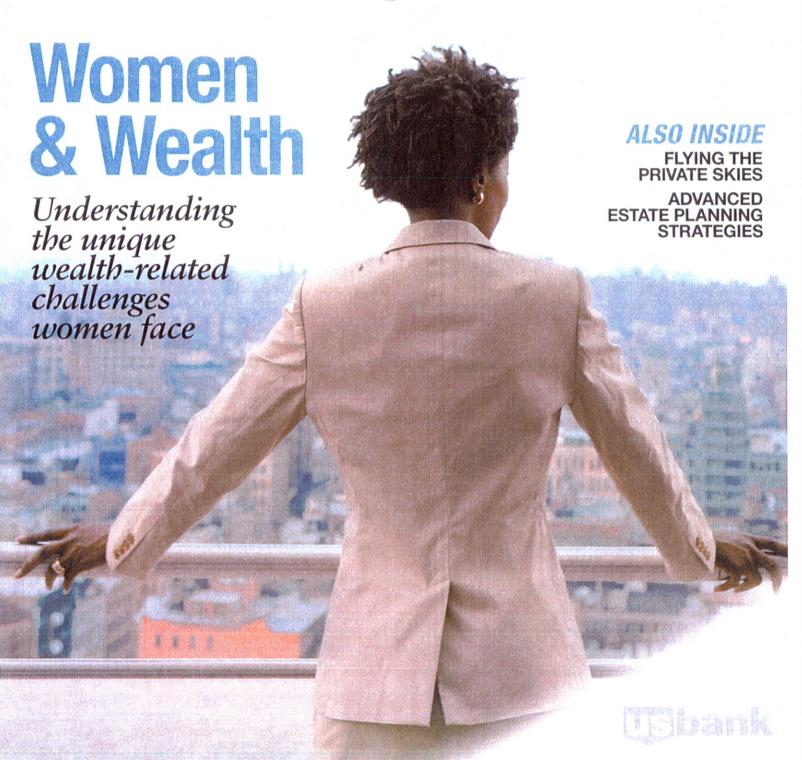
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ADVENTURE AT PLAY

Minneapolis entrepreneur Steve Schussler isn't your typical capital-B businessman. BY BETH HAWKINS

n paper, Steve Schussler is chairman of the board of Schussler Creative, a company that creates concepts for themed restaurants. That description, however, doesn't really tell you what you need to know about Steve. He's not, as he says, "a capital-B businessman."

Better to picture him as the mad scientist in charge of the "idea lab," located in the company's suburban Minneapolis headquarters, where

Steve—founder of the wildly successful Rainforest Café restaurant chain—breathes life into a nonstop flood of ideas.

On any given day, that may mean figuring out how to incorporate real fireplaces into a posh Polar Ultra Lounge built of ice, construct a life-size animatronic dinosaur, or recreate a Himalayan village in central Florida. On another day, he may be contemplating whether

ABOVE: Minneapolis entrepreneur Steve Schussler is the chairman of the board of Schussler Creative, a company that creates concepts for themed restaurants.

an old-time drive-in he's modernizing would be more fun for kids if it had a fire pit for s'mores.

"I'm a very unusual guy," Steve concedes with a laugh. "I put a lot of passion into my creations. It's exciting to be able to take people out of their world and bring them into a world of animation, whimsicality, and fun, where I can educate and entertain at the same time."

The fruits of Steve's hyperkinetic imagination are in hot demand. That Nepalese village became Yak & Yeti, an Asian restaurant located in the heart of Disney World's Animal Kingdom, complete with canopied garden, authentic architecture, and a marketplace of street carts and stalls offering themed souvenirs. The animated T-Rexes now stand just inside the doors of prehistoric-themed restaurants at Disney World and in Kansas City, Kansas, where guests dine on Triassic tortellini amid a forest of ferns or adjacent to a fossil dig site.

Spend just a few minutes with Steve and you'll walk away thinking this is exactly what he was meant to do with his life. His creative drive is one reason, but early on it wasn't nearly as important as his stubborn belief in his vision.

Potential investors told Steve his idea for a tropical-themed restaurant would never fly, so in 1989, he transformed his house into a rainforest, complete with live exotic birds, mists, and cascading waterfalls and invited them to visitrepeatedly. When one argued that no one would allow live birds in a food-service setting, Steve engineered an HVAC system that would keep meals sanitary.

Steve approached Lyle Berman, chairman of the board of Grand Casinos Inc., and the leader of the group of investors that eventually took a risk on the concept-27 times. In 1994, the first Rainforest Café opened at the Mall of America in Minnesota. When the publicly traded chain was sold 16 years later, Steve had opened 45 of the themed

restaurants. Today, there are Rainforest Cafés on three continents.

"I can't tell you how many times people told me I was a nut or I needed a psychiatric evaluation," Steve says. "I guess a part of me is crazy for waiting so long, putting in all that money, having 3,700 bright-orange extension cords running through my home and two gasoline generators outside. Those are crazy, radical things, but I believed in my gut in what I was creating."

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Today, Schussler Creative not only creates dynamic, unexpected dining venues at Disney and Landry's restaurant empires, among others, it also provides branding, retail, and real-estate services. At every stage of his expansion, Steve has consulted with a team at The Private Client Reserve on everything from lending to tax-advantaged philanthropy.

"The Private Client Reserve has helped position me to be a successful entrepreneur," says Steve. "They made it attractive for me to want to work with them, to ask questions, find ways to borrow money, move money, and save money."

When Steve bought a suburban building and renovated it into a "man cave" to house a classic-car collection, U.S. Bank wrote the mortgage. Much like the "idea lab," for which the team at The Private Client Reserve arranged commercial refinancing, the "man cave" is a great place to meet clients, says Paul Friedman, Vice President of Business Banking and a member of Steve's U.S. Bank team.

"We've helped organize Steve's personal finances in a way that frees up his time to concentrate on his ideas and generate concepts," says Senior Wealth Strategist Steve Engel, "and to also pursue legacy work to share what's important to him."

Philanthropy has always been a part

of Steve's plan. "I've been given an awful lot," he says. "So there's much required of me to give back." In fact, 100 percent of the author's book profits from a new book, It's a Jungle in There: Inspiring Lessons, Hard-Won Insights, and Other Acts of Entrepreneurial Daring, go to Smile Network

International, which supplies surgeons to children with cleft palate deformities. Last Christmas, his creative team donated a 45-foot semi-trailer brimming with more than 700 toys to Neighborhood House, an agency that helps low-income families.

"I've learned that it's all about teamwork," says Steve. "You need to surround yourself with people who are better than you are. That's with your creative team, but also with investing."

Most of the members of Steve's team at The Private Client Reserve have been to the idea lab and have seen his infectious sense of adventure at play. They can't wait to learn what the next frontier will be.

"Have no doubt," says Engel, "there are bigger, better, and grander things to come from Steve Schussler."

Beth Hawkins is a Minneapolis-based freelance writer.