

# The Maple Lake MESSSENGER

Messenger Extra, May 2020

A publication of the Maple Lake Messenger - Distributed to 5,000 area homes & businesses

## Small town banking. Big city services.™

### Star Bank Leaders Reflect On Their History

Star Bank is celebrating its eighth year in the Maple Lake business community. Harry Wahlquist, President/CEO of Star Bank says, "I grew up in this community as a young boy and have enjoyed building long-term relationships with local families and businesses over the years. The Heart of The Lakes is a beautiful area of our state and we are at home here." Wahlquist continues, "We have greatly appreciated the wonderful relationships that have been established in both our Maple Lake and Annandale communities. We are thankful for the trust that our customers have in us as their hometown community bank."

The Wahlquist Family owns and operates Star Bank and they are extraordinarily hands-on. Three family members are involved in executive management and daily operations.

Harry Wahlquist leads the bank as President/CEO and Chairman of the Board.

Andy Wahlquist, SVP/Chief Operations Officer, is responsible for overseeing daily operations bank-wide with oversight of 7 branch offices.

Katie Wahlquist, SVP/Chief Administrative Officer, oversees marketing, compliance, human resources, media and public relations, community relations and events, retail banking products and digital services. She also has oversight of 3 branch offices.

The family assembles every 8-12 weeks for a "Family Council" meeting to discuss various aspects of the business and strive toward innovation and continued improvement. Harry and his wife have two other sons, Kip and Charlie, who are involved in the Family Council, various bank projects and events.

### Community Commitment

The COVID-19 pandemic has had a deep impact on local businesses, residents, and families alike. Health and safety issues have temporarily closed some local businesses or realigned service models to include a greater focus on digital services, drive-thru's, and even delivery services where relevant. Star Bank temporarily closed its lobbies to foot traffic on March 18, 2020. Customers are conducting their financial business through a drive-thru/walk-up, via telephone or digital services, and night drop. Star Bank's Maple Lake office has allowed appointments for customer access to a safe deposit box and other priorities. Joni Ludwig, Human Resources Specialist based in Maple Lake, says, "As of April 23, 2020, not one of our 78 employees has contracted coronavirus. We have been diligent about sanitizing our offices according to Centers for Disease Control and World Health Organization guidelines, and we're following all the orders from Governor Walz." Ludwig also explains, "Employees have worn masks when they are not able to 'social distance' in the bank, and gloves have also been provided to our branch employees. We have done a great job managing through the coronavirus so that we can continue to serve our customers who need us."

### Customer Focused

Star Bank is a Small Business Administration (SBA) "Preferred" Lender. Bank employees have been working tirelessly to help local businesses apply for the SBA Paycheck Protection Program (also known as PPP), including working late nights and weekends.

Star Bank has funded more than 120 loan applications for clients before the nationwide SBA funds were depleted in

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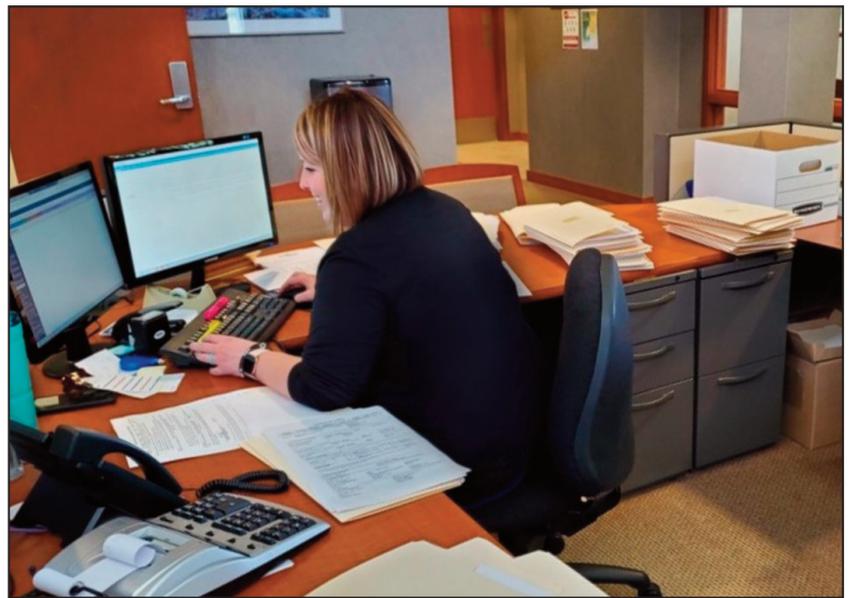
mid-April. Qualifying businesses who have quickly taken advantage of the loans have included non-profits, churches, sole proprietors, agribusinesses, and other commercial and family-owned businesses.

