



**BRITNI KATIE STEPHANIE PATRICK SCOTT NICK MCCLAIN ARNOLD FARBER** FREIBURGER HALDER METTILLE



**MICHAEL** MOLONY

NICK PATRUM **TEMWA** PHIRI

**KIESHA** SAINCI

**CLAIRA HEATHER** SATTERLY SIEVERDING KAPRAUN

2022











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SEPTEMBER 2022 Volume 31, Issue 1

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# Celebrating the stars

We're at that time of year with a few things on the horizon.

Fall and crisper temperatures is one. But the important item is honoring the Rising Stars class of

This year's class definitely is an

**Rising Stars** 

active bunch. Besides handling the day-to-day duties on the job, they participate in numerous ways to help the

community.

Join me in celebrating this year's class:

- Patrick Arnold, A.Y. McDonald Mfg. Co.
- Britni Farber, NAMI Dubuque/ Britni Farber Beauty and Art.
- Scott Freiburger, Benton (Wis.) State Bank.
- Nick Halder, Grand Opera
- Katie McClain, Dupaco Community Credit Union.



Mettille, Honkamp Krueger.

• Stephanie

- · Michael Molony, **Managed Solutions** Group.
- Nick Patrum, **Dubuque Bank**

Gary Dura & Trust.

- Temwa Phiri, City of Dubuque.
- · Kiesha Sainci, Empower.
- Heather Satterly, City of Dubuque.
- · Claira Sieverding Kapraun,

Enjoy learning more about them, starting on page 5.

#### **DEADLINE NEARS**

Time is getting short if you want to join in celebrating the

The breakfast event will take place Wednesday, Sept. 14, at Diamond Jo.

For tickets, go to telegraphherald.com/risingstar. Story idea? Want to write a column? Email me at gary.dura@ thmedia.com.

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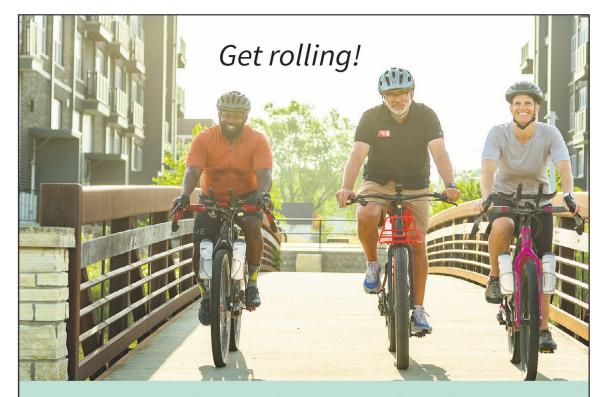
**Bob Woodward** Publisher 563-588-5749 bob.woodward@wcinet.com Garv Dura Managing Editor 563-588-3838 gary.dura@thmedia.com

Andy Kamentz Advertising Account Executive 563-588-5699 andy.kamentz@thmedia.com

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# Wednesday, September 14

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Jordan Fullan
Vice President of

Vice President of Human Resources & Safety HODGE

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Patrick Arnold

A.Y. McDonald Mfg. Co.

BY JILL CARLSON • PHOTOS BY DAVE KETTERING

he sees success in his team and company at A.Y. McDonald. "Seeing the success of new projects with new team members has been very exciting," Arnold said. "The new challenge every day keeps me coming back for more."

The company builds waterworks valves and fittings that connect the water main to the end user.

Arnold joined the company at age 22 and became a manager at 27, making him one of the youngest managers in the 166-year-old

Andrew Young (A.Y.) McDonald started the company in 1856. Today, his great-great-grandson, Rob McDonald, is the CEO and is the person who nominated Arnold for Rising Stars.

"Since joining the company at age 22, Patrick has consistently set himself apart from his peers with his drive, knowledge and ability to make things happen," McDonald said. "It's interesting to see how people respond to Patrick. Older people marvel at his project management skills and his ability to balance a large project while also maintaining machining operations across three manufacturing facilities. Younger people look up to him for what he has achieved at such a young age. All of his co-workers see a very nice, humble person who has the ability to make things happen for the company.

"We all know if Patrick is leading a project, it will succeed. People follow Patrick because of steady leadership, his collaboration skills and his ability to ask the right questions. Patrick listens more than he talks. This rare skill set has served him very, very well." McDonald said.

Arnold started in product engineering, designing product when he joined the company. He participants.

was tapped to join industrial engineering to build product. With the unprecedented level of business the company is enjoying, Arnold is leading a project to purchase, engineer and install the largest machining capacity expansion in the company's history. He is managing a budget on this project that is larger than any previous project in the company.

When asked how he manages such a huge project, Arnold said, "Time management and working as a team. There's not one project that one person can say they worked on their own. A.Y. McDonald has one of its values 'None of us is as smart as all of us,' which I wholeheartily agree

Arnold and his wife, Heidi, have two sons, 3 and 5. Arnold serves on the North Region Board of Directors with Junior Achievement of the Heartland and has taught classes for JA



Times.biz, Dubuque, Iowa, September 2022

# PATRICK IN DETAIL

Age: 33.

Job title/occupation/place of employment: Industrial engineering manager at A.Y. McDonald Mfg. Co.

Volunteer activities: Junior Achievement of the Heartland.

Education: Bachelor of Science in mechanical engineering at UW Platteville.

Family: Wife, Heidi; children,

Carter and Cayden.

Person most inspirational to me and why: I don't really have one person as this changes based on hearing about new people doing great things.

Favorite thing to do outside of work: Spend time with family, boating, woodworking and remodeling our house.

One word to describe me: Engineer.

What's one thing that most people would be surprised to know about you: I graduated with a mechanical engineering degree, but my career path has pushed me to industrial/manufacturing engineering.

Greatest fear: Letting others down, whether it be personal or professional.

What's the one thing you are most passionate about in your life: Life. Whether it be family, friends, work or community, you can find passion in everything you do.

"We all know if Patrick is leading a project, it will succeed. People follow Patrick because of steady leadership, his collaboration skills and his ability to ask the right questions. Patrick listens more than he talks. This rare skill set has served him very, very well."

A.Y. McDonald Mfg. Co. CEO Rob McDonald



# Britni Farber

NAMI Dubuque/Britni Farber Beauty and Art

BY KARI WILLIAMS • PHOTOS BY DAVE KETTERING

nvolvement in the nonprofit world and focusing on mental and brain health lends itself to a lot of behind the scenes work, according to Britni Farber.

So the Rising Stars award helps puts her work with NAMI Dubuque into perspective. She got involved with the chapter around 2013, shortly after someone close to her was diagnosed with a "chronic mental health condition."

"The person I love and care about very much, of course, had to go into the hospital like a lot of people do when they're in crisis," she said. "And I can remember sitting on the hospital floor, outside of this person's room thinking to myself, 'How do I help this person that I love, and how do I help myself? How do you pick up your pieces and how do you start over and how do you define a new normal?"

Farber first sat on NAMI's board of directors before becoming chairman and in May was named executive director. One of her biggest goals when she became chairman was to get volunteers "out from behind the desk."

Nicole Gantz nominated Farber, noting her business acumen with Britni Farber Beauty and Art, her NAMI involvement and her experience on movie sets.

"Britni's high level of emotion-

al intelligence has led her to intervene when she sees signs of mental health issues, such as anxiety, panic attacks, etc. and doubles as a counselor, aiding an actor through a brief moment of pain, getting them back to set," Gantz said in her nomination letter.

In her first year as NAMI chairman and president, Farber spoke more than 50 times about brain health and mental health education.

"You have to be transparent and credible and authentic in your intent and reasoning for why you're so engaged in an organization to really speak truth to the cause and really get people to listen to what you're saying," Farber said.



Age: 38.

Job title/occupation/place of employment: Executive director, NAMI Dubuque. Owner/artist, Britni Farber Beauty and Art.

#### Volunteer activities:

- NAMI Dubuque board of directors 2014-2017.
- NAMI Dubuque chairman/president 2018-
- NICC Nursing Advisory Council, NAMI representative.
- Mental Health America, NAMI representative.
- · Sharing Beautiful Ministries, vice president, board of directors.
- VNA Junior board, 2019.
- Brain Health Committee, Community Foundation of Greater Dubuque.

Education: Bachelor of Arts in speech communications, University of Dubuque. Graduate coursework, clinical psychology, Grace College, 2012-2015. Capri College, 2008. Makeup Designory Schools, 2008.

Family: I have a very big and blended family, and two children, Hudson and Cruz.

Person most inspirational to me and why: My brother Dustin has always been inspiring to me. Even from the time as children, he has been thoughtful, kind, introspective, protective, giving, mentoring, supportive and edifying to me as a person through all of my endeavors. His giving and efforts within the community are inspiring, and I respect his work ethic. I have met some valuable and lifelong friends on account of him and his lovely wife, and I am thankful for their forever love and friendship.

#### Favorite thing to do outside of work:

- Play the piano.
- Paint.
- Travel.
- · Go out for dinner or coffee.

One word to describe me: Dynamic.

What's one thing that most people would be surprised to know about you: I can be quite introverted and really like musical the-

Greatest fear: I don't really have a greatest fear, besides hot lava and quicksand.

What's the one thing you are most passionate about in your life: Being connected to my core person and having the capacity to encourage others.

"You have to be transparent and credible and authentic in your intent and reasoning for why you're so engaged in an organization to really speak truth to the cause ..."

**Britni Farber** 



Scott Freiburger

**Benton State Bank** 

BY JILL CARLSON • PHOTOS BY DAVE KETTERING

roviding financing for people to make their dreams come true motivates Scott Freiburger.

"To help neighbors in our local

communities realize their dream of home or business ownership is very rewarding to me," Freiburger said.

Freiburger began his banking career at First National Bank of Omaha, Neb., which is where he and his wife lived while she was in graduate school.

Five years ago, he joined Benton (Wis.) State Bank and in March 2022 at age 31, was named president/CEO succeeding Steve Malone who had been in the position for 25 years.

His responsibilities at the 128-year-old community bank include overseeing the direction of the organization, managing overall operations and working with the board of directors to provide value to shareholders and customers.

Freiburger will lead Benton State Bank into its next chapter as it recently was acquired by Madison-based Thompson Kane & Co. with the closing expected later this year. The bank provides services in Benton, Shullsburg and Potosi.

David Bennett, Benton State Bank commercial loan officer, nominated Freiburger for Rising Stars and said "Scott sets the standard for all of us here at the bank and we look to him for his leadership qualities and know he will always be fair with his decision making. He always keeps the employees and customers best interests at heart. In working his way up to being named president/CEO of the Benton State

Bank at age 31, if Scott isn't a Rising Star, I don't know one."

Freiburger was a classmate of Bennett's daughter and the two men have known each other for years.

"He has always been one of the most kind and caring people I know. All of the employees here at the bank know that he will always 'have our backs,' Bennett said.

"I enjoy working with our great staff and creating a wel-coming, friendly and family-oriented culture," Freiburger said. "I have been blessed to be surrounded by wonderful people and mentors who have and continue to share advice and help me along the way."

Freiburger just completed the Graduate School of Banking program at the UW-Madison. He's active in his church, St. Joseph's Parish in Southwest Wisconsin where he serves on the parish council, finance council and has been a parish trustee since 2018. Freiburger has been on the board of Cole Acres Country Club



# SCOTT IN DETAIL

Age: 31.

Job title/occupation/place of employment: President and CEO Benton (Wis.) State Bank.

**Volunteer activities:** St. Joseph parish council and finance council.

Education: Bachelor of Science from Winona State University in finance and economics. Graduate School of Banking at the University of Wisconsin-Madison.

**Family:** Wife, Kate; children, Clare and Juliana.

Person most inspirational to me and why: My father. He, along with his brothers, owned and ran a successful business for more than 40 years, but he always put me and our family first.

Favorite thing to do outside of work: Spending time in the outdoors with my family — hiking, camping and hunting. One word to describe me: Resilient.

What's one thing that most people would be surprised to know about you: My favorite TV show is "The Chosen."

**Greatest fear:** Not taking advantage of the time we have on earth.

What's the one thing you are most passionate about in your life: Faith and conservation: Raising my children to be good stewards of the earth.

"I enjoy working with our great staff and creating a welcoming, friendly and family-oriented culture. I have been blessed to be surrounded by wonderful people and mentors who have and continue to share advice and help me along the way."

**Scott Freiburger** 





# NICK IN DETAIL

#### Age: 40.

Job title/occupation/place of employment: Executive and artistic director, Grand Opera House.

