

## WB&T WELCOMES NEW RELATIONSHIP

Wisconsin Bank & Trust proudly welcomes a new client, **Pine Haven Christian Communities**. Pine Haven offers quality, compassionate care choices for senior living in a Christ-centered environment. As a local non-profit, Pine Haven focuses on the care they provide, and have earned the Five-Star Overall Rating from the Centers for Medicare and Medicaid Services.

A preferred choice for senior care in Sheboygan County since opening as Pine Haven Christian Home in 1950, they have expanded beyond their original Giddings Avenue location in Sheboygan Falls to include a second location on the north side of Sheboygan Falls, Prairie Crossing, and a third location in Oostburg. Services have also expanded to include a full continuum of care: rehabilitation, senior apartment living with services, assisted living, memory/dementia care, as well as long-term skilled nursing.



On April 3, 2014, Pine Haven held a groundbreaking ceremony for further expansion at Prairie Crossing to add 40 assisted living units, of which 32 will be devoted to dementia care, and 50 units under the skilled nursing license, 36 for long-term residents and 14 for rehabilitative therapy. Plans also include a rehabilitation gym, a great room, an educational center, and many community features to develop a neighborhood environment, one that anyone would want to call home.

Pine Haven is dedicated to improving life in Sheboygan County and is committed to sourcing work on this project to local companies in Sheboygan County and has the potential of creating 130-140 jobs during construction and 40-50 positions when completed. This expansion is scheduled for completion in mid-2015.

*Pine Haven's key executives are: Roger Leys, CEO; Ron Walvoort, COO; Marty Halverson, CFO; Michele Oostdyk, Administrator/Director of Clinical Services; Lori Albsmeier, Director of Human Resources; and Karin Oliver-Kreft, Director of Marketing & Community Outreach.*

## DCHA BRINGS HOME PRIDE TO RURAL COMMUNITY



In June, 2014 the **Dodge County Housing Authority (DCHA)** has been recognized by USDA Rural Development in honor of National Homeownership Month. With the financial help of several government programs and construction lender Wisconsin Bank & Trust, DCHA was able to step in and retain Oak Grove Apartments as affordable housing.

The 24-unit property in Horicon, Wisconsin, in disrepair and on the verge of foreclosure, underwent a major renovation which underscores DCHA's commitment to providing quality, affordable housing to rural Wisconsin residents of all ages. Improvements like in-unit laundry, garages, energy efficiency and accessible features, give the apartments a more home-like feeling and the residents a feeling of pride.

Mike Weber, Senior Vice President of Commercial Banking for Wisconsin Bank & Trust, said, 'we've done quite a few projects with rental-assisted housing and we've seen the value it can add to a community.' Executive Director Donna Braun said, "Affordable housing is a cornerstone to building success in life. It is difficult to pursue education or maintain employment without a safe, decent place to live. Projects like this are possible because of partners like Wisconsin Bank & Trust." Congratulations Dodge County Housing Authority for this honor!



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## EXPERIENCE + LEADERSHIP = PROMOTION

**Patrick Murphy** has been promoted to Market President – Northeast Wisconsin. Patrick has been with Wisconsin Bank & Trust since April 2011, growing business relationships and demonstrating leadership not only in the Green Bay office but throughout all eight other banking centers. Craig Aderhold, Regional President, had this to say: “We are excited to have Patrick expand his role and take on the additional sales management duties of the Market President. He is a seasoned professional who has the right skill set to help drive Northeast Wisconsin’s continued growth and develop the talent of our experienced commercial banking team.” WB&T is fortunate to have one of the most experienced bankers in Northeast Wisconsin on their team. Congratulations to Patrick on this well-deserved promotion.



## WB&T STAFF SPOTLIGHT

Welcome **Tim Hardyman**, Senior Vice President, Ag Banker. Tim graduated from UW- Platteville with a B.S. in Agriculture Education Comprehensive. Tim initially worked for Land O’ Lakes as a Dairy Business Specialist/Financial Consultant and then in 2005 became an Ag/Business Banker for another area financial institution. Tim specializes in larger dairy and grain farms and is located in the Platteville office, working also from the Monroe Office. Tim serves as a board of director for the Wisconsin Bankers Association - Ag Section. He lives outside of Darlington, with his wife, Patty, and their four children.



**Shelly Miller** joined WB&T in November of 2012. Shelly worked at First National Bank of Platteville and, when WB&T merged with FNB, she was given an opportunity to attend the portfolio manager training program offered through Heartland Financial, USA, headquartered in Dubuque, IA. Shelly trained as a credit analyst and, as a part of the training program, she spent time learning about many other aspects of the bank - ranging from loan operations, loan doc prep, loan imaging, and loan review to treasury management/retirement services.



Shelly returned to Wisconsin as a Portfolio Manager, working three days a week in Platteville and two days a week in Monroe. She resides in Hazel Green with her husband Tom and two children Kyle, 15 & Drew, 13. For the past 6 years Shelly has been the football coordinator for the Hazel Green Youth Football team.

*Great Things Happen™* with Tim & Shelly on the team!

## FRAUD – WHEN BAD THINGS HAPPEN TO GOOD COMPANIES

Fraud is ubiquitous; it does not discriminate in how and where it will occur. Business owners need to be aware of the potential for occupational fraud (internal) and the ever-growing attempts from external sources. Both types of fraud opportunities have the potential to be devastating to a business’ cash flow, reputation, morale, and the ability to be sustainable.

The Association of Certified Fraud Examiner stated in their **2014 Report to the Nations** on occupational fraud that, of the 1,483 fraud cases they studied, the median loss to business was \$145,000 per occurrence. In 22% of the cases studied, the losses involved were at least \$1 million dollars. Given these reports, it is apparent that there are literally hundreds of methods to perpetrate internal or external fraud on any business; large or small. The good news is that with some careful consideration and having the proper procedures in place, coupled with the partnership of your accountant and your bank’s treasury management expert, you can greatly reduce the risk of experiencing most types of financial fraud. As your Wisconsin Bank & Trust Treasury Management representatives, we are here for you as your partners and as your resources. Please make time during your day to give us a call to review your current fraud prevention strategies.

In the South/SW Regions call:  
Maggie Stauff (608) 203-1209

In the Northern Region call:  
Sheila Schabo-Stuyvenberg (920) 983-5014

**Together, we can make *Great Things Happen!***

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