

bizTiMES_{sb}

TRI-STATE NEWS FOR YOUR BOTTOM LINE

JANUARY 2023

Inside

COLUMN 3 steps to help you create a **new habit**

Meet a Local Leader
Danielle Jacobs

PROFILE Dubuque organizing company simply **aims to help**

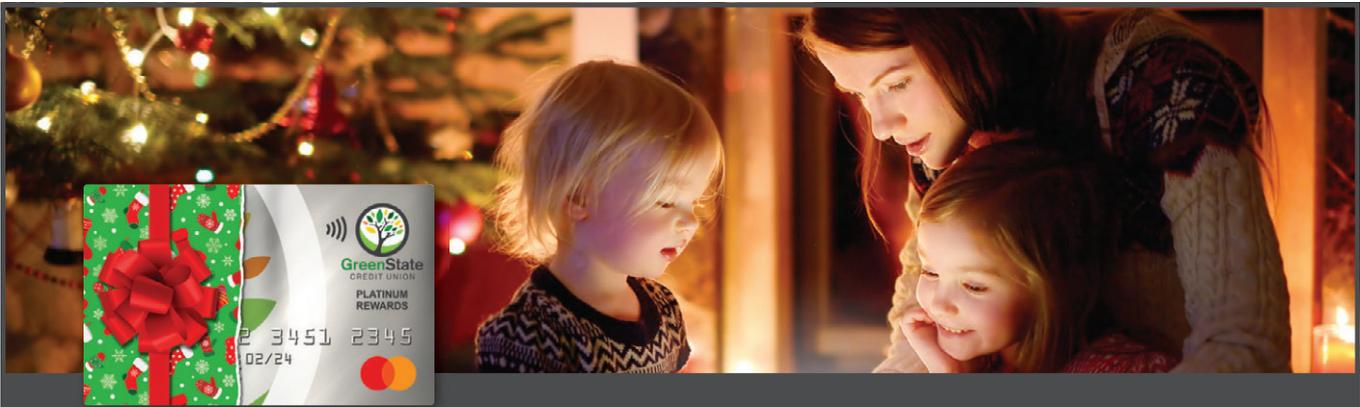
The value of **INTERNSHIPS**

Clarke University graduate Kaelyn Howe

A PRODUCT OF **TH MEDIA**

SPONSORED BY





Earn CASH BACK this Holiday Season

Our Platinum Rewards Mastercard pays you cash back for every purchase including 3x points at gas stations, 2x points at groceries stores, and 1x point for every item on your holiday shopping list.



3x points
on gas



2x points
on groceries



1x point on all
other purchases

Earn an average of **\$600 Cash Back** Annually* for Everyday Purchases!

Additionally, you'll enjoy:

- Introductory **Rates as low as 0% APR**** for 6 Months
- Low Fixed Rates thereafter
- Contactless-enabled for a fast, touch-free experience at the checkout
- Apple and Samsung Pay enabled
- EMV Chip Technology
- Worldwide Mastercard acceptance
- Local award winning service



GreenState
CREDIT UNION

3405 Stoneman Road, Dubuque

GreenState.org

*Calculation uses our members average monthly spend of \$2,000 with average cash back of 2.50% on purchases. Actual results will vary. **Visit greenstate.org for complete details and disclosures.

New Card Special Offer:

Earn 5,000 bonus points to get started
when you spend \$500 in the first two months.**

bizTiMES_{biz}

JANUARY 2023
Volume 31, Issue 5

ON THE COVER



Clarke University graduate Kaelyn Howe found value in her internship.

Photo by Jessica Reilly

COLUMNS

- 3 steps to help you create a new habit *Kathie Rotz*..... 16
- Stocks and bonds should perform better in 2023 *John Gonner*..... 18
- Changing the narrative around aging *Gretchen Brown*..... 22
- It's key to keep focus on the endgame *Jason Norton*..... 23
- What does the future of work look like? *Lisa McLeod* 24
- Tell me a story: It can help with hiring *Dan Portes* 31
- Families, businesses will see lower taxes *Chelsea Nunn* 32

DEPARTMENTS

- Snapshots25-26, 28-30
- People 34-36
- Executive moves..... 37-38

ON THE WEB

For daily business news and updates, go to www.biztimes.biz

For the Twitter feed, go to [@biztimes.dbq](https://twitter.com/biztimes.dbq)

A positive experience

Sometimes, there are situations that are a win-win.

Internships can fall into that category.

In this issue, we'll take a look at that, from the perspectives of student interns and the companies that hire them.

