

**Patti VanDort**  
President, Holland Hospital

5 Things Your Office  
Needs To Attract Gen  
Z + Millennials

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Compromise Is Hard.  
We Should Try It  
Sometime.

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Breaking Barriers:  
A LAUP Inspire Story

## Leading with Integrity & Compassion:

### Meet the New President of Holland Hospital, Patti VanDort

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The Michigan West Coast Chamber of Commerce serves as a catalyst for business growth, a convener of leaders and influencers and a champion for our thriving community. The Chamber serves its 1,200 members by building businesses, advocating for issues that matter, developing leaders and supporting initiatives to build an inclusive community where all feel welcome.

The West Coast Chamber has been recognized with the U.S. Chamber's prestigious Five Star Accreditation. Less than 1% of Chambers in the country receive this distinction.

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## The West Coast Way

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Like all thriving groups of people, our community is made up of many sectors — Business, Education, Health Care, Law Enforcement, Government, Human Services, the Faith Community, Agriculture, Arts and Culture, Sports and Recreation, and our Environment. We are blessed to see thriving sectors with deeply committed, talented leaders that can make us all proud.

Over the past two years, perhaps no sector has been more critical to our personal and collective well-being than our healthcare sector.

In this issue of *The West Coast Way*, we meet Holland Hospital's new President, Patti VanDort. Patti's three-year journey to hospital President is part of a process to phase in new executive leadership over time to preserve the continuity of Holland Hospital's caring culture and commitment to our community.

Patti is committed to Leading with Purpose. Her thoughtful style will only enhance the positive relationships, trust, and engagement that currently exist among Holland Hospital's staff, leadership, health care providers, and our community at large.

Our community thrives to the extent that all of our sectors prosper. I salute our many great sector leaders, including Patti VanDort, who are at the heart of our ongoing success as a community.

*Jane Clark*

**Jane Clark**  
President & CEO  
Michigan West Coast  
Chamber of Commerce



Article Courtesy of Steelcase

# Five Things Your Office Needs To Attract Gen Z + Millennials

## Younger Workers Seek Out The Office As a Resource, But Need More Out Of Their Space

Steelcase research shows younger workers want to be in the office more, but they need more out of the office. Five factors are key to keeping them.

Younger generations sometimes get a bad rep when it comes to workplace perception and now they're shouldering a new blame: responsibility for 'The Great Resignation.' In fact, new [Steelcase global research](#) conducted with 5,000 employees globally shows Millennials and Gen Z workers are 65% more likely to leave their companies within the next six months when polled against Boomers and Gen X. Developing a better understanding of what younger generations are seeking may help us improve the work experience for everyone.

Surprising new Steelcase data discovered organizations may be missing an important element when it comes to

Millennials and Gen Z workers — the office. Across the board, younger generations have a comparatively more favorable view of the workplace, what it can provide, and why they feel the need to be there. They look to the workplace as a resource: a place with the proper tools, higher level of technology access and the best place to be recognized for possible advancement. One caveat: The space and the culture need to provide more than the pre-pandemic office.

### The Draw

To take it a step further, younger generations are approaching [remote work](#) policies with caution. They believe being out of the office more days could impact their future professional prospects negatively.

According to Steelcase research, 42% of younger generations view advancement as a key benefit to the office versus 31% of older generations.

## Space Is King

Looking specifically at the value of space in the office, younger generations clearly prioritized the office environment compared to older generations. Seventy-four percent of younger generations said workspace is extremely or highly important, compared to only 69% of Boomers and Gen X. Perhaps even more poignantly, Millennials and Gen Z by far found the office to be more valuable than they did prior to the pandemic, when compared to older generations.

*“44% of younger employees say they perceive the office to be more valuable now, compared to 28% of older workers.”*

## Younger Generations Want The Same Things As Older Workers — Just More

What that new environment looks like will vary, but Steelcase research uncovered five things younger workers say are most important in their office space. All of these tested significantly higher among younger generations.

### 1. People want more collaborative spaces

- Younger generations: 69% more important than pre-pandemic
- Older generations: 60% more important than pre-pandemic

### 2. Privacy

- Younger generations: 68% more important than pre-pandemic
- Older generations: 53% more important than pre-pandemic

### 3. Flexibility of Furniture

- Younger generations: 59% more important than pre-pandemic
- Older generations: 45% more important than pre-pandemic

### 4. Sustainability of Office Furniture

- Younger generations: 58% more important than pre-pandemic
- Older generations: 38% more important than pre-pandemic

### 5. Storage Lockers

- Younger generations: 47% more important than pre-pandemic
- Older generations: 31% more important than pre-pandemic

## Why It Matters

Simply put: Steelcase research finds that overall those who like working from their office more are significantly less likely to leave and are significantly more engaged, productive and connected to their company culture, regardless of generational differences. Millennials and Gen Z are the fastest growing segment of workplace talent, so it stands to reason that companies must act now to provide the culture and space needed to attract and retain those key performers.

Blackrock Financial CEO Larry Fink was direct in his 2022 Letter to CEOs that failing to recognize the importance of generational differences in the workplace, a shifting culture and meeting new needs in the office are tied directly to a company's long-term outlook, and even financial viability.

