



BUSINESS

Habiba Ahmed owns Africa Fashions at River Hills Mall. Photo by Pat Christman.



More diversity

Minority-owned businesses flourish

Also in this issue

- MANKATO INTEGRATIVE MEDICINE
- NEUTRAL GROUNDZ IN NORTH MANKATO
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BUSINESS

FEATURES

March 2022 • Volume 14, Issue 6



8

Minority entrepreneurs overcame obstacles and challenges to nurture and grow their own businesses to become part of the American success story.

12

Deb Morin started Neutral Groundz on Belgrade Avenue in lower North Mankato and has now expanded into the former Mutch Hardware building.

16

Lisa VanWatermolen merges conventional medicine with a more holistic approach at her Mankato Integrative Medicine on South Front Street.

18

Criminal defense attorney James Kuettner took a non-traditional route to follow his passion to help others, often in their darkest hours.

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MN Valley Business is published by The Free Press Media monthly at 418 South 2nd Street Mankato MN 56001.

- **MRCI**.....5
- **Business Commentary**.....6
- **Local Business memos/ Company news**.....7
- **Business and Industry trends**22
- **Retail trends**.....23
- **Agriculture Outlook**24
- **Agribusiness trends**.....25
- **Construction, real estate trends**26
- **Gas trends**27
- **Stocks**27
- **Minnesota Business updates**.....28
- **Job trends**28
- **Schmidt Foundation**30
- **Greater Mankato Growth**.....32
- **Greater Mankato Growth Member Activities**35



■ From the editor

By Joe Spear

Business is business, and so is business news

It shouldn't surprise us that what people spend a third of their life doing would be of interest to them.

We all spend (at least) eight hours a day working, and it makes sense that we like reading about business. We like reading about our livelihood, whether we'll have enough to pay bills, send kids to college and retire comfortably.

Business news is at the top when it comes to readership in Free Press print, online or in magazines. New business development stories are usually in the top five stories of the week, often the number one or two top stories.

Minnesota Valley Business Magazine is entering its 15th year of publication, and we have continued success because readers are interested in our news and have therefore become part of an audience we can promote to advertisers. Mankato has been a booming business town and a forward-thinking, forward-looking magazine has been a good fit for a growing community.

As soon as the technology was available, we made the magazine available online from the start. If you have bookmarked that site on your electronic device, (an issue.com site) you may want to change it as we are phasing out issue.com and going to our own web page.

The Minnesota Valley Business magazine as well as our Mankato Magazine are both easily accessed for free at <https://mnvalleybusiness-cnhi.newsmemory.com/?selDate=20220101>. Simply change the date at the end of the URL and you'll get any month you need. 20220201 is, for example, the February issue.

The 25 economic indicators we track each month are not

replicated in any other publication we know of. So we've tried to make a magazine that is filled with hard facts for business people and workers.

Over the years we profiled hundreds of businesses and talked to hundreds of business owners, leaders and entrepreneurs. So we're glad to have made those connections and are always interested in what's new with any business, whether we've written about it before or not.

At least once a year, we talk to major employers and get the outlook for the year for their business. Those major employers are in the health and medical fields, education and manufacturing. But there are pockets of smaller innovative companies that we often are surprised to learn about.

Two such businesses are profiled in this month's edition. Cuong Huynh of Discover Chiropractic and Habiba Ahmed of Africa Fashions have inspirational stories as immigrant entrepreneurs making Mankato their home.

Each has detailed the tremendous struggles they've endured to live their dream and own their own business. Each gives credit to community members they've met along the way who have helped and encouraged them to stay the course.

And we're sure they probably work more than eight hours a day.

We're proud to report such stories over the 14 years we've been in business and look forward to an even brighter future.

Joe Spear is executive editor of Minnesota Valley Business. Contact him at jspear@mankatofreepress.com or 344-6382. Follow on Twitter @jfspear.

Working Hard So Others May Play Nicholas Pocock Embraces His Job at Children's Museum



It's not all play at the Children's Museum of Southern Minnesota. After the doors close at 4 p.m., the work begins. To keep the environment safe for all, the Museum has stringent cleaning protocols in place. One person responsible for making sure those standards are met is Nicholas Pocock.



“Nick does a wonderful job and brings the attention to detail needed to maintain our high standards of cleaning at the Museum. He is very reliable and a hard worker. We are grateful to have him be a part of our Museum team!” says Heather Ungerer, director of human resources for the Children's Museum.

Nicholas found the job through MRCI Employment Services. As an employment first organization, MRCI strives to provide innovative and genuine opportunities for individuals with disabilities.

Employment partners like the Children's Museum help them fulfill that goal.

“The Museum was looking to diversify our team and bring in skilled talent from around the community. I had heard about partnering with MRCI from professional development sessions and others on our staff. We decided to start the partnership, and it has been a wonderful experience,” says Ungerer.

Nicholas is always there right at 4 o'clock each afternoon as Museum staff lock up for the day, ready to tackle the job of cleaning the exhibits and getting the space ready to welcome kids the next day.

Nicholas says, “I love it here. I really do. I love what I do and the people here, but mostly I love it because it helps me be independent.”

For more information on MRCI, please visit mymrci.org.



About MRCI

MRCI provides genuine opportunities for people with disabilities and disadvantages at home, at work and in the community. To become an employment partner, or for more information, please call 507-386-5600.



■ Business Commentary

By Dean Swanson

Help For Starting a Business in 2022

Entrepreneurism is on the rise across America. According to the United States Census Bureau, Americans registered 4.3 million new businesses in 2021 — a 24% increase from 2019.

A year later, this trend has continued, and it's not slowing down any time soon. In November 2021, Americans filed 432,034 business applications. The message here is clear: if you've ever wanted to be your own boss, 2022 is a great time to build your business.

Of course, starting a new business venture isn't easy. But SCORE mentors can help. We continue to get requests for help with starting a new business. I will share seven tips to help you build a great business idea into a thriving enterprise. These were done by Zoe Devitto who is a content marketing strategist for SaaS brands like FollowUpBoss, Mention, and others plus she is also a content partner with SCORE.

Be clear about your business purpose

Your business purpose is your "why," or the driving force behind your enterprise. Defining it is crucial, as understanding your purpose will help you make goal-aligned decisions when you face challenges.

To define your purpose, ask yourself these questions:

- What will your business give customers?
- What makes your business different from your competitors (i.e., your "Unique Selling Proposition" or "USP")?
- Who are your customers?
- What do you want your business's legacy to be?
- Why does the world need your business right now?
- What is your business's social responsibility, and how will you give back to your community?

Your business's purpose is personal to your enterprise — so your "why" won't look the same as other business owner's. But, of course, there's also no "correct" purpose. If your purpose drives you, it will serve you well.

Create a strong business plan

A business plan is a document that outlines your business's goals and how you will work towards them. Business plans generally include:

- An executive summary that outlines your small business ideas and visions
- A description of your business's structure and operational plan

- Research on your target audience, competitors, and industry
- Your management and staffing plans
- Your financial plan, including funding plans, sales forecasts, profit and loss projections, and cash flow projections

There are many easy ways to build a business plan. If you already know what you want to include in your plan, you could use a business plan template. Or, if you'd prefer a course, try our "Developing a Business Plan" course.

Get the legal processes sorted

Obtain a business license before opening your business to ensure you are operating legitimately. Depending on your plan, you might choose to register as a sole trader, partnership, Limited Liability Company (LLC), or as another structure (like an S Corporation).

Once you've registered as a business, educate yourself on your tax obligations, so you can work to meet them straight away. If you need guidance, consider consulting with a tax accountant.

You may also need to obtain a permit if your business undertakes an activity that a federal or state agency regulates. You can check what permits you need through the Small Business Administration's website.

Nail your marketing plan

Building a marketing plan when you first open your business can help you grow your business quickly, as it will help you attract customers, build brand awareness and make sales.

Consider including multiple forms of marketing within your plan, including email marketing, social media marketing, traditional marketing, Paid-Per-Click (PPC) marketing and content marketing. Diversifying your marketing efforts will help you reach a broader market, leverage online shopping and grow your brand's public image.

Create sales projections

Sales projections are crucial for new businesses, as they give you something concrete to work towards and mark your progress towards your goals. Outlining your sales projection is also crucial if you have investors, as you can use projections to demonstrate why your business ideas will deliver a strong Return-on-Investment (ROI).

For best results, create data-driven sales projections based on competitors' performance and market research. You should also adjust these projections depending on your initial sales performance.

Have a concrete financing plan

Unfortunately, inadequate financing causes many new businesses to collapse. To avoid potential financial troubles for your business, build a concrete financing plan that covers how you will manage your cash flow, debt repayments, insurance, investments and ongoing business costs.

Your financing plan should also account for changes in your performance, including:

- How you would handle a sudden drop in sales or revenue
- How you would handle an unexpected disaster
- How you will account for inflation or rising costs
- How you would keep your business afloat during a crisis like COVID-19 (as COVID-19 impacted 76.2% of US businesses)

If you need help building a financial plan, consider finding a virtual small business mentor with experience in your industry and consult a financial planner.

Take it one day at a time

Finally, don't forget to approach each day as a new opportunity for your business. Many small business owners struggle to attract customers, make sales and network effectively during the first few months. Don't let yourself get stuck in a negative mindset, and instead, focus on building a profitable business little by little every day.

Dean L. Swanson is a volunteer certified SCORE mentor and former SCORE chapter chair, district director, and regional vice president for the north west region. For information on the local Mankato area SCORE chapter: scmnscore.org

■ Local Business People/Company News

AmeriCare Van accredited

Mankato-based Non-emergency medical transportation provider AmeriCare Mobility Van was awarded national accreditation for business operations and customer care. The accreditation was awarded by the Non-Emergency Medical Transportation Accreditation Commission.

AmeriCare Mobility Van is the first and only NEMT provider in the state of Minnesota to receive the national recognition.

Mike Pinske is president of AmeriCare.

The accreditation program (the only national program that represents non-emergency medical transportation) was developed as a means of improving the quality of the medical transportation system. According to NEMTAC's website, the review process that companies need to go through to obtain the accreditation often exceeds those established by state or local regulators.

For 29 years, AmeriCare Mobility Van has been providing non-emergency medical transportation services to individuals in need in the nine-county area.

Chris Roe named managing partner



Chris Roe

Attorney Christopher Roe has been appointed managing partner of Blethen Berens. Roe has 20 years of practicing law with Blethen Berens.

