

## Success of Marvin family business matters in Minn.



EVAN RAMSTAD  
Columnist

WARROAD, MINN. — Bill Marvin built the company now known simply as Marvin into one of the nation's leading makers of windows and doors and became one of the legendary figures of 20th century business in Minnesota.

After returning home from World War II to this far northern Minnesota community, he bought equipment on the sly to transform his father George's lumber mill into a

year-round manufacturing operation.

He rebuilt after fire destroyed Marvin's main Warroad factory in 1961.

He pioneered a mass customization process that gave customers and architects infinite choices — and positioned Marvin at the high end of the window and door industry, where it remains.

But he was simply "Grandpa Bill" to his grandchildren, including cousins Paul Marvin and Christine Marvin. They remember the snacks and pop he and his wife, Margaret, always had available for them,

and the recitals and school activities their grandparents attended.

"He was known to us as grandkids as this conservative man who made really good business decisions, but I think we didn't see, and you now piece together, he was taking really big risks," said Paul Marvin, who has been chief executive of Marvin for eight years. "I only knew him as 'Grandpa.'"

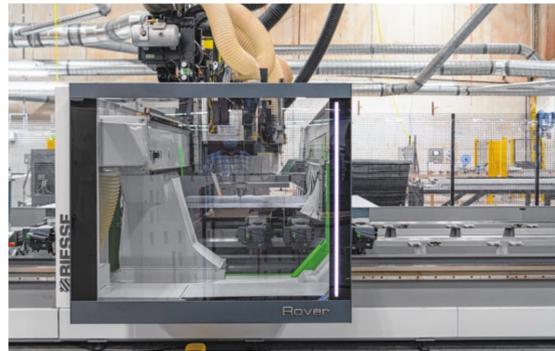
Before he died in 2009 at age 92, Bill Marvin asked his children and grandchildren to do four things with what was then known as Marvin Windows and Doors: Own the

business. Run the business. Keep it based in Warroad. And do all of them in perpetuity.

That has left them to not just navigate the ups and downs of economic cycles and the construction industry, but to develop ways to smoothly maintain leadership of a multi-billion-dollar business through generations.

And because Marvin helps one of the most remote regions of northern Minnesota prosper, I think the success of the Marvin family matters to everyone in the state.

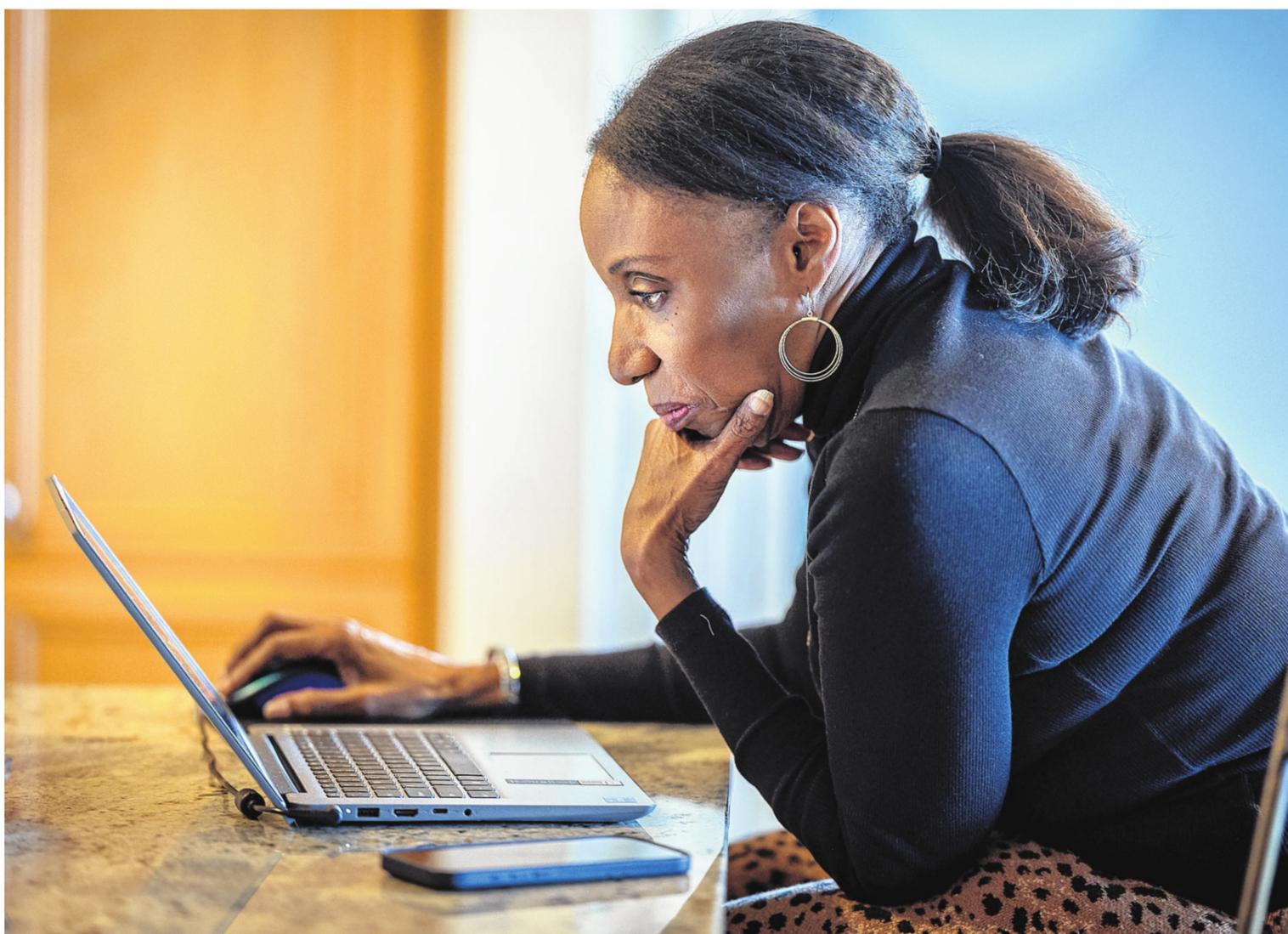
"The thing that works for  
**SEE RAMSTAD ON D4 »**