Among the positives are students gaining experience and knowledge, while the businesses enjoy the fresh ideas and enthusiasm.

Check it out on page 5.



Gary Dura

GETTING ORGANIZED

As we embark on another year, maybe it's time to get things straightened out.

Nicole Powers, of Simply Organized Dubuque, has taken her passion and made it her business.

Read more on page 12.

Got a story idea? Interested in writing a column? Email megan.gloss@thmedia.com or tony.frenzel.@thmedia.com.

FEATURES



Dubuque business has a simple goal 12



Meet a Local Leader: Danielle Jacobs 20



The 10 best books of 2022 on bizTimes.biz

CONTACT US

bizTimes.biz
P.O. Box 688
Dubuque IA 52004-0688
www.bizTimes.biz

Bob Woodward
Publisher
563-588-5749
bob.woodward@wcinet.com

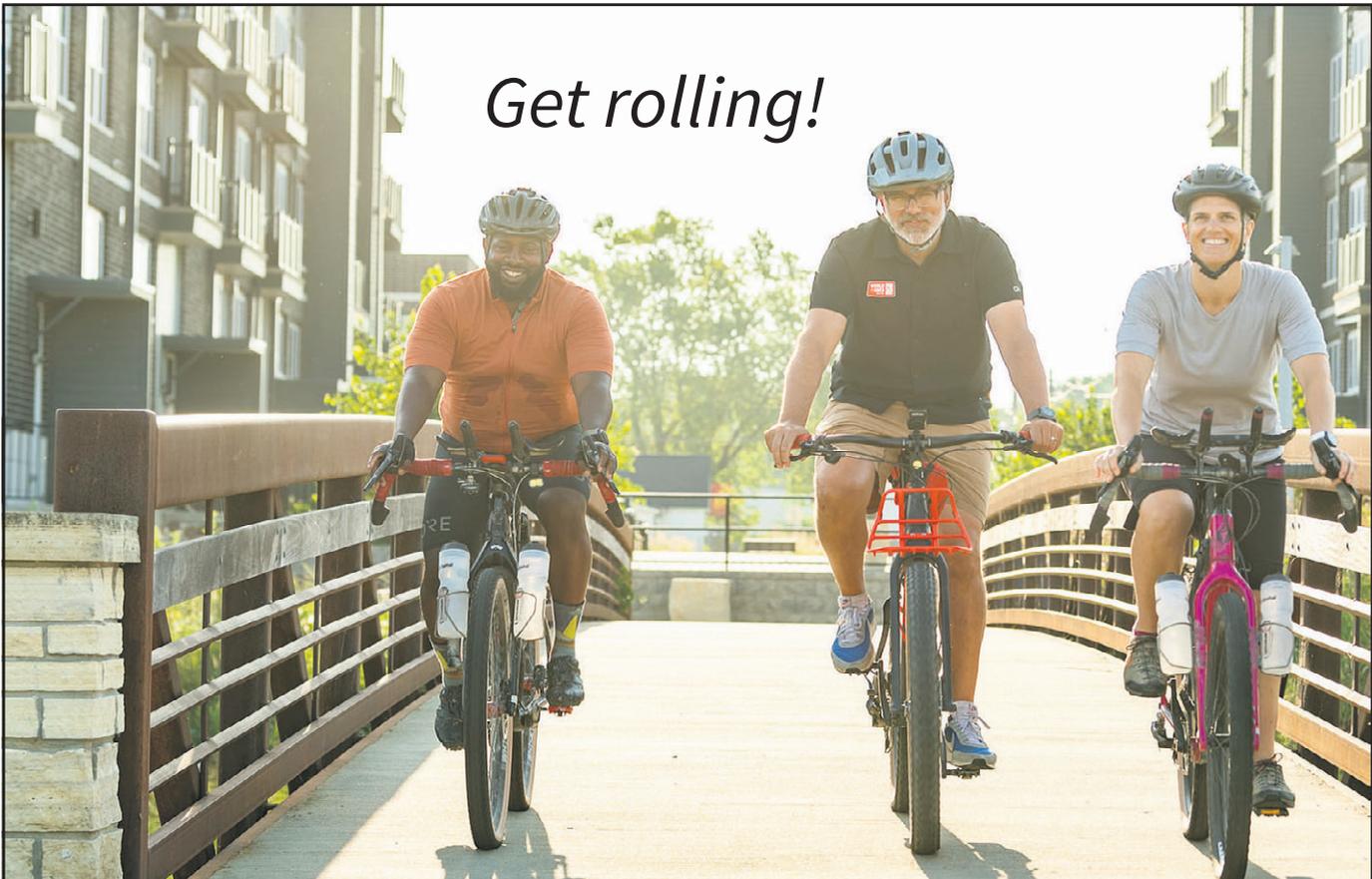
Gary Dura
Managing Editor
563-588-3838
gary.dura@thmedia.com

