

INSIDE

Avoiding an Audit // Housing Our Workers


Celebrating
2000-2020
YEARS

GROW / NETWORK / PROFIT

BUSINESS CENTRAL

Produced by the St. Cloud Area Chamber of Commerce

JULY/AUGUST 2020 // \$3.95

Attacked!

Sixty percent of small businesses go bankrupt within six months following a cyberattack.

Doing Good

An Incredible Ride

Simonson Lumber President Richard Hobbs is proud of his company's success, but his real passion is creating a culture of inclusion and respect.





DEERWOOD BANK

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Your Central Minnesota Business Banking Team

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- Small Businesses Served: **750**
- Minnesotans Kept on Payroll: **11,202**
- Total PPP Dollars Financed: **\$99,501,403**
- Cups of coffee consumed by Deerwood Business Bankers during PPP application period: **1,446,327**

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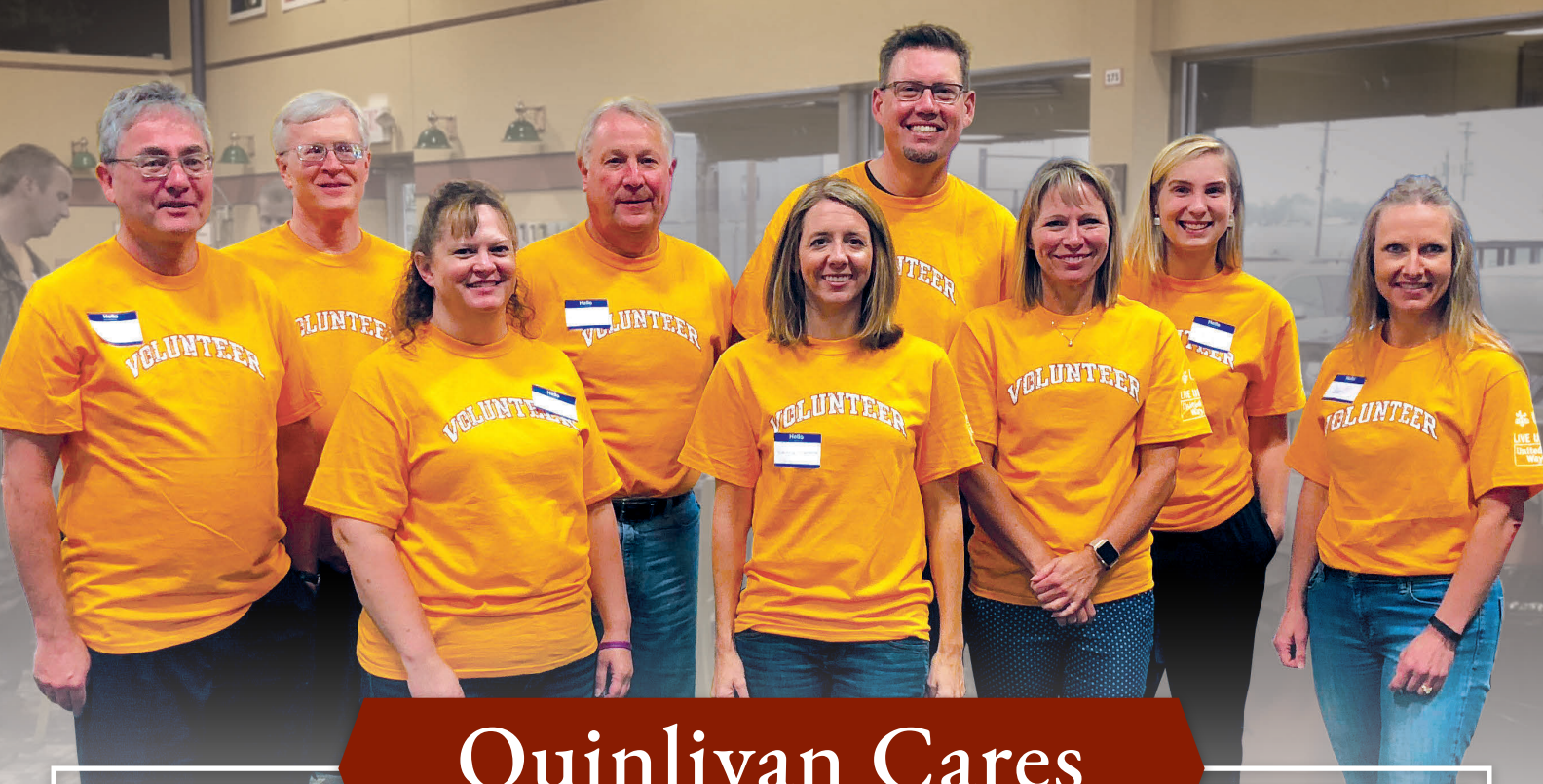
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GROW

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BUSINESSCENTRAL
MAGAZINE.COM

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- Company Culture in 2030
- 10 Leadership tips to ignore
- Satisfying Unhappy Customers

Celebrating
2000-2020
YEARS

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I mask for
my customers.❤

Who do you mask for?

Wearing a face covering protects the people around you.
It helps you keep germs to yourself — protecting the most
vulnerable.

Help slow the spread of COVID-19 — we're all in this together.

#imaskforyou





Risk Assessment

On June 1 we opened the Chamber office to volunteers and guests. This was not a simple decision. Since COVID-19 became a community health concern we have worked to adhere to the recommendations and guidance coming from the Governor's office and the Minnesota Department of Health. Before opening our doors, we put a Return to Work Plan in place that includes masks and hand sanitizing for guests, increased cleaning of high-touch surfaces, and social distancing.

As I've waded through what seems like mountains of articles and newspaper columns related to COVID-19, one stands out to me. It's a scientific article written by Erin Bromage, Ph.D., associate professor of biology at the University of Massachusetts. It's called *"The Risks – Know Them – Avoid Them."*

To become infected with COVID-19 you need to be exposed to an infectious dose of the virus. Dr. Bromage writes that as few as 1,000 SARS-CoV2 viral particles are needed for an infection to take hold. (This still needs to be determined experimentally, but that number may be used to demonstrate how infection can occur.) This means infection could occur through 1,000 viral particles received from one eye-rub, or 100 viral particles inhaled in each breath over 10 breaths. If you inhale 1,000 particles, it can lead to infection.

So, what are the riskiest ways to become infected? Consider these estimates:

Bathrooms have a lot of high touch surfaces and flushing toilets aerosolizes many droplets. After reading Dr. Bromage's article, we've installed new toilet seats with lids be installed in our office restrooms.

—
A single cough releases about 3,000 droplets and they travel at 50 mph. Beware of unprotected coughs.

—
A single sneeze releases about 30,000 droplets travelling up to 200 mph. Cover your sneeze.

—
A single breath releases 50-5,000 droplets. Most are low velocity and fall to the ground quickly. Just breathing is not nearly as risky as coughing and sneezing.

Successful infection occurs based on the length of time one is exposed to the virus. Even if that cough or sneeze was not directed at you, infected droplets can hang in the air for a few minutes. All you must do is enter that room within a few minutes of the cough/sneeze and take a few breaths and you have potentially received enough virus to establish infection.

As members, if you are healthy, you are always welcome in our office. But whatever you do, **PLEASE DO NOT SNEEZE!!!**

Teresa Bohnen
Publisher

This President's column borrows original text from Dr. Bromage's article.



[Find his full article at BusinessCentralMagazine.com](https://www.businesscentralmagazine.com)

Celebrating
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YEARS

LOOKING BACK



Chairperson's Award

In August 2000, Hub Levandowski, (L) now retired from Wells Fargo, was selected by Bob Strack, Strack Companies and chair of the Chamber's Board at the time, to receive the Chairperson's Award. This award was given to a past member of the Chamber's Board who had been active in the Chamber

for at least 20 years, had provided revenue support of the Chamber beyond dues through sponsorships and advertising, provided visible support for the organization, and demonstrated a willingness to recruit members and volunteers. Hub hit every criteria and still does! Most recently he was instrumental in raising funds to support the Chamber's Sesquicentennial in 2019.



Chamber Connection Gavel Change

In 2000 we said Thank You to outgoing Chamber Connection chair, Tammy Buttweiler ...
... and hello to our new chair, Brenda Eisenschenk, (R) now owner of InteleCONNECT.



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Rememberings

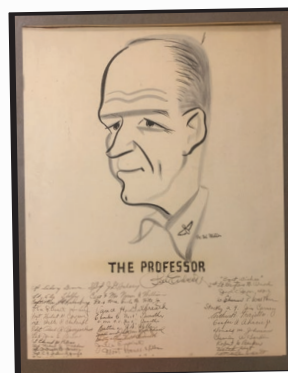
When I was in Cambodia our guide talked about his life under Pol Pot. Pol Pot was a political leader whose communist Khmer Rouge government led Cambodia from 1975 to 1979. During that time, an estimated 1.5 to 2 million Cambodians died of starvation, execution, disease, and overwork. Our guide shared stories from when he was three and four years old of his family running and hiding from Pol Pot's armies.

Privately I asked him if these were his memories, or memories from family members that he had turned into his own. With a sad smile, he said, these "memories" were stories his family had told him of his early years. He had no memories of his own from those days of fear and deprivation.

My own memories as a child have no fear. No deprivation. No worries. I also have no memories of either of my grandfathers, and only two recollections of my maternal grandmother. My paternal grandmother was the youngest of all the grandparents and I have many memories of her later years. But for the others, there are few memories that belong to me.

Grandpa Ivers came off a southern Minnesota farm and what I recall being told was that he worked as a mechanic during World War I. He was a farmer, a mechanic, and owned a lodge in northern Minnesota, before retiring to Tampa, Florida. I have a photo of him standing with my dad holding fish, a hobby they apparently shared. And one where Grandpa is standing by a swing set and I'm on the swing. My memory tells me that he fixed the swing set, but I'm not certain that it's my memory. I'm told the family believed he was gassed during the war and suffered most of his adult life from

My own memories as a child have no fear. No deprivation. No worries. I also have no memories of either of my grandfathers, and only two of my maternal grandmother.



Editor Gail Ivers' Grandpa Beck (L) and Grandpa Ivers

various illnesses, ultimately dying from what my mother said was "His immune system attacking him."

My mother's father, Grandpa Beck, was completely different from Grandpa Ivers. Grandpa Beck was well educated, with a Ph.D., and held multiple administrative positions at various colleges. One of those was Bemidji State University where, my mother said, he was known as an incredibly hard grader. "They say he threw the tests up in the air and the ones that stuck to the ceiling were the ones that got an 'A'."

I admit that I have always been a bit jealous of people who intimately remember their grandparents. Richard Hobbs, president of Simonson Lumber, (see the story on page 34) talks about his grandfather with great pride. Richard was ten years old when he first started working at Simonson and he recalls with great clarity many stories about his grandfather - lumber

man, stage coach driver, entrepreneur, buyer and seller of businesses....Some of those stories may be family lore, but many of them are Richard's personal memories which I expect he treasures, as he does so many of the people and the memories that surround him to this day.