“Workers demanding more from their employers is an essential feature of effective capitalism. It drives prosperity and creates a more competitive landscape for talent, pushing companies to create better, more innovative environments for their employees — actions that will help them achieve greater profits for their shareholders. Companies that deliver are reaping the rewards,” Fink writes. “Companies not adjusting to this new reality and responding to their workers do so at their own peril.”



Ribbon Cutting at Spectrum Health Zeeland Community Hospital, celebrating the grand opening of their new expansion.

# Michigan West Coast Chamber of Commerce

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## HAPPENINGS



Chamber Members enjoying table networking at April Wake Up West Coast.



Chamber Ambassadors accepting their Volunteer Star Certificate of Excellence from Ottawa County United Way.



April Wake Up West Coast Speaker, Marcus Fila, sharing tips on tackling turnover.



Chamber Staff attending a Virtual DEI Workshop with Upton Consulting.



April Wake Up West Coast Sponsor Representative, Michele Chaney from Consumers Credit Union, with West Coast Chamber President, Jane Clark.



Chamber Ambassadors enjoying some networking time with speaker, Marcus Fila, before April Wake Up West Coast.



Chamber Staff had a visit from our "Chamber Babies" – moms and babies are thriving!



# Compromise is Hard. We Should Try It Sometime.

By Vince Boileau | *Managing Partner, Boileau Communications*

I missed my third-grade field trip. You know, the one that goes to the Michigan State Capitol. So, I've had a gap in my civic education for a few decades, that is, until this past April.

Twenty-five members of our West Coast Leadership cohort paid a visit to Lansing with a warm invitation from our legislators and former representative Daniela Garcia as our guide. We toured the facilities, took in acres of intricate architecture and witnessed the mechanisms of lawmaking from balconies surrounding the Senate and House chambers.

Amidst the grandeur, energy and complexity of our capitol building, I also found a heaviness that surprised me. Yes, I think we all know that political polarization is an acute challenge to our time. But I gained a new respect for our legislators who must daily face the frustration of finding unity in the issues that most deeply divide us. I don't think the work is as glamorous as it may seem.

Compounding the complexity of already difficult State issues are the constraints of time, intraparty power dynamics, a well-intentioned but mountainous pile of



procedures, and the impulses of genuine friendship including relationships across the aisle. It was difficult not to be overcome with frustration in empathy. It's not a surprise that the work leaves some jaded and worn.

And yet, our lawmakers press on. Cynically, and cheaply, we might ascribe avarice or power-hunger to that motive. But, I mostly saw genuine public service and great personal sacrifice. It's important work.

Our trip to the capitol created opportunities to meet several legislators currently serving. Representatives Slagh and Lilly, and Senator Victory took time from their busy schedules to meet with us and share their experiences. We had a chance to meet with Secretary of the Senate Margaret O'Brien, who provided a fascinating review of the parliamentary structures that keep things flowing smoothly on the Senate floor. And, we met Attorney General Dana Nessel, who helped provide context on the role and authority of her department in handling legal matters at the state level as well as difficult local cases that involve government and police.



As the day came to a close, one of the most helpful takeaways came from a session we had with former Lt. Governor Brian Calley (Snyder administration), who now heads up the Small Business Association of Michigan. Calley encouraged us not to run away from polarization and the broken parts of government, but instead to embrace the conversation. He said that in all his experiences, it was never the loud, brash or most outrageous lawmakers who he remembered. Rather, he said if you want to stick out and be memorable in politics, be curious, thoughtful, listening and responsive.

Vince is the managing partner at Boileau Communications, a strategic marketing, consulting, web and video agency in Holland. He is passionate about helping organizations navigate the challenges of rapid growth and change through a whole-systems approach to communications. Vince earned his bachelor's in film and communications from Grand Valley State University in 2008, served for three years as editor and assistant director at a media production company, and joined Boileau Communications in 2012. In his free time, Vince enjoys playing and recording music, geeky board games, good sci-fi, and spending time with his three kids.



## Get Involved!

Your voice has never been more important. If you are interested in serving on a board or commission, check out the following opportunities below:

City of Holland: <https://bit.ly/3lh8DGH>

City of Zeeland: <https://bit.ly/3Ljz3lv>

Holland Charter Township:  
<https://bit.ly/3wqQIiw>

Park Township: <https://bit.ly/3wmJjM7>

Zeeland Township: <https://bit.ly/3PqcM8U>

Ottawa County: <https://bit.ly/39uGwRj>

Allegan County: <https://bit.ly/3Pp6tm7>

This counter-cultural recommendation was a welcome refreshment when we've been immersed for so long in an attention economy that prioritizes the loudest and most extreme voices. Calley went on to encourage us to engage locally on committees and boards, and yes, even consider running for office. As it turns out, if 'good' people don't run for office, we'll only get bad ones.

No matter where we find ourselves politically, the invitation is to engage in the conversation. That can take many forms, but I don't think it looks like a retreat to the echo chambers of Facebook, nor does it look like trolling in the comments of the local paper. It probably looks more like sitting down and breaking bread intentionally with people who don't already agree with us. And though we may never agree about some subjects, we may at least share respect and understanding for one another.