#### Volunteer activities:

- · Commissioner/Chair, Arts and Culture Affairs Advisory Commission, City of Dubuque.
- · Adjudicator, Iowa High School Musical Theatre Awards.
- · Adjudicator/guest artist, Iowa Thespian

Education: Bachelor of Arts, theater

performance and design and production, University of Northern Iowa. Master of Fine Arts in theater arts, University of Arizona. Ph.D. in arts administration and acting/ directing, Texas Tech University.

#### Family: Single.

Person most inspirational to me and why: My previous teachers because they showed me the possibilities and gave me the tools to be successful in life and my artistic career.

Favorite thing to do outside of work: Travel and attend arts and culture events. One word to describe me: Dedicated.

What's one thing that most people would be surprised to know about you: That I had the good fortune to study abroad twice, in Spain and Prague, Czech

Greatest fear: Disappointing people.

What's the one thing you are most passionate about in your life: I'm passionate about providing experiences to people of all ages that demonstrate the value of the arts and how imperative they are to our everyday lives.

"It's who we do our programming for. It's who's in our programming. So the community and just volunteers in general are the lifeblood of the organization. I'm fortunate to be able to work with so many community members on a daily basis."

#### **Nick Halder**





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**Katie McClain** 

**Dupaco Community Credit Union** 

BY KARI WILLIAMS . PHOTOS BY DAVE KETTERING

uring the past decade, Katie McClain has been able to take the personal aspect of her human resources career and delve into it even further through her work with Opening Doors.

"I feel like I've learned so much and have so much to keep learning. But I am just truly taken to the whole purpose of what they do and how they support the women and children in our own neighborhood," McClain said of the nonprofit that helps women and children who are experiencing homelessness.

She joined Opening Doors' board of directors in 2021, but has served on various committees since 2012. McClain said her goal is to continue carrying the organization in a positive direction and bring in "new community support."

"I guess the way I kind of look at what I get to do in HR, it's in the name: We're human resources. And I truly believe that we're human first," she said. "We all need someone to help us in some way, including I need to help myself before I can help others. I think I'm just drawn to that because it's truly somehow helping people."

Lisa Bowers, of Dupaco

Community Credit Union, said in her nomination letter that McClain is not only vital to the credit union, but also her talents are valuable outside as well.

"Naturally Katie is able to brighten, calm and challenge the mood, while never being status quo," Bowers said. "Because of this, others are drawn to her knowledge, expertise, assistance and guidance."

McClain also is involved in ful in your life."

the Women's Leadership Network, where she said there are "so many champions there with you, just rooting for you to be better and being impact-



## KATIE IN DETAIL

Age: 38.

Job title/occupation/place of employment: Vice president, human resources, Dupaco Community Credit Union.

#### Volunteer activities:

- Opening Doors board of directors, executive committee (vice chair) and personnel committee.
- Current and/or past member of: Employer Inclusion Council, Women's Leadership Network (WLN) and Tri-States Human Resources Association, (TRIHRA.)
- At Dupaco, I'm surrounded by passionate volunteers and I like to learn about new ways to get involved through them and help where I can.

**Education:** University of Dubuque, masters in business administration (MBA). University of Northern Iowa, bachelors in business administration.

Family: Husband, Casey. Fur kiddos (dogs), Jackson and Mable

Person most inspirational to me and why: My parents, Russ and Chris Hefel. They've supported me on all the things I would try to do while growing up. I was fearless to try anything new. They laugh now reminiscing that I'd always be up to something, getting involved in something new again. You name it, I probably tried it growing up. (All the sports, musicals, student government, college, grad school, careers, speaking in front of big groups, sharing personal experiences, etc.) They showed up to it all.

Their encouragement and support has led me to where I am today. They never held me back from the path I wanted to take, they cheered me on and allowed me to discover life my own way. Through all this, I've been inspired to go through life by not taking things too seriously. Work hard, don't give up, be proud and cheer others on. Show up for myself and for others. And most importantly, to be me and have fun.

Favorite thing to do outside of work: Spend time with Casey and our dogs. We love boating, camping, live music and traveling. One word to describe me: Authentic.

What's one thing that most people would be surprised to know about you: I'm outgoing in many settings, but I can also feel very shy, bashful and reserved. For example, I'd be too overwhelmed by emotions and would turn bright red if you threw me a surprise party.

**Greatest fear:** To look back on life and have regrets. I don't want to look back wishing I would've had more fun or have given back more to others. I try to live life to the fullest. I try to make a difference, even if it's just a little bit of something for someone.

What's the one thing you are most passionate about in your life: Humankind — being both. My love for human resources is in the name. It's why I'm passionate about what I do. We are all human first. We all have feelings, experiences, beliefs, backgrounds, emotions, abilities and challenges. With all that in mind, be kind. Keeping this in mind, keeps me going every day.

# Congratulations, Katie McClain,

on your rocketing ascent to become a Rising Star!

KATIE JOINS THE UNIVERSE













OF DUPACO RISING STARS ALUMN



















# Stephanie Mettille

Honkamp Krueger

BY JILL CARLSON • PHOTOS BY DAVE KETTERING

hen Stephanie Mettille joined Honkamp Krueger in 2010, she had a goal of becoming a partner. Through professional expertise, quick learning and cultivating friendships, she did just that.

"I've always been driven, goal-oriented and an advocate for my own career. I've consistently asked how I can improve and what I need to do to get to the next level," Mettille said.

"She is known to take the bull by the horns and handle difficult situations very well, never backing down from a challenge. She is an expert and thought leader in a traditionally male dominated field, always looking to grow HK's client base," said Katie Thomas, who along with Greg Burbach nominated Mettille for the Rising Stars.

Mettille says she is motivated by helping small-business owners save money. She's devoted to her clients and understands the value and importance of building meaningful relationships, demonstrating to her staff that accounting is not just about the numbers, but the people.

Mettille also builds rapport with her internal team.

"Stephanie ensures a job well done is always commended. She also knows how to have those difficult conversations in a way that encourages growth and reflection. Like any good leader, she knows her strengths and weaknesses as well as those of her team, and places team members where they are most likely to thrive and succeed, both on an individual and firm level." Thomas said.

Mettille serves as a role model to others, both professionally and personally. She serves on multiple boards throughout the community while maintaining a home life with her husband and

their three daughters.

"I set boundaries and also make time for myself. It's OK to say 'no' to some things," Mettille said.

Since May 2017, Mettille has served as volunteer treasurer for Mental Health America (MHA) of Dubuque County, a community-based nonprofit committed to promoting brain health awareness and providing resources for those living with mental health struggles.

She led an initiative on behalf of MHA to promote mental health awareness in the workplace and the importance of work-life balance. She oversaw the creation of a mental health business toolkit and presented it during the 2019 Tri-State Human Resource Association event with representatives from most Dubuque employers in attendance.

As a board member of the Loras College Network of Dubuque, Mettille has led fundraising events which provide scholarships to area students attending Loras College. She brings energy, excitement and her dynamic personality which encourages those around her to be more involved and join in, Thomas said



## STEPHANIE IN DETAIL

#### Age: 37.

Job title/occupation/place of employment: Partner at Honkamp Krueger.

#### Volunteer activities:

- Treasurer of Mental Health America of Dubuque County.
- Board member for Loras College Network of Dubuque.
- · Youth softball coach.

Education: Bachelor of Arts in accounting

from Loras College.

Family: Husband, Brian; daughters, Quinn, Eden and Emery.

Person most inspirational to me and why: My parents — they demonstrated the importance of a loving marriage, the value of family and a true work-hard, play-hard lifestyle.

Favorite thing to do outside of work: Any outdoor adventure with my family, espe-

cially traveling, boating and hiking.

One word to describe me: Passionate.

What's one thing that most people would be surprised to know about you: I detasseled corn for nine summers growing

Greatest fear: Heights.

What's the one thing you are most passionate about in your life: Relationships.

"She is known to take the bull by the horns and handle difficult situations very well, never backing down from a challenge. She is an expert and thought leader in a traditionally male dominated field, always looking to grow HK's client base."

**Nominator Katie Thomas** 



**Michael** Molony

Managed Solutions Group

BY JILL CARLSON • PHOTOS BY DAVE KETTERING

ichael Molony, of Managed Solutions Group, has been a basketball coach for a decade, with his sixth season as head basketball coach at Beckman Catholic High School in Dyersville, Iowa, approach-

"I really enjoy doing it. I loved my time in high school, especially playing basketball with some of my best friends. I wanted to give that experience back to the kids," he said.

Sheila Siegert, of Man- could do." aged Solutions Group, nominated Molony for the Rising Stars award and said in her nomination letter that he has created a positive, family atmosphere for the young athletes.

"Michael has been a role model over the years and assisted many players with the next chapters of their lives, many times writing scholarship recommendations, being a career reference and mentoring along the way," she wrote.

Coaching, Molony said, is one of the most rewarding things he does outside of watching his children grow up.

"We're taking people who aren't quite experienced in the whole big picture of the world. They've grown up in our area ... (and we're) helping them each find an ability you didn't think you

Molony also is involved with youth basketball camps, which he said helps his future team from a competitive standpoint. It also helps to build relationships with the children and parents.

His other volunteer work includes the Boy Scouts annual golf fundraiser

"It's the same thing as coaching basketball, I'm just doing that in a different setting. It's about raising money and really about getting awareness on the cause," Molony said.

The activities Molony is involved enrich "our whole community," he said. But he wouldn't be able to do any of it without his family.



## MICHAEL IN DETAIL

Age: 32.

Job title/occupation/place of employment: Vice president Managed Solutions Group. Head boys basketball coach Beckman Catholic High School.

#### Volunteer activities:

- 100+ Men Who Care Tri-States.
- Boy Scouts Friends of Scouting and Golf Outing Committee.
- Dubuque Bank & Trust Community Development Board.
- Ancient Order of the Hibernians Dyersville Chapter.

**Education:** Bachelor of Business Administration from the Tippie College of Business at the University of Iowa in finance and economics. Certificate of Risk Management and Insurance from the Vaughn Institute at the Tippie College of Business.

Family: Wife, Whitney; children, Michael, Scotlyn.

Person most inspirational to me and why: My entire family has had an immense impact on me. My mom was one of 11. My love of sports is from my Grandpa Jim Molony.

Favorite thing to do outside of work: Family/sports.

One word to describe me: Resourceful.

What's one thing that most people would be surprised to know about you: I love playing board games and my wife hates to play with me.

**Greatest fear:** Not providing the resources/training available for the team to "Find a way."

What's the one thing you are most passionate about in your life: Uplifting those around me by filling my role within a team. Common goals apply to sports and in business: We compete but knowing what leadership is needed to reach a win or achieve A+ customer service is always the main objective. This just continues to bring confidence to your team.

"We're taking people who aren't quite experienced in the whole big picture of the world. They've grown up in our area ... (and we're) helping them each find an ability you didn't think you could do."

**Michael Molony** 





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Nick Patrum

**Dubuque Bank & Trust** 

BY JILL CARLSON • PHOTOS BY DAVE KETTERING

ick Patrum accomplished a rarity in working his way from one positions to the next, all within the same company.

Patrum started as an intern at DB&T in 2009. He worked his way up the ranks to a teller, then a portfolio manager, a commercial banker and today he's a commercial banker team lead, senior vice president.

"Nick is a great example of growing into leadership through hard work, determination and grit," said Tyson Leyendecker, president/CEO at DB&T and the person who nominated Patrum for Rising Stars. "His rise through the company showcases his character of grit, patience, loyalty, determination and a drive to be better and learn more."

Leyendecker said that during the past 13 years Patrum has made a tremendous impact at DB&T, its clients and the community.

"Nick demonstrates his knowledge and expertise each day as he assists our customers in providing tailored holistic financial solutions to businesses as they grow their business and gain efficiencies."

Patrum says he advocates for the customer by digging deeper to help with efficiencies they might not have been aware of. He also does financial modeling to assure customers they are maximizing their credit structure, all to benefit the customer.

"Each client has a unique situation, and I think outside of the box to ensure they are getting the very best," Patrum said.

Patrum and his wife, Ashley, have two daughters, and he volunteers in the community, as well. He serves as the treasurer and board member for Dubuque Main Street and is the treasurer and a board member

for the Carnegie-Stout Public Library Foundation.

"Nick inherited a homegrown and quirky set of spreadsheets that we used to track income, expenses and account balances," said Paula Connors, board member and past board president.

"One thing I appreciate about Nick is his willingness to continue with our legacy spreadsheets but also create additional reports that help us make decisions as a board. We also appreciate his monthly summaries that help us make sense of all of the different moving parts of our accounts," Connors said.

