To be clear, Niver is not your typical libertarian restaurant owner. He's worked on all sides of the business, paid his dues, and is about as woke and social justice-minded as any owner in town. He does not breathe the rarefied air of celebrity chefs and other industry royalty, whose prominence leave

them, by and large, insulated from the harshest realities of the business.

Niver's mantra right now is as dour as it gets. "Everyone knows there's no margin in it. We're making 2 to 10 percent [operating margin]," he says, "and if I'm not making 10 to 20 percent, why am I doing this?"

"I can't attract [this current generation of] young people into a business selling 'passion.' Not when it doesn't provide retirement or health care. I can't attract investors," he says.

Niver envisions all sorts of changes, including an end to happy hours (unprofitable), lunch service, and late-night hours. He also sees price increases and service charges to replace tipping. It's already happening around town—not to provide so-called equity to



**Tim Niver
behind the
stove at
Mucci's.**

workers, but to add an extra few percent for businesses that price their product below cost, because Americans expect it.

Pre-pandemic, the culprits were labor shortages, wage laws that drove up costs by nearly a third in less than a decade, rising urban rents, and an array of other dings like the growing cost of managing electronic payments.

“ An owner-operator like Niver (investors are perhaps the real owners) works 70-hour weeks until their knees are shot at 50, or they realize they have no college savings for their kids or retirement savings for themselves—and then they get out.

An owner-operator like Niver (investors are perhaps the real owners) works 70-hour weeks until their knees are shot at 50, or they realize they have no college savings for their kids or retirement savings for themselves—and then they get out. He hopes there's a different way.

The question is what are the limits of possibility? Thought leaders like Gavin Kaysen and Andrew Zimmern talk about the industry “professionalizing” and providing wages that turn short-term jobs into careers, but what I hear from most operators is something diametrically opposite. They're talking about getting control of spiraling costs and right-sizing their operations to fit what customers can spend.

Blue Plate Restaurants has

spent the pandemic making its operations as lean as it could get them. Co-founder David Burley sees the future as fewer jobs, fewer amenities, and less service. “Margins have declined annually since 2014,” he notes. “We've trimmed out all the fat now. There won't be a staffer to open doors for guests. We've shifted from cloth to paper napkins. Our menus are on your phone. I used to have a culinary team.” Now all his restaurants run the same menu.

In the short term, restaurants continue to hope for a federal bailout of some sort, but it clearly will not happen before the election. By spring, many will be gone, especially the ones owned by people like Niver, without reserves of capital, that were perhaps marginally profitable before the pandemic. Niver foresees a “roaring '20s” environment for the survivors.

The one caveat: We've heard many of these things before. But there's always a landlord and a chef and a guy with a concept eager to deploy the same old model in service of the dream of being in the restaurant business. Best practices and sustainability have no hope against the allure of a sexy bar, a buzzy dining room, and the energy of 2,000 square feet full of people having fun.

To the great minds advising restaurateurs like Niver to walk away from onerous leases and concepts of another era, he notes that “walking away is not an option for most of us”—not with personally guaranteed leases and the damage to reputation that would ensue. So it's not surprising it all feels like a trap.

“I have definitely gotten low,” Niver says. “It's always been a roller coaster, long before the pandemic. I want to change the model so the lows aren't so low.”

Adam Platt is TCB's executive editor.

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Where are the
tumbleweeds?
The pandemic has
emptied downtown
Minneapolis.



Downtown Will Come Back...

But what it will be is anybody's guess.

BY BURL GILYARD

PHOTOGRAPHS BY CAITLIN ABRAMS

Downtown Minneapolis has been largely abandoned since last spring. But on a Wednesday night in late August, a raucous round of looting and window smashing hit the Nicollet Mall like a handful of grenades. Amid the chaos, Brit's Pub in the 1100 block was set ablaze.

"Looters got in and went through everything. Computers, TVs, broke everything, broke doors, got into the office ... for a couple of hours they had a ball, and then decided to set the place on fire," says Kam Talebi, CEO of Kaskaid Hospitality, which acquired Brit's in 2019.

Talebi says that the staff called 911 but got no response. "I just don't think that the police had enough resources to deal with what was happening."

The outbreak was fueled by false reports that Minneapolis police had shot a Black man on the mall. The man, a suspect in an earlier homicide, actually shot himself in the head as police approached. But the looters and window smashers were not interested in the details.

Talebi sounds unsure about Brit's reopening. "We

certainly will look to bring it back. I don't know how long it's going to take."

He speaks for many downtown business operators airing frustration with the double whammy of the Covid-19 pandemic and the growing perception of downtown as a lawless no-man's-land in the city.

"There's no office [workers], there's no shows, there's no sports, and everybody fears coming downtown," Talebi says. "So I'd like somebody to tell me why I should open up."

Two weeks later, many downtown buildings' windows were still boarded up, including the Nordstrom Rack at IDS Center, the first level of Target Corp.'s headquarters building, Foot Locker on Seventh Street, and the Caribou Coffee next to Brit's. Some, like Nordstrom Rack, were open for business.

Taking a spin through the center city these days can be eerie and unsettling. Every day is Sunday afternoon, with light traffic and few pedestrians. "For lease" and "Park



Brit's Pub was boarded up after looters set fire to the bar in an outbreak of violence in late August.

here” signs seem to be everywhere. There’s maybe one small silver lining: for once no one is complaining about all the construction.

And less than three weeks after the violence, downtown Minneapolis got some very big and welcome news. Despite chatter about companies looking to flee, Shoreview-based Deluxe Corp. announced that it had signed a lease for 94,000 square feet at 801 Marquette to relocate its headquarters. The news was big enough to draw Gov. Tim Walz to a press conference touting the announcement.

Deluxe, founded in 1915, had 2019 sales of \$2 billion. The space will be ready for occupancy in fall 2021.

“It’s very exciting for downtown Minneapolis,” says Reed Christianson, a veteran office broker with Houston-based Transwestern, who focuses on downtown Minneapolis. “It’s what downtown Minneapolis really needed at this time, to see that people still have faith in the city.”

Deluxe president and CEO Barry McCarthy clearly recognizes the statement that the move makes about the future of downtown: “We’re very excited to be part of the solution.”

THE NICOLLET MAUL?

Concerns about public safety in downtown Minneapolis long predate the pandemic. If people fear getting mugged, assaulted, or aggressively hassled, they’re not very likely to spend much time downtown—or sign a lease.

Minneapolis police statistics through Sept. 20 showed a 14.6 percent increase in violent crime—homicide, rape, robbery, assault—in the 1st Precinct, where downtown lies. Those statistics don’t include the chaotic scene on the streets many evenings after dark and the general anarchic feel of downtown in the pandemic.

In mid-July, the 508 Bar in downtown closed its doors for good. Owner Ryan Brevig says that the straw that broke the camel’s back was when

Minneapolis police refused to respond to a mid-June call, when large groups of young people had taken over their patios, bringing their own food and smoking pot. Brevig said that both he and Tim Mahoney, owner of the adjacent Loon Café, contacted the police.

“They basically told us, ‘No, we will not be coming down,’ and we advise that you close and lock your doors,” Brevig recalls. “For me, that was kind of it. You know what? If we can’t even ensure the safety of our guests and our staff, what are we doing down here?”

Mahoney says that the incident happened in the middle of the afternoon. After no luck on the phone, Mahoney walked to the 1st Precinct station.

Mahoney says he was told, “If there isn’t a violent crime going on, we’re not coming.”

Stories like that underscore the helplessness that many downtown business owners feel.

Steve Cramer, president and CEO of the Minneapolis Downtown Coun-

cil, says that the unexpected outbreak of violence in late August illustrates that defunding the police, as some activists and members of the Minneapolis City Council have advocated, is not the solution.

“It again underscores the importance of having the ability through our public safety program to respond in situations where there really is criminality, where there’s crime occurring,” he says. “We should have community outreach and we should have mental health co-responders and all of the complementary strategies that people talk about. But at the core when you have a situation like [the August incident] ... you need a law enforcement function. That’s been the crux of a larger debate.”

FORECASTING THE NEW NORMAL

What will downtown Minneapolis look like when Covid-19 is under control and people start returning to work? Everyone has a prediction. But



no one really knows.

There are no modern precedents for the pandemic. In the Great Recession, people lost jobs, but could still eat a sandwich in a restaurant, see a movie, go to a concert, watch a baseball game in person, or meet up with friends at the coffee shop to plot their startup.

The entire downtown ecosystem is now in suspended animation. Few workers are coming in, which means little business for restaurants and skyway shops, a large number of which have closed. Travel has cratered, leaving downtown hotels in tough shape.

Big cities across the U.S. are all facing the same problem. A New York Times story in September reported that less than 10 percent of New York's office workers had returned. Down the road, only 54 percent of large corporations surveyed said that they planned to return to the city by July 2021.

New York-based Moody's Analytics REIS noted in its second-quarter U.S. office market report that most



Deluxe Corp. plans to relocate its headquarters to 801 Marquette in downtown Minneapolis.

companies have long-term leases. That buys the office market some time and offers some stability in the short term:

"The most extreme predictions are unlikely to come true: We are not going to be a nation that works 100 percent from home. Furthermore, given the long-term nature of office leases—the average lease term is close to 10 years, according to Moody's Analytics data partner CompStak; greater than 12 years if limited to office leases that are 100,000 square feet or greater—any trend of companies giving up space will happen over the next 3 to 10 years."

But paid leases don't mean full offices. For starters, there will be fewer workers in downtown under just about any scenario.

"There's not going to be the 218,000 daytime workers that we reported at our annual meeting on Feb. 12 of this year," Cramer says. "Even if every single company in downtown came back to the office ... what we've been hearing consistently is that remote work is just going to be a more routine part of the employment experience. So on any given day, some number of employees are going to be at home working."

Cramer regularly talks to human resource leaders for downtown's larger employers, but he has no predictions about the percentage of workers that will return. But fewer workers means fewer restaurant customers. "The other thing that seems clear, and it's unfortu-

nate ... we're just going to have fewer restaurants in that new baseline when we reach it sometime next year."

Christianson says it will be key for downtown's big employers to bring people back, which will also have the effect of putting more people on the streets again.

"We need Target, we need Wells Fargo, we need Ameriprise. We need the big users to get their plan in place," Christianson says. "It has to be driven by these big users."

The date companies return keeps getting pushed into the future, as the pandemic's duration becomes clearer. Still, Christianson believes that over the long haul, working from home will not be ideal for companies.

"It works fine to work from home once in a while, here and there. But to permanently work from home? It's really hard on a company that's trying to create collaboration. People are just getting a little fatigued over all of this."

He insists that there are more big deals to come in the wake of the Deluxe news. "There's a decent pipeline of activity" with the Dayton's Project, where Transwestern is handling the office leasing. The project is a top-to-bottom multiuse overhaul of the vintage 12-story building in the heart of downtown, which housed the last department store in the district to close its doors.

A statement from Chicago-based Telos Group, one of the project partners, brims with optimism: "At the Dayton's Project, we feel excited about the conversations we've been having and leasing momentum we've generated, even during Covid-19. Construction activity continues on the building, and we're preparing for when

DOWNTOWN BY THE NUMBERS

Workers remaining:

12.2%

Hotel occupancy:

18.1%

Pedestrian traffic (compared to 2018):

23.4%

Source: Minneapolis Downtown Council

businesses are ready to come back to the office. We've seen interest from both global and local companies."

So far, however, the Dayton's Project has 750,000 square feet of office space to lease and no signed tenants.

DOWNBEAT DATA AND HOPE

Not everyone fled downtown when the pandemic hit.

"We never left," says Todd Hayes, president and owner of Crawford Merz, a general contracting firm focused on interior design work. The company has a 6,000-square-foot office in the City Center tower. "We work very collaboratively; personal interactions are important," Hayes says. When the pandemic started, Hayes had 17 employees in his office; he's down to 10 as business has atrophied. "Business is down 50

THRIVENT'S BRAND-NEW EMPTY BUILDING

Minneapolis-based Thrivent Financial for Lutherans is in a unique spot. The company completed a 350,000-square-foot office building downtown in June. The company turned over its former home at 625 Fourth Ave. S. to Hennepin County, which recently acquired the property for \$55 million. Today, the new building is sitting largely empty.

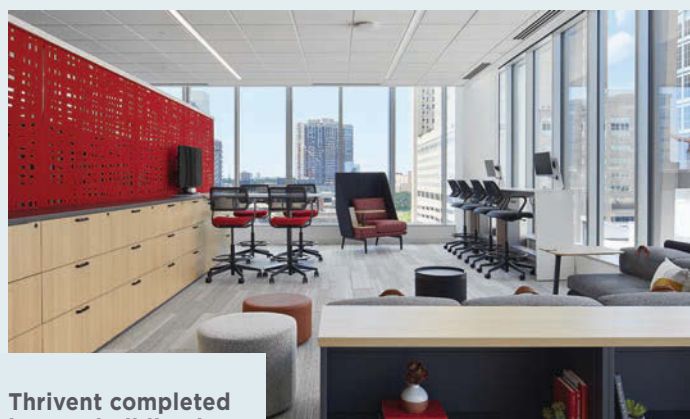
"We have a small group of critical workers in the building—less than 10 percent," says Kirsten Spreck, vice president of workforce experience. "When Covid hit, our employees transitioned to working remotely. We thought it was only going to be a couple of weeks, but obviously, here we are six months later."

Thrivent has a plan for getting back to the office, but it's not set in stone.

"We're taking a very measured and phased approach returning to the office. We've assembled a core team of leadership to design a plan that can be dialed up or down based on conditions," Spreck says. "Our remote work environment will stay in place until at least January."

At that time, the company will evaluate whether it makes sense for people to start reporting to the building or not. Spreck says that working from home is going to rewrite some rules for working in the office.

"It used to be that if you wanted to work from home, you needed to make a case. It was like a special reason," Spreck says. "I think that's going to flip-flop on us. I think it's going to turn into, 'Hey, I want to go to the office and connect with my team,' and that's going to be the special occasion." —B.G.



Thrivent completed its new building in June, but it remains largely empty.



percent," Hayes says. "There seems to be a lot of people kicking tires but not a lot of people making decisions."

Beyond finding it tough to get something to eat these days, Hayes is critical of the mayor and city council for not taking strong action to avert a "downward spiral" with respect to public safety downtown: "They aren't understanding that the CBD (central business district) is their tax base."

Mayor Jacob Frey could not be reached for comment, despite numerous requests. But concerns about downtown's fate notwithstanding, Hayes likes his office. "We have three years left on our original lease," Hayes says. "This space has been good for us."

Before the pandemic hit, downtown Minneapolis was already emptier than many people realized. A midyear report from the local office of Chicago-based Cushman & Wakefield reported office vacancy at 18.9 percent at the end of June, compared with the metro-wide vacancy rate of 17.2 percent.

According to the report, 5.3 million square feet of office space is sitting empty in downtown Minneapolis—enough to fill several large office towers. There are also nearly 400,000 square feet of sublease space on the market. Adding the sublease space, the downtown vacancy rate is 20.3 percent.

But veteran office broker Jim Vos, a principal with the Minneapolis office of Washington, D.C.-based Cresa, reports he's started to see an uptick in his firm's tenant representation business.

"We're seeing people looking over the hill and saying, 'It isn't going to [be] awful forever,'" he says. "I think downtown will reanimate. ... I think the energy of being together is something that people are really hungry for."

Vos recalls a recent comment from a local CEO: "We are not going to build culture from our couches."

THE NEW NORMAL

Co-working has been a big trend in the office space market in recent years, but since the pandemic hit, many have forecast a bleak outlook, because the spaces often feature working closely together. Kyle Coolbroth, co-founder and CEO of Minneapolis-based Fueled Collective, believes that ultimately co-working space could nonetheless benefit from worklife changes.

"For a long time, we were a niche alternative for a certain segment of the working population," he says. "I think

we're entering into a new phase of the U.S. work economy, which is going to be worker choice. I think that that's going to include home office plus other locations." Coolbroth says that Fueled Collective has been in contact with large enterprise companies and small businesses about future possibilities.

"We're hearing from a wide range of people who are looking to what's next," he says. "Lease renewals, I think, are going to drop off, and people are going to look for flexibility. Co-working is perfect for that."

Coolbroth says that companies can tap co-working spaces for meetings or short-term private offices.

"I think location co-working like ours is going to be a more frequent stop for more people and more workers, probably on a more flexible basis. They're not going to be there all the time. I think that that's going to become a core part of the way people go back to work," he adds, noting, "We don't really see a return to normal. We see a new normal."

University of Minnesota economics professor V.V. Chari, who also advises the Federal Reserve Bank of Minneapolis, says that broad trends of working and housing going back 30 years point to people working closer to each other, not farther away.

"In a pure technological sense ... you could work remotely," Chari says. "But people have, in fact, sought to work in even more close proximity with each other than they used to." He does not think the apocalypse is at hand for downtown Minneapolis and other cities. "I lean more to the 'things will go back to normal' view of the world."

So when will downtown fill up again?

"That's a tough area to forecast, but my own guess is that by the first quarter of 2021 we'll all be back downtown," he says, then adds a qualifier: "But who knows?"

ACCELERATING THE FUTURE

What if it turns out that the pandemic doesn't spell the end of downtown Minneapolis, but actually holds the key to its future? What if?

Sound crazy? Not to Tom Fisher, architecture professor and director of the Minnesota Design Center at the University of Minnesota. Fisher co-taught a summer course on the post-pandemic world and is blogging and podcasting on the topic.



Once-bustling skyways, the social network of many in downtown, are now largely abandoned.

“Every plague has the effect of essentially accelerating societies into the future. It’s an odd thing,” he says. “After the cholera plagues [in the 19th century] we started to put in sanitary sewers in cities, which accelerated urban growth. After the 1918 flu pandemic, it accelerated buying automobiles and accelerated suburbia [nationally] because people wanted to socially distance.”

But he does agree there will be too much empty space in downtown Minneapolis. Fisher says it will make sense to find alternative uses.

“We’ll have too much retail space, we’ll have too much office space ... and we don’t have enough of other kinds of space,” says Fisher, citing affordable housing as one example. “The density of office workers downtown is

going to decrease. ... What would IDS Tower look like if it was half offices and half apartments?”

Earlier this year, the Downtown Council reported that area had more than 51,000 residents, with several housing projects under construction. Fisher expects to see the number of downtown residents increase and thinks it’s likely that some office buildings will be converted into housing. He says that the concept of the office will survive but be transformed in the wake of the pandemic.

“We will still have offices, but the idea of the office as this place you commute to nine-to-five every day and sit in an office or in a cubicle and do your work—I think that is going to largely disappear. The office of the future will be this place where people come

together to do things that they need to do face-to-face.”

At the end of the day, Fisher sees an intriguing future for life after the pandemic.

“I think this is an entrepreneurial era. There are all kinds of opportunities that are going to come out of the pandemic. [In] past plagues, economies actually rebound, but [the future economy is] a very different economy than the one we just left behind,” Fisher says. “If you’re holding onto the past, yeah, it looks all doom and gloom. But if you’re willing to think about how people’s lives are changed and what the new needs might be, there are all kinds of economic opportunity. We just got accelerated into the future.” ■

Burl Gilyard is TCB’s senior writer.

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Target,
we need
Wells Fargo,
we need
Ameriprise.
We need
the big users
to get their
plan in place.
It has to be
driven by
these big
users.**

—REED CHRISTIANSON,
OFFICE BROKER,
TRANSWESTERN

WHAT LARGE COMPANIES ARE THINKING

Wells Fargo & Co.

“Through at least November 1, we will continue with our current operating model, which includes about [77% of] employees working from home and maintaining safety measures in locations that remain open. We do not yet know when we’ll return to a more traditional operating model. We are creating a thoughtful, phased plan for returning to the workplace, and we will use guidance from health experts to

maintain a safe workplace for all employees, including those who have continued to work from the office and those who will be returning to the office over the course of time.”

—Steven Carlson, vice president,
Wells Fargo Corporate
Communications

Target Corp.

“Our priority continues to be the safety and well-being of our team. We’re taking a gradual approach to returning to the

office, with the vast majority of team members working remotely for the rest of 2020.”

—Target corporate statement

Sleep Number Corp.

“We haven’t set a defined ‘return to office’ date but are telling team members that it’s not in the immediate future—it will likely be early 2021. We do have about 10 percent of the office [roughly 70 people] coming in on a daily basis; those are individuals whose jobs [like R&D] require them to

be in the office. We’re monitoring both the Covid and [public] safety situations very closely.”

—Julie Elepano, spokeswoman

City of Minneapolis, opening new office building in November

“The current plan is a phased move-in for departments mid-November through mid-January 2021. Departments are working on Covid protocols. Given the pandemic, these plans are subject to change.”

—Sarah McKenzie, spokeswoman



The ex-Allie's space in
the Rand Tower skyway
this summer.

Last Orders

Covid-19 prodded the founders of skyway lunch counter Allie's Deli to reassess everything about their business.

BY ADAM PLATT



PHOTOGRAPHS BY CAITLIN ABRAMS

At

12:30 p.m. on March 27, I wandered down a nearly deserted skyway near my office in downtown Minneapolis in search of lunch. Very little was open, save for Allie's Deli in the Rand Tower. Prior to Covid-19, Allie's served 1,000 customers on an average day, from breakfast until midafternoon.

Allie's was a "deli" in the Minnesota sense, meaning a counter operation with a large sandwich selection; its menu grew like kudzu over its 15-year life to include breakfast and definitively nondeli items like salads and wraps. It was an endlessly accommodating place that would sell you half a sandwich, and there was never a charge for more ranch or an extra pickle slice. Allie's prices were insanely low. Lunch for under \$10 with beverage was never a problem, and many of my colleagues were on a first-name basis with the counter staff and the army of sandwich makers and prep cooks in earshot of the counter.

Co-owner Scott Robinson was always at the register ("We appreciate you" was his signature greeting), while his wife, Nicole Allie, the business namesake, filled customer orders.

On that day I was grateful Allie's was operating; there was even a surprising line of construction workers waiting for their food.

I bought half a chicken-salad

sandwich, which was a more than sufficient lunch, and spent less than \$5. I knew I would be downtown infrequently in the coming months, but made a mental note to support Allie's commitment as often as possible. Gov. Tim Walz's emergency orders had been issued, and few understood the trajectory or durability of the pandemic, though its effect on skyway businesses was obvious.

"We lost money every day" after the pandemic began, Allie says, so "to keep people working." Revenues were roughly 10 percent of normal after Walz closed sit-down restaurants and asked people to work from home. As a takeout business, Allie's could have remained open, but "we kept going downtown and no one was there," she says.

I next saw the couple on a riverside diner patio in Marine on St. Croix on an August weekday. "We thought we were going home for two weeks," says Robinson, with a note of bemusement.

March 27 was Allie's Deli's last day in business.

From stellar growth to getting by

Allie's got its start in 2005 when Nicole Allie was devoting many hours making bulk meals in a commercial kitchen for her extended family. A friend owned the then-Rand Deli and wanted to sell. Robinson was working at the Ford plant in St. Paul. They kicked the tires and purchased the business that October. Over the years, they grew sales by 500 percent.

Even though quick-serve skyway businesses usually attract transient employees, Allie's was a family environment. "People stayed even though they could make more somewhere else," Allie says. The tight footprint and tighter margins normally would have dictated a very limited menu, but the couple kept expanding it, adding items like pancakes and a Cuban sandwich as customers requested them.

"We had people who ate lunch here every day," Robinson says. Rewarding that loyalty seemed like a no-brainer.

But as the years passed, exponential business growth became

essential to prop up sinking margins. When Allie's was born, it was basically a cash business. When it closed, almost every transaction was on a card. That meant thousands of dollars in processing fees each month. There was the mid-'00s mandate for biodegradable packaging. Wages rose every year, even when prices didn't, and rental rates downtown blew past \$40 a square foot.

Price increases were hard to pass along to a customer base that wasn't made of money. "You can't get \$7.50 for a bowl of soup," Robinson says—though he probably needed to. "We're simple people. We didn't want to gouge people."

And the stakes seemed ever higher. "It's a scary business. Food is very risky," Allie says. "It's gotten very stressful. It became this machine. We haven't had a vacation in 15 years."

Nor was it any less of a high-wire act for their staff. "The restaurant business used to be high school kids," Allie explains. "But now it's heads of households," as the number of good-paying jobs that don't require fluent English or a college

degree have dwindled.

And then came the pandemic. After the initial shutdown, Allie and Robinson assumed their customers would be back in a couple weeks. Now it looks like a couple years.

"People are returning to suburban offices three times as fast as [to] downtown," says Doug Sams, owner of D. Brian's Deli, not far from Allie's in the One Financial Plaza skyway. In midsummer he speculated downtown was 4 to 5 percent occupied—roughly half to a third of official estimates.

No quick returns

When the persistence of the pandemic became clear, Allie's had an ace in the hole—an expiring lease. The Rand Tower was converting to a hotel, Allie's had lost a chunk of space as a staircase was moved. They tentatively decided to explore their options downtown.

There were many buildings eager to host the high-traffic eatery, but rents were pre-pandemic high. Negotiations with Gaviidae Common and U.S. Bank Plaza went nowhere. In

It's a scary business.
Food is very risky.
It's gotten very stressful.
It became this machine.
We haven't had
a vacation in 15 years.

—NICOLE ALLIE, CO-OWNER, ALLIE'S DELI



Scott Robinson and Nicole Allie (left); the Allie's crew enjoying their Thanksgiving meal during a happier November.

midsummer, as downtown's malaise deepened, Allie says leasing agents acted as if it were still business as usual.

Sources in downtown real estate say landlords are largely holding firm on rents, banking on the pandemic being a one-year blip, reluctant to lower baseline 10-year leases, which would cost them a decade of revenue in response to a single bad year because of the coronavirus.

Not everyone views it that optimistically. The pandemic may be over by next summer, but there is worry that the work-from-home trend may permanently change downtown economics. "Downtown doesn't seem like a viable market for years," Allie suggests.

"Commercial real estate folks

with large holdings are concerned that if office occupancy doesn't return to previous levels, how does that affect valuations, rents, etc.?" says Minneapolis Downtown Council president Steve Cramer. The summer violence spree and social unrest downtown are additional existential threats. Cramer says large companies now expect to repopulate downtown offices in first- or second-quarter 2021, a full year after they pulled their workers out.

Allie's is obviously not the only skyway business struggling in the pandemic economy. D. Brian's Deli did not have the good fortune of an expiring lease. Two of Doug Sams' three downtown locations are shuttered, while one soldiers on at 10 percent, merely so he can retain key staff.

(His one suburban location operates at a third of normal business.)

Sams is in negotiations with four different landlords. "[They] will decide the future of these skyway businesses," he says. Many are content to defer rent, Sams explains, but want out-of-pocket costs (taxes, building security, cleaning, maintenance) reimbursed, which is still roughly a third of most rent obligations. That doesn't work when your business is closed or operating at 10 percent.

Sams says there's not a win-win solution for most skyway eateries and landlords. And "most small businesses won't break even trying to get caught up on deferred rent" after the pandemic. Sams says blithe talk of businesses defaulting and walk-

ing away to rise again is fraught as well, since "most leases are personally guaranteed."

But the short-term pain may bring a kind of equilibrium to the restaurant business. "Half of us will be gone," Sams predicts. "Supply and demand had been out of whack before. The cost of doing business was out of control, and you can't raise prices." For example, he says D. Brian's incurred \$50,000 in added annual cost when it had to switch to compostable containers to conform with Minneapolis code.

The goal right now for skyway businesses is to live to fight another day. "We are trying to use our limited financial assets to get to July [2021]," Sams said in late August, "and for that we need our landlords' help."

Allie and Robinson have decided to make no commitments about reopening until the urban economic situation is clearer. "We were so all-in, there was no way to think about what was next," she says. "Maybe we should get jobs with benefits and vacation." It's not clear that she's kidding.

The couple could return to what they know best, but that won't be easy. Downtown Minneapolis is off the table for the foreseeable future, and very few other locations attract the concentration of lunch-hour customers that their location used to. A different space might require different hours, a different kind of business, and more risk.

Allie and Robinson didn't plan on their first vacation since 2005 lasting months. And they are lucky that all they had to write off was a couple months' income.

What's harder to get over is the absence of the people who make the risk of owning a business worthwhile. "The loss of customers and employees is the saddest thing," Allie says.

And as we parted, the two asked about the welfare of one of my colleagues, whom they used to see five days a week for nearly a decade, but hadn't since mid-March. They knew her order by heart. "Is she doin' OK?" Robinson asked. "Tell her to give us a call, will ya?" ■

Adam Platt is TCB's executive editor.

Congratulations, Dorothy Bridges!

U.S. Bank applauds Dorothy Bridges on being named a 2020 Outstanding Director by Twin Cities Business. Ms. Bridges brings vision, commitment and expertise to her work with businesses and communities alike. A member of the U.S. Bancorp Board of Directors since 2018, her remarkable leadership has raised the standard of excellence and paved the way for continued progress at our company.

Thank you, Ms. Bridges, for your many contributions to U.S. Bank!



Steering Through 2020 Crises

HONORING MINNESOTA'S MOST OUTSTANDING BOARD DIRECTORS



Dorothy Bridges



Deborah Hopp



Greg Page



Robert Rinek



Sri Zaheer

There is no good substitute for business experience when it comes to leading during a crisis. During 2020, Minnesota business and nonprofit board directors have been sharing their wisdom to ensure their organizations withstand the rough currents of Covid-19 and a fractured economy. In this historic year, *TCB's* Outstanding Directors have provided informed and savvy counsel to the CEOs of international and regional companies as well as the Federal Reserve Bank of Minneapolis.

They stand in for stakeholders and ask the tough account-

ability questions—financial, legal, regulatory, and customer-focused. They also are engaged in discussions about advancing racial justice and economic equity within the communities they serve. Accompanying the board profiles that follow, *TCB* is sharing selected lists of board service for the honorees. Some have served on many boards over decades. The honorees have distinguished themselves by applying their valuable business experience to board service, which is characterized by forward-thinking perspectives and a devotion to servant leadership.

PHOTOGRAPHS BY **ELIESA JOHNSON**

2020
**OUTSTANDING
DIRECTORS** AWARDS

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FOR A VIRTUAL CELEBRATION.

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BOARD SERVICE

University of Minnesota Foundation, 2019-present

Northwest Area Foundation, 2018-present

Minneapolis Parks Foundation, 2016-present

Greater Twin Cities United Way, 2014-present

City First Bancorp, 2008-2011

Securian's Advantus Series Mutual Fund, 2006-2011

Franklin National Bancorp, 1999-2008

Sunrise Community Banks, 1999-2008

FOR BOARD SERVICE TO U.S. BANCORP (2018-PRESENT)

Dorothy Bridges

BY
LIZ
FEDOR

Shortly after Covid-19 arrived in Minnesota, Dorothy Bridges needed to transact some business at a U.S. Bank branch. "When I drove up, a young man approached my window on the passenger side, greeted me, and said, 'What services will you be needing today?'" Bridges says the U.S. Bank employee had tools at the ready to make her visit efficient.

On a different day at another U.S. Bank branch, she encountered a problem with an outdoor ATM. "One of the branch managers noticed that I was struggling, so she put on a mask and came outside, and she assisted me," Bridges recalls.

She wasn't looking for special treatment. "They didn't know who I was at all," says Bridges, who joined the U.S. Bancorp board of directors in 2018. She was glad to see that she randomly received good customer service.

Bridges has monitored bank customer service since she was recruited to join the former First Bank system as a management trainee 40 years ago. She earned a liberal arts degree from the University of Montana and quickly discovered she had an aptitude for banking and leadership within the sector.

Olivia Kirtley, lead director of the U.S. Bancorp board, says the experience that Bridges acquired during a long career in financial services allows her "to ask the really wise and insightful questions, which is extremely valuable to a board."

Bridges joined the U.S. Bancorp board just as she was retiring from seven years of service as a senior vice president at the Federal Reserve Bank of Minneapolis. "She also was CEO of two different banks," Kirtley notes. "So that gives you a very broad perspective of risk management, because you had to touch on all of those topics yourself as a leader. She brings that to the table." Bridges was the longtime CEO of Franklin National Bank in Minneapolis and served for three years as the chief executive of a bank based in Washington, D.C.

Kirtley was chairing the board's risk management committee when Bridges joined it two years ago. Bridges explains that their committee analyzed threats to the U.S. Bank network. "You look at what controls are in place to ensure that the organization is in solid hands when it comes to managing risk—be it financial risk, credit risk, operational risk, and

product development risk," she says. "We really discussed and engaged with the staff on all of those issues."

That extensive preparation is priceless when a large business runs into the multiple crises that have surfaced during 2020. After joining the U.S. Bancorp board, Bridges says, "I don't think that there's anything that is larger than what we are experiencing now, the pandemic and the racial tensions in this country. They impact everything that we do within the organization."

Rioting and looting that followed the death of George Floyd in police custody damaged two U.S. Bank branches. "I actually sat in my family room and watched as someone was posting live on Facebook," she says. "A number of people were in the parking lot of one of the U.S. Bank branches and just going into the ATM and taking money out of it. My concern at that moment as a board member was, 'How many other branches are being damaged like this?'"

Bridges, who is Black, says it was important that U.S. Bank made a commitment to rebuild the Lake Street and north Minneapolis branches.

The bank and its corporate foundation are involved in multipronged responses to address social and economic problems in Black communities and other communities of color. "The most important piece of all of this is being at the table and listening to what the needs are, listening to the people from the community and really figuring out where you can help in this space," Bridges says.

In some cases, she adds, the constructive action is making loans to small businesses; in others, a philanthropic response makes sense. In her board role, Bridges defines her responsibility as representing stakeholders, including customers, employees, and shareholders. She focuses on getting a clear understanding of key issues, a process that she says includes asking probing questions. Some of those she has posed involved administration of the federal Paycheck Protection Program, because she says it was important for U.S. Bank to "deliver as many loans as possible to businesses that were considered smaller businesses."

In addition to her U.S. Bancorp role, Bridges is serving as chair of the Greater Twin Cities United Way board. "Oh my gosh, she just stepped up to the plate, and it's complex, as the problems right now are much tougher than they were in the last couple of years," says Nancy Lindahl, United Way's Community Impact chair.

Covid-19, high unemployment, and the urgency to address racial justice issues have increased demand for United Way funds. Lindahl, a veteran board member, says that Bridges is closely collaborating with John Wilgers, United Way president and CEO, to carry the heavy load.

"She is knowledgeable and she is on top of things, but she is also very empathetic—not only with the cause but with the people who are behind it," Lindahl says. "She's absolutely a perfect leader for the times."



FOR BOARD SERVICE TO BACHMAN'S INC. (2005–PRESENT)

Deborah Hopp

BY
ALLISON
KAPLAN

Board directors are charged with advising, critiquing, and speaking up to leadership of companies they serve. That's business.

But when the business is a 135-year-old retail institution so well known that the sight of flowers in lavender tissue instantly evokes its name, and six of nine directors are fourth- and fifth-generation family members, being an independent voice could get uncomfortable.

Not for Deb Hopp, whose deep understanding of consumer behavior and appreciation for community business has made her a sought-after board member for many Twin Cities organizations for more than 25 years.

"Deb understands our business from the customer perspective and provides thoughtful guidance for continuous improvement," says Susan Bachman West, president of Bachman's Inc., where Hopp has served on the board for 15 years. "Her incredibly strong marketing and communications background has helped guide Bachman's in our traditional and digital marketing, as well as our e-commerce strategies."

Never has that marketing expertise been more appreciated by Bachman's executive team than this year, as Covid-19 disrupted retail during the critical spring planting season, including two of the company's most profitable holidays, Easter and Mother's Day.

"To be shut down right before the key garden season was a horrifying moment," says Hopp, who joined the Bachman's board in 2005, when she was publisher of *Mpls.St.Paul Magazine*. She's now senior vice president of MSP-C, the custom content and digital marketing agency of MSP Communications, which is the parent company to both *Mpls.St.Paul* and *Twin Cities Business*. In the publishing business, as in floral and garden sales, it's imperative to know your customer.

"This is also an industry where you don't need to go to a florist to purchase flowers anymore. You don't even need to go to a garden center to purchase trees or shrubs," Hopp points out. "So how do you reinforce that organization, reinvent for what's changed in the marketplace and, because of Covid-19, has just hugely changed again?"

For Hopp, whose board service includes cultural institutions such as the Walker Art Center and Minnesota Orchestra, the key to evolving with the times while staying true to company heritage is careful planning. Bachman's immediately had a plan to respond to the pandemic, Hopp says. "They needed validation from the board: How do you react, how would this play in the community? Their leadership spent hours and hours planning contingencies. The board's role was to say, 'What feels right?'"

Before joining the board, Hopp got to know its chairman, Dale Bachman, through the University of Minnesota Foundation and the U of M Alumni Association, which the Cloquet native says is "the closest thing to my heart—everything I am today was because I made the choice to go to the U of M."

Dale Bachman says he was impressed by Hopp's extensive engagement in the community, from the Greater Twin Cities United Way to the Minnesota Women's Economic Roundtable. "She's so tuned in."

Hopp gravitated to Bachman's for many of the same qualities the company respects in her. "They are so involved in the community. The Minnesota Landscape Arboretum wouldn't be what it is without the involvement of the Bachmans. They put a lot of

people to work, and they provide a lot of joy. We have a responsibility to the businesses that have invested in this community to invest back."

Hopp brings that same sense of community to her work on the HealthPartners board, which she joined in 2018. "It's really about how do we improve the health of the community? I'm there to represent the patient."

HealthPartners president and CEO Andrea Walsh notes Hopp's thoughtful leadership. "In a year marked by so much change and uncertainty, her leadership has driven smart, creative solutions to help us provide the best care and services to our patients and members," Walsh says.

She may be the ultimate board insider today, but Hopp remembers being the only woman in the room on some of her early boards. Helping other women on the way up has long been her mission—Susan Bachman West isn't alone in calling Hopp a "valuable mentor." This tumultuous year has only bolstered Hopp's commitment to diversify board rooms by continuing to broaden her network. "It's time for new voices—younger, female, BIPOC. We've all been talking about this for years; it has to happen. We need to look beyond board lists [when filling seats] and mine the talent a layer or two below the C-suite."

Hopp currently serves on four boards. She's always made time for board service while managing a very full-time career—even when she was raising two daughters by herself, after her husband died. "Board service became my social life," Hopp recalls. "It's given me an enormous group of people who can help with problem-solving. You get to see how other people lead, and you get outside yourself and your business. It's an incredible way to build a network."

BOARD SERVICE

HealthPartners,
2018–present
Lakewood Cemetery,
2018–present
University of
Minnesota Foundation,
2007–present
Minnesota Orchestra,
1993–2012
Walker Art Center,
1994–2010
Greater Twin Cities
United Way, 1998–2007
Navarre Corp.,
2000–2006
Minneapolis Downtown
Council, 1991–2007
Minnesota Chamber of
Commerce, 1997–2003
Minnesota Children's
Museum, 1989–1997



FOR BOARD SERVICE TO 3M COMPANY (2016–PRESENT)

Greg Page

BY
ADAM
PLATT

Greg Page joined Cargill in 1974, fresh out of college, and worked there until his retirement in 2016. It took him a quarter-century to ascend to Cargill's board, but in the ensuing two decades he has become passionate about director service and integral to the management of several prominent global companies.