# Leading with Integrity and Compassion: Meet the New President of Holland Hospital, Patti VanDort

**Q:** How did Holland Hospital as an organization prepare to make this transition?

Plans for a smooth executive succession were the result of 3 years of planning to phase in transitions over time, develop leadership depth and preserve continuity and stability. We believe internal succession will ensure we continue our outstanding organizational performance, caring culture and commitment to the community.

**Q:** What are some of the most notable changes in healthcare that you have seen over the years?

From a clinical perspective there have been so many positive changes in healthcare related to evolving treatment modalities, technologies and therapeutic interventions. Surgical procedures that resulted in long inpatient stays in the past are now performed in the

outpatient setting. One of the most challenging changes we are facing in the industry is the shift in payment models from volume to value. Working with insurance providers and the federal government to agree on the definition of value and what services should be covered is a discussion that continues.

### Q: What are you hoping to accomplish this year? What's big on the horizon?

Holland Hospital has been committed to serving the Lakeshore region for 105 years. Our focus will remain on providing local access to health care for residents from our service area, including Holland, Zeeland and the entire Lakeshore region from Grand Haven to South Haven. A big focus for us in the current environment as it is for all employers is to continue to ensure we have a strong workforce available to meet the demands. Recruitment and retention efforts remain at the top of our list.

### Q: Healthcare workers have been stretched throughout the pandemic. How do you keep your teams inspired?

We have an amazing team at Holland Hospital that is so dedicated to their individual calling. Throughout the pandemic they have met every challenge that has come their way, even when they were exhausted. The strength of our organization is our culture. It is foundational to the positive relationships, trust and engagement among our staff, leadership and providers. During the pandemic our focus was on keeping staff safe, informed and supported so they could do their jobs. The support of our community was also instrumental in inspiring the staff.

### Q: What has you excited about the future for Holland Hospital?

I am certainly bullish on the future of Holland Hospital. It's unusual in today's healthcare environment to be a 200-bed independent hospital. Yet, we are, and that means decision-making around what is best for the health care needs of our community stays local. We are now the only hospital of our size and scope that is fully dedicated only to

the Lakeshore area. It is essential we grow the services we offer to continue to provide the needed access to serve our patients well. Delivering exceptional quality care and service remains essential. We are also engaged in strategic partnerships that support the regional delivery system while still keeping care local. I am excited to lead this organization as we build on our past two decades of success.

### Q: Healthcare continues to be a hot topic. How do you see healthcare evolving to meet today's needs?

It may be a bit of an over-simplification, but if I were to answer that question in one sentence it would be that we must provide VALUE. Quite simply, we must provide access for all to high quality care that is affordable. We are focused on doing just that.

## Get to know Patti VanDort

### Q: What is the best piece of advice you've ever received?

I have been fortunate to have great mentors in my life both personally and professionally who have shared their vast wisdom with me over many years. On the personal side, I'd say the best advice was to never compromise integrity for achievement. In other words, be of strong character and success will follow. From a leadership or professional perspective, it's hard to be as succinct but I would probably say that the old adage that "culture eats strategy for lunch" is absolutely true. In leadership, the plans you make or strategy you wish to pursue will have the best chance for success if it is built on the foundation of a strong culture.

### Q: What's the one thing that people would be surprised to know about me?

Those who don't know me well may be surprised to know that I am a "sports junkie" and pride myself on being "in the know" on what is happening in just about every sport there is. In fact, if I wasn't in healthcare, I would most certainly be a sportscaster!

## Q: What advice would you give to the next generation of female leaders?

The lessons I have learned about leadership can be summarized in the following bullet points:

- Relationships matter...do them well
- Lead with purpose/Be intentional
- Know your deficits and select others to work with who are strong where you are not
- Look out the window when things go well and in the mirror when they don't
- Be outcome focused and disciplined
- A leader's job is to set expectations and establish accountability
- Honesty builds trust...integrity is key
- Speak less, listen more (I'm still working on this one)
- Find balance...you are more than your job

## Q: How do you balance work and life responsibilities?

As a nurse, I have always known that work life balance is key to your overall health. I have been blessed to work in an organization that understands and supports this need for balance. First and foremost, my faith keeps me grounded. Additionally, I have learned to take time for myself... I love spending time with my kids and grandkids, reading, traveling, golfing and being a sports fan. You have to be intentional in being fully engaged while you are at the office but also fully engaged in your personal life when you leave the office.

### Patti VanDort, MSN, BSN

Patti has worked at Holland Hospital since 1987, first as a staff nurse and then serving in various nursing leadership positions until joining the executive team in 2001 as the Vice President for Nursing and Chief Nurse Officer. She is currently Senior Vice President of Hospital Operations with responsibility for all inpatient and outpatient nursing departments, Emergency and Urgent Care Services, Behavioral Health, Surgical Services, several ancillary departments, Marketing and Communications and the Holland Hospital Medical Group. On April 1, Patti will be appointed Hospital President.