He primarily practices in ag law, real estate, business law, estate planning and probate. Roe has been named a Super Lawyer for the last eight years. He volunteers with Kiwanis Holiday Lights and Loyola Catholic School.

Geerdes named VP at Lime Valley



Marissa Geerdes

Lime Valley Advertising has named Marissa Geerdes its new vice president of operations. Geerdes most recently served in the role of director of administration for the marketing communications firm.

In her 20 years with Lime Valley, Geerdes has led the company's administrative operations, accounting activities and project workflow management. In this new position Geerdes will have an expanded role in project management and, being Google Ads certified, growing the company's digital marketing efforts.

Three join True

Sara Hansen, Dayna Jaster and Carrie Ehlers have joined True Real Estate as real estate agents.

Ehlers is a native of Mankato. She is a full service Realtor bringing 22 years of sales and management experience.

Hansen grew up in Granite Falls and attended Minnesota State University. Jaster has lived in St Peter and the surrounding communities for more than two decades. She brings several years of real estate sales experience following a background in the finance industry.



Habiba Ahmed and her daughter Asma.

Minority owned

Diverse businesses flourishing

By Tim Krohn | Photos by Pat Christman

Cuong Huynh came to the United States from Vietnam four decades ago as a young child, growing up in the Seattle area and adapting to a new culture.

But Huynh, better known to his patients and friends as “Dr. C,” said moving to Mankato 14 years ago to start Discover Chiropractic was also a big culture shock.

“Moving here was a big transition culturally. Mankato isn’t a big city, compared to where I grew up. I felt like I was in a foreign country here.”

After he and his wife and fellow chiropractor, Deb Bobendrier, arrived in Mankato and began building

their business from scratch, Huynh said he had to reach deep to meet new people and build a social and business network.

Cover Story

“I’m introverted, and a lot of people don’t know that English is my second language. Coming from a different culture, it was tough getting started. But we made good friends and had a good support system.”

Today the couple has a thriving practice and an ever-expanding social and professional network.

Habiba Ahmed didn’t have the advantage of coming to the United States as a kid and slowly learning the language and cultural traditions.

Ahmed first arrived in the United States after her family fled to Kenya from war-torn Somalia. She seized on the opportunity to move to Minnesota in 2004 but had to leave her family behind. She arrived in Mankato without speaking a word of English.

“I left my two children and my husband in Africa. It’s a sad story. When I came here, after three weeks I was sick. My friend took me to the hospital. They told me I was pregnant.” The announcement left her shocked and scared.

But after years of learning English and getting the rest of her family to America, Ahmed in 2017 launched a small shop called Africa Fashions on Park Lane in Mankato, later moving the store to River Hills Mall.

Early convert

Huynh’s decision to become a chiropractor grew out of the debilitating pain he suffered as a youth.

“I was in a car accident when I was young, and they didn’t think it was anything. But I had to quit sports in high school. For a good six or seven years of my life I couldn’t do anything, and then I met a chiropractor who helped me.”

After diagnosing Huynh with whiplash from the long-ago accident, the chiropractor was able to restore his health.

“A lot of chiropractors have become chiropractors because they got help for pain along the way from one.”

He went to college in Seattle and California and met his wife, who is from Pipestone, while in grad school.

After they got some experience working for others, the couple decided to open their own practice.

“We thought we were ready to head out on our own, but it was definitely a scary thing,” Huynh said.

“College teaches you how to be a doctor, but not a business person.”

After moving to Bobendrier’s home state, Huynh realized they would need to do a lot to gain a footing.

“I didn’t know a single person when we moved to Mankato. You



Guong Huynh and his wife Deb Bobendrier came to Mankato 14 years ago to open their business.

can’t just put your name on a big billboard and expect people to come. We made good contacts, starting with the SBDC (Small Business Development Center) and GMG (Greater Mankato Growth) and we kept meeting people and building a network.”

Along the way Huynh had to also deal with racism.

“I’ve dealt with overtly and subtle racism all my life. Mankato is no exception. Every room I walk into I’m usually the only person of color in that room,” he said.

“In the past 14 years it’s improved some, but it’s still here.”

Huynh said the increased discussion of diversity and inclusion happening in recent years is a positive.

“We all want better for each other, but it seems like an

uncomfortable conversation a lot of times. But I think people want better for themselves and others and the community in general.”

He said they feel fortunate their business has grown and prospered steadily over the years, even though they’ve had setbacks, including when the Great Recession hit in 2009 and during the COVID-19 pandemic.

“The last couple of years have been tough. We had a lot of restrictions at first but we have developed a good customer base, so we did OK during the first shutdown. But the second shutdown really hurt. We had more patients canceling because they had COVID or were wary of coming in.”

His advice to other entrepreneurs is to work diligently to build relationships.

“In a community like this there is a small-town feel and there are a lot of people who want to support your business, and you have to go out there and meet them.

“You have to work on communication skills, especially if you come from a different culture.”

Africa Fashions

Like Huynh, Ahmed arrived in Mankato in 2005.

“I didn’t know anyone. I had one friend in Waseca. I had a 9-month old daughter. I didn’t speak any English.”

Her friend helped her often, watching her daughter while Ahmed worked, learned English and earned her GED. Her friend wanted her to move to Waseca, but Ahmed had a sense of providence about Mankato.

“I don’t know why, but I thought maybe God had something for me in Mankato. I had to follow my heart. I needed to stay in Mankato.”

She always had a dream of opening her own business, and while Mankato had African groceries, it didn’t have a clothing and fashion store, prompting her to open her shop in 2017.

It’s not just clothing for sale at Africa Fashions; rugs, dishes, ornaments, perfume and makeup are all available, too. Everything in the store is shipped in from Africa, Dubai, Chicago and Minneapolis.

She was struggling in the out-of-the-way Park Lane shop but remained persistent about running her own business. One day a woman she’d never met told her the store would be a hit at River Hills Mall.

“The mall worked with me and asked how much my rent was and said they wanted to work with me and see me succeed, so that’s how it happened.”

While her new store was indeed a hit, the pandemic hit hard.

“It’s much better now than it was in 2020 and 2021. It’s not the same as the first years I was open, but it’s paying the rent. I’m glad we stayed open because this is my dream. If I wasn’t in the mall, I think I would have had to close (during the pandemic).”

Like most all businesses, she is



Habiba Ahmed fulfilled her dream of owning her own business, Africa Fashions in River Hills Mall.

waiting longer for inventory and paying higher prices for it. “It’s a struggle. Everything is going up. But I don’t raise my prices (too much). If someone in Minneapolis is selling it for \$20, I have to sell it for \$20.”

Unlike many entrepreneurs, Ahmed launched her business all alone. “I just opened it. I didn’t

know the Small Business Development Center existed. I didn’t know anyone,” she said.

“I love Mankato. So many people have helped me. Every job I had, they helped me.” **MV**

An advertisement for First National Bank Minnesota. The background is a solid blue color. On the left side, there is a portrait of Michael Laskey, a man with a white beard and mustache, wearing a dark suit, a light blue shirt, and a purple striped tie. To the right of the portrait, the text reads: "Flexible Financing to Fit Your Needs". Below this, it says: "Visit a business banker at First National Bank Minnesota to talk about your goals and how we can help. Your community banking partner since 1857." At the bottom left, there is a white chevron graphic pointing right, followed by the text: "First National Bank Minnesota". Below the chevron, it says: "Member FDIC Equal Housing Lender". At the bottom right, the website address "www.fnbmn.bank" is displayed in white text.

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at Montgomery, the Spa at Ross Bridge in Hoover and the Spa at the Battle House in Mobile are always highly ranked for pampering their guests. All five of these spas are part of the RTJ Resort Collection and feature innovative treatments inspired by Southern Hospitality. Clearly great golf and spas work well together in Alabama. Come experience them for yourself.



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Deb Morin repurposed a counter from Mutch's Hardware as an island in the new space she recently moved into.

Gaining ground

Neutral Groundz expands

By Jane Turpin Moore

Photos by Pat Christman

North Mankato's favorite neighborhood cafe is opening new doors...right next door.

In August 2017, Neutral Groundz began serving up coffee and tasty lunches with a healthy side of home decor and giftware in the building formerly housing Del's Bakery.

As of March, the welcoming cafe/retail outlet will also fill the

historic Mutch's Hardware space with new flair.

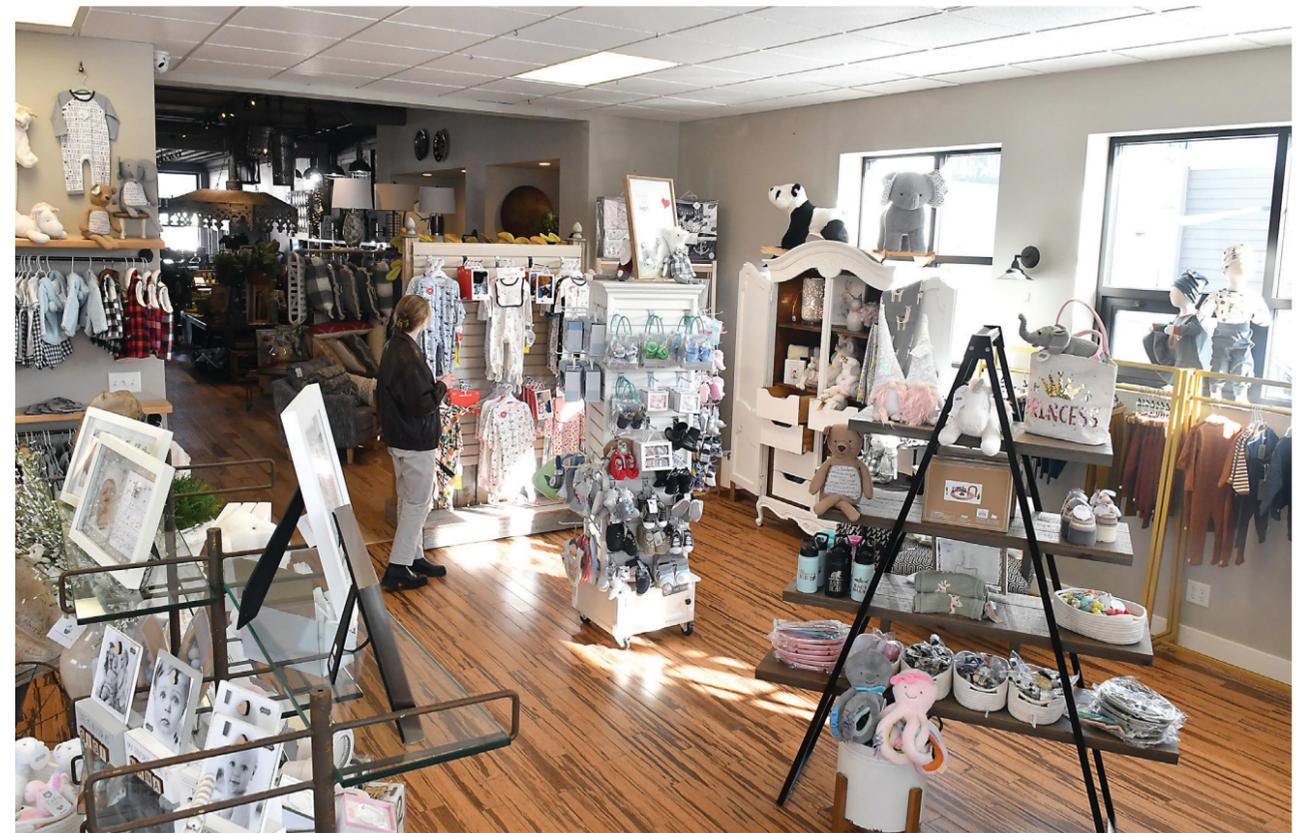
"Coffee-fueled shopping' is our slogan," said owner Deb Morin.

