

Open Networking – Members enjoyed drinks and food from Daily Brew Co. while conversing prior to the official meeting.

President's Welcome – Maja Grinsted Hillegass

Members' 60-Second Introduction & Referral Requests

Mark McCraw | Abacus Answers LLC | CPA (Certified Public Accountant) offering small business accounting and tax preparations | [Referral Request: Anyone who hasn't done their taxes in 2024, is starting a new business or would like to make their business more efficient, have them connect.](#)

Courtney Havel | Bethel Home & Services | Senior living community providing a continuum of care to meet changing needs | [Referral Request: Folks with Alzheimers or dementia who could benefit from 24 hour care at Bethel Oaks Memory Care.](#)

Scott Kring | Birch Point Distillery | In the process of building their distillery in Westby's business park; Will distill spirits made from sheep's milk | [Referral Request: If anyone has an in with Mother Nature, please ask her to do away with the rain. Birch Point Distillery is now a federally-licensed facility!](#)

Rod Engh | Cade Financial Services | Retirement income planning, 401(k), IRAs, education savings plans | [Referral Request: If anyone needs help with their social security planning, have them connect.](#)

Jude Steers | Coon Bali Yoga | Yoga classes offered 11-noon on Saturdays in Coulee Roots Movement in Viroqua | [Referral Request: Yoga workshop 11 a.m. to noon this Saturday for FREE!](#)

Jan Hesson | Daily Brew Co. | Coffee shop offering coffee, Lotus drinks, teas, baked goods, breakfast/lunch/dinner options | [Referral Request: \(ABSENT\)](#)

Sara Rudie | Eagle Title Co. | Provides title insurance and property searches for lenders, realtors, lawyers; offers traveling closing and notary services in La Crosse, Monroe & Vernon Counties | [Referral Request: No real asks for Eagle Title Co. If you'd like to be in the Coon Valley Memorial Day parade, you can. It's FREE to participate!](#)

Mary Daines | Embroidery & More | Screen printing, embroidery, promotional products, patches, heat press | [Referral Request: Screen printing special coming in June. Order your apparel in May because their prices have to rise in June.](#)

Ryan Lium | Fleming Insurance Agency | WI & MN home, farm, auto, rental properties, individual and group health insurance, vacation homes, small businesses, workers compensation, fun toys | [Referral Request: \(ABSENT\)](#)

Jason Stuempges | Jason Ray Photography | Landscape photographer, offering prints for your home or office via website and craft fairs | [Referral Request: Remodels, rebuilds, new office buildings going up.](#)

Steve (Cowboy) Pauloski | Leer Wood Products | Timber buyer of standing timber, cut logs; Assists with MFL program | [Referral Request: Neighbors with logs laying on their land should connect with Cowboy to discuss income tax.](#)

Autumn Brandau | NextHome Prime Real Estate | Residential, commercial, vacant land sales and area property manager | [Referral Request: Anyone who would like to golf with Autumn and Hailey for the Luke Day Golf Tournament on June 12th.](#)

Maja Grinsted Hillegass | PowerMedic | Makes and sells laser therapy equipment to accelerate natural healing | [Referral Request: Acupuncturists, women's health professionals, etc. who assist women in their health journey.](#)

Katie Helseth | River Bank, Westby | Katie primarily manages the bank's business and farm loans | [Referral Request: \(ABSENT\)](#)

Hailey Nerison | The Wild Cowpoke Co | A unique mobile boutique offering women's western wear | [Referral Request: Thanks to all who stopped by at Westby Syttende Mai.](#)

Steve Peterson | Top Dog Marketing | Website design, marketing assessments and strategies, project management; Primarily works with small-businesses and nonprofits | [Referral Request: \(ABSENT\)](#)

Linda Schulte | Valley Fudge & Candy | Makes over 50 flavors of fudge for retail and wholesale throughout the U.S.; Main storefront located in Coon Valley | [Referral Request: Full-time employee to hire for their retail shop in Coon Valley.](#)

Dan Lee | 608 Plumbing & Heating | Residential and light commercial plumbing, heating, septic | [Referral Request: Air conditioning season is coming, and now's the time for a tune-up.](#)

Referral Education – Linda Schulte

Story of an entrepreneur in the 1900s: Andrew Carnegie

Andrew Carnegie built upwards of 3,000 libraries

He didn't furnish them with the books though; he ensured there were partnerships to build up the libraries

He built a university.

He started as a bobbin worker making a salary of \$1.20 per week.

Andrew Carnegie was the largest manufacturer of steel in the country.

He was mostly about philanthropy – rather than making personal money.

By the time he died in 1919, he was believed to have given away \$350 million

He encouraged his colleagues to sustain their own families but then be diligent in providing for under-privileged community members.

“Andrew Carnegie was a Scottish-American industrialist and philanthropist who played a key role in the expansion of the American steel industry in the late 19th century. He became one of the wealthiest people in history, and then went on to give away his fortune. Carnegie was a successful entrepreneur who adopted the Bessemer process to produce steel more efficiently and cheaply. By 1889, the U.S. was outproducing the UK in steel, with Carnegie controlling most of it.”