Carrie Beyer, Skye Elliott, Gretchen Fischer, Leah Huikko, Denise Manke, Craig Manz, Matt Meier, Sam Peery, Dale Vogl, and Heidi Wurm are the Wright County-based employees who have helped secure more than \$7 million in SBA Paycheck Protection Program funding for Star Bank clients.

Loan Operations Manager, Leah Huikko, offers a personal story: "In addition to his full-time job, my son worked at a local business (a Star Bank business customer) and he was let go due to the COVID-19 pandemic. To think that they had to let employees go because of the uncertainty during this time was heartbreaking. That business closed their SBA PPP loan with Dale yesterday and called my son as soon as they could to tell him they got their funding and he could come back to work! That loan transaction created HOPE for that business."

### Hope For The Future

Andy Guse, Chief Credit Officer, says, "More relief is on the way, and our bankers will embark on 'phase two' of assisting our local businesses with the financial implications of the COVID-19 crisis once more



Above, Carrie Beyer works on loan documents for the SBA Paycheck Protection Program. (Photos submitted)

funding becomes available." Katie Wahlquist, Chief Administrative Officer, explains, "It has been a moral imperative to get this done. We built our process within the bank based on what we thought would work best, and then we adjusted once the government set its criteria. We will continue to adjust and be nimble as time continues, and we'll always work hard to serve our customers in need."



Above, Skye Elliott, Carrie Beyer, and Leah Huikko offer great support and leadership in Loan Operations. Below, Star Bank lenders are available to assist customers with their lending needs. They are, from left, Andy Wahlquist, Denise Manke, Julie Hudek and Craig Manz.



Harry Wahlquist, President/CEO



Andy Wahlquist, SVP and Chief Operations Officer



Katie Wahlquist, SVP and Chief Administrative Officer



Andy Guse, SVP and Chief Credit Officer



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# LAWN & GARDEN

## Three perennial pointers to spruce up your garden this summer

Gardening is an engaging hobby that can provide a host of benefits, some of which may surprise even the most devoted gardeners. For example, the Harvard Medical School notes that just 30 minutes of gardening activities burns 135 calories, making gardening a fun and simple way to incorporate more exercise into your daily routine. In addition, scientists have long proven that gardening releases the hormones serotonin and dopamine in the brain, each of which are associated with improved mood.

Perennial gardens can be especially attractive to seasoned gardeners and novices. Perennials are plants that come back year after year, and committing to a perennial garden can ensure people stick with gardening for the long haul, reaping all of the rewards that come with making such a commitment.

Before planting a perennial garden, those new to gardening may want to consider these three tips.

### Three tips for Perennial Gardening that will help this summer:

#### 1. Make a plan.

A perennial garden comes back year after year, which means any mistakes you make when planting are likely to haunt you year after year as well. Factors like space and location must be considered before planting. Many gardeners utilize garden planning applications like GrowVeg to make the process of planning a garden simpler and more organized. Such applications can be especially useful for novices.

#### 2. Consider aesthetics.

Gardens can be awe-inspiring, especially when gardeners consider aesthetics prior to planting. The DIY Network advises gardeners to consider scale before choosing which perennials to plant. Tall plants and wide beds tend to look best outside large homes, while short plants in small beds tend to look better outside small homes.

#### 3. Work with a professional.

Local garden centers can be excellent resources when planning perennial gardens. Representatives at such businesses can offer tips on native plants, which will be more likely to thrive year after year than non-natives. Such representatives also can help you choose the right plants based on the amount of sunlight the plants will likely get after being planted. Each of these factors can be easily overlooked by people without much gardening experience.

Perennial gardens can provide years of joy and inspiration, especially when gardeners give ample attention to certain details prior to planting.



Local garden centers can be excellent resources for gardeners planting perennial gardens for the first time. (Photo submitted)

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# Mulching mistakes to avoid

Landscape features vary significantly from house to house. Some homeowners may prefer

water features on their properties, while others focus on flowers that would be the envy of a botanical

garden. Regardless of those preferences, lawn and garden enthusiasts who want to make their

properties as idyllic as possible may eventually look to mulch to help them accomplish that goal.

Mulch helps soil retain moisture, which promotes strong, healthy flowers, plants, trees, and shrubs. And because soil beneath mulch retains more moisture than soil that's not protected by mulch, homeowners won't have to spend

as much time watering mulched landscapes. That saves time and conserves water, which can be a big benefit in areas prone to drought and/or especially hot summers. Mulch also helps to suppress weed growth, which can ensure all that hard work needed to create an eye-catching garden won't be compromised by the

presence of unsightly, thirsty weeds.

