



What We Stand For

Christie Ransom, President & CEO
Winona Area Chamber of Commerce

In a time when our government is hyper-polarized and we can fight for what is good for our businesses, our workforce, and our communities, the role of the Chamber of Commerce is critical. But what do we do? What do we stand for? How do we play this vital role in policy and process?

For many, the line between politics and policy is so blurred and our role is to differentiate between the two. Politics and policy are related concepts in the realm of governance, but they refer to distinct aspects of the decision-making and implementation process. Politics encompasses the activities, actions, and strategies used by individuals, groups, or governments to gain and hold power, as well as to influence and control the decisions and actions of a society. It involves the competition for resources, authority, and the resolution of conflicts within a community or nation. Policy refers to a set of principles, guidelines, or decisions adopted and implemented by a government or an organization to address specific issues or achieve goals. Policies are the concrete actions and measures taken to address problems, regulate behavior, or shape the direction of a society.

When we see the government working hard to make their policies political, we have a duty to be a voice for those we represent. We are currently in a fight for free enterprise. As a state and a country, we have stopped talking about what it means to be pro-business. That is a problem, and it is a shame.

Free enterprise takes individual potential and it force multiplies it for the benefit of all. It takes specific problems and solves them at scale. It turns scarcity into abundance.

It is an upward spiral of human progress fueled by the ambition and thriving of people and is supercharged by the innovation of American business. And there is no limit, no ceiling, for what humankind can achieve.

The essential building blocks of free enterprise are the ideas, ingenuity, and imagination of people. Individual effort, knowledge, skills, and expertise aggregate and accelerate to create new and better ideas. This enables us to create more and greater things together than we ever could alone. In a world where the government tries to threaten this concept, we must consider that ideas are driving our world economy. Last year in our country there were five million new businesses started. That provided 134 million private sector jobs.

Fighting for business means fighting for our workforce. Without thriving industry, jobs decrease, capital investments decrease, and we all lose. When markets are competitive and optimists seek challenge, they learn from others and the market changes. They innovate and adapt. When that happens, we all win. And we see this in Winona County all the time.

So, as we fight for pro-growth policies, we fight for a thriving economy where everyone succeeds; a place where the workforce is abundant, and businesses can grow. That does not have a political title. That simply means, we care, and we will fight for what we care about. As the legislature is in session, and throughout the year, this is our goal, and this is what we will continue to do.



IN BUSINESS FOR BUSINESS.

ABOUT THE CHAMBER

- OUR MISSION -

To Serve Businesses How and When They Need Us

- OUR VISION -

Be the Foremost Resource and Advocate for Businesses in the Winona Area

Officers:

- Stan Breitlow – Chair
- Jon Olson – Chair Elect
- Katrice Sisson – Past Chair
- Amber Hamernik – Treasurer
- Janneke Sobock – At Large

Retiring 2024:

- Dr. Marsha Danielson
- Janneke Sobock
- Katrice Sisson
- Jared Literski
- Kendra Maggert

Retiring 2025:

- Stan Breitlow
- Amber Hamernik
- Jason Gamoke
- Kevin Ritz
- Mandy Hansel

Retiring 2026:

- Jon Olson
- Ross Lexvold
- Tina Lehnertz
- Mike Puetz
- Shawn Beier

Staff:

- Christie Ransom – President & CEO
- Kay Mathews – Vice President of Finance and Operations
- Emma Ebbinger – Director of Workforce and Business Development
- Kateri Petry – Director of Marketing and Communications
- Anna Sibenaller – Director of Main Street Programs

CHAMBER CHAMPIONS

- VISIONARY -



- PREMIER -



- EXECUTIVE -



Main Street Corner March 2024

Anna Sibenaller, Director of Main Street Programs

Happy March, all. How about this early taste of Spring we're having? It's like Mother Nature hit the fast-forward button, but I'm sure we're still owed at least one more snow covering this year.

With all this sunshine and comfortable temperatures, it's easier (and more fun) than ever to support our small businesses during the slow season. Don't forget, there are so many gift-giving opportunities coming up that you can get a head start on shopping for: Mother's Day, graduations, Father's Day, and birthdays popping up left and right. And what better way to celebrate than by snagging some unique gifts from our friends and neighbors who run small businesses?