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

bizTimes.biz (USPS 008-963, ISSN 2165-3968) is published monthly by the Telegraph Herald, a division of Woodward Communications Inc., 801 Bluff St., Dubuque, IA 52001-4647. Periodicals postage paid at Dubuque, IA. POSTMASTER: Send address changes to: bizTimes.biz, PO Box 688 Dubuque, IA 52004-0688. Send address changes to bizTimes.biz, PO Box 688, Dubuque IA 52004-0688.

Submitted articles and columns reflect the views of the writers and not necessarily those of bizTimes.biz. Copyright, bizTimes.biz, 2023. All rights reserved. Reproduction or use of editorial or graphic content without permission is prohibited.





Get rolling!

Simply better business banking

When Ryan Baker opened World of Bikes he turned to MidWestOne for a purchase loan and line of credit, and since then Ryan keeps his business tuned to a fine edge.

MidWestOne helps businesses start up and stay successful. From loans to checking, credit and debit cards to payment processing, our team of experts keep operations rolling.

That's simply better. Contact us today!

MidWestOne.bank
800.247.4418
Member FDIC |  Equal Housing Lender

**Loans subject to credit approval.*



Simply better banking.®

The value of internships



JESSICA REILLY

Kaelyn Howe stands at Clarke University in Dubuque.

Continued on page 6

Continued from page 5

BY JILL CARLSON

College students and businesses can each find value in internships, which is a set period of time during which a college student works for a company or organization to get experience in a specific type of work.

Internships can be a foot-in-the-door for students as businesses often hire from their pool of interns. It is a proving ground for the intern to show the business their problem solving skills, commitment to the job, ability to work in a team and other unique attributes.

Interns gain firsthand experience and knowledge about the business and aspects about the occupation that could become their first job out of college – or life-long career choice. It also provides personal growth and makes the intern more competitive in the job market because they gain relevant skills to add to their resume.

Students are encouraged to participate in an internship which can be paid or unpaid. Clarke University and Loras College help to coordinate internships with area businesses and nonprofits. We spoke to student internship participants along with the business or organization where they interned to learn about their experience.

LEARNING ABOUT ENVIRONMENTAL ACTIVISM



Kaelyn Howe

Recent Clarke grad Kaelyn Howe participated in a paid internship with Iowa Interfaith Power and Light (Iowa IPL) from May 2022 to October 2022. Iowa IPL's mission is to empower Iowans of faith and conscience to take bold and just action on the cli-

mate crisis, which appealed to Howe.

"Growing up as part of what some call the Climate Generation, I've spent most of my life aware that the climate crisis is a big problem and it is up to us to do something about it," Howe said. "When one of my professors, Dr. Michael Knock, recommended I apply for this internship, I instantly knew this would be an amazing opportunity to make a difference in a way that is meaningful to me."

"Students work together to write Iowa IPL's yearly environmental justice faith



Irene DeMaris

statement and plan our annual Called to Climate Action event, which this year revolved around climate anxiety and becoming better activists." Deaconess Irene DeMaris, executive director of Iowa IPL, said. "The interns

write social media content, blog posts, learn how to write opinion editorials and more."

Howe wrote a blog titled, Combating Climate Anxiety with Resilience, which appears on the Iowa IPL website.

Howe expresses her anxiety and excitement about the internship: "In entering this summer internship, I harbored a lot of anxiety along with my excitement to work for Iowa Interfaith Power and Light. I was honored to have the opportunity to learn more about the issue, amplify my voice as well as those that are less heard and take longer strides toward a brighter future. However, following my background as part of the Climate Generation, there were also countless grim feelings that had seeped between this enthusiasm.

What if nobody listens to me?

What if it's too late?

What if I do everything I possibly can, and it is still not enough?"

Howe was surprised by how empowering it was to produce work that helped others.

"After I wrote my blog post I received a lot of gratitude from people who were impacted and inspired by it. Until this opportunity, I did not think my thoughts and words could have such a positive impact on my community."

"College students bring so much to Iowa

Continued on page 7

IN HER WORDS

"When one of my professors, Dr. Michael Knock, recommended I apply for this internship, I instantly knew this would be an amazing opportunity to make a difference in a way that is meaningful to me."