His attributes are perhaps best extolled by close friend, retired Delta Air Lines CEO Richard Anderson, who served on Cargill's board while Page was CEO from 2007–2013. "Cargill is the most global U.S.-based company. Greg can see global trends from multiple perspectives. Cargill had 13,000 plants, 50,000 employees, products in every aisle of every grocery store. Greg knew every single bit of it." Yet Anderson is most struck by Page's humility, despite his lofty roles. "He has an appreciation of cultures and traditions. He demonstrates modesty and courtesy. He's the definition of a servant leader."

Page enjoys board service, because he "likes the business of business—how different companies organize themselves; how they behave," he says. He adheres to former Wells Fargo CEO Dick Kovacevich's philosophy that "you should never be on a board where it doesn't serve the interests of the shareholders where you work."

He's spent his directorships on boards that mirrored Cargill's global footprint, after spending seven years living in Asia managing Cargill divisions in Thailand and Singapore. "I looked for international or companies that dealt with similar tax policy; companies that made things, for which logistics were important," he says. "It was valuable to me developmentally, and it was valuable to Cargill's shareholders because I asked better questions at Cargill because of it."

This anecdote makes his point: "When I came back from Asia, I was put into a business unit that had a big contract with McKinsey. I sat down with the [McKinsey] partner and said, 'Why do we pay you all this money?' He said, 'Greg, frame of reference is worth 80 IQ points.' You get to be on boards and you're with the CEOs of Coca-Cola and UPS and Microsoft. You don't get smarter, but you get frame of reference."

His director peers have seen that wide-ranging perspective firsthand. "Greg is able to understand the work within strategy, looking at it from 50,000 feet or diving deep into a topic or question to verify we're on the right track," says Dave Dillon, retired Kroger CEO, who serves with Page on the 3M board. "He regularly notes some item that might seem insignificant but gives us an understanding of what happens in the organization. The clarity of his thinking is remarkable."

At 3M, Page has a directorship challenge like few others: A global public company that sells B to B and B to C, with more product lines and business units than most Fortune 500s would countenance.

"It is more complicated, but that's historically why 3M has traded at high multiples. They have substantial importance in key product segments where R&D capacity is critical," Page says. "3M has a periodic table of 38 to 40 technologies where they believe they have the right to win. The unifying thought process is to [pursue products that] take advantage of multiple technologies of their periodic table, where 3M has unique capability combinations."

"As the board looks through product categories," he continues, "you have to ask, 'Is this a defensible product category within those values?' Our research effort is to add new boxes to the periodic table and new products with combinations of those."

He finds the greater challenge to be one of structure. "How to organize 3M is very complicated because we're in lots of countries and [have] lots of products. To gather up \$33 billion of sales, you've got to sell a lot of 77-cent face masks in a lot of geographies. The need for horizontal collaboration is huge."

Page says that under CEO Mike Roman, 3M is shifting from a geographic matrix organizational structure to a product-line driven one—a strategic dichotomy that represents an "inevitable tension" in companies with large global footprints. Roman offered these thoughts on Page's contributions to 3M:

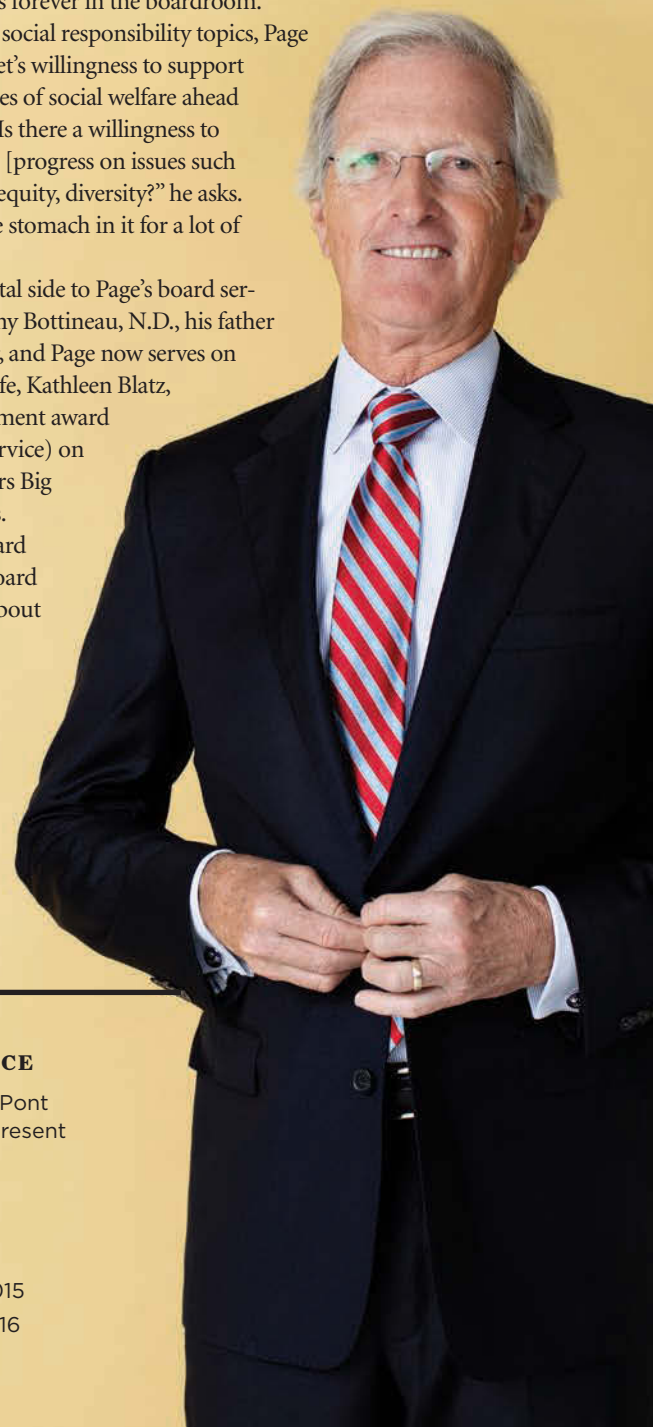
"Greg is a highly respected global business leader and strategic thinker who has made and continues to make invaluable contributions to 3M and our board. His experience leading Cargill—along with his expertise in manufacturing, global markets, and innovation—has helped 3M further advance our leadership in science and sustainability, and his thoughtful insights, wise counsel, and deep commitment to ethics and integrity make him a role model as a director."

The 3M board is composed of four committees; Page serves on audit and science/technology. Page has served on the 3M board as the company has sorted through an environmental investigation and settlement over groundwater pollution from its operations in the Twin Cities east metro. Page says the board has been actively engaged. But he says the greatest risk for boards like 3M's is "brand reputation as it pertains to multinational ethics. It is probably the single largest subject and one goblin that lives forever in the boardroom."

When considering social responsibility topics, Page worries about Wall Street's willingness to support companies that put issues of social welfare ahead of shareholder return. "Is there a willingness to accept lower returns for [progress on issues such as] environment, labor equity, diversity?" he asks. "I don't sense there's the stomach in it for a lot of institutional investors."

There's a sentimental side to Page's board service as well. Raised in tiny Bottineau, N.D., his father was a John Deere dealer, and Page now serves on its board. He met his wife, Kathleen Blatz, (a TCB lifetime achievement award winner for her board service) on the board of Big Brothers Big Sisters in the mid-1990s.

"We are a multiboard couple. Marriage to a board member is also worth about 10 IQ points," he quips. "Kathleen is a very serious director. Her filters are policy, so we can look at the same facts and the sieving is very different. Which is huge fun unless she's wrong, which is almost never."



BOARD SERVICE

Corteva (DowDuPont spin-off), 2019–present
Deere & Co., 2015–present
Eaton Corp., 2003–present
Carlson, 2010–2015
Cargill, 2000–2016

FOR BOARD SERVICE TO TPT (2009–2017; 2018–PRESENT) AND RXFUNCTION INC. (2017–PRESENT)

Robert Rinek

BY
BURL
GILYARD

Some might see serving on a board of directors as a time-consuming, often thankless hassle. Bob Rinek, managing director of Piper Sandler Merchant Banking, sees it as a calling. “What appeals to me is you’re constantly learning and you’re always being challenged. You’re helping with real issues that companies are facing, [you’re] being a problem solver,” says Rinek, who also is co-CEO of PJC Capital Partners based in Minneapolis.

“As a board member you are really serving as a guide to the company ... on their journey.”

Rinek is a rarity on the board of St. Paul-based Twin Cities PBS, also commonly called TPT. Board members are typically limited to two three-year terms, but Rinek has so far served a total of 10 years.

“They mandatorily kick you off the board,” Rinek says. “You have to be asked to get back on.”

When Rinek first joined the TPT board in 2009, he was filling out the two years remaining in Sylvia Kaplan’s term. (Sylvia’s husband, Sam, had been named U.S. ambassador to Morocco, so they were headed abroad.) After that, he served two three-year terms, during which he chaired the finance committee, and served as vice chair and chairman. He left in 2017; he was asked to return in 2018 and chairs the finance committee again.

Although TPT is a nonprofit, Rinek says that’s not the mindset.

“Twin Cities PBS is run like a company. I’m used to companies because that’s what I do for a living. That board is one where you bring your brain ... because it’s run like a real company board,” Rinek says. “It’s a full-line business that generates significant revenue.”

For its fiscal year ending Aug. 31, 2019, TPT reported revenue of \$44.7 million and expenses of \$46.4 million.

Rinek was on the board in 2019 when it selected Sylvia Strobel as president and CEO to replace Jim Pagliarini, who had led TPT for 20 years. Strobel started her career at TPT in the 1990s as deputy counsel; she later served as an executive at St. Paul-based American Public Media Group.

She currently serves on the board of National Public Radio, among other commitments.

Strobel says that Rinek’s tenure on the board is an asset to TPT. “He brings a really great financial perspective to the board,” Strobel says, who took the TPT reins in February. Reflecting on Rinek’s contributions since the pandemic arrived, she says, “He’s always been there to be a sounding board. He is a passionate participant. I think he shows up for just about every virtual event that we have. I always know Bob’s going to be there.

“He’s just been involved with TPT for a long time,” says Strobel. “He’s a real thought leader among other board members.”

In the for-profit world, Rinek is a board member of Eden Prairie-based RxFunction Inc. Rinek knew co-founder Lars Oddsson and, as an early investor, helped get the company started in 2010. The company has no connection to Piper Sandler. Rinek personally invested; he has a profile as a local angel investor.

RxFunction’s product? A device called

Walkasins. It looks like a lower leg brace, but it delivers sensory signals to the lower leg for people with peripheral neuropathy.

Tom Morizio joined RxFunction as president and CEO in October 2018, with the goal of raising capital and getting Walkasins to market.

“Bob’s just a positive source of ideas,” Morizio says. “Bob brings a unique perspective to our board. He comes from within the investment banking world; it helps us look at situations a little differently.” (Morizio recently left the CEO position.)

The company has raised \$13 million to date through a combination of Series A investors and National Institutes of Health grant funding.

Rinek also knows a wide range of people who might otherwise be outside of the company’s orbit, Morizio adds. “Bob has a network that’s different than some of the rest of the board and that is useful ... in making a different set of connections.”

Rinek is energized by helping companies at key points of growth.

“They are growing very quickly and trying to raise some additional money. I’ve been working with the board to help them through these stages of growth that growth companies have,” Rinek says. “It’s a huge market.”

This is where Rinek’s decades of financial industry experience prove invaluable. He first joined Piper Sandler in 1982.

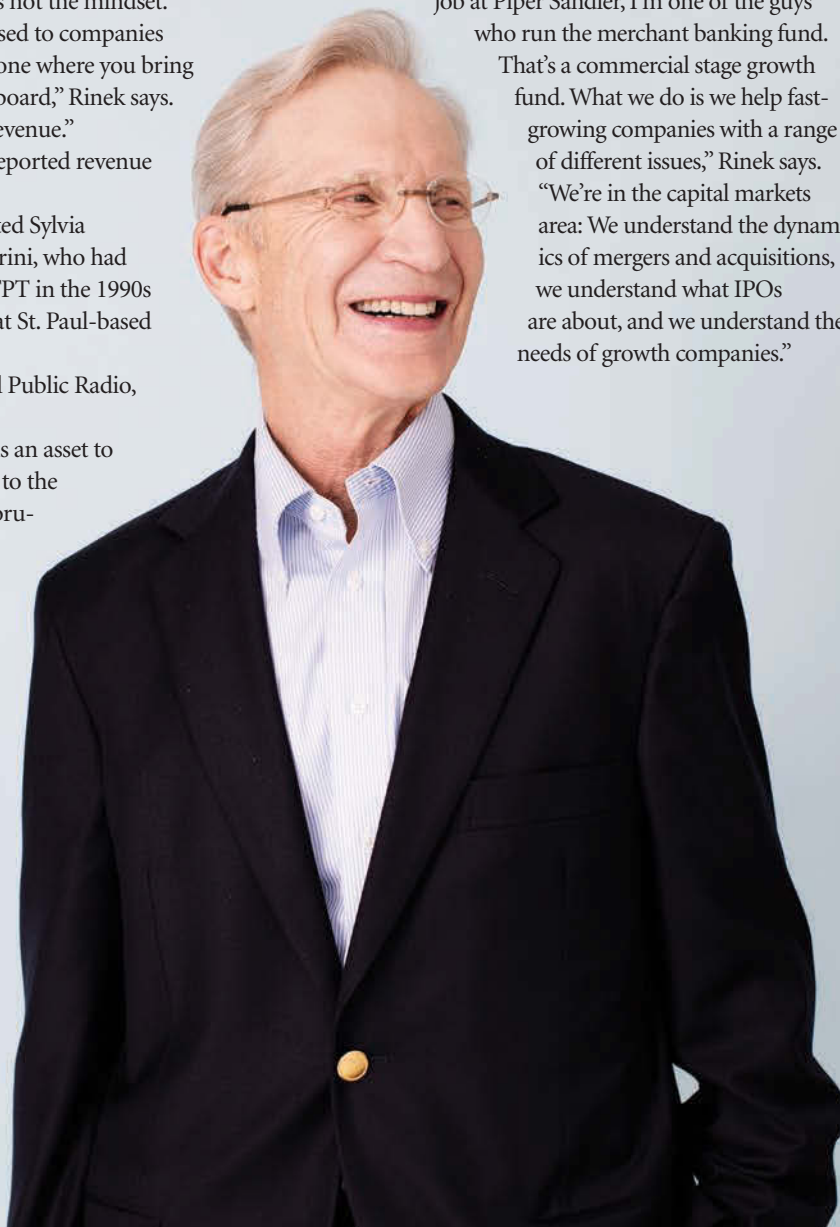
“What I’m able to bring to the table is, in my job at Piper Sandler, I’m one of the guys who run the merchant banking fund.

That’s a commercial stage growth fund. What we do is we help fast-growing companies with a range of different issues,” Rinek says.

“We’re in the capital markets area: We understand the dynamics of mergers and acquisitions, we understand what IPOs are about, and we understand the needs of growth companies.”

BOARD SERVICE

Clinicient Inc.,
2019–present
GutCheck LLC,
2015–present
Lattice Engines Inc.,
2015–2019
PerfectServe Inc.,
2011–2018
Heller-Hurwicz
Economic Institute,
2020–present
Minnesota Council on
Economic Education,
2016–2019
Westminster Town
Hall Forum, 2012–2015
Equipment Leasing
and Finance
Foundation,
2001–2007
Science Museum of
Minnesota, 1989–1995



FOR BOARD SERVICE TO THE FEDERAL RESERVE BANK OF MINNEAPOLIS
(2017–PRESENT)

Sri Zaheer

BY
LIZ
FEDOR

When Sri Zaheer was preparing to become board chair of the Federal Reserve Bank of Minneapolis on Jan. 1, based on her prior Fed service she told people it was “a fairly normal board” and “nothing unusual” was likely to occur because of the economy’s stability.

Then the world was hit by a global pandemic that spread to Minnesota in March. Business shutdowns set the economy into a tailspin. And George Floyd was killed in late May in Minneapolis police custody, which ignited state and national protests.

“The board had to step up immediately and help the president,” Zaheer says, referring to Neel Kashkari, the high-profile president and CEO of the Minneapolis Fed.

Zaheer, dean of the Carlson School of Management at the University of Minnesota, conferred with Kashkari as 95 percent of Minneapolis Fed employees shifted to remote work. Weeks later, the pair discussed strategies to ensure the Fed building was secure during a period of social unrest.

The crises of 2020 have affected the substance of the Fed’s traditional work, which is setting monetary policy and addressing inflation and economic growth. “The most important thing that we do on the board is to track what is going on in the economy and feed that information to President Kashkari, and then give him guidance on what we would like to see happen with interest rates,” Zaheer says.

She is one of three members of the Minneapolis Fed who were appointed by the Fed’s Board of Governors, based in Washington, D.C. The other two are Harry Melander, president of the Minnesota Building and Construction Trades Council, and Securian Financial CEO Chris Hilger.

Explaining the nine-member board’s role, she says, “While the mission is one of public service, the board is composed of folks from the private sector. It is run very much like a private sector board.”

The full board meets eight times a year. At a minimum, Zaheer talks to Kashkari every two weeks to provide intelligence on what businesses are telling her about their financial conditions. During the summer, as Covid-19 restrictions eased, she contacted her vast network to learn more about the pace of consumers returning to the marketplace. She got early indications that the road to recovery would be slow for many companies.

Former General Mills CEO Ken Powell served with Zaheer on the Minneapolis Fed board, and he preceded her as chair. “She has a very, very deep knowledge and connection with a network of industries,” Powell says. Zaheer is in a position to get candid appraisals, because she’s built relationships with businesses since becoming dean in 2012. “She is training the people who work at these companies, and she is connecting with all of the business leaders,” Powell says.

He emphasizes the importance of that “on-the-ground

business knowledge,” because he says it’s central to Zaheer’s ability to regularly share her assessments with Kashkari. He says that Zaheer, as a regional Fed chair, also uses her business insights to brief Fed leaders twice a year at the national level—either a Board of Governors member or Federal Reserve chair Jay Powell.

During 2020, Zaheer also has been leading an extensive performance evaluation of Kashkari, which will be used to determine whether he should receive another five-year term. That assessment was still in process during her *TCB* interview, yet it’s clear that Zaheer and Kashkari have a strong partnership.

“I see in my role as chair of the Fed board to really work on public trust and public outreach,” Zaheer says. She views Kashkari as the lead actor carrying out that responsibility on a daily basis.

“Neel is one of the best communicators in the entire Fed system,” Zaheer says. “I see him as the Dr. Fauci for the economic issues of the pandemic.” Since March, both Kashkari and epidemiologist Anthony Fauci have been in the national media spotlight.

Kashkari has been outspoken on economic, pandemic, and racial justice issues. That level of engagement “absolutely” has the support of the Fed board, Zaheer says.

Kashkari characterizes Zaheer’s approach to her Fed position as one of stewardship. “It’s a critical leadership and oversight role to make sure that we are fulfilling our public service mission to the region and to the country,” he says.

“All of us have to change how we operate in the Covid world,” Kashkari says. “I just think the board needs to be nimble, and she is leading that very well.”

Six of the nine Minneapolis Fed board members are elected by member banks, including three who come from financial institutions. Ken Powell says the board stays away from polarized politics. “I never felt partisan currents in the board while I served,” he says. “It was a very constructive give-and-take.”

Zaheer says she supports candid conversations and a “variety of voices,” but that she hasn’t witnessed major divisions. “I can’t say that we have factions on this board,” she says.

However, when boards have conflicts, she offers members the following advice: “Get them to think about a shared goal. Then it becomes easier to talk about ‘How do we get there?’” ■

BOARD SERVICE

Hamilton College,
2019–present
Graduate Management
Admission Council,
2016–2020
Greater Twin Cities
United Way, 2016–2018
Guthrie Theater,
2014–2016
Destination Medical
Center Economic
Development Agency,
Mayo Clinic, 2013–2015



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**Minnesota Family
Business Awards
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Twin Cities Business invites you to join us online at noon Tuesdays from Oct. 13–Nov. 10 for a one-on-one conversation with each of the 2020 Minnesota Family Business Awards winners and *TCB* editor-in-chief Allison Kaplan. We'll discuss the unique benefits and challenges of running a family business and learn more about what makes these companies successful, generation after generation. Register for free at tcbmag.com/mfba20.

Oct. 13:
Waytek Inc.

Oct. 20:
Gamer Packaging

Oct. 27:
B&F Fastener Supply

Nov. 3:
Independent Packing
Services Inc.

Nov. 10:
Oppidan

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MINNESOTA FAMILY BUSINESS AWARDS

Celebrating the success of companies that take work personally.

EDITED BY GENE REBECK | FAMILY PORTRAITS BY TRAVIS ANDERSON

When time are tough, it's often our families we turn to for support. The 2020 Minnesota Family Business Awards honorees can all speak to the resilience, agility, and strength of family relationships that carry them through challenging times, personally and professionally. Particularly this year, with a pandemic making it nearly impossible to separate the personal from the professional, relying on that emotional bedrock is not only comforting, it sets company culture.


The leaders of the businesses *TCB* is recognizing this year will all eagerly tell you that they are bonded to their employees and, in many cases, their clients and customers, in ways that are very similar to the ties that unite them as families. Those kinds of bonds help them emerge from stressful and uncertain days stronger than ever. It's the not-so-secret "secret" of their success and durability.

Once again, *Twin Cities Business* presents the stories of five successful and distinctive Minnesota businesses that have been passed from one generation

to the next. In several cases, extended family members work together, day in and day out. They show us how working for a common goal can strengthen personal bonds. And they offer management insights that companies of all sizes can profit from, family-run or not.

In addition to the winners and finalists, *Twin Cities Business* is spotlighting Michaela Smith, honored with this year's Hubler Award for a Multidisciplinary Approach to Working with Family Businesses. The Hubler Award recognizes people who have made exceptional contributions to the betterment of Minnesota family businesses.

The honorees of the 2020 Minnesota Family Business Awards were chosen by this year's panel: Tom Hubler, owner, Hubler for Business Families; Jessica Manivasager, shareholder, Fredrikson & Byron; Paddy McNeely, chairman and CEO, Meritex Enterprises; Jon Keimig, Family Business Center director, University of St. Thomas; Allison Kaplan, editor-in-chief, *Twin Cities Business*; and Shelly Elmore, publisher, *Twin Cities Business*.



“They were out there doing their own thing, they had to make their own name, and they had to be successful on their own—because it wasn’t going to be given to them.”

Loren O’Brien, co-founder, B&F Fastener Supply

Clockwise from left: Aryn Young, JJ O’Brien, Nicole Baltes, Kari Aguilar, Loren O’Brien, Barb O’Brien

B&F Fastener Supply

Planning and clear communication keep the tight-knit family in the business.

BY KAIT ECKER

The family that owns Ramsey-based B&F Fastener Supply knows how crucial advance planning can be to a business. After all, if the founders hadn't planned ahead, the company might have dissolved only a few years after it started.

Loren O'Brien and Steve Johnson launched B&F, a distributor of industrial and construction supplies, in 1988. Four years later, Johnson died suddenly. That put the business in a tough spot. But the founders had the foresight to set up a buy-sell agreement that allowed the company to continue.

"For us to have buy-sell agreements in place for that type of a tragedy was actually pretty much unheard-of back then," Loren O'Brien recalls. As young entrepreneurs working to establish their company, such agreements weren't a high priority. But both of them had taken out life insurance policies that ensured there would be enough money to buy each other's stock should one of them die.

So even though one of the founders passed on, B&F survived. In fact, it has flourished. The company's revenue has grown 16 percent in the last five years. The company has made three acquisitions over the past nine years and hopes to have one or two more completed in 2020.

The precedent of advance planning that the founders established has also allowed B&F to advance into a second generation of family ownership. In 2013, 90 percent of the ownership was transferred to Loren O'Brien's four children: Nicole Baltes, Aryn Young, JJ O'Brien, and Kari Aguilar.

But there was still the question of who would do what in the business.

"We basically had a family meeting, and we laid out what everyone's intentions were," Baltes says. Right off the bat, Young knew she didn't want to be in top management. "They would call me the full-time cheerleader here," she says. "If I had to go fire somebody, I would probably end up leaving and giving them my job." Instead, Young worked her way into her current role as director of marketing.

Aguilar opted for a path outside of the business, becoming a special education

teacher. JJ O'Brien had the interest in and aptitude for top leadership, but he was just 22 and still learning the ropes. With his parents' encouragement, he focused on manufacturing support, with an eye toward eventually overseeing operations. Baltes, his older sister, assumed the role of president in April 2019, when she was 33.

"They weren't really being supervised by me or anything like that," Loren O'Brien says of his offspring. "They were out there doing their own thing, they had to make their own name, and they had to be successful on their own—because it wasn't going to be given to them. They had to show that they could be successful without the old man's name behind them."

The three siblings who remained directly involved spent time in different parts of the company. "Through the transition, my dad has done a good job of teaching us some things," Baltes says. "His way of teaching—we call it the school of hard knocks. He lets us fail because he knows we're going to fail, but lets us pick ourselves back up, learn something from it, and fix it and move on."

That approach has paid off. "The next generation does not have any sense of entitlement and is really driven to take the company even further and beyond what it was when they took it over," says Todd Boone, executive vice president of operations and a nonfamily member who's been with B&F for nearly 30 years. "And they're looking toward the future and making investments and looking to expand and make us a better company."

While Loren O'Brien still retains the title of CEO, he has stepped back significantly from day-to-day operations and leadership responsibilities, acting more as a kind of consultant and acquisitions specialist. "To watch him actually transition since I took over just about a year ago is actually impressive," Baltes says. A business founder often "has a really hard time letting go, which I totally understand because it's basically their baby and they started it from nothing," she adds. "He's just at that spot in his life where he's good with it, and



B&F Fastener's community involvement includes Adopt-a-Highway (on Highway 64 in Backus, Minn.).

I think that's quite the accomplishment."

Communication has been vital to the transition's success. While the siblings' work responsibilities don't overlap much, they still had to learn how to interact with each other on a professional level. The siblings understand "how each of us is wired differently," Young notes. Estate planning and annual family meetings also help keep everyone on the same page. "As awful as those meetings can be—and they're super-morbid—the reality of that is if something unfortunately happens to someone, everybody should have that clear picture of what that looks like in the family and in the business," Baltes says. "Because that's where it seems like a lot of families get torn apart."

Family members are also very conscious of how they communicate outside the office. "We do a really good job of keeping work at work," JJ O'Brien says. "We're a really close-knit family, we always have been." Their mother, Barb, "has done a really good job of making sure that we do balance that work life and that personal life," Young says. "She had kind of made it a rule that we weren't allowed to talk work at family functions."

The third generation is still in preschool but not surprisingly, the family is thinking ahead. "I certainly don't want to put the pressure on any of our kids or my niece," Baltes says. "I do talk to my kids about it, and they can spot a B&F truck from a mile away. So my hope is that some of that education and openness about it may be encouraging and exciting for them, and that they will want to get into it."

HEADQUARTERS
Ramsey

INCEPTION 1988

FAMILY NAME
O'Brien

WHAT THE COMPANY DOES
Distributor of industrial and construction supplies, including standard and specialty fasteners, machined parts, custom packaging, PPE, and janitorial supplies

TYPE OF OWNERSHIP
S corp

PRINCIPAL OWNERS
Loren O'Brien, Barb O'Brien, Nicole Baltes, Aryn Young, JJ O'Brien, Kari Aguilar

EMPLOYEES 200

FAMILY MEMBERS IN THE BUSINESS 4

FAMILY MEMBERS ON THE BOARD 4

Independent Packing Services Inc.

‘Customer intimacy’ provides this family business with ongoing opportunities for growth.

BY GENE REBECK

HEADQUARTERS
Crystal

INCEPTION
1976 (business purchased by the family in 1986)

FAMILY NAME
Wallace

WHAT THE COMPANY DOES
Packages and arranges shipment of heavy industrial mechanical equipment, primarily for B2B clients; also designs and manufactures crates and skids for long- and short-term storage

TYPE OF OWNERSHIP
S corp

PRINCIPAL OWNER
Joseph Wallace

EMPLOYEES
60

FAMILY MEMBERS IN THE BUSINESS 3

The Wallace family business began with a casual conversation.

In 1986, wanting to send some furniture to his parents back home in the Bahamas, Prince Wallace contacted Independent Packing Services, located not far from his Bloomington home. While making shipping arrangements, he talked with the company’s owner and discovered that the business was for sale.

For Wallace, a CPA who came to Minnesota to attend St. John’s University in Collegeville, it was an intriguing opportunity. He wanted to run his own firm. Buying the company would also give Sandra, his Minnesota-born wife, the chance to leave nursing and learn business.

At the time that Prince and Sandra Wallace purchased the business, Independent Packing Services Inc.—IPSI for short—had just two employees besides the owner and operated out of a modest Brooklyn Park location. Today, the staff numbers 60, and IPSI, now in larger quarters in Crystal, is a \$10 million company that has grown 35 percent over the last five years. IPSI specializes in shipping hard-to-package heavy industrial mechanical equipment such as supercomputers and food-processing machinery. The largest item IPSI has ever shipped: a power plant generator weighing approximately 100 tons. Most of its customers are regional, though it does business nationally and internationally.

But no matter how large IPSI grows, “we still have the same culture,” says Joseph Wallace, the Wallaces’ son and IPSI’s current owner and president. He and his sister, Andrea Burns, honor the “opportunities that have been presented to us” by discovering new ways to serve the company’s distinctive customer base.

IPSI is the only place Joseph Wallace has ever worked. He started full time in 1994 and saw that IPSI could grow. The

company also had “the kind of culture I wanted to work in”—one that stays close to customers and employees to help them flourish. He has worked in every part of the business: packaging design and production, purchasing, inventory control, accounting. “So I understand how all of the departments work and what they need from each other to be successful,” says Wallace, who became president in 2008. (His parents sold the company to him 10 years later.)

His sister joined the company in 2003, and now serves as IPSI’s general manager—“or vice president; it varies,” her brother says. “Titles aren’t a big thing at our company.” There are even times, he notes, “I’ll go on the floor and put crates together if we’re backed up.” Burns’ husband, Mike, also works for the company in onsite and field-service capacities. (A third sibling, Greg Wallace, is a wealth management advisor for Northwestern Mutual.)

IPSI has grown mostly through word of mouth, largely due to what Wallace calls “customer intimacy.” The heart of this approach: Look for and provide “the best total solution,” which, he says, might be

a service or a product that they currently don’t provide a client, but discover while working with them.

Those needs often go beyond packing and shipping to include services like warehousing and inventory management. Case in point is a company IPSI has worked with closely for more than 30 years: Carl Zeiss Industrial Quality Solutions, a division of Germany-based precision-equipment manufacturer Carl Zeiss AG. The Maple Grove-based division builds coordinate-measuring machines (CMMs) used in aerospace, defense, and other industries, plus optical, multisensor, microscopy, and X-ray systems. Scott Henrickson, the division’s senior buyer in strategic purchasing, describes CMMs as “highly precise measuring systems. They can measure down to the micron level” (1/80th of a human hair). Zeiss’s CMMs also weigh as much as 20,000 pounds.

To ship this valuable equipment from Minnesota to customers throughout the Americas (and sometimes overseas), IPSI provides custom packaging design and production. “The [wooden crates] are designed specifically for the model of machine that we’re building,” Henrickson says. “They require engineering drawings with pretty tight tolerances.” In addition, IPSI warehouses and manages the inventory of the specialized steel bracing used to support the machines. “They just work really well with us,” Henrickson says. “They’re very open to helping us honor our commitments to our customers.”

IPSI strives to be as close to its employees as it is to its customers. Wallace seeks to meet with every new employee within the first two weeks of his or her hire. “Everybody at Independent Packing Services has the same job,” he says. “That job is delivering peace of mind. We just perform different tasks to accom-

Prince and Sandra Wallace attend IPSI’s 40-year celebration.





“Everybody at Independent Packing Services has the same job. That job is delivering peace of mind. We just perform different tasks to accomplish that.”

Joseph Wallace, owner and president, Independent Packing Services

plish that. Everybody’s part is equally important.” IPSI backs up that commitment by offering college scholarships to all employees’ children.

Family members also stay close, gathering together at their lake place in Pequot Lakes and for meetings of the business’ informal advisory board. Wallace says he and his sister use their parents as a

sounding board, but “they’ve allowed us to go with our decisions, whether they agree with them or not.”

The Wallace family is now majority owner of two environmental services companies, along with Minneapolis-based Dakota Technologies (a hazardous waste site assessment firm) and Morris-based Info Link (an internet services provider). Prince

Wallace is acting CEO of these companies; Joseph Wallace and Andrea Burns are also involved in some management aspects.

Joseph Wallace, who has three kids all under the age of 18, as does Burns, says that it’s too early to talk about if and how the members of the third generation will join IPSI. But as he also notes, “the opportunity will be there.”

From left: Mike Burns, Nick Wallace (son of Greg Wallace and a college senior who works for the company in the summers), Andrea Burns, and Joseph Wallace



Oppidan Investment Co.

It has become a national—and international—property developer by maintaining a family feeling among employees and clients.

BY DAN NIEPOW

Joe Ryan, founder and CEO of Excelsior-based Oppidan Investment Co., says he was never suited to work for someone else.

“I realized at a young age that I’m not a very good employee,” jokes Ryan, who founded Oppidan in 1991 after running the U.S. division of U.K.-based real estate advisor Richard Ellis Inc. He might have joined Minneapolis-based real estate giant

Ryan Cos., where his brother Pat now serves as chairman. Instead, “I wanted to run my own deal,” Joe Ryan says. “I wanted to control my own destiny.”

The move turned out to be a fruitful one: Oppidan has become a national property development firm. It has completed more than 500 projects, valued at nearly \$4 billion, covering 23.5 million square feet in 38 states and parts of Canada. The

company’s portfolio includes supermarkets, industrial sites, apartments, and senior residences.

Ryan didn’t set out to create a family business when he established Oppidan. But as his children grew up and took an interest in the company, Oppidan has indeed evolved into a family-run operation. Ryan’s son, Tom, is the company’s vice president of people and culture, while his daughter,

From left:
Jack Ryan, Matt
Allman, Kelly
Allman, Joe Ryan,
and Tom Ryan

“The rule is nothing professionally is going to get in the way of personal relationships.”

Joe Ryan, founder and CEO, Oppidan Investment Co.

Kelly Allman, serves as vice president of corporate affairs. CFO Matt Allman is her husband. President Blake Hastings is married to Joe's niece Carey. Joe's other son Jack Ryan, works for sister company Water Street Partners. “It's become a real joy,” Joe Ryan says. “We've got family across the board.”

At Oppidan, familial feelings extend to employees. Most work at the firm's Excelsior headquarters. The company has three employees at its office in Walnut Creek, Calif., and another four in Cary, N.C. “Through different geographies, they're all included—they're treated as family,” Hastings says. “Our retention rate is incredible because of that.”

The company also has developed a strong history of retaining clients. Kris Kowalski Christiansen, CEO of Woodbury-based Kowalski's Markets, describes Joe Ryan as a fair, transparent dealmaker. She worked with him to develop new Kowalski's stores in Excelsior and Shoreview. “It was old-school handshake deals with him,” Christiansen says. “You knew what you were going to get. You didn't have to worry about ulterior motives. Everything was above the table.”

The Excelsior Kowalski's store now shares a parking lot with Oppidan's headquarters, so it's easy for Christiansen to grab lunch with Oppidan leaders and share new ideas. She says Oppidan was a strong partner throughout the development of new stores. “[Joe] does look at you as more than a partner in business—he looks at you as a friend.”

Oppidan is a strong commitment as a civic presence, too: For the past several years, the company has been a platinum-level sponsor of the Kowalski's 4 Kids Golf Tournament, which benefits local charities.

“They're good community members,” notes Jon Lundberg, president and CEO of Edina-based senior residence management company Ebenezer. Working with Ebenezer, Oppidan has built several senior living communities around the Twin Cities. In mid-May, Oppidan opened the

340,000-square-foot Pillars of Prospect Park near the University of Minnesota Minneapolis campus. Oppidan's leadership remained tied into the project right until residents moved in, Lundberg says, to ensure the new community was safe for move-in amid the pandemic. That kind of conscientiousness “says a lot about them as an organization.”

Al Dittrich, retired chief operating officer of Wisconsin-based Duluth Trading Co., says Oppidan is “the best of the best.” Working with Oppidan, Duluth Trading opened more than 20 new stores across the country from 2015 to 2019. “They were very good at finding ways to help us save money,” Dittrich says. “It always felt like they were another arm of the company, rather than a third-party contractor.”

Dittrich worked with Oppidan prior to Duluth Trading. In the late 1990s and early 2000s, Dittrich was executive vice president of marketing and merchandising for then-St. Paul-based outdoor sports and recreation retailer Gander Mountain, a role that put him in charge of opening stores across the country. His development partner during that time? Oppidan.

“They were very much on time and on budget,” Dittrich says. “And when issues

would come up, it wasn't about pointing fingers; it was about figuring out how to get it right. That was so refreshing.”

Oppidan's future looks bright, despite current uncertainties. Hastings says the company has remained “cautiously aggressive” during the pandemic. Oppidan also has demonstrated nimbleness and a willingness to diversify. Hastings points to the recession that began in 2007. Retail had long been Oppidan's bread and butter, but when the recession struck, the company quickly ventured into residential and industrial projects to stay afloat. (One of those projects was a 52,000-square-foot oil and gas facility for General Electric in North Dakota's Bakken region.) “The future has some uncertainty for all of us, but we're still plowing ahead,” he says.

Especially during unpredictable economic times, it's been important to keep family ties strong. Whether at a Sunday-night dinner or at the kids' baseball games, the clan maintains clear boundaries between work and family. Of course, it's not always easy. “At times, it's a challenge because we're a tight-knit group as a family and a tight-knit group as a company,” Matt Allman says. “But we find time to unplug and not talk about business.”

Joe Ryan puts it this way: “The rule is nothing professionally is going to get in the way of personal relationships.”

Still, business and family can't help overlapping at times—which might open the door to the third generation's involvement in Oppidan. “Growing up, my brothers and I would roll our eyes when my dad would make us drive by a site on our way to or from the cabin, or when we were out and about,” Kelly Allman says. “But now, Matt and I do the same with our kids.”

Top: 1991 First groundbreaking with Joe Ryan, Paul Tucci and Claudia, Joe's sister. Bottom: 2019 Polar Plunge Team



HEADQUARTERS
Excelsior

INCEPTION 1991

FAMILY NAME
Ryan

WHAT THE COMPANY DOES
National property firm providing asset, construction, property management, and related services

TYPE OF OWNERSHIP
Sub S corp

PRINCIPAL OWNER
Joe Ryan

EMPLOYEES 42

FAMILY MEMBERS IN THE BUSINESS 8

FAMILY MEMBERS ON THE BOARD 1

Gamer Packaging

The Gamer family has built a strong company by listening closely to both customers and employees.