Here are some ideas: a gorgeous bouquet from the local florist for Mom, a delicious meal at a cozy downtown restaurant for Dad, or a personalized gift from a local

boutique for that special grad in your life. If there's a birthday coming up, why not look for something handmade and one-of-a-kind?

Embrace the cabin fever and venture downtown to enjoy all that our small businesses have to offer! Supporting them helps ensure their success year-round, and that support goes straight back into our community.

Here's to sunny days and showing our small businesses and local organizations some major appreciation!



BE SEEN • BE HEARD • BELONG
JOIN THE CHAMBER!

It's not just business as usual in Winona. The potential dividends from an investment in the Winona Area Chamber of Commerce are unlimited, because what develops at the Chamber is everyone's business.

March 2024

www.winonachamber.com | (507) 452-2272 | 902 E. Second St., Suite 120, Winona, MN

BIZ BITES



Jennifer Johnson, CNP, a Certified Psychiatric Mental Health Nurse Practitioner, has joined the caregivers in Psychiatric and Counseling Services at Winona Health. She provides psychiatric care for individuals age 18 and older.

"I take a holistic approach to caring for people," said Johnson. "I'm interested in getting the full picture of my patients' lives and the many factors that affect their mental health and quality of life. The more insight I have, the better we can work together to address their needs and improve the way they are feeling."

Johnson is certified by the American Nurses Credentialing Center as a Psychiatric Mental Health Nurse Practitioner (PMHNP). She earned her Master of Science - Psychiatric Mental Health Nurse Practitioner from Maryville University in St. Louis, Missouri, where she also earned her Master of Science - Adult Nurse Practitioner. Her Bachelor of Science in Nursing is from Viterbo University in La Crosse, Wisconsin.

After caring for people as a Certified Family Nurse Practitioner for more than a decade, Johnson decided to further her training to become a Psychiatric Nurse Practitioner. "First as a nurse, then as a Family Nurse Practitioner, I saw a great need for mental health care and a lack of access to these services – especially in rural areas. I'm glad to be part of an organization that is focused on building a strong community."

In her free time, Johnson's favorite thing to do are traveling, camping, and spending time with her family. She and her husband have five children ranging in age from 15 to 28.

For more information about Jennifer Johnson, CNP, visit www.winonahealth.org. To schedule an appointment, call Winona Health Psychiatric and Counseling Services at 507.454.2606.



WNB Financial is pleased to announce the promotion of Ben Knuesel to Business Banker in Winona.

In his new role, Knuesel serves as a trusted advisor to current and prospective business clients on loans and deposits. He develops and manages loan portfolios, suggests products and services that support customer goals, and is actively involved in the local community. Knuesel joined WNB Financial in 2015 as Marketing Coordinator, and for the last two years has served as Treasury Management Advisor.

"Ben's ability to build strong relationships by helping clients fulfill their financial needs and provide innovative solutions makes him very deserving of this promotion," said Chad Anderson, Vice President and Senior Lending Manager. "We're fortunate to have someone with his commitment to providing excellent customer service as well as his dedication to being involved in the community."

Knuesel resides in Winona and enjoys taking advantage of all the community has to offer: the beautiful bluffs, Mississippi River, and various recreational league sports. He volunteers for the Winona Area Chamber of Commerce Ambassadors and the Winona Volunteer Services Home Delivered Meals program and formerly served as President of the board of directors for Ready Set School.

Merchants Financial Group, Inc. (MFGI) made a preliminary earnings announcement for 2023 projecting net income of \$25,502,130, according to MFGI President & CEO Gregory M. Evans. The earnings report, subject to external audit, represents a 16% decrease compared to 2022's record earnings.

"These results represent the strength and stability of Merchants Bank in what was a challenging environment for the entire industry last year," shared Evans. "I'm proud of the resilience of this organization and I'm very confident our performance will stand out admirably among our peers."

Key contributors to year-end results include loan growth of 15% compared to 2022, with total loans of \$2.16 billion; a record-year of origination activity for the company's leasing division, Merchants Bank Equipment Finance, of \$165.5 million; and gross revenue growth of 15.9% for Merchants' Trust Department. Total deposits at year-end were strong at \$2.17 billion, a 3.7% decrease from the prior year.