Kaelyn Howe

Continued from page 6

IPL each summer.

“Iowa IPL believes and invests in leadership development and Called to Climate Action is one vital way we do that. We have our students integrate their faith and climate action as they are forming their next steps in life which impacts their future careers. If we do not invest in and build up our upcoming workforce, that has a real impact on nonprofits and businesses. I’m proud of our student leadership program and of all our alumni who are out changing their world,” DeMaris added.

Howe, who graduated from Clarke with a major in history and a minor in Spanish in December, said that she learned and grew from the internship experience.

“I was able to learn and grow so much

as a steward, a leader and as an individual by embarking on this new experience. Stepping out of my comfort zone and opening myself up to these new experiences felt like opening up the door to a very exciting and expansive future. I was able to connect with some truly amazing people who are working toward the same goal of a better future for this earth and I greatly value these relationships.”

Howe’s advice to other students considering an internship?

“Take the leap and immerse yourself in this work, soaking in everything you can in what feels like too short of a time.”

All students at Clarke are encouraged or required to complete one or two internships for credit in their field of study before they graduate. Most students complete an internship for academic credit. Clarke students have the support of profit

and nonprofits in the community. There are many students who complete internships in their hometowns. Internships can be paid or unpaid.

To start the internship process, students contact Becky Herrig, director of Career Services.

“Each student is required to attend an internship orientation to discuss their learning objectives, discuss an appropriate employee site and discuss all details of the internship program,” Herrig said.

Internship applicants receive help to draft and proof their resume for the internship application along with support and tips on how to interview for the internship, as well as choosing professional attire.

“One of the highlights for Clarke’s in-

Continued on page 8



Continued from page 7



Becky Herrig

ternship process is the supportive collaborative environment with students, employers and faculty. All of us support the students to gain experience in the field and be successful in the internship. All stakeholders want the students to succeed in their internship and career plans," Herrig said.

"Internships are still a relevant way for students to learn about their field. In today's job market, passing exams with high scores and getting a degree does not necessarily offer the much-needed work experience you will need to succeed in a workplace," Herrig said.

She recommends that students start looking for an internship many months in advance as internships are extremely competitive and students need to find the right fit for their learning outcomes and career plan.

"By completing an internship, you will be able to gain real-life exposure, grow your knowledge and determine if you are in the right career field. Internships not only provide you with the firsthand experience in the real working world but also enable you to understand the career trajectory for your desired job title. You can learn how to apply the knowledge you have acquired during an internship to your future workplaces. In addition internships are an excellent learning curve for young graduates and students while meeting new people and making connections in the professional world," Herrig said.

"An internship helps students learn about their capabilities and ultimately encourage them to have a greater understanding of their strengths and weaknesses. It can be a challenging experience at times. Still, the benefits students gain from being pushed out of their comfort zone helps them tremendously in their future career," Herrig said.

IN HER WORDS

"By completing an internship, you will be able to gain real-life exposure, grow your knowledge and determine if you are in the right career field. Internships not only provide you with the firsthand experience in the real working world but also enable you to understand the career trajectory for your desired job title."

Becky Herrig

LEARNING ABOUT PHILANTHROPY



Nora Noonan

Nora Noonan, a sophomore at Loras College, started an internship with the Community Foundation of Greater Dubuque in January 2022 which will continue through May of 2023. Noonan has two intern titles – philanthropy intern and YAPPERS student coordinator.

Her tasks include overseeing the YAPPERS program, which is a group of Dubuque high school students who are involved in raising money and making grants to nonprofits that address youth issues. Noonan also helps to plan events and develop communication strategies which ties into her public relations major. She will graduate in spring 2025.

"I have always loved being involved in my community and thought that the nonprofit world would be a good place to start when looking into future employment opportunities," Noonan said. "Through my internship at the Foundation, I have been able to truly see the struggles and successes of Dubuque community. With their various initiatives and diverse team of leaders, I am honored to be a part of it."

Noonan said she didn't know that interning would give her so many opportunities to network and that she would learn important interpersonal skills that will give her an advantage when she enters the workforce.

"Internships are always worth your time and effort. Whether you come out of the experience liking the field/company or not, that is one more thing that you've learned about yourself. Internships are extremely valuable for both the student and the company overseeing the position. Students can gain on-the-job experience and career skills that they will take much further than the end of the internship period. Companies can invite a new perspective into their team and learn from their intern," Noonan said.