"Nick is a role model each and every day in his work and personal life as he truly is a self-less person who is always thinking of others and working to make his team better. He is the type of leader who jumps into the trenches with his employees and gets his hands dirty," Leyendecker said.



bizTimes.biz, Dubuque, Iowa, September 2022

Age: 35.

Job title/occupation/place of employment: Commercial banker team lead, senior vice president, at Dubuque Bank and

#### Volunteer activities:

- Dubuque Main Street, board member and
- Carnegie-Stout Public Library Foundation, board member and treasurer.
- Dubuque County Early Childhood board member, vice chair and chair.

Education: Bachelor's degree, major

in finance, minor in mathematics, from Loras College. Masters of Business Administration from University of Iowa.

Family: Wife, Ashley; children, Brooklyn and Charlotte.

Person most inspirational to me and why: My mom, Nancy Patrum. She is the most caring person I have ever met in my life, constantly putting others before her own needs. I believe a lot of what I have accomplished and my propensity to help others is rooted in being raised by her.

Favorite thing to do outside of work:

Outside of spending time with my family, play a round of disc golf.

One word to describe me: Driven.

What's one thing that most people would be surprised to know about you: I played for various traveling, competitive Ultimate Disc (aka Ultimate Frisbee) clubs beginning in college up until the pandemic.

Greatest fear: Snakes.

What's the one thing you are most passionate about in your life: Anything

"Nick is a great example of growing into leadership through hard work, determination and grit. His rise through the company showcases his character of grit, patience, loyalty, determination and a drive to be better and learn more."

Tyson Levendecker, President/CEO at DB&T



Temwa Phiri

City of Dubuque

BY KARI WILLIAMS • PHOTOS BY DAVE KETTERING

emwa Phiri, the City of Dubuque's community engagement coordinator, was humbled when he learned he would be a Rising Stars award recipient.

"I'm just really passionate about serving others and being there any way I can, doing my part in the community, just being a positive contributor," Phiri said.

He's worked with the city for three years, and previously was with the Dubuque Community School District and worked with at-risk youth.

While his passion included connecting area youth to resources, an issue that would emerge was what resources were available after graduation

That led to the community engagement position, in which he oversees the City Life program that gives residents a closer look at city operations.

Phiri said City Life has been an opportunity to connect with community members looking to be more civically engaged.

"What's really what's been great is seeing how they look at the community differently and how they actually interact with it," he said.

Phiri said he considers City Life his best community engagement project. In addition to participants and community members connecting with each other, the project also has resulted in some people joining city boards and commissions or running for elective office.

"I'm proud of being able to offer something like that for people that



### EMWA IN DETAIL

#### Age: 31.

Job title/occupation/place of employment: City of Dubuque Community Engagement Coordinator with the Office of Shared Prosperity and Neighborhood Support department.

#### Volunteer activities:

- Black Men Coalition.
- Dubuque Dancing With The Stars.
- Multicultural Family Center.
- Neighborhood Association: Jackson Park clean up; Convivium open mic night; NICC career fair.
- The Collective BIPOC Business Network.
- Dubuque Regional Airport.
- Dubuque Civil Air Patrol.

Education: Bachelor of Science in health wellness. Bachelor of Arts in psychology. Masters of education in higher education student personnel

Family: Sons, Taiyza and Kahri.

Person most inspirational to me and why: The most inspiring person in my life would be my mother Ngao Phiri. She is a woman grounded in faith and family. She raised four boys in a country she was not familiar with, redid her college education due to country standards, is a present mother and a community champion. My mother instilled in us resiliency, courage, integrity, love, servant leadership and faith. My mom continues to be an impact in so many people's lives in our hometown and that is something that always has left an impression on me. Her desire is to help others. My mother is my rock and my No. 1 cheerleader in life. Her humor livens up the spaces she is in. Her assertiveness in hard times gives an assuring confidence that everything will be OK. She has always encouraged and pushed me to invest in myself so I can become the best version of myself. My mom is my inspiration. My Shero.

#### Favorite thing to do outside of work:

- Praving.
- Spending time with my kids.
- · Cooking/eating.
- Kickboxing.
- · Hanging out with friends.
- · Serving/volunteering.

One word to describe me: Energetic.

What's one thing that most people would be surprised to know about you: I am indecisive when it comes to ordering food.

Greatest fear: Not fulfilling my purpose. I fear being more impressive than impactful.

What's the one thing you are most passionate about in your life: I am passionate about my kids and them having access to a future full of equitable opportunities to be who they choose to be rather than influenced by society.

"I'm just really passionate about serving others and being there for how ever way I can doing my part in the community, just being a positive contributor."

Temwa Phiri



Your commitment to the community is inspiring and impactful.

Thank you for all you do to build a vibrant, inclusive Dubuque region for everyone.



# Kiesha Sainci

#### **Empower**

BY JILL CARLSON • PHOTOS BY DAVE KETTERING

iesha Sainci likes to find innovative solutions to problems and take on new challenges that not only get her out of her comfort zone, but also make her better at what she does

In her role as regulatory supervision analyst at Empower she assists with compliance inquiries, subpoena requests and regulatory audits from the IRS, Department of Labor and the Pension Benefit Guaranty Corporation.

"I provide insight from a compliance-lens on issues or changes that may impact how Empower operates as a business," Sainci said.

She's been with the organization for 11 years, starting when Empower was known as Prudential Retirement. Sainci is mom to two sons and two daughters.

Sainci started the Black Leadership Forum to help improve diversity, equity and inclusion within Prudential Retirement and the Dubuque community. The BLF enables members to enhance their professional development and leadership ability, promote diversity and inclusion within the organization as well as the community and provide mentorship opportunities.

"As a new associate at Prudential, I was struggling to find my way through the organization and to advance my career. The company offered business resource groups, but they were located at our bigger locations. I saw the need and started working with different leaders in the organization to lead this resource group in Dubuque. We provided resume and skill building workshops, networking opportunities and community involvement opportunities for all staff," Sainci said.

While volunteering in the community to mentor young high school women through the Multicultural Family Center, Sainci worked with the women on development skills, preparing for the next steps after high school — whether that's college or career and just spending time together.

"It was a program where they could feel comfortable sharing whatever they wanted to. Some of the young women in the group have gone on to be business owners," Sainci said.

Danielle Moore nominated Sainci for Rising Stars and said "Kiesha is very active in the community promoting diversity, equity and inclusion. She's not afraid to stand up for what is right and is committed to ensuring everyone is treated fairly."

Sainci also has mentored at Marshall Elementary, the Dubuque Dream Center academic support, Road to Success, Back to School Bash, and many other organizations.

"I think it's important to get involved in your community to see change. It is also a great was to develop skills and get to know other people in your community," Sainci said.



Age: 32.

Job title/occupation/place of employment: Regulatory supervision analyst/ Empower Retirement (formally Prudential Retirement).

#### Volunteer activities:

- Board Member for Opening Doors and Unity Point Health — Finley Hospital.
- Mentorship through Business Resource Group Black Leadership Forum including Community Outreach.
- Volunteered intermittently with Dubuque Dream Center, Opening Doors, Marshall Elementary Mentorship Program, Dubuque Back to School Bash and Circles Initiatives.

Education: Master of Science in public administration from Troy (Ala.) University; bachelor of science in criminal justice from University of Dubuque.

Family: Husband, Anderson; Children, Ayden, Abreayia, Aiyanna and Azaiah.

Person most inspirational to me and why: My mother, Cheryl Tuck. My mother was (and still is) the rock of my family growing up. She does so much for everyone and always willing to help. She shows me why servant leadership is so important. Watching her showed me that we must use our energy

Favorite thing to do outside of work: Spending time with my family. Whether it's cooking together or doing something together in the community, I'm all for it. We are a sports family - my kids keep me busy with their activities.

One word to describe me: Persistent.

What's one thing that most people would be surprised to know about you: I am an introvert and I like to stay behind the scenes.

Greatest fear: As a working Mom, I never want to lose sight of what is most important, my family. I want to be able to prioritize the most important things to me, but still navigate a successful career. I don't want to lose sight of that.

What's the one thing you are most passionate about in your life: My faith and community. Those two things go hand and hand. I believe we are all called to servant leadership and whatever way I can serve especially alongside my family; I want to do

"Kiesha is very active in the community promoting diversity, equity and inclusion. She's not afraid to stand up for what is right and is committed to ensuring everyone is treated fairly."

#### **Nominator Danielle Moore**



Heather Satterly

City of Dubuque

BY KARI WILLIAMS . PHOTOS BY DAVE KETTERING

eather Satterly, the City of Dubuque's AmeriCorps director, is more of a behind-the-scenes person. She's been with AmeriCorps in grant management for nearly a decade, having come to Dubuque from the Davenport, Iowa, program.

Marie Ware, with City of Dubuque Leisure Services, said Satterly is a leader and a role model when it comes to equity work.

"She is walking the talk, and models the fact that personal growth in this area only comes through getting uncomfortable, vulnerable and curious," Ware wrote in Satterly's nomination letter. "She incorporates equity activities for every AmeriCorps training that she holds throughout the year to make sure it is always front of mind, providing members with experiences that they can use in the classrooms as well as in their personal lives."

A new division Satterly has worked to create is the division of community impact. Once unrolled, the division will look at fines and fees the city assesses on residents to determine if they're "appropriate for our community to receive them."

"Is it inappropriately targeting marginalized community members? Is it too high that a person in poverty won't even be able to pay?" she said.

Satterly's ultimate vision is to "bring more restorative justice

tices" to the Dubuque community. She also hopes to address "big community needs" through volunteerism.

One example is the DBQ Shovel Crew, a program in the city's engineering department that consists of volunteer community members who shovel snow for those who can't physically do so. The program helps residents avoid a fine that they might not be able to financially afford.

Nearly 40 volunteers helped 23 homeowners with snow removal, providing roughly \$11,000 in potential savings to homeowners, according to city data.



Age: 31.

Job title/occupation/place of employment: AmeriCorps director, City of Dubuque.

#### Volunteer activities:

- Contributing Partner of Volunteer Iowa's Diversity, Equity and Inclusion Committee.
- Member of the Iowa AmeriCorps Director Leadership Council.

Education: Master's of Public Administration student at Northern Illinois University. Bachelor of Science in recreation, parks and tourism administration from Western Illinois University, Associate of Arts degree from Black Hawk Community College.

Family: Partner, Ian Merrill; two furchildren, Luna and Astra. Parents, Tammy and Gene; three brothers, Heath, Tom and Tim.

Person most inspirational to me and why: I am inspired by a lot of strong women who I get to work with on a daily basis. Marie Ware has mentored me since I started with the city, and always challenges me to grow. Cori Burbach has helped me find my passion in local government as a vehicle for community change. Chris Kohlmann has shown me what it means to be a strong and compassionate leader. I am surrounded by amazing women.

Favorite thing to do outside of work: I love to hang out with my dogs - walks where the dogs befriend neighbors, couch cuddles, puppy play dates with best dog

One word to describe me: Responsible.

What's one thing that most people would be surprised to know about you: Before I pursued by degree in recreation administration, I studied history - specifically comparative religion, and I am an atheist. Most people think that makes me dislike religion, but I find religion and its cultural importance to be very interesting.

Greatest fear: Losing my sense of curios-

What's the one thing you are most passionate about in your life: Creating a community that people feel welcome and that they belong in, respected for who they are and that they are treated equitably and given opportunities to be successful in

"She is walking the talk, and models the fact that personal growth in this area only comes through getting uncomfortable, vulnerable and curious."

**Nominator Marie Ware** 



Claira Sieverding Kapraun

Vivun

BY JILL CARLSON • PHOTOS BY DAVE KETTERING

laira Sieverding Kapraun's role as a people experience specialist at Vivun helps her customers create an engaging and positive onboarding experience for their new employees. In this competitive hiring environment, Kapraun's guidance works to reduce employee turnover for her customers.

Kapraun also collaborates with the People Team colleagues, employees and leaders to build a culture of positive employee experience within Vivun, a firm that works with businesses to help improve their customer service.

"Bringing the human aspect to the workplace allows me to make people feel welcome, know that they are heard and their experiences are cared about," Kapraun said.

David Heiar, with the Jackson County (Iowa) Economic Alliance nominated Kapraun for Rising Stars.

"I've known of Claira from her early days and got to know her professionally after she graduated from Loras College. We coincidentally attended a training day for the Heart and Soul program to create vibrant rural communities," Heiar said.