During her tenure, the hospital and its' medical group have experienced tremendous growth in the services provided to the community. Among those are the addition of a Special Care Nursery, emergence as a market leader in Robotic Surgery and the development of a nationally recognized Total Joint Replacement Program. Additionally, exceptional quality and patient satisfaction metrics have been achieved resulting in numerous state and national recognitions.

Under her leadership the hospital achieved the Magnet Designation for excellence in nursing practice.

She has served in a variety of leadership positions in both professional organizations and in the community. Among those are Board member of Hospice of Holland and the Holland Community Health Center as well as a member of the Advisory Councils for the Department of Nursing at both Hope College and the Kirkof College of Nursing at Grand Valley State University. She has also served as the President of the Michigan Organization of Nurse Executives (MONE). For her work with MONE, she was given the Michigan Nurse Leader of the Year Award.

Patti completed both her Bachelors and Masters Degrees from Grand Valley State University where she has since received the Kirkhof School of Nursing Outstanding Alumni Award.

Patti lives in Holland, Michigan. She has two sons; Ryan, a business owner who with his wife, Paige has two children and Jordan, a teacher at Zeeland Public Schools.



# Kyle Geenen Group: Real Estate Sales & Marketing

By Allison Geenen

Heading into work each morning, local top-producing real estate broker, Kyle Geenen, has a new found love and appreciation for our beautiful downtown. "We're thrilled to have moved our real estate office to such a central part of downtown Holland. It's been two months and we couldn't be happier to join the other local businesses along 8th and 9th street."

The Kyle Geenen Group's new location at 212 S. River Avenue has been a long time coming. Having grown up in a family that has a deep love for our Holland and downtown community, it has been a dream of Kyle's to have his real estate business move to downtown. "When I heard of this new development with Resthaven, I knew it would be the perfect spot to grow my business". When you stop into Kyle's new location, you'll be welcomed with fresh coffee, an energetic team, a representative from Premier Title, and a mortgage loan officer from Lake Michigan Credit Union. "I wanted my clients and prospective clients to walk into what feels like home. A warm, inviting place where everyone you need throughout your real estate transaction is right here to help you."

Nine years ago, Kyle Geenen started his real estate career with Coldwell Banker Woodland Schmidt. His first year, he sold 8 million in real estate and was awarded Coldwell Banker's "Rookie of the Year" award. Since that time, Kyle's has been blessed to continue to grow his business and at the same time build a team around him to make their business thrive into the top real estate team in West Michigan. In 2021, the Kyle Geenen Group sold over 50 million in homes and helped 135 families buy and sell within West Michigan. "We love helping all individuals and families within our community. No matter the price point someone is wanting to buy or sell in, we ultimately want our community to know that we are here to help you. First time homebuyers, new construction, waterfront properties, condos, vacant land...we walk with everyone through the buying and selling process."



Kyle was also grateful to be a part of West Coast leadership's 2020 class and to experience all that Holland has to offer in terms of its wide range of business and social sectors.

Real estate isn't the only thing that drives The Kyle Geenen Group. Family is number one. "It's taken time to grow my business, but I'm now able to have a wonderful balance between work and family." Kyle and his wife, Allison, recently welcomed their fourth child. "We love to travel. Giving our kids experiences outside of Holland, and being able to foster their gifts and interests is a true joy."



# Breaking Barriers: A LAUP Inspire Story

By Baruch de Carvalho | Community Outreach Coordinator, Latin Americans United for Progress



There are always a brave few who march in front of the wave of progress, arriving at the doorstep of adversity before change has opened the door for them. These are the people who lead their communities and choose their own path before the world can choose it for them.

Rosa Estrada was born under the bright Los Angeles sun, where she lived with her family for the first three years of her life. When she was three years old, her family moved back to their home country of Mexico. Estrada spent the next 15 years in Michoacan, Mexico. After graduating secondary school, she decided to spend the summer in the United States. Estrada had a cousin in Zeeland, Michigan, and it was through this connection

that Estrada first arrived in west Michigan. Her cousin had children that needed to be babysat, and Estrada was glad of the opportunity. When the end of the summer came, Estrada decided not only to stay in the US, but became determined to make a life for herself. With help from a local staffing agency, Manpower, Estrada was able to secure a full-time job at a local factory, while also working at a McDonald's on weekends.

After less than a year at the factory and McDonald's, Estrada applied to the automotive technology giant, Gentex, which is based in West Michigan. With very minimal English, she worked on the assembly floor, trying her best to understand directions and complete her work. "One of my major concerns was that I had to pretend

that I spoke English, and hope that I could learn it," Estrada said. For Estrada, the language barrier was easily the greatest challenge she faced while trying to build her career. It took constant effort to make sure she was understood and that she was understanding others.

This is not an uncommon plight for Spanish speakers, especially in manufacturing, which can raise a serious safety concern. Despite this, it did not take long for Estrada to gain confidence and become empowered in her workplace. She was set on going further. Rosa decided to enroll at Grand Rapids Community College, where she could take classes while still working at Gentex. Even with her English improving at work, Estrada worried about her skill level going into her courses.