BY TESS ALLEN

HEADQUARTERS
Minneapolis

INCEPTION 1987

FAMILY NAME
Gamer

WHAT THE COMPANY DOES
Packaging distributor primarily serving the food, beverage, personal care, household chemicals, and pharmaceutical industries

TYPE OF OWNERSHIP
Privately held

PRINCIPAL OWNERS
Ron Gamer, Kenny Gamer, Paula Gamer

EMPLOYEES
61

FAMILY MEMBERS IN THE BUSINESS 3

FAMILY MEMBERS ON THE BOARD 4

As the accountant for Minneapolis-based Gamer Packaging since its inception, Jane Ehresmann has a good sense of what makes this family business successful.

"The Gamers are good at relationships," says Ehresmann, principal at Edina accounting firm Ellingson & Ellingson. "They really take care of their vendors and customers." Even more, she adds, "they invest in their employees, and they've always treated their employees very well."

Taking care of Gamer employees has been a priority since Ron Gamer founded the full-service packaging distribution business in 1987; the Covid-19 pandemic prompted the second generation now running the company to exemplify that continued dedication to staff. Today, Gamer Packaging is run primarily by Ron Gamer's son, Kenny, who serves as CEO, and Kenny's wife, Paula, company president.

With most of the 61 employees working from home these days, the leadership team has been especially focused on maintaining open communication and listening to individual needs and concerns. "We've always worked for our employees and their families," Paula Gamer says. "We understand our responsibility to run a fiscally sound and stable business to provide a prosperous living for our employees and their families." Over the years, the Gamer family has helped employees cover the costs of personal emergencies and given them months off to care for a sick relative.

Gamer Packaging also takes care of its clients. The company specializes in product packaging for a wide variety of consumer goods, from beer bottles to super-glue tubes. Glass, plastic, aluminum—Gamer matches each client with manufacturers who make the kind of jar, bottle, or tube best suited to showcasing the product. This deep understanding of consumer goods has helped Gamer Packaging grow into a \$135 million company—a 30 percent revenue increase in the last five years—with manufacturing partners all over the world. In July, the company hit record sales,

bringing in almost \$1.5 million more than any other month in company history. And that was despite the global pandemic.

The company has come a long way since Ron Gamer launched his business at age 50 from his basement after his former employer was acquired.

"The business is inherently woven into the fabric of our lives," says Paula Gamer. After working for Eden Prairie-based logistics company C.H. Robinson for a number of years, Kenny Gamer joined his father's business in 1990; Paula officially joined the company in 2011, after raising three children and assisting with the business behind the scenes since 1993.

For the Gamer family members involved in the company—which now includes a third generation, Kenny and Paula's oldest son, Joey—there is little separation between family and business. That not only means that employees get treated like family, but it also means work goes home to the Gamer house and is a constant topic of conversation around the dinner table and on family vacations and holidays. Even family trips to the supermarket take forever, Paula says: "I'll find Kenny stopping at an aisle, looking at the bottom of something to see what glass manufacturer made it."

The husband and wife duo complement each other well—Paula is outgoing and a quick decision-maker, while Kenny is more reserved and contemplative. The couple's three children practically grew

up in the company. "I feel like I've worked for Gamer Packaging my entire life," Joey Gamer says. But the fact that his last name is Gamer or that he knew the names of major manufacturers before he reached his teens didn't mean he was guaranteed a job with the company.

Any family member who wants to work for the company must graduate from college and prove themselves elsewhere before joining the family business. Joey worked for Cargill for more than two years before joining Gamer last year. "He was able to go out there, get a job, and be promoted elsewhere—that shows that another company saw value in him," Paula says.

"Working for another company allows for you to understand your strengths and weaknesses and how those could be employed at the family business," Joey says. He is starting his Gamer career in an entry-level sales role, just like any other young employee would. He reports to two other bosses before he talks to his parents—whom he calls Kenny and Paula in the office—at the suggestion of other company leaders whom his parents sought advice from when Joey joined.

The Gamers' younger son, Charlie, is working for Massachusetts Mutual Life Insurance in Boston. They expect he'll join the family business eventually—but they don't know for sure, and they say that's just fine. The Gamers envision Joey one day overseeing sales and Charlie managing operations. But they won't push their kids into the family business, or put them into positions of authority before they're ready.

Because of that, a succession plan hasn't been firmly established. But they're not worried.

"There are some super-talented people here," Kenny says. "So if it makes sense to put somebody else in [the leadership positions] when the time comes, then that's what we'll do. Not because it's necessarily the right thing to do for Joey or Paula or me, but because it's the right thing to do for the company as a whole. And then everything else will take care of itself."

"We've always worked for our employees and their families."

Paula Gamer, president, Gamer Packaging



From left:
Joey Gamer,
Paula Gamer,
and Kenny Gamer

Below:
The extended
Gamer Packaging
“family”



Waytek Inc.

Dedicated to company growth, the second-generation is happy to have an outside person at the helm.

BY KAIT ECKER

For many family businesses, maintaining success means tapping leadership skills outside the family. That's been the case for Chanhassen-based Waytek, a distributor of electrical components that manufacturers of wire harnesses and other assemblies use in automobiles, trucks, agricultural machinery, construction equipment, and other types

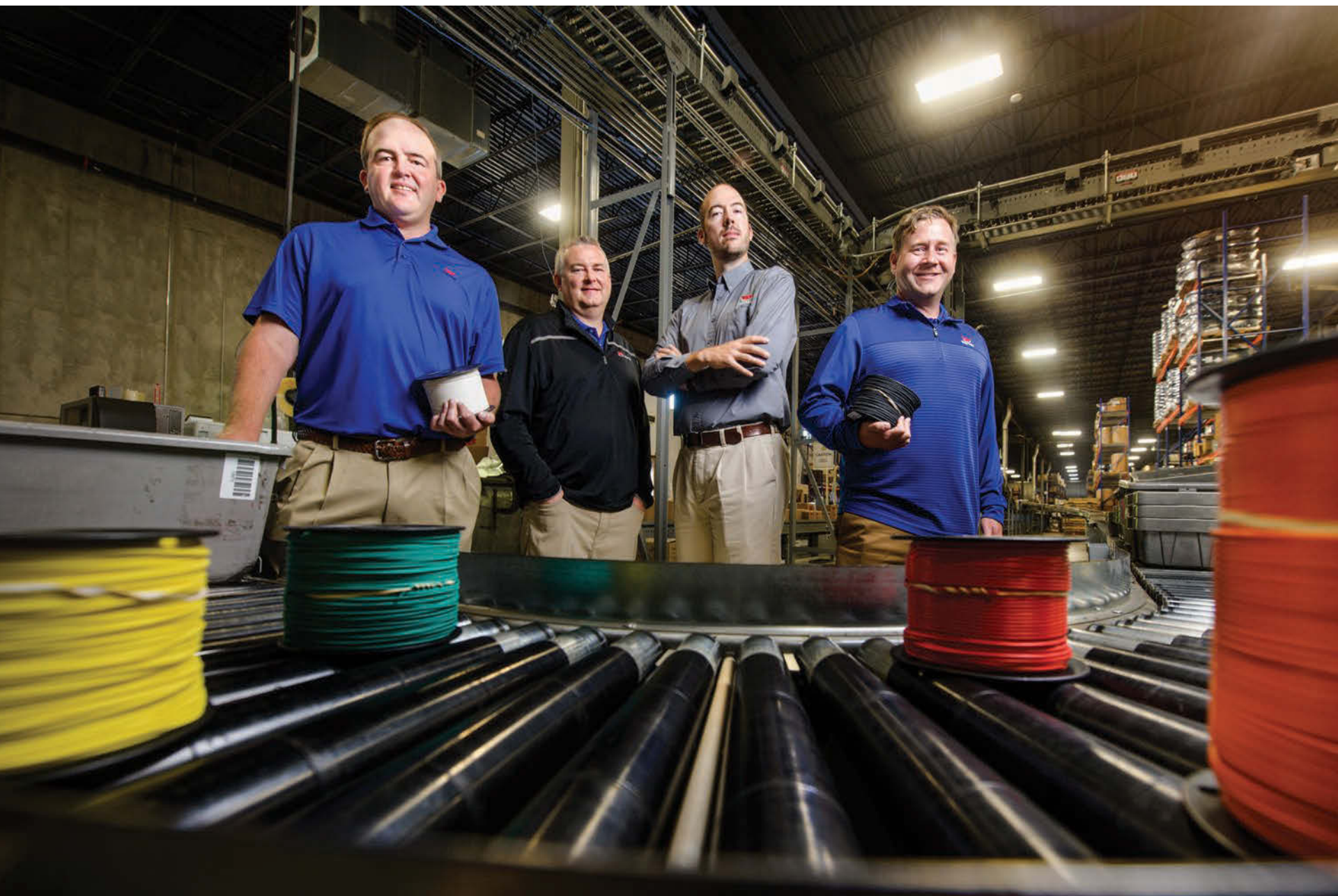
of vehicles. Brothers Wayne and Norm Larson sold the business to their sons in 2003, though they remained co-chairmen of the board. Still, the four new owners had to decide who would be the second in command; they all were interested.

Ultimately, the answer was none of them. Instead, they named Waytek manager Bob Lamoreaux president, determin-

ing that was the best way to ensure growth. (Lamoreaux's loyalty was a given; he was hired in 1976, at age 16, as the company's first nonfamily employee.)

It worked. The company has been thriving for years—in the past five years alone, Waytek's revenue has grown more than 36 percent. The Larson family credits Lamoreaux as being instrumental in the

From left: Mike Larson, Mark Larson, John Larson, and Peter Larson



company's growth.

Wayne Larson started the business in 1970, representing manufacturers of electronic instrumentation. Soon after, Minnesota-based tractor manufacturer Raygo asked whether Larson could manufacture wire harnesses for its vehicles. He could, and the move paid off. His brother joined him in 1972, and, after listening to their customers, Waytek shifted from manufacturing to electrical components distribution. By 1998, Waytek had doubled the size of its facility. In 2006, Waytek doubled its footprint once again, to 100,000 square feet, when it moved into its current location.

That same year, the four sons brought in consultant Charlie Kanan as a business and family advisor to ensure a transition that would keep the company on track for growth. Kanan worked with the owners on training and development and to solidify their vision of what the company would become. He also encouraged them to talk with other successful multigenerational family businesses such as Chaska-based KleinBank (acquired in 2018 by Indiana-based Old National Bank). The Klein family advised the Larsons to bring in outside people for leadership.

With that advice and the focus on Waytek's growth, the second generation decided that the best person for CEO and chairman was Kanan. In 2012, he succeeded Wayne and Norm Larson. "It was an honor for me, but it had nothing to do with my long-term plans," says Kanan, who hadn't anticipated taking on a permanent leadership position with the company. "But I felt so comfortable with the way things were going."

The sons also decided to work in the jobs that suited them best, although at least one of them has a hand in almost every aspect of operations, says Mark, one of Norm's two sons. The oldest of the four, he focuses on sales and account management.



Wayne Larson and Bob Lamoreaux work in the garage where Waytek got its start.

His brother, Peter, works in accounting and human resources. Wayne's son Mike serves as the chief operations officer. He was mentored by Lamoreaux, who retired in 2016. His brother, John, attends to finance and business development.

In many ways, the company's organization changed little from their fathers' days, but the transition to outside people in high-level leadership has allowed the sons to become adept shareholders and active business partners in their respective roles. And, of course, their company continues to flourish.

At work, the brothers and cousins interact as fellow employees; they see each other frequently at board meetings and the family's quarterly continuation-plan gatherings. "The families not only talk about where they want to go, they start developing better and better relationships with each other," Kanan says. "So when times are tough, they know how to communicate."

Growing up, the men remember their dads being home for plenty of family time in the evenings. Now they try to do the same. The Larsons take a straightforward approach to separating work and family life, following their fathers' philosophy. "Just focus on work when you're at work, home when you're at home," Mike says.

The sons also have continued their fathers' legacy that employees are at the core of the company culture, so it's no surprise members of other families work side by side at Waytek, some for multiple generations. "I feel like it says a lot about our culture if somebody wants to have their spouse or their kids work there," Mark says.

Part of the second generation's approach to leadership has been demonstrating dedication to both their employees and their community. During the Great Recession, when work slowed down, Waytek sent employees to volunteer at Feed My Starving Children while keeping them on payroll. During the pandemic, the company has avoided layoffs despite the tumultuous economic times.

"Think of your employees as your first customer, and your actual customers as the second customers," Mike Larson says. "If you take care of and do right by your employees, they'll do a nice job of taking care of your customers."

Beyond prioritizing their customers and employees, the Larsons emphasize teamwork, based on a foundation of honesty, trust, and communication. "We always try to just operate in an ethical, straightforward, and honest manner," John says. "We're pretty old-fashioned in terms of business ethos."

Wayne and Norm Larson wanted to be sure the family name didn't give their kids any special advantage; part of that involved the sons spending summers through high school and college doing jobs of every variety at the company, including warehouse work. None of them started in management. "I don't think any of us really ever play the ownership card," John says. "If someone has a complaint or wants to discuss something, they can treat us as equals. So we leave big ego issues at the door."

"If you take care of and do right by your employees, they'll do a nice job of taking care of your customers."

Mike Larson, co-owner, Waytek Inc.

HEADQUARTERS
Chanhassen

INCEPTION 1970

FAMILY NAME
Larson

WHAT THE COMPANY DOES
Distributor of automotive electrical supplies for low voltage and mobile equipment markets

TYPE OF OWNERSHIP
S corp

PRINCIPAL OWNERS
Brothers Mark Larson and Peter Larson; brothers Mike Larson and John Larson

EMPLOYEES 93

FAMILY MEMBERS IN THE BUSINESS 6

FAMILY MEMBERS ON THE BOARD 6

Minnesota Family Business Hubler Award:

Michaela Smith

She helps the next generation prepare for what's next.

BY GENE REBECK

P sychologist Michaela Smith believes in the power of leadership and career-based assessments to help family business succession plans succeed. For her work helping family businesses evaluate and build the talents of potential leadership successors, Smith is being recognized as this year's winner of the Hubler Award for a Multidisciplinary Approach to Working with Family Businesses.

"One of the big challenges in family businesses is that it's very difficult to train and develop the next generation," notes Tom Hubler, the founder of Minneapolis-based con-



sultancy Hubler for Business Families Inc. and creator of the Minnesota Family Business Awards. As a result, members of the next generation

often don't live up to expectations.

This is where Smith's skills as a psychologist help. "She is a major contributor to the success of the next generation and their ability to manifest their gifts and their skills for their benefit and for the benefit of the organization," Hubler says. "It helps to prepare them for the responsibili-

ties of making a leadership contribution in their family's business."

Michaela Smith's work with business-owning families began six years ago, and it started with her own family. After earning a doctorate in counseling psychology from the University of St. Thomas and completing a clinical fellowship at Harvard Medical School and Massachusetts General Hospital, she opened her Minneapolis-based counseling and consulting practice in 2014. One of her first clients was St. Paul-based Dungarvin, a business her parents founded that provides a variety of customized services and supports for people with various intellectual and developmental challenges. While she was working with her family's business, her mentor, organizational psychologist Julie Sellegren, suggested pursuing a family business-related practice. In 2016, Smith met Hubler, and through him, learned "all about this world of family business consulting."

While many families seek out her services proactively, often she's

contacted when some kind of conflict arises. Assessments give family members "objective language to think about themselves and each other," Smith says. "And it makes it feel less personal." The assessments also provide information about who in the next generation might be the most capable and who might have the most natural leadership strengths.

The assessment process, Smith adds, is "simply about understanding your personality and your natural strengths and what areas are the most challenging for you. And if you're getting derailed in your career or in your relationships, there are patterns that can help you understand what's happening. We can then intervene with coping skills to counteract those."

Smith has found her work with business-owning families professionally and personally gratifying. "I get to work in the clinical and counseling world in terms of understanding family dynamics and family relationships, but I get to do it on an organizational and family level."



**Waytek is grateful to
be recognized as a 2020
Minnesota Family Business
Award winner.**

**We would like to thank our team,
customers, and partners for their
continued support over the years.**

*Wayne, Norm, Mark, Pete,
Mike and John Larson*



WAYTEK

50 YEARS Since 1970



Finalists

Twin Cities Business and its sponsor partners are pleased to recognize these successful Minnesota family businesses and the values they perpetuate.

Dem-Con Cos.

Inception: 1965

HQ: Shakopee

Family members in the business: 2

Employees: 180

Dem-Con Cos. is a diversified business whose core operations are in solid waste and recycling. Current owners, brothers-in-law Mark Pahl and Jason Haus, bought the business in 2001 when health issues required Pahl's father to step aside. Pahl was 21 at the time; Haus was 26. Since then, Dem-Con has added recycling facilities, trucking services, and garage door installation companies to its "family," growing from seven to 180 employees.

Kottke Trucking

Inception: 1938

HQ: Buffalo Lake

Family members in the business: 5 full time,

4 part time

Employees: 300

Kottke Trucking is an interstate trucking company that supplies logistical services to frozen/temperature-controlled food businesses to get their products to distribution points. In 1996, Kottke Trucking transferred to the third generation. Kurt, Kory, and Kyle Kottke have steadily grown the company, overseeing its first acquisition in 2016. Last year, Kottke Trucking made its second acquisition, purchasing Florida-based trucking company Wayne T. Fellows.

MG McGrath Inc.

Inception: 1985

HQ: Maplewood

Family members in the business: 3

Employees: 230

MG McGrath comprises two separate companies, MG McGrath Architectural Surfaces and MG McGrath Glass & Glazing; both design, fabricate, and install architectural surfaces. Originally a sheet metal fabricator, MG McGrath now also works with glass, terra-cotta, high-pressure laminate, stone, wood, and natural metals, offering a wide variety of finishes and styles. It has worked on projects nationwide, including San Francisco's Chase Center arena, home to the Golden State Warriors.

Minnesota Wire

Inception: 1968

HQ: St. Paul

Family members in the business: 10

Employees: 180

The Wagner family has transformed its company from a bulk cable manufacturer into a producer of custom wire and cable assemblies for the medical, defense, and aerospace markets. As an integrated manufacturer, Minnesota Wire offers services from design through production, including product testing, which is conducted in its five in-house labs. In the last decade, the company has expanded its research and development, introducing new products such as carbon-based aerospace cables.

The National Theatre for Children Inc.

Inception: 1978

HQ: Golden Valley

Family members in the business: 3

Employees: 35 full time, 70 seasonal

The National Theatre for Children provides K-12 programming to schools and organizations nationwide designed to promote positive behaviors and life skills. Formats include live performance, e-learning, in-class discussion, and print curriculum to engage students in topics including financial literacy, environmental stewardship, and social responsibility. Founder Ward Eames is now grooming the next generation of leadership.

SUCCESS IS IN YOUR DNA

Congratulations Minnesota Family Business Awards Honorees and Finalists!

The St. Thomas Family Business Center congratulates this year's family-run, family-owned Minnesota business awardees. For the six winners who've educated your families at St. Thomas, we're proud to have you part of our vibrant learning community - and you will always be a part of our family.

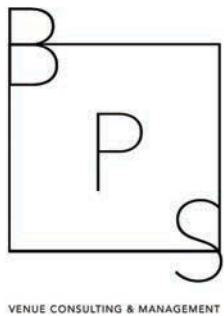
2020 St. Thomas Honorees and Finalists

B&F Fastener Supply • Gamer Packaging
Independent Packing Services, Inc. • Kottke Trucking
Oppidan • The National Theatre for Children

stthomas.edu/familybusiness

Family Business Center





Claire Ward Illustrations

DJ Buster Baxter

Kristine Loehr



The 16th Annual Minnesota Star Awards "Cosmic Fantasy, Unlocking the Mysteries of the Universe" was a celebration that showcases the best in the Events Industry. Thank you to the committie that helped 'pivot' this year's event into a virtual experience!

Director of MN Star Awards: Rachel Geertsema

Past Director of MN Star Awards:
Jason Brown-Hoesing

THE COMMITTEES

ADMINISTRATION
Brooke Pope

AWARDS & ENTRIES
Rachel Geertsema

AUDIO / VISUAL
Mark Miller - Committee Chair
Paige Dorman

COMMUNICATIONS
& SOCIAL MEDIA
Leah Anderson

DESIGN & DÉCOR
Emily Mauter - Committee Chair
David Everett, Shereé Bochenek,
Hana April Chughtai, Caitlin Duncan

ENTERTAINMENT
Paloma Mohler
Jolene Ihle

FINANCE
Sarah Cash-Darvell

FOOD, BEVERAGE & VENUE
Becky Soderholm - Committee Chair
Courtney Suin, Bre Burich, Jessica Lenard,
Keith Hanson

SPONSORSHIP
Jessica Barrett - Committee Chair

VOLUNTEERS
Eryka Pluff - Committee Chair



BEST ON-PREMISE CATERED EVENT
Brenda Thrower, Slate & Stone Catering / Culinaire International
Star Tribune Taste 50

BEST OFF-PREMISE CATERED EVENT
Julie Teran, CRAVE Catering & Events
Circus Juventas Annual Gala

CULINARY INNOVATION AND/OR SOLUTION
Christie Altendorf, D'Amico Catering
Night & Day: A New Debut

BEST EVENT DESIGN/DÉCOR — BUDGET UNDER \$25,000
Jen Hansen, Event Lab
Lindsay Frank, Mystic Lake Center
BIG Night

BEST EVENT DESIGN/DÉCOR — BUDGET \$25,000 & OVER
Ryan Hanson, BeEvents
Mystical Menagerie

BEST USE OF SPECIALTY DECOR
Steve Dahl, Event Lab
Makerspace Rocket

BEST USE OF FLORAL
Festivities
Cultural Center Grand Opening

BEST USE OF MARKETING/DESIGN COLLATERAL
metroConnections
Patterson Companies 2019 Sales Summit

BEST EVENT PHOTOGRAPHY — WEDDING
Mark Fierst Photography
Timeless & Romantic, A Cyclone Wedding

BEST EVENT PHOTOGRAPHY — NON-WEDDING
Joe Szurszewski, Joe Szurszewski Photography LLC
Field Leadership Strategy Conference

EVENT FILMMAKING (VIDEOGRAPHY)
Walk the Moon Media
The ONE Forum

BEST EVENT LOGISTICS — NON-TENT
Andrea Bach & Katiee Wandmacher
Apres Event Decor & Tent Rental
Fargodome Gala

BEST EVENT LOGISTICS — TENT/TEMPORARY STRUCTURE
Andrea Bach & Susan Byrne
Apres Event Decor & Tent Rental
Board of Trustees Community Dinner

BEST TECHNICAL PRODUCTION
Heroic Productions
15th Annual Minnesota Star Awards (ILEA)

BEST ENTERTAINMENT PRODUCTION
Enticing Entertainment
Plunge

BEST CORPORATE EVENT
Jen Hansen, Event Lab
Lindsay Frank, Mystic Lake Center
BIG Night

BEST NON-PROFIT EVENT
Sarah Ober, Children's Cancer Research Fund
Dream 2019

BEST PUBLIC EVENT
Jeannette Cleland, North Star Events
Amy for America Presidential Announcement Event

BEST SOCIAL EVENT — NON WEDDING
Ariel Gutierrez, Augsburg University
The Golden Night; A Formal Ball

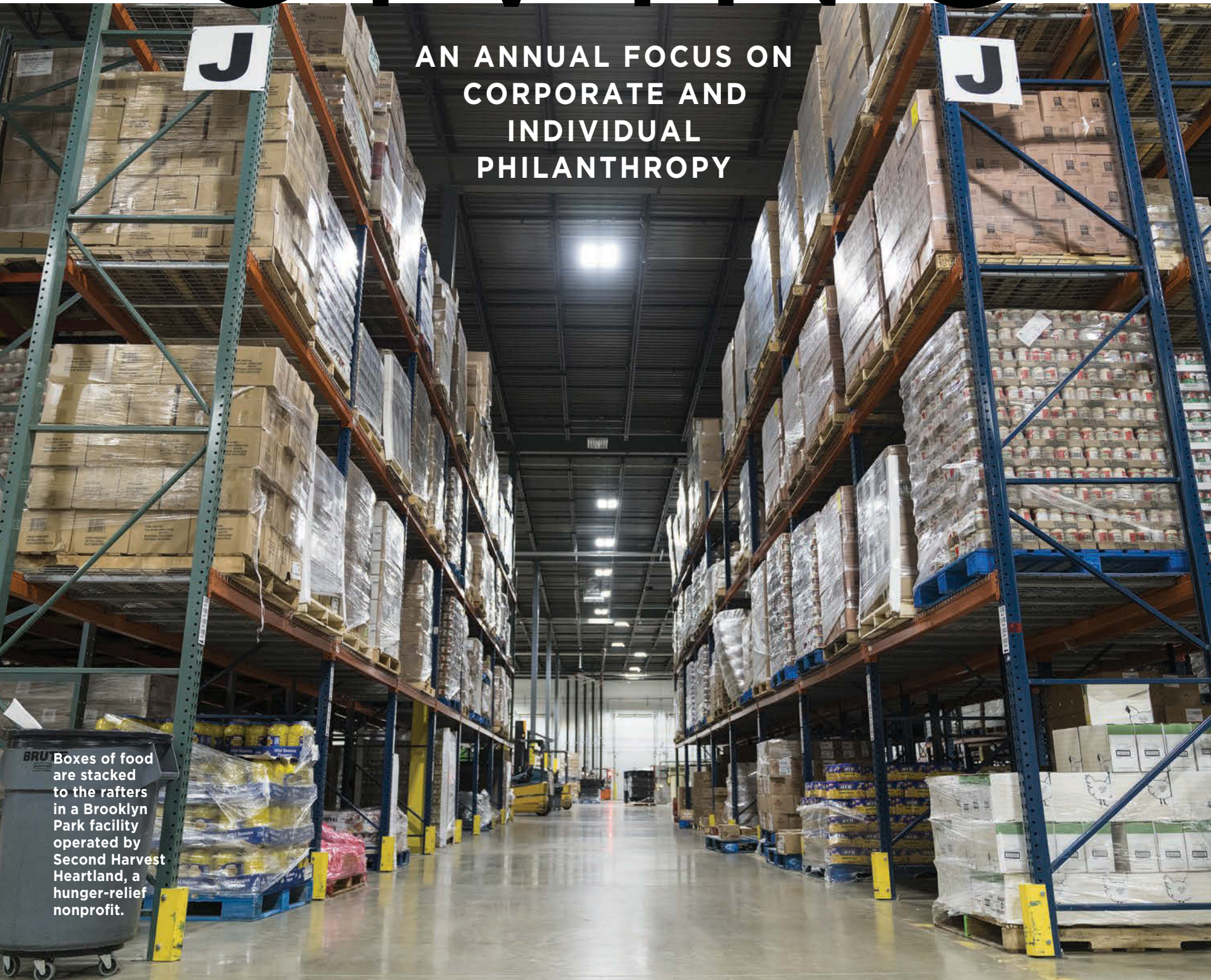
BEST WEDDING — BUDGET UNDER \$75,000
Melody Hall, Events by Melody
A Dream Wedding at the Bride's Family Farm

BEST WEDDING — BUDGET \$75,000 & OVER
Rachelle Mazumdar, Style-Architects Weddings & Events
Molly McElroy and Dan Ordway Wedding

ILEA TEAM EFFORT
Jodi Collen, CSEP, Be The Match
Laurie McVean, Lauren B. Photography
Ryan Hanson, BeEvents
Heroic Productions
The ONE Forum 2019

THE GIVING

AN ANNUAL FOCUS ON
CORPORATE AND
INDIVIDUAL
PHILANTHROPY



Boxes of food are stacked to the rafters in a Brooklyn Park facility operated by Second Harvest Heartland, a hunger-relief nonprofit.

Minnesota nonprofits need funding help to respond to Covid-19, economic woes, and drive for racial justice.

BY SARAH LUTMAN

A recent Council on Foundations report starts with the observation that 2020 has been “a year of multiple, compounding, and ongoing crises that are affecting millions of Americans” and urges “a rapid and strong response from our [nonprofit] institutions, including philanthropy.”

The report documents three concurrent developments: the direct and indirect effects of the Covid-19 pandemic; urgent calls for accelerated action against racial injustice across the United States; and an estimated 33 percent annual rate decrease in real GDP in the second quarter of 2020. By the end of June, 18 million Americans were unemployed, with disproportionately higher rates of job losses among people of color.

Report authors surveyed 250 philanthropy leaders midyear to understand whether and how they are responding to 2020’s challenges. They asked whether philanthropies were spending a higher percentage of their endowment than planned, whether they had shifted funding toward racial equity practices and advocacy causes, and how their internal operations had been affected by 2020’s onslaught.

What they found was that 60 percent of philanthropies were planning to increase their giving in real terms by an average of 17 percent in 2020; they were directing about a quarter of their payout to Covid-related grants; and 85 percent were adding flexibility to grants that were initially awarded for specific activities (allowing nonprofits to shift dollars toward higher priorities if needed). Perhaps surprising to some, only 11 percent said that their focus on racial equity had increased compared with spending a year ago.

While the scope of the report is national, findings can apply to Minnesota, where nonprofits and philanthropy are learning to cope with what Jon Pratt describes as “epic uncertainty.” Pratt is executive director of the Minnesota Council of Nonprofits (MCN), the service organization that works “to inform, promote, connect, and strengthen individual nonprofits and the nonprofit sector”

for its 2,000-plus members.

Uncertainty affects both nonprofits and the foundations and businesses that support them. For example, the Council on Foundations national report showed that the primary reason foundations are not increasing giving this year, despite overwhelming pressure on the sector’s institutions, is that “we want to maintain our ability to respond later.” Further, they said that “increasing [grant levels] now could decrease intergenerational equity. ... With climate change, many board members don’t believe we have seen the worst yet.”

NONPROFITS STRUGGLE WITH BIG INCREASES IN SERVICE DEMANDS

The uncertainty Pratt describes in Minnesota results from the same three shifts that the national report details. Covid-19 is causing demand for nonprofit programs and services to spike, especially for safety-net providers such as food shelves and homelessness services. Meanwhile some of the businesses and individuals they rely on for contributed revenue are facing their own income shortfalls. The unpredictability of revenue levels in the coming months makes it difficult for many nonprofits to deliver the service responses that are needed.

Nonprofits that rely on tuition, ticket income, and fees face a different type of revenue challenge. If they are closed or only permitted to operate at reduced levels, they must make deep staff and service cuts, and some might not survive until the pandemic eases. This category of nonprofits includes day care centers, language schools, performing arts organizations, museums, and other cultural organizations.

There can be no ticketed revenue or participation fees when audiences and the public are not permitted to convene indoors. These organizations must persuade donors to sustain their gifts until their programs can return or make cuts, or use a combination of fundraising and reductions to operate with a smaller revenue base.

To increase complexity, those

facilities and programs that have been allowed to re-open have not exactly been overwhelmed by throngs of visitors. In a recent missive to donors, Katie Luber, director and president of the Minneapolis Institute of Art, reported that the museum had only just recently maxed out its daily walk-up limit for the first time. It had been open, at limited capacity, for nearly eight weeks. Reserved tickets, with specific arrival times, are required for museum entry.

This mirrors patterns documented in other data. A cluster of Twin Cities cultural institutions are taking part in a global attitudinal survey of the public’s willingness to attend concerts and visit cultural attractions. Between May and August, the Audience Outlook Monitor showed a marked decrease in survey respondents’ willingness to attend such events in person. Further, nearly half of the 150,000-plus respondents said that they lived with someone who is “vulnerable to a serious health outcome” if they were to contract Covid-19.

CULTURAL ORGANIZATIONS BEAR THE BRUNT OF DISRUPTION

MCN has twice surveyed the state’s nonprofits this year to assess their status and outlook. Most recently, the July 2020 Minnesota Nonprofit Economy Report showed that 42 percent of 259 respondents reported that they were

experiencing “significant disruption and expect recovery to be difficult.” Hardest hit were cultural organizations whose “significant disruption” rates were at 69 percent. Only 2 percent of respondents said they’d had minimal or no disruption.

Further, the survey asked about demand for programs and services. Here, nearly half expected to see or had already seen an increase in demand. About a third were experiencing a decrease, and 14 percent saw no change. A mere 15 percent said that their organization could continue without significant financial distress for 12 months or more. Most saw their financial crunch hitting much sooner. In better news, 78 percent of respondents had received some level of support from the federal Paycheck Protection Program, for which nonprofits and businesses were both eligible.

With foundations holding steady or only modestly increasing their grantmaking and earned revenue sources at risk, nonprofits will need to look elsewhere to fill 2020’s revenue gaps. Fortunately, leaders are showing nimbleness and creativity in addressing 2020’s shifting context.

Organizations with endowment assets have had some safe harbor in the stock market’s relatively strong year, considering other economic indicators. Endowment spending is usually based on a three-year trailing average or other long-term measurement, so

continued on page 76

Covid-19 is causing basic need demands to spike, especially for **safety-net providers** of food and homeless services.



Catholic Community Foundation



Catholic Community FOUNDATION

2610 University Ave W, Suite 500
Saint Paul, MN 55114

651.389.0300 / ccf-mn.org

Total Assets Under Management:

\$387 million

Grant Distribution FY2020:

\$17.9 million

Number of Employees: 16

Established: 1992

Executive Leadership

Anne Cullen Miller, MBA

President

*Catholic Community Foundation
of Minnesota*

Board Leadership

Julie K. Hurley

Vice Chairperson
Executive Cmte Chair
*President, Preferred
Management
Services, Inc.*

Marjorie

Mathison Hance
Development and
Marketing Cmte Chair
*Retired VP for
External Relations,
St. Catherine University*

Julie Gerend

Investment
Cmte Chair
*Adjunct Professor of
Finance, Opus College
of Business, University
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Finance Cmte Chair
Tax Partner, PwC

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Secretary
Board Governance
Cmte Chair
Retired CFO

Emery Koenig

Grants Cmte Chair
*Retired Vice Chairman
and Chief Risk Officer,
Cargill, Inc.*

Mimi Daly Larson

Strategic Planning
Cmte Chair
*VP of Mission
Advancement,
Science Museum of
Minnesota*

MISSION: The Catholic Community Foundation of Minnesota (CCF) was founded to support financially the spiritual, educational, and social needs of our Catholic community.

ABOUT US: As the nation's largest Catholic community foundation, we work to build a vibrant Catholic community. Thanks to the inspired generosity of our donors, we have grown to \$387 million in assets, granting nearly \$18 million per year to hundreds of nonprofit causes. Along with our partners, we perpetuate the faith, continually making Minnesota's Catholic community stronger and more robust.

OUR IMPACT: In our history, CCF has granted \$190 million to our community. Approximately 90% of our grantmaking is donor-directed. Grantees include: Catholic Charities of St. Paul and Minneapolis, Sharing and Caring Hands, Guthrie Theater Foundation, Jeremiah Program, Second Harvest Heartland, Feed My Starving Children, Catholic Relief Services, NET Ministries, and CommonBond Communities.

DONOR ADVISED FUNDS: Establishing a donor advised fund allows you to easily and efficiently support causes that reflect your values. Think of it as a charitable checkbook. Along with tax benefits and flexibility, you'll also gain access to CCF's deep knowledge of community needs, connecting you to the causes most important to you.

JOIN US: With practical tools and planned giving expertise, CCF can ensure your vision for giving is as smart as it is charitable. Call us today to begin a conversation about your philanthropy.

Faithful in life. Faithful in legacy.

You live a life of faith. You rely on your values when making business decisions, pray with your family, volunteer your time, and give to charity.

Does your estate plan reflect the faithfulness of the life you lead?

It's common to revisit your estate plan when life shifts. Retirement, the sale of property, the loss of a loved one, or the birth of a grandchild are all milestones that could affect your current estate plan. And, with changes to tax law, your existing plan may lack tax-efficiency.

When planning or adjusting your estate, consider the values you'll pass on as well as your assets. By including a charitable legacy in your estate plan, your values will live on through the ministries of your parish or the missions of your favorite nonprofit organizations.

Learn how the Catholic Community Foundation of Minnesota can help you plan smarter and give better — **now and forever.**



Catholic Community
FOUNDATION
OF MINNESOTA

651.389.0300 | www.ccf-mn.org/estate-plan



Greater Twin Cities United Way



Greater Twin Cities United Way

404 South 8th Street
Minneapolis

612.340.7400 | gtcuw.org

Number of Employees: 135

Established: 1915

Executive Leadership Team

John Wilgers
President & CEO

Trent Blain
SVP, Marketing & Engagement

Juli Durda
Director, Human Resources

Acooa Ellis
SVP, Community Impact

Kittie Fahey
SVP, Individual Giving

Judy Jordan
VP, IT & Analytics

Athena Mihas
CFO

Kelly Puspoki
VP, Communications

Executive Committee Board Members

Dorothy Bridges,
Chair
Community Leader

Chris Coleman,
Treasurer, Finance & Human Capital
Committee Chair
Optum

Erin Dady,
Communications & Individual Engagement
Committee Chair
Bremer Bank

Reba Dominski,
Advancement
Committee Chair
U.S. Bank

Katie Goeman,
Audit Committee Chair
Redpath and Company

Nancy Lindahl,
Community Impact
Committee Chair
Creative Strategies Plus, Inc.

Karen Richard,
Secretary
Andersen Corporation

Jim Zappa,
Governance
Committee Chair
CHS, Inc.

At Large Members

Julie Baker,
Community Leader

Mark Brooks,
Hennepin County Health & Human Services

Beth Ford,
Land O'Lakes, Inc.

Joe Gothard,
St. Paul Public Schools

Kathy Noecker,
Faegre Baker Daniels

Tim Welsh,
U.S. Bank

MISSION: We unite changemakers, advocate for social good and develop solutions to address the challenges no one can solve alone.

VISION: A community where all people thrive, regardless of income, race or place.

APPROACH: COVID-19 and the global civil unrest have forced a reckoning with long-standing, systemic racism and oppression, and in our community, this has manifested in deep disparities. The need for change is now. As a community of changemakers, we can draw from our best minds, leaders, services and partnerships to activate solutions to shape our future.

When you give to United Way, you maximize your philanthropy and amplify impact through:

211 Resource Helpline: We connect Minnesotans to services including rental assistance, childcare, food, employment and more.

Nonprofit Partnerships: We strengthen and support nonprofits by connecting leaders, training and providing grants.

Advocacy: We work with government decision-makers to pass and implement policies and funding that support immediate needs and changes in systems, so they work for everyone.

Innovation: By collaborating with partners, we create new solutions to fuel lasting change, such as Career Academies and Salesforce Philanthropy Cloud.

Business Partnerships: As a trusted philanthropic partner to local businesses, we align the corporate social responsibility goals of companies with community needs.

PHILANTHROPIC SERVICES:

Easy Giving: Go to www.gtcuw.org.

Donor Infusion Fund: Infuse your gift immediately into the community with greater flexibility than a Donor Advised Fund.

Stock & Retirement Assets: Donating securities is easy, will generate tax savings and maximizes your impact. Why not consider using your IRA's mandatory rollover?