Until next issue,

BUSINESS CENTRAL

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UPFRONT

GROW | NETWORK | PROFIT NEWS & PEOPLE THAT MAKE UP THE CHAMBER NETWORK

INSIDE THIS ISSUE: Your Voice in Government / People to Know / Top Hats / The Trouble with Business

BOOK REVIEW

Let's Communicate

If you're interested in improving your interpersonal communication skills – and you should be – this book offers strategies you can apply immediately.

Reviewed by Dr. Fred Hill

This tiny book of 193 pages is what I would call a “find of the year.” A copy of the book was given to Editor Gail Ivers on the off chance that it might make a good choice for a Business Central review. I am so impressed with it that I purchased a copy for myself from Amazon, on sale, for approximately \$10.00 Prime.

The book takes the most important theories about interpersonal communication and reframes them as pragmatic strategies the readers can digest in minutes and apply immediately.

Reading from Norton's Book News sales release:

“The first spread in each chapter presents readers with a diagram that provides a clear visual representation of the essential points of the topic, whether it be active listening or transactional analysis. The next two pages offer reader-


friendly explanations, along with strategies that the reader can use right away. The result is an easy-to-use guide to improving your interpersonal communication skills that can be read straight through, consulted as a quick reference, or dipped in and out of for new ideas and inspiration.”

In the introduction to their book, the authors joke that “Communication is a bit like love – it's what makes the world go ‘round, but nobody knows how it works.”

There are five sections: Job and Career, Self and Knowledge, Love and Friendship, Words and Meanings, and Conclusion. The Conclusion section is Idea 44, The Peak-End-Rule, which is what we remember from a conversation. The assessment of what we remember can be based on only two parts of the experience.

1. The Peak — the part of the experience that was most extreme (either pleasant or unpleasant).
2. The End — whether it got better or worse at the end. A small improvement can make it seem like an okay experience, whereas a poor ending will ruin an otherwise great evening.

Elfriede Jelinek counsels “I don't care about opening sentences. All I care about is the last sentence. It's the sentence the reader will go to bed with.”

Take this book to bed with you – learn 44 new Ideas. 

Dr. Fred E. Hill is an emeritus professor at St. Cloud State University.



The Communication Book; 44 Ideas for Better Conversations Every Day by Mikael Krogerus and Roman Tschappeler, W. W. Norton & Company, New York 2020, ISBN 978-1-324-00198-0

NEWS REEL

U.S. Department of Commerce invests \$2.5 million in St. Cloud

The U.S. Department of Commerce, through the Economic Development Administration (EDA) is awarding a \$2.5 million grant to St. Cloud Technical & Community College to build a new advanced manufacturing training lab. The lab will provide the necessary training to workers to meet the demand of regional manufacturers. The EDA grant, to be matched with more than \$2 million in local funds, is expected to create or retain 1,290 jobs and generate nearly \$38 million in private investment.



Lesmeister achieves state licensure

Jennifer Lesmeister, financial advisor at

Laraway Financial, achieved Minnesota Department of Commerce professional licensure requirements to become a resident insurance producer in accident & health, life, variable life and variable annuities.

Lorenzen joins Stearns Bank board

Deb Lorenzen is the newest member of the Stearns Bank board of directors. She is managing director and head of Enterprise Data Governance for State Street Bank in Boston.

Send News Reel items to Gail Ivers, givers@businesscentralmagazine.com for possible inclusion. News Reel is compiled by Kelti Lorence.



What is one piece of advice you would give someone facing adversity?



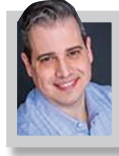
Brady DeGagne, Boys & Girls Clubs of Central Minnesota

"Remind yourself that nothing great was ever achieved easily. It takes vision, focus and perseverance to overcome any obstacle. One of my favorite John Augustus Shedd quotes is, 'A ship in harbor is safe, but that is not what ships are built for.'"



Alli Herold, Junior Achievement of the Upper Midwest

"Focus on your strengths. By aligning your strengths to the situation, you can be more intentional about the way you approach and move through the situation. Remember to always keep a positive attitude!"



**Michael Brower, Ehlinger & Associates/
American Family Insurance**

"Go for a walk. There's not really one-size-fits-all advice. I've found when the stress level ramps up due to challenging circumstances, going for a walk helps. The point is, sometimes we have to put a pin in something, let it wait, and focus our energy on what we can control."



Tanja Goering, PAM's Auto

"Face adversity head-on. The greatest personal growth and life lessons are found when we find the courage within ourselves to conquer adversity with a positive attitude and an open mind to learn from that journey. I like this quote from Dieter F. Uchtdorf: It is your reaction to adversity, not the adversity itself, that determines how your life's story will develop."



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NEWS REEL

PleasureLand RV earns excellence award

All PleasureLand RV centers in Minnesota earned the Flying W Dealer Excellence Award from Winnebago based on their performance during the program period of February 2019 to February 2020. Recipients are selected based on customer satisfaction measured at RV delivery and after warranty service.

***Maydew joins BerganKDV***

Catherine Demes Maydew recently joined BerganKDV

as director of government and nonprofit consulting. Maydew has extensive experience working with public service clients such as nonprofits, governmental entities, schools, hospitals, and foundations. A seasoned certified public accountant, she is also a certified information systems auditor and certified fundraising executive.

Nursing expansion underway at St. Scholastica College

A \$1 million expansion at the College of St. Scholastica in Sartell will double the school's educational space and enhance current nursing technology. The new space will include nursing skills labs and simulation labs. The high-tech spaces will be flexible — able to simulate a home care scenario, a hospital room, or a clinic.

***Marco names new chief financial officer***

Marco promoted James Bainbridge, previously vice president of finance, to chief financial officer.

YOUR VOICE IN GOVERNMENT

Coming Soon! 2020 Elections

November is just around the corner, be informed!



Usually by this point in an even-numbered year, we would be inundated with political ads telling us why we should NOT be voting for someone's opponent. Compared to past years little has been said and written about who is running, and even which offices we will be voting to fill this fall. Here's some information you may find useful.

On November 3, 2020 we will be electing people to fill these important offices:

- U.S. President
- U.S. Senator (to fill the seat currently held by Senator Tina Smith)
- U.S. Representative (to fill the seat currently held by Congressman Tom Emmer)
- All State Senators (to fill seats currently held by Senators Jerry Relf and Jeff Howe)

- All State Representative (all State Representatives including seats locally held by Representatives Tim O'Driscoll, Tama Theis, Dan Wolgamott, and Lisa Demuth)
- Judicial Seats

Depending on where you live, you may also have decisions to make about these offices:


- County officials
- City officers
- School board members
- Township officers
- Local ballot questions

Due to COVID-19, voting early by a mailed absentee ballot may be a great choice for many. In Minnesota, you can vote early with an absentee ballot starting 46 days before Election Day. You can request an absentee ballot online. Information about other options and more information about

absentee voting is available on Minnesota's Secretary of State website.

Additionally, curbside voting will be available for anyone who cannot enter a polling place for any reason, including concerns for their health. Curbside voting allows voters to register to vote and vote without leaving their vehicles. If you choose this option, two election judges will bring out a ballot to your vehicle, then bring it inside and put it in the ballot box for you.

The St. Cloud Area Chamber of Commerce is planning new ways to allow our members to understand where candidates stand on important business issues. We are considering online candidate forums, Zoom forums, and digital options for recording and presenting candidates' business agendas.

Your vote has never been more important than in 2020. Consider using some of your at-home safe time learning about the issues and candidates that will determine the future of our community. 



Additional information about 2020 voting process and elections is available at www.sos.state.mn.us.

PEOPLE TO KNOW



Get to know these people, it'll be worth your time!



Caryn Stadther
U.S. Bank

Phone: (320) 259-8307
caryn.stadther@usbank.com
Chair, Top Hat Ambassadors

The Top Hat Ambassadors welcome new members, congratulate members who have expanded or relocated, and serve as greeters and hosts at Chamber events.



Brenda Eisenschenk
InteleCONNECT, Inc.

Phone: (320) 257-7400
brenda@inteleconnect.net
Chair, Chamber Open

The Chamber Open is an annual networking and fundraising event for the Chamber. Volunteers organize the day's activities, sell sponsorships, and help the day of the Open.



Donna Roerick
Advantage Chiropractic

(320) 656-8991
donna@advantagechiro.net
Chair, Chamber Connection

Chamber Connection is the premier networking event for businesses in Central Minnesota. Hosted by a different Chamber member every Friday morning, Chamber Connection attracts 120 -150 people each week to network and share information about their businesses, all for the price of \$1 at the door. During COVID-19, this group meets virtually via Zoom and is free to attend.

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NEWS REEL

**Microbiologics hires
chief financial officer**

Mike Prasch recently joined Microbiologics as their chief financial officer. Prasch brings over 30 years of experience in corporate finance and leadership to his position. Before joining Microbiologics, he served as executive vice president/chief financial officer for Pace Analytical, an environmental and life science testing services company.

**Evens receives
ENX award**

Dale Evens, vice president of Marco, received the ENX

Difference Makers Award, a distinction that honors individuals who have made a notable impact on the document technology industry.

**Kunkel joins
BergankDV**

Phil Kunkel, financial services attorney, recently

joined Alliance Management, a BergankDV company. Kunkel will work with the team to provide business structure and management advice to companies experiencing financial stress. He has extensive experience in financial restructuring, business sale transactions, finance, agribusiness, real estate financing for for-profit and nonprofit businesses, operations, workouts and bankruptcy.

**Bernick Family Foundation
awards grants**

The Bernick Family Foundation awarded \$150,000 in grants to organizations and projects within their two key focus areas of youth and education; and health and fitness. The City of Waite Park received \$20,000 to support the creation and improvement of local soccer fields and basketball courts.

DIGGING HISTORY

Got Dairy Day?

**Central Minnesota was once recognized as
"The Golden Buckle of the Dairy Belt."**

By Jessie Storlien



In 1975 Minnesota ranked first nationwide in creamery butter and fourth in total milk produced. This was due in part to the improvements in breeding, feeding, disease control, and animal care that followed World War II. The average annual milk production increased from 4,400 pounds of milk per cow in 1940 to 12,139 pounds in 1984, according to statistics from the Minnesota Department of Agriculture.

By 1985 the success of the dairy industry in Stearns County alone contributed \$11 million dollars to the economy. Dairying was certainly a cause for celebration in Central Minnesota, and Dairy Day was one way to do that.

Dairy Day started in 1954 and was sponsored by Region 4 American Dairy Association of Minnesota and the St. Cloud Area Chamber of Commerce, with support from local businesses. Most Dairy Day celebrations have been

Dairy Day at Lake George, June 1960

held at the end of June as the culmination of Dairy Month. Over the years, many locations have hosted Dairy Day, from Lake George in St. Cloud to the Benton County Fairgrounds in Sauk Rapids to the Stearns County Fairgrounds in Sauk Centre.

Central Minnesota Dairy Day brought the Region 4 American Dairy Association of Minnesota together. This region included Benton, Chisago, Isanti, Kanabec, Mille Lacs, Morrison, Sherburne, Stearns, and Wright counties. The 1970 Dairy Day program announced the event as "...a salute to the dairy producers of the nine-county area. These are the rural Americans who have made this area 'The Golden Buckle of the Dairy Belt.'"