Spotlight

NEUTRAL GROUNDZ
229, 231 Belgrade Ave.,
North Mankato
507-720-0321
NeutralGroundz.com
Facebook: Neutral Groundz

The Neutral Groundz banner will embrace the storefronts at both 229 and 231 Belgrade going forward.

Morin purchased 231 Belgrade, most recently occupied by Y Barbers, on Oct. 21 and has been busily preparing it for



Baby and children's clothing is part of Neutral Groundz offerings.

business ever since. There was a slight break in the construction action for Christmas season sales, which Morin reports were robust.

"They're putting in sheetrock and making more cosmetic improvements but we'll reopen as quickly as we can," said Morin at the start of February, anticipating an early March opening.

Besides hosting employee office space and a creative room, the Neutral Groundz new digs will offer home decor (including living room accents like lamps, throws and pillows), kitchenware of all kinds and gourmet food products. Look for jams, jellies, mixes and all manner of items for stocking up-to-the-minute bars or charcuterie boards.

Next door, the original Neutral Groundz site will continue satisfying customers' caffeine and noshing habits, with expanded cafe seating up front and a larger collection of children's/baby clothing, toys and books towards the back.

A vision thing

Morin, 59, was raised in another small Minnesota town — Monticello — and for years dreamt

of opening her own shop.

"I grew up in the grocery store industry with my parents," said Morin, "and I have an aunt who owned a gift shop and art gallery in Stillwater. I helped her for a number of years."

Morin worked a variety of jobs, from waitressing to sales, but as a visual person she long harbored a different goal.

"My passion is to decorate; I love decorating," said Morin. "I always said that when I could afford to do it, I'd open a shop."

Morin and her husband moved to the Mankato area in 2013. Soon after the last of their five children wrapped up their college years, Morin decided the time was right.

"I took a leap of faith and here we are," said Morin.

Except the process wasn't exactly that simple; serendipity played a major role in making Neutral Groundz the place it is today.

It took two years to find just the right spot. Morin assured her patient real estate agent she'd know the perfect place when she saw it, and when she walked into 229 Belgrade in early 2017, she proclaimed, "This is the building

— this is it."

But before she engaged Max DeMars of DeMars Construction to assist with the necessary renovations, taking care to preserve and incorporate the original Del's bar, bakery case and bar stools in the Neutral Groundz update, Morin experienced an unexpected jolt that shifted her entire project.

"I was literally sitting at the closing table at Pioneer Bank when the bankers asked me, 'Would you ever consider doing a coffee shop in there?'" Morin recounted.

"I said, 'Guys, I don't know anything about coffee, I really don't; I just go to my Keurig, pop in the pod and push the button.'"

The persistent banker explained that a North Mankato community survey showed a coffee shop was a majority of residents' number one wish. Following that revelation, Morin was introduced on the spot to bank employee Clay Sharkey, who was moonlighting as a local coffee roaster (Sharkey and Eric Poppler are co-owners of Mankato's Beans Coffee Company).

"Clay gave me some samples,



The coffee/cafe area in the original Neutral Groundz building has been expanded.

said he could teach me what I needed to know and told me to think about it," said Morin, who ended up succumbing. She adjusted her timeline and budget to create a cafe and aid her learning curve.

"To be honest, I was terrified," said Morin, crediting Sharkey for teaching her all about coffee beans and making premium coffee. "We started slow at first, without the food part, because I needed to master coffee and tea before I got into sandwiches and more.

"It's just evolved." Nearly five years later, Morin still shakes her head when she considers the series of coincidences that led her to incorporate coffee and food in the Neutral Groundz plan.

"It was a match made in heaven, and the model works very well," said Morin.

Sipping and shopping

Neutral Groundz took off, with fresh-roasted Beans Coffee Company beans the house's choice.

"He roasts and we get the coffee the same day," said Morin.

Her Keurig now gathers dust

while she opts for Neutral Groundz dark roast coffee—black.

"In the past, I thought dark roasts were too bitter, but Clay's roasting method makes it very smooth and fresh."

Morin believes the charm of lower North Mankato — coupled with the history behind her Belgrade buildings — has contributed to her shop's success.

"Neutral Groundz has a very warm atmosphere and we have great customers," said Morin. "I mean, who doesn't like to go where everyone knows your name — what else can you say?"

"We notice and appreciate our customers."

Morin is also grateful that, with time, she has been able to turn over the food and beverage portion of Neutral Groundz to the capable hands of cafe manager Mollie Fischer, a lower North Mankato native.

"Mollie is an extremely talented lady," praised Morin.

Fischer, in turn, was drawn to Neutral Groundz in part because of how it "suits the community vibe," as she put it.

"I absolutely love this small business in lower North," said

Fischer. "We strive to create a beautiful and warm environment for our guests, and it's nice to see so many friendly faces.

"We have great regulars, and people who stop in for the first time are in awe of how cute and comforting it is. You really feel like you're at home."

Unlike her boss's unfussy straight black dark roast order, Fischer personally favors more adventurous sips.

"I like weird drinks—they fascinate me and they're really fun — like our Atomic Fireball Latte, which tastes like a liquid hot tamale," said Fischer.

Flavor lovers who prefer something slightly tamer might enjoy trying the seasonal drinks Neutral Groundz baristas have concocted, Fischer suggested.

"Our red velvet mocha with raspberry and dark chocolate, and our shamrock shake frappe with white chocolate, vanilla and creme de menthe flavoring, are both on the menu throughout March," said Fischer.

From 11 a.m. to 2 p.m. daily, lunch items like soups, salads and sandwiches are available at Neutral Groundz. Baked goods

(scones, muffins, bars, cinnamon rolls and cookies) from River Rock Bakery make sweet drinking companions at all times, Fischer stressed.

"And our cranberry turkey sandwich is divine," she promised. "It's our most popular sandwich for good reason."

One customer who has adopted Neutral Groundz as her favorite stopping point is longtime North Mankato resident Rachel Kronlokken, who said she found it a "peaceful place to hang out" with a friend.

"They have good coffee, and little by little we'd start looking at different things," said Kronlokken.

"We each purchase something now and again because they have a variety of unique gifts, and some of their houseware goods are more environmentally conscious; I appreciate that.

"I like not having to go to the mall to find things, and they have some really cool cards, too."

Kronlokken's go-to drink is an oat milk dark roast latte; in warmer months, she switches to an iced version. She's tried many salads

and soups at Neutral Groundz and occasionally picks up a scone or bar.

"Every staff member is wonderfully friendly and helpful," said Kronlokken. "They make your day."

Kronlokken, a paraprofessional at Kennedy Elementary, specifically mentioned both Fischer and Neutral Groundz sales associate Wendy Smith, who manages the children's and baby lines for Morin.

Smith is a former elementary school teacher who values the flexible hours and creative freedom her work at Neutral Groundz affords.

"I love the independence Deb [Morin] allows me in helping select items," said Smith. "As an educator, I had to make a connection with the kids, and it's the same with sales.

"If you can make a connection with your customers, they have a better experience, too."

Smith has been stocking Neutral Groundz with one-of-a-kind baby clothes, toys and books. With her background, it's not surprising

she has a bent towards "brain-based" items.

"I like to sell items that encourage thinking skills and creative play," said Smith. "Kids need to know how to pretend, and to develop fine and large motor skills, and we're expanding our selection of sensory toys."

Smith says Neutral Groundz customers shopping this spring will find gender-neutral, organic cotton baby clothing in shades of green, gold and rust in stock, alongside that in pink and blue.

"The clothing is of high interest," said Smith.

Whether swinging in for a latte, stopping for a fresh lunch or browsing the housewares or children's areas, Morin knows Neutral Groundz customers come for the quality and return for the friendly atmosphere.

Cafe manager Fischer put it like this: "Neutral Groundz is a place to grab a coffee, or browse, or meet with friends or find a last-minute gift.

"And we provide all this with local flavor." **MV**

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Lisa VanWatermullen's Mankato Integrative Medicine blends conventional medicine with a more holistic approach.

Integrative Medicine

Blending a conventional, holistic approach

By Dan Greenwood | Photos by Pat Christman

When Lisa VanWatermullen was working towards her nursing degree at Minnesota State University, she developed an intense interest in nutrition. So much, in fact, that she considered becoming a dietician instead, although she credits the program's emphasis on lifestyle and nutrition towards completing that nursing degree.

After graduating and working as a family nurse practitioner in conventional medicine, a couple experiences that hit close to home led her to open her own private practice emphasizing integrative medicine, an approach that combines conventional medicine with environmental and nutritional factors in diagnosing and preventing illness.

At age 40, VanWatermullen was diagnosed with thyroid disease, an autoimmune disease where the body's immune system attacks the thyroid – a gland that regulates metabolism.

Profile

MANKATO INTEGRATIVE MEDICINE

816 S. Front Street, Mankato
507-414-7500
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“Common symptoms are fatigue, hair loss, weight gain, dry skin, and dull thinking – basically everything slows down,” said VanWatermullen, who began looking at other solutions beyond surgery or prescription medication taken to treat – but not necessarily cure – the condition.

But what compelled her to transition to integrative medicine even more was when her son stopped gaining weight and developed chronic digestive issues at the age of two.