In addition, Evans indicated that credit quality for the Company remains very strong, and that the Company's prudent management of its balance sheet, liquidity and interest rate risk makes it well positioned for future performance,

"The diversification of our business lines and conservative approach to managing the business again served us well in 2023. I credit our team for adapting to unexpected challenges while maintaining keen focus on our mission to help our customers realize their financial hopes and dreams," Evans said.

Merchants Financial Group, Inc. is a publicly-traded Company. Ownership is made up of its more than 425 employees and mostly individuals and families from southeastern Minnesota and west-central Wisconsin.

Merchants Bank is a full service community bank with 23 bank locations in southeastern Minnesota and west-central Wisconsin and a leasing division, Merchants Bank Equipment Finance, in Edina. Headquartered in Winona, MN, MFGI has more than \$2.6 billion in assets and is the seventh largest bank chartered in the state of Minnesota. Merchants was founded in 1875. Member FDIC.



WNB Financial is pleased to announce that Samantha Oliver has joined the Bank as Mortgage Loan Officer in Winona.

In her new role, Oliver will use her knowledge and expertise to assist customers through the mortgage loan application and home-buying process. She brings over six years of real estate industry experience, previously working at a title company as a closer, and most recently as a Mortgage Loan Officer at Altra Federal Credit Union. She began her banking career as a teller.

"Samantha is a wonderful addition to our team," said Scott Ulik, Vice President & Mortgage Manager. "Her knowledge of home lending from beginning to end, her focus on her borrowers, and her positive attitude recommend her well to WNB Financial and any prospective borrowers."

"While working as a closer at a title company, I realized my passion for the real estate industry," Oliver said. "From there, I dedicated myself to becoming an expert in the mortgage loan process from start-to-finish. I strive to make the home-buying process seamless and easy for my customers."

Oliver lives in Galesville with her husband, Shaun, and 14-year-old twins, Kyle and Kira. She's active in her industry and community as a member of the La Crosse Area Builders Association, the Holmen Business Association, the Apple Affair Committee for the Galesville Area Chamber of Commerce, and looks forward to giving back to the Winona community.

NEW MEMBERS



The River City Rough Riders are a semi professional football team, founded in 2003 in Winona, MN. At that time, they were called the Mississippi Rivermen under the guidance of Paul Anderson. The name was changed to the Rough Riders during the 2005-06 season. They moved to La Crosse, WI from 2016 until 2023. In 2024 Winona, MN (Paul Giel Field) will be their home.

The last three years have been amazing for the organization. They are currently playing in the Northern Lights Football League. In a three year span they have accomplished 2 league championships, 1 league runner up, and 2 trips to Florida to play in National Championship games. In 2022 they lost to the Texas Red Raiders and wound-up 12th in the nation out of 270 teams. In 2023, they returned to Florida and accomplished their first ever National Championship by beating the Oklahoma Gators. The start of the 2024 season starts in April, and they begin this upcoming season ranked 8th in the nation.

They are very happy to be back in Winona and look forward to doing what they can to raise awareness in the community.

To learn more about the River City Rough Riders, visit www.rcroughriders.info



zenbusiness

Make it easy to start, run, and grow your dream business! At **ZenBusiness**, they unleash the entrepreneur in everybody. Entrepreneurs help us power the economy, fuel innovation and set an example for working on one's own terms. ZenBusiness provides an online legal service that helps business workers incorporate their company, as well as ensure future compliance.

To learn more about ZenBusiness, visit www.zenbusiness.com

NETWORK NITE

**MARCH 14
5-7PM**

HOSTED BY



17900 HWY 61, MN CITY

NETWORK NITE IS OPEN TO ALL CHAMBER MEMBERS & THEIR EMPLOYEES



NETWORK NITES SCHEDULE FOR THE REST OF 2024
APRIL 11 DAHL CHEVY - MAY 9 MINNESOTA MARINE ART MUSEUM - AUGUST 8 WINONA STATE UNIVERSITY
SEPTEMBER 12 WINONA VOLUNTEER SERVICES - OCTOBER 10 WNB FINANCIAL
NOVEMBER 14 MERCHANTS BANK - DECEMBER 12 SAINT MARY'S UNIVERSITY