The early events included a showmanship contest for 4-H and FFA members, dairy calf judging, lunch, the presentation of

awards to exhibitors, and dairy product giveaways. The concluding event of Dairy Day was the Dairy Princess Coronation. Dairy princess candidates went to agriculture events in the area before being chosen by the judges as the new Dairy Princess for Central Minnesota. A dairy princess was selected based on poise, enthusiasm, and sincerity to serve in the dairy industry. The dairy princesses from across Minnesota then competed for the title Princess Kay of the Milky Way at the Minnesota State Fair. In later years, the dairy princess competition became a separate event in its own right.

In a 1960 story about Dairy Day the *St. Cloud Times* reported that "...nearly 425 dairy cattle, believed a state record dairy show, were in the ring at one time," and "The largest showing of



Dairy Princess Lucille Ruegemer, Richmond, 1966



Purity Milk Trucks at
Piggly Wiggly Grocery
Store, St. Cloud, ca 1953

dairy cattle of its kind ever held in the state of Minnesota.” For the cattle show, judges watched throughout the competition, and the best showmen were

called back to compete in the Showmanship Contest. The winners of the Showmanship Contest were named Grand Champions.

The event was also an opportunity for local businesses to promote their community.

“Dairy Day gains wide support from business and professional firms, banks, creameries and dairy plants and the many industries which produce the requirements of the dairy farm,” the *St. Cloud Times* reported. One such business was Purity Milk.

Jenner Skinner and Henry A. Lorge began Purity Milk in St. Cloud in 1930. In the 1940s farmers were hauling cream to the plant six days a week. During 1942 the company produced 250,000 pounds of butter. Jenner Skinner’s daughter, Geraldine Ahlstrand, took over Purity Milk when he died in 1976, and it remained a family business for

almost sixty years. Ahlstrand eventually sold the Purity Milk label to Oak Grove Dairy in 1980.

Although some of the businesses that have supported the celebration have changed, Central Minnesota Dairy Day remains a community fixture. In 2019, Central Minnesota Dairy Day was held at the Stearns County Fairgrounds in Sauk Centre. The event now solely focuses on dairy cattle judging and the showmanship contest. [B](#)

Jessie Storlien is an archivist at the Stearns History Museum in St. Cloud.



Pediatric Podiatry Patient
Emelia & Daryl Schroeder, Sartell

Improving Lives ONE SURGERY AT A TIME

When Daryl Schroeder’s daughter, Emelia, 14, hurt her toe at gymnastics practice, he didn’t think it was too serious. But after visiting with a local podiatrist, the Schroeders soon realized Emelia would need surgery.

Emelia wasn’t sure what to expect and was nervous when she arrived at St. Cloud Surgical Center, but remembers the staff making her feel comfortable. Daryl also recalls the phenomenal level of service and care that she experienced.

“The entire staff was very well organized, prepared, and genuinely concerned for the well being of my daughter,” said Daryl. “I was also extremely impressed when I received an unsolicited follow-up call from a recovery nurse to check in on how she is doing. We feel fortunate to have such a top-notch facility in our community.” said Daryl.



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NEWS REEL



AIS Planning promotes employees

AIS Planning promoted Chris Duke and Nathan Goebel to associate advisors. Duke joined AIS Planning in December



of 2019 after completing his degree in applied economic management at Virginia Tech. Goebel began his career with AIS Planning in February 2020 and is currently studying to sit for the CFP exam (Certified Financial Planner).

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TOP HATS



NEW MEMBERS
Beaudry Oil & Propane, fuels, lubricants, and propane, for home or office, 630 Proctor Ave. NW, Elk River. Pictured: Amanda Groethe, John Aeshliman, Steven Schack, Amanda Kari, Brian Calva, and Jason Miller.



NEW MEMBERS
Brandon Communications, two-way radios, pagers, public safety vehicle equipment, GPS fleet management and AstroStart remote vehicle starters, 30 13th Ave. S, Waite Park. Pictured: Sheri Moran, Kayla Bitzan, Richard Korkowski, Brian Potter, Rory Crusier.



NEW MEMBERS
Bravo Burritos, dine-in, takeout, delivery, catering and online ordering, 68 33rd Ave. S, St. Cloud. Pictured: Amanda Groethe, Mike Lardy, April Diederich.



NEW MEMBERS
ServiceMaster Professional Services, commercial disaster restoration and residential restoration along with janitorial services of all kinds, 501 17th Ave. N, St. Cloud. Pictured: Tammy Buttweiler, Kendall Dahlquist, April Diederich.



NEW MEMBERS
Hajime Asian Bistro, neighborhood restaurant with a wide array of Asian Cuisine from fresh sushi to juicy steaks to garden-fresh vegetables, 4170 W Division Street, Ste 130, St. Cloud. Pictured: April Diederich, Rambo Souriyavongsa, Liz Kellner.



NEW MEMBERS
FanCard Program, providing schools with cards for easy sporting event admission with proceeds staying in the school district, 5758 Blackshire Path, Inver Grove Heights. Pictured: Bernie Perryman, Morgan Phelps, Liz Kellner.

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THE TROUBLE WITH BUSINESS

Avoiding a Tax Audit

Most businesses that receive an IRS tax audits are selected randomly, but if you want to reduce your chances of being among the lucky few, these tips should help.

By Chris Panek



Does the thought of getting selected for an IRS audit cause you anxiety? Have you heard horror stories about a tax audit someone you know has gone through? The good news is that the actual percentage of people who are audited is small and most are selected randomly. With that being said here are some tips on how you can reduce your chance of being selected.

Accuracy

Make sure when you are filing your tax return you report your information accurately. Use the actual amounts not estimates, and do not round your numbers. Include information that is true and don't lie on your return. You should feel confident about all the amounts you are listing on your return and be able to substantiate them. Double check all the figures you have listed including your social security number.

Complete

Each amount you enter on your return from the tax forms you receive must match the amount listed on the form. These tax forms are provided to the IRS and are matched to your return. Failing to report income from one of these forms will surely increase your odds of being audited. Wait until you have received all of your tax forms and information to file your tax return to ensure your return is complete.

Deductions & Credits

Whether you are claiming a charitable donation, Earned Income Tax Credit (EITC) or a self-employed business expense on your Schedule C, be sure you have proper documentation. Make sure any deduction you are claiming is legit and valid. If you have a valid deduction, but it seems out of the ordinary, you may be

selected for an audit, but rest assured that you have the proper documentation and reason for the deduction.

Cash & Tip Income

If you happen to work in an industry that is primarily cash, be sure to report all of your income. Have systems in place so you can keep detailed records of all cash received, including tips. The IRS is familiar with these professions and know what to watch for. Don't just report income that you feel is traceable.

E-filing

This might sound like a simple tip, but by using tax software and E-filing your tax return, you reduce many errors that would otherwise be made on a manually entered tax return. It is also reassuring to you as the filer to know that the IRS has received your return on a timely basis.

Even if you follow all of the tips above, there is still a small chance you may be chosen for a tax audit. If you do get selected for an audit don't stress too much. Most selections are random and the IRS may simply be looking to ensure you are reporting your taxes correctly. Be sure to respond promptly to any notice you receive and submit all requested information as soon as possible. Remember, the IRS will notify you about an audit by sending a letter in the mail to let you know about the audit. They will never contact you by telephone, so be sure to never give any personal information to someone claiming to be an IRS representative over the phone. [B](#)



Contributor

Chris Panek is a Certified QuickBooks ProAdvisor and Certified Public Accountant at Christine R Panek, CPA. She has over 20 years of experience helping small businesses with accounting and bookkeeping, financial statement preparation, QuickBooks consulting and payroll services in the St. Cloud area.

TOP HATS



NEW BUSINESS

Farm Bureau Financial Services, offering liability, auto, home and property, and life insurance, 436 Great Oak Dr, Waite Park. Pictured: Sheri Moran, Chase Carlson, Megan Anderson, Brian Jarl.



NEW BUSINESS

Fuller Creative, marketing and communications consulting and services, St. Cloud. Pictured: April Diederich, Amanda Groethe, Tammy Buttweiler.



NEW BUSINESS

Haga Kommer, local CPA firm, offering a broad range of services for business owners, executives and independent professionals, 216 Park Ave. S, ste 101, St. Cloud. Pictured: Clint Lentner, Toby Kolmer, Dave Schmitz, Ryan Holter, Laura Reitheier, Bernie Perryman.



NEW BUSINESS

West Bank, a community bank focused on lending, deposit services, and the banking needs of businesses, 622 Roosevelt Road, ste 150, St. Cloud. Pictured: Sheri Moran, Aaron Meester, Curt Gainsforth, Matt Laubach, Brian Jarl.



NEW BUSINESS

DSW Designer Shoe Warehouse, the latest shoes and accessories for women, men, and kids at great prices, 4101 W Division Street, St. Cloud. Pictured: Bernie Perryman, Chelsie Langlais, Cory McCracken, Debbie Clausen.



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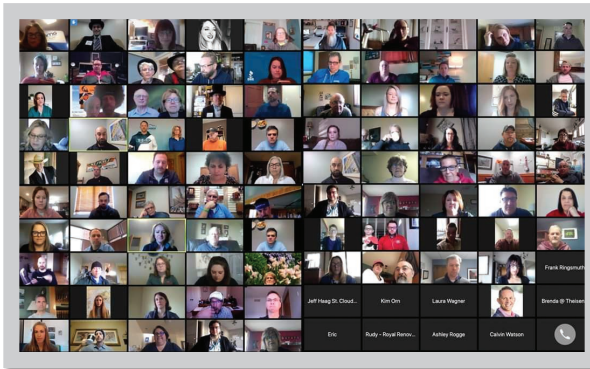
MORE ON EVENTS: For information on these or other business events, call 320-251-2940 or visit StCloudAreaChamber.com and click on "Calendar."

GROW

How the work gets done may have changed, but there are still plenty of opportunities (and time for fun) at the Chamber of Commerce.



The "Stay Safe at Home" order is given so Chamber staff break out the Chamber Cheeks (always keep a smile on your face) before moving to their home offices. From left: Shelly Imdieke, Judy Zetterlund, and Vicki Lenneman.



Over 100 people joined the Zoom Chamber Connection meeting hosted by H&S Heating in April.



Larry Logeman, Executive Express, hosts the Waite Park Chamber meeting.



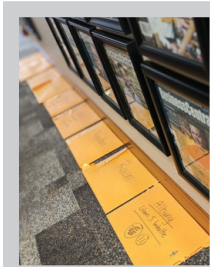
A not quite life-sized Jason Hallonquist, AIS Planning, discusses "Networking in a Socially Distant World" at the Waite Park Chamber meeting.



No, it's not the 5 o'clock news, but rather the Membership Division meeting chaired by Tammy Buttweiler (R), with co-host Gail Ivers, Chamber of Commerce and Production Director Laura Wagner, AKA, Chamber special events coordinator.