"All I could do was hope I'd understand the classes," Estrada said, "it was just like when I started at Gentex." Once again, Estrada stood and faced the challenge. She obtained her Associate's degree with a 4.0. Now with a degree and excellent marks, Estrada was able to get her foot in the door of Gentex's quality department. In this new department, she would meet the man that would be her boss for over 10 years, Chief Financial Officer, Kevin Nash.

"The opportunity I've had to grow has been incredible," Estrada, "and [Nash] is super supportive, I know he is proud." Estrada felt that once she had been given her chance, everyone wanted her to succeed. The supervisors on the floor encouraged going to school, and her coworkers in the accounts receivable department never made her feel like she did not belong. "As a Latina, sometimes we come with a prescribed path," Estrada said, "but you make such a leap to leave your home country, so make sure you reach the highest version of yourself."

Today, Estrada is a corporate controller, leading the accounting department, with several people reporting to her. She has also received her MBA from Grand Valley State University with near perfect grades, for which she received the Dean's Citation for Academic Excellence. Estrada is on a committee at Gentex that has planned and created

Spanish-only lines on the production floor. With her own experience, she said that it meant a great deal to her to make these lines a reality.

"I got so emotional when I saw them," Estrada said, "they don't have to hide huge aspects of who they are, they don't have to figure things out by guessing." Estrada and the Gentex team have worked to make the workplace a more equitable place for all their employees. Estrada was not only able to work her way to success, but also to turn around and hold the door open for others.

"Do not create barriers for yourself, celebrate little milestones, one thing at a time," Estrada said, "you'll be surprised."

### Rosa Estrada | Corporate Controller



Rosa moved to Michigan from Mexico at the age of 18 and spoke limited English. She picked up the language by watching movies with Spanish subtitles. She started working as a Team Member on the production floor 19 years ago. Rosa attended classes at Grand Valley State University and earned a bachelor's degree in Business Administration. She moved out of the operations department and started working in accounting as an Accounts Receivable Specialist. She received several promotions and is now responsible for all international accounting, audit, and accounting governance-related matters. Rosa is also a member of the work team who implemented our new Spanish-speaking manufacturing lines. Rosa holds a Master of Business Administration from GVSU and received the Dean's Citation for Academic Excellence in the Seidman College of Business.



Baruch is the son of Brazilian immigrants and was born in Holland, where he attended Black River Public School and participated in LAUP youth programming. Baruch holds a degree in Journalism and Communications with a minor in Political Science from the University of Iowa. He serves the role of Community Outreach Coordinator for LAUP and enjoys capturing the lives of community members through writing.

## Young Professionals Spotlight

# Getting HYP: Meeting Holland/Zeeland Young Professionals



**Kate Chrisman**

*Zeeland BPW*

“We are Strong Women raising Strong Women, so we need Strong Coffee” — a coffee mug given to me by my very best friend. This should be sewn on a cape for me to wear every day. Over a decade ago, I found myself leaving an unhealthy

marriage, jobless and enrolled in college with a three- and four-year-old in tow. Through perseverance, growth and determination, I now find myself a member of the leadership team at the Zeeland Board of Public Works, graduating graduate school and immersed in this wonderful community!

A lover of giving, innovation, networking and continuous growth, I quickly found that the Holland/Zeeland area is one of a kind. The discovery of HYP and the West Coast Chamber has been pivotal for my growing success here in the community.

My City of Wyoming home is filled with two teenagers, two cats and two dogs. Here I spend the spare time I can find doing yardwork, decorating... and redecorating ... and redecorating, cleaning, cross-stitching, binging Netflix and Hulu and hosting gaggles of teenagers. My role as Utility Accounting & Finance Manager includes supporting customer service, billing and purchasing/accounts payable while managing and reporting finances for the BPW and the BPW’s Insurance Authority. I serve on the Board of Directors for Michigan Fosters and HYP; and am a member of the Zeeland Rotary and West Coast Leadership Program.

I was ecstatic to find Holland/Zeeland Young Professionals — especially when I found that, in the eyes of HYP, I was still “young”! After one HYP unwind, the first returning in-person event after shutdowns, I was hooked. I love that HYP welcomes all professionals... young or young in their careers. I love that HYP’s Core Values align with mine! And I love the purpose and passion for development of the workforce!

## West Coast Chamber Staff Spotlight



# Get to Know Member Engagement Manager, Jessica Lynch

**Hometown:** Lombard, IL

**Alma Mater:** Grand Valley State University

**Hobbies:** Pickleball, golf, reading, volleyball, youth ministry

**Fun Fact:** I have been a middle school and high school youth group leader at my church for 14 years!

Hello! My name is Jessica Lynch, and I am the new Member Engagement Manager at the West Coast Chamber. I am originally from the greater Chicago area, but I have lived in West Michigan for two decades. I consider Holland/Zeeland home and love all our beautiful community has to offer.

Before joining the West Coast Chamber team, I spent several years at the Community Foundation of the Holland/Zeeland Area as their Donor Service Associate. It was an

honor to walk alongside companies, families, and individuals as they supported our wonderful local nonprofits. Having a front seat to the generosity in our community was inspiring!