Legacy Gift: A planned gift through your estate strengthens our region for years to come.

Giving Communities: Address complex issues with other leaders who have similar philanthropic interests.

Corporate & Foundation Gifts: We offer many ways to support our community.

Family Advising: Seasoned advisors are available to help you meet your philanthropic goals.

Change-Makers Unite



- \$4.8M RAISED FOR COVID-19 RELIEF EFFORTS
- \$3.2M RAISED FOR SMALL BUSINESSES OWNED BY BLACK, INDIGENOUS AND PEOPLE OF COLOR IN THE WAKE OF CIVIL UNREST
- THROUGH THE 211 HELPLINE, IDENTIFIED AND ADDRESSED A 300% INCREASE IN THE NEED FOR HUMAN SERVICES IN 2020

When we **unite as changemakers**,
we can disrupt inequitable systems and address longstanding racism
and oppression to create a community where all people thrive.

The need for change is now.



Greater Twin Cities
United Way



[GTCUW.ORG](https://www.gtcuw.org)



Lifeworks Services



Mission: to serve our community and people with disabilities as we live and work together.

ABOUT US: Since 1965, Lifeworks has been a champion for inclusion. Our organization was founded by families who recognized the importance of advocacy and breaking down barriers for people with disabilities. We are committed to providing self-determined support and developing innovative opportunities that enhance lives.

COMMUNITY IMPACT: With services that honor choice and foster community – as well as through partnerships with over 400 businesses – Lifeworks serves more than 2,800 Minnesotans with disabilities.

EMPLOYMENT: By increasing access to job opportunities, Lifeworks helps build a more diverse and inclusive workforce. Last year, we served 715 people through employment and coordinated 176 job placements with 92% directly hired by employers, earning as much as \$23/hour.

DAY SERVICES: Through one-to-one, participant-driven activities guided by dedicated professionals, Lifeworks encourages people to accomplish their goals. From navigating transportation to scheduling appointments, participants work on the skills they want to develop.

FISCAL: As an approved provider for Minnesota, Lifeworks ensures that the people we serve can select how services are delivered while complying with state regulations. Last year, fiscal employees provided 2,895,220 hours of support to people with disabilities.

OUR VALUES: At Lifeworks, our values are the foundation of who we are. They tell us what's important and guide our decision making.

YOU LEAD THE WAY – WE LISTEN: We honor choice and pursue opportunities with community at the heart of our work.

TOGETHER, WE BREAK DOWN BARRIERS: We seek diverse perspectives, advance accessibility, and encourage a sense of belonging for all.

WE FOCUS ON IMPACT: We hold ourselves to the highest standards. We share expertise and collaborate to find solutions that address the whole picture.

WE REINVENT WHAT'S POSSIBLE: We take chances and welcome the unknown. We learn from the past and lean in to the future.

Lifeworks

A nonprofit serving
people with disabilities

2965 Lone Oak Drive, Suite 160, Eagan **651-365-3719** | lifeworks.org

[Twitter](#) @LifeworksMN [Instagram](#) @lifeworksmn [LinkedIn](#) lifeworks-services-inc

*Life*WORKS

A nonprofit serving
people with disabilities

FUEL THE AMBITIONS OF THE PEOPLE WE SERVE.

CHOOSE THE GIVING OPTION THAT WORKS FOR YOU:



Make a donation:
lifeworks.org/donate



Become a corporate sponsor



Give through your Donor
Advised Fund



Make us part of your legacy
through planned giving

GIVE TODAY

and make an impact
on tomorrow.

651-365-3719
[LIFEWORKS.ORG](https://lifeworks.org)





Mn Adult & Teen Challenge



Adult & Teen Challenge
Minnesota

Freedom from addiction starts [here](#).

740 E. 24th St.
Mpls., MN 55404

612-FREEDOM / mntc.org

Annual Revenue:

Cash Donations \$10,007,877
Program Revenue \$37,305,717
Other Revenue \$866,108
Total Revenue \$48,179,702

Number of employees: Approx. 600

Year established: 1983

MISSION: For almost 35 years, Mn Adult & Teen Challenge has been helping people break free from alcohol, drug, and other life-controlling addictions by addressing their physical, emotional, and spiritual needs.

GOALS: We offer a full range of services to help men, women, and teens with a broad spectrum of addiction issues, from those seeking treatment for the first time, to those who have been struggling with addiction for many years. Clients range in age from 14-75 years. More than 3,200 clients received services in 2019.

- Licensed Treatment – Outpatient and Residential Options – 7-90 days
- Telehealth Services – Online Assessments and Outpatient Programming
- Long-Term Program – 12-15 month faith-based residential program
- Mental Health services – address co-occurring disorders such as anxiety, depression, PTSD
- Alumni Services | Transitional housing | Leadership training
- Know the Truth Prevention Program targeting MN youth in grades 6-12
- Lakeside Academy Christian Behavior and Recovery Program for teen boys

VOLUNTEER OPPORTUNITIES: Make a difference by volunteering at MnTC by mentoring, serving at an event, working with clients, or using skills from your trade. Contact us at 612.238.6560 or mntc.org/volunteer

GIVING OPPORTUNITIES:

Gifts—There are many ways to give through in-kind donations, memorials, donating your car, real estate, and by donating stocks and bonds, which can help you, avoid capital gains.

Foundations—Give personally through your family or private foundation. Or, if you are connected to a corporate or community foundation, invite MnTC to submit a grant proposal.

Beneficiaries—Designate MnTC as a beneficiary in your retirement plans, investments, bank accounts, life insurance policies, and real estate.

Sponsorships—Become an event sponsor and be recognized as an MnTC partner among our attendees and greater online community. Cash and gift-in-kind sponsorship packages available.

Leadership Executive Team

Richard Scherber
CEO

Eric Vagle
President

Mary L. Brown
VP Marketing

Sarah Gustafson
VP Finance and
Administration

JJ Slag
VP Strategic
Partnerships
Saul Selby
VP Clinical and
Transitional Services
Tim Walsh
VP Long-Term
Recovery and Mental
Health Services

Executive Committee

Chairman
Jay Coughlan
CEO
Rich Scherber
Secretary
Eric Vagle
Treasurer
Chuck Beske

Bill Bojan
Board Member
Laurel Bunker
Board Member
Mark Dean
Board Member
Christopher Dietzen
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Board Member
Bill Nersesian
Board Member
Paul Post
Board Member
Chuck Shreffler
Board Member
Sergei Shvetzoff
Board Member
Mike Smith
Board Member
Brad Stevens
Board Member
Chris Thibodeaux
Board Member



THIS YEAR, DRUG OVERDOSES ROSE BY 18%

Together we can help those struggling and save lives.

For many, this year brought devastating changes to employment, housing, family, and isolation – all leading to increased rates of substance use and overdose deaths. At Mn Adult & Teen Challenge, our mission is to fight for Minnesotans struggling with addiction.

With your help, we can reach those in need and provide a safe place for help, healing, and restoring lives.



Give today to change lives:
mntc.org/peace



Shriners Children's



215 Radio Drive, Suite 100
Woodbury, MN 55125

shrinerstwincities.org
612.596.6100

Annual Revenue: \$4.7 million
Number of Employees: 63
Year Established: 1923

Leadership

Drew Grall
Corporate Administrator

Terri Kasbohm, RN, MS, MBA
Director of Patient Care Services

Board Members

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Chairman
Osman Shrine

James L. Hardy,
Tehama Shrine

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Vice Chairman
Beja Shrine

Robert M. Hering,
Zor Shrine

Craig L. Jondahl,
Yelduz Shrine

Al Niederhaus,
Secretary
Zuhrah Shrine

David G. Krogh,
Abu Bekr Shrine

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Tangier Shrine

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Ahmed Shrine

Roger Baier,
Kem Shrine

Ralph L. Magnusson, MD
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Za-Ga-Zig Shrine

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Kip Wagner,
Naja Shrine

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El Riad Shrine

Kelly Wentz,
El Zagal Shrine

Richard Eisenmann,
Aad Shrine

Matthew Wright,
Tripoli Shrine

Daniel J. Flicek,
Osman Shrine

Michael G. Zinser,
El Kahir Shrine

For over 97 years, Shriners Children's has served its mission specializing in one thing: pediatric orthopaedics. Our board-certified surgeons and staff provide high-quality medical care to all children, regardless of a family's ability to pay. Our clinic specializes in treating children with all varieties of orthopaedic conditions in an environment designed to put children at ease. We provide a supportive, family-centered care approach that includes physician visits, radiology, rehabilitation, orthotics and prosthetics, child life and care management all under one roof. Through camps and adaptive activities, Shriners Children's goes beyond meeting a child's medical needs. We truly help kids be kids.

We proudly serve children in Minnesota, Iowa, Nebraska, North Dakota, South Dakota, western Wisconsin and portions of the Canadian provinces of Manitoba, Ontario and Saskatchewan.

Donors help kids be kids and make anything possible for our patients. Approximately 85 percent of all funds raised is dedicated to patient care, research and education. We work hard to make sure gifts are used in the most efficient and effective manner. Shriners Children's is a fully qualified 501(c)3 charitable organization under IRS regulations and donations are tax deductible as provided by law. Donations of all sizes, whether a recurring or one-time gift, make a difference. You can help by:

- Making a gift: With your support, we've been able to help thousands of children reach their potential and lead more fulfilling lives.
- Partnering with us: From employee engagement programs, cause marketing and sponsorship to in-kind donations, we offer many opportunities to get involved.
- Helping us fundraise: Organize an event in your community or start a fundraising page to make an immediate and memorable impact.
- Attending an event: Events raise awareness about our mission and raise funds for our programs and services. Visit our website for the events calendar.

The most
AMAZING CARE
anywhere.



Shriners
Children's™

***Orthopaedic
Specialists***

***New Location:
Woodbury, MN***



215 Radio Drive
Woodbury, MN 55125



shrinerswincities.org



University of Minnesota Foundation



In this most unusual and difficult time, the University of Minnesota continues to rise to the challenges facing our community and our world—in ways we planned, and in ways we never imagined. This year, gifts from generous donors have:

- Supported students, medical and research experts, frontline caregivers, and all Minnesotans as they responded to the COVID-19 pandemic
- Helped drive change as members of the community lift their voices to call for racial justice
- Created a new interdisciplinary partnership to study how the brain develops in childhood and early adolescence
- Established mobile healthcare services in neighborhoods that lack adequate access to care
- Created a new scholarship program for students with the greatest financial need

Despite the challenges this year has brought, *Driven*—the University of Minnesota's \$4 billion fundraising campaign—has continued to grow, with more than 250,000 donors joining the momentum since the campaign began in 2011. Gifts from these donors are transforming lives, keeping our economy strong, fueling creativity, and providing answers for people in our state and around the world.

WAYS TO GIVE TO THE U OF M:

- Make outright annual gifts to have an immediate impact on excellence and access at the University of Minnesota.
- Join or create a crowdfunding campaign to raise funds for U of M causes.
- Endow a scholarship, fellowship, or faculty positions through a gift of cash, securities, real estate, or multi-year pledges.
- Include a gift in your will to create a personal legacy.



UNIVERSITY OF MINNESOTA FOUNDATION

200 Oak Street SE, Suite 500
Minneapolis, MN 55455-2010

612-624-3333 / 800-775-2187

driven.umn.edu | giving@umn.edu

Dollars raised: \$385 million in FY20

Established: 1962

Sources of funding:

Alumni 52%

Other individuals 43%

Organizations 5%

Board of Trustees

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John E. Lindahl, Vice Chair; *Former Chairman Norwest Equity Partners*

Philip E. Soran, Treasurer; *Technology Entrepreneur, Lead Director, Piper Sandler*

Ross Levin, Past Chair; *CEO and Founder Accredited Investors Inc.*

Shari L. Ballard, Vice Chair*; *Former Senior Executive Vice President Best Buy Co.*

Thomas G. Olson, Secretary; *Retired Managing Director Prime Mortgage*

Kathleen M. Schmidtkofer, President and CEO; *University of Minnesota Foundation*

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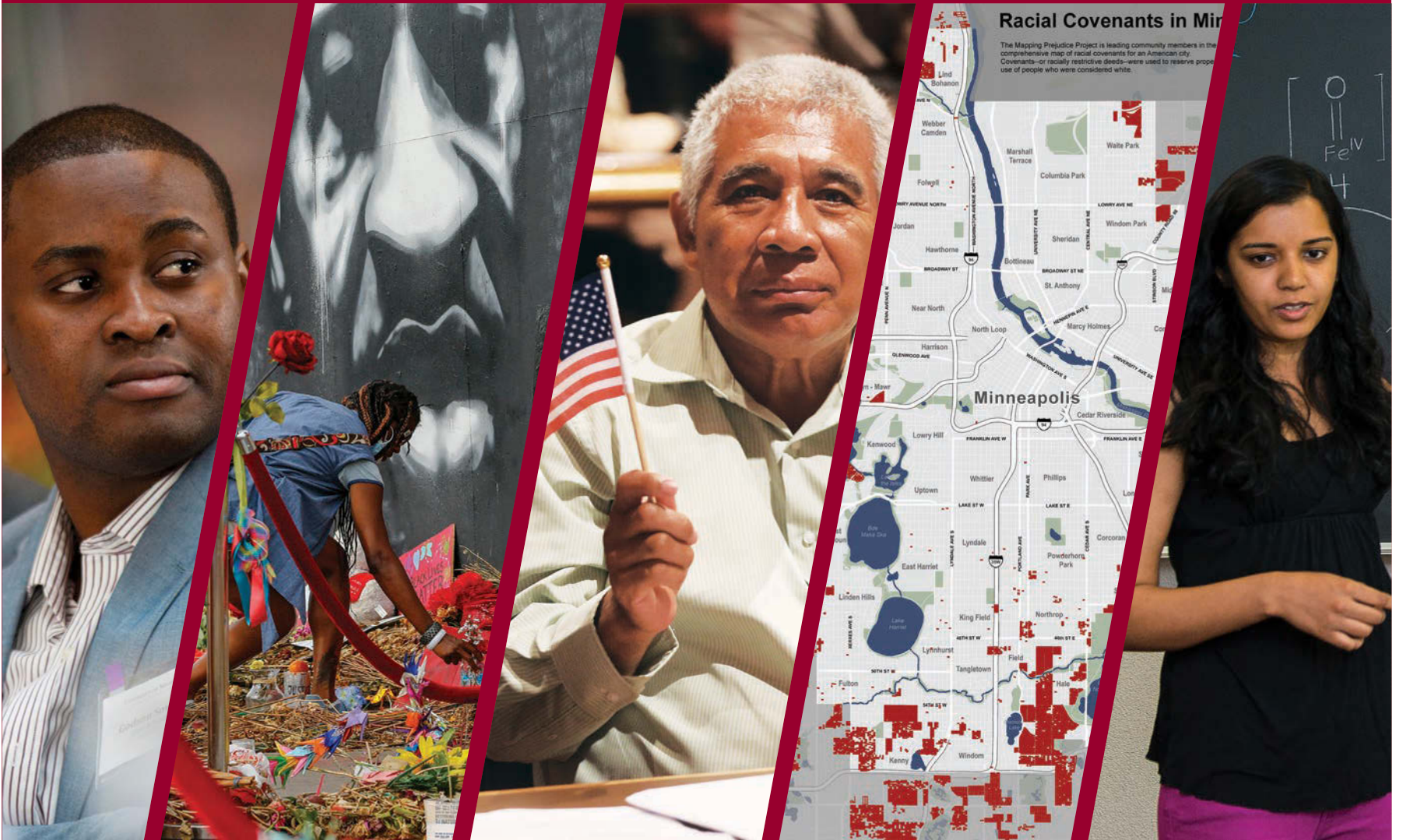
Jacqueline R. Williams-Roll

Simon KaWo Wong*

* Regent-nominated trustees

[f @UofMGiving](https://www.facebook.com/UofMGiving) [@UMNgive](https://www.instagram.com/UMNgive) [@UMN_Give](https://twitter.com/UMN_Give)

A call for racial justice



Support a more just and equitable world

All across the University of Minnesota system, important work is underway to dismantle systemic racism, remove barriers to equity, and provide support for Black communities, Indigenous communities, and communities of color.

Your gift to initiatives in the areas of student support, research, and outreach will help advance racial justice and move us closer to a more just and equitable world. Learn more at

driven.umn.edu/advance-racial-justice

Driven.

The University of Minnesota Campaign

GIVING

continued from page 63

it is less subject to the ups and downs of the economy than other revenue sources are.

Some organizations can draw on reserves or other rainy-day funds they've built up to protect themselves against revenue ebbs and flows. They're both spending these funds and in some cases, making plans to replenish them.

Individual giving to many nonprofits has remained relatively strong. In its midyear report, Give MN, sponsor of Give to the Max Day and other fundraising support activities, shared data that showed that giving through its portal had increased tenfold when compared to the same date in 2019. It reached more than \$19 million. (Give to the Max Day this year is Nov. 19.)

State government funding for social service programs is often awarded on a biennial basis, so nonprofits have been able to count on stable funding levels, for now. With the expected decrease in tax revenues, state spending may well decrease in the next biennium, something nonprofit leaders already are considering as they look to the future and build multiyear budgets.

Also noteworthy are the special funds the Legislature has approved during the Covid-19 shutdown, including additional funding for food shelves, day programs for people with disabilities, and for other special needs.

Nonprofit leaders and boards are also gobbling up resources to help them with options for decision-making. The number and variety of scenario-planning workshops, toolkits, and journal articles has increased exponentially, with myriad players leaping in to help leaders navigate an uncertain future.

Some, like the scenario planning guide from the Institute for the Future (ITF), are built around researched alternatives constructed with the help of economists or other experts. ITF offers a participatory approach through a workbook and set of playing cards that encourage organizations to gather and discuss possible scenarios and ways to make progress.

PATH TO A SOUND FINANCIAL FOOTING

Others, like Propel Nonprofits' budget template tool, offer practical

The Labor We Wear is an exhibit at the Minneapolis Institute of Art, which reopened with visitors wearing masks and adhering to social distancing.



Nonprofits that rely on tuition, ticket income, and fees face a different type of revenue challenge. If they are closed or **only permitted** to operate at reduced levels, they must make deep staff and service cuts, and some might not survive until the **pandemic eases.**

resources for building out interactive financial scenarios, allowing boards and leaders to model single or multiple income shifts and how they might play out in terms of real expense projections. Propel, a Min-

neapolis-based nonprofit financial training and support organization, has been particularly active locally in offering resources, ideas, and encouragement to help nonprofits maintain their footing.

Pratt and his collaborator, Kari Aanestad, have analyzed non-profit revenue sources nationally by organization type. The resulting infographic is a much-anticipated feature of *Nonprofit Quarterly*, a journal of ideas, policy analysis, and news. The most recent version was published pre-Covid, built from 2019 data. Nonetheless, a look at the chart showing budget-source percentages by organizational type points to the nonprofits that may well face the longest climb once digging out of 2020's crises begins to seem possible.

The chart shows that program fees, at \$1 trillion annually, are the largest source of aggregate nonprofit revenue in the United States, followed by the federal government, at \$491 billion. Sectors that rely most heavily on these sources are hospitals and nursing homes, education, and health and human services.

By toggling between the sources of funds and the sectors most reliant on them, it's possible to see how seismic shifts in any single revenue source can lead to cascading effects on particular nonprofits. Deep cuts in government funding will be disproportionately felt by hospitals and higher education, while drops in individual giving will be felt most quickly by churches and religious institutions, cultural-sector nonprofits, and international efforts.

Revenue is destiny. What nonprofits are experiencing today are rocky revenue projections across every source, and very uncertain prospects for rebuilding public participation in the community's civic and cultural organizations. This is the "epic uncertainty" that creative nonprofit leaders are facing. They are doubling down not only on their pivot tables, but as Propel's president and CEO Kate Barr said in April: "We don't say pivot anymore, we say pirouette." Creativity is the opportunity.

Minnesota nonprofits need new revenue as they work to overhaul their business models, so they can serve the people who are counting on them in these new and challenging times. ■

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



YWCA Minneapolis



MISSION: Our mission is to eliminate racism, empower women and girls, and promote peace, justice, freedom and dignity for all.

Our mission is a bold one. We envision a world of opportunity. As a leader in the field of racial equity, we empower communities and workplaces to stand against racism, embrace new perspectives and promote justice for all people.

BE THE DIFFERENCE: The need is great. The solution isn't simple. We've set a goal of raising \$3.5 million. With your support, we will make a long-lasting difference in our community through a multi-pronged approach engaging individuals and communities and working within systems of power to dismantle inequities for a more just Twin Cities.

OUR 3 FOCUS AREAS: The money we raise toward our \$3.5 million goal will go to support individuals, communities, and programs designed to help dismantle inequities. With your support, we will:

- Provide emergency support, critical supplies and resources to the community
- Empower people to take a stand against racism and create change
- Address inequities in education through early childhood and youth programs
- Mobilize voter registration and census participation

- Support coalition-building for an equitable workforce

YWCA Minneapolis believes in the urgency of now: We must embrace change to sustain the momentum toward inclusivity, equity and opportunity. We want YOU to join us as a fierce champion to help carry justice from our doors, into the power structures that determine the future.

WE NEED YOU TO BE THE DIFFERENCE. Join us in our mission. Your support will create change. Visit ywcampls.org/BeTheDifference to make your donation or get involved today.

**eliminating racism
empowering women
ywca
Minneapolis**

1130 Nicollet Mall, Minneapolis
612-332-0501 / ywcampls.org

[f](#) [@ywcampls](#) [@ywcaminneapolis](#)
[in](#) [ywca-minneapolis](#) [YWCA Minneapolis](#)



Community Spotlight

Jones-Harrison Senior Living



Investing in Technology: Creating meaning and providing connectiveness for the residents, patients, and families we serve.

Making connections is at the heart of what we do. At Jones-Harrison Senior Living, connecting people is an important part of the services we provide. COVID-19 presented challenges, but it also enabled opportunities to creatively engage with our families, friends, and neighbors. These connections came to us through cards, letters, pictures, flowers, cupcakes, and so much more. We invested in technology, upgraded our Internet service, as well as purchased iPads and laptops for virtual visits and live streaming events to help us interact and communicate with our families and the community. In the near future, our campus will purchase a robot allowing families to remotely “drive” to their loved ones for video chat visits. Through the generous support of donors, Jones-Harrison continues to help residents and patients create and maintain meaningful bonds with loved ones which are essential for their health, well-being, and happiness.

Our mission is to serve seniors in our community and your support keeps our residents and families connected. Please visit our website to make a one-time donation or contact us for setting up ongoing support.

Transitional Care/Rehabilitation • Long Term Care
Long Term Memory Care • Wellness • Assisted Living
Assisted Living Memory Care – New November 2020



3700 Cedar Lake Ave, Minneapolis
952-920-2030 / jones-harrison.org / info@jones-harrison.org

[f @jonesharrisonresidence](https://www.facebook.com/jonesharrisonresidence) [in jones-harrison-residence](https://www.linkedin.com/company/jones-harrison-residence)

Nexus Family Healing



Your gift supports mental health, healthier children, hope for families, more stable communities and a better world.

MISSION: Changing the course of a child's life by stabilizing families and strengthening mental health.

VOLUNTEER OPPORTUNITIES: Make a world of difference by becoming a foster parent. Opening your heart and home to a child with emotional, behavioral or mental health problems is a generous act that can be deeply rewarding. As a foster parent, you can provide a nurturing environment where children can heal—while families learn the skills they'll need when their child transitions back home.

FUNDRAISING EVENTS: We offer a variety of fundraising events every year. Please visit NexusFamilyHealing.org/ways-to-give for event attendance and sponsorship information.

GIVING OPPORTUNITIES: We provide many opportunities to support our mission. In addition to individual gifts, many companies match the charitable gifts their employees make—which is a great way to double your impact. Our youth and programs also benefit greatly from in-kind gifts, such as art supplies, books, clothing, and household goods.



505 Highway 169 N Suite 500, Plymouth
763-551-8640 / NexusFamilyHealing.org

[f @NexusFamilyHealing](https://www.facebook.com/NexusFamilyHealing) [i @NexusFamilyHealing](https://www.instagram.com/NexusFamilyHealing) [t @NexusFH](https://www.tiktok.com/@NexusFH) [in Nexus Family Healing](https://www.linkedin.com/company/Nexus-Family-Healing)



Community Spotlight

St. David's Center for Child and Family Development



MISSION: Building relationships that nurture the development of every child and family.

St. David's Center for Child and Family Development has been a leading provider of child and family services in the Twin Cities area for nearly 60 years. With a long history of multidisciplinary expertise and a focus on partnering with families, our portfolio of services addresses significant family and community concerns related to: access to high quality, inclusive early childhood education; developmental delays and disabilities; childhood trauma, early adversity, and parent-child attachment; child and family mental health and family stress; autism; and the intersection of social determinants of health in the lives of the families we serve. In 2019 our team worked alongside more than 4,000 families in our locations in Minnetonka and Minneapolis, and through community-based programs.

St. David's Center's vision is to create a healthy, vibrant society in which every member fully contributes to its success. Our mission is to nurture the development of every child and family.

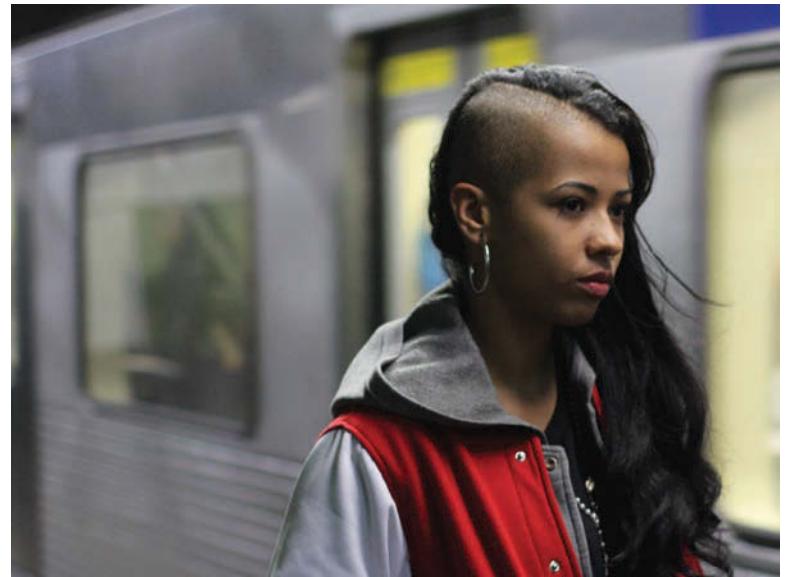
To learn more: stdavidscenter.org



Minnetonka: 3395 Plymouth Road
Minneapolis: 1200 Marquette Avenue
952-939-0396 / stdavidscenter.org

[f](https://www.facebook.com/stdavidscenter) [ig](https://www.instagram.com/stdavidscenter) [tw](https://www.twitter.com/stdavidscenter) @stdavidscenter

The Bridge For Youth



24/7/365 The Bridge is here to keep youth safe!

Nightly in Minnesota 6,000+ youth are homeless. The Bridge for Youth provides a safe place for these youth to go.

MISSION: The Bridge for Youth provides runaway and homeless youth with safe shelter, assists in the prevention and resolution of family conflicts, and reunifies families whenever possible.

VOLUNTEER OPPORTUNITIES: Groups or one-time opportunities allow you to make a difference. Learn more at bridgeforyouth.org/volunteer.

FUNDRAISING EVENTS: Bridge Bash is the annual fundraising event for The Bridge hosted mid-summer. For a glimpse into the event visit bridgeforyouth.org/bridgebash2020.

GIVING OPPORTUNITIES: The Bridge has a variety of options for individuals and corporations to support and further our mission. One-time or recurring donations, gifts of all sizes make a difference. Learn more at bridgeforyouth.org/donate.



1111 W. 22nd Street, Minneapolis
612.377.8800 / bridgeforyouth.org
[tw](https://www.twitter.com/BridgeforYouth) [f](https://www.facebook.com/BridgeforYouth) @BridgeforYouth [ig](https://www.instagram.com/BridgeforYouth) @bridgeforyouth



Community Spotlight

AchieveMpls



AchieveMpls rallies community support to inspire and equip students for careers, college and life. Each year we link thousands of young people with personalized guidance and professional connections through our Career & College Centers, career exploration events and summer internships. Join us as a volunteer, employer, donor or partner!

achievempls

2829 University Avenue SE,
Suite 850, Minneapolis

612-455-1530

info@achievempls.org

achievempls.org

f t i n @AchieveMpls

Avivo



Avivo is HERE... for people who need help the most. We work to end homelessness. We provide education and training. We support recovery and mental health. We prepare people for employment and success. Support Avivo with a gift to help give everyone the chance to live well and work well.



AVIVO

Live well. Work well.

1900 Chicago Ave, Minneapolis

612-752-8000 / avivomn.org

f t i n @avivomn avivomn

Alzheimer's Association Minnesota/North Dakota Chapter



The Association serves individuals and families with dementia and Alzheimer's through community education programs, free care and support programs and a 24/7 Helpline staffed in 200 languages. As the nation's largest non-profit funder of Alzheimer's research, the Association also advocates with federal and state legislators on behalf of legislation affecting those with Alzheimers.

alzheimer's association

Offices in Minnesota
and North Dakota

800.272.3900 Helpline
952.830.0512 Minneapolis Office
alz.org

CAPI



MISSION: CAPI's mission is to guide refugees, immigrants, and our communities in the journey toward self-determination and social equality. From our food shelf to economic empowerment and civic engagement, at CAPI, we're here to eliminate the barriers and connect each person with what they need today.



5930 Brooklyn Blvd.

Brooklyn Center

612.721.0122 / capiusa.org

f @CAPIUSA1982 **i n** @capi.usa



Community Spotlight

Ecumen



Ecumen has been trusted by older adults and their families for over 150 years. With award-winning care, proactive safety protocols and daily cleaning practices, our communities are committed to protecting and advocating for the people we serve.

ECUMEN®

3530 Lexington Ave N
Shoreview

612-258-3791 | ecumen.org/give

Give to honor a caregiver or loved one today. Your support means more connections.

[in](#) @Ecumen [f](#) @EcumenServices

Hunger Solutions



Hunger Solutions Minnesota works to end hunger in our state. We take action to assure food security for all Minnesotans by supporting programs and agencies that provide food to those in need, advancing sound public policy, building grassroots advocacy, and informing and educating critical stakeholders about the status of hunger in Minnesota.

HUNGER SOLUTIONS
Winning Minnesota's Food Fight

555 Park St, Ste 400, Saint Paul
651-486-9860 / hungersolutions.org

[f](#) @HungerSolutionsMN [t](#) @hungersolutions [i](#) @hungersolutionsmn

Hennepin Healthcare



Hennepin Heroes continue to answer the call for COVID-19 testing, care, and recovery; respond to community unrest, and provide daily healthcare and prevention. Tired but not exhausted, concerned, but not scared, they are thankful for the outpouring of community support. While we all try to manage a more complicated life, know we are here for you.

Hennepin Healthcare Foundation

701 Park Avenue, LSB3, Minneapolis
612-873-6090 / foundation@hcmcd.org
hennepinhealthcare.org/foundation

[f](#) @hennepinhc [in](#) @hennepin-healthcare

Living Well Disability Services



**Make Lives Better.
Including Your Own.**

COVID-19 has hit hard. It has hit people with disabilities even harder. When you support Living Well Disability Services, you help people with intellectual and developmental disabilities right here in the Twin Cities. Please give at LivingWell.org/Donate

LIVING WELL
DISABILITY SERVICES *Transforming Lives*

1168 Northland Dr., Mendota Heights
livingwell.org / 651-242-5116

[f](#) @LivingWellIDS [i](#) @livingwellIDS

Best-in-class executives

Introducing Notable, a new series from *Twin Cities Business* designed to recognize best-in-class executives from a range of industries in Minnesota.

Our goal is to spotlight individuals for exemplary work in their fields and communities. They are leaders, doers, and innovators respected by colleagues and distinguished for going the extra mile—mentoring, teaching, and volunteering—all while getting the job done at the highest level. Perhaps the best praise we can offer: The Notables you'll see profiled in this issue, and going forward, are nominated by

their peers at work and in the community.

We're kicking off the series this month with Notable Women in Law and Notable Women in Commercial Real Estate. In upcoming issues, the Notable series will feature Heroes in Health Care as well as Women in Technology, Commercial Banking, and Manufacturing. See the complete list at tcbmag.com/notable. We invite you to help us shine a light on some of the most deserving, but perhaps unsung, leaders in our business community. —Tess Allen



In 1960, just one out of every 25 attorneys was

female; today, that number is one in three. Progress is worth celebrating, and the next generation can take inspiration from an influential group of lawyers making their mark in courtrooms, boardrooms, and beyond.

Our Notable Women in Law span almost every area of expertise in the state of Minnesota, from family law and general counsel, to employment, patent, and medical law. They are helping set legal precedents, winning cases of national significance, founding and managing firms, and mentoring the next wave of leaders—all while finding time to give back to their communities.

METHODOLOGY: The individuals featured did not pay to be included. Their profiles were drawn from nomination materials submitted. This list is not comprehensive. It includes only people who were nominated and accepted after an editorial review. To qualify for this list, individuals must self-identify as female, be serving in a senior-level role at a firm or institution in Minnesota, and have at least five years of experience in law. They must have shown the ability to effect change in their roles or areas of practice.

NOTABLE WOMEN IN LAW



ALANA BASSIN

Executive managing partner, Bowman and Brooke LLP

Alana Bassin is a trial attorney known for representing Fortune 500 companies in high-exposure product liability and general liability lawsuits all over the U.S.

She has held several management positions within her firm, including Minneapolis managing partner, firm diversity chair, and firm policy committee chair. In January, she was elected to the firm's executive committee, part of a group of six managing partners responsible for management of the national firm. She is the youngest partner to join the committee.

"Alana has a combination of legal acumen and people skills that is truly rare," partner Barry Koopman says. "She makes things look easy."



JENNIFER REEDSTROM BISHOP

Partner, Lathrop GPM

Jennifer Reedstrom Bishop has worked exclusively with nonprofit organizations for over 20 years. In addition to serving as general counsel to organizations, social enterprises, and other charitable institutions, she regularly counsels charities on accepting complex and unusual charitable gifts. She also serves the health care sector on negotiating the complex health regulatory environment.

Bishop's work with the University of Minnesota Foundation was instrumental in the organization's successful merger with the University of Minnesota Medical Foundation in 2013.

She has been a Thomson Reuters MN Super Lawyer since 2001.



FELICIA BOYD

Partner, Norton Rose Fulbright

Felicia Boyd advises clients, builds

IP strategies/assets that create commercial value, and protects clients' most valuable commercial assets in complex IP disputes, including patents, trade secrets, trademarks and trade dress, and copyrights. Her experience covers financial services, medical devices, software, music, pharmaceuticals, and manufactured goods.

Boyd also manages global trademark portfolios for clients in various industries including for a Fortune 50 financial institution.

This year, Boyd was selected as one of The Legal 500's recommended U.S. lawyers in advertising and marketing litigation, patent litigation (full-coverage), and trademarks litigation.



TRACI BRANSFORD

Partner, Stinson LLP

Traci Bransford negotiates multimillion-dollar agreements with worldwide entertainment companies and serves as general counsel to clients including professional athletes, recording artists, authors, producers, actors, managers, and film and television production companies. She also negotiates with entertainment venues regarding performance and tour representation.

Bransford is co-chair of Stinson's employee resource group for attorneys of color and serves as a mentor to attorneys of color and local law students.

She is also on the board of Thomson Reuters Next Gen Leadership: Advancing Lawyers of Color.

Ciresi Conlin is proud to celebrate Jan, Katie, and Kathleen on their selection as *Twin Cities Business* Notable Women in the Law



Jan M. Conlin



Katie Crosby Lehmann



Kathleen Flynn Peterson

Congratulations!



Ciresi Conlin LLP

CiresiConlin.com

NOTABLE WOMEN IN LAW



HEIDI CARPENTER
Shareholder,
Fafinski, Mark &
Johnson

Heidi Carpenter is a shareholder, board member, and head of the general corporate and business and the mergers and acquisitions practice groups at Eden Prairie-based Fafinski, Mark & Johnson (FMJ). She has over 20 years of experience in commercial law, providing counsel to investors, startup companies, and closely held businesses of all sizes. She has handled transactions worth millions of dollars, with her largest transaction to date valued at more than \$250 million.

Carpenter co-created a large annual women's networking event and has been repeatedly recognized by her peers as a Rising Star or Super Lawyer via Thomson Reuters every year since 2014.



JAN CONLIN
Founding partner,
Ciresi Conlin LLP

Ciresi Conlin
founding partner

Jan Conlin has spent over 30 years litigating and trying cases in various jurisdictions around the country, as well as in state and federal courts in Minnesota. She's represented individuals and corporations as both plaintiffs and defendants, in large and small cases in commercial issues, intellectual property disputes, personal injury, and mass tort cases. Her trials have occurred in far-flung places—most recently, a lengthy state court trial in Fairbanks, Alaska, this past fall that resulted in a verdict of over \$100 million for the State of Alaska and Conlin's client. During her career, Conlin has won hundreds of millions of dollars in verdicts, awards, and settlements for her clients.



AIMÉE DAYHOFF
Shareholder,
Winthrop &
Weinstine

Aimée Dayhoff focuses on business, commercial, and employment litigation, with additional experience in coverage litigation and employment counseling, financial services litigation, and construction and real estate litigation. Her clients run the gamut from thoroughbred horse trainers to craft distilleries to financial institutions, and she represents Fortune 500 companies and small businesses alike.

Since 2015, Dayhoff has provided primary legal support to Milk Specialties Global, helping them navigate a number of legal situations.

Dayhoff has been named a Minnesota Super Lawyer for the past eight years.



JANA AUNE DEACH
Attorney, Moss &
Barnett

Jana Aune Deach is a nationally recognized family law practitioner at Minneapolis-based Moss & Barnett and is certified in family law mediation. Besides her full-time family law practice, Deach serves on Moss & Barnett's board of directors, chairs the firm's family law practice group, supervises the firm's paralegals, chairs the firm's community outreach and philanthropic committees, and serves as liaison for the firm's support of and work with Minnesota Women Lawyers.

Attorney Brian Grogan says: "Jana's collaborative, open leadership style brings people together from all professional levels ... She brings a special confidence and insight to address the unique challenges faced by law firms today."

TAMMERA R. DIEHM



Congratulations to
Aimée Dayhoff and **Tami Diehm** on
being named Notable Women in Law.
We applaud your dedication, and thank you
for your leadership and mentoring of the next
generation of women leaders.

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AIMÉE D. DAYHOFF



TAMMERA DIEHM
Shareholder and
firm president-
elect, Winthrop &
Weinstine

At Minneapolis-based Winthrop & Weinstine, Tammera Diehm leads a subgroup of the real estate practice, drawing on her experience as a former city attorney and city council member to address complex zoning and land use issues. She represents clients nationally in the downstream energy market and is a leader in campaign finance, advising clients on issues related to political participation and election activities.