Mulching seems like a simple task, and it can be. But that does not mean homeowners cannot make mistakes when mulching. The following are some common mulching mistakes to avoid as lawn and garden season hits full swing.

## Remember these pointers when working with mulch:

### Not enough mulch:

- Mulch is ineffective when spread too thin. The Virginia Cooperative Extension at Virginia Tech and Virginia State University recommends applying mulch no less than two inches in depth. Anything less than that will prove ineffective at preventing weed growth and helping the soil retain moisture, and that means you will need to water more often.

### Poorly located mulch:

- Mulch should not be placed too close to plant stems or tree trunks. When it is, tissue is so wet that it makes for a perfect environment for disease and insect infestation.

### Failing to mulch to the drip line:

- The drip line of a tree refers to the outermost circumference of the tree's canopy from which water drips onto the ground. The VCE recommends mulching to the drip line of a plant or tree, which ensures the plant or tree will get the most out of the mulch. Mulching to the drip line also minimizes competition from the grass, leading to stronger plants and trees.

### Failing to weed before mulching:

- Weeds should be removed prior to mulching. If they're not, the mulch can provide the same growing environment for weeds that you're trying to create for your plants and trees.

Mulching benefits a landscape in myriad ways, especially when homeowners avoid some common mulching mistakes.

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Lawn and garden enthusiasts who want to make their properties as idyllic as possible may eventually look to mulch to help them accomplish that goal. (Photo submitted)

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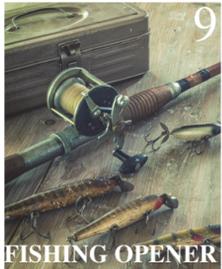
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						1
<p>All events posted to this calendar may be affected by COVID-19. Please check with these events by calling or visiting their website.</p>						2
3	4	5	6	7	8	9
			<ul style="list-style-type: none"> <li>Hasty-Silver Creek Sportsman's Club Meeting, 7 p.m.</li> <li>Maple Lake Chamber of Commerce meeting, 12 p.m.</li> </ul>	<ul style="list-style-type: none"> <li>Sons of the American Legion, 8 p.m.</li> <li>Lions Club Meeting, 7 p.m. at The V by HH</li> <li>Legion Riders Meeting, 6:30 p.m. at Legion Club</li> </ul>	<ul style="list-style-type: none"> <li>Early Bird Hours at ML Library, 10 a.m. - noon</li> </ul>	 <p>FISHING OPENER</p>
10	11	12	13	14	15	16
 <p>Happy MOTHER'S DAY</p>	<ul style="list-style-type: none"> <li>Books for Bucks program begins at the ML Library</li> </ul>	<ul style="list-style-type: none"> <li>Silver Creek Township Meeting, 7 p.m.</li> <li>Corinna Township Meeting, 7 p.m.</li> </ul>		<ul style="list-style-type: none"> <li>Wright Saddle Club Meeting, 7:30 p.m.</li> <li>Maple Lake Legion Auxiliary, 7 p.m.</li> <li>Book Club, 11:00 at Irish Blessings Coffee House</li> <li>ML Library book switch at Maple Manor</li> </ul>	<ul style="list-style-type: none"> <li>Early Bird Hours at ML Library, 10 a.m. - noon</li> </ul>	<ul style="list-style-type: none"> <li>ML Library Youth Game Day, 10 a.m. - 1 p.m.</li> </ul>
17	18	19	20	21	22	23
		<ul style="list-style-type: none"> <li>Chatham Township Meeting, 7 p.m.</li> <li>American Legion Meeting, 7:30 p.m.</li> </ul>			<ul style="list-style-type: none"> <li>Early Bird Hours at ML Library, 10 a.m. - noon</li> </ul>	
24/31	25	26	27	28	29	30
	 <p>HAPPY Memorial DAY</p>	<ul style="list-style-type: none"> <li>Maple Lake City Council Meeting, 7 p.m.</li> <li>Albion Township Meeting, 7 p.m.</li> <li>Corinna Township Meeting, 7 p.m.</li> <li>Maple Lake Township Meeting, 7 p.m.</li> <li>Wright County Snowmobile Assoc. Meeting, 7:30 p.m. at Legion Club</li> </ul>	<ul style="list-style-type: none"> <li>ML Library Adult Game Day, noon - 3 p.m.</li> </ul>			

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