Chamber Vice President Gail Ivers adjusts microphones on the "Chamber Set" while Chamber Connection Chair Donna Roerick, Advantage Chiropractic and Vice Chair Jason Miller, Premier Real Estate Services, run the live meeting and try to stifle their laughter.



Five hundred scholarship applications are prepped and ready to be scanned and emailed to volunteers to review and select 20 winners. Normally each volunteer would have received a packet of paper applications to review, saving a full day of scanning and emailing applications. In the end the Chamber awarded \$26,100 in scholarships donated by 11 funding sources/donors to 45 high school seniors (some chosen by Chamber volunteers, some by the school counselors) at 15 different schools.



Waite Park Chamber Vice Chair Brady DeGagne, (L) Boys and Girls Clubs of Central Minn.; Waite Park Chamber Chair Amanda Henry, St. John's Prep; meeting host Larry Logeman, Executive Ex-press; and Laura Wagner, Chamber staff socially distance as they prep for the virtual Waite Park Chamber meeting in May.

TOP HATS



NEW LOCATION

Mantra Salon and Spa, St. Cloud's hair color and special event headquarters, 811 W St. Germain Street, St. Cloud. Pictured: Jason Miller, Monica Voth, Sheri Moran.



NEW LOCATION

BadCat Digital Marketing, digital marketing for small businesses, including SEO, SEM, social media and email, 15 16th Ave. S, St. Cloud. Pictured: April Diederich, Michelle Henderson, Caryn Stadther.



NEW LOCATION

Green Thumb, Etc., custom furniture upholstery designed for each unique style to fit in a home or business, 912 W St. Germain Street, ste 109, St. Cloud. Pictured: Jason Bernick, Ashley Green, Sheri Moran.



NEW LOCATION

Fostering LLC, CRM (customer relationship management) specialist, helping companies increase effective communication and sales, 16 9th Ave. N, St. Cloud. Pictured: Matt Knutson, Matt Foster, Shane Jelks, Patrick Hollermann.



NEW LOCATION

Quick Fix Massage, multiple massage therapists providing convenient, affordable massage, 620 Roosevelt Rd, St. Cloud. Pictured: Amanda Groethe, Beth Huber, Kristin Hannon.

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INSIDE THIS ISSUE: Management Toolkit / Tech Strategies / Economy Central by Falcon Bank

MANAGEMENT TOOLKIT

Attacked!

Sixty percent of small businesses go bankrupt within six months following a cyberattack. Take steps now to ensure you're not one of them.

By Clay Ostlund



We live in an era where technology is required to be competitive in nearly every industry. However, for all businesses this often introduces unwanted threats from bad actors. For small businesses this is even scarier as almost 50 percent of small businesses have experienced a cyberattack with nearly 70 percent of all cyberattacks being targeted towards small business. According to the U.S. National

Cyber Security Alliance, 60 percent of small businesses go bankrupt within six months after a cyberattack.

Although this list is not comprehensive, here are a few ways to help mitigate your cyber security risk:

1 Passwords:

A staggering 63 percent of data breaches result from weak or stolen credentials. Implementing a strong password policy on all

company devices is a great way to start to mitigate your risk: minimum of 12-16 characters; complexity requirement; and account lockout policy after too many failed attempts. You can look at our recommended password policy at www.marconet.com/policy-standards/password-policy

Never use the same password for multiple websites. If any of the websites are hacked and your password is stolen, the hackers can now log right into any other site that uses your email and password combination.

Multi-Factor Authentication (MFA) is a technology that combines a user's password with a one-time use code on a smart token or through SMS. Because the one-time code is only good for 30-60 seconds and can only be used once, a user's password is never the same. Alternatively, the user can link a smart phone app where the user is prompted to approve any logon attempt with a simple pop up notification. This technology is highly recommended for all users, but absolutely mandatory for any account with an elevated privilege such as a root or administrator account.

2 Endpoint Protection:

Traditional antivirus solutions are no longer adequate protection solutions. All of your users' devices should be protected by a Next Generation antivirus (NGAV). Next Generation antivirus solutions are designed to protect endpoints from commodity malware to sophisticated attacks all in one solution, even when offline. Add an Endpoint Detection and Response (EDR) solution to your users' devices. An EDR solution goes beyond what NGAV provides with continuous, comprehensive endpoint visibility that spans detection, response and forensics to ensure nothing is missed and potential breaches are stopped.

3 Training:

Businesses tend to train employees in their trade or occupation to enhance their workers' skills. However, when it comes to cyber security and technology, we assume or expect our users to simply "know" what and what not to do. Investing in an end user training platform that provides quick and easy monthly training videos around cyber security will provide




Contributor

Clay Ostlund is the Chief Technology Officer at Marco.

effective ways to stop attacks before they get started.

4 Insurance:

We insure our houses, vehicles, lives and more for when an accident or tragedy happens. Businesses should invest in cyber security insurance in the event of a cyberattack as a way to mitigate the potential damages.

Invest in a proper backup solution. In the event of a crypto-attack where a ransom needs to be paid to get your data/files back, the only option you have is to restore from a known good backup or pay the criminals. A backup solution that replicates to a secure off-site location that can stay protected in the event your local backup is compromised by an attack is by-far the best choice. 

TECH NEWS

The Fido Alliance

Tired of remembering 85 different passwords? Then you'll be happy to learn that those days may be numbered. The pressure is on to create a password-free world and the charge is being led by the FIDO Alliance. This acronym for Fast Identity Online is made up of such powerhouses as Google, Microsoft, and Apple. They are developing technical standards to verify identity that does not include the password. But before you get too excited, plan on two-factor authentication as the norm and sharing biometric data as the trade-off.

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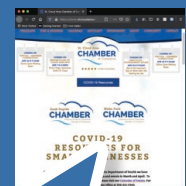
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TECH STRATEGIES

Be Strategic

How will your marketing help you achieve your business goals in 2020? Forget the crystal ball and look at the data.

By Dawn Zimmerman



You don't need a crystal ball to have an effective marketing strategy. You can be making data-driven decisions, seeing and adapting to your analytics in real-time.

The foundation of any strategy is a concise brand message that reflects your “why” and a strong, interactive website that serves as the command center for your content. Your messages need to be relevant, relational and repeatable. Think about what you want to be known for and what makes you different. Then, take that message everywhere.

Websites – like any marketing tool – need to be dynamic. If you have not

refreshed your site in five years, 2020 is your year to do it. Websites cannot stand still. Keep your design fresh, your content engaging, and your lead generation strategy integrated.

Your key messages and website serve as the hub. Now, for the spokes. In 2020, a series of trends will accelerate and emerge. What should you consider when developing a strategy? The list can feel daunting. Here are a few thought starters:

Storytelling

How will you tell your story better in 2020?

We all like a good story — one that evokes both emotion

and action. Every brand is expected to become a good storyteller, weaving together compelling and cohesive narratives of fact and emotion. This is often where your “why” takes center stage. Why do you exist? Why does your work matter?

Elevate what makes you human and give your audience what's lacking in today's world: the human touch. Brands that do this well gain higher visibility, engagement and loyalty. We all have a story to tell and no other brand can duplicate your story. It makes you unique – and helps you stand out longer. Research suggests that messages delivered as stories are up to 22 times more memorable.

Video

By 2022, 82 percent of all online content will be video, according to Cisco. Take that in for a moment. This is a game changer for most organizations. It means common communication will go to video. Live video has consistently garnered more attention with viewers watching it three times longer than recorded video.

This transcends to every application – beyond your website and social media to newsletters and email. Organizations can develop key original content and personalize it for multiple target audiences. Take it a step farther and let your target audiences get in on the action by creating the content.

Influencer Marketing

Who are recognizable people who can champion your brand?

This is one of the fastest growing areas in marketing, including in the business-to-business world. Essentially, brands use influencers to capture attention and share content, most often through social media and video. There are varying levels of influencers. On the big stage, influencer marketing leverages celebrities (reality TV included) with both names and substantial followings.

However, micro-influencers or nano influencers are gaining momentum and are being seen as more authentic and credible. Identify the people in your industry or community who are recognizable and respected and who you could engage as influencers.

In all cases, there's growing demand for more personalized marketing efforts. We want to feel like people are speaking to us, offering what we're interested in and what we care about. Yes, this goes beyond providing recommendations on your website for something similar in topic.

Step back and take a more holistic view of your marketing for 2020. One tactic or strategy is not what will get results. It's an overall approach that's authentic, multifaceted and contemporary. [B](#)



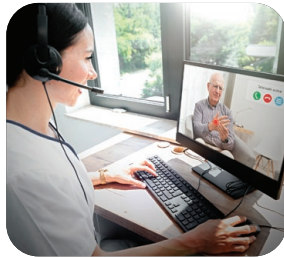
Contributor

Dawn Zimmerman is CEO of The Write Advantage, a St. Cloud-based strategic communications company that specializes in social media. She can be reached at dawn@writeadv.com

TECH NEWS

Smart-Health Home

For the first time in U.S. history, older adults are projected to outnumber children by 2034, according to the U.S. Census Bureau. This means there will be fewer and fewer people available to provide care for the frail elderly. Forward-looking companies have been anticipating this caregiver gap and developing technology



that can provide support between caregiver visits by using telehealth and virtual care to remind clients to take medications, give them access to physicians, connect them to their caregivers, and provide 24/7 emergency response. Best of all (and kind of creepy) are the virtual caregivers who not only offer reminders, but provide empathy and companionship. [B](#)



You can watch 'Addison: the Virtual Caregiver' demonstrate a blood pressure cuff and celebrate a birthday at [BusinessCentralMagazine.com](#)

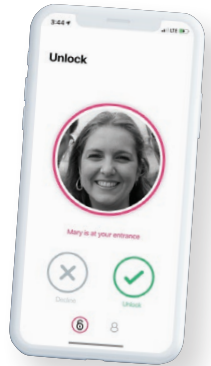
Source: Sarasota Herald-Tribune

TECH NEWS

Simplifying Access

Home access products exist for homeowners, but what about those who choose apartment life?

Doorport turns your smartphone into an intercom—and a key—for your apartment building. Its flagship product, called **Arrive**, also lets you generate access codes for package deliveries and streams video to your phone so you can see your visitors in real time.



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MANAGEMENT TOOLKIT

Make Better Decisions

Managers make about three billion decisions each year, and almost all of them can be made better.



For more on the decision making checklist and the research behind it, visit BusinessCentralMagazine.com

The most successful decision-making approach boils down to a simple checklist. But it's important to note that understanding the items in the list is not enough. This checklist must be used to be effective, since our biases don't go away just because we know they are there.

1 Write down five preexisting company goals or priorities that will be impacted by the decision. Focusing on what is important

will help you avoid the rationalization trap of making up reasons for your choices after the fact.

2 Write down at least three, but ideally four or more, realistic alternatives. It might take a little effort and creativity, but no other practice improves decisions more than expanding your choices.

3 Write down the most important information you

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are missing. We risk ignoring what we don't know because we are distracted by what we do know, especially in today's information-rich businesses.

4 Write down the impact your decision will have one year in the future. Telling a brief story of the expected outcome of the decision will help you identify similar scenarios that can provide useful perspective.