"Claira is a strong advocate for her hometown of Bellevue (Iowa). She was instrumental in working with the Community Foundation of Greater Dubuque, and the Jackson County Economic Alliance to bring the Heart and Soul community visioning program to Bellevue," Heiar said.

Ending the stigma of mental health is one of Kapraun's goals. About five years ago, she began working with a group of philanthropic women in Dubuque to start a grassroots organization called Brain Health Now. The mission is to reframe how we talk about mental health and changing the language from mental health to brain health.

Debi Butler, one of the organization's cofounders said "Claira is dedicated, articulate, kind, highly intelligent, efficient and a great organizer of events."

Kapraun is the director of Brain Health Now in addition to her full-time job with Vivun.

"Claira is a role model for anyone on juggling work, life and being successful," Butler said. "She has been by my side working with the Legislature, presenting at over 100 events, organizing events for the Dubuque school district and working with marketing firms to create awareness of brain health."

The latest venture they did together was to open the first two Brain Health Retreat Rooms in the Dubuque Community School District, with the plan to open six more in the area.

Kapraun credits her success to those who have been most pivotal in her life: Her parents, Mark and Sherri Sieverding, husband, Nathaniel, their two daughters, her sisters and the rest of her friends and family.

"Also, I couldn't do it without the Bellevue and Dubuque communities that supported and nurtured my experiences over the

years," Kapraun



Age: 30.

Job title/occupation/place of employment: People experience specialist at Vivun

#### Volunteer activities:

- Bellevue (Iowa) Marquette School Strategic Planning Committee.
- St. Joseph's Church.
- Jackson County (Iowa) Economic Alliance Board.
- Brain Health Now.

Education: Master of Science in management, Catholic University. Bachelor of Arts in psychology and business management, Loras College.

Family: Husband, Nathaniel Kapraun; children, Carmella, Margaret.

Person most inspirational to me and why: My mother, Sherri Sieverding, because of everything she has given to our

Favorite thing to do outside of work: Spending time with my family.

One word to describe me: Sincere.

What's one thing that most people would be surprised to know about you: I am the oldest of five girls.

Greatest fear: A natural disaster or an apocalypse I'm not prepared for that would take me away from my children.

What's the one thing you are most passionate about in your life: That people feel heard, cared for and understood.

"Bringing the human aspect to the workplace allows me to make people feel welcome, know that they are heard and their experiences are cared about."

Claira Sieverding Kapraun





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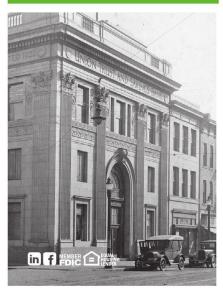
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# **Chad Wolbers**

President and CEO, UnityPoint Health — Dubuque

had Wolbers, president and CEO of UnityPoint Health — Dubuque, has more than 22 years of experience leading hospitals and health care systems in various roles.

A Dubuque native, Wolbers earned his master's of health administration degree from the University of Iowa and a Bachelor of Science degree in biology from Truman State University. He and his wife Dr. Regan Wolbers reside in Dubuque with their three children, Kenna, Josie and Gavin, and their puppy,

In his free time, Wolbers enjoys supporting his children in various activities, getting out on the Mississippi River and cheering on the Iowa Hawkeyes.

#### Career highlights, past recognition and awards include:

- · Current member of Rotary and board member of Dubuque Area Chamber of Commerce, Greater Dubuque Development Corp. and National Mississippi River Museum and Aquarium.
  - · Selected into the **Dubuque Senior High** School Athletic Hall of Fame, 2016.
- Iowa Hospital Association Young Executive of the Year, 2011, "Provided to an executive under the age of 40 whose achievements and leadership are noteworthy for health care in Iowa.
- Tri-State Business Times Rising Star Award, 2011.
- · The Finley Hospital, You Make a Difference Award Winner, April 2011.
- · Ottumwa (Iowa) Regional Health Center, Above and Beyond Award,
- · John Colloton Award, graduate

program in hospital and health administration, University of Iowa, 1999. Presented annually by the Alumni Association to the member of the graduating class who, in the perception of his/her classmates, has exhibited outstanding leadership and holds tremendous potential for making distinguished contributions to the profession of health care management.

#### Can you name a person who has had a tremendous impact on you as

Definitely my parents, Mark and Joanna, had the biggest impact on me. The example they set in raising their three boys in a loving, yet disciplined household is at the foundation of my leadership approach i.e., just because much is expected from our leaders during difficult times, doesn't mean we don't empathize or care about what they are navigating through.

Additionally, I will confess that I did have a rascally stretch in my younger years that afforded me the "opportunity" to meet with a youth counselor at Hillcrest Family Services, thanks to my parents' decision to engage this wonderful resource. At the end of that visit, I was asked by him for the first time in my life, "Chad, are you a leader or are you a follower?" I responded that I wanted to be a leader and at that exact moment, a new path arose before me, and I've been



Chad Wolbers, UnityPoint Health - Finley Hospital president and CEO, chats with Carol Cross, vice president of finance.

# in **his** words

While I am not a member of our team that directly cares for patients in our facility, I take seriously and sincerely my responsibilities to ensure that, first and foremost, our organization provides safe and high-quality care.

on that journey ever since. Because of that experience, I served as board member earlier in my career and remain a proud Hillcrest board member alumnus to this day.

#### What are the most important decisions you make as a leader of your organization?

While I am not a member of our team that directly cares for patients in our facility, I take seriously and sincerely my responsibilities to ensure that, first and foremost, our organization provides safe and high-quality care.

My priority is to work with our hospital board and team members, including our providers, to ensure the right policies, procedures and protocols are in place to allow our team members to do their best work and live out our mission of "improving the health of the people and the communities of the tri-state area." Due to the exceptional and compassionate work done by our teams, I am so proud of our hospital being named a Medicare 5 (out of 5) star hospital for overall quality of care, which places us in the top 12% of hospitals across the

#### As an organization gets larger, there can be a tendency for the "institution" to dampen the "inspiration." How do you keep this from happening?

This question jumps to a whole other level when you consider what hospitals and health care organizations have been through, and are moving through, during the past few years.

At UnityPoint Health, people are what is most important, which is why we are focusing on employee morale and emotional well-being as one of the pillars of our organization's new five-year strategic plan. We know our workforce has experienced trauma and difficult times during the past few years, which is why we place utmost importance on our emotional recovery.

Our team members matter — not only to our patients and to their colleagues, but they also matter to their communities, their families and most importantly, themselves. We want to help them show up and be present in all these areas of their lives, because that is when inspiration happens.

On this point, I do feel like we are on the right track. We have received positive feedback from team members during one of our recent team member engagement surveys, which affirms our commitment to supporting our team members and cultivating an environment they want to work in.

#### Which is more important to your organization - mission, core values or vision?

At UnityPoint Health, our values are highly influential in how we approach our mission. To me, our values drive our behaviors and in turn, our collective behaviors comprise our culture. My firm belief is that you cannot be successful on mission, vision or strategy if you don't have the right values and accompanying culture. Our values reflect one word: FOCUS, which stands for fostering unity, owning the

moment, championing excellence, UnityPoint Health and seizing opportunities.

#### What is one characteristic that you believe every leader should possess?

It goes without saying that you must have integrity to be a leader. Morally corrupt leaders will lead to corrupt and soon failed organizations. The need to have integrity is a given, so beyond that I would say that leaders need to have humility. They need to put others ahead of themselves and look at themselves as a servant to their mission and those that bring the mission to life; patients, families, board members, volunteers, providers and team mem-

#### What advice do you have for future leaders?

In the first year of my career, I was gifted James Autry's book, "Love and Profit; the Art of Caring Leadership," by my first boss and

It dives deep into the leadership philosophy that proper and effective leadership involves authentically caring for people, not just manipulating them or treating them like a cog in

Emotional Intelligence (EQ) is just as, if not more, important than IO. My advice would be to first understand what EQ truly is, then assess yourself from this perspective. Should you learn that you have various deficits, EQ related skills CAN in fact be learned, developed and applied to the benefit of those you lead. At the same time, I would recommend leveraging your EQ strengths to the benefit of your approach and mission as well.

#### What lessons can leaders take away from the current pandemic?

On this topic I could write a book. A lesson that we have learned here is that no matter how hard it gets, if you focus on your purpose and center yourself around this, you can get through anything.

Throughout this pandemic our team has had two choices: We could either pull together or we could fall apart. We collectively pull together each and every day because we share a common and critical purpose that serves to improve, and quite literally, save lives. By allowing that thought to be a guide for how we approach trials and tribulations, personally and professionally, we are better enabled to overcome challenging times.

#### What are two or three of the best things about being a leader?

- 1. You have the privilege to be a part of something greater than oneself. To experience a sense of purpose and belonging.
- 2. You have the opportunity to make a positive contribution in the lives of others that rely upon you and your organization either as a team member or patient.
- 3. You have the honor of being handed the sacred baton to ensure your organization's mission carries forward, while endeavoring to leave it better than you found it.

#### **POLITICS & EGGS**







JESSICA REILLY

Attendees listen to U.S. Sen. Chuck Grassley, R-lowa, talk about drug-price strategies, airline woes and other topics at Dubuque Area Chamber of Commerce's inaugural session of Politics & Eggs at Hotel Julien Dubuque on Tuesday, Aug. 9.



business services at Greater Dubuque Development Corp., thanked Grassley for his efforts to support commercial airline services to Dubuque Regional Airport, but he also challenged Grassley to hold the airlines accountable for federal investments.

Jason White, vice president of



Grassley speaks with attendees.



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#### **POLITICS & EGGS**



JESSICA REILLY

U.S. Sen. Joni Ernst, R-Iowa, spoke about supply chain, farm bill and Inflation Reduction Act during Dubuque Area Chamber of Commerce's Politics & Eggs event at Hotel Julien Dubuque on Thursday, Aug. 11.



Ernst speaks with Katie Hanten (left) and Aveline Miller.

#### **RIBBON CUTTINGS**



**Dubuque Area Chamber of Commerce** BMW Music Entertainment, 595 Huff St., Unit D, Dubuque.



**Dubuque Area Chamber of Commerce** Robert L. Martin Terminal at Dubuque Regional Airport, 10965 Aviation Drive, Dubuque.

# Time management vs. work/life balance



### **KATHIE** ROTZ Unity Consulting

She is a leadership consultant and John Maxwell Certified speaker. trainer and coach

Time management and work/life balance are two subjects I am not equipped to ever speak about, and neither should anyone else.

However, these topics are requested often. Why are we all convinced that we can conquer these myths?

#### TIME MANAGEMENT

One of my values is efficiency. I love learning life hacks to use my time wisely.

For example, I have learned that keyboard shortcuts can save me valuable daily minutes. Years ago, while training in my profession, I watched other seasoned co-workers use their keyboards to manipulate different applications. These computer users were like musicians.

Their fingers knew where the correct keys were to create beautiful "music." These performers rarely used their mouse to find menu options. Instead, they studied and memorized the keyboard shortcuts to open (Ctrl/O), edit and close (Alt/F4) files.

I have timed myself managing my email with only my keyboard and saved myself 18 minutes in one day. However, no matter how hard I try, I cannot manage that time. I do not have the power to stop time or add more seconds to my day. I can, though, manage myself.

#### WORK/LIFE BALANCE

In the past week, I have worked with four new clients, and they each have the same goal to find more work/ life balance.

They would like to work hard for eight to 10 hours a day plus have valuable family time every night. During family time, they want to cook homemade meals, attend every sporting practice and game, have meaningful time with their spouse, and read bedtime stories before tuck-

ing their children in for bed.

That is a lot to expect in a matter of four hours after work.

Why do we expect balance in our lives when even our earth does not have balance? The earth's axis is tilted, which causes different seasons. Let's stop looking for

balance in our life and instead focus on the seasons of our life.

Authors Rory Vaden and John Maxwell discuss these life seasons in their books. We know that there is a time to be born and a time to die. Farmers also know there is a time to plant (springtime) and a time to harvest (autumn.)

These seasons of work require more time from the farmers than what they can give to their families. If they do not provide more energy to their work during these seasons, they will not have food or money to get them through the cold months.

Tax accountants also know the importance of giving more energy to their work during the year's first four months. Family time is limited during the tax season. However, later in the year, family time increases.

When is your harvest season? When is your slower season? Do you give yourself time for both? Don't expect too much from yourself, thinking you can do it all.

We can't do everything. Whether we choose or not, there is only so much that can be done in a day. It all comes down to choosing our priorities. John Maxwell said, "Be aware of

the seasons and appreciate them. Maximize them when they're upon you. You will then have a fulfilling life."

