



TRAVIS WARD
Managing partner
Crowe LLP,
Grand Rapids

Travis Ward is a partner in Crowe's International Tax Services group. He has been with Crowe since 2007, specializing in global tax consulting and cross-border planning and structuring across a multitude of industries. He also is the managing partner of the firm's Grand Rapids office and serves as the firm's Midwest Region International Tax practice leader.

EDUCATION: Michigan State University (B), Grand Valley State University (M)
FIRST JOB: Golf course driving range picker
LESSON LEARNED: You will never look back on a situation, in really any circumstance in life, and regret staying calm and composed. Staying calm is contagious.
FAVORITE HOBBIES: Riding my motorcycles and playing golf
FAVORITE BOOK, TV SHOW OR MOVIE: Book: Meditations by Marcus Aurelius; TV show: Magnum P.I. (the original); Movie: Indiana Jones (all of them)
DOWN TIME: Either on a motorcycle or on a golf course
ADVICE TO AN 18-YEAR-OLD: Relax!
FAVORITE GRAND RAPIDS ATTRACTION: Attending a West Michigan Whitecaps game with my family
FAVORITE CHARITY: Me and my colleagues in Crowe's Grand Rapids office support United Way, Boys & Girls Club and Junior Achievement.



TOM WELCH
Region president
Fifth Third Bank,
Grand Rapids

Tom Welch is responsible for the growth and strategic alignment of Fifth Third's commercial, wealth and asset management and consumer businesses. He has more than 32 years of experience in the financial services industry, including 30 at Fifth Third. Most recently, he led the bank's aggressive expansion plans throughout St. Louis and Missouri. He also has held various leadership positions within the bank's Cincinnati, southern Indiana and St. Louis regions, including previously serving as regional president of Fifth Third Bank (St. Louis). Welch serves on the boards of Grand Action 2.0 (co-chair), The Right Place, Grand Valley State University Foundation, Grand Rapids Symphony, Heart of West Michigan United Way, Grand Rapids Chamber of Commerce, John Ball Zoo, Business Leaders for Michigan and Aquinas College. He also is on the leadership council for TalentFirst.

EDUCATION: Northwestern University (B, M)
FEW PEOPLE KNOW: I have 10 children and have lived in 10 different cities in my lifetime.
FAVORITE BOOK: "The Wealth of Nations" by Adam Smith
GRAND RAPIDS ATTRACTION: Meijer Gardens and the concert series
BUCKET LIST: Learn to play the bagpipes



SEAN WELSH
Regional president
PNC Bank,
Grand Rapids

Sean Welsh began his banking career in 1986 with American National Bank & Trust Company of Chicago. After completing his credit training, he managed a large portfolio of loans to middle-market companies located throughout the Midwest. In 1991, he joined National City's predecessor bank, First of America. Welsh held several line and management positions with First of America, including vice president and group manager corporate banking, and vice president and group manager investment real estate and corporate finance. Prior to his role with PNC in West Michigan, he previously served as senior vice president and division manager for National City's middle-market banking group in Chicago and northern Illinois. Welsh is board chair of The Right Place and TalentFirst and also serves on the boards of Spectrum Health System, the YMCA and Southwest Michigan First.

EDUCATION: Michigan State University (B)
FIRST JOB: Paper route
BEST ADVICE: Follow your passion
GRAND RAPIDS ATTRACTION: Meijer Gardens
FAVORITE CHARITY: YMCA
ADVICE TO 18-YEAR-OLD: Work hard and good things will happen
TRAVEL DESTINATION: Ireland
BUCKET LIST: Play Augusta National



CHARLES ZHANG
Founder, president
Zhang Financial,
Portage

Charles Zhang, CFP, is recognized nationwide for his expertise in the financial planning industry. Currently, he is ranked No. 1 on Barron's list of America's Top Independent Financial Advisors. He also is ranked No. 6 in the nation on Forbes' list of America's Top Wealth Advisors. On both lists, he is the highest ranked NAPFA-registered fee-only financial adviser. For 10 consecutive years, Zhang has been ranked the No. 1 financial adviser in the state of Michigan by Barron's, and Forbes has named him the No. 1 financial adviser in the state of Michigan every year since the inception of its list.

EDUCATION: Northwestern University (M), Western Michigan University (M)
FIRST JOB: My first real job was working as a financial adviser for American Express Financial Advisors, currently known as Ameriprise
INSPIRATIONAL QUOTE: "Winners never quit, and quitters never win." Vince Lombardi
DOWN TIME: Playing with my dog Sparky, a 17-pound Shih-Tzu with very long hair and a huge personality.
ADVICE TO YOUR 18-YEAR-OLD SELF: I would tell myself to listen to my parents more. Some of their advice actually turned out to be very wise.
FAVORITE ATTRACTION: GR Symphony, John Ball Zoo and downtown Grand Rapids





LYNN CHEN-ZHANG
CEO
Zhang Financial,
Portage

Lynn Chen-Zhang is the CEO of Zhang Financial, a leading fee-only wealth management group in the nation. She is the president of Western Michigan University's Board of Trustees and served as the president of the WMU Foundation for three years. She is a member of the KSO Board of Directors and serves as the chair on the investment committee. Chen-Zhang also is a member of the Economics Advisory Council for the Department of Economics at Columbia University and a COUR Member (The Committee on University Resources) for Harvard University. She was awarded the 2020 Lifetime Achievement Award by Invest in Others Charitable Foundation.