Vice President's Report – Sara Rudie

\$49,514.54 closed business year-to-date

11 referrals, 14 closed business mentions & 10 testimonials last week

Secretary's Report – Courtney Havel

May 28 – 1:1 Conversations

June 4 – Autumn Brandau, NextHome Prime Real Estate

June 11 – Jan Hesson, Daily Brew Co. (*tentatively*)

June 18 – Mark McCraw, Abacus Answers LLC

June 25 – 1:1 Conversations

10-Minute Business Spotlight Speaker: [Rod Engh, Cade Financial Services](#)

Rod's key to success: He tries to maintain a calm and steady demeanor, and he tries to treat everyone with honor, respect, consistency and care.

Main Topic: Social Security

A cornerstone of retirement income for millions of Americans

Provides financial support for retirees, disabled individuals and family members upon passing

Established as part of FDR's term in 1935 - coming out of the Great Depression

Some people call it an “entitlement” which is not a very supportive term.

Employees pay in 6.2% with companies matching; self-employed people pay in 12.4%.

You have to work at least 10 years in order to get the payout.

Payout is based on a person's highest 35 years of earnings.

Can start drawing as early as age 62. The full retirement age is currently 67. You must take it at 70 though.

Social security taxation - There was a proposal to eliminate tax on social security. Right now, up to 80% can be taxed.

Discussion on Social Security's future - The fund is currently set to run out by 2033. There are ways to resolve this issue though.

Social Security is a key retirement plan, but should not be the only plan one relies on.

Referrals & Testimonials

Key: R (Referral); CB (Closed Business) & T (Testimonial)

Mark – R for Ryan with Fleming Insurance Agency; T for Ryan with Fleming Insurance Agency

Courtney – CB for The Wild Cowpoke Co.; CB for Valley Fudge & Candy; CB for Daily Brew Co.

Scott – CB for Daily Brew Co.; T for Jason Ray Photography

Rod – CB for Daily Brew Co.; T for Courtney with Logan Mill Lodge
Jude –
Jan –
Sara – CB for Daily Brew Co.; CB for The Wild Cowpoke Co.; CB for Embroidery & More; T for Steve P. with Westby Syttende Mai
Mary – CB for Daily Brew Co.; T for Courtney with Logan Mill Lodge
Ryan –
Jason – T for Steve P. with Westby Syttende Mai
Steve (Cowboy) – CB for Daily Brew Co.; T for Rod with Cade Financial Services
Autumn – CB for Daily Brew Co.
Maja – R for Bethel Home & Services; R for Ryan with Fleming Insurance Agency; CB for Daily Brew Co.
Katie –
Hailey – CB for Daily Brew Co.
Steve P. –
Linda – T for Rod with Cade Financial Services
Dan – T for Steve P. with Westby Syttende Mai; CB for Bethel Home & Services; CB for Daily Brew Co.; 2 R for Cowboy with Leer Wood Products

Total Referrals: 5
Total Closed Business: 15
Total Testimonials: 9

Door Prize Drawing

\$20 gift card to Daily Brew Co. from Rod
Winner: Maja

Community Events & Announcements

Yoga Workshop
at Coon Bali Yoga
11 a.m. this Saturday
FREE workshop

Coon Valley Memorial Day Parade
Monday, May 26th
at 10:30 a.m.
Coon Valley

The Wild Cowpoke Co. Pop-up Shop at Sweet Valley Artisans
Saturday, May 31st

A Place for Angels
The angel statue is officially up!

Burgers in the Park
Bethel Home & Services still has availability for other nonprofit organizations to co-host the weekly event in June, July & August.
Connect with Courtney to learn more.

Inspirational Quote – Maja
Don't count the days, make the days count. - Muhammad Ali

Meeting adjourned at 9:18 a.m.

Important Links:

PRN Website: <https://www.premierreferralnetwork.org/>
Enter Close-of-Business Here: <https://www.premierreferralnetwork.org/closed-business/>
Facebook Group: <https://www.facebook.com/groups/3304971566424285/>
Updated Zoom Link: <https://us06web.zoom.us/j/81463261339?pwd=agX0mY7vOYIFn8yaXmUPMjr3jllL61h.1>



Member List:

Abacus Answers LLC – Mark McCraw
Bethel Home & Services – Courtney Havel
Birch Point Distillery – Scott Kring
Cade Financial Services – Rod Engh
Coon Bali Yoga – Jude Steers
Daily Brew Co. – Jan Hesson
Eagle Title Co. – Sara Rudie
Embroidery & More – Mary Daines
Fleming Insurance Agency – Ryan Lium
Jason Ray Photography – Jason Stuempges

Leer Wood Products – Steve Pauloski
NextHome Prime Real Estate – Autumn Brandau
PowerMedic – Maja Grinsted Hillegass
River Bank – Katie Helseth
Secure Strategic Technology – Tracy Tobin
The Wild Cowpoke Co – Hailey Nerison
Top Dog Marketing – Steve Peterson
Valley Fudge & Candy – Linda Schulte
608 Plumbing & Heating – Dan Lee

Officers:

Leadership Team:

Maja Grinsted Hillegass, President
Sara Rudie, Vice President
Courtney Havel, Secretary
Katie Helseth, Treasurer

Referral Education:

Dan Lee
Mark McCraw
Linda Schulte

Visitor Hosts:

Mary Daines
Jan Hesson

Social Committee:

Rod Engh
Ryan Lium
Jason Stuempges

Membership Committee:

Ryan Lium
Steve Pauloski
Jason Stuempges

Media Committee:

Autumn Brandau
Maja Grinsted Hillegass
Steve Peterson

Scholarship Committee:

Mary Daines
Rod Engh
Jan Hesson