Marvin in Warroad, Minn., is making polycarbonate boxes to help shield health professionals during surgical procedures.

*"For most higher-paying jobs, it's still the case that a four-year degree is just the cutoff. Can people get great jobs without one? Absolutely. But you're going to be a much stronger candidate with a degree."*

Bill Baldus, career center director at Metropolitan State University



Cheryl Wilson, 64, who was laid off from her software company job two years ago, enrolls in a class on updating résumés from her home in Inver Grove Heights earlier this month.

## NO DEGREE? IT'S A TOUGH MARKET FOR JOB SEEKERS

Cheryl Wilson's résumé is near perfect. She has worked all her life, notching decades of experience at back-to-back corporate jobs that often tapped her to train new hires.

But after a software company laid her off two years ago, the 64-year-old has struggled to land a new job for the first time in her career.

Because for all her experience, there's one missing element from Wilson's résumé: a college degree.

The labor market slowed this year as economic uncertainty made employers

More than 60% of Americans don't have a college diploma, which could be a liability as hiring slows.

Story by EMMA NELSON • Photo by ELIZABETH FLORES  
The Minnesota Star Tribune

hesitant to hire, a reversal from the worker-friendly Great Resignation period a few years ago. The loss of employee power has hit new college graduates hardest, with their unemployment rate now outpacing overall unemployment for the first time in decades. Now, with year-end layoffs in full swing

and the latest jobs reports showing continued sluggishness, job seekers are facing even more competition.

"At this point in my life, I'm afraid I'm not going to ever get another job," said Wilson, of Inver Grove Heights. "I know a lot of people are laid off. Everyone is looking for jobs."

A recent survey found many Americans don't believe a college degree is worth the cost, yet the unemployment rate for college graduates as a whole remains lower than for those without a degree. And as employers tighten up hiring criteria in the loosening labor market, it's becoming even harder for the roughly 60% of Americans without a degree to land a job.

"It feels like the landscape is incredibly competitive. It feels like individuals who have those degrees are applying for a wider variety of positions, including entry-level  
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DAVE SANDERS • The New York Times

Walmart is among the large corporations that have disclosed in securities filings that tax cuts will reduce their tax payments now.

## Big business already cashing in on Trump tax cuts

Revenue from corporate income tax dropped by \$52 billion this fall.

By ANDREW DUEHREN  
The New York Times

WASHINGTON — For most people, the tax cuts that President Donald Trump signed into law this summer have yet to materialize. Only after Americans file their taxes next year will the savings become apparent, launching what Republicans hope will be a "refund boom" that lifts the

public's view of the economy.

Many of America's largest companies have not had to wait. In the months since the law's passage in July, corporations like Walmart, Amazon, Verizon and Eli Lilly have all disclosed in securities filings that the law would reduce their cash tax payments in the near term. AT&T Inc. projected that it would save as much as \$2 billion in taxes just this year.

Those corporate tax savings have already started to have an effect on the federal budget. Between July and November, the last full month of data, revenue

from the corporate income tax has dropped by roughly a third, or \$52 billion, compared with the same period the year before, according to Treasury data.