"As a supervisor, I can honestly say that I grow as a person and a professional as the result of working with interns," Jeff Danna, director of Communications at the Community Foundation of Greater Dubuque said. "Each student who has worked as a part of my team has opened my eyes to new ideas and new ways of working. I truly value the experience I gain from working with the next generation of professionals and community leaders."

"Interns are active and valued members of the Community Foundation family. The work they do directly supports our mission of strengthening communities and inspiring giving. They help build our capacity for making a positive impact in the Dubuque region," Danna said.

Interns receive a stipend for each semester

Continued on page 10

GIVE PAT COLEMAN A CALL!

Pat has the new Ram Commercial vehicles you want and will fully customize them for your needs!



BusinessLink has you covered.

Our investment in your company provides:

- Complimentary membership, no dues, no fees
- Priority next-available bay service for your business vehicles
- Extended service/repair hours
- Free loaners for selected vehicles
- Free shuttle service
- Expertise in commercial financing options
- 24/7 towing service available
- We will come to your place of business



turpindodge.com

of DUBUQUE



JFK Road at Dodge St., Dubuque, IA

563-583-5781 • 800-747-4221 • www.TurpinDodge.com



Metro Creative

Continued from page 8

they work. Danna said his goal in the communications department is to have an intern working on the team at any given time of the year. Most departments in the Community Foundation have hosted interns including the impact team supporting various community initiatives such as the food provider network which combats food insecurity.

“Speaking for my team, our interns have supported the Community Foundation’s marketing and communications efforts through visual and written storytelling. This is a role that combines creativity with community impact. Interns that I have supervised have managed our social media postings, helped produce videos, written press releases, collected data for infographics, designed ads and print materials and helped update materials that nonprofits use for our annual Great Give Day,” Danna said.

“Internships are beneficial to both the students themselves and the organizations that hire them. These opportunities are important to help students grow and gain real-world experience that will prepare them for their careers. In many cases, businesses and organizations can help build connections and support that might not happen but for the internship. Interns bring fresh ideas and new

skills to their roles, which can help organizations evolve to meet today’s needs. For the Community Foundation specifically, our work is about building a strong Dubuque region for the future. We strive to support the next generation of leaders, and internships with our organization are just one of the many ways we can do so,” Danna added.

LEARNING ABOUT HUMAN RESOURCES

Loras College senior Andrew Martinez was a human resources intern at A.Y. McDonald Mfg., a manufacturer of water works, plumbing, pumps and natural gas products. He was involved in recruiting in the foundry and factory areas and screened applications to determine if applicants will move to a phone interview, the next step in the interview process. Martinez scheduled and conducted the interview with the candidates.

Martinez also assisted and focused on the incorporation of Diversity, Equity and Inclusion initiatives. He met with a DEI taskforce biweekly to discuss next steps and what they can do to make A.Y. an inclusive workplace for all.

Martinez said that being a sociology and



Andrew
Martinez

business major, that, in his eyes, human resources was the sociology of business. “I took an HR class and an organizational behavior class and fell in love with the concepts we studied. From focuses on dealing with unions, stress management/burnout, hiring and the application process and so much more, I knew that

this internship would expose me to many different areas of HR and I would not be focused in one particular area,” Martinez said.

The paid internship at A.Y. McDonald ended in December. Martinez said he learned more about DEI initiatives in a business setting.

“I enjoyed establishing and celebrating cultural heritage months and recognizing the many cultures of those who work here.”

“The honesty that A.Y. McDonald had about making the workplace a close-knit community. From day one I was welcomed in and felt a bond and connection with not only my boss but everyone on the team. It was just that, a team. Also, the passion for

Continued on page 11

Continued from page 10

DEI work and how much they wanted me included in the process, I know that being in a workplace where DEI was valued was somewhere I would love to work," Martinez said.

Martinez encouraged other students to consider an internship.

"Do it. Having been in different internship roles, it gave me the opportunity to see what I liked and what I didn't. It gave me a glimpse of what my future could be like in the different roles that I was in. It also gives you the chance to find what you are truly passionate about working in. I know that I enjoy working in different areas but being in these internships made me realize what I hope to do with my future and who I was as an individual."

Anna Brestrup, human resources representative at A.Y. McDonald, can relate to the interns at her company as she interned at the business, too.

"In my internship at A.Y., I was provided the freedom and comfort level to explore and try new things. I was also given the opportunity to network and visit many other company facilities. This experience has allowed me to see I belonged at A.Y. McDonald and understand that HR was the field for me."