Isn't that what we're all working toward?

It's time to rephrase our goals. Instead of seeking time management and work/life balance tips, pursue self-management goals and seasonal habits.

Also, do not create unrealistic expectations for yourself. Choose your priorities and focus your energy on that task. Enjoy feeling fulfilled every day.

#### **KATHIE ROTZ**

Why do we expect balance in our lives when even our Earth does not have balance? The Earth's axis is tilted, which causes different seasons. Let's stop looking for balance in our life and instead focus on the seasons of our life.

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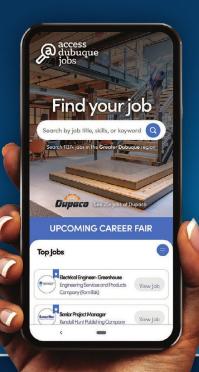
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# 5 mistakes to avoid when naming beneficiaries



### **BREITFELDER** StackStone Wealth

He is a financial adviser with the private advisory practice of Ameriprise Financial Services, in Dubuque

Editor's note: This is the second column of a three-

If you've ever spent time working through your estate plan, you know how important it is to select and update your beneficiaries. Failing to do so can result in costly mistakes - for you and your loved ones.

Here are five common mistakes that can easily be avoided with a bit of proactive planning:

#### MISTAKE NO. 1: **NOT NAMING A** BENEFICIARY ON ALL **ACCOUNTS**

Ensure you have beneficiary designations on all of your retirement, investment and banking accounts, as well as your insurance policies.

If you don't name a beneficiary on one or more accounts, your estate becomes the beneficiary of that account and your loved ones will need to go through the probate process (a legal process most families want to avoid for financial and emotional reasons).

If this happens, your relative can lose their ability to use "stretch" payouts based on their life expectancy because the tax-advantaged status for retirement assets is lost.

### TIM SAYS

If you've ever spent time working through your estate plan, you know how important it is to select and update your beneficiaries. Failing to do so can result in costly mistakes — for you and your loved ones.

of a blended family. Many states won't include or recognize stepchildren when the word "children" is listed.

Another risk of vagueness is that a family member you've lost contact with could enter the picture and try to claim a piece of your remaining assets. With

this in mind, make sure you use full names of each person when naming beneficiaries.

#### MISTAKE NO. 4: FAILING TO REVIEW YOUR BENEFICIARY **SELECTIONS** REGULARLY

Beneficiary designations override your will, so it's crucial to keep them up to date.

You might need to update your choices every few years due to life changes, such as if beneficiaries have died or your relationship with them has changed. This is particularly applicable if you've gone through a divorce or remarried.

If your ex-spouse inadvertently remains the designated beneficiary of an account, he or she could have the upper hand if the case winds up in court.

#### MISTAKE NO. 2: FORGETTING TO NAME A CONTINGENT BENEFICIARY ON ALL ACCOUNTS

Many people list the same loved one — usually a partner or parent - as the primary beneficiary on most or all accounts. If this is how you've handled your assets, it is important for you to also name a contingent beneficiary.

This is because if your primary beneficiary passes away first and no contingent beneficiaries are listed, it's comparable to having no beneficiary designation. If you both die at the same time, funds go into pro-

Naming contingent beneficiaries also gives the primary beneficiary the option to execute a qualified disclaimer so some assets can pass to next-in-line loved ones.

For example, a primary beneficiary might not wish to claim the assets because of tax implications or because they don't need the assets and prefer instead to pass your gift onto another beneficiary.

#### MISTAKE NO. 3: NOT USING SPECIFIC NAMES

One mistake many people make is listing a generic term - such as children, parents or aunts - instead of specific names in their beneficiary selections.

This can be problematic, especially if you are part

#### MISTAKE NO. 5: NOT COMMUNICATING YOUR PREFERENCES WITH YOUR PARTNER AND FAMILY

Communicating your legacy wishes is an important step to helping your loved ones know what to expect upon your death. While it can be tough to initiate the conversation, doing so can help reassure loved ones that you have a plan.

Keep in mind that you don't need to share the exact amount of money you plan to pass down to respective family members, unless doing so is your preference. Instead, share high-level details that give your family insight into how you intend to share your hardearned wealth.

Estate planning isn't the most enjoyable part of planning for your financial future, but it is crucial to helping ensure that your assets are handled the way you desire after you no longer have control.

Beneficiary designations can be complex, and depending on your situation, it might be hard to decide who to list as the recipient of assets. If you want a second opinion or help assessing the implications of your options, consult an estate planner and financial adviser in your area.

Part three of the estate planning series will cover: Does a trust fit into your estate plan?

# Working together to support Dubuque's children



### CYNTHIA WEHRENBERG

Community Foundation of Greater Dubuque

She is youth impact coordinator at the **Dubuque** institution

Growing up in Dubuque was a foundational experience for Michael Nivarel. The sense of community he felt and the generosity he witnessed made such a lasting impression that even though he has grown and moved away, he continues to give back to support the next generation.

"When I look back on my growing-up years, I realize I had a lot of these above-and-beyond experiences that stand out in my mind," Nivarel said. "I want to ensure today's generation has these same types of experiences."

This year, as he considered ways to support Dubuque's youth, he focused on the impact of recent events. He knew COVID-19 had turned children's worlds around, leading to academic setbacks and social-emotional challenges. However, living hundreds of miles away, he didn't know the pandemic's effects on Dubuque specifically.

Nivarel is like many people who want to support the communities they love but don't know where to start. Often, they want their gifts to have an equitable impact, helping break down barriers to resources for those who need them most. Thanks to our relationships in the community, knowledge of local issues and experience working with charitable individuals, we help people make decisions about their giving that have a positive impact and meet their goals.

#### For more information

To learn more about the Community Foundation's Every Child Reads initiative and ways you can make a difference for people in Dubuque, visit dbqfoundation.org or call 563-588-2700.

In Nivarel's case, we leveraged a number of resources, including a matching gift program offered by his employer, to help address needs of children. It all started this spring when he and I had a conversation about how school closures, remote learning, illness and isolation negatively impacted children's

learning, particularly reading.

I shared that through our Every Child Reads initiative, we are working with partners to focus on summer learning, school readiness and attendance as ways to help children improve or maintain skills that were impacted.

As we talked, Nivarel thought back to the experiences he had as a child — how they inspired him and helped him to succeed in school. He fondly recalled attending University of Dubuque's UD for Kids summer camp.

Continued on page 40

# Solutions to keep you moving forward.







"I'm so grateful for DuTrac Community Credit Union every day! Thank you for helping make my dreams come true."

Sarah Knabel, founder of Bob & Lou's Coffee

Learn more about small business loans at DuTrac.org.



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# 4 ways to grow and develop 'rising stars'



### B'ANN DITTMAR Clarke University

She is an instructor of business management with the Dubuque institution In a competitive job market, it is more important than ever to recruit and retain talent.

When you come across "rising stars," it is easy to imagine them working their way into leadership, yet building that path takes time and effort.

For example, challenges can arise when an individual's plan doesn't match up with leadership's expecta-

tions. Perhaps the person you've had your eye on is not interested in advancement, or they might have different aspirations.

Alternatively, you might find that even a "rising star" has a few training gaps to address before being ready for the next career step.

So, how do you build a pool of "rising stars?" Creating a clear plan for training and development is a great place to start.

Broadly, this can include giving your staff members access to new opportunities, exposing them to different areas of the company, and demonstrating a culture of lifelong learning by encouraging and supporting their educational experiences.

On an individual level, you should take the time to understand your employees' goals and align them with the opportunities you can offer. That might mean finding them a mentor, letting them take a transfer or a promotion to another area of the organical states.

nization, or helping them get additional training and experience.

While your plan could include several steps, the key is to support them actively and intentionally. Keep in mind that "rising stars" tend to be ambitious and seek to advance quickly. Demonstrating that you have a concrete plan for their development can help keep them engaged, even if it might be some time before a leadership position opens.

As you build an intentional plan for development, here are four best practices to keep in mind for your "rising stars":

#### **INCLUDE THEM**

**B'ANN SAYS** 

While your plan

could include

several steps, the

key is to support

them actively and

intentionally. Keep

in mind that "rising

stars" tend to be

ambitious and seek

to advance quickly.

Ask for their ideas, listen to their input and let them

implement their solutions — they might think of something you've never considered. Let them join meetings or sales calls to gain experience. Give them space to try things and check in, but don't micromanage them.

#### RECOGNIZE THEM

Give credit where credit is due. If they have a good idea or they contribute positively to the organization, make sure that they are acknowledged. This can help them feel valued and invested in the organization.

#### SUPPORT THEM

This can be shown in many ways, such as believing in them and letting them try new things, but also by being flexible and adaptable. If they try a new area and find it is not for them, then let them move to another area, instead of losing their talent from the organization.

#### BE HONEST WITH THEM

Transparency, openness and honesty will create trust, and trust develops into loyalty. No one likes to be in the dark, so share information and let people know where they stand, what they need to improve, what they do well and what the organization needs from them.

Using these tips will help to ensure that your organization can grow and develop rising stars and can keep them shining bright on their path to success.

#### Continued from page 39

For 30 years, the camp has offered opportunities for children to take week-long courses that encourage real-world curiosity while building skills focused on STEM subjects, reading and the arts.

It's a wonderful experience but not one that all children in Dubuque have historically been able to access. Barriers like cost and transportation put it out of reach from some children who might benefit most.

Nivarel's happy memories helped us zero in on a way to give back: He decided to fund UD for Kids scholarships for five first-graders so they could have a learning experience they might not otherwise be exposed to.

"There was a lot of value in my son attending UD for Kids program," said the par-

ent of one scholarship recipient. "He made new friends, learned a lot, and had fun teaching his sister when he got home. He started talking about going a week before started and is still talking about it. He would like to go back, because he truly enjoyed the things he learned and the people he met

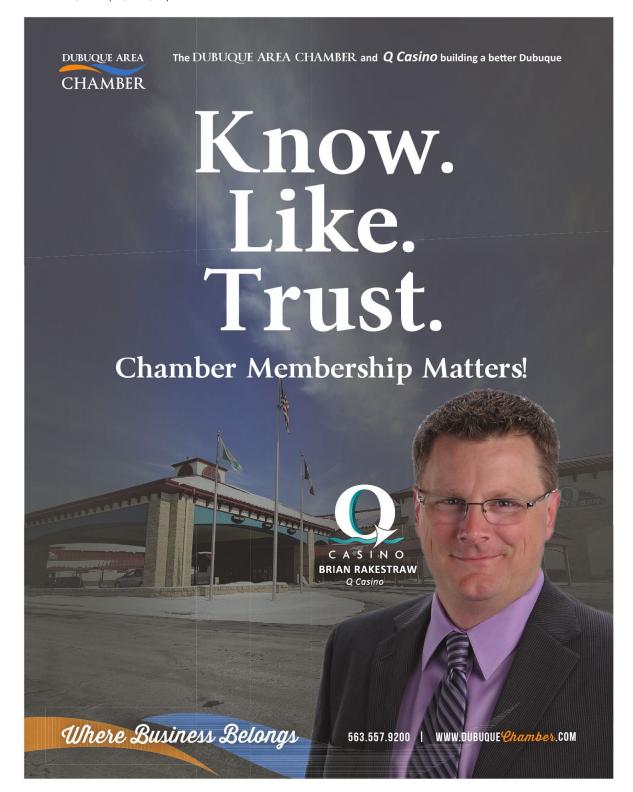
To help Nivarel's gift go further, his employer provided a dollar-for-dollar match through a program offered to workers who give. Plus, I worked with the Regional Transit Agency to offer rides to scholarship recipients who faced transportation challenges.

His gift provided support for other community resources beyond UD for Kids, as well. In our conversations, we talked about an array of issues local families face, including access to school supplies and clothing.

With that knowledge, he allocated portions of his gift toward initiatives like the back-to-school supply drive and donations of clothes and toys for children and teens.

The experience working with Nivarel helped illustrate something that I know in my job to be true: Supporting children takes all of us. In this case, my colleagues and I were able to help a charitable individual, an employer, an educational organization and a transit agency come together to provide enriching experiences for children.

"If I had to guess the needs of the Dubuque community from halfway across the country, I wouldn't have been able to," Nivarel told me. "However, I was able to learn about them from the boots on the ground and leverage the knowledge and partnership of the Community Foundation."



# Communicate your company's ESG initiatives

Your company's

impact on the

environment, how

it treats people and

its ability to manage

itself fairly are being

watched closely

— and by more

than just socially

conscious investors.