Diehm's personal commitment to pro bono work has earned her the Minnesota State Bar Association's North Star Lawyer designation for 50-plus hours of pro bono service every year since the program's inception in 2012.



ROCHELLE HAUSER
Attorney and
shareholder,
Henson Efron

Rochelle Hauser focuses on aspects of business law including business formation, mergers and acquisitions, reorganizations, employment relationships, general contract matters, and distribution, supply, and other commercial transactions.

"Hauser is gifted at analyzing complex issues and doing the investigative work that's essential for success," says Clark Opdahl, former president of Minneapolis-based Henson Efron.

Hauser volunteered in early June to head up the firm's newly formed diversity, equity, and inclusion committee. She invited co-workers to the committee to openly have hard conversations.



ANN JENRETTE-THOMAS
Chief diversity and
inclusion officer,
Stinson LLP

Ann Jenrette-Thomas oversees the implementation of Minneapolis-based Stinson LLP's diversity and inclusion action plan. Her two-pronged approach centers on individual responsibility: equipping people with the knowledge, skills, and tools they need to create an inclusive environment, and eradicating the effects of bias through systems and processes. She addresses structural bias by continuously evaluating the firm's policies, practices, and norms and by identifying unique methods to achieve desired outcomes.

Under her leadership, Stinson has achieved a 90 percent increase in attorneys of color in three years and an 88 percent retention rate for diverse attorneys.



PATRICE KLOSS
Partner, Fox
Rothschild LLP
Minneapolis office

As co-chair of Fox Rothschild's Medical Technology practice group, Patrice Kloss advises emerging medtech, fintech, software, and education companies on day-to-day business operations and guides company founders and leaders in strategic growth. Kloss' experience in advising medical technology and digital health care companies is perhaps more critical than ever due to Covid-19.

In the local medtech community, Kloss has emerged as a leader in educating industry professionals. She helped devise and lead the MedTech Monitor conference.

Kloss was also named a Rising Star by *Super Lawyers Magazine* in 2019.

Congratulations to our Notable Woman in Law honoree



Fox Rothschild LLP
ATTORNEYS AT LAW

MINNEAPOLIS

Campbell Mithun Tower
222 South Ninth Street, Suite 2000



Patrice H. Kloss, Partner

NOTABLE WOMEN IN LAW



CONNIE LAHN
Managing partner, Barnes & Thornburg LLC
Minneapolis office

In her 24-year career, Connie Lahn has represented financial institutions, creditors, and equipment lessors for companies such as Hostess Brands, Petters Co., Polaroid Corp., Delta Air Lines, Lyman Lumber Co., and Northwest Airlines in major restructurings, including a number of national clients with workouts and foreclosures of their major loan portfolios. Lahn considers her relationships with clients on workouts and defaults as that of a trusted business partner who understands not only their commercial objectives, but also the sensitivities of the challenges they face.

Lahn has consistently been named one of the Best Lawyers in America every year since 2018.



JULIE LANDY
Partner, Faegre, Drinker, Biddle & Reath

Julie Landy represents members of the financial services industry in litigation and complex business disputes nationwide. She focuses on financial, corporate trust, and structured products litigation and collaborates with finance, restructuring, and bankruptcy colleagues to represent leading participants in the financial services industry. She regularly represents national banks in proceedings regarding corporate trust documents in Minnesota and New York state courts, and she has also defended clients in bankruptcy courts across the country to allege fraudulent transfer.

Landy maintains an active pro bono practice focused on immigration and has been a Super Lawyers' Rising Star since 2018.



KATIE CROSBY LEHMANN
Founding and managing partner, Ciresi Conlin LLP

Katie Crosby Lehmann, one of the founders and managing partners of Minneapolis-based Ciresi Conlin LLP, is best known for practicing at the intersection of science and law. She has served as trial counsel for plaintiffs and defendants in all areas of business litigation, from consumer rights and alleged false advertising to business, contractual, and science-based disputes, and as litigation counsel for plaintiffs and defendants in patent infringement cases in a range of industries.

She is lead counsel in a MERA case alleging that the MN DNR's existing rules will fail to protect the environment from harm caused by copper mining on the Boundary Water Canoe Area.



SHANNON MCDONOUGH
Shareholder, Fafinski, Mark & Johnson (FMJ)

Shannon McDonough is a shareholder, board member, head of litigation, and head of HR and employment practice groups at FMJ. She is known in the legal industry for passionately defending her clients. FMJ's slogan "Power of the Big, Spirit of the Small" is something she tries to embody every day. She has more than 25 years of experience in employment and unfair competition and commercial litigation. Her practice is national in scope, and she has litigated legal matters for clients in over 38 states.

McDonough was named a Top 100 Minnesota Women Super Lawyer in 2009 and has been named a Super Lawyer every year since 2003.

Congratulations!

Lathrop GPM Partner Jennifer Reedstrom Bishop is named to the 2020 class of Notable Women in Law by Twin Cities Business.

Congratulations Jennifer on this well-deserved recognition. Thank you for your dedication to the firm, community and other women in the legal industry.

Working together, we build exciting futures.



Jennifer Reedstrom Bishop
612.632.3060
jenniferreedstrom.bishop@lathropgpm.com
www.lathropgpm.com



This is an advertisement. The choice of a lawyer is an important decision and should not be made based solely upon advertisements. Neither the highest state courts nor state bar associations review, recognize, or approve certifying organizations, certifications of specialties or specialist designations in the practice of law. The certificate, award or recognition is not a requirement to practice law. Lathrop GPM LLP, 80 South 8th Street, 500 IDS Center, Minneapolis, MN 55402. For more information, contact Michael Sullivan Jr. at 612.632.3000.



MARY NOVACHECK
Partner, Bowman
and Brooke LLP

Described by managing partner Barry Koopmann as, “a tireless advocate for her clients and the U.S. legal system,” Mary Novacheck is known for litigating complex discovery and e-discovery issues on behalf of household-name corporations nationwide. Her litigation practice is focused within large mass torts such as class actions and consolidated multidistrict actions in state and federal courts. Her clients over the past 15 years have included manufacturers of automobiles, medical devices, and pharmaceuticals.

In 2017, Lawyers for Civil Defense honored Novacheck with its Outstanding Contributor award for her contributions to civil justice reform initiatives.



JESSICA PECORARO
VP and deputy
general counsel,
Thrivent

At Minneapolis-based Thrivent, Jessica Pecoraro leads a team that includes member relations and corporate litigation, workforce law and compliance, corporate security and business resilience, business ethics, and global compliance operations.

With the sudden onset of the Covid-19 pandemic, Pecoraro led a cross-organizational crisis management team to identify new policies and processes to support employees working virtually, assuring the safety and continued productivity of Thrivent’s 10,000 employees nationwide.

Pecoraro was named a Minnesota Super Lawyer from 2015 to 2019.



KATHLEEN FLYNN PETERSON
Partner, Ciresi
Conlin LLP

As a former registered nurse, Kathleen Flynn Peterson understands that providing the best care for patients requires speaking up for patients’ needs and speaking out against institutional problems in the medical system. Today, Peterson works as a medical malpractice attorney, advocating against health care injustices by representing individuals and families who experience injury or death as a result of medical negligence. Peterson has particular experience in babies born with birth injuries, birth trauma, and cerebral palsy.

Peterson was named Attorney of the Year by *Minnesota Lawyer* in 2018 and one of the 500 Leading Lawyers in America by Lawdragon from 2005 to 2018.



NANCY POLOMIS
Equity partner,
Hellmuth &
Johnson

Nancy Polomis has served Hellmuth & Johnson and the Twin Cities community since 1992 as a real estate attorney with a focus on community associations. Her clients include local and national residential builders and developers and numerous homeowners associations. They rely on Polomis for her clarity and conciseness, explanation of complex legal matters in everyday language, and ability to anticipate and avoid potential issues.

As the firm’s first female attorney, other women attorneys consult Polomis about their career development. She is also active in the community, frequently speaking at continuing education seminars, assisting and writing for publications, and serving on boards.

BUILT TO BE LEADERS



Lisa Spencer



Rochelle Hauser

Congratulations to Lisa Spencer & Rochelle Hauser on being named TCB 2020 Notable Women in Law. Your honor is well deserved!



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Compassionate
Creative
Exceptional
Dynamic
Empowering
Strong
Resilient
Committed

Congratulations, Nancy!



Nancy T. Polomis
npolomis@hjlawfirm.com

2020 Notable Women in Law

*Thank you, Nancy,
for 20 years of
leadership and
commitment to your
clients, our team,
and the community.*

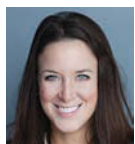


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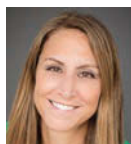
NOTABLE WOMEN IN LAW



WYNNE REECE
Founding partner,
Reece Law LLC

Wynne Reece is an advocate for inclusivity and accessibility of services. While growing Reece Law in 2019, Reece independently increased annual revenue by nearly 25 percent and doubled their client base—all while running a pro bono clinic in Minneapolis, donating over \$38,000 in legal services through a program she pioneered for businesses in need of legal services, adjunct teaching at Mitchell Hamline, and volunteering. In 2020 alone, she has provided over 200 hours of pro bono assistance and has plans to double that by the year's end.

Reece's work focuses on general litigation and business counseling and has given her the opportunity to work with over 800 businesses as outside counsel.



AMANDA ROME
Executive vice
president and
general counsel,
Xcel Energy Inc.

In 2015, Amanda Rome joined Xcel Energy as the head regulatory attorney for Xcel's northern jurisdiction before being promoted to vice president, deputy general counsel, where she led the company's regulatory, commercial, and environmental groups across all jurisdictions. Today, as executive vice president and general counsel, she is responsible for the company's entire law department and overall legal strategy.

Recently, Rome settled Xcel Energy's first multiyear rate plan in Minnesota, reached a coal retirement plan in Colorado, and successfully overcame a challenge on transmission line rights of first refusal ownership in federal district court.



**STACEY
SLAUGHTER**
Partner, Robins
Kaplan LLP

Stacey Slaughter has over 20 years of experience in complex antitrust, commercial, and financial litigation. Her cases have recovered more than \$1 billion for victims of anti-competitive conduct, fraud, and negligence.

Recently, Slaughter served as an appointed member of a plaintiffs' steering committee in multidistrict litigation against Fiat Chrysler over "defeat devices" that masked vehicles' true emissions levels. In 2019, a judge approved a settlement of more than \$300 million, along with benefits of more than \$239 million and \$300 million in civil penalties.

In 2020, Slaughter was named a local Litigation Star by *Benchmark Litigation*.



LISA SPENCER
Attorney, president,
and shareholder,
Henson Efron

In January 2020, Lisa Spencer became the first woman to be elected president of Henson Efron. She has helped shape the Minneapolis-based firm's niche, in a time when many firms are merging or being acquired. She has 19 years of experience in family law, working on complex issues including business valuations, tax implications, intellectual property, executive compensation, and nonmarital property. She is also chair of the 4th District Ethics Committee and president of the Minnesota Chapter of the American Academy of Matrimonial Lawyers (MN AAML).

In 2020, Spencer was named a Best Lawyers' Minneapolis Lawyer of the Year (family law) and a Best Lawyer in America.



Moss & Barnett Congratulates

Jana Aune Deach
on her selection to

Twin Cities Business
2020 Notable Women in Law



Jana's inspired, visionary, and compassionate leadership has been essential to the ongoing success of Moss & Barnett.

We are honored to know Jana as our colleague and friend.
Congratulations!

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Xcel Energy congratulates all of the Twin Cities Business Notable Women in Law honorees, brilliant women who are dedicated leaders in their roles. We're proud of our very own Amanda Rome for being recognized as an energy Trailblazer — whose bold actions and tireless efforts are supporting our clean energy transition, while championing workplace diversity through her work with Twin Cities Diversity in Practice. Thanks for making this community a little brighter!



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TWIN CITIES
BUSINESS
NOTABLE
2020
WOMEN IN COMMERCIAL REAL ESTATE

Our Notable Women in Commercial Real Estate have industry expertise in areas ranging from construction and architecture project management, to investment and asset management, to marketing and legal counsel. They've built and managed shopping malls, office parks, residential buildings, senior care facilities, and universities. They're a tight-knit group of decision makers who support each other, and also, mentor other future leaders in commercial real estate.

METHODOLOGY: The individuals featured did not pay to be included. Their profiles were drawn from nomination materials submitted. This list is not comprehensive. It includes only people who were nominated and accepted after an editorial review. To qualify for this list, individuals must self-identify as female, be serving in a senior-level role at a firm or institution in Minnesota, and have at least five years of experience in commercial real estate. They must have shown the ability to effect change in their roles or areas of practice.



ANNE BEHRENDT
CEO, Doran
Companies

As CEO and majority owner, Anne

Behrendt oversees every aspect of Minneapolis-based Doran's growth and strategy. Since Behrendt joined the company almost 10 years ago, Doran has opened an office in Denver; developed, designed, or built dozens of multifamily, hotel, commercial, and mixed-use projects; managed millions of square feet of commercial space and residential communities; and secured \$1.5 billion in new business. Behrendt is also president of Doran RE Partners, an independent development organization she and two other Doran executives founded.

Leading the construction and architecture arms of Doran, Behrendt is focused on growing design-build opportunities, refining methodology, and providing a fresh approach to commercial real estate.



NAOMI BURCHETT
Director, The
TEGRA Group

Naomi Burchett is a director at The

TEGRA Group where she focuses on design, project management, and leading various facility projects for TEGRA's clients. For the past three years, she has worked to captain both in-house and outside teams on the design, engineering, construction, equipment, and relocation of professionals for a new \$140 million corporate headquarters for a Fortune 500 financial services organization.

Burchett also previously led the project management for Target Center's renovation, balancing budget and schedule limitations on behalf of the decision-maker triad of the City of Minneapolis, the Minnesota Lynx/Timberwolves, and sports entertainment group AEG Worldwide.



LISA CHRISTIANSON
President,
Christianson &
Company Real
Estate Services

Lisa Christianson founded Bloomington-based Christianson and Co. in 2001. She is a licensed real estate broker in Minnesota and Florida and a member and past president of the Minnesota Commercial Real Estate Association (MNCAR) and the MNCAR Exchange database. She is active in the Minnesota Shopping Center Association, the International Council of Shopping Centers (ICSC), and Commercial Real Estate Women (CREW). Christianson also serves on the Commercial Committee for the National Association of Realtors.

In 2019, Minnesota Commercial Association of Realtors named Christianson Broker of the Year.



ERICA DELAIN
General counsel,
Doran Management
and Doran Family
Development

As general counsel at Doran Management and Doran Family Development, Erica Delain is responsible for all legal aspects for new development projects including entitlements, title issue resolutions, partnership structures, and financings. She also leads retail leasing for Doran's commercial portfolio and provides legal guidance to the operational needs of the residential property management arm. Furthermore, she single-handedly established Doran's Legal Library, allowing employees in all divisions of the company to have visibility into crucial documents.

Delain is also part of the Doran Diversity Initiative, which seeks to increase Doran's talent diversity.

NOTABLE WOMEN IN COMMERCIAL REAL ESTATE



VALERIE DOLEMAN
Senior vice president of luxury operations and marketing, Sherman Associates

Valerie Doleman's focus within Sherman Associates is on client experience, corporate communication strategy, property marketing programs, and creating initiatives like social influencing and public relations strategies.

Doleman has directed marketing strategy and growth for commercial real estate development, brokerage, architectural, and investment firms for over 23 years.

Lisa Christianson, president of Christianson & Company Commercial Real Estate Services, says, "Valerie's ideas become followed as best practice in commercial real estate."



LYNETTE DUMALAG
Senior vice president, Jones Lang Lasalle (JLL) Minneapolis

As a senior vice president at JLL Minneapolis, Lynette Dumlalag focuses on tenant representation and corporate real estate consulting. She has worked in commercial real estate for almost 15 years, serving many notable clients including PrairieCare, Ayada Leads, and Tierra Encantada. She works with her clients to develop comprehensive real estate plans that suit the needs of the organizations.

In 2016, Dumlalag was selected by GREATER MSP/the Itasca Project for the Harvard Business School Young American Leaders Program, U.S. Competitiveness Project, a research effort to understand and improve U.S. competitiveness in a global economy.



BETH DUYVEJONCK
Regional vice president, Opus Design Build LLC

The most tenured female project manager in Opus Design Build history with 23 years of experience, Beth Duyvejonck was named regional vice president in April. Transitioning into a leadership role takes work, but Duyvejonck's transition was made more complex as employees had just begun working from home due to the Covid-19 pandemic. She manages company strategic planning, resource allocation, and construction operations for Minneapolis and Des Moines.

Duyvejonck has served two terms on the City of Excelsior planning commission and 11 years on Iowa State University's Construction Engineering Industry Advisory Council.



WENDY ETHEN
President and owner, Guaranty Commercial Title

Wendy Ethen is the president and owner of Guaranty Commercial Title, as well as an attorney and a real estate property law specialist. She focuses on commercial title, combining legal, financial, construction, and development expertise. Her expertise spans multifamily, affordable, senior, office, industrial, and retail commercial real estate transactions, both locally and nationally. With over 20 years of experience in the title industry, she provides clients with counsel throughout the transaction process and at the closing table.

Ethen acquired Guaranty in 2004 with a desire to run a title firm that demanded more from its team while focusing on clients' long-term goals.



CONGRATULATIONS Anne Behrendt & Traci Tomas

We are inspired by your steadfast leadership and how you are paving the way for future Notable Women in Commercial Real Estate!

DORAN
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ANN HANSEN
Senior advisor,
Cresa Minneapolis

Ann Hansen is a senior advisor at

Cresa Minneapolis where she has spent 22 of her more than 30 years in commercial real estate. She specializes in downtown office and Minneapolis suburban marketing and national account management, and she works with various long-term clients in lease disposition, management and negotiation, strategic planning, and site selection.

Recently, she negotiated the lease of a new 70,000-square-foot Minneapolis corporate headquarters for SRF Consulting. Additionally, Hansen conducted an expansive search and negotiation for Allina's Customer Experience Center in Coon Rapids, growing Allina's service and employment opportunities in Anoka County.



JEAN KANE
CEO, Colliers International
Minneapolis-St. Paul

Jean Kane has over 35 years of experience working in commercial real estate—and the majority of those years have been spent at Colliers International and its predecessor company, Welsh. Today, as CEO of Colliers MSP, Kane directs the strategy of Colliers' brokerage, real estate management services, project management, architecture, and engineering and property services.

Kane is currently focused on fostering a creative and flexible workplace even amid a pandemic, supporting national and local Colliers diversity and inclusion initiatives, and providing resources and connections to clients.



JULIE KIMBLE
Founder and CEO,
KimbleCo

In 2014, Julie Kimble founded KimbleCo,

a full-service commercial real estate services firm providing specialized expertise in fee development and consulting, leasing, sales, and project management. In the past year, Kimble and KimbleCo have been recognized as being in the top three in four categories of the 2020 Reader Rankings by *Finance and Commerce*, including being number one for Best in Tenant Representation and number two for Best Commercial Real Estate Brokerage, Best Commercial Leasing, and Best Commercial Developer/Partner.

In 2019, Kimble was recognized by the National Association of Women Business Owners, Minnesota Chapter, as the Disruptor of the Year.



EMILY NICOLL
Senior vice president, CBRE
Minneapolis-St. Paul

Emily Nicoll is senior vice president at CBRE Minneapolis-St. Paul, where she focuses exclusively on providing real estate solutions to corporate occupiers, including Cargill, Dorsey & Whitney, Northwestern Mutual, and Sleep Number.

Nicoll and her team collaborate to develop and implement strategic real estate initiatives to maximize value for tenants. Nicoll assists clients through proactive transaction management services, from project initiation through completion. Her responsibilities include process management, financial analysis, multimillion-dollar negotiations, sustainability cost-savings initiatives, and occupancy cost-reduction strategies.



Thank you for your dynamic leadership and setting an example for others to build on.

CONGRATS BETH DUYVEJONCK

ON BEING NAMED ONE OF
TWIN CITIES BUSINESS
2020 NOTABLE WOMEN
IN COMMERCIAL REAL ESTATE.



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Congratulations to Julie Kimble, 2020 Twin Cities Business Notable Women in Commercial Real Estate Honoree.

Julie's diverse experience has earned the trust of business and real estate professionals worldwide. We congratulate her on this award, for her impactful contributions to the community and for her continued support to diversify the commercial real estate industry.

NOTABLE WOMEN IN COMMERCIAL REAL ESTATE



TRICIA PITCHFORD
Principal and senior vice president of leasing, Mid-America Real Estate Minnesota

Tricia Pitchford collaborates with owners, developers, and retailers to provide leasing, strategic planning, and market research to her clients. Some of her notable clients include Heitman, Lincoln Property, Ryan, and United Properties. She is responsible for 600-plus deals totaling more than 7.2 million square feet of retail space.

Recently, Pitchford has been working on the redevelopment of The Dayton's Project, including with the Minneapolis Downtown Council Task Force in strategizing about the future of retail in the urban core. She has also been working on The Shops at West End in St. Louis Park, as well as other retail projects throughout the Twin Cities.



JILL RASMUSSEN
Principal, Davis Healthcare Real Estate

Jill Rasmussen has established herself as an office and health care specialist, providing clients with brokerage, investment, and development advisory services. Her work focuses on health care organizations, corporate office users, and owners. Some of Rasmussen's most notable clients include Physicians Realty Trust, Shriners Healthcare for Children, and HealthPeak.

In 2017, Rasmussen was recognized by her peers as the Minnesota Commercial Association of Realtors (MNCAR) Broker of the Year. She is one of only four women to earn this distinction in the last 22 years. Most recently, she was recognized by GlobeSt.com's *Real Estate Forum* as an Influencer of Health Care.



SHANNON RUSK
Senior vice president of development, Oppidan Investment Company

Shannon Rusk is the senior vice president of development at Oppidan Investment Company. She is responsible for developing and maintaining client relationships with an emphasis in strategic real estate planning. Rusk has diversified Oppidan's development by moving the company into other areas including sporting facilities (three facilities in Minnesota and California), oil and gas (seven transload facilities throughout the nation valued at more than \$60 million), and senior housing (seven senior housing communities in Minnesota and California, with six more projects in the development stages).

Rusk was named a 2020 Women in Business Honoree by the *Minneapolis/St. Paul Business Journal*.



TRACI TOMAS
COO, Doran Companies

Traci Tomas oversees operations functions for Doran Companies, including human resources, IT, marketing, and diversity and inclusion. She establishes company systems and procedures for reporting strategy execution, financial controls, and employee relations.

Tomas joined Doran Companies in 2019 as president of asset management, bringing more than 20 years of experience as a real estate executive.

Chief financial officer Ryan Johnson says, "Because of her strategic mindset, experience leading complex operations, and her ability to drive positive change and build teams thoughtfully, Traci was promoted to COO in May."



Congratulations
to our Chief Counsel

Erica Delain

on this much deserved recognition. You are brilliant in every way and we can't imagine doing our work without you!

Your fans at
#DoranManagement

DORAN
MANAGEMENT



CONGRATULATIONS
NAOMI BURCHETT

Your clients and colleagues value your expertise and dedication.

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GROUP



Meet the 2020 *WaveMakers*

AWARDED TO A WOMAN WHO IS MAKING WAVES IN HER COMMUNITY, PROFESSION, ETC. EITHER THROUGH DEMONSTRATION OF AN OUTSTANDING ACHIEVEMENT, DEMONSTRATION OF ENTREPRENEURIAL SPIRIT AND INITIATIVE, OR THROUGH LEADERSHIP WITHIN HER PROFESSION OR COMMUNITY.

Join us for our virtual WaveMaker Awards event on October 22. Go to teamwomenmn.org/wavemaker-awards-2020 for details.

FINALIST
Alicia Lewis

*Morning Reporter & Anchor,
KARE 11*

Alicia Lewis has been working as a morning reporter and anchor for KARE 11 since December 2014. Covering Twin Cities traffic for the past 6 years, she's also the Sunrise digital anchor and hosts KARE in the Kitchen. As a multimedia journalist, Alicia shoots, writes, and edits all of her own content. She also won a Midwest Regional Emmy for her #eye-sUP campaign on distracted driving awareness, a Traffic Safety award from the MN Department of Public Safety.



FINALIST
Shannon Blake

*Regional Advancement Director,
The Leukemia & Lymphoma
Society (LLS)*

For 8 years, Shannon Blake has served as the Advancement Director at LLS. In that time, she assisted in rolling out the organization's major gift program nationwide and won the internal 2019 Rock Star Award for exemplary leadership. She now oversees institutional and individual giving in Minnesota, North Dakota, South Dakota, and Wisconsin by cultivating relationships to deepen their engagement in the mission to cure blood cancer. She also owns and operates GetKnit Events alongside her husband, Nick.



WINNER
Mickayla Rosard
*Chief Strategy Officer, Proxy
Financial*

Mickayla Rosard has worked in private equity and financial services for nearly 10 years. She is currently the Chief Strategy Officer, and first female Board Member, at Proxy Financial. Throughout her career, Mickayla has procured a total of \$138 million in foreign investments for North Dakota and Minnesota companies, resulting in the creation of 52,650 regional jobs. She has also spoken on foreign investment in the United States and is a 5-time published author in industry trade journals.



FINALIST
Michaela O'Brien
*Nonprofit Employee Benefits
Consultant, Gallagher*

Michaela O'Brien joined Gallagher as a Nonprofit Employee Benefits Consultant in 2016. She partners with nonprofit organizations to help them attract, retain, and engage employees, with a goal of emboldening the wellbeing of every organization. She also co-founded BenefitsMN, an Association Healthcare Plan enacted in partnership with the Minnesota Council of Nonprofits. Launched in 2020, this innovative initiative has already enabled 45+ Minnesota nonprofits to offer employee benefit packages with lower costs and enhanced consulting services.



FINALIST
Amber Higgins
*Workforce Program
Coordinator, Dakota County*

As a Workforce Program Coordinator, Amber Higgins oversees youth employment programs for Dakota County. During her 4 years, she received the HEROES Award, which recognizes collaborating groups pursuing the county's mission of an "efficient, responsive, effective" government (2017), and was a finalist for Traitify (2018). Prior to Dakota County, Amber worked for a nonprofit community action agency in partnership with the Minnesota Department of Education, where she supported the Migrant Education and Migrant & Seasonal Head Start Programs.



Uncharted Territory Awards

FINALIST
Rebecca McLaughlin
Financial Advisor, North Star
Resource Group



FINALIST
Ra'eesa Motala
VP of Corporate Solutions & Industrial
Commercial Real Estate,
Lee & Associates



WINNER
Courtney Place
Founder, SEE US |
Communications Coordinator,
Saint Paul Urban Tennis

Courtney Place is the founder of SEE US, which spreads awareness about female athletes being underrepresented, sexualized, and judged on appearance rather than ability. After being announced as a VS PINK GRL PWR Project winner, SEE US became a program underneath Her Next Play, a nonprofit that develops the next generation of women leaders through sports. Courtney then published Redefining Strong, a children's book that empowers girls. In January, she started working at Saint Paul Urban Tennis.



FINALIST
Jen Tregarthen
Client Advocate, Lockton Companies



FINALIST
Katie Landwehr
Chief Financial Officer,
Engineering & Construction
Innovations, Inc.



AWARDED TO A WOMAN WHO HAS EXCELLED IN A TYPICALLY MALE-DOMINATED PROFESSION OR INDUSTRY. SHE IS A TRAIL-BLAZER; SHE INSPIRES AND ENCOURAGES OTHERS TO HAVE A SIMILAR IMPACT.

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Congratulations to the nominees of the TeamWomen 5th Annual WaveMaker Awards. Thank you for your commitment to women and our communities.



Nicole Wright
Financial Advisor

601 Carlson Parkway, Suite 950
Minnetonka, MN 55305
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newright@rwbaird.com
tearsewrightgroup.com

Outstanding Mentor Awards

FINALIST
Louise Hinz

School Board Director, South Washington County Schools



FINALIST
Angie Hunter

QRC & Owner, O'Hara & Hunter Consulting, Inc.



WINNER
Jennifer Bonine
CEO, AI Appstore

Jennifer Bonine is the CEO of AI Appstore, Inc. and was the first female Artificial Intelligence ("AI") platform tech CEO. AI Appstore specializes in custom subscription technology bundles, leveraging an intelligent platform using a personalized "virtual research assistant" to enhance corporate growth. Jennifer has held executive-level positions leading teams for Oracle and Target, became a 2020 Minneapolis-St. Paul Business Journal Women in Business honoree, and was recently named one of the Top 30 Leaders to Watch in 2020 by Silicon Review.



AWARDED TO A WOMAN WHO CONSISTENTLY MAKES A PROFOUND IMPACT ON THE TRAJECTORY AND ADVANCEMENT OF OTHER WOMEN'S CAREERS.

FINALIST

Jeni Schwenzfeier

Chief Financial Officer & Chief Human Resources Officer, Kittson Healthcare



FINALIST

Laura King

Executive Recruiter, CorTalent



Lockton applauds organizations like TeamWomen and all the candidates for the WaveMaker Awards.



Jen Tregarthen
Women in Leadership
WaveMaker Nominee



Jen Meyer
Women in Leadership
TeamWomen Member

We celebrate Jen Tregarthen and all the empowered Women in Leadership at Lockton for making waves and embodying Lockton's entrepreneurial spirit.



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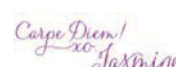
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Community Impact Awards

WINNER

Jasmine Stringer

Speaker, Lifestyle Expert & Personal Strategist,
Carpe Diem with Jasmine

Jasmine Brett Stringer is an uplifting keynote speaker, award-winning author of *Seize Your Life: How to Carpe Diem Every Day*, on-air TV personality, and host of the podcast and lifestyle blog *Carpe Diem with Jasmine*. As a nationally recognized and sought-after lifestyle expert, she has been featured on a variety of media outlets, such as OWN TV, Yahoo, MSN, The Huffington Post and is a weekly lifestyle contributor to CBS television station WCCO-TV in the Twin Cities.

AWARDED TO AN INDIVIDUAL OR COMPANY/ORGANIZATION WHO MAKES GIVING BACK TO THE COMMUNITY A TOP PRIORITY IN WAYS THAT BENEFIT THE ADVANCEMENT OF WOMEN, EITHER THROUGH THEIR WORK OR VOLUNTEER EFFORTS.

FINALIST

Eynas Alnabi

Hospital Operations Supervisor,
Methodist Hospital



FINALIST

Erin Hayes

BI Developer, Self Esteem Brands



FINALIST

Kate Snowise

Founder & Executive Coach,
Thrive.How



FINALIST

Sarah Lewis

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MARY NASH

*Retired Deputy Chief of Major Crimes,
St. Paul Police Department*

Mary Nash is a retired Deputy Chief of Police from the St. Paul Police Department, where she served for 30 years. She started as a police officer in 1989 and worked her way through the ranks over the course of her career, serving as Director of Training, Commander in the Family and Sexual Violence Unit, and Chief of Staff to Chief Tom Smith. Mary served on the Crisis Negotiator Team for 20 years. As Deputy Chief, she oversaw the Support Services and Major Crimes Divisions, and started Women in Policing recruitment events and the St. Paul PD's Women's Leadership Group which works to provide mentorship, training, and support to women in policing. Mary spent her career as a mentor and strong advocate for women in policing, and was the recipient of the MN Association of Women Police Leadership Award in 2012 and the Carolyn Bailey Mentoring Award in 2001 and 2018.



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November 12 | 6:00 PM | Livestream



Lea B. Olsen
Special Guest Emcee
Keynote Speaker, Broadcaster
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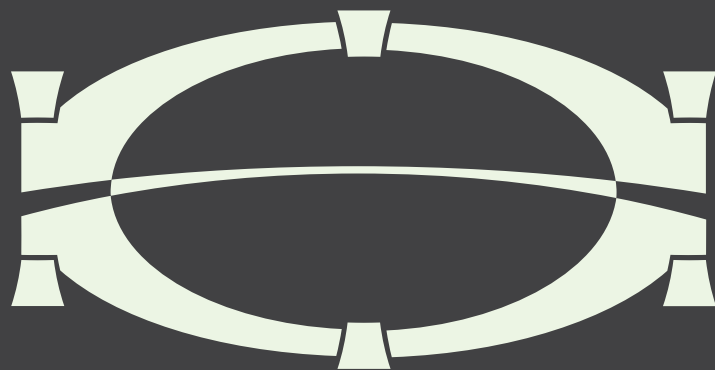
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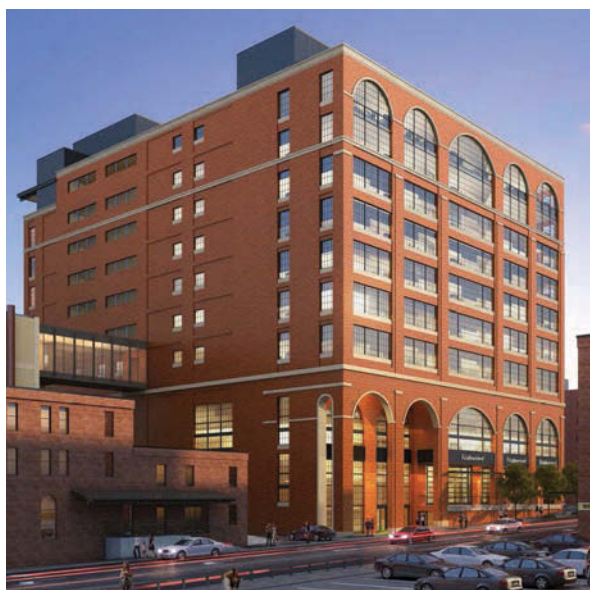


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2020 NAIOP AWARDS

Minnesota Properties of Distinction

NAIOP, the Commercial Real Estate Development Association, recognizes this year's top projects from the metro's core to the state's regional centers.

Compiled by TCB Staff

The Minnesota Chapter of NAIOP, the Commercial Real Estate Development Association, did not allow Covid-19 to get in the way of recognizing excellent projects. Sixteen projects recently won Awards of Excellence, including three projects that tied for best senior living development.

This was a big year for suburban development. Eight of the award winners are located in Twin Cities suburbs, five are in Minneapolis, and one apiece are in Rochester, St. Cloud, and St. Paul.

A total of 37 projects were nominated this year for awards in 14 categories. The judges evaluated the buildings on project development, function and design, architectural integrity, market feasibility, sustainable attributes, and unique project challenges. The winning properties, announced at a virtual event on September 23, are profiled on the following pages.

Section supported by



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Northern Stacks V

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TRENDING COMMERCIAL REAL ESTATE

CATEGORY: HOSPITALITY

GRAZE | PROVISIONS + LIBATIONS

LOCATION:

520 4th St. N., Minneapolis

OWNER:

Gregory Cuda, 45th North Loop
Partners LLC

DEVELOPER:

N/A

GENERAL CONTRACTOR:

Rochon Corporation

ARCHITECT:

ESG Architecture & Design

INTERIOR DESIGNER:

Horwitz, Inc.

SIZE:

17,236 square feet

This food collective or food hall was constructed on top of an underground parking ramp for the Bookmen Stacks condominiums. Located in the North Loop neighborhood of Minneapolis, the exterior design of the food hall features buff colored brick, grey, and black metal panels, glass, and cedar wood. The building's two levels house six kitchens, two bars, and a café. A local chef, offering distinctive dishes, works out of each of the kitchens. The project's second-floor patio offers an exceptional view of the city's downtown skyline. The interior's industrial aesthetic is achieved through exposed concrete flooring and ceilings.





CATEGORY: INDUSTRIAL, BUILD-TO-SUIT

CROWN IRON WORKS

LOCATION: 9879 Naples St. NE, Blaine | **OWNER:** Mortenson

DEVELOPER: Colliers International | **GENERAL CONTRACTOR:** Mortenson

ARCHITECT: Mohagen Hansen | **INTERIOR DESIGNER:** Mohagen Hansen

SIZE: 68,000 square feet

The company relocated its headquarters from Roseville to Blaine. To ensure the move was affordable, builder and developer Mortenson secured \$1.2 million in tax-increment financing from the city of Blaine. The 68,000 square-foot project was completed in May 2019 for Crown Iron Works, which is an equipment manufacturer for the oilseed processing industry. The project land was formerly a Mortenson equipment yard, so the headquarters will enhance the property tax base over the long haul. A workforce of about 120 moved into the new facility in 2019, with about 100 earning more than \$90,000 a year.



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Co-owner + Co-developer

Northland Real Estate Group
612-850-8443
northlandregroup.com

Architect

Pope Architects
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popearch.com

Financing Partner

Bridgewater Bank
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bwbn.com

Interior Design

E. Christen Design
952-288-3477
echristendesign.com

TRENDING COMMERCIAL REAL ESTATE



CATEGORY: LIGHT INDUSTRIAL, HIGH FINISH

NORTHERN STACKS V

LOCATION: 48 Northern Stacks Dr., Fridley

OWNER: Northern Stacks V LLC (a JV of Hyde Development & Mortenson Properties)

DEVELOPER: Hyde Development

GENERAL CONTRACTOR: M.A. Mortenson Company

ARCHITECT: Mohagen Hansen

INTERIOR DESIGNER: Mohagen Hansen

SIZE: 118,000 square feet

This building was the fifth constructed for a master planned business park being developed on a former federal and state superfund site. Because of the land's status, the development has proceeded after extensive work and collaboration with regulatory authorities from federal, state, and local governments. Mortenson Construction and Braun Intertec led the project team to complete the building's construction under tight timelines. It was leased by Heraeus Medical Components and Axalta Coating Systems. The industrial structure has a modern design, which features extensive glass on the front. Sustainable attributes include a white roof and extensive natural light.



**CATEGORY: INDUSTRIAL,
BULK DISTRIBUTION**

DODD ROAD BUSINESS CENTER

LOCATION: 580 Opperman Dr., Eagan

OWNER: Opus Development Company, LLC

DEVELOPER: Opus Development Company, LLC

GENERAL CONTRACTOR: Opus Design Build, LLC

ARCHITECT: Opus AE Group, LLC

INTERIOR DESIGNER: Opus AE Group, LLC

SIZE: 153,000 square feet

With a low vacancy rate in the southeast metro for industrial space, this bulk warehouse was built as a speculative project. Thirty percent of the building was preleased before construction was finished. The building, which has 153,000 square feet of space, is located near major transportation routes. The construction team needed to adjust to a rainy fall and the arrival of Covid-19 in early 2020, but it managed to successfully complete the project. A storm sewer also had to be relocated. The front facade contains a large amount of brick, which is unusual for an industrial bulk warehouse.