“We discovered he had a pretty severe dairy allergy and all we needed to do was quit feeding him dairy,” she said. “He grew, his skin cleared up and he started meeting milestones.”

Six years later, VanWatermullen opened the Healthy by Nature Family Wellness Clinic in Lake Crystal, and in February of 2021, she relocated to 816 S. Front Street in Mankato, shortening the name to Mankato Integrative Medicine.

“Basically, integrative medicine means you're integrating conventional medicine with a more holistic approach, like lifestyle, diet, exercise, stress, toxins in your living environment – so you're combining the two,” VanWatermullen explained. “I still do a lot of conventional medicine with prescribing medications, ordering diagnostic tests, X-rays and imaging and lab tests, but trying to use nutrition and lifestyle to help yourself from overusing prescription medications.”

'True healing'

That's what attracted longtime patient Kristin Kienholz, of rural Lake Crystal, to Mankato Integrative Medicine, which also involves the use of supplements and herbs to help treat a variety of maladies.

“Holistic medicine takes time, but ultimately, it's a true healing versus just treatment of your symptoms,” Kienholz said.

VanWatermullen said her patients come to see her for a myriad of reasons, from thyroid issues and diabetes to menopause, but also undiagnosed symptoms ranging from digestion to chronic pain.

“A lot of my people come because they've gone through conventional medicine and tried some treatments, had some testing and not much was found or they're still having all the same complications,” she said. “A lot of them have tried conventional medicine and didn't get the results they were hoping for.”

New patients at Mankato Integrative Medicine get a 90-minute visit, with follow-up appointments lasting 45 minutes. Being able to meet with her patients for a longer duration of time is one of the benefits not always afforded to other nurses and doctors in conventional medicine. As a registered nurse at a hospital for six years, she still remembers what it's like to be understaffed and overworked.

“One of the hardest things about working in conventional medicine is how quickly you have to see patients and how many you have to see in a day,” VanWatermullen said. “I feel like I have a way better handle of what's going on with people and how to help them. When I was in conventional medicine, I was limited to 15 minutes. That's another very rewarding part of going into private practice – you get to control the length of your visits.”

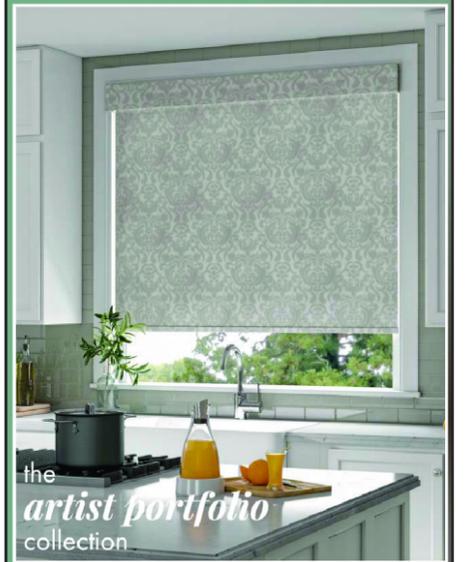
She has seen a shift in recent years in how people define health care, as well as a heightened focus on preventative measures to combat illness. The fact that she shares a building with a chiropractor and a massage therapist is a testament to that growing interest.

“I tend to see younger people in their 20s and 30s that have a very different viewpoint of health than older generations,” VanWatermullen said. “Essential oils became super popular 10-15 years ago. And we're seeing healthier cleaning products in stores, or food labeled organic that wasn't heard of 20 years ago. We're getting more exposure to make healthier choices, so that piques people's interest.”

But for her, the most satisfying part of the job is when a patient who has exhausted other options begins to see an improvement.

“Some heal quickly, some take a long time,” she said. “The most rewarding is those who come back to the second visit and tell you that your interventions helped them so much. The reward is when you get those slam dunk cases. Those are great.” **MV**

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Jim Kuettner with two of his cats, Inky and Duke. He says the cats help relax people who are often facing a tough time when they visit his law office.

Criminal defense lawyer Jim Kuettner took an unconventional route from bartending to becoming a member of the bar.

Legal eagle

Kuettner brings heart, expertise to defense

By Jane Turpin Moore

Photos by Pat Christman

Were it not for his restaurant and bartending background, James “Jim” Kuettner might never have found his way to law.

But the non-traditional route Mankato criminal defense attorney Kuettner traveled to the legal bar paved the path for his passion to help others, often in their darkest hours.

“A lot of times people are calling me on what is the worst day of their lives,” said Kuettner, explaining why his practice’s catchy phone number — 507-345-6789 — was an asset

Kuettner’s legal predecessor, the late Calvin Johnson, couldn’t pass up.

A native of Apple Valley, Kuettner has found his true home in this Minnesota river valley town, establishing himself professionally in a somewhat atypical location at the intersection of South Broad and Cherry streets. The building housing Kuettner Legal dates to the mid-1870s and was

constructed when Mankato was less than a decade old.

“Our office is more welcoming than most law

Feature

KUETTNER LEGAL
427 S. Broad St., Mankato
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kuettnerlegal.com

offices,” said Cora Hamann, Johnson’s legal assistant from 2009 onward. Hamann has continued as an important member of Kuettner’s staff since he assumed the practice’s reins in February 2017.

“It’s not at the top floor of a big fancy office building and it’s pretty modest, but it’s a beautiful little office in a Victorian-era house and people, including me, just feel comfortable here.”

When clients are okay with it, Kuettner’s three cats — Duke, Igloo and Inky — emerge to provide further consolation to people who may be facing DUI or assault charges, often stemming from previously unaddressed chemical dependency or mental health issues.

“The cats are something many people can relate to, and they kind of take people’s minds off a lot of the serious things we’re dealing with,” said Hamann.

“Jim likes to use stories and analogies — he has his own style. Some lawyers are good on the brains side but can’t relate well to people, but Jim is really good at

both. People like him, and he’s also really bright.”

This independent lawyer knows his way around a courtroom and professes to enjoy jury trials.

“I’ve always liked jury trials,” said the 42-year-old Kuettner—pronounced “Kittner.”

Joe Bergstrom, a law school classmate of Kuettner who is an assistant public defender in the Fifth Judicial District based in Mankato, jokingly refers to his friend as “Jim Kittens” due to his love of the friendly felines.

“During law school, Jim was more about getting hands-on experience from trial attorneys than focusing on theoretical law classes,” said Bergstrom.

“He was always interested in being in the courtroom; it’s sort of second nature to him.”

From the bar to the bar

Unlike many lawyers, Kuettner didn’t progress his career in a straight line from college to law school.

In fact, he didn’t begin bachelor’s

degree studies until he was 29.

“I didn’t go to college right out of high school because I wasn’t in the mood for more school at the time,” said Kuettner, who moved out on his own at age 19 and began working in downtown Minneapolis bars and restaurants.

He spent a decade serving at and then managing restaurants, with one of his last stops as bar manager at a popular sushi spot. Its late-night hours made it a popular hangout for other area restaurant workers when their shifts ended.

Typically they were happy and relaxed, counting their tips while enjoying nightcaps, Kuettner observed. But when their post-work smiles turned to frowns and grumbles, Kuettner asked what was going on.

“They all seemed miserable,” said Kuettner, “and I found out a manager was stealing their tips so they’d lost a lot of money.”

The group ended up filing a class action lawsuit and ultimately prevailed, giving Kuettner plenty to consider.

"I'd thought, 'I should do something about that,' but I was only able to pull a tap handle and ask if they wanted another beer," said Kuettner, whose initial legal interest was in employment law.

Academically motivated at last, Kuettner enrolled at Minneapolis Community & Technical College in the fall of 2009, earning an associate's degree in a year and a half. Eighteen months later he also held a diploma from the University of Minnesota.

"I graduated from William Mitchell College of Law in January 2015," said Kuettner, who managed the rare feat of finishing all undergraduate and Juris Doctor requirements in just five and a half years.

"I'm kind of proud of that; I won't lie."

Kuettner not only did it in record time but with distinction; he was chosen the Student of Merit from his law school graduating class on the strength of his community involvement, scholastic achievement, dedication and participation in college-sponsored organizations above and beyond

what his degree required.

Among his activities were fundraising efforts for the Public Interest Law Fellowship, which provides scholarships for law students who spend summers volunteering in unpaid roles for non-profit organizations or public interest legal work. He also volunteered for child protection work under the supervision of the Hennepin County public defender.

"CHIPS [Child in Need of Protection or Services] cases are heart-breaking and difficult," said Kuettner. "At the end of the day, it's up to your client whether or not they'll fix what's going on."

"Our role is to advise them and help them through it, but with frequent dual diagnoses involving mental health and chemical addiction issues, that process can be daunting."

Following law school, Kuettner spent nearly two years clerking for Fifth Judicial District Judge Gordon Moore (who became an associate justice on the Minnesota Supreme Court in August 2020) in southwestern Minnesota's Nobles County.

"We did a lot of criminal law work there and I found it was interesting stuff, kind of fun, and I liked the back-and-forth aspect of it," said Kuettner, who found his calling during that judicial clerkship period.

When he applied for a position in the Mankato public defender's office though, he lost the job to a candidate with more experience. In the process, he learned that Calvin Johnson was looking for someone to take over his practice.

"I met with Cal and we had similar philosophies," said Kuettner. "We both felt it's not just about litigating a case but about helping the client."

Hamann recalled the initial meeting between Johnson and Kuettner.

"Calvin and Jim met, and when Jim walked in it seemed like it would work out—and it has," said Hamann.

Kuettner has a heart for those who have made a wrong turn in life and are facing difficult consequences as a result. While he is certain his decade of work in the restaurant industry, coupled with his time in the public legal trenches, has contributed favorably to his

viewpoint, he thinks other attorneys can be empathetic counselors despite coming from different backgrounds.

"You can be a great lawyer without those experiences, but for me personally it's been a boon," said Kuettner.

"It's very much about putting myself into that working-class mindset. A lot of people don't know anything about the law or how the legal system works other than what they've seen on TV."

Therefore, Kuettner takes care to educate his clients, with a goal of helping them get past their problems and be improved citizens going forward.

"Clients don't want an attorney who can't empathize or understand them," said Kuettner. "These are usually decent people who've done something bad, and it's my job to help them through that without judgment."

Kuettner's staff and colleagues agree that his attitude and perseverance allow him to succeed.

"Jim brings all his skill and experience to bear," said Bergstrom. "I've seen him talk to clients late at night, taking their calls when they're worried."

"Even when he's playing volleyball, Jim might be thinking about an opening statement or running through ideas about what challenges to make."