### TWO RIVERS MARKETING

Two Rivers Marketing is a Des Moinesbased marketing business. During the past few years, promoting your company's environmental, social and governance (ESG) initiatives has graduated from a niche investment strategy to a critical part of how a company presents itself to the world.

Your company's impact on the environment, how it treats people and its ability to manage itself fairly are being watched closely — and by more than just socially conscious investors.

ESG is a set of criteria that began as a way for investors to evaluate and score companies on more than just a stock price.

A company might be profitable, but is it conscious of climate change? Does it treat employees well? Does it promote inclusion and diversity? Does it operate transparently and ethically? The answers have taken on more urgency in recent years as companies are being held to higher standards than just profit and loss.

This aligns with an influx of clients looking for help with communicating, and sometimes even establishing, their ESG strategies.

They aren't asking how to communicate to their investors — they typically have that well in hand. They're asking for ways to promote their ESG initiatives to customers, employees, partners and communities.

So how can companies tell their ESG story? First, it's important to make sure they have a true ESG strategy. This involves evaluating their initiatives and working to understand how they relate to their business.

With a clear and effective ESG strategy in place, here are some of the ways to bring that strategy to life for their key audiences.

#### FOCUS ON YOUR BIGGEST IMPACT

ESG is a broad umbrella. It's tempting to try and accomplish as much as you possibly can to maximize the impact your company can make. However, not even the biggest companies with endless resources can address every issue under the ESG umbrella.

A sound ESG strategy should be focused on the areas that are a natural fit for your company. For instance, if your company is a big user of fossil fuels, what can be done to limit or even eliminate this dependence? Or perhaps there is a glaring lack of diversity in the company's leadership ranks, or your company is behind on its cyber security practices.

Choose to address the areas where your company can make the biggest impact.

#### MAKE IT ACCESSIBLE

A 100-page annual report might be all that is required for investors, but that's not going to cut it for everyone else.

Your company's ESG initiatives should be easy to find and digest. Best-in-class companies have a section on their website detailing their ESG strategy and outlining the key initiatives and metrics behind each. This should be a section where not only investors can find all the in-

formation they need, but also where anyone can understand what your company is doing to fulfill its ESG obligations after only a few minutes.

#### KEEP IT SIMPLE

Investors are used to combing through mountains of paperwork loaded with acronyms and complicated charts. Your employees and customers likely aren't.

Do you know the elevator pitch for your company's ESG strategy? If you can't sum it up in 15 seconds or less, chances are it might be too confusing. The concepts and issues that underlie the need for a robust ESG strategy might be complicated, but the story for how your company is addressing those issues should be anything but.

Keep your description brief, straightforward and actionoriented.

#### SOCIALIZE IT

After establishing a strategy, setting objectives and pushing the website live, it's time to get the word out. Your company's ESG strategy offers tangible ways that your company is attempting to make the world a cleaner, fairer and more equitable place.

These efforts should be the highlight of how your company talks about itself. Don't leave it to an annual report or a passive tactic. Bring your efforts to life for all your key audiences on a regular basis. Tell the individual stories behind these efforts and highlight specific people or teams who are making a difference.

Get your spokespeople out in the community or within your industry to show people what your company is doing.

Lastly, if you aren't sure what your company's ESG strategy is — or if it even has one — that's a good sign that your company could use the help of a communication strategy. Now is the time to act.

The principles behind ESG will only increase in importance going forward. ESG isn't just for investors anymore. Your employees, customers and everyone else wants to know what you're doing to make the world a better place. It's time to tell them.

# How to become a more valuable employer

**GERALD SAYS** 

However, some

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the employee and

the success of the

enterprise.



### GERALD **KOPPES**

He is a retired instructor from Northeast Iowa College and the University of Wisconsin-Platteville.

Sooner or later our crazy, upside-down work world will get back to normal, albeit a new normal that reflects fundamental changes brought about by a pandemic that seemed to come out of nowhere and is slow

However, some things about the work environment will not change, and that's the continuing need for effective employee-employer relationships that take into

account both the needs of the employee and the success of the enter-

Let's look at some action steps that the employer can take to increase the chances of developing and maintaining a harmonious working relationship

#### CAREER **OPPORTUNITIES**

Employers should lay out to new employees those career paths available to them and the level of performance necessary to bring about

Many people will have, on the average, three or four employers in their career, mostly because in the past employers found it easier to replace unhappy workers from a plentiful pool of applicants, rather than doing the hard work of making themselves an employer of choice.

#### WORK FROM HOME

As the severity of the pandemic subsides, employers often are meeting with resistance as they call workers back to the office.

Management needs to realize that during the past few years a new

work environment has been created for the employee and compromise might be needed to keep valuable employees in the workforce.

Recent business studies have found that WFH employees are at least as productive working off-site as inside a cubicle. Savvy organizations will need to find creative ways of designing work schedules and worksites that features the best of both systems and appeal to workers. Far better to create attractive hybrid work arrangements before the flight of valuable talent.

#### EARLY RETIREMENT PROGRAM

Developing a soft retirement package offers retirement-eligible employees an opportunity for a seamless transition from full- to part-time work beyond retirement age and a chance to pass on their knowledge and skills to

Such a program could include pro-rated benefits, such

as maintaining contributions to retirement plans, continuous health plan coverage, flexible workweeks, work hours with a WFH option, vacation leave and significant discounts on an employer's goods and services.

Many employees retiring from a company do not stop working completely. Instead, they often seek parttime work with another business. Why not keep them in your organization?

#### **DIMINISHING** WORKFORCE

A recent Telegraph Herald article reported on a new U.S. Census Bureau report that revealed the Dubuque area is leaking young workers. More native Dubuquers are leaving than replacements are coming into this area.

While not all of the reasons for this worker diaspora are known, or why young people are moving into the Dubuque labor market, one area for improvement that could help both with the retaining and attracting employees would be an area wide recruitment effort that highlights the availability of desirable jobs the Dubuque metro area and the cultural amenities available to newcomers and their families.

A similar effort to highlight the accessibility of continued education and training from local two- and four-year colleges and universities provides an incentive for those seek opportunities to upgrade their competencies with a company. Employers adopting tuition re-imbursement programs will have a powerful tool to attract and retain valued employees.

Those organizations displaying flexibility and creativity as a means of developing a productive workforce will find themselves flourishing in today completive business environment.

# Topics to consider in development plans



### FI ANAGAN Management Resource Group

She is president of the Davenport. lowa-based

If there was ever a time to consider development plans for your employees, now is it.

The reasons for emphasizing employee development are numerous. Examples of the positive change a consistent program can achieve include promoting a culture of learning, adding to your competitive advantages, increasing productivity and

reducing turnover. The first step to implementing a program for employee development is to identify the high potentials in

your organization.

A typical development plan then begins with an assessment of a person's skills and abilities. The plan will center on the results of the assessment process to help the high potentials to accentuate their strengths and work around their weaknesses.

Suggested topics you need to consider in a plan include:

- · How to communicate clear expectations, measure performance, provide opportunities for growth through stretch assignments and how to hold people accountable.
  - How and when to delegate.
- · How to resolve conflict and decide when it's appropriate for you to weigh in.
  - · How to prepare for and have difficult conversations.
- How to conduct effective performance reviews.
- · How to develop a team.
- · How to make thoughtful decisions.

- · How to determine leadership style and engage employees.
- · How to conduct meetings and provide opportunities for subordinates to help solve problems and have input on opportunities.
- . How to get early wins.

**LAURI SAYS** 

The first step to

implementing

a program

for employee

development is to

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potentials in your

organization.

- · How to go about strategic planning, visioning and establish met-
- · How to be comfortable with public speaking or group presentations.
- · How to balance personal production and managing people.
- · How to implement change management.
- · How to go about process improvement.
- How to implement professional development for self and a team.
- · How to determine when you need assistance from those whom you report to.

While this is not a comprehensive list, it is a base for developing key executive competencies.

If company goals are clearly communicated and employees can see a clear path for advancement, they

are more likely to stay engaged with your organization.

A development plan can do just that, it can help an employee learn and develop, aligning with the company's needs while giving growth opportunities and skills that can benefit them in all aspects of their life.

#### **BIZ LOCAL**

#### **EAGLE POINT SOLAR** EARNS RECOGNITION

Eagle Point Solar was recognized by Solar Power World, an online and print resource for news and information regarding solar installation, development and technology, as No. 165 on its 2022 Top Solar Contractors list.

#### **GREENSTATE LAUNCHES FOUNDATION**

GreenState Credit Union has announced the launch of the GreenState Foundation, a member-based 501@3 dedicated to expanding the impact of its community investment and philanthropic

This entity has a vision to provide its members and communities with solutions to improve financial health, address the shortage of affordable housing and sustain the environment. The foundation also offers a suite of family financial wellness tools called MoneyRight.

#### TUCKER FREIGHT HONORED

Tucker Freight Lines was recognized as the 2022 Top Woman-Owned Business by Women in Trucking.

#### **SPAHN & ROSE** ANNOUNCES **PURCHASING ANOTHER** GEORGIA-BASED BUSINESS.

Spahn & Rose Lumber Co. has entered an agreement to buy Still Lumber Co., a building materials supplier in Conyers,

"Still Lumber is a natural fit with Spahn & Rose," Spahn & Rose CEO Dave Davis said in a press release. "Like Spahn & Rose, Still Lumber has a long history of providing quality, expert service to contractor and homeowner customers. We're proud to have Still Lumber join the Spahn & Rose family.

Still Lumber was founded in 1946 and services the Atlanta area. Its customers include "contractors, builders, remodelers, homeowners and Georgia film and TV studios," the release states.

The acquisition marks Spahn & Rose's second recent major addition of a Georgia-based business. In August 2021, Spahn & Rose purchased the Marietta-based Metro Building Products.

#### UNITYPOINT RECERTIFIED

The American Association of Cardiovascular and Pulmonary Rehabilitation (AACVPR) has recertified UnityPoint Health-Finley Hospital's Cardiac Rehabilitation department. The certification is for three years.



A 3-year contract is required. Monthly package price is good for one year and thereafter increases \$20 each year during the contract term. If you cancel any of the services within the 3-year term, an early termination fee may apply. Does not include standard installation fee [\$199 75, more if special work is needed]. Package price also does not include the following recurring more than the package price also does not include the following recurring more package price also does not include the following recurring more package price also does not include the following recurring more package price also does not include the following recurring more package price and the package

# 5 ways to prepare for a possible recession

**NATHAN SAYS** 

A positive cash

flow and strong

cash reserves will

be pivotal to help

keep your business

running well during

a recession.



### NATHAN LIAO CMA Exam Academy

He is the founder of the Certified Management Accountant exam review program

As a company owner, you have likely been dealing with all the effects of inflation — the prices of raw materials have skyrocketed, shipping costs are way higher than usual, business commutes now weigh much heavier on your bottom line due to gas prices and the list goes on.

You have likely been hoping for a respite from it all, but unfortunately there might be another big problem on the horizon: A possible recession.

Periods of vast inflation often are followed by a recession, where consumers spend much less because they dealt with increased prices for too long. A drop in profits can hurt any business, so how can you prepare for this possible scenario?

In my experience, I have discovered these must-know ways to prepare a business' finances for a recession:

#### REMEMBER THAT CASH IS KING

When your usual customers choose to cut back on spending, this means

you will likely see a lot less monthly sales than you're used

However, your business will need to be able to afford all

of its monthly overhead expenses, such as payroll, utilities, payments for software subscriptions, rent for an office (if you have one), etc. So it is absolutely essential to ensure your company has strong cash flow and cash reserves to sustain it during a recession.

Funds will need to be readily available to keep your business running smoothly if sales drop.

This means that there is no better time to start directing a much greater portion of profits into your cash reserves. If you're considering longterm capital investments, it would be in your best interest to evaluate the level of cash outlay you'll need to commit and its impact on your day-to-day cash flow requirements.

#### **CUT OVERHEAD COSTS NOW**

A positive cash flow and strong cash reserves will be pivotal to help keep your business running well during a recession. And if cash inflows drop

in a recession, then it will be paramount to focus on decreasing cash outflows - this will keep more cash in the

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# THE NEW NORMAL DEMANDS NEW TECHNOLOGY.

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#### Continued from page 46

company's coffers in case of an emergency. One way you can do this is by cutting op-

One way you can do this is by cutting operating costs as much as you can now rather than later

This will look different for every business, but start by looking at what is absolutely necessary to keep your company running smoothly. This could include a CRM platform, SEO tools, accounting software and the assistance of employees and/or contractors. Then decide which expenses you can lower or get rid of. Can you ship products with materials that cost less? Can you eliminate a cloud-based file drive you no longer need? Can you switch to less expensive raw materials without affecting your products' quality?