5 Involve a team of at least two but no more than six stakeholders. Getting more perspectives reduces your bias and increases buy-in — but

bigger groups have diminishing returns.

6 Write down what was decided, as well as why and how much the team supports the decision. Writing these things down increases commitment and establishes a basis to measure the results of the decision.

7 Schedule a decision follow-up in one to two months. We often forget to check in when decisions are going poorly, missing the opportunity to make corrections and learn from what's happened. 

TECH NEWS



Math Quiz

Have your children's math skills surpassed your own? Do they still need help? Try **Homework Answers**.

This Santa Monica, California, company provides on-demand education help by instantly connecting students with tutors and

coaches. A student can take a picture of the math homework and get live, step-by-step help on the spot. When users sign up, they get a number of free questions they can ask and then have an option to purchase more questions once those run out.




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ECONOMY CENTRAL

Housing Our Workers

The ability of workers in our communities to find housing that they can afford will support the needs of local businesses.

By Dave Borgert



A healthy community is more than just physical health. Healthy communities are great places to do business because they feature opportunity and economic vitality by providing for quality education, safe and affordable homes, employment opportunities, transportation, physical activity, nutrition, and quality health care. The St. Cloud area has historically been strong in all of these areas.

Recently, however, we have seen signs that indicate a need to focus more attention on providing safe and affordable housing for area residents – especially those in lower-wage, entry level, and service jobs. A persistent number of working,

homeless individuals is one indicator that housing is an issue. Another is the number of employees who struggle to find suitable, affordable housing in the communities in which they work.

While our communities have had a robust housing market, it has been focused on higher cost homes and large, luxury apartment complexes. Housing has also been uneven in the communities of the St. Cloud metro area – the cities of St. Cloud, Sartell, Sauk Rapids, St. Joseph and Waite Park. At the same time, there has been concern that the area's traditional neighborhoods have become less desirable for new home buyers.

The availability of housing stock has not kept pace with the growth of area communities, and it is likely that the gap between what is available and what is needed will grow. The State of Minnesota estimates a need for 300,000 new homes by 2030 in all housing markets. A 2019 St. Cloud housing study by Maxfield Research & Consulting quantified future housing requirements for the local community. Estimated needs for housing from 2019 to 2030 include:

- 2,394 market-rate rental units
- 1,558 affordable rental units
- 750 subsidized rental units
- 773 single-family homes for sale
- 431 multi-family homes for sale

As part of a workforce housing initiative sponsored by United Way and CentraCare Health, interviews and meetings were conducted with a number of community leaders from health care, higher education, social services, public health and business. The initiative also included a Wilder Foundation review of market rate housing conditions, along with a study of the homeless that found that the lack of affordable housing is a major driver of homelessness.

The United Way/CentraCare initiative identified requisites to make housing in the metro area affordable to those in lower-wage, entry level and service jobs. These include:

- Homes that can be purchased for \$120,000 to \$150,000

- Apartments that can be rented for \$500 to \$700/month
- Preservation of existing affordable housing
- Revitalization of affordable housing and neighborhoods, in addition to new construction

The initiative also identified strategies to help meet those needs. These include:

- Involving all applicable business sectors and communities in development of plans to implement actionable strategies.
- Building political consensus among local elected officials and community leaders in support of strategies.
- Supporting implementation strategies, including legislative action, if needed.
- Consideration of investment-based, government-subsidized and tax-supported development based on successful affordable housing initiatives in other Minnesota communities.

The ability of workers in our communities to find housing that they can afford will support the needs of local businesses as well as the continued health of our communities. That housing will not develop using the strategies of the past. To ensure the vitality of our communities into the future, we need innovation and new models of public/private partnerships in all of our area communities. [B](#)



Contributor

Dave Borgert is retired from CentraCare Health where he was the Director of Community & Government Relations for over 20 years.

ECONOMIC INDICATORS & TRENDS

Compiled by Shelly Imdieke, data current as of 5/26/2020

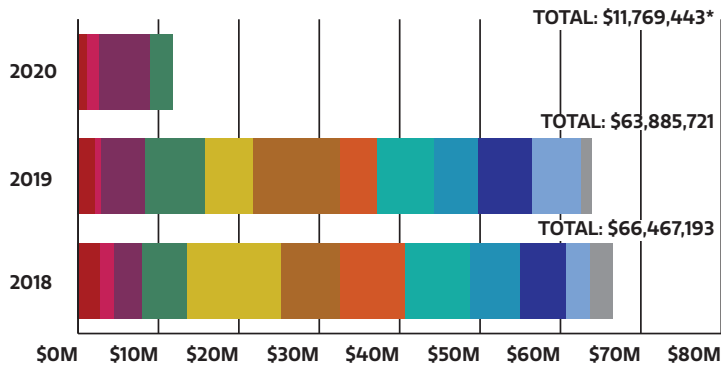
COLOR KEY:



Jan Feb Mar Apr May June July Aug Sept Oct Nov Dec

Residential Building Permits

6 COMMUNITIES – ST. CLOUD, SAUK RAPIDS, SARTELL, WAITE PARK, ST. AUGUSTA, ST. JOSEPH



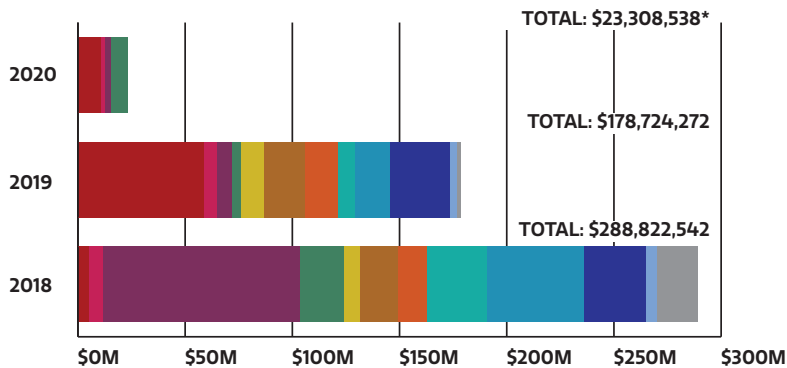
BUILDING PERMITS BY COMMUNITY

Residential	2018 #/\$	2019 #/\$	2020* #/\$
St. Cloud	597 \$25,555,950	607 \$25,977,770	178 \$7,529,132
Sartell	380 \$20,426,812	309 \$18,954,216	13 \$65,900
Sauk Rapids	174 \$8,409,293	165 \$8,585,270	53 \$2,344,050
Waite Park	46 \$1,509,887	39 \$1,084,477	2 \$115,184
St. Augusta	72 \$6,469,120	73 \$5,979,717	27 \$1,173,433
St. Joseph	98 \$6,043,519	73 \$3,304,271	38 \$541,745

*Total as of 5/26/2020

Commercial Building Permits

6 COMMUNITIES – ST. CLOUD, SAUK RAPIDS, SARTELL, WAITE PARK, ST. AUGUSTA, ST. JOSEPH



BUILDING PERMITS BY COMMUNITY

Commercial	2018 #/\$	2019 #/\$	2020* #/\$
St. Cloud	383 \$231,596,447	338 \$116,566,743	54 \$20,111,505
Sartell	50 \$13,856,200	36 \$12,784,000	3 \$219,000
Sauk Rapids	34 \$16,509,793	55 \$24,841,483	8 \$777,487
Waite Park	83 \$7,260,629	136 \$15,234,330	59 \$1,599,426
St. Augusta	7 \$1,587,313	7 \$271,600	3 \$35,000
St. Joseph	70 \$18,129,160	61 \$9,026,116	14 \$566,120

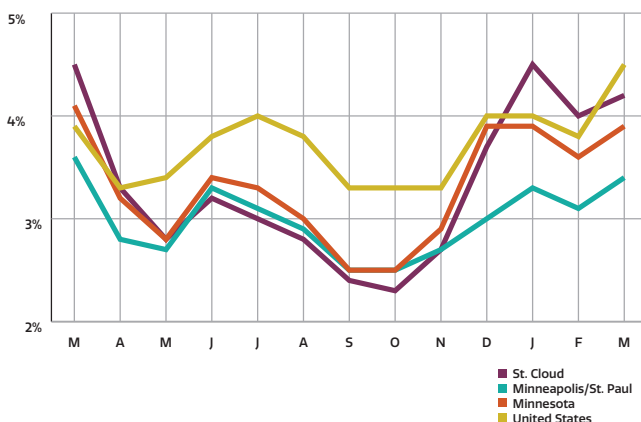
*Total as of 5/26/2020

Sources: Building departments for the following cities: St. Cloud, Sauk Rapids, Sartell, Waite Park, St. Augusta, and St. Joseph.

Unemployment Rates

2019-2020

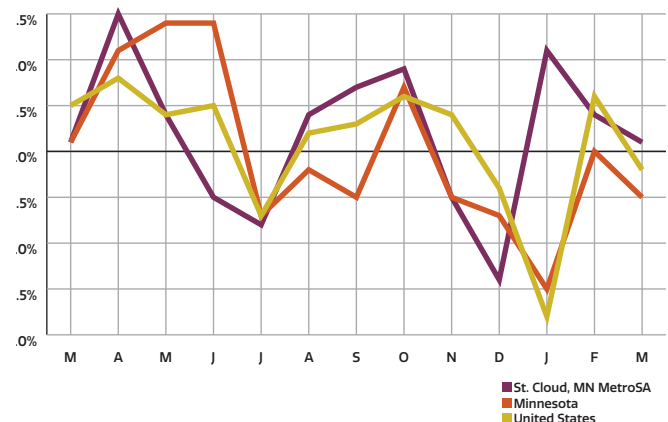
Source: positivelyminnesota.com



Non Farm Jobs

2019-20 % CHANGE

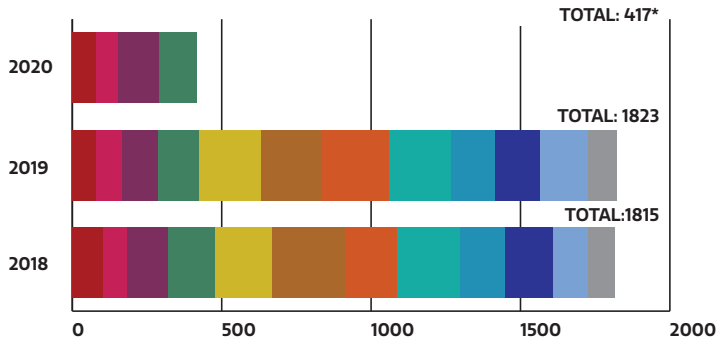
Source: positivelyminnesota.com



ECONOMIC INDICATORS & TRENDS

Home Sales Closed in St. Cloud Area

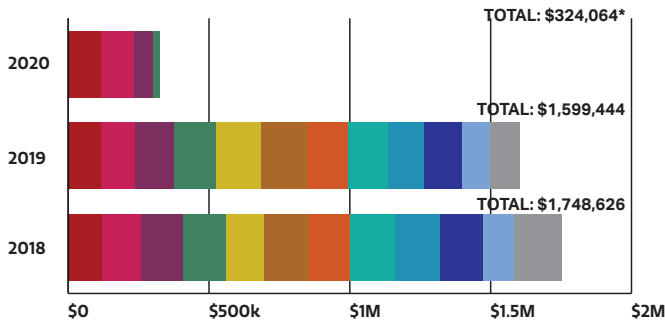
6 COMMUNITIES – ST. CLOUD, SAUK RAPIDS, SARTELL, WAITE PARK, ST. AUGUSTA, ST. JOSEPH