I am so excited to bring my passion for a thriving Holland/Zeeland to the West Coast Chamber. Strong business and nonprofit sectors are crucial for the continued success and growth of our community. I’m looking forward to connecting new and current members with resources and programs that can help them achieve their goals!



# Your LTD Benefit May Not Be Providing The Coverage You Think It Is

By Scott Weintrob | Account Executive, Lighthouse, An Alera Group Company

You've worked hard to equip your business with a team of high-performing individuals and ensure your compensation and benefits package adequately protect it from "The Great Resignation."

Meanwhile, one thing we've learned from the pandemic is that many workers — lower and higher incomes alike — are not financially prepared for unexpected tragedy.

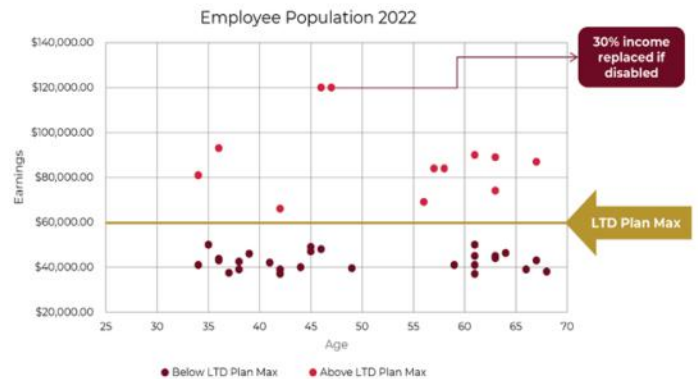
This is particularly worrisome in the context of disability. When someone can't earn a paycheck, it may be difficult to keep up with everyday expenses. And unfortunately, suffering a disabling injury or illness is more common than many people think. The Social Security Administration suggests 1 in 4 of today's workers will be disabled before they reach retirement age.<sup>1</sup>

That's why disability insurance is so important. This coverage can pay employees a percentage of their income in the event of a covered disability. The most common version of this protection is basic Group Long Term Disability (LTD) insurance.

However, many business leaders don't realize that basic LTD can fall short, particularly for their higher-earning employees, often providing 40% or less net income replacement. For these workers, supplemental Individual Disability Insurance (IDI) can help improve their income protection and get them closer to their former take-home pay. Let's look at an example: A manufacturer has 42 employees, including the two owners who each make \$120,000 annually. Their Group LTD benefit is 60% of an employee's monthly income with a \$3,000 maximum. Looking at this information against their current employee incomes, 12 employees are going to face a significant income gap should they become disabled — particularly the two owners who are eligible for only 30% of their current income under the Group LTD plan. And because the plan is employer-paid, the benefit is taxable, bringing the maximum monthly payment down even more.

Supplemental IDI can be provided by the employer for these employees, which could bring the total benefit up to a combined 75% of their pre-disability income to help bridge this gap. And if purchased through an existing group plan, Lighthouse can negotiate the benefit with the nation's most financially secure carriers at a significantly discounted premium rate and with

## GROUP LTD PLAN | Benefit is 60% of Monthly Income Max Benefit \$3,000 | Taxable



There are 12 earners above the LTD plan maximum

little to no underwriting requirements, which would secure the benefit for otherwise uninsurable individuals.

Lighthouse's Approach to Income Protection IDI is one of many ways the Life and Disability department at Lighthouse can help protect you, your business, and your employees. We perform an analysis of your current coverage and help to determine if your plan is meeting its intended goals.

"Sometimes our consultation process finds the existing program is perfect for our clients' needs," says Scott Weintrob, Account Executive at Lighthouse. "But just as often our clients are surprised to learn they have an outdated disability program that is no longer achieving the intended results. We take the time to help you understand your current program and explain alternative options so you can feel confident in your protection decisions."



If you are interested in learning more about your current income protection program, offering IDI to your employees, or exploring alternatives to help you stay competitive in this market, contact Scott at:

616-281-5668  
[SWeintrob@lighthousegroup.com](mailto:SWeintrob@lighthousegroup.com)



<sup>1</sup> Social Security Administration, Fact Sheet Social Security, 2019.

# Premier Partner Spotlight

## Great Lakes Commercial Finance

Since 1980, GLCF has been administering the 504 Loan Program in Michigan on behalf of the U.S. Small Business Administration (SBA). The 504 program allows small businesses to finance fixed assets such as real estate, construction, and equipment, and we can now refinance existing debt. In a typical financing structure, the commercial lending institution (such as a bank or credit union chosen by the borrower) finances 50% of the total project costs, GLCF/SBA finances 40%, and the borrower provides a 10% equity injection. With the low down payment, this structure makes it possible for small business owners to own commercial real estate while preserving cash for working capital.

Additionally, the SBA 504 loan has a long-term, below-market fixed interest rate for the entire loan term, which is either 10, 20, or 25-years. This means that borrower's payment will remain the same for the life of the loan on the 504 portion of the project, ensuring no surprises in a rising rate environment.

Our experienced staff is adept at making business owners feel comfortable throughout the entire experience. We provide one-on-one, personal involvement to streamline the loan process for everyone involved, ensuring all parties are informed.