CONGRATULATIONS



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Yellow Tree Construction
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yellowtreecorp.com

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Law Firm

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lathropgpm.com

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Agency

on your 2020 NAIOP
Awards of Excellence
Nomination

Architecture +
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CONGRATULATIONS

CityPlace Medical II

On your 2020 NAIOP
Awards of Excellence
Nomination

General Contractor
Timco Construction
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timco-const.com

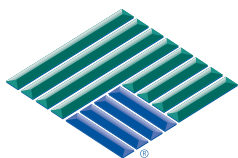
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TRENDING COMMERCIAL REAL ESTATE

**CATEGORY: LIGHT INDUSTRIAL,
LOW FINISH**

HOLASEK BUSINESS PARK

LOCATION: 8610 Galpin Blvd., Chanhassen

OWNER: Eden Trace Corporation

DEVELOPER: Eden Trace Corporation

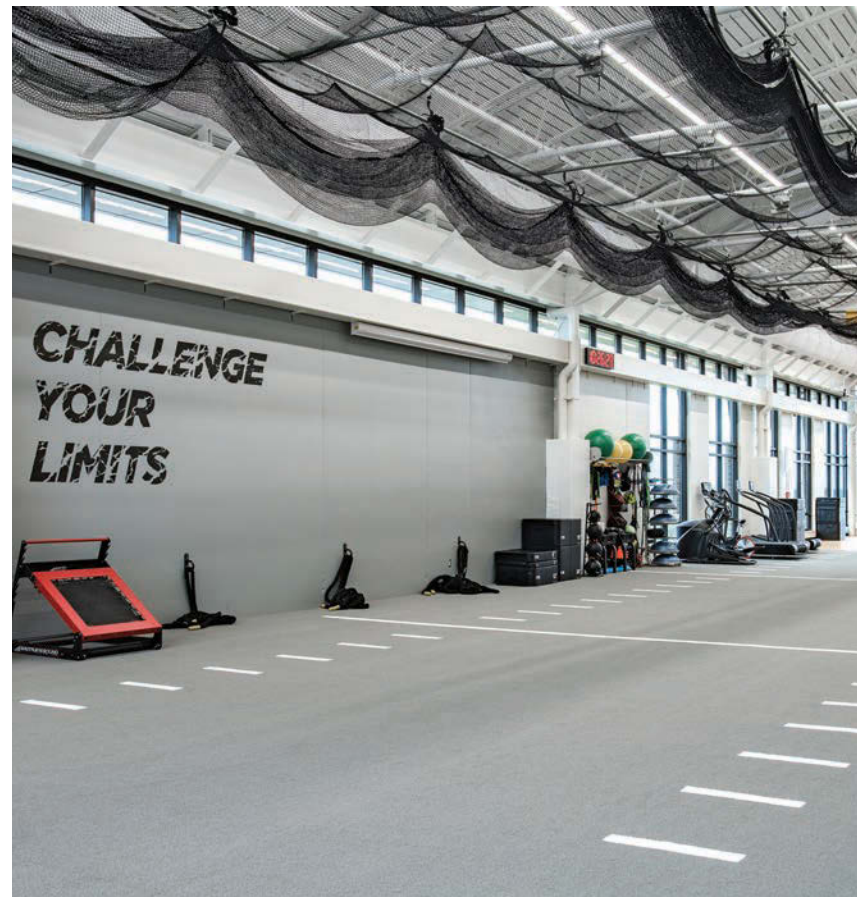
GENERAL CONTRACTOR: RJ Ryan

ARCHITECT: Edward Farr Architects

INTERIOR DESIGNER: N/A

SIZE: 378,000 square feet

The 50-acre site where this two-building development is located is the former home of Holasek Greenhouse. Before the project could be built, significant swamp deposits and other site obstacles needed to be tackled. What ultimately was constructed are two industrial buildings that sit back-to-back, which allow loading docks to be hidden from view. Truck and auto traffic are separated to enhance safety of the site. The contemporary building facade includes multicolored and multitextured precast panels, tall glass entries, clerestory windows, solar screens, and soft curves. Stormwater runoff is collected on the site and used to irrigate landscaped areas.





CATEGORY: MEDICAL/MEDICAL OFFICE

TWIN CITIES ORTHOPEDICS WACONIA

LOCATION: 880 Village Way, Waconia

OWNER: Twin Cities Orthopedics

DEVELOPER: Excelsior Group

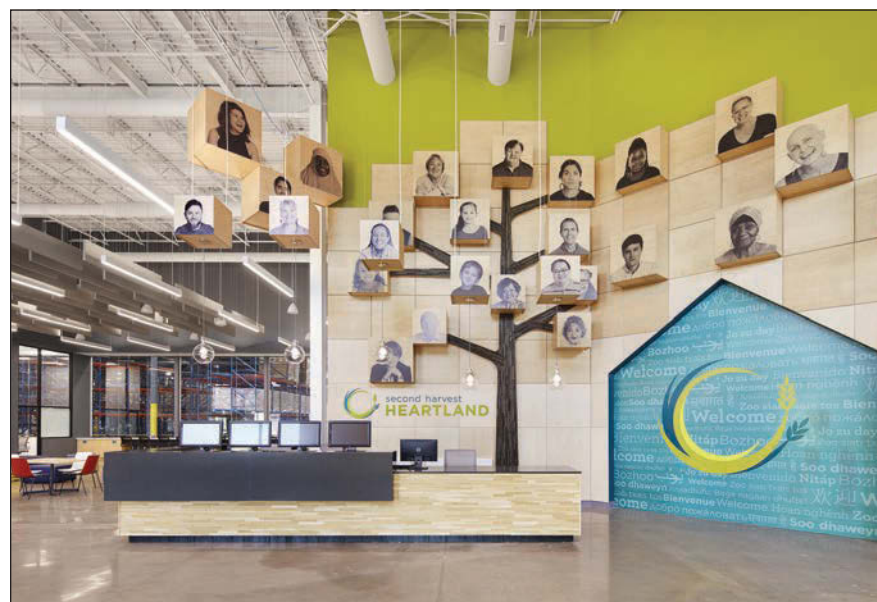
GENERAL CONTRACTOR: RJM Construction

ARCHITECT: Sperides Reiners Architects

INTERIOR DESIGNER: Sperides Reiners Architects

SIZE: 21,000 square feet

RJM Construction and Sperides Reiners Architects teamed up to design and build a state-of-the-art physical therapy and sports performance clinic. It offers physical and hand therapy and a sports performance program. The 18,000 square-foot facility includes a fitness studio, gym space with turf and basketball surfaces, a weight room area with rubber flooring, medical office space, a conference room with a movable glass wall, and an underwater treadmill. Precast walls were used in the athletic training area, where the building needed both durability and function. In that portion of the building, a curved barrel roof provides a distinctive architectural element.



CONGRATULATIONS

Second Harvest Heartland
Distribution Center
on your 2020 NAIOP
Awards of Excellence Nomination

Owner

Second Harvest Heartland
651-484-5117
2harvest.org

Construction Manager

PCL Construction
952-882-9600
pcl.com

Architect, Interior Designer, Civil, Structural, Electrical, Mechanical and Refrigeration Engineer

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651-228-2200
vomela.com



CATEGORY: MIXED USE

NOLAN MAINS

LOCATION: 3945 Market St., Edina

OWNER: Market Street LLC

DEVELOPER: Buhl Investors and Saturday Properties

GENERAL CONTRACTOR: Frana Companies

ARCHITECT: Mohagen Hansen Architecture | Interiors

INTERIOR DESIGNER: Mohagen Hansen Architecture | Interiors

SIZE: 293,584 square feet

This luxury housing and retail development is located in the well-known 50th and France area of Edina. Nolan Mains consists of ground-level retail space with five levels of apartments above. Planners wanted to achieve a timeless design and incorporated features from surrounding architecture as well as quaint European villages. Amenity spaces include a lending library, sunroom, fitness area, dog run with wash area, fireplace lounge, rathskeller with poker table, kitchen with dining space, conservatory, an outdoor patio, and a rooftop deck. Several neighborhood meetings were held to address community concerns before the project proceeded.

Congratulations



Cambia Hills of East Bethel

on your 2020 NAIOP Award of Excellence

Developer + General Contractor

Kraus-Anderson
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krausanderson.com

Financing Partner

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colliers.com

Congratulations

Lowa46

on your 2020 NAOIP Awards of Excellence Nomination



Design-Build

Anderson Companies
952-927-5400
andersoncompanies.us

Architect/Interior Design

Pope Architects
651-642-9200
popearch.com

**Design Consultant/
Property Manager**

Greco
612-630-2450
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**CATEGORY: MULTI-FAMILY APARTMENTS/
CONDOS, 1-5 STORIES**

THE CHAMBERLAIN

LOCATION: 6630 Richfield Pkwy., Richfield

OWNER: Inland Development Partners/
Kraus-Anderson Development

DEVELOPER: Inland Development Partners/
Kraus-Anderson Development

GENERAL CONTRACTOR: Kraus-Anderson Construction

ARCHITECT: UrbanWorks Architecture

INTERIOR DESIGNER: UrbanWorks Architecture

SIZE: 345,500 square feet

Named after local World War I pilot Cyrus Chamberlain, the apartment complex is the first new multi-family project on Richfield's east side in almost 30 years. The Chamberlain Apartments consist of 283 new units spread across three buildings and 33 renovated units in three existing buildings that were constructed in 1964. The rehabilitation efforts included replacing bathroom and kitchen areas. The new apartment buildings pay homage to the Richfield Rambler of years ago—showcasing lap siding and bold colors. In the overall development, 80 percent of units are at market rates and 20 percent are allocated for affordable housing.



CONGRATULATIONS TO Murray Kornberg

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for being named

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2020 Awards of Excellence Project Nominees

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CATEGORY: MULTI-FAMILY APARTMENTS/CONDOS, 6 + STORIES

RAFTER

LOCATION: 333 Hennepin Ave. E., Minneapolis

OWNER: GA/MDI 333 Hennepin Associates LLC

DEVELOPER: Mortenson/The Excelsior Group

GENERAL CONTRACTOR: Mortenson

ARCHITECT: Cuningham Group

INTERIOR DESIGNER: Cuningham/Studio BV

SIZE: 471,063 square feet

This 26-story apartment complex was built to reflect the character of northeast Minneapolis. The tower's white concrete is a nod to the nearby grain elevators, and the apartment building's brick base is loyal to the scale and material of the surrounding streetscape. The facade's textured charcoal concrete evokes the images of modern ceramic arts. Throughout the Rafter, designers included hints of wood, exposed concrete, and metal. This \$83 million project consists of 283 apartment units, six levels of heated parking, and a seventh-level amenity deck. In August 2019, construction was completed on the building, which includes a three-story tall mural.

Congratulations

Woodbury Medical Building



on your 2020 NAIOP Awards of Excellence Nomination

Developer + Owner
MSP Commercial
651-287-8888
mspcommercial.com

Financing Partner
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763-347-8012
oldnational.com

Title Company
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CONGRATULATIONS



Irvine Exchange
on your 2020 NAIOP
Awards of Excellence Nomination

Owner + Developer
Schafer Richardson
612-371-3000
sr-re.com

Architect
UrbanWorks Architecture
651-455-3100
urbanworks.com

Financing Partner
Great Southern Bank
763-255-1634
greatsouthernbank.com

CATEGORY: OFFICE MULTI-TENANT

TWO41 BUILDING

LOCATION: 241 N. 5th Ave., Minneapolis

OWNER: North Loop Partners LLC

DEVELOPER: Swervo Development Corporation

GENERAL CONTRACTOR: Mortenson Construction

ARCHITECT: Yellow Dog Studio

INTERIOR DESIGNER: Yellow Dog Studio

SIZE: 550,086 square feet

This 13-story structure is located on Fifth Avenue in the heart of the North Loop neighborhood of Minneapolis. It consists of 210,000 square feet of Class A office space that features a brick facade. It offers expansive views of Minneapolis, including industrial warehouse buildings. Swervo Development designed and constructed the building to house Calabrio, a growing technology business that defines itself as “the customer experience intelligence company.” Calabrio moved into four floors of office space in the fall of 2019, but the business transitioned its employees to working from home in March because of Covid-19.



Northern Stacks Boiler Room

on your 2020 NAIOP Awards of Excellence Nomination

Owner + Developer
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hyde-dev.com

Landscape + Irrigation Partner
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CONGRATULATIONS

University Enterprise Laboratories

on your 2020 NAIOP Awards of Excellence Nomination

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CONGRATULATIONS

Amazon Last Mile



On your 2020 NAIOP
Awards of Excellence Nomination

Owner/Developer/General Contractor
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CONGRATULATIONS

TWO41

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**CATEGORY: REPOSITIONED/RENOVATED,
NEW USE**

COMMISSION HOUSE APARTMENTS

LOCATION: 282 6th St. E., St. Paul

OWNER AND DEVELOPER: Ackerberg Group, Northland Real Estate Group

GENERAL CONTRACTOR: Weis Builders, Ryan Peterson

ARCHITECT: Pope Architects, Gonzalo Villares, and Dan Pollastrini

INTERIOR DESIGNER: E. Christen Design

SIZE: 21,600 square feet

A warehouse built in 1889 has been converted into 9,500 square feet of retail space and 26 studio apartments in St. Paul's Lowertown district. Project planners embraced the historic nature of the building by restoring the original wood floors and preserving transom glass. The market-rate housing development includes a fitness area, bike storage, and lounge. It's located within walking distance of many restaurants and CHS Field. The units have interior brick walls and modern quartz countertops and stainless steel appliances.



**CATEGORY: REPOSITIONED/RENOVATED,
TENANT IMPROVEMENT**

WELLS FARGO ROCHESTER

LOCATION: 21 1st St. SW, Rochester

OWNER: Rochester Property Owner LLC (Ryan Companies and Harrison Street)

DEVELOPER: Tony Barranco, Ryan Companies US, Inc.

GENERAL CONTRACTOR: Ryan Companies US, Inc.

ARCHITECT: Ryan Companies US, Inc.

INTERIOR DESIGNER: Ryan Companies US, Inc.

SIZE: 101,215 square feet

Pre-renovation this Wells Fargo building didn't facilitate connections to other buildings. A significant transformation was undertaken that covered 101,215 square feet of the structure. An iconic glass addition to the lobby was among the major upgrades. Exterior glass was replaced to create a more transparent and open working environment. The south facade was altered and an expansive interior connecting stairway was used to offer clear visibility to the street and Peace Plaza. The retail bank and tenant office spaces also were updated.





CATEGORY: SENIOR LIVING

TALAMORE SENIOR LIVING

LOCATION: 215 37th Ave. N., St. Cloud

OWNER: Great Lakes Management

DEVELOPER: Ryan Companies US, Inc.

GENERAL CONTRACTOR: Ryan Companies US, Inc.

ARCHITECT: Ryan Companies A+E and UrbanWorks

INTERIOR DESIGNER: Ryan Companies A+E

SIZE: 168,500 square feet

Ryan Companies and Great Lakes Management joined together to develop this project to address a need for modern senior living units in the St. Cloud area. The result was a 168,000 square-foot senior living community, which consists of 64 independent living, 50 assisted living, and 24 memory care units. The project maximizes efficiency and functionality in the living unit spaces. Seniors are able to access many amenities, including dining rooms, a bistro, library, activity rooms, therapy area, salon, club room, multiple gathering and lounge spaces, exterior walking paths, a courtyard, and heated underground parking.



Congratulations



Nolan Mains

**on your 2020 NAIOP
Award of Excellence**

Co-developer

Buhl Investors
612-968-3728
buhlinvestors.com

Co-developer

Saturday Properties
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saturdayproperties.com

Architecture + Interior Design

Mohagen Hansen Architecture | Interiors
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TWIN CITIES BUSINESS MINNESOTA FAMILY BUSINESS

We invite you to join us online every Tuesday starting October 13 for a conversation between one of the honorees and Editor-in-Chief Allison Kaplan. Details on this virtual conversation series available at tcbmag.com/events/mfba20/

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CATEGORY: SENIOR LIVING

THE PILLARS OF PROSPECT PARK

LOCATION: 22 Malcolm Ave., Minneapolis

OWNER: Oppidan Investment Company and Harrison Street

DEVELOPER: Oppidan Investment Company

GENERAL CONTRACTOR: Weis Builders

ARCHITECT: Tushie Montgomery Architects

INTERIOR DESIGNER: Reilly Interiors, Tracy Constable, Sonus

SIZE: 340,800 square feet

In a neighborhood near the University of Minnesota campus, a senior living project was constructed that's 340,000 square feet in scale. The 10-story complex contains 283 housing units for independent living, assisted living, and memory care. It opened during the Covid-19 pandemic. The Pillars, located on 1.64 acres, was designed after communication with the Prospect Park Neighborhood Association. Project planners said their biggest challenge was crafting a design that met their goals and could work on a small site. A unique element of this development is a childcare center that serves 105 children ranging in age from infants to pre-kindergarten.



CATEGORY: SENIOR LIVING

WYNDRIS

LOCATION: 929 NE 2nd St., Minneapolis
OWNER: Catholic Eldercare
DEVELOPER: Catholic Eldercare
GENERAL CONTRACTOR: Frana Companies
ARCHITECT: Miller Hansen
INTERIOR DESIGNER: BDH
SIZE: 97,063 square feet

This project is targeted to baby boomers who want to downsize from their single-family homes and move into a 62 and older senior community. Developed by Catholic Eldercare, this senior housing is located near Catholic Eldercare's transitional care, assisted living, skilled nursing, and memory care facilities. As people age and the type of health care and support they need increases, they could readily move to one of the other facilities without having to leave their neighborhood. The senior living community's amenities include a café, craft room, dog run, patio, wellness room, and clubroom.



CATEGORY: SPECIAL PURPOSE

CAMBIA HILLS OF EAST BETHEL

LOCATION: 900 189 Ave. NE, East Bethel
OWNER: The Hills Youth and Family Services
DEVELOPER: Kraus-Anderson Development
GENERAL CONTRACTOR: Kraus-Anderson Construction
ARCHITECT: TKDA
INTERIOR DESIGNER: Details Commercial Group
SIZE: 62,640 square feet

The state sought proposals for psychiatric residential treatment facility operators, which prompted this development. It combines housing, education, and psychiatric treatment under one roof to transform mental health services for children ages 6 to 17. It has eight residential suites. The bedrooms have large, heated window nooks and views of the site's 27 acres of woods. The living rooms are large and sunny. The project features modern design elements, culturally diverse art, vaulted ceilings, and secure courtyards.



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NAIOP Nominees for 2020 Excellence Awards

Sixteen NAIOP awards were given to outstanding projects this year. A virtual awards ceremony was held September 23. Twenty-one other projects were recognized as nominees. Here are the nominees by category:

INDUSTRIAL, BUILD-TO-SUIT

Amazon Last Mile, Maple Grove
Renewal by Andersen Value Add Center, Cottage Grove

MEDICAL/MEDICAL OFFICE

CityPlace Medical II, Woodbury
Woodbury Medical Building, Woodbury

MIXED USE

Lowa46, Minneapolis
MN46, Minneapolis

MULTI-FAMILY APARTMENTS/CONDOS, (6 + STORIES)

Irvine Exchange, St Paul
SECOND + SECOND, Minneapolis
The Fenley Luxury Apartments, Bloomington
The Maven on Broadway, Rochester

REPOSITIONED/RENOVATED, NEW USE

3701 Wayzata Boulevard, Minneapolis
McGough Headquarters, St. Paul
Northern Stacks Boiler Room, Fridley

REPOSITIONED/RENOVATED, TENANT IMPROVEMENT

Chartwell, Minneapolis
Marsh & McLennan Agency, Golden Valley
Second Harvest Heartland Distribution Center, Brooklyn Park
TractorWorks, Minneapolis
University Enterprise Laboratories, St. Paul

SENIOR LIVING

Applewood Pointe of Maple Grove, Maple Grove

SPECIAL PURPOSE

RH Minneapolis, The Gallery in Edina, Edina
The Fillmore Theatre and Element by Westin at
Target Field Station, Minneapolis

NAIOP President's Award

Murray Kornberg, executive vice president of commercial lending for Colliers Mortgage, is the winner of the 2020 NAIOP Minnesota President's Award. It is NAIOP's highest honor, and the winner is selected by chapter leaders from a field of candidates nominated by members.

During a career that has spanned more than three decades, Kornberg has been involved in closing more than \$3 billion of commercial real estate loans.

In 2019, he led the Dougherty Funding LLC team that arranged financing for the Eleven condominium project in Minneapolis. "Having two of the industry's leading capital providers approve the largest loan ever for a ground up multi-family project in the state is a testament to the vitality of this project," Kornberg said in a September 2019 statement. Colliers International subsequently acquired Dougherty, which Kornberg joined in 2016.

"I've had the privilege of seeing Murray work, and his ability to structure and execute on complex deals is second to none," said Anders Pesavento, NAIOP Minnesota president and vice president of capital markets, Ryan Companies US, Inc. On the luxury condominium Eleven project, Ryan Companies is a co-developer and builder of the 41-story structure.

The NAIOP President's Award is given to people who have made outstanding contributions to the commercial real estate industry as well as NAIOP and the broader community.

Before launching his commercial real estate career, Kornberg earned a bachelor's degree in business administration from the University of Western Ontario and a master's degree in hotel administration from Cornell University. He was president of his own real estate development firm, a vice president of CSM Corporation, and a senior vice president with CBRE Capital Markets.

"Throughout his career, Murray has been a longtime contributor to our real estate community both in raising the awareness of the Twin Cities as a great market for investors and as a fantastic leader and volunteer with NAIOP," Pesavento said. Kornberg is a former president of NAIOP Minnesota, served several terms as a board member, and he chaired the organization's Education Committee and Political Action Committee.

"A frequent speaker and moderator at NAIOP programs, Murray has led countless spirited discussions and created many memorable moments," NAIOP said in a statement announcing the award. "A well-known advocate for the power of mentorship, Murray has assisted many young professionals in getting established in their career."



Murray Kornberg

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TWO41 Building
Office Multi-Tenant
 Entered by: Avison Young



Twin Cities Orthopedics Waconia
Medical / Medical Office
 Entered by: RJM Construction



Crown Iron Works
Industrial Build-to-Suit
 Entered by: Mortenson



Dodd Road Business Center
Industrial - Bulk Distribution
 Entered by: The Opus Group



Holasek Business Park
Light Industrial - Low Finish
 Entered by: Sambatek, Inc.



Northern Stacks V
Light Industrial - High Finish
 Entered by: Hyde Development



Nolan Mains
Mixed-Use
 Entered by: Mohagen Hansen
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Hospitality
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The Chamberlain
Multi-Family: 1-5 Stories
 Entered by: Inland
 Development Partners



Rafter
Multi-Family: 6+ Stories
 Entered by: Mortenson



Cambia Hills of East Bethel
Special Purpose
 Entered by: Kraus-Anderson
 Construction Company



Commission House Apartments
**Repositioned/Renovated -
 New Use**
 Entered by: The Ackerberg Group



Wyndris
Senior Living
 Entered by: BDH



The Pillars of Prospect Park
Senior Living
 Entered by: Oppidan



Talamore Senior Living
Senior Living
 Entered by: Ryan Companies,
 US Inc.



Wells Fargo Rochester
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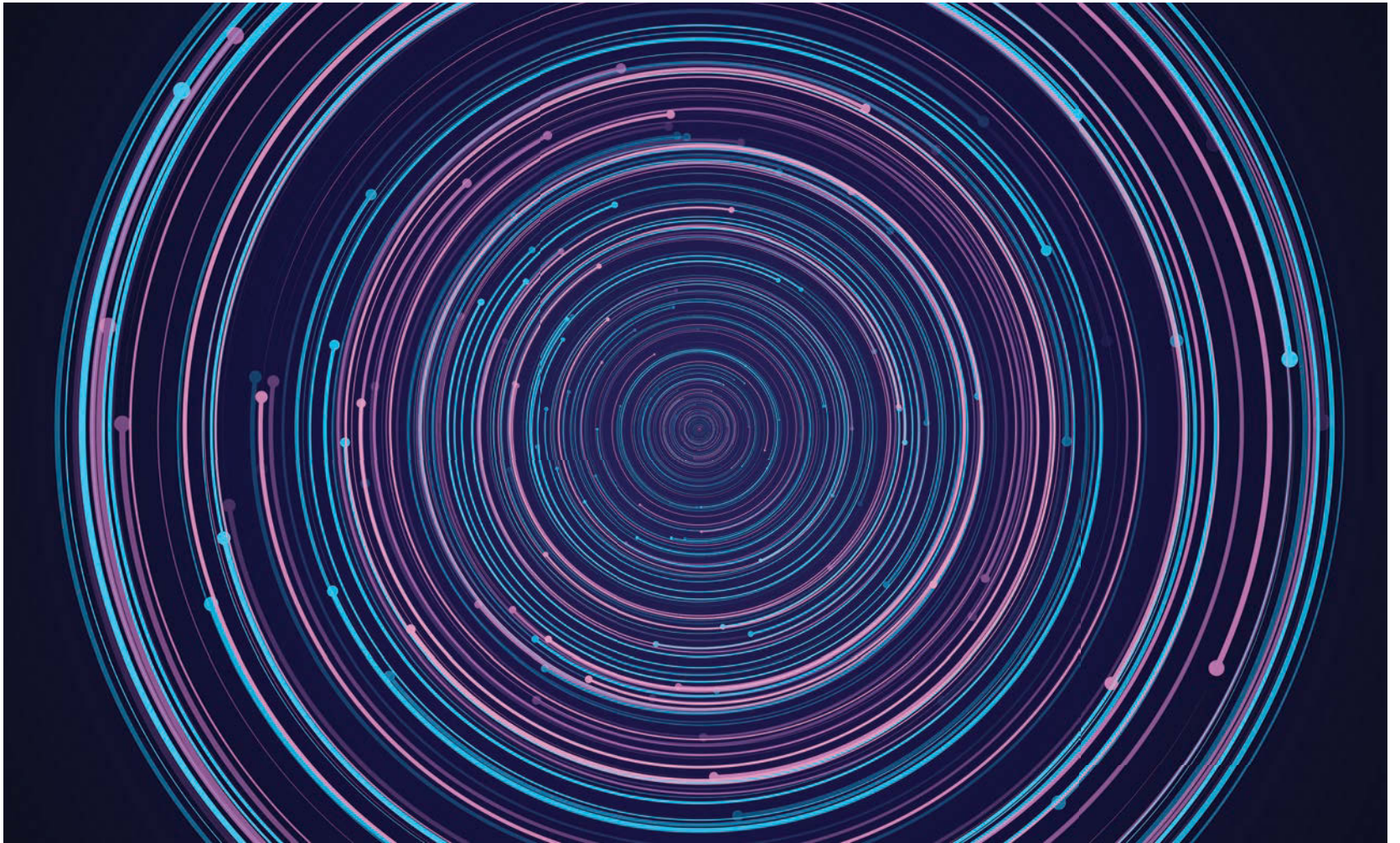
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Tech Support

Digital platforms are keeping many businesses on solid financial ground during the ever-shifting swings in the Covid-19 economy.

By Gene Rebeck

Charles Thayer, an exterior general contractor, decided this was the year to incorporate drone technology into his company's processes. Not that he had a lot of choice.

"We were always planning on doing it, but the pandemic pushed us toward it a

little faster," says Thayer, whose company, Long Lake-based All Around, specializes in projects for multihousing complexes, particularly roofing and siding.

The Covid-19 outbreak required All Around to maintain social distancing and provide clients with necessary

information "without having to climb all over their properties or meet with them face-to-face," Thayer says.

All Around has been using a drone to survey multihousing units, steep roofs, and elevated areas that are difficult for humans to access. Drone photos and

videos "are invaluable for our clients to see, and for us to fully evaluate roofing jobs," Thayer says.

The drone has "changed the way we've been able to market and promote our services," he adds. "The images that we can capture are incredibly valuable for

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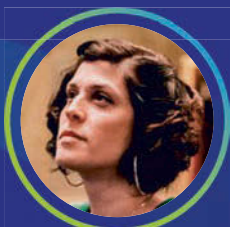
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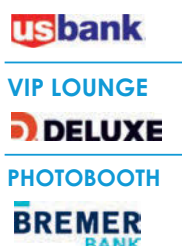
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our crews, too. Using the drone saves them inspection time and reduces personal safety risks when they need to access steeper or narrow areas." All Around also is using other software connected to the drone that can measure projects and create renderings of finished projects.

"It has helped us sustain our business," Thayer says. And one more thing: "We also had an excellent candidate to take on the position." That would be his daughter, Jazmin Spreiter, who operates the drone for All Around while she pursues her plans to become a commercial pilot. She uses her iPhone to operate the drone and its attached camera.

Doing business remotely, one way or another, is something numerous companies have had to learn during the pandemic. All Around's drone may not be typical of the kind of tech that businesses are using to stay in business, but it's one example of how companies have had to become even more tech-centric, and to speed up implementation of new technology. By now, it's all too clear that Covid-19 wasn't simply a three-month blip. Whether employees are working from home, on factory floors or in retail outlets, companies of all kinds are deploying technology to make processes more efficient and maintain human contact during this long period of social distancing.

Many business leaders suspect that once the pandemic eases, those tech-driven changes in their operations will persist in the new normal.

'Rolling normal'

One could describe the current economic situation using one of Matt Kucharski's terms: "next normal" or "rolling normal." In other words, businesses of all kinds will most likely need to get used to the changes and uncertainties the pandemic unleashed.

"We're not going to be able to roll the clock back to January 1," says Kucharski, president of Minneapolis-based business communications firm Padilla. "In fact, most businesses don't want to go back 100 percent

to the way it was. They've been able to change some things and get some technologies implemented that they've wanted to do for a while—and that they've wanted customers to adopt. Now they've had an event that has allowed them to do that."

Digital technology, he adds, is helping companies persevere through Covid, and will help them adapt successfully in the rolling normal. Top of mind for many businesses is videoconferencing technologies, including Zoom. But companies whose employees were suddenly far-flung have relied more heavily on other existing technologies such as cloud computing and remote collaboration tools such as Microsoft Teams, which beefed up its videoconferencing capability. "The companies like ours that made the investment in those technologies were prepared when we went to a primarily work-from-home environment," Kucharski says.

Technologies like Zoom have been around for a while, he adds. "But we've never been forced to use them. You're now able to use them in a way that they were intended, because they're no longer a 'nice to have,' it's now a key requirement."

What's more, many companies are finding that by using these tech tools, "you can actually get things done a lot more efficiently," he says. Digital collaboration tools, for instance, allow colleagues to easily share documents, artwork, and plans across many teams and locations. Padilla has been using digital platforms to conduct remote business presentations and make pitches across the country. "Since March, every one of our presentations has been remote," Kucharski says. "And we've won a lot of business."

The capabilities also are changing what customers are demanding. Take restaurants. Those that had web-based ordering and mobile payment in place before Covid-19 "were able to pivot much more quickly to selling more food out of the back of the restaurant than out of the front," he says.

"There are a lot of businesses

that would like to have customers do more self-service over the phone versus zeroing out and talking to a live agent,” Kucharski says. “During Covid, that became a necessity.” Many retailers, he adds, “actually wanted customers to shop before they got to the store. If they’ve improved their online presence and have curbside service, they now have a way to do that.”

Retailers that have relied on the solid foundation of bricks and mortar suddenly found themselves awash in a flood of uncertainty. That’s why when the pandemic hit, Minneapolis-based digital marketing agency Ciceron “found ourselves in the front row,” CEO and founder Andrew Eklund says. As Eklund notes, e-commerce technologies were already available, “but the migration needed to accelerate.”

Ciceron has helped many of its retailer clients set up more comprehensive e-commerce operations. This shift, Eklund says, has been crucial “not only to keep the doors open, but also as a potential source of future growth.”

Making connections

E-commerce operations and pandemic restrictions have required many small retailers and other businesses to ship their goods. That need is delivering opportunities for both new and established companies that can offer tech-driven logistics.

In August, third-party logistics provider C.H. Robinson introduced enhancements to its Freightquote shipping platform. Mac Pinkerton, president for North American surface transportation, describes the target market as small businesses that are infrequent shippers, but are feeling pressure to “improve their long-term viability and sustainability.”

Though C.H. Robinson, based in Eden Prairie, may be best known for management of complex global supply chains for large multinationals, it also has been strengthening its offerings to smaller companies to help “walk these customers through a very complex shipping industry,” Pinkerton says. He notes that small shippers can’t access owner-operators and other small carriers, “which is about 80 percent of the available capacity across North



Jazmin Spreiter
operates a drone for
All Around, an exterior
general contractor that
is based in Long Lake.

America. It would be hard for a small shipper to maintain contractually the obligations of those carriers [and] ensure that they’re safety-compliant.”

The Freightquote platform gives small shippers access to carriers specializing in parcels, less-than-truckload (LTL), and truckloads. It also identifies carriers providing temperature-control capabilities. According to Pinkerton, the platform “asks a couple of easy questions to ensure that their product is protected with the right equipment throughout the journey.”

Freightquote’s backbone, Pinkerton says, is C.H. Robinson’s Navisphere platform, which brings together more than 200,000 transport companies, including LTL trucking and logistics companies such as North Carolina-based Old Dominion Freight Line and parcel providers such as FedEx. Using Navisphere, small shippers can see a parcel, LTL, or truckload option, and then select a more competitive price than what they could get on their own, Pinkerton says.

Another aspect to C.H. Robinson’s new small shipper service is its partnership with San Francisco-based TaskRabbit, an online marketplace that connects consumers with freelance, short-term help with common tasks. Via Freightquote, TaskRabbit “taskers”

are available to help infrequent shippers properly package their goods for shipment “so that they arrive the way they were sent out,” Pinkerton says.

Another service added to Freightquote that’s specifically for small, infrequent shippers is a terminal-to-terminal option. For example, a shipper may typically ship out pallet-sized quantities of its products. “But if your receiving point is in a residential location, that makes it difficult or expensive because a large truck can’t get to that location easily,” Pinkerton notes. Freightquote now lets a shipper deliver the pallet shipment to a local LTL shipping terminal. A TaskRabbit tasker can then help arrange for the shipment to be handled by a shipping service provider that can access the destination location.

Calabrio, a Minneapolis-based contact-center software company, has been helping its clients make and maintain connections to customers. Most of those clients’ employees—including customer service representatives, technical support people, and health care advisors such as nurses—are working from home. “In the world of contact centers, that adds a little wrinkle,” says Calabrio president and CEO Tom Goodman. “You still have to take care of your customers.



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COST SAVINGS

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PRODUCTIVITY

Productivity increases with the use of virtual servers. Virtual servers means fewer physical machines, which results in less time maintaining and monitoring server-related hardware. It is also easier to stay ahead of the software curve with virtual servers because the support, upgrades and patches are easier to manage and implement.

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Traditionally speaking, completing a backup is a headache for the IT department. Trying to back up important data in a timely fashion has been an ongoing struggle. With a virtual server, software has evolved to back up the entire virtual server as a whole.

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So we've been helping our clients get their contact centers mobile." During the first few months of the pandemic, Calabrio and its clients focused on "making [agents] as productive as they were before they went home," Goodmanson says.

Calabrio's software products "were almost perfectly positioned to take care of this," he says. "The scheduling algorithms were designed to be super-flexible and allow people what we call a 'split shift.'" In the Covid-19 era, contact center agents have been working more complicated schedules than the straight 8 to 5. Instead, he notes, "you might start at 8, then take a break at 11 to teach your kids and have lunch, then come back at 3."

The company's services have undergone changes, he says. For instance, Calabrio's analytics team made itself available for customer questions and software changes they might require as their agents worked from home. Calabrio's technology suite also includes AI-driven voice-of-the-customer analytics that record and analyze customer interactions with agents.

"The big analytics insight that people were getting was emotional sentiment," Goodmanson says. "At Calabrio, we talk about the human element of our software." Because of the pandemic, "people are scared right now," he adds. "So when they call the brand, they want to connect with it."

If Calabrio's analytics tools sense a negative or unhappy response from an agent interaction, the tool can alert the agent's supervisor. "Our analytics tools allow the people who are supervising—who can't walk down the hall and talk to people—to understand what went well or what went poorly on a call," Goodmanson says.

They then can provide additional coaching and training. Calabrio's AI-driven analytics and its Workforce Engagement Management suite of products are being used by some government-run Covid-19 contact tracing centers, where people making or receiving calls can be rather stressed.

No turning back

E-commerce operations and pandemic restrictions have required many small retailers and other businesses to ship their goods. That need is delivering opportunities for both new and established companies that can offer tech-driven logistics.

Not all businesses have switched to remote and work-from-home operations. "Many of our clients are essential businesses," says Brad Fick, president of Chanhassen-based Direct Source, which supplies electronic in-store equipment, such as payment devices and interactive kiosks, primarily for big-box and large-chain retailers nationwide. "Prior to the lockdown, we were in communication with them," strategizing how Direct Source would continue supporting these clients. "They needed the same kind of services, but modified somewhat," Fick adds.

When stores opened up and customers started to return in limited numbers, Direct Source provided occupancy monitoring to help store associates track the number of customers in the store to maintain appropriate distancing.

Direct Source also supplies thermal temperature scanning technology that alerts retail staff when a customer has an elevated temperature, thus keeping unhealthy shoppers out of the store. It offers sanitizing equipment that automatically and continuously disinfects high-touch areas using UV light.

How long retailers will need to use technologies like these is, of course, impossible to predict. It does seem likely, however, that whenever the economy fully opens up, things won't be quite the same. "Employees won't be going back to the same office they went to in January," Padilla's Kucharski says. "Customers won't be going back to the same restaurant or merchant they went to in January."

And companies of all types and sizes won't be relying on quite the same set of high-tech tools they were using before Covid-19.

Gene Rebeck is TCB's northern Minnesota correspondent.

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Economic Holding Pattern

Not everyone is sinking amid choppy waters.

By Burl Gilyard

When the history books are written, 2020 will not be a year fondly remembered by bankers—or anyone else. Major chunks of the economy ground to a halt in mid-March as pandemic shutdowns hit many businesses. The federal government was quick to step in

with help, including the Paycheck Protection Program (PPP), which offered a financial lifeline to many struggling small businesses.

At first, many expected the coronavirus crisis to be a short-term blip on the radar. But by October, the new pandemic economy had been grinding

along for seven months.

As the end of 2020 nears, for many lenders the new reality boils down to this: Not everything is terrible.

Bankers found that while some clients were struggling, others were holding steady. The loan demand pipeline has slowed, but not collapsed. For

the most part, clients are not seeking additional loan modifications. There's nothing remarkable about credit line usage; customers don't seem to be tapping those lines for emergency funds.

From one vantage point, the economy in late summer was essentially in a holding pattern. Bankers and customers

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alike had looked to Congress and the Trump administration in expectation of more aid programs. But a political compromise was problematic. The U.S. House, led by Democrats, passed a \$3 trillion coronavirus relief package in mid-May. However, the Republican-controlled U.S. Senate failed to approve a smaller aid bill in early September.

Bankers have learned this year that government programs are something of a moving target, as rules, regulations and guidelines are continually changed or revised.

"We're seeing decent loan demand, but the new project demand doesn't seem to be as robust as maybe it was previously," says Jon Dolphin, president of Minneapolis-based 21st Century Bank. "There are still business acquisitions, there are still opportunities that we're looking at there. We're obviously looking at them a little bit differently just based on all the new restrictions. It's going to be dependent on what type of business it is as to how you look at that transaction today versus four or five months ago."

Staying afloat

Dolphin says that government programs bought business owners some time and peace of mind.

"I think that with PPP [and] some of the CARES Act additions to the economy, it's probably put things in a position where people were generally more confident," Dolphin says. "We're kind of waiting to see what the next steps are."