Housing/Real Estate sources: St. Cloud Area Association of Realtors, <http://stcloudrealtors.com/pages/statistics>. *Total as of 5/26/2020

Lodging Tax Dollars

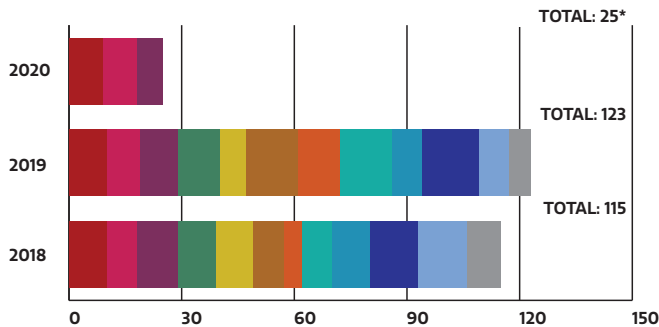
ST. CLOUD



Source: Tax Collections – City of St. Cloud
*Total as of 5/26/2020

Sheriff's Foreclosure Auctions

STEARNS AND BENTON COUNTIES

**SHERIFF'S FORECLOSURE AUCTIONS**

Residential	2018	2019	2020
Stearns Co.	84	102	19
Benton Co.	31	21	6

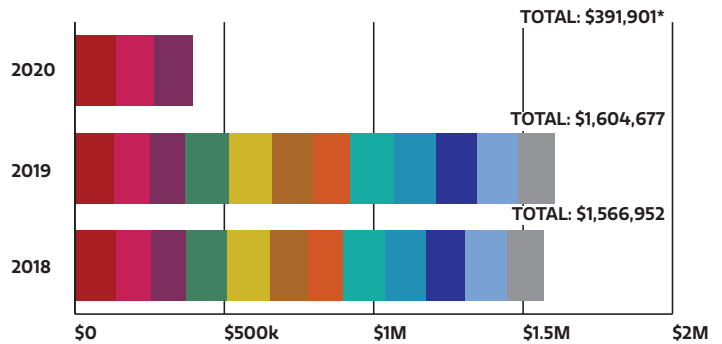
Benton County Sheriff's Civil Process; Stearn's County Sheriff's Office

*Total as of 5/26/2020

COLOR KEY:

**Food and Beverage Tax Collection**

ST. CLOUD



Source: Tax Collections – City of St. Cloud

*Total as of 5/26/2020

BY THE NUMBERS

Defining Affordability

According to the U.S. Department of Housing and Urban Development (HUD), the definition of affordability is for a household to pay no more than 30 percent of its annual income on housing, including utilities. Families who pay more than 30 percent of their income for housing (either rent or mortgage) are considered cost-burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care.

Cost-Burdened Households in the City of St. Cloud**20%**

owner households that are estimated to be cost-burdened

14%

owner households that are severely cost-burdened

45%

renter households that are estimated to be cost-burdened

21%

renter households that are severely cost-burdened.

Source: Maxfield Research & Consulting 2019 Housing Assessment for the City of St. Cloud





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*Closed between now and September 28, 2020.



Common Mistakes

Whether you've been in business for years, or are just getting started, here are five business mistakes you'll want to avoid.

By Jacqueline M. Schuh

Founders whose startups fail have a 20% higher chance of succeeding in future ventures.

create and work with businesses of all sizes, help clients problem-solve issues, and if necessary, navigate litigation. In doing so, there are five common mistakes which prevent new and experienced business owners alike, from moving from “average employer” to “highly desired employer.”

1 It's not all about control or money.

Having control and making money are typical reasons to start or buy a business. But these two factors rarely, if ever, translate to good long-term employees. Rather, employees identify factors such as flexibility with time-off, generous with praise and feedback, and a team, instead of a traditional tier-powered atmosphere, as impacting satisfaction and retention. Feel good factors add exponentially to the health and well-being of employees and, surprisingly, the boss. The most desired employers live and emphasize these factors which result in happier, loyal, and long-term employees.

2 Failure to focus, develop, and expand what you're good at.

The first piece of advice for want-to-be entrepreneurs, is “find out what you are good at or passionate about, and then create it.” It may be a product or service, and then it is imperative to hone that product or service to perfection. Understated are the steps to “evaluate—improve—evaluate—update—evaluate—improve.” Not just once or twice, but repeatedly. Stick with one product or service until it is mastered. Equally imperative is recognizing the talents and weaknesses of each employee to create a balanced team.

Sure there are “phenoms”—those who are good at almost everything, but they are so rare. In my 30 years of practice, I have met only two. Getting hung up on thinking you are, or can be, good at everything is simply EGO. Become aware of your strengths, become aware

of the strengths of others, and then build. Shine in your own talents and let others shine, too. You can only grow if you have a feeder of steady business and income based on a stellar and excellent reputation with a good team. *Patience and perfection* are paramount, and *self-deception, ego, and fast growth* are enemies of business success.

3 Work smarter, not harder.

Assess Return on Investment (ROI), seek feedback, and always listen to new ideas. Divorce “I know everything” thinking and run from others who live by “it has always been done that way.” These attitudes cripple businesses. Market conditions are ever-changing. Even if you believe you have a perfect process and business is booming, always look for improvement. Lean Sigma espouses this concept well by evaluating each step of a process to identify, change, and improve services and products. Successful businesses adapt to changing times, climates, and circumstances, and the dividends are well worth it.

4 Use Resources Wisely.

Evaluate tasks periodically to be certain each is being completed by the appropriate person and skillset. Executives should not be filing paperwork, preparing mailings, answering phone calls, organizing files, or boxing product that can be done by administrative personnel. Likewise, avoid spending dollars on supplies, reports, or actions that will not be used or give an ROI. Wasting talents, dollars, and

time that are valuable elsewhere in your business takes away from profit and employee self-worth.

5 Address Poison in the Well.

Do not ignore problem employees. Every employer has at least one. This individual may ignore personal or professional boundaries, fail to follow policies and procedures, communicate poorly, fail to pull their weight, cut off others during conversations, take credit for the work of others, behave like they know more than anyone—including the boss, arrive late to work or leave early, sleep on the job, or exhibit any number of other behavioral issues. The problem child, although deserving of a chance to change when confronted with proper work expectations, typically fails to meet them. Inevitably, these individuals are fired or move from employer to employer. Ignoring the problem child is a failure in leadership and costly to employers. Set expectations and hold the employee accountable or, walk the employee politely out the door. Failure to do so results in unnecessary micromanaging, poor morale, lack of respect for the boss, devaluation and insult to coworkers, and ultimately, loss of good employees. Take care of the team, and in return, they will take care of the you. [B](#)



Contributor

Jacqueline M. Schuh is an attorney with Engelmeier & Umanah, P.A.

BY THE NUMBERS

Startup Dreams

An astonishing 6.5 million businesses launch every year, but only a handful enjoy long-term success.

21.5%

Businesses fail in their first year

50%

Businesses fail in their fifth year

4.5 years

The median lifespan for a restaurant

30%

Businesses fail in their second year

70%

Businesses fail in their tenth year

1 in 12

Businesses close annually

Source: National Business Capital & Services

BY GAIL IVERS // PHOTOS BY JOEL BUTKOWSKI, BUTKOWSKI DIGITAL IMAGING

AN INCREDIBLE RIDE

SIMONSON LUMBER PRESIDENT RICHARD HOBBS IS PROUD OF HIS COMPANY'S SUCCESS, BUT HIS REAL PASSION IS CREATING A CULTURE OF INCLUSION AND RESPECT.



BUSINESS PROFILE

Simonson Lumber

2455 12th St SE, Saint Cloud, MN 56304-9705
(320) 251-5762 // info@simonson-lumber.com
simonson-lumber.com

Business Description: Retail and commercial lumber and building material dealer, including building supplies, roofing, siding, windows, doors, lumber; truss manufacturing plant

If you ask Richard Hobbs to tell you about his company, Simonson Lumber, he'll tell you about his grandfather.

Nels Simonson was a native of Denmark who moved with his family to St. Paul. He became an orphan at age 15 when a gas explosion killed the rest of his family. Now on his own, he hopped a train headed west, finally stopping in the Fargo, Grand Forks area where he worked on a farm for many years.

His grandfather was always an entrepreneur, according to Hobbs. "He was always trading and selling something." Simonson settled in Siren, Wisc., where he drove a stagecoach. One day he parked the horses outside a farm in Wisconsin and met the farmer's daughter, Christine. Also an immigrant from Denmark, Nels and Christine married, eventually moving to St. Croix Falls and opening a butcher shop.

Among his many endeavors, Nels owned a logging camp where, in 1913, he decided to start a lumberyard, selling the lumber he was logging at the camp. "When you're an old company like this one you don't know what's apocryphal and what's not," Hobbs said, referring to a letter in the company's memorabilia. "It's from someone whose horse was killed out on a logging site and my grandfather is apologizing and sending them a check

President: Richard Hobbs

Ownership: Brothers Richard, Stephen and Michael Hobbs

St. Cloud based employees: 18 // **Total number of employees:** 200

Locations: Hutchinson, Alexandria, Baxter, Cross Lake, three locations in St. Cloud, and a truss plant in St. Joseph, Minn.

Previous Year sales: \$75 million // **Projected sales:** \$80 million





PERSONAL PROFILE

Richard Hobbs, 70

President, Simson Lumber

Hometown: St. Cloud

Education: Bachelor's Degree in Business Administration from Bob Jones University, Greenville, South Carolina

Work History: Simonson Lumber since he was 10 years old

Family: Wife Sharon, two adult children: Son Jordan and daughter McKenna

Hobbies: Fishing, sporting clays shooting

for \$100. The date on the letter is 1913 so that's how we date the company."

Comfortably settled in St. Croix Falls, the Simonsons had three children, two girls and a boy. His son, Archie, had trouble holding a job, so Nels stepped in to help. "He enabled his alcoholic son," Hobbs said. "He set Archie up with a lumberyard in Red Wing, Minnesota. The Red Wing lumber-yards didn't appreciate that so they went to St. Croix Falls to put Grandfather out of business and they did. They cut prices so much that he couldn't compete."

In 1926 Nels left St. Croix Falls for Minnesota in search of a vacant piece of land, finding one by the railroad tracks on the east side of St. Cloud. "He rented it on a handshake," Hobbs said. "He didn't have a lease for years. Then he started walking around the eastside knocking on doors to get some business." The business was much different back then, Hobbs said, sharing a flyer promoting the company's products. "We had stanchions for cow barns, lumber at prices that would make you blanche today, bricks, plaster, lathe, coal, all the things that lumberyards carried back in the day."