**BUY BUILD REFINANCE**



GLCF works with both the borrower and lender to obtain initial approvals, closing, and funding of the SBA loan. After funding, GLCF continues to maintain its relationship with the borrower by providing loan servicing and assistance as needed. For our commercial lending partners, we offer a standing invitation to meet with you and your borrower to present the 504 Loan Program, promising to make the loan process as efficient as possible.



We want to help you grow and succeed! Please contact us as the first step to getting approved for an SBA 504 Loan. GLCF remains the Chamber's Premier Small Business Finance Partner. For more information, please visit [GLCF.org](https://www.glcfin.com).

## Upcoming Programs

To register, visit <https://business.westcoastchamber.org/event-calendar>

### June 14, 2022

#### Wake Up West Coast

7:30 AM – 9:00 AM

Haworth Hotel & Conference Center

Guest Speaker, Dr. Tracy Brower, will lead us through a lively discussion about thriving, happiness, and engagement — the myths, the mindset, and the methods to fuel positive experiences at work.

Program Sponsored by [Spectrum Health Zeeland Community Hospital](#)

Morning Mingle Sponsored by [AAC Credit Union](#)

### June 20, 2022

#### Advocacy in Action: Candidate Forum

8:00 – 9:00 AM

Boatwerks Waterfront Restaurant

This Advocacy in Action program is your opportunity to come and meet the local candidates running for office in the upcoming election. Each candidate will have a few minutes to share more about themselves and where they stand on important issues that impact our community.

### June 28, 2022

#### Happy Hour with the Chamber

4:30 – 6:00 PM

Brewery 4 Two 4

Join us at Brewery 4 Two 4 in Holland to catch up and meet with Chamber members while supporting a local business. Purchase a craft beverage and be ready to make some new connections. We hope to see you there!

### August 17, 2022

#### 54th Annual Golf Outing

7:30 AM – 2:30 PM Staggered Tee Times

Ravines Golf Club

It's time to tee-up for our 54th Annual Golf Outing! This is a great annual summer event that allows members to get together, enjoy the great outdoors, and engage in some friendly competition. Get ready to golf!

Tournament Sponsor: [Gentex Corporation](#)

# Renewing Members

## It's All About YOU

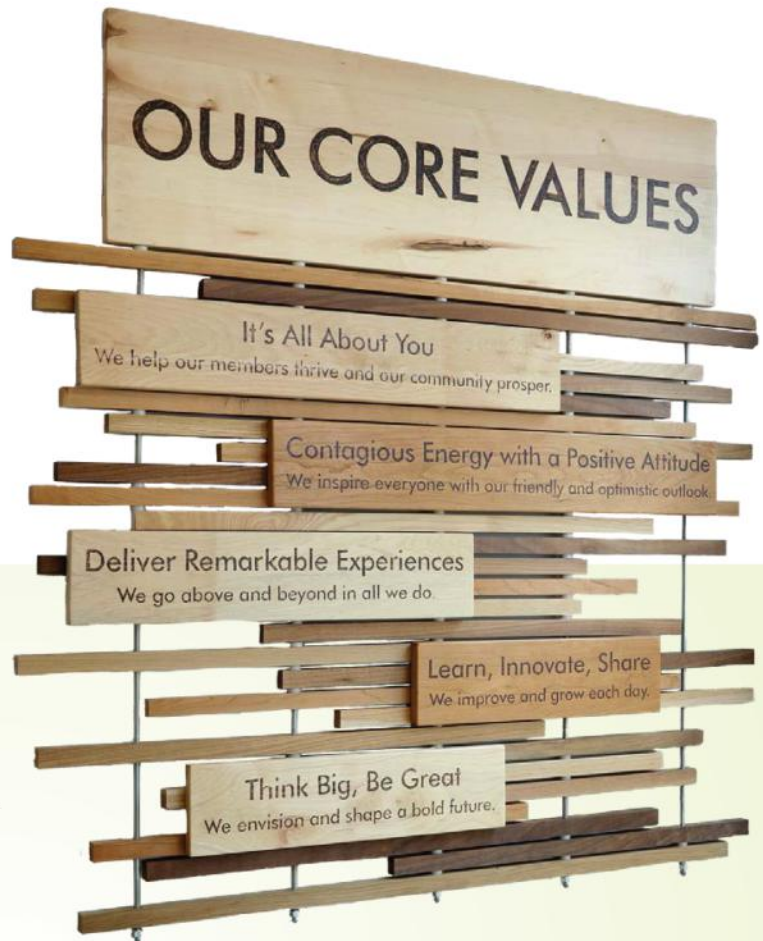
The West Coast Chamber's **Why** boils down to this: It's All About You. Being a partner for you, a resource for you, and an ally for you. When you renew your Chamber membership, it tells us that we are being responsive to your needs and providing value, and that you trust us to be here for your business whenever you need us. Your renewal is the ultimate source of feedback on the positive impact the West Coast Chamber has on fostering strong businesses that support a thriving community. Thank you!