"He is constantly trying to get the best outcome for his clients."

Hamann concurs

"Jim has a lot of heart in it," said Hamann. "He tries to figure out where people's legal issues are stemming from and get them on the right track."

"Sometimes people call back years later to thank him for saving their lives. It's very rewarding."

Kuettner said he was advised during his judicial clerkship that being a counselor at law meant one could talk with clients about their problems in order to help them.

"I like referrals but I don't want repeat business because then I feel like I've failed," said Kuettner.

"I like to leave my clients in a better place than I found them, and I like knowing that a client's life is better for having met and worked with me." **MV**

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■ Business and Industry Trends

Utilities

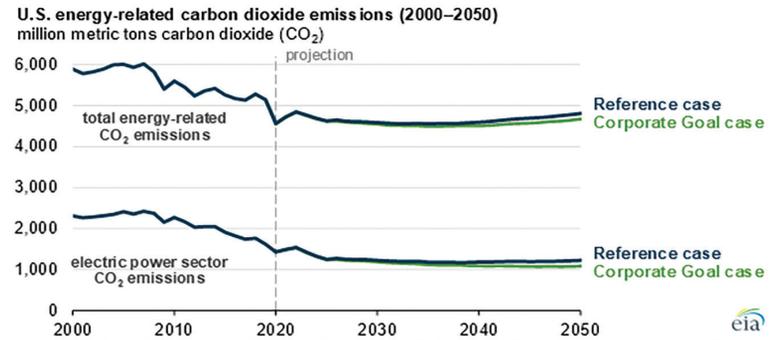
Utilities' carbon-reduction goals will have little impact on U.S. CO₂

Executing several plans announced by U.S. power utilities to reduce carbon dioxide (CO₂) emissions would have a minor effect on U.S. energy-related CO₂ reductions, according to the analysis by the Energy Information Administration.

EIA based their study on carbon-reduction goals outlined in utilities' integrated resource plans and on the carbon-reduction goals stated in press releases and other utility plans.

They collected utility carbon-reduction goals through a comprehensive review of filed integrated resource plans and announced commitments from investor-owned utilities as of October 2020.

Utilities' carbon-reduction goals will have little impact on U.S. CO₂ emissions



EIA projects that CO₂ emissions across the U.S. energy system would be 3% lower by 2050.

Within the electric power sector, EIA projects that the U.S. CO₂ emissions will be 12% lower. Meeting announced utility goals would lead to more electricity generation from carbon-neutral generation resources. In particular, fewer existing nuclear plants will be retired, which

reduces the need for new capacity from renewable technologies.

Nuclear generation is among the lowest-cost options for meeting clean energy or carbon-reduction goals. Existing nuclear plants typically have operation and maintenance costs that are less than the cost of building new low-carbon capacity.

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Energy

Ethanol production to rise

U.S. ethanol production increased in 2021 from 2020 but remained lower than 2019 levels.

U.S. ethanol production in 2021 averaged 980,000 b/d, an increase of 8% from 2020.

Ethanol production should rise to an average of 1.02 million b/d in both 2022 and 2023.

U.S. ethanol consumption averaged 910,000 b/d in 2021, an increase of 10% from 2020. The forecast is that ethanol consumption will average 930,000 b/d in 2022 and almost 950,000 b/d in 2023. The increase in ethanol consumption reflects expected increasing gasoline demand.

Crude prices up

Brent crude oil spot prices averaged \$71 per barrel in 2021, according to the Energy Information Administration. They forecast Brent prices will average \$75/b in 2022 and \$68/b in 2023.

Fuels consumption rising

Global consumption of petroleum and liquid fuels averaged 96.9 million b/d in 2021, up by 5.0 million b/d from 2020, when consumption fell significantly because of the pandemic.

Global liquid fuels consumption will grow by 3.6 million b/d in 2022 and 1.8 million b/d in 2023.

Gas prices to level off

U.S. regular gasoline retail prices averaged \$3.02 per gallon in 2021, compared with an average of \$2.18 in 2020.

The forecast is for prices to average \$3.06 this year and \$2.81 in 2023.

Diesel prices higher

U.S. diesel fuel prices averaged \$3.29/gal in 2021, compared with \$2.56 in 2020, and the forecast is for prices to average \$3.33 this year and \$3.27 in 2023.

Coal consumption up 14%

U.S. coal consumption was 545 MMst in 2021, a 14% increase from 2020. The increase reflected more use of coal-fired electricity generation amid high natural gas prices.

The coal consumption is expected to fall by 2% this year and then be relatively unchanged in 2023 at a total of 532 MMst in 2023.

Electricity use steady

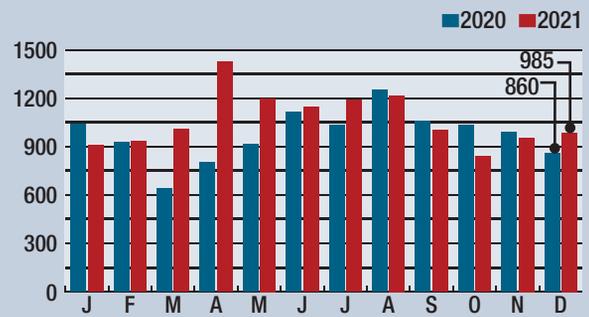
Total U.S. retail sales of electricity remain relatively unchanged in the forecast for 2022 after increasing by 2.2% in 2021.

Forecast increases in sales to the commercial and industrial sectors in 2022 offset lower sales to the residential sector.

Retail sales of electricity across all sectors should grow by 1.4% in 2023.

Retail/Consumer Spending

Vehicle Sales Mankato — Number of vehicles sold



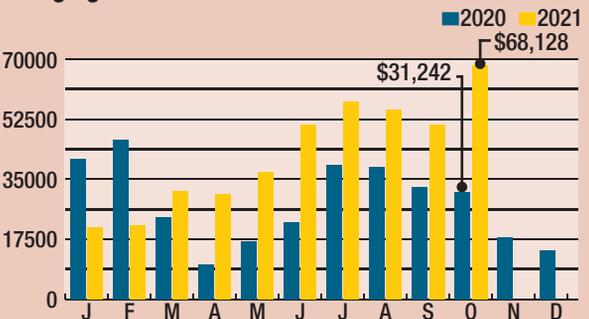
Source: Sales tax figures, City of Mankato

Sales tax collections Mankato (In thousands)



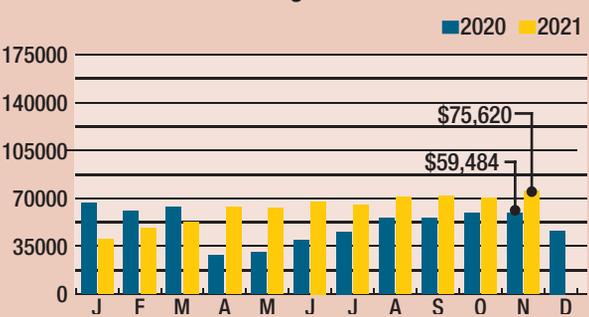
Source: Sales tax figures, City of Mankato

Lodging tax collections Mankato/North Mankato



Source: City of Mankato

Mankato food and beverage tax



Source: City of Mankato

C. Sankey



Agricultural Outlook

By Kent Thiesse

Land values sharply higher into 2022

Farm land values in the Upper Midwest have reached or surpassed their highest levels in nearly a decade in recent months, after several years of uncertainty from 2014 to 2020. Many areas of the Upper Midwest, except for North and South Dakota and portions of Minnesota, experienced average or above corn and soybean yields in 2021. These solid yields, combined with the highest crop prices in several years that existed throughout most of 2021, helped boost final 2021 farm income to much higher levels compared to recent years. The enhanced farm income levels have resulted in sharply higher land values in many portions of southern Minnesota and other areas of the Upper Midwest. Land values have also been enhanced by continued relatively low long-term interest rates, a limited supply of land being offered for sale, and very strong buyer interest.

Iowa State University does a comprehensive land value survey each December, which is regarded as one of the best resources on trends in Midwest farm land sales. Following is a table showing the average value of Iowa farm land for the past 15 years (2007-2021), and the percentage change in land values from year-to-year.

IOWA AVERAGE FARMLAND VALUES (2007-2021)

YEAR	AVE. VALUE PER ACRE	% CHANGE
2007	\$3,908	+22.0%
2008	\$4,468	+14.3%
2009	\$4,371	(2.2%)
2010	\$5,064	+15.9%
2011	\$6,708	+32.5%
2012	\$8,296	+23.7%
2013	\$8,716	+5.1%
2014	\$7,943	(8.9%)
2015	\$7,633	(3.9%)
2016	\$7,183	(5.9%)
2017	\$7,326	+2.0%
2018	\$7,264	(0.8%)
2019	\$7,432	+2.3%
2020	\$7,559	+1.7%
2021	\$9,751	+29.0%

Source: Iowa State University 2021 Farmland Value Survey.

The average value of Iowa farmland in 2021 was \$9,751 per acre, which was the highest average land price ever recorded since the Iowa State survey was initiated in 1941. The 2021 land value surpassed the previous high average land value of \$8,716 per acre in 2013. Since the recent low point of \$7,183 per acre in 2016, the Iowa Farmland Value Survey has shown an increase of \$2,568 per acre or 35.8 percent in the past five years (2016-2021), including a 29 percent increase in land values from December, 2020 until December, 2021.

Data released in late 2021 by the Federal Reserve Districts across the U.S showed similar trends in average land values in the Upper Midwest, compared to a year earlier. The highest 12-month percentage increases at the end of 2021 were Iowa at 28 percent, Minnesota at 26 percent, and South Dakota at 23 percent. Illinois, Indiana, Nebraska, Kansas, and Missouri all recorded year-over-year land value increases between 10 and 16 percent. North Dakota, which was hard-hit by the 2021 drought, recorded only a 4 percent land value increase in 2021.

The average 2021 land values increased in all nine crop reporting districts in Iowa, as compared to 2020 average land values. All of the Iowa crop districts had at least a 20 percent increase in land values in 2021, with the greatest increase being 34.8 percent in the North Central district, which adjoins South Central Minnesota. The Northwest District reported the highest 2021 average land value in Iowa at \$12,164 per acre, with the North Central, East and West Central, and Central districts also averaging between \$10,000 and \$11,000 per acre.