### AUTOMATE PROCESSES WITH SOFTWARE

One surefire way to cut operating costs is by implementing software applications that can automate processes, thus lowering expenses in the long run.

For example, rather than paying for a pricey call center to answer customer service phone calls, you can implement an automated phone answering system that can answer incoming calls, answer basic questions and direct calls to appropriate personnel. Or, instead of paying an assistant to send invoices,

you can automate the invoicing process with software like Procurify.

There are many software solutions that can be used to automate your processes, so start by doing a basic Google search on the process name + "automation." You will likely sea a lot of ads for a number of software apps, so do your research to see which one is the least expensive that has great reviews and can handle your business's needs. You can chat with representatives to see if they offer any potential discounts. Also, it wouldn't hurt to see if there are any online promo codes you can use for a software purchase.

# OPTIMIZE EVERY DEPARTMENT AS MUCH AS POSSIBLE

A recession is the time to optimize operations, accounting, customer service and all other departments. So find ways to streamline processes and cut costs across the board, but ensure that they won't impact company growth, customer service or employee morale.

This could mean switching all projects so that every employee is in charge of tasks they would excel at. Or, you can implement a new weekly video meeting to help keep everyone in the loop about project deadlines and allow team members to ask questions and get immediate feedback. This would help eliminate time-wasting back-and-forth emails.

# LAST RESORT: REVISIT BONUSES AND SALARIES

If you foresee your business struggling during the recession, then you might have to revisit and put a temporary freeze on all bonuses and salary raises. However, it will be paramount to be absolutely transparent about the situation with all employees who are affected so that they understand the need for the freeze.

This can help prevent frustration, a drop in employee morale and costly turnover. Explain that the freeze on bonuses and raises is only until the economy gets out of the recession and the company is able to afford it again. Also, see what other benefits you can offer to employees in the meantime, such as half-days on Fridays.

A recession might be just around the corner, but you can ensure your business' profitability stays strong with a bit of planning. Prepare your company's finances by making sure you have positive cash flow and strong cash reserves available for an emergency. Taking these precautionary steps should help your business's finances and bottom line stay strong throughout a possible recession.

# Biz Local

#### DUBUQUE BUSINESS PLANS EXPANSION FOR STORAGE

A Dubuque business is planning an expansion to offer more storage space.

Construction recently began on a 1,380-square-foot addition at Tri-State Outdoors, 2100 White St.

Owner Jeff Udelhofen said the expansion will be used as storage space for retail items. Tri-State Outdoors offers archery and firearms sales and repair, along with lessons with certified instructors. The business also boasts indoor firearms and archery ranges.

# MERCYONE RATED HIGH PERFORMING

U.S. News & World Report has named MercyOne Dubuque Medical Center as a 2022-2023 High Performing hospital for hip fracture.

This is the highest award a hospital can earn from the report, whose ratings are designed to assist patients and their doctors in making informed decisions about where to receive care for challenging health conditions or elective procedures.





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#### it will be OK Assessing recessions —



### **MICHAEL POPPEN** Dupaco Financial Services

He is a financial consultant with the Dubuque

With school starting and schedules changing again, the carefree days of summer are fleeting. I always reflect on summer vacations and what a great time I've had through the years. In light of the recent inflation and market volatility, one particular summer stands out.

As a child our summer vacation usually was spent in Lake of the Ozarks. There we would fish, play mini-

golf, recklessly drive go-karts, eat lots of salty, sugar-laden snacks and, of course, swim.

One spring at elementary school, the bell to end recess rang out and I hurled myself off the monkey bars as a matter of efficiency. Two things happened upon landing - I broke my leg in several places and established a lifetime aversion to parkour.

By the time summer vacation arrived, the groin-high cast in place had been reduced to just below my knee. Unfortunately, the science behind waterproof casting had not yet been developed. So, in lieu of breaching the shoreline of the Ozarks with my shin wrapped in fiberglass, I was outfitted with a plaster cast, water-soluble masking tape and a limited supply of semi-permeable bread bags to repel 617 billion gallons of water.

Needless to say, the bags were limited in capacity and function, least of all durability. I made the most of the week poking at my atrophied thigh

and taking promos of "all you can eat catfish" quite literally. When I wasn't on the beach frantically removing water-logged bread bags, I was hand-shoveling enough Missouri clay to form a series of custom-made pots to kiln on the hot stones of the resort levee.

To the point - much like a beach vacation with a broken leg, no one really knows what kind of time will be had in a recession until it's over.

Definitively, no one knows when a recession starts or ends until through it. By definition, a recession is a decline in economic activity across the economy - basically an unavoidable part of the business cycle.

This is driven by money supply (M2), consumer supply/demand and resulting inflation. Or in other words, a recession is when consumers reduce their purchase of goods and services until prices or interest rates level off to a bottom and supply replenished. This is considered

Once prices or interest rates reach a point consumers are willing to spend, the cycle will then move to growth and finally expansion before repeating.

That being said, there have been recessions in the past and there will be in the future. According to National Bureau of Economic Research (NBER) data, the average

U.S. recession lasted about 17 months in the period from 1854 to 2020.

If only looking at the post-World War II period, from 1945 to 2020, the average recession lasted about 10 months. Regardless of what political party was in office at the time of a recession or policies legislated to effect

change, the historical resiliency of the markets - representing growth and expansion - post-recession is indisputable.

Now, this is no guarantee of the future, but history can be a good indicator of what's to come.

Much like those clay pots resting on the levee, we wait and maybe bake a bit, like feet on hot stones. All the while hoping the ambient temperature and conditions won't result in the cracking of the economy's financial framework.

But, even if we enter (or already entered) a recession, we will find a point of equilibrium in the future where things improve. Thumbing a little extra clay to the cracks, making the vessel whole — where prices and rates are more aligned with the perceived value of things we need or want, resulting in market growth.

Basically, the moral of the story is don't jump off the jungle gym right before summer break. Though economic struggles might exist, invest-

ment portfolios reduced and cash possibly eroded by higher costs and rates, stay the course - perseverance is typically rewarded.

Always make sure your goals and objectives are in line with your budget, investment strategy and financial plan. Remember, a recession does not mark the end of anything — in fact, it can be argued it is just the beginning. In the grand scheme of a financial plan, recessions are part of the financial journey.

Hopefully this latest installment finds everyone coming off the summer relaxed, having made good memories and ready to tackle the coming seasons with a rejuvenated soul. Take care and all the best.

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#### **MICHAEL SAYS**

Remember, a recession does not mark the end of anything — in fact, it can be argued it is just the beginning. In the grand scheme of a financial plan, recessions are part of the financial journey.



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Are you ready to explore tips to decrease stress and lead a happier, healthier, more successful life? Attend the Business Summit Workshop for an exciting session packed with practical, game-changing information that is presented with engaging stories and humor. Come prepared to be inspired, encouraged and motivated to make simple and powerful shifts that will improve your workplace harmony, productivity and morale.



#### **KEYNOTE: WILL BOWEN**

Will is a #1 international bestselling author, founder of the Complaint Free Movement with 13+ million followers worldwide and humorous motivational speaker. Will has written five international bestselling books that have sold in excess of four million copies worldwide and have been translated into more than 35 languages.

Will Bowen's 21-Day Complaint Free challenge has been recommended by Oprah, Maya Angelou, Tim Ferris, Joe Vitale, Gary Zukov, The Wall Street Journal, NBC's Today Show, the ABC Evening News, NPR, and too many additional celebrities and media outlets to include here. After decades of unprecedented sales success in insurance, broadcasting and advertising, on July 23, 2006, Will Bowen's life changed forever. On that day, he invited 250 people to try and break the negative habit of complaining by going 21 consecutive days without uttering a single gripe. Will gave each person a purple bracelet to be used as a mindfulness tool. His idea: switch the bracelet from wrist-to-wrist with each spoken complaint and keep switching until you go 21 consecutive days without complaining. His idea EXPLODED around the world until now, some 15 year later, the worldwide Complaint Free bracelet total is more than 13 million and climbing.

\$99 Early Bird Registration ends Sept. 1

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## LARRY HOBART SEVEN HATS AWARD

ACHIEVEMENT: Public Works Director George Morrissey received a national award for his work in Cuba City, Wis. Morrissey earned the Larry Hobart Seven Hats Award during American Public Power Association National Conference. The award goes to a manager working in a community with 2,500 or fewer electric meters. Morrissey handles the day-to-day operations of several facets of Cuba City life, including the city's electric, water, wastewater and streets. He has worked at the city for eight years. He also serves as the president of the board of directors for the Municipal Electric Utilities of Wisconsin.

#### **DANIELLE CLINE GROUP**

The group, powered by Keller Williams Realty Signature, announced:

HIRED: Danielle Cline as a team lead. HIRED: Ginger Zambrano as an Illinois Realtor listings agent.

**HIRED: Ashley Hoffman** as a Wisconsin Realtor buyers agent.

HIRED: Teresa Burke as a transaction coordinator.

#### TELEGRAPH HERALD

HIRED: Josh Irvine as a reporter covering area poverty. He comes to the TH through Report for America, a national ser-

vice program that places emerging journalists in newsrooms across the country. He has a bachelor's degree in journalism from Northwestern University, and has worked at the suburban Chicago Tribune, Windy City Times and Tampa Bay Times.

# RICHLAND CENTER SHOPPING NEWS

HIRED: Melissa Bomkamp as a sales assistant. She has more than 15 years of customer service experience with various institutions, including with the United States Postal Service.

#### GRANT, IOWA, LAFAYETTE SHOPPING NEWS

HIRED: Ashley Snyder as account executive for inside sales. She is a graduate of the University of Wisconsin-Platteville, and previously was a substitute teacher for school districts across Grant County, Wis.

#### HTLF

**PROMOTED: Kyle Arling** to enterprise service administrator.

PROMOTED: Arijan Ramadani to enterprise service administrator.

HIRED: Meghan Then as loan document preparation processor I.

PROMOTED: Justin Oswald to retail

loan collection manager.

PROMOTED: Lisa Wehrspann to deposit specialist.

HIRED: Ernest Hamblen as IT service desk analyst I.

HIRED: Judy Demkier as an item processing clerk.

#### HONKAMP KRUEGER & CO.

HIRED: Kelly Mussehl as an accounting solutions consultant.

HIRED: Mary Coates as a senior tax associate.

**PROMOTED: Kurtis Martin** to accounting supervisor.

# ROTARY CLUB OF DUBUQUE OFFICERS

The group announced its 2022/2023 officers: Scott Goins, president; Scott Ellerbah, president-elect; Angie Herting, vice president; Kim Adams, treasurer; Kyla McComas, as secretary; H.R. Cook, immediate past president.

Board members: Cody Burger, Tony Calabrese, Joyce Connors, Sherrie Keating, Sudhir Koneru, Joe Mauss, Chrystina Morteo, Edward Raber, Shelby Wartick.

Continued on page 51







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Continued from page 50

#### MEDICAL ASSOCIATES

HIRED: Christian Menezes, DO, for the hospitalist department, where he will provide care to patients while they are in the hospital, and work closely with patients, families, physicians and hospital staff to deliver expert inpatient medical treatment.

HIRED: Anshul Agarwala, MD, for the orthopaedics department. He specializes in surgeries of the hand, wrist and elbow. He is devoted to the proper diagnosis and treatment of hand, wrist and elbow dysfunctions using operative and non-operative techniques.

#### **EIDE BAILLY**

PROMOTED: Kate Banwarth to senior associate.

PROMOTED: Mike Jones to senior associate.

PROMOTED: Jenna Lovell to senior associate

PROMOTED: Blake Ellinor to manag-

PROMOTED: Kelli Breitbach to man-

ager.

HIRED: Nick Reiter as a full-time audit associate

#### CRESCENT COMMUNITY **HEALTH CENTER**

HIRED: Eliza Ludovissy as a dental hygienist.

ACHIEVEMENT: Mike Wright will serve on the finance committee.

#### **DUBUQUE MUSEUM** OF ART BOARD OF DIRECTORS

ACHIEVEMENTS: Kristin Dietzel, Jose Garcia, Louise Kames, Jillayne

Pinchuk, Tyson Leyendecker, Susan Price Cornwell, Eden Wales Freedman

#### **CLARKE UNIVERSITY BOARD OF TRUSTEES**

ACHIEVEMENTS: The following were elected: Mary Rose Corrigan Psihoyos as chair and Margaret Mary Cosgrove, BVM, as vice chair.