The big unknown is what happens to businesses once the rescue packages are gone. PPP and other resources have arguably boosted the economy artificially and in some cases have obscured the true health of some companies.

"It's kind of challenging to say what the permanent economy is going to look like at this point. It's kind of sector-driven," Dolphin says. "Your hotels, your restaurants, your retail, those types of things, entertainment—obviously those things took some major hits, and anything related to those industries [also] took some major hits during this period of time."

In such a climate of uncertainty, what's a banker to do when assessing a potential loan?

"You have to look at every deal a little bit harder. And you have to make sure that each deal that you're approving has more room for error than it did previously," Dolphin says. "You might have taken a little more risk in January [or] February of this year than you would have after March 15."

Covid's unequal treatment

It also means more careful study of specific industries and trends.

"You try to figure out as best you can what impacts have happened to that industry or to that client during that segment of time. You try to study what happened from January to March and then maybe what happened month by month from March to July or March to August," Dolphin says. "You try to study some trends and you try to figure out what permanent impacts look like and what the going-forward cash-flow stream might look like."

St. Louis Park-based Bridgewater Bank focuses on commercial real estate lending, which has been robust in recent years. In August it moved into the Bridgewater Corporate Center, a brand-new 84,000-square-foot office building.

What are its leaders seeing during the pandemic?

"Our multifamily and industrial clients are doing really well," says Jerry Baack, Bridgewater's president, CEO, and chairman. "And you've got others that are obviously struggling."

In times like these, a customer's relationship and history with a lender is more important than ever.

"Our loan demand is still pretty strong, [though] clearly not as strong like it was in February," Baack says. "But it's still really robust. There are a lot of banks that have really tightened on underwriting significantly, and we've certainly changed our underwriting. Again, it depends on the person, their experience and our level of experience with them, and a bunch of other factors."

Nevertheless, business is solid, Baack says.

Higher lending hurdles

"We've certainly tightened our lending standards, but we're getting in front of a lot of deals. There's still a lot of optimism out there," Baack says. "We deal with entrepreneurs. I think they just find a way to make money. Our loan demand is strong, our pipeline is still really solid."

Baack says customers have stopped asking for loan modifications, as they were doing last spring.

"In the beginning of this, everybody right away wanted to modify their

loans; they were worried that the sky was going to fall completely," Baack says. "Thankfully, a lot of people that had those initial modifications are not asking for an additional one."

21st Century Bank also does some commercial real estate lending, but typically on smaller-scale projects.

"We didn't do a lot of new apartment, Class A financing ourselves, but I was noting obviously a lot of it occurring around me," Dolphin says. 21st Century Bank's headquarters is in downtown Minneapolis, which has been ground zero for development of shiny new apartment towers.

As he watches the skyline today, Dolphin is starting to see some changes.

"There are still some new projects that are breaking ground that maybe were already planned, [but] I'm not seeing as much happening there," Dolphin says.

Bankers everywhere are looking to Washington to see if there are additional initiatives offering help to small businesses or important modifications to already-existing programs like PPP.

Bryan Toft, chief sales officer for St. Paul-based Sunrise Banks, is anticipating more federal government changes. "We also are expecting some blanket kind of forgiveness for [PPP loans] \$150,000 and under. That's what we're hoping for," he said, emphasizing

How Are Big Banks Faring?

The fortunes of one of America's biggest banks, San Francisco-based Wells Fargo & Co., offer some clues to the state of the world in the second quarter. The bank reported a large net loss—\$2.4 billion—for the quarter. The company boosted its credit loss reserve by \$8.4 billion from the end of the first quarter, bringing the total reserve for bad loans to \$20.4 billion.

Per its earnings release, "The increase in the ACL [allowance for credit losses] reflects forecasted credit deterioration due to the Covid-19 pandemic, including a \$6.4 billion increase for commercial loans, mainly in the commercial real estate and commercial and industrial portfolios."

For the second quarter, Wells Fargo's commercial loans were about the same as the previous year, but were down \$54.5 billion, or 9.6 percent, from the first quarter. Wells Fargo said the decline was "predominantly due to a \$54.9 billion decline in commercial and industrial loans driven by repayment of revolving lines that were drawn in March at the outset of the Covid-19 pandemic." —B.G.



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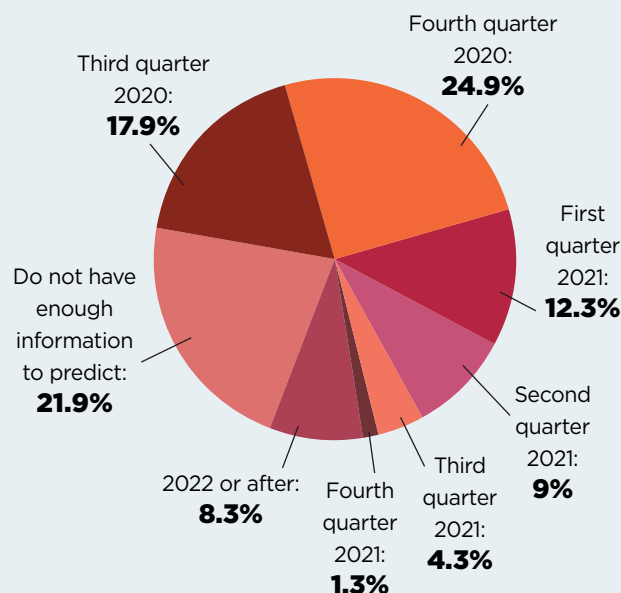
When Will Covid-19's Impact Lessen?

When will businesses make it to the other side, when Covid doesn't seem to infect every part of the economy? Nobody knows for sure.

But New York-based audit, tax, and consulting firm Crowe tried to gauge the mindset of business leaders in its Crowe Business Challenges Survey: Part I.

Earlier this year Crowe surveyed more than 300 C-suite executives "spanning industries such as financial services, manufacturing and distribution, construction, health care, and the public sector."

Asked when they expected to see Covid's impact on their organization "meaningfully lessen," the answers were all over the board. A notable number even said it would not happen until 2022 or later. —B.G.



that it would simplify administration of the program for banks and borrowers. Toft oversees commercial banking and lending.

The process could be streamlined to only require completion of a one-page form. Toft says that 80 percent of the PPP loans that Sunrise handled were under \$150,000.

"We have a large SBA presence, and our SBA loan demand continues to be strong," Toft says. "We probably will see another round of PPP at some point in some form or another."

Like other bankers, Toft emphasizes that business fortunes amid the pandemic vary by sector.

"Restaurants, hospitality, anything event-related is obviously suffering, and we're working closely with those businesses with PPP or other various loan and grants programs," Toft says. "Then we have a middle section that hasn't been affected much, it's still doing OK, and there are a few out there doing better than before. The liquor stores come to mind."

Toft cites business-to-business service companies and commer-

cial real estate as two areas where business remains largely healthy. "Business-to-business seems to be doing OK, at least in our experience," Toft says. "We haven't seen much deterioration there. The other one is real estate-related. If you have investment real estate, whether it's apartments, office, we haven't seen a lot of issues there at this time. It seems like from what I hear, tenants and landlords are working well together to figure out what's going on."

SBA's major role

Beyond PPP, Toft notes that there's another key element that has helped businesses during the pandemic.

"The other factor, of course, is the SBA has made the payments for all SBA loans for the last five months," Toft says. "That's had a big impact to help these smaller businesses."

Toft says that Sunrise continues to see demand for new loans.

"There have been some startups, actually. There have been some real estate purchases, some expansions, buying more equipment," Toft says.

"That's all pretty normal for us."

So far Sunrise has not seen much merger and acquisition activity. Toft says that PPP and other programs have given business owners a cushion.

"It's probably still too early to tell," says Toft of M&A deals. "People have time to figure out what they're going to do."

Constant changes to federal programs are business as usual for bankers in the PPP era.

"That is one thing we've come to expect," Toft says. "As we've made these decisions, we just kind of [say], 'Well, this is the best decision we can make based on the information we have.'"

Looking to 2021, Toft is optimistic.

"Obviously, we're going to expect some credit issues and we're preparing for that, but we have grown this year, and we expect to continue to grow in 2021," Toft says. "A big part of that strategy is going to be SBA, no question."

Burl Gilyard is TCB's senior writer.

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NO PLACE LIKE HOME

It's not only where the heart is—home is where everything is right now. Whether you're buying a starter home, expanding for a growing family, or upping the cozy factor with a downsize, trust these Twin Cities real estate pros—representing the top 5 percent of agents for buying and selling—to guide the process.



Our list of top real estate agents, a coordinated effort between *Mpls.St.Paul Magazine*, *Twin Cities Business*, and Eagan-based market research company Crescendo Business Services, allows consumers to weigh in with personal experiences. Tens of thousands of homebuyers who have purchased a home for \$250,000 or more were asked to name and evaluate agents they've worked with directly. From there, a panel of industry experts reviews each agent on the preliminary list. **The names that follow represent the top 5 percent of Twin Cities real estate agents.** »

LEARN MORE ABOUT
HIGHLIGHTED
SUPER REAL ESTATE AGENTS
BEGINNING ON PAGE 132



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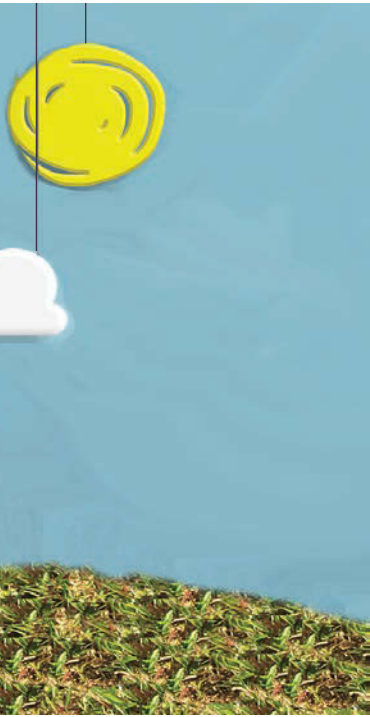
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WOODBURY

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RE/MAX Results
651-789-5313

Anna Barone
RE/MAX Results
651-403-3456

Amanda Dwyer
Edina Realty
651-216-7520

Chuck Eckberg
RE/MAX Results
651-735-1350

Dixie Ewing
Edina Realty
651-334-6124

Jay Fletch
Edina Realty
651-502-2972

Dawn Fossler
RE/MAX Results
651-983-7166

Casey Gores
Keller Williams Premier Realty
612-597-6162

Wade Hanson
RE/MAX Results
651-274-8584

Lori Hogenson
RE/MAX Results
651-331-6131

Michelle Holz
Keller Williams
651-436-5958

Nolan Hrastich
Edina Realty
651-373-0590

Valentin Huerta
Weichert Realtors
651-276-1060

Michele Johnson
RE/MAX Results
651-283-3962

Jonathan Jordan
Coldwell Banker Realty
651-428-1234

John Kawohl
RE/MAX Results
651-269-3308

Todd Kruse
eXp Realty
651-485-4825

Scott Lanahan
Coldwell Banker Realty
651-695-4308

Tina Lockner
RE/MAX Results
651-398-6904

Jenni Martin
Edina Realty
651-600-0379

Chad Pederson
Pederson Realty
612-325-8745

Danielle Pelton
Cardinal Realty
651-270-7773

Brad Peterson
Edina Realty
612-220-4061

Wendy Peterson
Edina Realty
651-246-5752

Angela Sadat
Keller Williams Premier Realty
651-246-2739

David Saint Germain
Metro Homes Market
952-210-6962

Cheryl Schopf
RE/MAX
651-324-8910

Dylan Seurer
RE/MAX
612-803-1956

Rikk Sorenson
Keller Williams Realty
651-379-1500

Terri Sparks
Edina Realty
651-738-1860

Brian Stites
RE/MAX Results
651-214-9948

Gary Stoltzman
Edina Realty
612-751-0657

Warren Wessel
Keller Williams Premier Realty
612-419-7453

Kim Ziton
Keller Williams Premier Realty
612-987-6835



LISA M. ASH

Office: (763) 241-7613
Mobile: (612) 701-8368
Lisa@HomesByAsh.com
HomesByAsh.com

- Residential RE Sales, Land, New Construction, Lake Property
- Accredited CRS, SRES, CDPE
- Local market expertise & custom real estate service solutions



I am a full-time, experienced residential real estate agent and REALTOR® serving the N/NW communities. Licensed since 2002, I've earned multiple local and regional awards for my sales and service to Twin Cities Home Buyers and Sellers. I greatly value my relationships with each of my clients – they are of utmost importance to my business and my motivation to do my very best. Contact me today for a FREE evaluation of your real estate goals.

FOCUS CITIES: ANDOVER | BLAINE | COON RAPIDS



SUSAN M. JUNEAU

Office: (763) 242-5082
Mobile: (763) 242-5082
sue.juneau@gmail.com

- New Construction Design, Existing Homes, Town Homes & Condos
- First Time Buyers to "Right Sizing" for Current Lifestyle
- Broker/Partner in Anoka County's Largest Brokerage



MULTI-YEAR WINNER

My pleasure serving all walks of Real Estate from 1st time home buyers to the right "sized/setting" needs of mature homeowners. I offer extensive experience in design, new construction, rehab & staging homes to meet the demands of today's market. Team approach ensures all expectations exceeded when selling or buying your home! Buyers are guided by the same strengths/experience ensuring the best fit in selecting your new home!

FOCUS CITIES: ANDOVER | BLAINE | MINNEAPOLIS/LMO



STACY KELLY

Office: (763) 227-9816
Mobile: (763) 227-9816
stacy@stacykellyteam.com
stacykellyteam.com

- Superior Service
- Exceptional Results
- Free Staging Always Included



MULTI-YEAR WINNER

I'm deeply honored to have been selected as a Super Real Estate Agent again this year. My "job" is also my favorite thing to do, and that others believe I have done it well means the world to me. Every dream I help make come true for a client is as precious as the first one I was fortunate to be part of, and I cherish both those memories and the wonderful people I've had the privilege to represent.

FOCUS CITIES: ANDOVER | BLAINE | TWIN CITIES



SHAWN D. BASSETT

Office: (952) 884-8975
Mobile: (952) 239-9081
shawn@genebassettrealty.com
shawnbassett.com

- Independence- offers flexibility in contracts & pricing
- Experience- 15 years+ providing real estate solutions
- Marketing Savvy- the best staging & photography



MULTI-YEAR WINNER

Shawn's success stems from hard work & his passion for serving his clients. What separates him from the rest is his execution, independence, & experience- traits that stem from a combination of industry seasoning, excellent negotiation skills and a learned but innate feel for the psychology of buyers and sellers.

FOCUS CITIES: BLOOMINGTON | MINNEAPOLIS | ST. PAUL



SUE DURFEE

Office: (952) 884-8404
Mobile: (952) 484-7851
sue@suedurfee.com
suedurfee.com

- Prepping homes for sale
- Move-up Buy/Sell
- First Time Homebuyers



MULTI-YEAR WINNER

Real Estate is my passion. For most their home is their largest asset which I tell myself often. For over 17 years I have been working with Twin Cities buyers and sellers to guide them through the process. I work on my own instead of a big team as to assist my clients from start to finish. I have trained professionals eager to help with whatever comes up. Call me if you are looking for a Realtor who will work hard for you.

FOCUS CITIES: BLOOMINGTON | MINNEAPOLIS | ROBBINSDALE



JUSTIN RHODES

Office: (651) 227-9144
Mobile: (612) 296-7719
Justin.Rhodes@CBBurnet.com
TeamRhodesMN.com

- Traditional Buyers & Sellers
- First Time Homebuyers
- Licensed in Minnesota & Wisconsin



MULTI-YEAR WINNER

Everyone has a different opinion of how a Real Estate Agent should represent their client, but honesty and integrity should go without saying. With 21 years of experience, I firmly believe in exceeding my client's expectations as they are my #1 priority. To me, being a REALTOR means more than selling homes. It's about you, your hopes and your dreams. It's about a relationship based on trust, knowledge and expertise.

FOCUS CITIES: BLOOMINGTON | MINNEAPOLIS | ST. PAUL



MULTI-YEAR WINNER

MARK FRUEN

Office: (612) 270-5162
Mobile: (612) 270-5162
markfruen@markfruen.com
MarkFruen.com

- Client Representation
- Negotiations
- Market Analysis



Hiring a capable and proven full time professional should be the one element that you should feel confident with. As you move forward on your journey to find the next home, please feel free to reach out to me with any questions or concerns about the market or specific property. Allow me to be your trusted adviser and help you take the next step in your next Real Estate transaction.

FOCUS CITIES: CHAMPLIN | MAPLE GROVE | PLYMOUTH



MULTI-YEAR WINNER

CATHERINE SECK

Office: (952) 475-2411
Mobile: (612) 599-3028
catherineseck@edinarealty.com
TheSeckGroup.com

- Serving the Twin Cities Metro Area working all price points
- Expert negotiation skills to maximize client's bottom line
- Full service plus latest technology to connect/market homes



a Berkshire Hathaway affiliate

Passionate realtor providing EXCEPTIONAL service/market expertise! My promise to each client is that I will listen, work tirelessly developing open communication, provide professional services/expertise tailored to buy or sell! Clients will receive prompt communication, sound advice, planning, staging & strategy to make informed decisions, plus receive the latest virtual technology, and the best photography/3D floor plans.

FOCUS CITIES: CHANHASSEN | LAKE MINNETONKA | PLYMOUTH



MULTI-YEAR WINNER

MARK BURKE

Office: (952) 431-2400
Mobile: (612) 750-7535
Mark.burke@results.net
Results.net/mark.burke

- Residential - Buyers and Sellers
- Relocation, New Construction, Investment Properties
- Knowledge, Experience, Honesty & Integrity



Opening Doors to the American Dream since 1989! Mark Burke consistently provides his clients with first-class, professional service. He has over 31 years of experience representing buyers and sellers all across the Twin Cities. He works aggressively to meet his clients needs and meets any bumps in the road with patience and understanding. For maximum results and a smooth move, call Mark Burke, RE/MAX Results.

FOCUS CITIES: EAGAN | MINNEAPOLIS | ST. PAUL



SUE NELSON

Office: (612) 961-7344
Mobile: (612) 961-7344
Suenelson@edinarealty.com
Edinarealty.com/sue-nelson-realtor

- Experienced in negotiating the absolute best deal for my clients
- Personable, knowledgeable, creative, honest & direct
- More than \$50 million sold in residential real estate



a Berkshire Hathaway affiliate

My clients would tell you I care about them. They trust me to help them make one of the most important decisions of their lives. They would also tell you I work tirelessly to help them navigate the Buying and or Selling process. I bring more than 30 years of experience in marketing and negotiating to provide the greatest return for my clients. Licensed, full-time residential Realtor with Edina Realty.

FOCUS CITIES: EAGAN | ROSEMOUNT | LAKEVILLE



MULTI-YEAR WINNER

JOSEPH PERRIELLO

Office: (612) 281-6894
Mobile: (612) 281-6894
Joe@chrisdennigroup.com
Minnapoliscondoagent.com

- Condominium/Townhome Specialist
- Exceed expectation and provide valuable experience
- Dedication to every clients success!



Navigating real estate is not the same for everyone, I am a detail-oriented agent you can trust to guide you through your real estate experience. My business degree from Concordia University along with my many years in real estate have given me a foundation based on honesty, integrity, and hard work. I use those principles to ensure my clients have a successful experience and reach their real estate goals. Call Me!

FOCUS CITIES: EAGAN | BLOOMINGTON | MINNEAPOLIS



MULTI-YEAR WINNER

TRICIA RYAN

Office: (651) 336-1902
Mobile: (651) 336-1902
triciaryan@edinarealty.com
edinarealty.com/tricia-ryan-realtor

- Expert Negotiator for Buyers and Sellers
- Customer Service Centric
- Marketing and Networking Specialist



a Berkshire Hathaway affiliate

Tricia's combination of experience & willingness to look out for her client's best interest has made her a market leader in the Twin Cities. She is a multi-year super agent & top producer. Tricia stays grounded by knowing that each client has unique needs and she focuses her attention to serve each client. Her clients rave about her attention to detail, responsiveness, marketing efforts & local market knowledge.

FOCUS CITIES: EAGAN | ST. PAUL | INVER GROVE HEIGHTS



MULTI-YEAR WINNER

CHERYL EASTBOURNE

Mobile: (612) 581-3002
Cheryleastbourne@edinarealty.com
www.cheryleastbourne.com

- Serving the Southwest Metro
- Expert negotiation skills for buyers and sellers
- New Construction



Celebrating over 25 years in real estate-I continue to enjoy helping my clients find their way Home! It's all about you. Whether you are buying, selling or even relocating, my commitment is to you: to provide you with unmatched service and advice to get you the results you desire. My mission is to make a positive difference for my clients-every day!

FOCUS CITIES: EDEN PRAIRIE | MINNETONKA | PLYMOUTH



CONNIE VANDERZANDEN

Mobile: (952) 270-8834
Connie@Connievhome.com
PurposeDrivenRE.com

- Relocation Clients new to the area - needing an area expert
- Empty Nesters wanting to sell and change their lifestyle
- Buyer's needing a new home due to life changes



I have been a lifetime resident of Edina and Minnetonka, so if having an area expert is important to you, than I am a great resource for you. Since 2003, I have had the pleasure of helping 200+ families buy the right home and sell their home, netting the highest possible. If having an experienced Real Estate Professional is important to you, than I hope you will call me.

FOCUS CITIES: EDINA | EDEN PRAIRIE | MINNETONKA



MULTI-YEAR WINNER

CHELSEA ERICKSON

Office: (651) 705-0166
Mobile: (763) 221-2524
Chelsea@LregMn.com
ForestLakeHomesForSale.com

- UMD Alumni - BBA Marketing & Management
- Lakeshore Property Specialist
- Real Estate Investing



Chelsea is passionate about the recreational opportunities that come from spending time on Minnesota Lakes with her husband, Leif, and their six children. And as someone who cares deeply about helping others, you'll find Chelsea doing what she does best - serving those around her. Chelsea has experience in every home-changing situation. She is definitely someone you want on your side during the buying and selling process!

FOCUS CITIES: FOREST LAKE | CHISAGO CITY | LINDSTROM



MULTI-YEAR WINNER

TIM SHEETZ

Office: (651) 578-2277
Mobile: (651) 398-6486
tim.sheetz@results.net
www.SheetzSells.com

- Distinctive homes
- Listing specialist
- Master negotiator



Tim's passion for perfection shows in his attention to detail in every listing he takes. From staging to marketing, Tim's trusted process enables sellers to maximize value while minimizing time on the market. His honest, straightforward approach, coupled with his around the clock availability for his clients, are perfect examples of why Tim is a multi-year recipient of this customer satisfaction based award!

FOCUS CITIES: LILYDALE | ST. PAUL | MENDOTA HEIGHTS



MULTI-YEAR WINNER

DAPHNE MOLNAR

Office: (651) 257-2234
Mobile: (651) 338-9320
Daphmolnar@gmail.com
Dmolnar.remax.com

- Invested In Our Local Community
- Committed to Achieving Clients' Goals and Positive Outcomes
- Experience, Skills, Knowledge, And Expertise



Working as a Realtor is more of a privilege than a job! #bestcareeronearth! I am grateful and excited to assist buyers and sellers navigate a rapidly changing real estate market when buying or selling their most valued asset-their home! Focused on providing attentive, personal service-building relationships and achieving clients' goals is our mission. Thank You for this honor & the opportunity to serve you!

FOCUS CITIES: LINDSTROM | CHISAGO CITY | FOREST LAKE



LYNN CHHEANG

Mobile: (763) 445-9694
Lynnchheang@edinarealty.com
AskLynnHeKnows.com

- Serving the Twin Cities Metro
- Real Estate Consultant and Real Estate Investor
- Hundreds of Satisfied Clients-search the online reviews



Lynn Chheang has over 20 years of experience in serving clients. His motto is to provide Better Service. Better Results. He does this in every interaction and his high client satisfaction shows that. His client relationships are built on trust, professionalism & respect. He looks forward to working with you and showing you how he can create successful and stress-free results.

FOCUS CITIES: MAPLE GROVE | PLYMOUTH | MINNETONKA



MULTI-YEAR WINNER

SCOTT LINDQUIST

Office: (763) 550-0051
Mobile: (612) 940-6886
ScottL@ImagineRealty.net
ImagineRealty.net

- New Construction Expert
- My Associate and I are #1 Sellers for Pulte Homes and Lennar
- No Bull - Just Straight Talk



Scott and his business partner have helped hundreds of families build their dream homes with various Twin Cities builders. He takes the headache out of building with his expertise in design, negotiation, and structuring your finances to avoid moving twice. He also co-developed the Builder Safari website at www.BuilderSafari.com, a non-MLS tool to help future buyers find new construction communities that meet all their wishes.

FOCUS CITIES: MAPLE GROVE | WOODBURY | BLAINE



MULTI-YEAR WINNER

CYNDY SPICZKA

Office: (763) 416-2462
Mobile: (612) 723-3915
info@spiczkahomes.com
www.SpiczkaHomes.com

- 1st-Time Buyers, Relocation, Investment & Residential Homes
- Lakefront, Multi-Family, Foreclosures, Estates and Rentals
- Twin Cities Metro, Brainerd Lakes Area and SW Florida



Spiczka Marketing Group has more than 60 years of combined experience providing expertise to guide Buyers and Sellers through the home sale process, whether it's upgrading, downsizing or relocating. Cyndy, David, and Lyndsey work as a team to offer top-notch service so buyers can move into the home of their dreams and sellers can sell for more. The team is recognized as a leader in the industry by peers and clients.

FOCUS CITIES: MAPLE GROVE | MINNEAPOLIS | PLYMOUTH



DUSTIN SPEED

Mobile: (612) 220-0156
dustin.speed@exprealty.com
dustinspeed.exprealty.com

- Military Veteran Representation
- Divorce Real Estate Expert
- Inexperienced Home Buyer Specialist



My military background and decade of full time Paramedic experience has taught me how to effectively think on my feet, embrace the good and the not so good things and always move to a positive goal. My clients have openly expressed how my mixture of good humor and mission driven approach has resulted in the most professional and rewarding experience they have encountered.

FOCUS CITIES: MAPLEWOOD | WOODBURY | COTTAGE GROVE



MULTI-YEAR WINNER

JOE ALLEN

Office: (952) 887-1245
Mobile: (952) 297-6636
Joe@ElevateTeam.com
ElevateTeam.com

- Investment Properties
- Land, Development and New Construction
- Residential Purchases and Sales



I'm a high-touch broker with 15 years of experience known for extensive market knowledge and unmatched devotion to my clients with the largest transactions of their lives based almost exclusively utilizing proven analytical skills and trained negotiation techniques. I am passionate about all facets of real estate and would love an opportunity to work with you!

FOCUS CITIES: MINNEAPOLIS | ST. PAUL | MINNETONKA



CHARLIE AUL

Office: (952) 230-3101
Mobile: (612) 812-7737
AulTeam@LakesMN.com
www.AulTeam.com

- Highly focused on providing a first-class client experience
- Especially enjoy helping first-time buyers and sellers
- Dedicated to inclusion, justice and fair housing



I treasure the joy of uniting extraordinary homes with extraordinary lives all over the Twin Cities and at all price points. Because of my commitment to the highest levels of integrity, professionalism, service and marketing, I am confident that the results I achieve for you will exceed your expectations. I value collaboration, education, responsiveness and possess a decidedly positive outlook on the world. Let's go!

FOCUS CITIES: MINNEAPOLIS | EDINA | ST. LOUIS PARK



MULTI-YEAR WINNER

MICHAEL BARTUS

Mobile: (952) 400-7000
Michael@HomeTwinCities.com Home-TwinCities.com

- Twin Cities Relocation Expert
- Relocation Kits/Guided Tours
- Extraordinary Home Buying/Selling



Having grown up in a building and real estate family, I have the expertise of the entire building and sales process, new and old. I utilize this experience to help my buyers avoid dangers and my sellers to get top dollar. I cover Minnesota and Western Wisconsin. Let my experience work for you. Contact me today!

FOCUS CITIES: MINNEAPOLIS | PLYMOUTH | WOODBURY



MAURA BRICKLES

Office: (952) 368-0021
Mobile: (651) 285-6304
maura@brickles.group
www.brickles.group

- I live in & love Mpls. It's a joy to serve my own community!
- I work where there's trust, from acreage in the west metro to a condo in the east metro.
- Relationships fuel my research!



I love & take pride in my work. We stage your home before sale, ensure that your investment is hedged w/ market analysis prior to the purchase of your new home & consult w/ you after purchase about market projections so that where you live always makes you money in the end. We value people over profit & so when you work with us, you will know that your home sale impacted a local non-profit encouraging them to keep doing good.

FOCUS CITIES: MINNEAPOLIS | CORCORAN | LAKE ELMO



PAM FRIESEN KRETSCHMAR

Office: (612) 827-3551
Mobile: (612) 267-5555
pamfriesenkretschmar@edinarealty.com
pamandmikekretschmar.com

- Accredited Staging Professional
- Relocation Specialist
- 7 County Area Experience



Pam & her husband Mike have been helping people buy & sell homes for more than 37 years! Over 90% of Pam's business comes from past clients & referrals that place her in the top 3% of all Edina Realty sales associates. Call Pam if you're looking for a Realtor with insightful negotiating skills, knowledge & integrity that will always keep your best interest in mind.

FOCUS CITIES: MINNEAPOLIS | ST. PAUL | BLOOMINGTON



JOSE HILARIO

Office: (612) 821-7400
Mobile: (952) 465-2275
josehilario@kw.com
josehilario.kw.com

- Hablo Español
- Listing Specialist
- First Time Home Buyer Specialist



Client satisfaction has always been my top priority. I pride myself in the honesty that I provide my clients, always keeping their best interest in mind. Buying and selling a home can be stressful, this is why it is my ultimate goal to provide a stress-free experience while educating the client throughout the process!

FOCUS CITIES: MINNEAPOLIS



**TIMOTHY L JOHNSON
REALTOR: SRS, CNHS, RCC.**

Office: (651) 338-6014
Mobile: (651) 338-6014
TLJohnson@cbburnet.com
TJohnsonRealEstate.com

- SRS: Seller Representative Specialist
- CNHS: Certified New Home Specialist
- RCC: Residential Construction Certified



My clients benefit from my extensive experience in both real estate sales/ negotiation and my real estate leadership background in financial institutions. I am strategically positioned with broad and far-reaching hands on industry experience and knowledge to help navigate my clients through the real estate arena for an exceptional experience. Feel free to google me for reviews to see what my actual clients are saying.

FOCUS CITIES: MINNEAPOLIS | ST. PAUL | ST. LOUIS PARK



MICHAEL KASLOW

Office: (612) 444-8049
Mobile: (612) 619-6855
info@mkt-msp.com
themichaelkaslowteam.com

- Local: we've sold over 500 homes in the Twin Cities area
- Organic: 93% of our business is referred by past clients
- Free-range, grass-fed, pasture-raised, etc.



Teams are the future of real estate. Our clients receive the benefit of strong, proven systems: 5-star service & a seamless experience. Our agents specialize in helping either buyers or sellers, an approach which results in skillful negotiation. The Michael Kaslow Team is full-time, accessible, and technology-forward. As one of the top teams at Keller Williams, MKT provides you with the full potential of real estate.

FOCUS CITIES: MINNEAPOLIS | ST. PAUL | EDINA



CHRISTIAN KLEMP

Mobile: (612) 669-1358
Christian.Klemp@evrealestate.com
Christianklemp.evrealestate.com

- SUPER REAL ESTATE AGENT 2011-2020
- Seller & Buyer Representation
- National Assoc of Realtors: GRI, CRS, SRS, PSA, ABR, GREEN, e-PRO, RSPS, SFR



I view my primary role as a realtor as a trusted advisor to my clients and not merely a salesperson. I'm your partner. We're a team. My objective is to use my knowledge, skills and experience to participate in your life to make a positive and lasting impact. I have the experience, market knowledge, marketing and negotiation skills to deliver the highest level of service and results to my clients.

FOCUS CITIES: MINNEAPOLIS | ST. PAUL



MULTI-YEAR WINNER

JESSICA MICELI

Mobile: (952) 240-2596
JessicaMiceli@EdinaRealty.com
JessicaMiceli.com

- 18 years in-depth industry knowledge and experience
- Proven communication and strong negotiation skills
- Extensive professional network



a Berkshire Hathaway affiliate

I work hard to earn client trust from the very beginning. I provide honest opinions, knowledge of the market, listen to client wants and needs, and am committed to providing a very high level of service. A recent client had this to say, "Jessica is professional, savvy and personable. Great instincts and results! We have listed two homes with her and both times we've been under contract in less than four days."

FOCUS CITIES: MINNEAPOLIS | GOLDEN VALLEY | ST. LOUIS PARK



ANDREW PAULSEN

Office: (651) 243-0243
Mobile: (651) 269-8219
andrewjpaulsen@gmail.com
merckrealestate.com

- First Time Home Buyers
- Market Knowledge and Property Valuation
- Engaged and in touch with clients



I've been practicing real estate in the Twin Cities since 2004. As co-owner of an independent brokerage since 2008, my partner and I are able to work together and combine decades of experience to offer the highest level of service for our clients. Whether you are a first time home buyer or a seasoned home owner, my goal is to provide a comfortable and positive outcome no matter the circumstance.

FOCUS CITIES: MINNEAPOLIS | ST. PAUL



MULTI-YEAR WINNER

REBECCA POWELL

Office: (612) 703-8975
Mobile: (612) 703-8975
Info@RebeccaPowellHomes.com
RebeccaPowellHomes.com

- Marketing Specialist
- Web-Savvy Approach
- Client Care Team



My business and academic background is in sales and marketing. I am a marketing specialist, and I create a unique selling strategy for each listing. Through custom websites, professional photos, targeted mailings, social media and more, I quickly generate maximum traffic and interest in your home. By planning specifically for each home, my clients enjoy shorter listing times and stronger, top dollar offers.

FOCUS CITIES: MINNEAPOLIS | ST. PAUL | SURROUNDING METRO



LAYLA RISMOEN

Office: (612) 743-9364
Mobile: (612) 743-9364
Layla@cbrealty.com
LaylaRismoen.com

- Excellent negotiator
- High percentage of winning in multiple offers
- Certified relocation specialist & ePro



Layla is a top notch Realtor. Passionate about her clients' best interest while demonstrating a solid knowledge of the housing market. With over 15 years experience, her true passion, integrity, and leadership are passed along to her clients which has been the cornerstone for Layla to build a business based on referrals and repeat clients. Layla is a joy to work with – her ambition and love for the business shine, she is the absolute best choice for buying or selling in the metro!

FOCUS CITIES: MINNEAPOLIS | ST. ANTHONY | NEW BRIGHTON



MULTI-YEAR WINNER

AMY RUZICK

Office: (651) 492-1044
Mobile: (651) 492-1044
amy.ruzick@results.net
www.NoPlaceLikeHome.info

- Superior customer experience & vast knowledge base
- Provides services in the entire Metro area
- Strong commitment to our community



The NoPlaceLikeHome Team consists of three long time industry professionals - Amy Ruzick & Kay T Johnson & Chris Goble. Our unique team strategy lends itself well to serving our client's needs with client satisfaction being primary goal. We are top producers for the most successful agency in the U.S. & we pride ourselves on attention to detail & our commitment to supporting local non-profits that serve the Twin Cities.

FOCUS CITIES: MINNEAPOLIS | ST. PAUL | GREATER TWIN CITIES



MULTI-YEAR WINNER

GRAHAM SMITH

Office: (612) 414-5614
Mobile: (612) 414-5614
GrahamSmith@kw.com
TheGrahamSmithTeam.com

- A Top Team in one of the Highest Producing Offices in MN
- Over 100 Homes Closed each year
- Full Service Representation to all of our Buyer & Sellers



Graham Smith has been a Realtor in Mpls for 18 years & is the owner of The Graham Smith Team. As a resident of Mpls, Graham & his family are heavily involved in Mpls Public Schools & many local non-profits. The GST understands that their business is about offering the very best client representation in the industry while building life-long relationships. That's why so many past clients refer their family & friends to our Team.

FOCUS CITIES: MINNEAPOLIS | ST. PAUL | MINNETONKA



PAUL ST. ANDREW

Office: (612) 876-3945
Mobile: (612) 251-9343
Paul@results.net
PaulStAndrew.com

- Paul is a lifelong Minneapolis resident.
- Specializing in Twin Cities Residential Real Estate
- Paul also has a background in multi-family rental property.



Buying or selling a home is a life changing event, and it should move along at your pace. Paul's desire is to help you feel comfortable throughout the whole process with an honest, sincere, hard working, sleeves rolled up approach to buying and selling real estate. Whether researching the latest pricing trends or at the negotiating table, Paul is able to put his years of experience to work managing your housing investment.

FOCUS CITIES: MINNEAPOLIS | ST. PAUL | MENDOTA HEIGHTS



SAMANTHA STRONG

Office: (612) 782-2000
Mobile: (612) 226-5775
samantha@morphmpls.com
morphmpls.com

- Urban Dweller
- Values-driven
- Sustainability-focused



MULTI-YEAR WINNER

A passionate professional with a soft spot for vintage homes and unique architecture, Samantha has carved her own niche in real estate. As the Owner of Metamorphosis, she leads a team of agents, contractors, and interior designers who are changing how we think about our homes. Should you remodel, move, or maybe sit tight? The Morph Team will give you honest answers, real options, and expert execution. Every time.

FOCUS CITIES: MINNEAPOLIS | ST. PAUL | EDINA



CONSTANCE VORK

Office: (612) 821-7400
Mobile: (612) 396-4046
Constance@constancevork.com
Vorkrealestategroup.kw.com

- Historic Property & Designated Landmark Listing Specialist
- Experienced Investor, having owned 17+ properties
- Leadership: Trainer, Writer, Speaker, Coach



I am passionate about protecting my seller clients' equity through strategic marketing and negotiation. A property is one of the biggest investments most people make in their lives, and I take my responsibilities around safeguarding that very seriously. My goal is to help my clients build and maximize their wealth, so that they can realize their life goals.

FOCUS CITIES: MINNEAPOLIS | ST. PAUL | GOLDEN VALLEY



EMILY BRADLEY

Office: (651) 792-5340
Mobile: (651) 792-5340
emily.bradley@kw.com
maisonrg.com

- Move-up Sellers & Buyers
- Buyers looking for a diamond in the rough to renovate
- First time home buyers and first time home sellers



MULTI-YEAR WINNER

The most important thing to me is client satisfaction, and ensuring that I have done everything in my power to make the purchase or sale not only successful, but also a pleasant experience. Buying and selling is stressful in itself; I like to do what I can to help alleviate that stress wherever possible.

FOCUS CITIES: MINNETONKA | EDINA | WAYZATA



KRISTI WEINSTOCK

Office: (952) 474-2525
Mobile: (612) 309-8332
Kdweinstock@cbrealty.com
WeinstockGroup.com

- Serving Minnetonka and the western suburbs.
- Multi-million dollar producer, ranked in the top 1% of selling agents.
- Knowledge, Integrity, Experience.