Trends in farm land values in Southern Minnesota are probably fairly close to the trends shown in the Iowa land value survey for northern crop reporting districts in Iowa. Similar to many areas of Iowa, land values were much higher in 2021 in most portions of Southern Minnesota due to the much higher commodity prices and average to above average crop yields in many areas. In recent months, there have been

some isolated land sales across Southern Minnesota that have rivaled the highest land values per acre ever recorded. Even with the higher land values, there has continued to be a gap between the average land price for high quality and well drained farmland compared to low quality and poorly drained land.

One of the best sources of farm real estate values in Minnesota is the University of Minnesota's "Land Economics" website at landeconomics.umn.edu. This web site is updated annually in October and accesses a database of various land values, based on farm land valuations ported to the State Revenue Office by County Assessors Offices throughout the state each year, which are adjusted annually based on actual land sales in a given County. This web site allows for selected sorts by County, State Economic Regions, Watersheds, etc., as well as by types of land.

A recent survey of landowners that was conducted by a private company indicated that over 75 percent of respondents expect farm land prices to increase in 2022, with nearly 40 percent of the respondents expecting an increase of 10 percent or more in the next year. Eighty-seven percent of the respondents in the survey were active farmers. By comparison in similar surveys in 2018 and 2019, only about 10 percent of the respondents expected land values to increase during the following 12 months, while nearly 50 percent of those participating in the survey in those two years expected land values to decline.

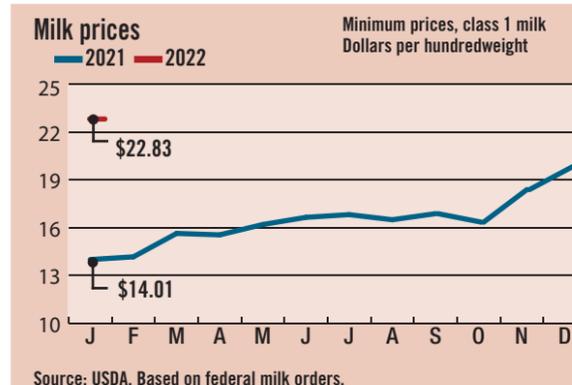
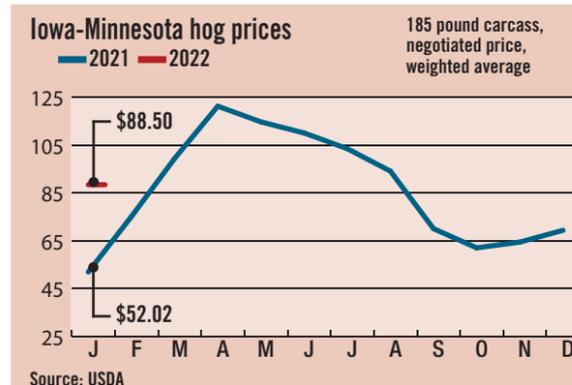
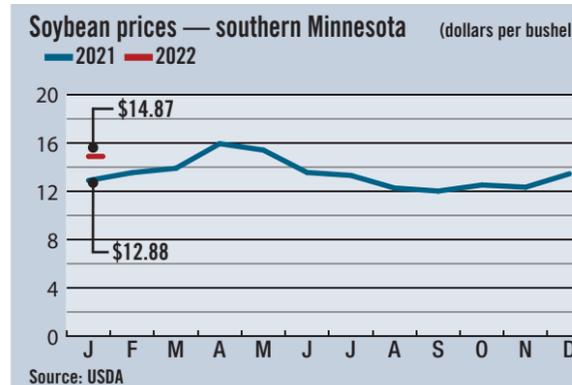
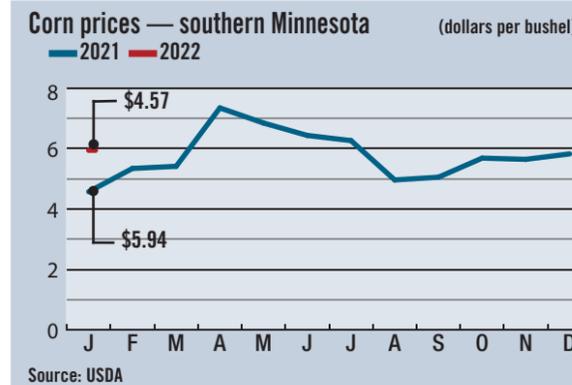
Nearly 60 percent of the respondents in the recent survey are interested in buying more farmland in the next year if land becomes available, which compares to approximately 40 percent interested in 2018 and 2019. The value of farmland accounts for over 80 percent of the total farm assets in the U.S. agriculture industry. Most economists point to the relative stability in farm land values in the Midwest as the primary reason that we did not see more farm operations discontinuing due to financial collapse or bankruptcies from 2016-2019.

Currently, most signs point toward continued strength and even potential further modest increases in land values in the next 12 months. However, there are some lingering "caution flags" that could potentially reverse this optimistic trend and revert to more downward pressure on land values. These potential challenges include:

- Return to lower crop prices and lower profitability in crop and livestock farming.
- Growing global political unrest and a potential slow-down of the current strong U.S. ag export markets.
- Several increases in long-term interest rates by the Federal Reserve Bank in the next year.
- Changes in Federal policies, such as estate taxes, capital gains taxes, or 1031-exchange policies.
- Reduced interest to purchase farm land or a large increase in the amount of land being offered for sale.
- Lack of confidence in the land market by farmers, investors and ag lenders.

Profit margins in crop and livestock production improved for many farm operators in 2021, with the

Agriculture/Agribusiness

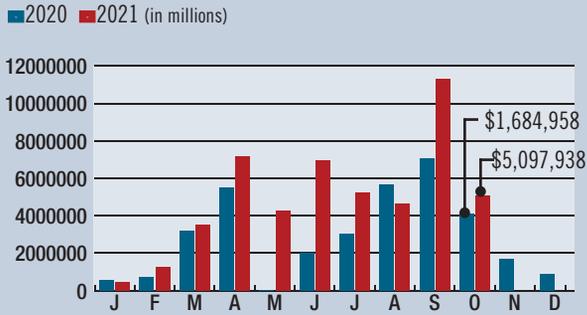


Corn and soybean prices are for rail delivery points in Southern Minnesota. Milk prices are for Upper Midwest points.

C. Sankey

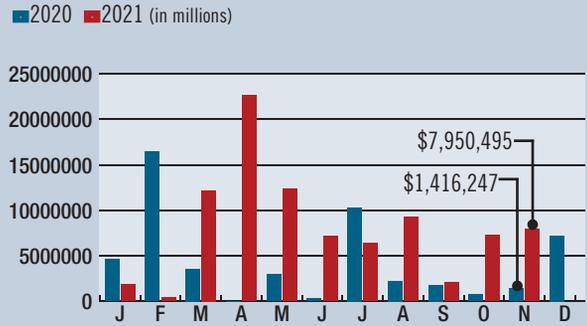
Construction/Real Estate

Residential building permits Mankato



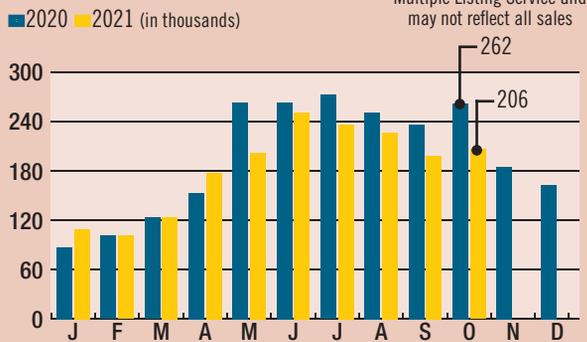
Source: City of Mankato

Commercial building permits Mankato



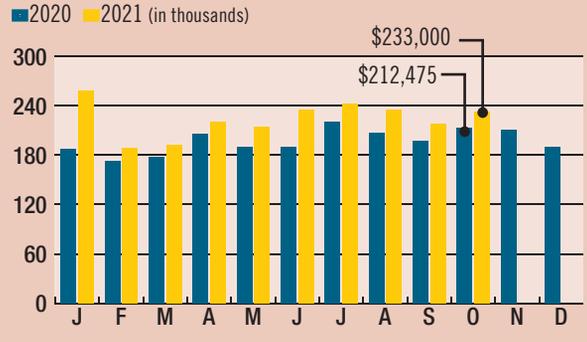
Source: City of Mankato

Existing home sales: Mankato region



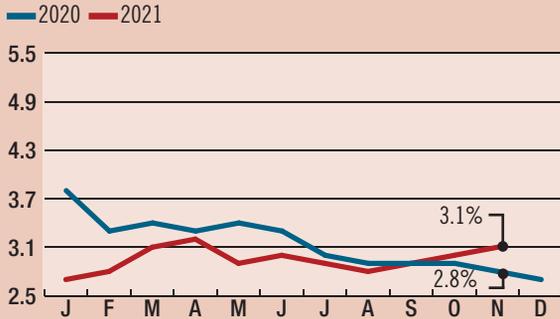
Source: Realtors Association of Southern Minnesota

Median home sale price: Mankato region



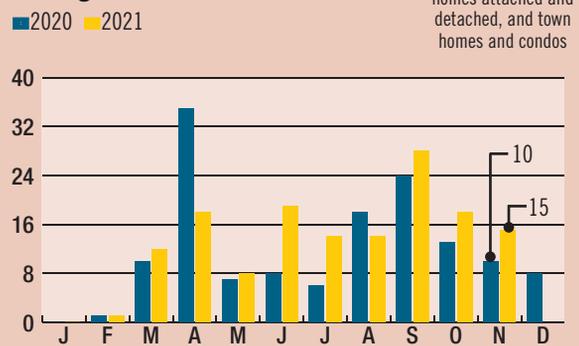
Source: Realtor Association of Southern Minnesota

Interest Rates: 30-year fixed-rate mortgage



Source: Freddie Mac

Housing starts: Mankato/North Mankato



Source: Cities of Mankato/North Mankato

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MANKATO MAGAZINE **MN VALLEY BUSINESS**

exception of areas of North and South Dakota and western Minnesota that were impacted by the drought last year. The future trend in crop prices, and profitability in livestock production, along with the potential increases in interest rates and possible changes in government policy, will likely determine if there is further strength in land values later this year. Many farm operators and ag lenders in the region have returned to being more optimistic regarding farmland purchases, following the very poor farm profit years from 2016 to 2019; however, some caution is still advised with land purchases at the current higher prices levels.