## We appreciate our members who recently renewed their memberships:

\* Indicates years of membership

Al's Excavating  
 American Red Cross of West Michigan  
 Anchorage Yacht Sales  
 Barnes & Thornburg LLP  
 Baumann Building Inc.  
 Beechwood Dry Cleaners  
 Benchmark Wood & Design Studios  
 Blendon Township  
 Blu Veranda  
 Brink Truck Lines, Inc.  
 Brooks Capital Management, LLC  
 BVW Property Management  
 Canteen Vending - **10\***  
 Cento Anni  
 Coastal Careers, Inc.  
 Cobblestone Crafts & Hobbies  
 Construction Specialties Inc.  
 Countryside Heating & Cooling, Inc.  
 Craftwood Industries, Inc.  
 Crane's In the City  
 De Boer, Baumann & Company  
 Downtown Antiques & Home Furnishings  
 Downtown Place Condominiums  
 Edward Jones Bodkins  
 Edward Jones Knapp  
 Edward Jones Swanson - **5\***

Engineering Supply & Imaging  
 Ess Tec, Inc.  
 Farm Bureau Insurance Hop Agency, Inc. - **20\***  
 First Choice Cleaning Co.  
 Geneva Camp & Retreat Center  
 Gerald R. Ford International Airport  
 Glik's Boutique  
 Gopher Express Courier Service, Inc.  
 Gordon Water Systems  
 Grand Valley State University  
 Harrington Salon and Day Spa  
 HealthBar  
 Holland Family Dentistry, PC  
 Hyperion Automation  
 i'move  
 InsITe Business Solutions  
 JabberDesign Website Design & Development  
 Janet McNamara, Realtor  
 Jennifer Maxson & Associates  
 JMAX Transportation Services  
 Kids Hope USA - **20\***  
 Kitchen Tune Up  
 Lakeshore Habitat For Humanity, Inc.  
 Landco Holdings  
 Lumir, LLC



Manpower  
 Maplewood Auto, Inc.  
 Mediation Services  
 Mercy Health  
 MFP Automation Engineering Inc.  
 Mosquito Hunters  
 Mulder Fitch & Weaver LLC  
 ODC Network  
 Ottawa Area Intermediate School District  
 Ottawa County  
 Plante & Moran PLLC  
 Plus One Coaching  
 Premier Lakeshore Title Agency  
 Priority Health  
 Ready for School  
 Renew Therapeutic Riding Center  
 Schepers Concrete Construction, LLC  
 sci\_Zone, Inc.

Signature Associates  
 SpartanNash  
 State Farm Insurance - Karhoff  
 The Insurance Group: Stacy Segrist  
 Kamphuis | Doug Kamphuis  
 The Outpost  
 The Promo Agency  
 The Wooden Shoe Restaurant  
 Thoroughbred Fulfillment  
 TopLine Engineering - **5\***  
 Tropical Smoothie Cafe  
 Urban St. Magazine  
 VanNoord & Associates, Inc.  
 VanWieren Hardware  
 VenuWorks of Holland LLC  
 Wings of Mercy, Inc.  
 Zeeland ACE Hardware  
 Zeeland Dry Cleaners

## New Members

Welcoming these new members who recently joined the West Coast Chamber

**Advent Physical Therapy**  
**Kyle Matheson**  
 (616) 300-9498  
[Kyle.matheson@adventpt.com](mailto:Kyle.matheson@adventpt.com)

**Dickey's Barbecue Pit**  
**Krage Fox**  
 (269) 385-3546  
[www.dickeys.com](http://www.dickeys.com)

**Employers Association of West Michigan**  
**Samantha Follett**  
 (231) 740-0635  
[eawm.net](http://eawm.net)  
[samanthafollett@eawm.net](mailto:samanthafollett@eawm.net)

**FOX 17**  
**Rhonda Reeser**  
 (616) 364-8722  
[www.fox17online.com](http://www.fox17online.com)

**INSIGHT Action Learning Group, LLC**  
**Tony Cortese**  
 (616) 836-8750  
[insightalg.com](http://insightalg.com)  
[tonyc@insightalg.com](mailto:tonyc@insightalg.com)

**Lake Homes Realty LLC**  
**Tantzi Habsburg**  
 (616) 215-2404  
[lakehomes.com](http://lakehomes.com)  
[tantzi@lakehomes.com](mailto:tantzi@lakehomes.com)

**Lohman Company, PLLC**  
**Jay Lohman, CPA, CGMA**  
 (602) 402-3026  
[www.lohmancompany.com](http://www.lohmancompany.com)  
[jaylohman@lohmancompany.com](mailto:jaylohman@lohmancompany.com)

**Off the Grid**  
**Bruce Ramsey**  
 (616) 834-6480  
[www.Offthegr1dd.com](http://www.Offthegr1dd.com)  
[bruceramsey\\_21@icloud.com](mailto:bruceramsey_21@icloud.com)

**Sequoia Trusted Advisors**  
**Bruce Kammeraad**  
 (248) 225-3361  
[sequoiata.com](http://sequoiata.com)  
[brucek@sequoiata.com](mailto:brucek@sequoiata.com)



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