MULTI-YEAR WINNER

I believe in a hardworking, honest, and sincere approach to real estate. My desire is not just to meet my client's needs but to exceed their expectations. From first time home buyers to seasoned buyers and sellers. You can count on me for expert knowledge, superior negotiating skills, attention to detail and follow through.

FOCUS CITIES: MINNETONKA | WAYZATA | CHANHASSEN



KARL SCHERMAN

Office: (763) 232-6932
Mobile: (763) 232-6932
Karl@homesbytsg.com
HomesbyTSG.com

- Award winning Mounds View School District w/Early College
- Amazing parks & trails throughout the cities in the district
- A wide range of home values in Mounds View schools



Experience a different kind of Realtor. Whether it's your first home or your dream home, I put your needs first to help you make the best decision for you and your family. Educating buyers and netting sellers the most money for their home has led to 90% of my business coming from repeat clients and referrals. Specializing in the north metro and selling homes throughout the greater Twin Cities for 16 years I am here to work for you.

FOCUS CITIES: MOUNDS VIEW | SHOREVIEW | NEW BRIGHTON



MULTI-YEAR WINNER

LARRY EBERHARD

Office: (651) 379-1500
Mobile: (651) 702-4000
larry@eberhardgroup.com
www.eberhardgroup.com

- Full service residential real estate serving Oakdale and surrounding areas
- Over 1,800 families served
- Experience, Trust & Integrity



My team is a conglomerate of highly trained professionals experienced in negotiating top dollar for your home and successfully navigating you to the closing table. With a proven track record of over 1,800 successful sales, our strategic approach gets results!

FOCUS CITIES: OAKDALE | WOODBURY | ST. PAUL



MULTI-YEAR WINNER

JEFFREY DEWING

Office: (952) 471-2279
Mobile: (612) 597-0424
JDewing@CBBurnet.com
JeffreyDewing.com

- Luxury Properties
- Relocation
- Buyers + Sellers in Mpls, St. Paul & Surrounding Suburbs



COLDWELL BANKER REALTY

As a Realtor with Coldwell Banker for 23+ years, I pride myself on finding properties that will be great investments for my clients. I have vast experience working with Fortune 500 companies as well as Minnesota professional sports organizations. Integrity, confidentiality and trust are the cornerstones of my business. Additional cities of focus: Wayzata, Excelsior, Minnetonka, Minneapolis, Sunfish Lake, Inver Grove Heights, Eagan & surrounding areas.

FOCUS CITIES: ORONO | EDINA | LAKE MINNETONKA



SHANNON RUSSO

Mobile: (612) 281-6663
ShannonRusso@RussoRealtyMN.com
RussoRealtyMN.com

- Experienced Listing Agent & Relocation/Buyer Specialist
- Providing Personalized Real Estate Services in the Twin Cities
- 5-Star Review Ratings on Google, Realtor, Zillow & Facebook



Shannon Russo's goal is to exceed your expectations as a Realtor. Whether selling or buying, a specific plan is crafted & curated to each of her clients' individual real estate needs while skillfully guiding them through the biggest financial transactions of their lives. She is committed to expert representation, market knowledge, innovative marketing, sharp negotiations, & a fierce focus on her clients' experience.

FOCUS CITIES: PRIOR LAKE | WAYZATA | MINNEAPOLIS



REED ARONOW & DAVID ARONOW

Office: (651) 497-5958
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reedaronow@edinarealty.com
edinarealty.com/david-aronow-realtor

- Buyer and seller representation
- Skilled negotiators
- Skilled at contracts and marketing



We are a hardworking father and son team, and we are full-time agents. We are very patient and knowledgeable about the home buying and selling process. David brings over 30 years of experience to the table, and Reed has achieved 7 years of experience. We believe strongly in equal opportunity for all buyers and sellers. We provide buyer guidance and do our best to be a resource through the whole process of buying and selling.

FOCUS CITIES: ST. PAUL | ROSEVILLE | MINNEAPOLIS

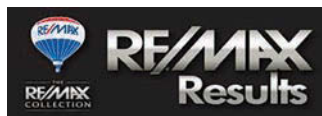


MULTI-YEAR WINNER

STEVE CASALENDA

Office: (651) 251-4820
Mobile: (612) 716-4497
steve.casalenda@results.net
stevecasalenda.com

- Serving the entire Twin Cities Metro area
- CRS, GRI, CDPE, Agent licensed in Minnesota & Wisconsin
- Residential, Executive Homes, Multi-Family, Lots and Land



For 16 years Steve has combined his great work ethic, honesty, integrity & attention to detail to consistently provide clients with personalized service that is second to none. A lifelong resident of the Twin Cities, he has parlayed his knowledge of the area, prior remodeling experience, & customer service background into a successful real estate career resulting in being Voted Super Real Estate Agent consecutively since 2012.

FOCUS CITIES: ST. PAUL | BLOOMINGTON | EAGAN



MULTI-YEAR WINNER

GRANT JOHNSON

Office: (651) 415-3250
Mobile: (651) 324-3787
grant@grantjohnson.com
grantjohnson.com

- Realtor since 1993
- 25 years new construction/custom home experience
- Real Estate Team Leader for 15 years



Grant has over 2 decades of experience selling homes in the Twin Cities. He has extensive experience representing both buyers and sellers as a Broker, Listing Specialist, New Construction Specialist and Residential Land Development Consultant. Grant has built his business on a foundation of trust. Many of his clients have worked with him for over 20 years.

FOCUS CITIES: ST. PAUL | WHITE BEAR LAKE | SHOREVIEW



MULTI-YEAR WINNER

JOHN LYNDEN

Mobile: (651) 246-5646
john@lyndenrealty.com
www.lyndenrealty.com

- Coffee connoisseur
- VW fanatic
- Taco lover



If you're looking for a realtor who can not only appreciate the distinctions between a mission, prairie and craftsman, but can also help you navigate the jumble of appointments and paperwork that come with buying or selling a house, all in a friendly, low-pressure way, John Lynden is the agent for you. John is passionate about old houses; each one is unique, in the way your own particular buying or selling needs are unique.

FOCUS CITIES: ST. PAUL | MINNEAPOLIS



MULTI-YEAR WINNER

PHYLLIS SALMEN

Office: (651) 225-3935
Mobile: (612) 750-3478
phyllissalmen@edinarealty.com
www.PhonePhyllis.com

- Exceptional Properties
- 30 Years Experience
- St. Paul Specialist



a Berkshire Hathaway affiliate

Honored for the 18th year in a row. As a lifelong resident of St. Paul, her enthusiasm and knowledge of the metro area help each client find a home that meets their needs and finances. Her strong negotiation skills benefit buyers and sellers alike. Referrals and friends have built her business, and those trusted relationships are the foundations of her 30 year career. If you're ready to make a move to the next phase of life give Phyllis a call.

FOCUS CITIES: ST. PAUL | MENDOTA HEIGHTS | MINNEAPOLIS



AMBER URLACHER

Office: (612) 859-9082
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amber@grantjohnson.com
www.grantjohnson.com

- Serving Twin Cities Metro & Surrounding Communities
- Offering Straight Forward Advice & Real World Solutions
- Finding the Perfect Fit & Price Point for Buyers & Sellers



My job is to mitigate risk & reduce your stress during the buying & selling process. I work to be respectful of your financial goals as you move through life's transitions, whether it be downsizing your current home, buying your first home, or investing in rental properties. I deliver results with an unrelenting work ethic to every one of my clients and give proper communication to keep you educated every step of the way.

FOCUS CITIES: ST. PAUL | MINNEAPOLIS | SHOREVIEW



MULTI-YEAR WINNER

KRISTA WOLTER

Mobile: (612) 247-5106
Krista@KristaWolter.com
KristaWolter.com

- Comprehensive Listing Agent
- Relocation/Buyer Specialist
- Real Estate Advisor



Krista has established a reputation as a trusted advisor who always puts clients' interests ahead of her own while delivering a level of service that is above & beyond expectations. She is recognized for continuously setting real estate records throughout the Twin Cities. "My goal is to serve the people I'm working for and deliver the best and most complete home buying & selling experience possible." -Krista Wolter

FOCUS CITIES: ST. PAUL | MINNEAPOLIS | NORTH OAKS



MULTI-YEAR WINNER

ELIZABETH ULRICH

Office: (612) 964-7184
Mobile: (612) 964-7184
beth.ulrich@lakesmn.com
ulrichrealestategroup.com

- Wayzata homes and condominiums
- Lake Minnetonka surrounding area
- Excelsior homes and condominiums.



Beth believes that the process of buying or selling a home is a very personal transaction. So, when a client puts their faith in her to assist them, she uses her rare combination of personal attention and professional drive to deliver results. It is hard to imagine anyone working harder for their clients than Beth does.

FOCUS CITIES: WAYZATA | EXCELSIOR | MINNETONKA



KIM KONIAR

Office: (651) 895-5857
Mobile: (651) 895-5857
kim.koniar@cbburnet.com
kimkoniar.com

- Northeast metro specialist
- Marketing background will get your home sold quickly
- Personalized service with attention to detail



I jumped into the business after spending way too much time at open houses. I continue to carry this passion for homes with me every day. Working tirelessly to help clients and I feel communication is key. Our clients become our friends, repeat and referral business is commonplace for us and we think that says volumes for the type of work we do! Our tagline is 'Your Home. Our Priority' and that could not be more true.

FOCUS CITIES: WHITE BEAR LAKE | SHOREVIEW | MAHOMETDI



MULTI-YEAR WINNER

CARINA MCCALL

Office: (651) 735-1350
Mobile: (651) 308-6898
carina@results.net

- Sales Executive & Home Stager in Minnesota, Wisconsin & Florida
- Expertise: Waterfront, Senior Estate, Divorce Settlement, Florida Investment
- Prestigious RE/MAX Hall of Fame Award



Carina utilizes her Marketing Degree from the University of St. Thomas along with 28 years experience to advise and negotiate strong for her clients to attain their Real Estate Goals. Noted for her professionalism and integrity, fellow Realtors elected her to the Board of Directors for the MN. Association of Realtors. She treats her clients like family, is grateful that 97% of her success is from past client referrals and is honored to be voted again as a Super Real Estate Agent.

FOCUS CITIES: WHITE BEAR LAKE | ST. CROIX | WESTERN WISCONSIN



MULTI-YEAR WINNER

CHUCK ECKBERG

Office: (651) 735-1350
Mobile: (651) 246-6639
Chuck.Eckberg@Results.net
Chuckeckberg.com

- Providing superior assistance in preparing a home for sale
- Client-centric service dedicated to maximizing your result
- No-pressure, consultative approach as your advisor



As a fifteen-time recipient of the "Super Real Estate Agent" award, Chuck has proven his unwavering commitment to put the client at the center of everything leads to the highest level of customer satisfaction. An engaged and thoughtful listener and honest communicator who takes a long term view for his clients, his holistic embrace of the people he serves leads him to fashion a program unique to each client.

FOCUS CITIES: WOODBURY | LAKE ELMO | COTTAGE GROVE



MULTI-YEAR WINNER

DIXIE EWING

Office: (651) 730-2307
Mobile: (651) 334-6124
dixieewing@edinarealty.com
dixieewing.edinarealty.com

- Serving Buyers that are wishing to "Move up" to next home.
- Working with Clients/Customers that are wishing to Down-size
- Relocation Buyers and Sellers



I have been in Real Estate for 42 years and still enjoying the satisfaction of helping a client to "Make A Move"! I work with a TEAM! My Son, Tom Hrstich, Daughter-in-law, Renae, their son Nolan and his wife, Amanda --it is a "Family Business"! Our Goal... is to create the perfect match for our clients. We are real, relevant and love to show how hard working we are!

FOCUS CITIES: WOODBURY



CASEY GORES

Mobile: (612) 597-6162
caseygores@caseygoresrealty.com

- Specializing in east metro and western Wisconsin
- In depth knowledge in all facets of residential real estate
- Expert negotiating skills for home purchases and home sales



My journey into real estate began in 1996. I feel so fortunate to be doing something I truly love. My passion is to share my knowledge-- I find great pleasure in earning my client's trust and guiding them through each step of the home buying and selling process. I pride myself on exceeding my client's expectations—that to me is the most important goal.

FOCUS CITIES: WOODBURY | STILLWATER | COTTAGE GROVE



MULTI-YEAR WINNER

TINA LOCKNER

Office: (651) 735-1350
Mobile: (651) 398-6904
Tina.lockner@results.net
Tinalockner.com

- Buyers and Sellers in Residential Transactions
- Investors
- Relocation



My vast experience (20+ years) sets me apart while my earned designations show my commitment to continuing education and keeping up to date. Averaging over 110 transactions annually, with a 95% referral rate from past clients, I provide top notch service in every facet of the business. By using the "Team" concept and strategies, I (and The Home Team), offer both service and results that can't be beat.

FOCUS CITIES: WOODBURY | COTTAGE GROVE | LAKE ELMO



MULTI-YEAR WINNER

JENNI MARTIN

Mobile: (651) 600-0379
jennimartin@edinarealty.com
www.jennisells.com

- Licensed MN & WI
- Strategic Marketing and Negotiations
- Award Winning Customer Service



This nomination means the world to me! Thank you to my clients for the great professional compliment! I am a lifelong St. Croix Valley area resident, and real estate professional, licensed in both MN and WI. I absolutely love what I do! I value the trust that buyers and sellers place in me, and I strive to guide clients with my expertise throughout the home sale process. It is my goal to deliver above and beyond customer service, and anytime availability, to make the process seamless and enjoyable.

FOCUS CITIES: WOODBURY | HUDSON | LAKE ELMO



MULTI-YEAR WINNER

WENDY AND BRAD PETERSON

Wendy Mobile: (651) 246-5752
Brad Mobile: (612) 220-4061
wendyandbradpeterson@edinarealty.com

- Wide knowledge of MN & WI markets
- Excellent negotiation & communication skills
- Executive Circle 2020 (Top 3% in Edina Realty)

Edina Realty

a Berkshire Hathaway affiliate

Wendy and Brad consistently display integrity, energy, hard work, and creative service in every detail of your real estate transaction. Over 28 years of combined real estate experience has given them extensive market knowledge throughout the Twin Cities metro and in to western Wisconsin. Also with their truthful and expert advice you will find them to be an asset in any transaction. Wendy and Brad are top selling agents year after year as a result of their diligence, commitment to excellent service, and compassion to the business while representing their client's needs. We'd be happy to serve you!

FOCUS CITIES: WOODBURY | EAGAN | ST. PAUL SUBURBS



MULTI-YEAR WINNER

DAVID SAINT GERMAIN

Office: (651) 770-5000
Mobile: (952) 210-6962
david@davidssaintgermain.com
<https://davidssaintgermain.com>

- Buyers: Customize Strategy. Tailored Results.
- Sellers: Customized Marketing. Tailored Solutions.
- Its Your Equity, Save More of It!



David has a keen understanding of the real estate marketplace, state of the art search technology, astute negotiations skills, knowledge of consumer behavior and ability to execute innovative marketing ideas that work. More importantly, David has an unyielding commitment to put his client's needs first. David's approach yields: the right deal, at the right time, and the right price! Taking Care of You. Taking Care of Business.

FOCUS CITIES: WOODBURY | ST. PAUL | MINNEAPOLIS



MULTI-YEAR WINNER

KIM ZITON

Office: (612) 123-3456
Mobile: (612) 987-6835
kim@kimziton.com
kimziton.com

- Luxury Division, CLHMS, CRS
- Buy-Sell-Build-Relocation
- #1 KW Agent for Individual Sales in MN 2011-2019



Kim has successfully branded herself as an individual with tenacity and deep market knowledge. She has a track record of success implementing marketing strategies and structuring deals. Kim is the #1 Real Estate Agent in Woodbury and Minnesota for Keller Williams from 2012 - 2019. Kim's motto, "meet and exceed clients goals". Kim is one of the most trusted names in Real Estate.

FOCUS CITIES: WOODBURY | LAKE ELMO | WEST LAKE LAND



CONGRATULATIONS TO ALL 2020 SUPER REAL ESTATE AGENTS™!

For more information about the Super Real Estate Agent program and for a searchable list of all winners please visit superrealestateagent.com.



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KW CLASSIC REALTY

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www.donnawheeler.realtor



REBECCA FISCHER
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KELLER WILLIAMS
SELECT REALTY

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www.RJandCoHomes.com



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ARDEN HILLS

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ENGEL & VÖLKERS
BLAINE

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KELLER WILLIAMS
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CONNECTION REALTY

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EDINA REALTY

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HEIGHTS**

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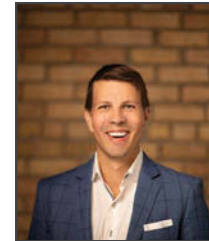
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For more information about the Super Real Estate Agent program and for a searchable list of all winners please visit superrealestateagent.com.



WHERE CREDIT IS DUE

Giving credit is what these Twin Cities pros do best. These local mortgage experts rank highest on client satisfaction for facilitating, originating, and/or financing a real estate loan.



> In today's seller's market, it's important to find someone who has the expertise to navigate the intricate process of home financing. Enter the Super Mortgage Professionals. Like the Super Real Estate Agents, everyone who appears on this list has received top marks based on consumer experience. The criteria are streamlined: overall satisfaction and whether a consumer would recommend them to a friend. **These names represent the top 5 percent of mortgage pros in the Twin Cities—satisfaction guaranteed.**

LEARN MORE ABOUT HIGHLIGHTED SUPER MORTGAGE PROFESSIONALS BEGINNING ON PAGE 152

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Prosperity Home Mortgage
651-225-3965

Kevin Yamaya
Bell Bank Mortgage
612-720-4146

Jeff Zajac
TruStone Home Mortgage
612-281-9184

Cindy Zemien
Bell Bank Mortgage
612-867-9071

Joe Zemien
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651-260-5766



MULTI-YEAR WINNER

PAUL BASIL

CrossCountry Mortgage, LLC
Office: (612) 299-1109
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Paul.Basil@myccmortgage.com
MyCCTeam.com

- We use technology to make your experience fast & easy.
- We bring value beyond lending as strategic advisors.
- We teach you to put your assets to work for you.



To us, our relationships are so much more than a home loan. My CC Team has decades of combined experience in helping clients through every stage of their financial and home buying journey. We look forward to meeting you!

NMLS# 452480



MULTI-YEAR WINNER

STEVEN BRAND

Hancock Mortgage
Mobile: (612) 386-5306
Steve@StevenBrandHomeLoans.com
www.MilitaryMortgageGuru.com

- Helping Veterans with their home loan needs
- Helping Low down-payment home-buyers navigate FTHB options
- Helping borrowers understand "no monthly MI options"



My passion is serving Veterans and teaching Realtors about how great the VA home loan program is for those who served our country. I am involved with VAREP, VAV, MMBC and other acronyms you don't know. I am confident I know more than some "mortgage guy" sitting in a cubicle in Texas, Missouri, California or Virginia. If you're a Veteran or Realtor who wants to know more about VA loans... call me at 844-VA-Steve (844- 827-8383)

NMLS# 261849



MULTI-YEAR WINNER

JOE BYDZOVSKY

Lake Area Mortgage
Mobile: (651) 303-8765
joe@lakeareamortgage.com
mymortgageguyjoe.com

- 16+ years of experience with Conventional, FHA and VA loans
- Purchase & Refi for primary, second, investment properties
- Professional/competitive/individualized financing solutions



Throughout my 16 years in the mortgage industry, my goal is always to provide each client with individual solutions tailored to their specific needs. I review all the details and objectives directly with my clients to ensure that everyone is on the same page. By providing in-house origination, processing, underwriting and funding, I can ensure that your loan will be completed accurately, timely and smoothly.

NMLS# 270628



MULTI-YEAR WINNER

VANESSA FRISCH

Guaranteed Rate
Office: (651) 251-1746
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vanessa.frisch@rate.com
rate.com/loan-expert/vanessafrisch

- Conv/Jumbo/FHA/VA and New Construction Lending
- Passion for Educating Clients on all options available
- 15+ Years in the Mortgage Industry



Vanessa Frisch has a passion to educate clients on how to use real estate financing to their benefit. Whether your goals are to acquire a dream home, grow net worth or to add additional revenue streams you're in great hands. Vanessa and her team utilize the latest in technology in conjunction with industry best practices to achieve these goals. They are well known for great customer service, consistent communication and strong attention to detail. NMLS #2611; For licensing info visit nmlsconsumeraccess.org

NMLS# 332791



MULTI-YEAR WINNER

MARK GOBRAN

Lake Area Mortgage
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Mobile: (651) 338-3900
mark@markgobran.com
markgobran.com

- Construction and Construction to Perm Mortgages
- VA - Veteran home loan expert
- Refinance, Conventional, Jumbo, VA and FHA Streamline



With more than 30 years of mortgage lending experience and a commitment to excellence, I take pride in having helped countless homeowners purchase and refinance their homes. I offer a number of loan programs while also providing In-House Portfolio Programs for situations that don't quite fit within the standard mortgage lending box. I look forward to helping you accomplish your goals. Contact me today to get started!

NMLS# 695799



MULTI-YEAR WINNER

RAMONA JENKINS

Bell Bank Mortgage
Office: (952) 905-5558
Mobile: (612) 226-8761
rjenkins@bell.bank
ramonajenkins.com

- Over 25 years of lending experience
- Primary/Vacation/Investment Home Financing
- Physician Loan 5% Down, no PMI up to \$1,000,000



Being a top-producing Loan Officer at Bell Bank Mortgage since 1994, has given me the experience and knowledge to provide my clients with the best possible service, product and results -- every time. I am passionate about going the extra mile to ensure your mortgage experience is a smooth and successful one. I hope to be of service to you!

NMLS# 264221





DOUG KAMPSEN
Lake Area Mortgage
Office: (651) 209-2914
Mobile: (651) 407-4825
dkampsen@lakeareamortgage.com
dougkampsen.com

- Specializing in Single-Close Construction Loans
- 35+ Years experience with Conventional, FHA and VA
- Purchase/Refinance - primary, second & investment property



MULTI-YEAR WINNER

With nearly 35 years in the finance and mortgage industry, I confidently know what it takes to make residential mortgages happen in Minnesota. As a top Mortgage Banker in the St. Paul/Minneapolis area, I have an extensive background in all types of residential loans. Borrowers and real estate agents alike can rest assured knowing that they are in the hands of a competent, resourceful mortgage lending professional.

NMLS# 695804



BRIAN LINDSTROM
Lake Area Mortgage
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lakeareamortgage.com/mlo/blindstrom

- First Time Homebuyers
- Move Up Buyers
- Refinancing Options



MULTI-YEAR WINNER

With over 18 years of experience in the mortgage industry I have dedicated myself to the career. I am blessed with a job that I can earn a living while helping people. I feel that at Lake Area Mortgage we have a wide variety of products with competitive rates to help all different kinds of situations. I appreciate the opportunities to work with clients and will work with them to achieve their goals.

NMLS# 695808



JOSHUA LUND
Gold Star Mortgage Financial Group
Office: (952) 884-5442
Mobile: (612) 802-3265
jlund@goldstarfinancial.com
GoldStarFinancial.com/JoshLund

- 20+ years of residential lending in Minnesota
- Finds solutions for clients that other lenders turn away
- Gold Star is licensed in 35 states across the United States



MULTI-YEAR WINNER

From our first phone call to my warm congratulations at closing, you'll feel the Gold Star Difference. It's evident in our exceptionally personal service and the speed with which you'll reach the closing table. I understand it's both my privilege and responsibility to earn your trust, and I'll never be satisfied until you are delighted with your experience. I can't wait to add you to our Gold Star family.

NMLS# 387408



BOB MERRILL
Bell Bank Mortgage
Office: (952) 905-5748
Mobile: (612) 986-3887
bmerrill@bell.bank
bobmerrillmortgage.com

- Competitive – Access to a broad range of mortgage options
- Education – Guidance to understand options
- Communication – Consistent communication throughout process



MULTI-YEAR WINNER

I work in my clients' best interest, with the highest standards of service, professionalism and ethics. My team and I want to make the home financing process enjoyable. Whether purchasing a home or refinancing an existing mortgage, you deserve a smooth transaction and an authentic experience.

NMLS# 400595



BRENT MERRITT
Mortgage Capital of MN, Inc
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Mobile: (612) 812-0320
bmerritt@mortgagecapitalmn.com
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- Construction Lending
- VA Lending
- Home Purchase Lending



MULTI-YEAR WINNER

Brent Merritt is a Partner and Senior Mortgage Consultant at Mortgage Capital of MN, specializing in home purchase loans & construction lending whether it be new home construction or that long awaited home remodel. Brent is an expert in the construction lending process and can walk you through every step of the process.

NMLS# 340490



STEVE MORRIS
Guaranteed Rate
Office: (651) 889-6726
Mobile: (612) 889-6726
SMorris@Rate.com
Rate.com/SteveMorris

- New Construction Custom Homes
- Working with business owners with complex tax situations
- Extremely competitive rates for jumbo and super jumbo buyers



MULTI-YEAR WINNER

3020 Woodbury Dr, Suites LL1 & LL2, Woodbury, MN 55129 NMLS ID: 275563; MN - MN-MLO-275563 - MN-MO-20526478 | NMLS ID #2611 (Nationwide Mortgage Licensing System www.nmlsconsumeraccess.org) MN - Lic #MN-MO-20526478

NMLS# 275563





STACY NEWGAARD

Bell Bank Mortgage
Office: (952) 905-5512
Mobile: (612) 865-2132
snewgaard@bell.bank
www.stacynewgaard.com

- Over 20 years of lending experience
- Primary/Investment/Vacation/Rehab/First Time Home Buyer
- Jumbo/VA/Conventional/New Construction/USDA/FHA Financing.



MULTI-YEAR WINNER

As a dedicated and experienced mortgage professional, I take pleasure in assisting my clients with their mortgage needs. Home ownership is the American Dream. That is why I take the time to help my clients understand the home buying process, so their experience is smooth and hassle-free. That is the way it is supposed to be.

NMLS# 332492



BRANDON PETERSON

Lake Area Mortgage
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Mobile: (612) 964-1371
bpeterson@lakeareamortgage.com
mortgagesbybrandon.com

- Providing mortgage solutions that fit clients' needs & goals
- Expert experience with Down Payment Assistance Programs
- Offering Single-Close Construction & Renovation Loans



MULTI-YEAR WINNER

Clear communication and keeping the client informed is always a top priority throughout the mortgage process. First-time home buyers rely on me for accurate and reliable financing options, while move-up buyers count on me for consistent service with competitive terms. Every financing situation is unique and my customers deal with me directly to guarantee an efficient mortgage process.

NMLS# 302002



PETE RINZEL

Bell Bank Mortgage
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prinzel@bell.bank
www.peterinzel.biz

- Purchase & Refinance/Conventional, FHA & VA
- Primary Residence/Investment & Rehab Properties
- First-Time Homebuyer Loans/Down Payment Assistance



MULTI-YEAR WINNER

Whether you are buying your first home or your fifth, you need an experienced Loan Officer to help you navigate the complexities of mortgage financing. I am committed to excellence throughout the process-- from providing a thorough pre-approval with competitive rates and programs to listening and answering your questions, and most important, to closing your loan on time.

NMLS# 269146



MICHELLE ROBINSON

Lake Area Mortgage
Office: (651) 209-2905
Mobile: (612) 414-5420
mrobinson@lakeareamtg.com

- First Time Home Buyers
- Down Payment Assistance Programs
- Conventional, FHA, VA and RD



MULTI-YEAR WINNER

Having been in the mortgage for over 29 years, you can be assured that Michelle knows the mortgage process and what it takes to get your loan closed. Educating her clients upfront to make sure they understand the process is the key to her success.

NMLS# 695815



JOHN ROEHRICH

Homes Mortgage LLC
Office: (651) 748-3706
Mobile: (612) 396-2578
jroehrich@homesmortgage.net
MNmortgageplanner.com

- Top ten loan officer in MN on Zillow with perfect rating
- A+ rating with the better business bureau
- Homes for Heroes affiliate.



MULTI-YEAR WINNER

Whether you are a first time home buyer or upgrading to your dream home, I can help make your dreams a reality. As a smaller mortgage lender, we are able to pass along those savings to our clients while maintaining a service level that is second to none. With over 20 years experience in all residential loans and an A+ rating with the better business bureau, there is no better place to come to for your financing needs.

NMLS# 300490



NICOLE ROSANDICH MEEKER

Wintrust Mortgage
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NMeeker@WintrustMortgage.com
Wintrustmortgage.com/nicole-meeker.html

- Certified Financial Planner(r)
- Custom Financing Options
- First-Time Homebuyers



MULTI-YEAR WINNER

Buying a home can be one of the largest investment you can make. I believe that personalized advice and planning should go into a decision of that magnitude. We can start planning months prior to looking for a house to ensure all your goals are met during the buying process. Let me help you meet and exceed your home buying expectations.

NMLS# 657392





MULTI-YEAR WINNER

MATT ROYER

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mroyer@homesmortgage.net
www.MattRoyer.com

- Google Me! My clients say more about me than I ever could.
- A+ rating with the better business bureau
- VA, USDA, FHA, Conventional all, I handle them all very well



I love to teach and share information. My goal has always been single minded and simple: To make the process as stress free as possible. Since 2000, I've helped First Time Home Buyers understand their choices, move up buyers achieve their dream home, Military Veterans get the perfect VA loan and current home owners decide when and where a refinance would be best for them.

I will never leave a doubt or worry in your mind.

NMLS#366970



MULTI-YEAR WINNER

JASON STONE

Fairway Independent Mortgage
Office: (651) 888-8171
Mobile: (651) 253-2144
jason.stone@fairwaymc.com
www.jasonstone-loans.com

- 17+ yrs of experience providing excellent customer service
- Purchase/Refinance- Primary & Vacation homes in MN, WI, FL
- Homes for Heroes lender: benefits for First Responders & Veterans



Not only do I have years of proven financial experience, I am also involved in the community as a firefighter for the city of Mendota Heights and an active board member of the PTA for our community's elementary school. Raising a family in this community has provided me with a greater understanding of the importance of establishing roots. It is my ultimate goal to help you achieve the dream of homeownership.

NMLS# 1018649



LORI WITTMER

Lake Area Mortgage
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lwittmer@lakeareamortgage.com
www.LoriOstWittmer.com

- Conventional, Jumbo, FHA, VA, USDA, First Time Home Buyers
- Investment Property, New Construction, Portfolio Lending
- Purchase, Refinance, Down Payment Assistance



I am a seasoned mortgage professional with 25+ years in the industry. Whether you are refinancing, buying your first home or your fifth, I have the expertise to make the process smooth and worry free. If you are looking for a lender that thinks outside of the box and makes communication a priority, I am the perfect lender for you.

NMLS# 869636



CONGRATULATIONS TO ALL 2020 SUPER MORTGAGE PROFESSIONALS™!

For more information about the Super Mortgage Professionals program and for a searchable list of all winners please visit supermortgageprofessionals.com.



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Alerus Mortgage



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AARON BARR
NMLS 445491
New American Funding



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CHAD BLOFIELD
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TED BOUGIE
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Best Advantage Mortgage



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RITA G. BROOKS
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JAMES CAHILL
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KS StateBank



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LUKE CARRIER
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Megastar Financial Corp



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STEVE CONKLIN
NMLS 279519
Satori Mortgage
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MATT CRIOGIO
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Leader1



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Your Lender for Life



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iLoan



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BRADLEY K DALE
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LeaderOne Financial



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Bell Bank Mortgage



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For more information about the Super Mortgage Professionals program and for a searchable list of all winners please visit supermortgageprofessionals.com.

November 4

To: Americans
Independence Hall
Philadelphia, Pa., USA



Vance Opperman



Tone at the top, as we say in business, matters. So, with the election over, we should be done with using insulting names for political opponents or the media.

To Whom It May Concern:

Nov. 3 may be a binge day for the political class, but like a hangover, the next day is the most painful for the rest of us. Time, at long last, to retire TV ads and social media lies. The Russians are coming(!)—time for them to go. This is written weeks before our election, and from here, it looks like a very close contest, at least in an 18th-century kind of way (Electoral College).

The current administration has divided America from its allies, its principles, and its citizens. Politics and political expediency have ill-served us. This is how Americans can fix that.

Covid-19. The election is now over, so our response to Covid-19 is no longer a political matter. Facts and science can be our guide. The U.S. has one of the highest infection and death rates among all developed countries. Americans are not allowed in most countries because of our public health failures. It is no secret how we can achieve what other countries have. Masks in public should be mandatory. Social distancing enforced. Testing and contact tracing must be rapidly increased. Quarantines will be declared and enforced. Vaccines and therapeutics must be vigorously tested and approved. Premature happy talk about vaccines will only undermine the public trust. Quack remedies must not be winked—or tweeted—at. Covid is not spread by 5G. Only victory over the virus will save our economy.

Economy. Last quarter, our GDP declined by more than 30 percent. Unemployment reached historic levels and government borrowing at all levels skyrocketed. Previous political will to spend \$1 trillion on infrastructure gave way to an unneeded tax cut. Today, two years before the next election, we can do better. State, city and local governments will need funds for infrastructure and public services. Years ago, we bailed out New York City to great

success. Another success was the federal bailout of the automakers and the Troubled Asset Relief Program (TARP), initially signed into law by President Bush in 2008. The chair of the Federal Reserve, Jerome Powell, has already made it clear that monetary policy cannot do much more. We'll need to spend trillions of dollars. What could some of this new spending accomplish?

Global warming. An overwhelming scientific consensus links our extraordinary environmental phenomena to the effects of human activities. It is impossible to ignore increasing severe weather and shifting moisture patterns. West Nile virus now exists in Minnesota! The election is now over, so the country can address these issues without political posturing. Without relying on international treaties, there is much we can do right here in the U.S. of A. Job-dense work is required to retrofit our buildings to conserve energy. Some of the fastest-growing job categories are in solar generation and insulation. Jobs are increasing in wind-generation systems. New high-paying job opportunities are needed. Now is that time for the new administration to act. An unemployed population has no future except civil unrest.

Civil unrest. Our democracy requires the civil support of its citizens. Police brutality, civil unrest, looting, and roaming vigilante groups make progress impossible. At a minimum, now that this is not a campaign issue, police practices must be drastically reformed. Any meaningful approach to rebalancing our civil society requires the new administration to forcefully address the racial job and education gap. Communities deserve respectful and forceful police protection.

Tone at the top, as we say in business, matters. So, with the election over, we should be done with using in-

sulting names for political opponents or the media. Symbols matter, too. The language of our leaders, the statutory in our public places, the national celebration of our historic heroes—all add to an inclusive culture appropriate for a country largely founded by immigrants. The new administration can add to this tone.

This year is the 75th anniversary of the end of WW II. Jerry Pedersen, now 95, was aboard the *U.S.S. Missouri* in Tokyo Bay and watched the Japanese surrender. Due to Covid, he was required to virtually join a group of other veterans aboard a battleship in Pearl Harbor to celebrate in Septem-



ber. Our newly elected president, a non-veteran, should heed his words. When asked who this country's enemies are, veteran Pedersen said, "Our enemies today are injustice. It's the lack of respecting the dignity and freedom of every single individual."

May our new American president lead us well.

**Sincerely,
Vance K. Opperman
Thankful for our real heroes**

Vance K. Opperman
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Twin Cities Business.

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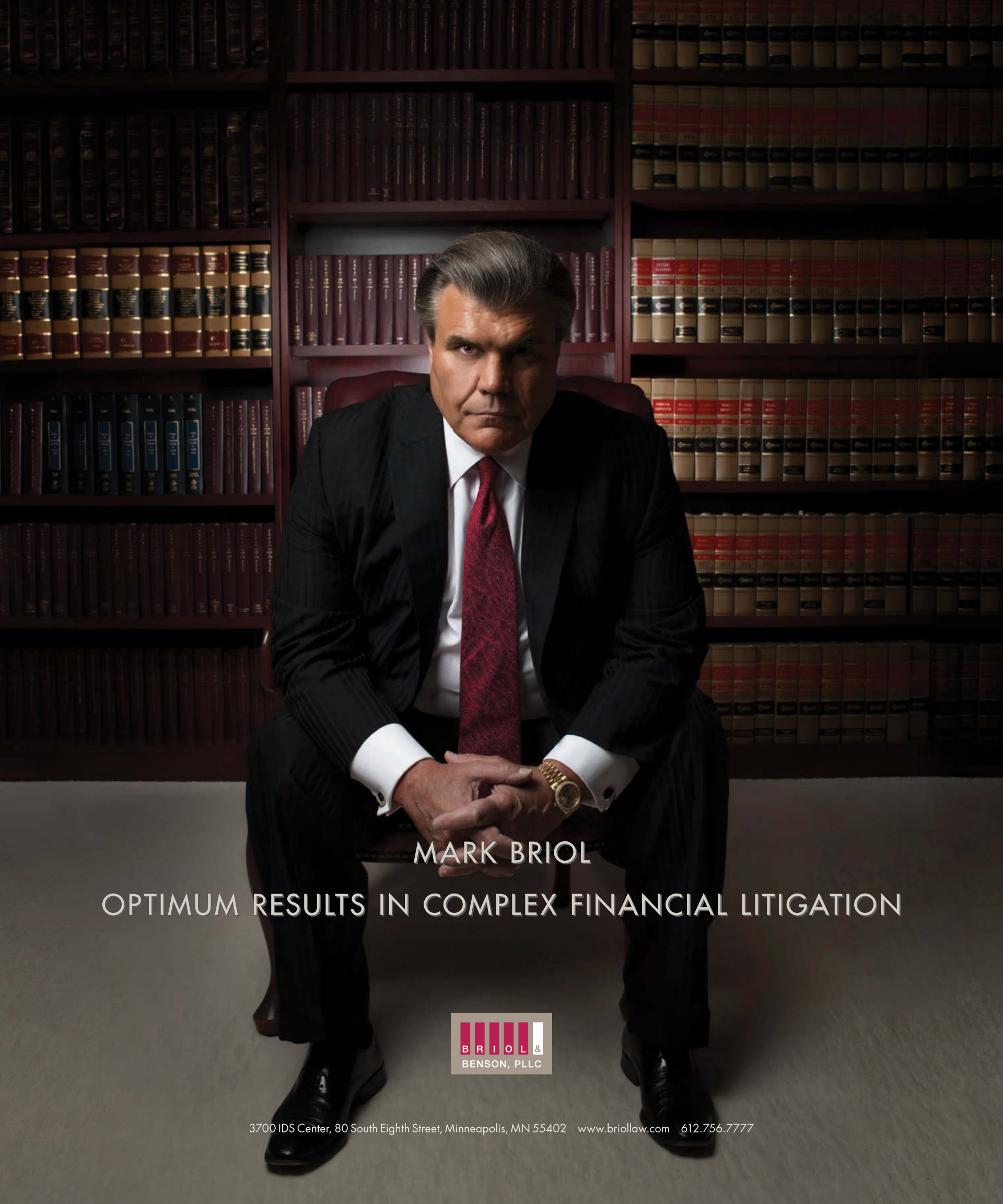


Studio 120 filming Allison Kaplan for TCB virtual event.

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