Kent Thiesse is farm management analyst and senior vice president, MinnStar Bank, Lake Crystal. 507-381-7960; kent.thiesse@minnstarbank.com



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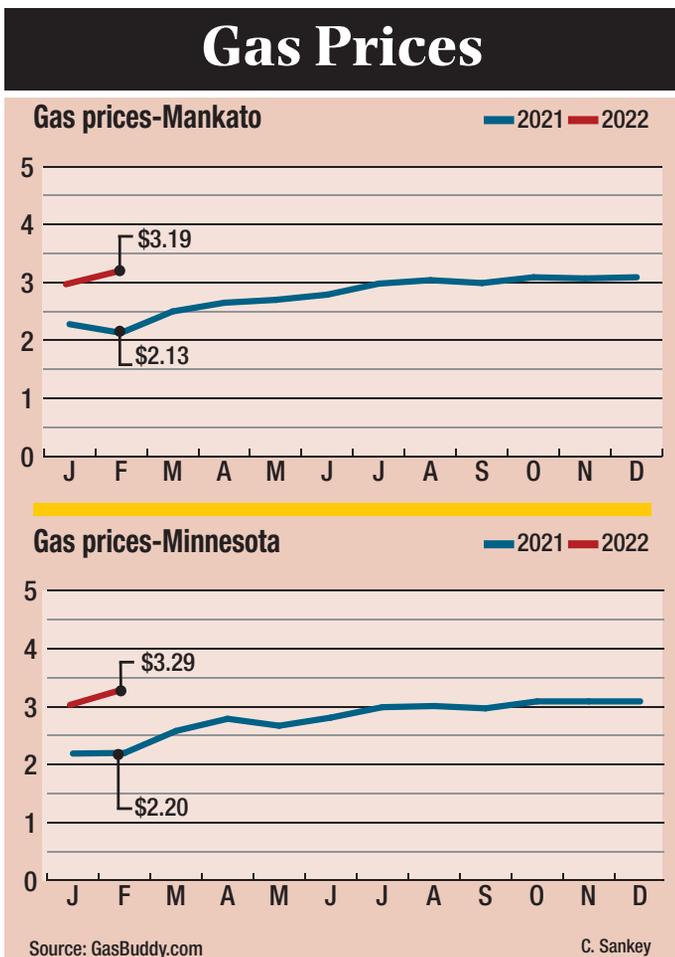
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Stocks of local interest	Jan. 6	Feb. 2	Percent change
Archer Daniels	\$69.14	\$76.68	+11.0%
Ameriprise	\$316.12	\$313.33	-0.9%
Best Buy	\$100.60	\$98.78	-4.1%
Brookfield Property	\$25.21	\$24.59	-2.5%
Crown Cork & Seal	\$109.63	114.94	+4.8%
Consolidated Comm.	\$7.60	\$7.16	-5.8%
Fastenal	\$61.86	\$57.17	-7.6%
General Mills	\$69.31	\$68.73	-0.8%
Itron	\$66.40	\$60.27	-9.2%
Johnson Outdoors	\$92.99	\$87.55	-5.9%
3M	\$180.53	\$166.66	-7.7%
Target	\$226.90	\$217.07	-4.3%
U.S. Bancorp	\$59.10	\$59.84	+1.3%
Winland	\$3.90	\$3.73	-4.4%
Xcel	\$69.15	\$69.47	+0.4%

C. Sankey

■ Minnesota Business Updates

■ Fastenal tops expectations

Fastenal came out with quarterly earnings of \$0.40 per share, beating the Zacks Consensus Estimate of \$0.37 per share. This compares to earnings of \$0.34 per share a year ago. These figures are adjusted for non-recurring items.

This quarterly report represents an earnings surprise of 8.11%. A quarter ago, it was expected that this maker of industrial and construction fasteners would post earnings of \$0.41 per share when it actually produced earnings of \$0.42, delivering a surprise of 2.44%.

Fastenal posted revenues of \$1.53 billion for the quarter compared to year-ago revenues of \$1.36 billion.

■ Target chief predicts shopping changes

Target Corp.'s top executive said U.S. consumers will drive less and consolidate their shopping into fewer trips as they adjust to pricier gasoline and the highest inflation rate in almost four decades.

Shoppers are also likely to eat more at home and seek cheaper generic-brand goods in an effort to ease the blow from rising prices, Chief Executive Officer Brian Cornell said at a National Retail Federation event. Consumer prices jumped 7% last year, the fastest 12-month pace since mid-1982, according to Labor

Department data released last week.

"Some of the historical ways consumers react to inflation will play out again in 2022," Cornell said. "You'll drive fewer miles, you'll consolidate the number of times and locations where you shop. You'll probably spend a little more eating at home versus your favorite restaurant."

■ Ameriprise ups training, attracts advisors



Ameriprise Financial believes technology and training support will be significant contributors to increasing its advisor ranks.

"Our advisors are highly engaged. The training, coaching and full suite of tools we provide advisors is helping them build and deepen client relationships, track prospects and run and grow their practices on our fully integrated platform," Jim Cracchiolo, the firm's chairman and chief executive officer, said during an earnings call.

Ameriprise added 86 experienced advisors in the fourth quarter of 2021 and ended the year with 10,116 advisors, a 2% increase year-over-year, according to its fourth-quarter earnings report.

Ameriprise Financial believes technology and training support will be significant contributors to increasing its advisor ranks.

Employment/Unemployment

Initial unemployment claims

Nine-county Mankato region

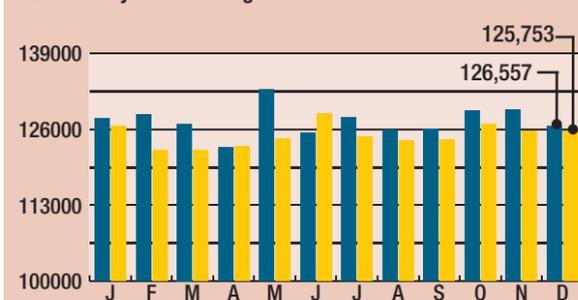
Major Industry	December 2020	December 2021	Percent change '20-'21
Construction	16,045	13,470	-16.0%
Manufacturing	6,981	3,633	-48.0%
Retail	5,804	2,361	-59.3%
Services	28,519	10,303	-32.3%
Total*	57,349	29,767	-48.1%

Services consist of administration, educational, health care and social assistance, food and other miscellaneous services.

*Categories don't equal total because some categories not listed.

Local non-farm jobs

Nine-county Mankato region



Minnesota initial unemployment claims

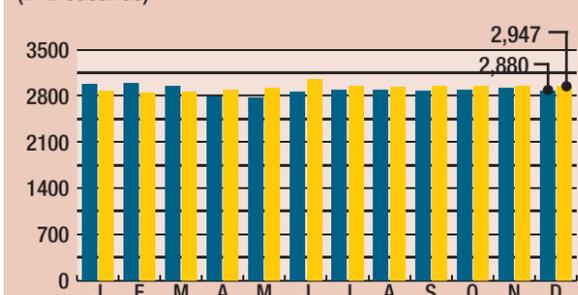
Major Industry	December 2020	December 2021	Percent change '20-'21
Construction	863	754	-12.6%
Manufacturing	513	258	-49.7%
Retail	232	106	-54.3%
Services	1,147	1,481	-68.4%
Total*	2,755	1,481	-46.2%

Services consist of administration, educational, health care and social assistance, food and other miscellaneous services.

*Categories don't equal total because some categories not listed.

Minnesota Local non-farm jobs

(in thousands)



■ Best Buy to benefit from metaverse

As companies and consumers grow more interested in the metaverse, Best Buy could cash in by selling more virtual reality headsets and pricier computers, an analyst says.

A research note published by Loop Capital Markets said the consumer electronics retailer is well-positioned to tap into enthusiasm for nonfungible tokens, gaming and socializing in a virtual world. Best Buy is the largest PC retailer in the country, has big-box stores where shoppers can try on different headsets and has a team of tech experts who charge for helping consumers with setup, said Anthony Chukumba, the equity research firm's managing director.

Consumers may need to upgrade computers to higher-resolution displays and buy extra equipment from monitors to microphones. That could drive a "massive PC upgrade cycle" and one for smartphones, too, he said.

■ 3M loses another earplug trial

A federal jury awarded \$110 million to two U.S. Army veterans who said combat earplugs sold by 3M Co to the military caused them to suffer hearing damage, the largest verdict yet to result from hundreds of thousands of lawsuits over the product.

Jurors in Pensacola, Florida, sided with U.S. Army



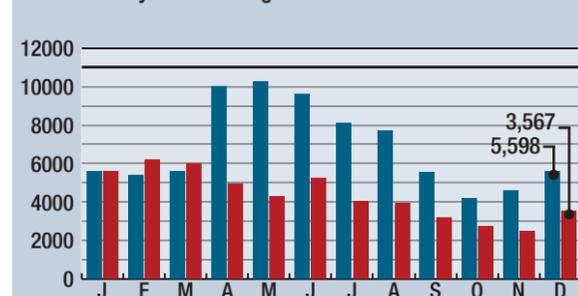
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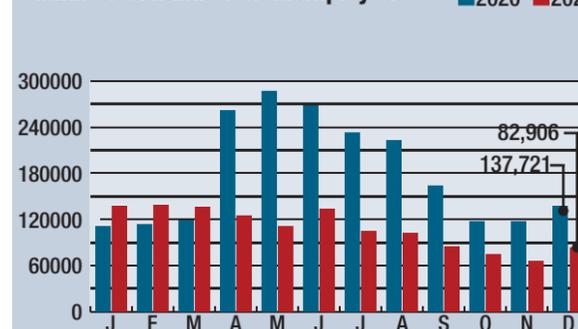
Employment/Unemployment

Local number of unemployed

Nine-county Mankato region



Minnesota number of unemployed



veterans Ronald Sloan and William Wayman, who alleged that 3M's Combat Arms Earplugs Version 2's design was defective.

The two men are among the nearly 300,000 service members and others who have sued 3M claiming they suffered hearing damage as a result of using the earplugs in what has become the largest federal mass tort litigation in U.S. history.

■ U.S. Bancorp profits rise



U.S. Bancorp said its profit for the fourth quarter rose because of a lower provision for credit losses as the global economy improved, despite lower net interest income and higher noninterest expenses.

The Minneapolis-based company, the parent of U.S. Bank, posted net income of \$1.67 billion, compared with \$1.52 billion a year earlier. Earnings were \$1.07 a share, compared with 95 cents a share in the prior year. Analysts polled by FactSet had been expecting \$1.10 a share.

Net interest income was \$3.12 billion, down from \$3.18 billion, the company said. Analysts had been expecting \$3.14 billion. The metric fell because of lower loan spreads and mix of earning assets, partially offset by higher investment portfolio balances and the benefit of deposit and funding mix, the company said.