Nels opened lumberyards in multiple locations, including a return to St. Croix Falls. "He went back about four years after he came to St. Cloud and opened another lumberyard just a few blocks from the first one," Hobbs said. According to Hobbs, Nels started the town of Dresser Junction, Wisc., and opened a lumberyard there, and opened yards in Fairmont, Red Wing, and the Midway District of St. Paul. In addition he dealt with Model T parts and owned a snow fence factory. "I told you...he was always buying and selling and doing something," Hobbs said. "And I haven't even talked about the all the gas stations."

Because a leg injury prevented Nels from driving, he hired Frank Hobbs to drive him around. "That was how he met my mother," Hobbs said. Hobbs parents eventually took over the lumberyards, working with Nels until he died in 1956.

Hobbs said he and his brothers all grew up working in the business. "Stephen, Michael and I all started in the lumberyard on the eastside. We grew up on the eastside and rode our bikes to work. I started when I was 10 for a dime an hour. I've done every job - janitor, cashier, bill collector, hauler, lumberyard manager...everything"

BEST BUSINESS ADVICE

"Yep the good old days, good for nothin'!"

—from the Dean of the School of Business at Bob Jones University, referring to the need to be open to change.

GROWTH AND SURVIVAL

Third-generation owner Richard Hobbs has helped Simonson Lumber endure recession and embrace growth.

Richard Hobbs has done every job at Simonson's Lumber. He's been the janitor, bill collector, hauler, and lumberyard manager. Today he's the company's president, sharing ownership with his two brothers who are not active in the business.

Simonson's Lumber has been in Hobbs' family since 1913 when it was founded by his grandfather, Nels Simonson. Hobbs took over leadership in the early 1990s after his parents became ill. At that time the company owned multiple lumberyards, with about 45 employees and revenue around \$7 million. The company enjoyed steady growth, and by the time the Great Recession hit their sales were over \$60 million.

"We came out of that with \$28 million in sales," Hobbs said. Worse was letting employees go. "We dropped our employment by well over half. It was horrible." Hobbs recalls the experience as a daily fight. "We had customers who, if they went down, we would have gone down, too." The relationships the company had built over the years made all the difference, according to Hobbs. "We had vendors who had been with us forever. They knew my grandfather. Those relationships become tremendously important."

In 2019, following the death of Loran Hall, Simonson's Lumber purchased Mathew Hall Lumber from the Hall family. "Mathew Hall Lumber had a Gold Standard reputation," Hobbs said. "We approached them about selling because we liked their truss plant and the showroom. It worked out for both of us." The purchase increased Simonson's business by one-third.

Now, with the COVID-19 pandemic sweeping the country, Hobbs said Simonson's continues to do well. "We're following all the safety protocols and we're busy. This is nothing like the recession. Not for us anyway."

Today Simonson's employs almost 200 people with annual sales of about \$75 million. This steady growth, and successful response to adversity, earned Hobbs the 2020 St. Cloud Area Entrepreneurial Success Award. This award is presented to someone who has successfully grown his business from a small enterprise, as defined by the Small Business Administration, into a large company.



By the late 1980s Hobbs' parents had become ill and he started playing a larger role in the company. By the early 1990s he had taken over leadership. The company and its multiple locations were completely decentralized. As changes started to occur in the industry, Hobbs centralized their operations. "The lumber business has changed dramatically," he said, "like all businesses. It's gotten incredibly complicated. The products have changed. How you buy them has changed. The building codes have changed. The demands on our customers have changed. And as we've grown in size that complexity has multiplied. Who had an HR Department 20 years ago? Not us!"

In fact, the company was much smaller when Hobbs took over leadership. They had \$6 - \$8 million in sales and about 60 employees throughout the 1990s. As work became more mechanized and the construction boom of the 2000s took over, the company started expanding rapidly, tripling in size. They moved beyond building components and into land and construction financing. When the Great Recession hit they were a \$62 million company.

"Surviving is our biggest accomplishment," Hobbs said. "We survived the death of my grandfather, the deaths of my parents, and

the biggest single thing was we survived the recession." To survive they closed stores and laid off employees. "It was a nightmare. Sales went down by two-thirds. We had to let over half the employees go. We lost nearly everything except the business and our homes. It was a fight every day."

Years of established relationships helped sustain them. "We had vendors who had been with us forever – they knew my grandfather and that became tremendously important. We had customers that if they went down, we would have gone down, too. Our suppliers helped. A bank called and said 'We've been sitting here trying to figure out how to help Simonson.' I started to cry. It had felt like no one wanted to help Simonson." Most importantly, Hobbs

said, "we had these wonderful, gifted employees who stuck with us and contributed."

"It was incredibly difficult," Mike Symanietz said. An outside sales representative for Simonson Lumber, Symanietz joined the company as part of acquisition about ten years ago, just in time for the recession. "It was emotional, it was personal for all of us. Everyone's job security was on the line which impacts your personal

QUOTABLE

"We've been on the eastside since 1926 and no one could find us. Thank goodness for the Ace Bar as a landmark. Everyone can find the Ace Bar."

TIMELINE

1913



Nels Simonson begins selling lumber from his logging camp. Based on a photo and letter written at the time, Simonson Lumber dates their beginnings to 1913.

1927

Simonson closes his lumberyard in St. Croix Falls and moves to St. Cloud, where he establishes a new lumberyard in east St. Cloud

1930



Simonson returns to St. Croix Falls and opens another lumberyard a few blocks from the one he closed a few years earlier.

1930-1956



Simonson opens, buys, and sells a number of businesses including gas stations, a snow fence factory, and lumberyards in Dresser Junction, Wisc., Fairmont, Red Wing, Clearwater, and the Midway District of St. Paul.

1956

Simonson passes away. His daughter and son-in-law, Elizabeth and Frank Hobbs, who have been working in the business with Simonson, take over leadership of the company.

1960

Richard Hobbs starts working at the St. Cloud Simonson Lumber at age 10. Over the next 20 years he does almost every job from janitor to bill collector to lumberyard manager.

1990s

Hobbs' parents pass away and Richard Hobbs takes over leadership of Simonson Lumber. The company has \$7 million in sales and about 60 employees.



Building trusses. The truss plant was part of the acquisition of Mathew Hall Lumber.

life. But we all came together and did what we thought we had to do to get everyone through it."

What started in 2009 finally came to an end about 2012. "People began to build and our customers, the builders, had work. We had to gear up for an increase in demand. Then we knew...it was over and we had survived." They came out of the recession a much smaller company, with sales of \$28 million.

Hobbs looks back at the recession and knows he could have done things differently, though how much difference it would have made is hard to say. "In order to survive something like that, had we known, I would make different decisions. We were involved in land and construction loans and things like that. We would have pared that back much faster than we did. I would heed my brother Stephen's advice this time and do that. But still, even the strongest companies struggled."

Since the recession the company has enjoyed significant growth. Simonson has bought and sold several other lumberyards, according to Hobbs. "Most of our acquisitions have been from people coming to us. We buy their inventory and help dispose of the real estate. Changes in the industry have caused some people to want out of the business and they approach us to see if we're interested."

2009

The Great Recession hits Simonson Lumber without mercy. The company's sales drop by two-thirds and they lay-off over half the staff.

2012

Simonson Lumber comes out of the recession with \$28 million in sales and a much smaller staff. They begin to rebuild the company.

2019

Simonson Lumber purchases Mathew Hall Lumber in St. Cloud. The acquisition provides them with a large, well-located showroom, a truss plant, and increases the company's size by one-third.

DOG DAYS

“When you’re in a business this long and in an old industry like the lumberyards, you have crazy things happen,” Richard Hobbs said. Hobbs is the president of Simonson Lumber. “We used to have dogs. We had a dog that would sit under the candy machine and beg all the time. One day it apparently had a heart attack and we had people who were down on the floor doing chest compressions on it and extending its legs and it revived! After that the dog sat next to the candy machine with a sign on it that said ‘Don’t feed the dog.’ But nobody told the dog.”

That wasn’t the case with Simonson’s acquisition of longtime competitor Mathew Hall Lumber. When that company’s president, Loran Hall, died unexpectedly, Hobbs thought there might be an opportunity. “They had a Gold Standard reputation,” Hobbs said. “We liked their truss plant and their showroom so we approached them to see if they might want to sell.” The deal was announced in January 2019. “We’re consolidating our footprint at the old Mathew Hall, now Simonson Lumber, building.” The acquisition increased the company’s size by about one-third. It also marked the 15th acquisition/sale since Hobbs has been active in the company. “That’s just while I’ve been here. There were many more than that. Like I said, my grandfather was buying and selling all the time.”

The future of the industry is consolidation and change, according to Hobbs. He expects more component factories to be established, like the truss plant the company acquired with the purchase of Mathew Hall. “There was this window of time when building trusses wasn’t cost effective, then suddenly it was. The Halls jumped on it at the right time. We didn’t.” He also expects to see more automation. “The labor shortage is dictating that. The affordability issue is huge and that’s going to drive different construction techniques, ways to save labor, get a house up faster...there’s going to be tremendous change and Simonson Lumber is going to have to move with it.”

But while some things change, some things stay the same. The need to access rail, for instance. “In my grandfather’s day if you weren’t on rail, you didn’t have a lumberyard,” Hobbs said. “That changed. Very few lumberyards are on rail and now it’s coming back.” This is actually good news for Simonson Lumber, which has three rail locations – east St. Cloud, the St. Joseph truss plant, and their Baxter facility. However, as the company consolidates its properties into the old Mathew Hall site, they also anticipate the day when their eastside location will become part of a redevelopment plan. “The City of St. Cloud wants to develop that site into multi-family housing and some retail,” Hobbs said, “if the Northstar rail comes through. Yes, we’ll lose the rail, but we can live with that because we have it in St. Joe.”

FUN FACT

Richard Hobbs does not have a key to any of the Simonson Lumber facilities, except to get in the gate to the dumpster in St. Cloud. “I set off an alarm or something once and now they won’t give me a key,” he said. “I’m not allowed to use the copy machine either. They will let me make coffee, but they don’t like it when I do.”

Today Simonson Lumber is a \$75 million company with 200 employees and four locations. No matter what question you put to Hobbs, his answers always revolve around the people. “The biggest joy is the people,” he said. “The biggest blessing is the people. The biggest challenge might be the people, but these folks are simply wonderful. We survive not by me, we survive by them.”


“Richard’s leadership style is relaxed, patient and very kind,” Symanietz said. “At the same time he’s very influential in how he would like to see all of us interact with each other and how he sees the company growing in the future.”

Creating a culture of inclusion and success can be a challenge when a company grows by acquisition, but it’s a passion for Hobbs.

“It starts with me,” he said. “It’s easy for me. I love these people and I try to model that. I want them to see how much we appreciate and need them and more than anything I want them to take that and treat each other the same way.”

“When someone asks me what Richard’s greatest strengths are it’s really not what Richard’s

greatest strengths are, it’s what the company’s greatest strengths are,” Symanietz said, “because Richard is the company. And when I say that I mean he has instilled in us ethics, trust, and faith in each other and therefore the success comes from everyone. That’s Richard in a nutshell. Expressing what he wants us to be as a person and making every employee feel that same way.”