#### AMERIPRISE FINANCIAL

ACHIEVEMENT: Joseph Leibfried, CFP, CRPC, APMA a financial adviser, was named to the list of Forbes Best-in-State Next-Generation Wealth Advisors published by Forbes Magazine. The list recognizes "next-generation" financial advisors who have demonstrated high levels of ethical standards, professionalism and success in the business.

#### KANE APPRAISAL **SERVICES**

HIRED: Jon Kane as a real estate appraiser

HIRED: Joe Kane as a real estate ap-







Leibfried



Joe Kane



#### EAGLE POINT SOLAR

APPOINTED: Brittani Hess as solar benefit manager. She will manage the tasks associated with building and supporting business relationships in an effort to enhance the renewable and sustainable initiatives within the company work-

Continued on page 52





















Continued from page 51

#### **CRESCENT COMMUNITY HEALTH CENTER AWARDS**

ACHIEVEMENTS: lowa Sen. Pam Jochum, D-Dubuque, and Liang Chee Wee, former president of Northeast Iowa Community College, received awards, which are given annually to "dedicated community stakeholders, board members, patients or others who have impacted the work of Crescent."

Crescent serves as a clinical site for NICC's dental assisting students, and the release states that Wee worked with Crescent staff to develop a plan to address the workforce shortage and growing demand for dental hygienists.

The release notes that in 2004, while serving in the Iowa House of Representa-

tives, Jochum helped secure funding for the establishment of Tri-State Community Health Center, which later would become

#### **NORTHWESTERN** MUTUAL

**ACHIEVEMENT: Mitch Peyton** was selected for the Forbes Best-In-State Top Financial Security Professionals, which recognizes advisors who are distinguished security professionals working to help their clients preserve their wealth.

#### SINSINAWA MOUND

PROMOTED: Cassandra Vazquez to archivist. She has worked in the archives since 2018. In her new position, she will assist with the transfer of archival materials to a new location.







PREMIER BANK PROMOTED: Sarah Metcalf to com-

PROMOTED: Amy Pauley to senior

loan processing specialist.

PROMOTED: Kayla Harvey to branch manager.

#### TWO BY TWO **CHARACTER DEVELOPMENT BOARD**

The group added the following to its board of directors:

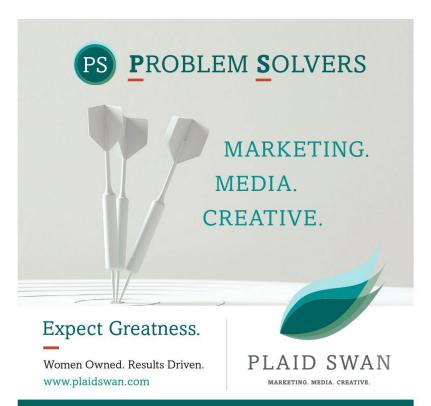
ACHIEVEMENTS: Amy Errthum, director of marketing at Clarke University; Ryan Kilburg, IT project manager at A.Y. McDonald Mfg. Co.; Natalie Reittinger, marketing manager at TH Media; and Stephanie Vondal, teacher at Eisenhower Elementary School.

It re-elected the following: Wendy Knight, president; Matt Theisen, past president; Shane Burtzlaff, vice-president; Meggan Heacock, treasurer; Rick Fullmer, secretary; and Ben Gander, Liza Johnson, Tasha Lippold, Amy Printz and Kristin Woodward Vaassen as members of the board.

#### **MERCYONE EASTERN IOWA**

APPOINTED: Pamela Glennon as communications lead. She will act as the primary media contact for MercyOne's Eastern lowa region, including facilities in Clinton, Dubuque, Dyersville and Elkader.

> Story suggestion? Want to write for biztimes.biz? **Email** gary.dura@thmedia.com





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#### **DSO NAMES MURPHY** TO POST

The Dubuque Symphony Orchestra announced the appointment of Kara Murphy as its director of development.

She has more than 20 years of experience assisting nonprofits organizations, including time with the Finley Health Foundation. She will engage with the Dubuque area arts and cultural scene and continue to build on the orchestra's strong fundraising program.

#### **FOUNDATIONS NAME** DIRECTOR

MercyOne Dubuque and Dyersville Foundations announced that David Moore was promoted to executive director. He has served as the foundation's development director for nine years.

#### UNITYPOINT CLINIC APPOINTS CEO

UnityPoint Clinic has named Patricia









Newland, M.D. as its president and CEO. She will focus on improving and standardizing quality performance, as well as identifying strategic opportunities across the UnityPoint system.

#### DRA/Q CASINO NAMES **COMMERCIAL OFFICER**

Stacy Kansky has joined the DRA/Q Casino as its chief commercial officer.

She will be responsible for managing all aspects of Q Casino's marketing, branding, advertising, sales and IT.

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#### ..... **BIZ LOCAL**

#### UNITYPOINT HEALTH **EARNS TOP RATING**

UnityPoint Health - Finley Hospital has received a five-star rating from the Centers for Medicare & Medicaid Services, or CMS, which is part of the U.S. Department of Health and Human Services.

This is the highest rating from CMS, and recognizes highly skilled teams that deliver compassionate and exceptional

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# How to make (and keep) friends at work



**MCLEOD** 

She is an author consultant

There's an old-school belief that in order to be professional, you shouldn't be friends with your colleagues, much less your subordinates or boss.

I'm calling BS; Work is a great place for friends. I suspect the notion of "no friends at work" was likely propelled by a generation of leaders who operated in a rigid hierarchy that underindexed on empathy, compassion and sometimes basic human decency. So, unsurprisingly, they weren't making a lot of friends at the office.

This historical thinking drastically underestimates the nuance and maturity (most) humans are capable of. Research tells us friendship has huge benefits at work.

In Tom Rath's book, "Vital Friends: The People You Can't Live Without," he reports that employees who have best friends at work are seven times more likely to be engaged in their jobs — and, if they have at least three vital friends at work, 96% more likely to be satisfied with their lives.

We know there's a huge upside. But making friends as an adult can be awkward (especially at dreaded Zoom happy hours). Here are three tips to help.

#### OPENLY ADMIT THAT YOU WANT **FRIENDS**

This is no time to play too-cool-for-school. If you want friends, say so, out loud. You'll be surprised how many people are actively (but quietly) looking for the same.

Saying: I'm hoping to spend more time with friends

this year is a soft bridge, because after two years of social distancing, who isn't trying to do the same?

#### USE SOCIAL MEDIA (CAUTIOUSLY)

If the thought of adding your cubicle-mate on Instagram makes you cringe, you don't have to. You can use the power of the internet to your advantage.

Forwarding a meme, a recipe or a funny TikTok to a co-worker can cut through the formality of email and make your relationship more affable.

#### TO HAVE A FRIEND, BE A FRIEND

Model the kinds of relationships you want. Do you want people to ask about your weekend, your kids or your new affinity for rock climbing? Ask about their life.

Showing genuine interest in other people is the fast track to friendship. It sounds simple (it is simple) but in the businesses of packed calendars, it's something we often relegate to "when I have more time."

Now you might be thinking: Do these guidelines also apply to my boss? The answer is yes. Of course, boss-employee relationships are more complex than peer relationships, but that doesn't mean you can't be friends.

Can friendship at work make things a little bit messy? Yes. But it also makes work a lot more fun, interesting and productive. It's an upside that's well worth a moment or two of potential awkwardness.



#### ..... NEWS OF RECORD

Building permits issued in Dubuque County in June with values of at least \$50,000:

#### Stores and customer service

• Switch Development-Matt Mulligan, 3415 Stoneman Road, \$1,435,985. Construct a new commercial building consisting of four tenant spaces to be used as office space, retail, restaurant services and a drive-thru.

· Asbury Shops, LLC, 2541 Northwest Arterial \$1,000,000. Construct a new commercial building for Tidal Wave Car Wash.

#### Other nonresidential buildings

• JLD Investments, LLC, 950 Seippel Road, \$374,549. Construct a 13,600-square-foot storage building.

#### Additions, alteration and conversions-nonresidential and nonhousekeeping

- NADUIA001 LLC, 4103 McDonald Drive, \$454,000. Interior and exterior renovations of existing commercial building for new tenant.
- Prairie Farms Dairy Inc., 3510 Central Ave., \$132,200. Install new roofing on main building and front office, new metal edging, counter flashing metal, gutters and downspouts.
- Emmaus Bible School, 2570 Asbury Road, \$63,785. Install membrane roofing system.
- · Church of Jesus Christ of Latter-Day Saints, 685 Fremont Ave., \$54,000. Remove and replace roofing on the east wing of the church and storage shed and repair damaged fascia.
- Industrial 20 Development LLC, 8480 Old Highway Road, \$231,460. Install new sprinkler system
- · Dubuque County, 855 Central Ave., \$297,920. Replace
- Jalaram Krupa LLC, 1050 Rockdale Road, \$65,000. Tear off and replace roof and gutters.



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# A look at European immigrants making movies in Hollywood during World War II

during the

silent era of

the 1920s,

but by 1941,

the books

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Big Apple

while Artie

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BY CORY OLDWEILER

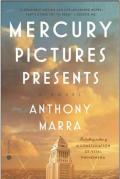
"Mercury Pictures Presents," by Anthony Marra; Hogarth (432 pages, \$28.99)

In fiscal year 2021, the United States welcomed fewer refugees than any comparable period since at least the mid-1970s. The record low stemmed from the openly hostile policies of the outgoing Trump administration, which used its rhetoric and its authority to disparage those who sought sanctuary and to limit the number who were allowed to stay.

Yet the Trump era sadly was not the first time that this "nation of immigrants" behaved inhospitably toward "huddled masses yearning to breathe free."

Another shameful period came during World War II, when Franklin D. Roosevelt's policies treated so-called "resident aliens" as extensions of the enemies overseas, subjecting legal immigrants and unnaturalized foreigners to proscriptions such as curfews and imprisonment in internment camps.

Anthony Marra's sweeping new novel, "Mercury Pictures Presents," follows an eclectic group of European immigrants in California during the war who are forced to contend with their government's changing views of their loyalty and their utility. All these characters are connected to Mercury Pictures International, a second-rate Hollywood studio founded by Artie and Ned Feldman, twin brothers who came to the United States from Sile-



Tribune News Service "Mercury Pictures Presents," by Anthony

all he could bring forth" better than the competition. Artie's 28-year-old assistant, Maria Lagana, sees to the studio's day-to-day management, including navigating the Production Code, which determines how much sex, violence and politics are "appropriate" for American audiences.

Maria's story line is the novel's most robust and rewarding. She and her mother leave Rome as political exiles in 1931 after Mussolini sentences her father, a prominent lawyer, to internal exile in southern Italy. Maria and her mother go to L.A., where they live with her greataunts, a trio straight out of central cast-

sia in 1901. ing who provide both color and comic The sturelief. Back in Calabria, Maria's father dio thrived

finds a surrogate family who will eventually connect with Maria herself.

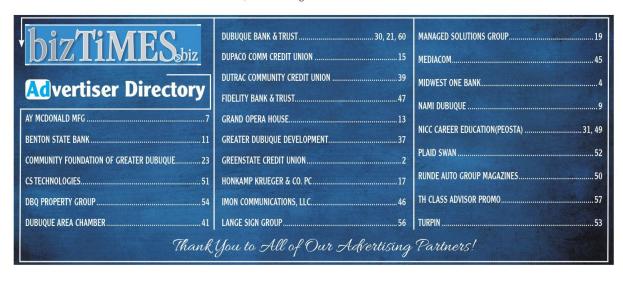
The first half of the novel has freighted moments, but America seems to present the opportunities that so many believes she holds. After the bombing of Pearl Harbor, Mercury's over-the-top approach is employed for propagandistic purposes, even as its employees are forced to curtail their freedoms.

The plot grows unwieldy as it spins off in myriad directions, with Marra seemingly so invested in his subject that he sketches extended arcs for every incidental character who enters a scene. It makes for a rich world, but one that feels unfocused.

While Marra's lens is trained on the fate of European immigrants, he obliquely addresses the internment of Japanese-Americans through the eyes of Maria's Chinese-American boyfriend, which offers an interesting, if cursory, perspective.

The novel thankfully keeps returning to Maria, resolving her various struggles against the employer, family and country who variously question her value. And Marra maintains a light touch throughout, because this is Hollywood after all, and entertainment is Paramount - or should I say Mercury.

Cory Oldweiler is a freelance writer for the Star Tribune.





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