

# THE COURIER



## Another Other Place

The OP to open downtown Cedar Falls location  
CEDAR VALLEY, A3



## Along came the Spiders

Iowa stunned by Richmond in NCAA tournament  
SPORTS, B1



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COURTESY PHOTOS

The Red Hot Chilli Pipers will headline the Iowa Irish Fest, performing on the event's opening night on Aug. 5.

### WATERLOO

## Black-owned bank on horizon

Frustrated by lending gaps, ReShonda Young aims to change things

AMIE RIVERS  
amie.rivers@wfcourier.com

WATERLOO — ReShonda Young started Popcorn Heaven without the loan she wanted from her own financial institutions, instead building it up little by little with her own money.

When it came time to sell, she sold it to a white woman — and found those same financial institutions had suddenly changed their minds about her business.

“She was able to go into the exact same bank, and she was able to get a loan for, like, double what I could get to buy my business, and do the expansion that I had wanted to do,” Young said.



Young

Not only could the first-time business owner get a bigger loan than the seasoned one, she got more favorable terms: While Young's repayment was around \$3,600 a month, the new owner's was a third of that.

“That's just blatant, in your face,” Young said. “I mean, how do you even come up against that?”

It wasn't exactly a shock to Young that financial institutions in the community didn't treat her and other entrepreneurs of color as fairly as they treated her white counterparts. It also was happening to her father, to other entrepreneurs she mentored, forcing them to start businesses with less or not at all.

Young won a lawsuit forcing the Consumer Financial Protection Bureau to do more about discriminatory lending practices across the country in 2020. After that summer's racial justice protests, lending institutions locally made commitments to increasing the number of Black applicants receiving home loans.

But Young wasn't sure it would

# Get your Irish up

## Red Hot Chilli Pipers to headline Iowa Irish Fest in Waterloo in August

MELODY PARKER  
melody.parker@wfcourier.com

WATERLOO — Iowa Irish Fest will be Aug. 5-7 in the Lincoln Park area in downtown Waterloo.

Festival organizers chose St. Patrick's Day to announce the dates and musical lineup, including the Red Hot Chilli Pipers, Gaelic Storm and the High Kings.

“We're excited. It's our 16th year, and it's been a difficult couple of years with COVID, but we're coming back to full capacity on all stages, lots of new things and a new look. There's nothing like doing it on your 'sweet 16,’” said Chad Shipman, Iowa Irish Fest director.

The new brand is meant to emphasize cultural experiences and Irish iconography in a family-friendly way. The charred whiskey barrel background pays homage to Irish whiskey; the harp is prominent in



Irish culture and folklore; and the horse-shoe is a sign of luck.

The Red Hot Chilli Pipers, originally from Scotland, will headline opening night Aug. 5. The band has performed

around the globe and performed sold-out tours in 21 countries. Gaelic Storm returns to the Cedar Valley on Aug. 6. The band headlined the 2021 Iowa Irish Fest.

On Aug. 7, The High Kings will headline. The critically acclaimed band is widely regarded as one of the best Irish folk bands around the world.

More than 20 additional premier musical acts will take part in the three-day event, including: The Screaming Orphans, the Dublin City Ramblers, Ian Gould, Blame Not the Bard, Brother Crowe, Scythian, the Black Donnellys, Peadar Hickey and The Langer's Ball.

Also performing will be The Elders, Socks in the Frying Pan, the Logues, Aoife Scott, Boxing Banjo, Shane

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Gaelic Storm will perform on Aug. 6 at the Iowa Irish Fest.



The High Kings will perform on Aug. 6 at the Iowa Irish Fest.

# ‘I try to challenge myself’

## Don Bosco senior is school's first National Merit Scholar since '87

ANDREW WIND  
andrew.wind@wfcourier.com

GILBERTVILLE — Ryan McFadden comes from a big family that's known for its academic achievement.

“I'm the youngest of seven siblings,” said the Don Bosco High School senior. As such, the path to success has been laid out and he's taking it — through classes like Advanced Placement calculus and literature/composi-

tion and honors theology.

“I try to challenge myself where ever I can,” he said. With a 4.0 grade point average, he has remained on track to “match those standards” set by his siblings, who were all valedictorians for their graduating classes.

By at least one measure, though, McFadden is not just keeping up with the achievements of others in the family, he is exceeding them. Recently, he learned of his selection as a National Merit Scholar.

It's a rare honor that Don Bosco officials believe hasn't been achieved at the school for 35 years. The last person they're

aware of to be named a National Merit Scholar is Michael “Shay” O'Mara, from the class of 1987. He went on to medical school and works as a trauma surgeon.

“Iowa State (University) has offered me a scholarship for being a finalist,” said McFadden. The full tuition scholarship has a four-year value of “around \$33,000.” It doesn't include room and board costs.

He started on the quest to become a National Merit Scholar — following in the footsteps of his siblings — as a sophomore, when students can take the

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CHRIS ZOELLER, COURIER STAFF PHOTOGRAPHER

Don Bosco senior Ryan McFadden recently became the high school's first student in 35 years to be named a National Merit Scholar.



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