EDUCATION: Shanghai University (B), Western Michigan University (M), Northwestern University (M)

TOUGHEST CHALLENGE: My husband and I run a business together. It is hard NOT to discuss business at the dinner table

FAVORITE BOOK, MOVIE, TV SHOW: My favorite book is "The 7 Habits of Highly Effective People." Favorite movie is "Dances with Wolves." Right now, I am watching "The Split" on Hulu. I am a big fan of British TV dramas

ADVICE TO AN 18-YEAR-OLD: Put on sunscreen!

FAVORITE DESTINATION: John Ball Zoo and downtown Grand Rapids

PLAY YOU IN A MOVIE: Lucy Liu



RICK BAKER
President, CEO
Grand Rapids
Chamber of Commerce,
Grand Rapids

Under Rick Baker's leadership, the chamber has developed a strategic focus on three key areas: being a champion for an inclusive and magnetic community; accelerating business growth through cutting-edge programming; and providing a positive business climate by aggressively advocating for business. Baker began his career in chamber management in May 1988. He has held executive positions with chambers in Iowa, Illinois and Minnesota, prior to assuming his current position in April 2011. He is a 1995 graduate of the U.S. Chamber Institute for Organization Management at the University of Colorado.

EDUCATION: Upper Iowa University (B)

BOARDS: The Economic Club, The Right Place, Downtown Grand Rapids Inc., Grand Valley Metro Council, Experience Grand Rapids, The Rapid, West Michigan Policy Forum

FIRST JOB: At age 12, a laborer at a southeast Minnesota sawmill

FUNNIEST WORK EXPERIENCE: After giving a presentation to a county board in Iowa, I forgot the small lectern was raised and I missed the step, falling to the floor and taking the Iowa and U.S. flags that flanked the podium to the floor with me. Not quite the way I had hoped to exit the stage.

HIDDEN TALENT: A certified captain in the U.S. Coast Guard Merchant Marines



GUILLERMO CISNEROS
President, CEO
West Michigan Hispanic
Chamber of Commerce,
Grand Rapids

Guillermo Cisneros has grown West Michigan Hispanic Chamber of Commerce membership numbers, event turnout and more during his time at the helm. In 2018, he launched an initiative that focuses on economic development for Latino business owners, and he also launched an initiative that will focus on workforce development and talent acquisition by connecting Latino college students and local employers. He sits on the following boards for the city of Grand Rapids: Economic Development Corporation; Brownfield Redevelopment Authority; To College, Through College; and Grand Rapids Racial Equity Initiative. He also sits on the Workforce Development Advisory Board for TalentFirst, the Economic Club of Grand Rapids board and the Diversity Council for Varnum.

EDUCATION: Autonomous University of Campeche, Mexico (B), Autonomous University of Madrid, Spain (M)

FIRST JOB: I was a bookkeeper when I was 19 years old in my hometown of Campeche, Mexico.

BEST ADVICE YOU RECEIVED: My dad would always tell me, "Keep moving forward no matter the obstacles and barriers."

TOUGHEST CHALLENGE: Moving to the U.S. and not speaking the language nor being able to find my career path for several years.



JANE CLARK
President, CEO (retired)
Michigan West Coast
Chamber of Commerce

Jane Clark joined the Holland Chamber in 1990 as membership director, became chamber president in 2004, and at the end of August retired from the chamber. She will serve as senior adviser until Dec. 31, 2022. During Clark's 18 years as president, the West Coast Chamber has been recognized as a Five-Star Chamber, an honor held by fewer than 1% of chambers of commerce nationwide. She was instrumental in leading the merger of the former Holland and Zeeland chambers to form the Michigan West Coast Chamber of Commerce, implemented the chamber's commitment to the Entrepreneurial Operating System (EOS), championed the robust renovation of the organization's 8th Street office in downtown Holland, and led the chamber's response to the COVID-19 pandemic. Her board work includes the Association of Chamber of Commerce Executives (ACCE), Black River Public Schools, Holland Hospital, Holland Museum, Holland PSD, Housing Next, Lakeshore Advantage, Michigan Association of Chamber Professionals, Model Community, Now for the Next, Riverview Group, Tulip Time Festival and Zeeland SARB.

EDUCATION: Indiana University (B)

TRAVEL DESTINATION: Naples, Florida