Driving the cash savings is not a change in the corporate tax rate, which Republicans kept at 21%. Instead, a constellation of tax breaks has given companies a better ability to reduce the amount of income subject to tax. Rather than writing off the costs of new investments and research projects bit by bit over several years, companies are now able to deduct the full cost of these

expenses in one year.

The seemingly technical timing change was the target of years of business lobbying in Washington. Companies had previously been able to deduct some of these costs this way, but Congress had let the tax breaks expire in recent years. The new Republican law made the prized provisions permanent features of the tax code. It also expanded them to temporarily include the cost of factories that start construction during Trump's second term.

"There's no question these  
**SEE TAX CUTS ON D2 »**

# Marvin relies on founder's recipe to keep it in family

«RAMSTAD FROM D1

us is that we're a business-first family business," said Christine Marvin, who is the company's chief customer officer and leads the Marvin Owners' Council, the group of family members who work in the business.

"What we mean is that what unites us as a family is the business," she added. "When we think about business and what's best for the stakeholders and for the business long-term, it's not about our self-interest."

While that seems easy to say, the Marvins have made sure family members can never undermine Bill Marvin's wish with a simple rule: No one in the family above age 33 has a stake in Marvin unless they are working at Marvin themselves.

In many family businesses, successive, ever-larger generations of founders' descendants tend to take their inherited shares and sell them, diluting the family's control.

The Marvins' rule assures that won't happen. And the age 33 cutoff gives younger Marvin family members a chance to go to college, trade school or the military, then try out other businesses or various positions inside Marvin – all before making a long-term decision about their career and life.

Paul started and operated a school bus company in the Twin Cities before moving back to Warroad to join Marvin. Christine worked in California for a Marvin distributor, gaining a view of the company and its products from the vantage point of its customers.

To their generation, learning the business came easily – "We all grew up here," Christine said – but the siblings and cousins later spread out.

"We'd learn about the business literally at the kitchen table, but also around the community," Paul said.

"What's the kitchen table for the fifth generation? What keeps us united and grounded together? And that's the Owners' Council."

Christine added, "There are



Ten members of the Marvin family now work for the company. From left, Dan Marvin, president, Infinity Windows and Doors; Jake Marvin, demand planning; Christine Marvin, Chief Customer Officer; Paul Marvin, Chief Executive Officer; Bo Marvin, territory representative; Graham Anderson, process support; Will Marvin, senior director, Retail; Dirk Marvin, design consultant; Stephanie Marvin, Architectural Project Coordinator; Angie Marvin, tax accountant. Jake, Bo, Graham and Angie belong to the family's fifth generation.

pathways to share the stories about the business. Those stories communicate values and the culture of Marvin we want to pass forward. And they can learn about governance. It almost acts like a board where we have work plans, we have committees and it's really intentional."

Around this time every year, the Marvins hold an all-company meeting and announce profit-sharing totals. This year's meeting happened Dec. 11 in the ice arena that is home to Warroad's storied high school hockey teams.

Dozens of family members met some of the 2,000 Marvin employees who work in Warroad, and the meeting was livestreamed to the company's 7,000 other employees in 16 other factories and offices around the country. The newest opened this year in Kansas City, Kan.

Paul and Christine are children of two brothers who



Scott Kimble drills a frame of a star-shaped window at the Marvin factory in Warroad. Marvin specializes in built-to-order custom windows.

were part of six siblings in the third generation of Marvins. That generation took the business to heights that amazed their fathers. They also navigated a rocky period in the 1990s when the company lost

money as it replaced for free tens of thousands of windows tainted by a wood preservative that didn't work.

Christine remembered being in junior high at one of those year-end company meet-

ings in the late 1990s when, "Grandpa stood up and said there were no profits."

Employees walked up to the Marvin family members with yellow roses, the flower that has long served as the company's symbol. "There was something very beautiful about how we stood by each other during those times," she said.

Fourth-generation family members faced a big test in the COVID-19 pandemic. Forced to halt production in March 2020, they decided to stop company contributions to Marvin employees' 401(k) accounts.

When things got back to normal by summertime, the family decided not only to restart the contributions but to restore the payments that were missed when production was shuttered.

To date, there are 47 great-great-grandchildren of George Marvin, comprising the fifth generation and ranging in age

from 3 to 27. Four of the oldest have joined the business in different areas: demand planning, process support, design and sales.

Six members of the fourth generation, down from 11 a decade ago, work at the company. Four members of the fourth generation, including Paul and Christine, serve on the company's board of directors, along with four independent directors.

It was only when they started working at Marvin, Paul and Christine said, that they started to piece together the risks their grandfather took and the hard decisions their parents made.

"It just hits a different way when you're working in the business – the appreciation of learning not just from our grandfather, but what he passed down to his kids," Paul said.

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