Net revenue was \$5.68 billion, down from \$5.75 billion.

Mankato/North Mankato Metropolitan statistical area

(includes all of Blue Earth and Nicollet Counties)

December	2020	2021
Unemployment rate	3.8%	2.2%
Number of non-farm jobs	58,769	58,716
Number of unemployed	2,302	1,334

Unemployment rates Counties, state, nation

County/area	December 2020	December 2021
Blue Earth	3.9%	2.3%
Brown	4.2%	2.4%
Faribault	4.9%	3.4%
Le Sueur	6.1%	4.3%
Martin	3.9%	2.7%
Nicollet	3.5%	2.1%
Sibley	4.4%	3.7%
Waseca	4.7%	3.4%
Watsonwan	3.4%	2.1%
Minneapolis/St. Paul	4.5%	2.5%
Minnesota	4.9%	2.7%
U.S.	6.5%	3.7%

Source: Minnesota Department of Employment and Economic Development

C. Sankey

Reach your money goals in 2022

By Chloe Castleberry | NerdWallet

With 2022 in full swing, you can finally start thinking about how you're going to achieve your New Year's resolutions. When it comes to New Year's resolutions, I know I'm guilty of starting off strong and then losing momentum, but this time around, I'm committed to doing what it takes to ensure I'm reaching my goals in 2022 — including my money goals. And I know I'm not alone in this. At times, it can seem hard to do, especially when you have financial obligations to adhere to such as car maintenance, a mortgage, utilities, groceries, etc., but it can be done with some help.

Take a look below at some of the simple, yet effective, ways you can achieve your money goals in 2022.

Pick the best credit card

Whether you want to pay less interest or earn more rewards, removing the guesswork from choosing the right credit card makes all the difference. That's why NerdWallet offers guidance on how to pick the best credit card for you. Because, at the end of the day, the best credit card for you and your needs depends on understanding your options and knowing which questions to ask.

Consider your personal loan options

There are two types of debt: secured and unsecured (not backed by an asset), with most personal loans falling into the latter category. It may not be the most fun activity, but tackling your debt is a great way to start reaching your financial goals this new year. If you're not sure where to start, debt consolidation loans can help borrowers combine multiple high-interest debts into a single payment. It can also reduce the total interest you owe on the debt and help you pay it off faster. For more tips and best practices, NerdWallet reviewed loans from more than 30 personal loan lenders to find rates and loan features for good and bad credit, debt consolidation, and more.

Find the right mortgage lender

If you're planning on buying a house in 2022, then you may already be considering getting preapproved for a mortgage. Although exploring your mortgage options is part of the home-buying process, it can still get overwhelming at times. That's why you'll want to ensure you're doing what you can to choose the right mortgage type that best fits your needs. While there are typically four main mortgage categories (conventional, FHA, USDA, and VA), you have options when it comes to the mortgage term, and of course



mortgage lenders. For in-depth reviews on multiple mortgage lenders, NerdWallet has vetted some of the best out there to help you pick one with confidence.

Learn about your investment options

While some may be more knowledgeable than others on the subject of investing, that doesn't mean novices can't learn more about it. If you consider yourself to be an investing beginner, NerdWallet has informational content for investing like a list of the best online stock brokers for beginners, resources to help you find a retirement plan that is right for you, educational content on how much you could contribute to your 401(k), and more.

Know your credit score

Because credit scores influence many aspects of your life i.e. whether you get a loan or credit card, what interest rate you pay, and even whether you get an apartment you want, it's important to know and understand your credit score. A credit score is a three-digit number, usually on a scale of 300 to 850, that estimates how likely you are to repay borrowed money and pay bills. Typically, a credit score of 630-689 is considered fair credit, and 690-719 is considered good. To learn how to build your credit score, visit here.

Remember, achieving your money goals isn't going to happen overnight, but with these tips, you can take proper steps toward ensuring your financial future is sound.

How to score points in the credit game

By Bev O'Shea | NerdWallet

Credit scoring can feel like a frustrating game — falls can be sudden and swift, and climbing is a slow slog.

In reality, "all scoring models and lenders are aiming to do the same thing, which is to minimize risk," says Jeff Richardson, senior vice president of marketing and communications for VantageScore, one of the two leading credit scoring companies. He says creditors see things like missing payments and high balances as indicators of risk.

The traditional advice of paying on time and keeping balances low will eventually result in decent credit. But you can speed it up.

Check your credit

To start, take a look at your credit reports by using AnnualCreditReport.com. Check to see that the information is accurate, especially for addresses you don't recognize, since that can suggest fraudulent accounts or same-name mix-ups. Also make sure account numbers and activity are what you expect. You can dispute errors, and the change in score after a successful dispute could be significant.

Avoid costly missteps

Next, avoid doing things that work against building your credit. These include:

- Paying late — the impact is large and lasting.
- Closing credit cards — it can reduce your overall credit limit and the length of your credit history.
- Applying for a lot of credit at once — credit checks can nick your score.
- Letting card balances stay above 30% of the limit — credit utilization, or the portion of your limit you have in use, has a major impact on scores. While paying down balances is a good idea, it's not always realistic.

Be strategic

If you're whittling down credit card balances, be strategic. The number of cards with balances influences credit scores, says credit expert John Ulzheimer. The "snowball method" of debt repayment focuses on wiping out your smallest balances first.

Relatedly, if you have only one credit card, Ulzheimer says adding a card or two could be useful. Assuming your spending stays about the same, the credit limits on the new cards will reduce your overall credit utilization. And if your card is lost or stolen, you still have access to credit.

You can move credit card debt to a personal loan or even a 401(k) loan, essentially making it disappear



from credit utilization calculations. But if you have not addressed the circumstances that led to the high balances, a new loan could be a step deeper into debt.

Add positive information

Credit slip-ups can hurt, but adding positive information to your credit reports can help counteract the damage. There are at least five ways to get on the credit radar or to rehabilitate a damaged score.

Authorized user: If you have a friend or relative with a long credit history, a high score and relatively high credit limits, ask if they are willing to add you as an authorized user. Authorized user status allows additional good data to your credit history, such as on-time payments, credit age and low credit utilization. Authorized user status is most powerful for people who have no credit report or a thin file. Its impact can be felt as soon as it's reported to the credit bureaus.

Store credit card: Retail credit cards typically have more flexibility in approving applications, says Max Axler, deputy chief credit officer of Synchrony, a consumer finance company that issues credit cards across a variety of industries. He says Synchrony uses VantageScore 4.0 as part of its decision making and may also consider other factors, such as banking activity, customer history and cell phone payments. Store credit cards tend to carry high interest rates, so try to pay in full every month or finish a 0% promotion plan well before it ends.

Secured credit cards: As their name implies, secured credit cards are secured by a deposit with the issuing bank. Your credit limit is typically equal to your deposit. As with any other credit card, it's best to keep your balance well under 30% of the limit.

GET INVOLVED

WITH GREATER MANKATO GROWTH PROGRAMS

Greater Mankato Growth is committed to delivering programs and events that benefit our members and the business community at large by enhancing our economic vitality.

These opportunities are available to Engaged and higher levels of membership.



This program provides professionals (age 21 to 40) with opportunities to make new connections and get familiarized with the amenities available in Greater Mankato. With its one social and one professional development event each month, this is a great way for employers to attract and retain talent.



For nearly 40 years, this has been the premier leadership development training program in Greater Mankato. From September to May each year, in 1 to 2 full-day monthly sessions, including an overnight in St. Paul, attendees are presented with a variety of opportunities to further develop their leadership skills necessary to take their career and organization to the next level.



A Community Navigator is a super-connector with a robust network and knowledge of Greater Mankato. As a personal guide, they help new community members meet people with similar interest and get plugged into Greater Mankato. The program was developed to contribute to the success of attracting and retaining newcomers to the area.



This program provides a professionally-facilitated, confidential and trusting two-hour environment for executive-level leaders to give and receive the benefit of their experiences to help resolve business challenges. Monthly participation allows leaders to make better strategic decisions, focus on the right things, improve communication, and build long-term relationships.



Professional Development Series is an opportunity for the business community to participate in a series of workshops focusing on leadership training. Each series typically consists of 3 - 4 workshops focusing on topics necessary to build upon one's leadership skills as they boost their career to a whole new level.

greatermankato.com/programs





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Tuesday, March 8, 2022 | 5 - 8 PM
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FEATURED KEYNOTE: KRISTEN BROWN



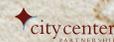
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MAY 3	Edina Realty 313 N Riverfront Drive, Mankato	OCT 4	J. Longs 1640 Madison Avenue, Mankato
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To get a taste of a Greater Mankato Growth membership, guests from the general public are welcome to attend one Business After Hours event.



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Release date:
National Ag Day, Tuesday, March 22

The State of Ag Report, the result of a comprehensive survey and focus groups, provides a deeper insight into the future of agriculture in Minnesota. The Report reveals the perceptions and opinions on the economy and other major issues impacting ag businesses, while placing an emphasis on education, as well as talent attraction and retention.

The State of Ag Report enables GreenSeam to better understand, serve, and support the workforce, businesses, organizations, and communities we call home.



Follow this link or scan the QR code to find out how to participate and be one of the first to view the data!



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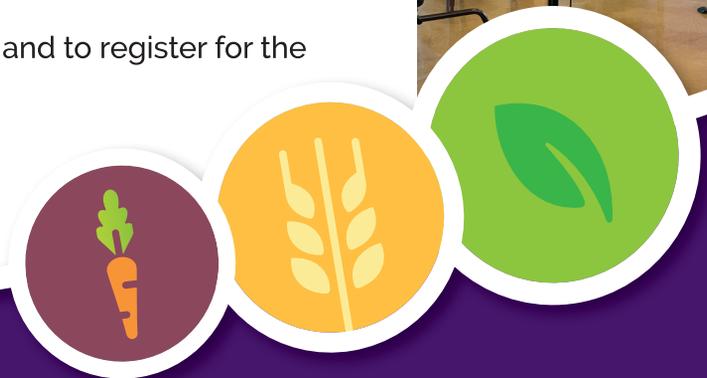
Wednesday, March 23, 2022

3:30pm – 5:00pm

*Image of the 2021 event speakers
and Dean Flannery*



To learn more about the featured speaker and to register for the event visit: cob.mnsu.edu/foodlecture



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Thursday, April 14, 2022

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To learn more and to register for the event visit: cob.mnsu.edu/bic



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