“We have these wonderful people who have been dedicated to each other and to the company,” Hobbs said. “And that’s who we are. I tell them all the time that they don’t need me, but I certainly need them. It’s been an incredible ride ... and a joy because of the people.” 

Gail Ivers is vice president of the St. Cloud Area Chamber of Commerce and editor of Business Central Magazine.



Doing Good

It's not just enough for businesses to do well. Communities only thrive when businesses do good at the same time.

By Ari Kaufman

"I believe that with great wealth comes great responsibility, a responsibility to give back to society...." — Bill Gates

In 2020, it's not enough for a business to do well — on the spreadsheet or with customer service. Communities like ours thrive most when businesses “do good” at the same time. Indeed, as a 2019 article in *The Economist* succinctly noted, “Businesspeople, being people, like to feel they are doing good.”

While large corporations are known to lend a hand and put their plentiful resources into charitable

work, let's focus on smaller, local companies you might not initially think about that are doing their best to build bonds within the community.

Located a few miles west of St. Cloud, Midsota Manufacturing supports the towns of Albany and Avon, both with fewer than 3,000 residents. In business for nearly a half-century, co-owners Joel Bauer and Tim Burg take charge of making decisions on how or who their company supports.

Midsota recently sponsored the innovative West Stearns CEO program, which teaches entrepreneurial skills to high school students in Albany, Melrose and Sauk Centre, while connecting them with local business leaders. They commit to many area fundraisers by providing items as giveaways for raffles and silent auctions. Midsota also donates to the Avon Lakers amateur baseball field and supports local schools, specifically on

Age Matters?

Since about half the American workforce today — and upward of 75 percent globally — is composed of millennials (roughly ages 25 to 40), it probably pays to evaluate their interests.

A recent study by Deloitte Consulting, published in the *Wall Street Journal*, found that nearly 90 percent of millennials say business success should be measured by more than just profitability.

Two-thirds of employees prefer to work for socially-responsible companies.

More than half of consumers will pay extra for products sold by companies committed to having a “positive social impact.”

The Deloitte study also reveals that millennial employees who believe their employer supports the local community are nearly 40 percent more likely to stay with that employer for at least five years. That is telling, since Gallup reports millennials switch careers three times more often than those in prior generations.

A February 2020 survey of 1,000 employees at large U.S. companies showed over 60 percent of millennials would not take a job if the company was not socially responsible, while nearly three in four said they'd accept a smaller salary to work for a company “more aligned to their values.”

Other studies show these numbers hold similarly, if not more so, with Generation Z, those in their early 20s just now entering the workforce.

Catholic Charities **CARES** for Community

Last year, Catholic Charities provided services to 53,493 individuals. Though we do not know what the coming days, weeks and months may hold, we do know that our supportive community powers what we do and has kept us going during these challenging times.

Today as we navigate the current pandemic, your support of Catholic Charities is needed more than ever. Programs like Catholic Charities Emergency Services Food Shelf and Senior Health and Dining Services will continue to see an increase in demand in the months ahead.

With you at our side, we are able to feed more, empower more and do more for our community, and together, we can make a different tomorrow.



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We are distributing 5,000 meals per week throughout the summer.

We even launched a virtual Club to connect with kids we can't see in person right now.

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*Image provided by
Club member Kameera H.*



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FEATURE: DOING GOOD

important career-oriented programs, rather than writing a blank check.

"We work with the local school district and their welding classes to provide them with all the test welding metal, along with projects, for them to weld for class," Bauer said. "We've also provided materials for the students to build shelves for the school's new greenhouse."

Alliance through the "Lift Up the Ladies" Campaign; and nearly 15,000 single-serve portions of applesauce for St. Cloud's Feeding Area Children Together nonprofit. Jules' also offers free takeout meals to regulars whose families are experiencing crises.

"We fiercely support artists, musicians, and other locally-owned businesses, because we feel like these

Jules' Bistro, a popular downtown St. Cloud restaurant, supports several local partnerships and charities.

Jules' Bistro, a popular downtown St. Cloud restaurant, supports several local partnerships and charities.

"Service to guests, each other, and our community, is at the heart of our mission at Jules' Bistro," owner Donella Westphal said. Westphal bought the restaurant in 2017. "While we donate thousands of dollars each year in gift cards for fundraisers and silent auctions, it would be impossible for us as a small business to meet the overwhelming number of requests we receive each month. Instead, we prefer to partner with our community in more impactful, meaningful ways."

For instance, Westphal said, she invites guests and the community to give through three major drives each year. In 2019, Jules' Bistro collected thousands of diapers for Operation Baby New Year; more than 1,000 new bras for Anna Marie's

people are the ones who bring color to our lives," Westphal said. "Often, these individuals are highly-motivated to make a difference in our community, and they are most likely to pay it forward."

Aside from providing specialty healthcare, St. Cloud Orthopedics makes a point to care for the community in other ways. From sponsoring student scholarships and sideline care at local sporting events, to investing in buildings and fine arts programs, giving back has become a tradition for this central Minnesota clinic.

The organization provides free certified athletic trainer coverage to five area high schools for football, hockey and soccer games, as well as physician coverage for home football and hockey games at St. Cloud State University and Saint John's University. St. Cloud Orthopedics most recently sponsored a new



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BCI is proud to support the Tri-County Humane Society and Anna Marie's Alliance.

hockey rink and baseball field in Sartell.

They also support the annual College of Saint Benedict/Saint John's University Fine Arts Series, welcome college students as interns in their study of physical and occupational therapy, nursing, athletic training, and health management, along with hosting several educational seminars throughout the year.

"Whether it be a local golf hole sponsorship or a major investment in our senior centers, we're happy to make a difference where we can," Practice Administrator Bill Worzala said. "Our staff not only works here, but we live here too. We're proud

of our community. Giving back, both financially and through service, is something everyone here is passionate about. It's something we all agree on."

Evan Larson, president of GLT Architects in St. Cloud, says his company "actively engages in our community by serving on boards, committees and service groups to offer our time and professional resources. We see this as a great way to support some outstanding local organizations, contribute to the success of our community at all levels and make connections and friendships, both personal and professional."

While GLT often provides cash donations to worthy

causes, they particularly enjoy fundraising events where staff can attend the event and show the company's support. Some of these organizations include the Boys and Girls Clubs of Central Minnesota, Paramount Theatre, Stearns History Museum, and St. Cloud Technical and Community College.

According to the Harvard Business Review, more than nine in ten of the largest 250 U.S. companies now produce an annual corporate social responsibility report. A recent survey revealed two-thirds of CEOs say "corporate social responsibility is core to their business rather than being a stand-alone program."

When you think about it, it's unlikely companies would spend billions on social initiatives every year to merely signal virtue. It has become a vital component of smart business, since many of today's consumers prefer interacting with businesses they respect. Good work in the community establishes and maintains a quality reputation. 

A former school teacher and historian, Ari Kaufman has worked as a journalist in various roles since 2006. He has published articles in a dozen newspapers, written three books and currently resides with his wife in St. Cloud.



"Todd and his team were creative and professional when working with our team to create these incredible photos. Thanks for everything, we had a blast!"

-Amy Legatt



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DIGITAL MAJIK

Computer Majik

Don Blonigen, Dijital Majik, turned an accounting degree into a career in computer technology.

By Gail Ivers



Business Central: You graduated with a degree in accounting, but you're a computer guy.


Don Blonigen: My first accounting job paid \$5 an hour. I could work part time at the Tech College and get paid \$15 an hour. I've worked around electronics all my life, particularly with the bands. Once you know how they work, the computer isn't really all that different. One day the file server went down and they asked me if I'd look at it. I grabbed the Novell book and had it back up and running in 30 minutes. In the course of a few years I went from knowing nothing about networks to being a certified network engineer.

BC: How did you happen to start Dijital Majik?

Blonigen: They eliminated my job at the Tech College and I needed to work. I couldn't buy an interview. With those credentials behind my

name everyone decided I was too overqualified or too expensive. I knew I had to have a store front, because I had seen too many good technicians come and go working out of their basements. I had to mortgage a lot of stuff to come up with the money.

BC: How do you compete against the big box stores?

Blonigen: Early on we knew the internet would be our biggest competition. But we can go head-to-head with a big box store. We build relationships. I tell people, you get to know your car mechanic, you should get to know your computer tech. We can help in a lot of ways if we know you and your system. Unfortunately there are lots of shysters around and that means those of us who try to run an honest shop have to work twice as hard. 

FUN FACT:

Blonigen has been a professional musician for 50 years; he plays a number of string instruments, but specializes in the pedal steel guitar.

TIMELINE

1969-1980 Blonigen works a variety of jobs, eventually securing a position as a carpet layer.

1980-81 Blonigen goes on the road with his band, Southbound.

1982 Blonigen again works in floor covering.

1987 Blonigen injures his knee and quits the floor covering business. He attends SCTCC and receives a two-year Associates Degree in accounting.

1989 Blonigen begins working at the SCTCC as a part time instructor and part time computer technician; the college has mostly

stand-alone computers, with 50 computers on network.

1995 - 2001 Blonigen is hired to develop an MIS Department at the SCTCC

2002 The SCTCC now has seven file servers, 1,400 wire ports on fiber; five MIS staff and a number of computer career

interns. Blonigen takes a leave of absence from the MIS Department to teach the Novell Operating System; state cuts in funding result in the elimination of his MIS position.

June 2003 Blonigen opens Dijital Majik.

2010 Dijital Majik moves to their current location on 25th Ave.

AT A GLANCE

Dijital Majik Computer Clinic

553 25th Ave. N
St. Cloud, MN 56303-3256
(320) 230-7525
Fax: (320) 230-7528
info@dmconline.com
www.dmconline.com

Business Description:

Computer sales, service, repair; network sales and service, basic computer training. Apple authorized sales and service, data recovery, virus extraction, custom built new and refurbished computers.

Owners: Don Blonigen, Derek Blonigen, and Eric Chesney

Opened: June 2003

Number of Employees: 4

Joined the Chamber: June 2003

PERSONAL PROFILE

Don Blonigen, 68

CEO/Senior Tech at Dijital Majik

Hometown: Farming, Minn.

Education: Associates

Degree in accounting from the St. Cloud Technical and Community College (SCTCC).

Credentials: Certified Network Engineer (CNE); Network Authorized Instructor

Work History: Cold Spring Granite, Landy Packing, road construction, floor covering installer, professional musician, computer technician, MIS Director at the SCTCC, teacher, owner of Dijital Majik.

Family: Married to his wife Lois for 45 years; two children: daughter Misty, in Florida, and son Derek, in Elk River. Three grandsons. Derek has worked at Dijital Majik since it started and is now part owner.

Hobbies: Restoring old cars and playing music.

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SHOOK Research and *Forbes* have named Michael K. Karl and Matthew R. Nikodym **Best-In-State Wealth Advisors** in Minnesota for 2020

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Please join us in congratulating Mike and Matt on receiving this honor. We encourage you to make use of their time and talents, backed by the global resources of UBS.

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