Anna Brestrup

A.Y. McDonald has nine paid interns in the quality, accounting, human resources, IT, finance and production departments. Brestrup said the responsibilities for interns vary by position, department, business need and the strength/interest of the intern.

"The goal for the intern is to give them an experience so they can determine whether the culture and job aligns with their skills and characteristics," Brestrup said.

Brestrup said that businesses can learn and incorporate new ideas and concepts that interns bring to the table.

"Interns have the ability to look at challenges with a fresh set of eyes and often provide unique perspectives with new and innovative ideas. This is a great opportunity for the business to learn the interns' values and how well they work together. Skills and knowledge can be taught but having an individual understand the unique complexities within a job is extremely valuable," Brestrup said.

"Selecting, not just hiring co-workers is one of the most important roles in any business. Internships provide an invaluable opportunity for both A.Y. McDonald and our interns to better understand each other's values, beliefs, and skill sets. This creates a platform to build a lasting and meaningful relationships," Brestrup said.



Jessen Weber

LEARNING ABOUT SMALL BUSINESS

Jessen Weber, a junior at Loras, is doing a double major in marketing and media studies. His internship at RH Prints Co., a screen printing and event planning company helped him learn more about using Photoshop and social media apps.

He gained hands-on experience learning different platforms and working virtually with a remote team.

"I've learned a lot about marketing and how a small business runs," Weber said.

Weber was surprised that it takes a lot of confidence and courage in the sales experience of the business.

"It definitely opened my eyes. Internships are valuable for students because they give you the hands-on experience of what a job looks like in your field of interest and could open doors to many new people and job skills," Weber said.

"All Loras students are encouraged to seek at least one internship during their time at Loras. Some academic programs require an internship for the major. Seventy-two percent of our graduates have participated in one or more internship, clinical, or practicum. Most frequently, we have students from the fields of social work, psychology, business administration, marketing, finance, computer science, accounting, criminal justice, engineering, analytics and kinesiology," said Jennie Weber, Academic Internship Coordinator at Loras.



Jennie Weber

To be considered for an internship, students must meet minimum requirements for GPA and accumulated credits in order to participate in a credited internship. While students can apply to a business or organization for any internship, in order to earn credit for the experience, they must have a conversation with either their Loras academic adviser or with Weber then be accepted into the internship course.

Loras College has strong partnerships with many businesses and organizations including Dubuque County, the City of Dubuque, A.Y. McDonald, Cottingham and Butler, Kunkel and Associates, Dubuque Community YMCA/YWCA Crisis Services, Opening Doors, Resources Unite, Grand River Medical, UnityPoint and MercyOne Hospitals, St. Mark Youth Enrichment, Presentation Lantern Center, John Deere and the Community Foundation of Greater Dubuque that are consistently supervising student interns.

Some internships especially in the fields

of accounting, engineering and finance could be posted up to a year prior to the internship starting. "Most students seek to secure an internship two to three months before the start of the next semester," Weber said. The number of students per semester varies, Weber said the busiest semester is spring followed by fall, summer and the January term. "For the fall and spring semesters, we may have 50-70 students working in internships that are not required for their major."

Most internships in the STEM fields are paid and in the last five years Loras has seen a significant increase in the number of paid internships in other fields. "Internships allow students to connect the dots between their academic classroom learning to their proposed professional field. We have fabulous faculty and staff at Loras College and being able to be on-site and "do" the work supplements the learning in an incredibly robust manner. Internships provide the opportunity for students to practice their soft skills, build connections and explore their vocational calling," Weber said.

FINDING INTERNS

Troy Wright

At Origin Design Co, a full-service design firm, human resources manager Troy Wright said that the business hires three to six paid interns per year in their architectural, field services, land survey and engineering departments.

Most interns come to the firm through career fairs, online postings and employee referrals.

Interns perform engineering assignments, assist in the generation of engineering documents, use Autodesk Civil 3D software to assist with drawings and exhibits, assist with agency research and permit applications, gather field data and perform on-site construction observation tasks.

"Internships are of value at Origin Design as students can apply new classroom principles to the professional environment and gives us the ability to connect with young professionals. Internships allows the student to test-drive a career and for us to build talent pipelines and help close the skills gap for new grads. We also find that internships enhance the leadership skills of our employees who oversee interns," Wright said.

"In today's market, it's extremely important for companies to have an internship program in place. This allows companies the opportunity to preview students who will be entering their industries in the near future, giving the company the inside-track on top talent. Interns have the ability to bring immediate value to companies by increasing productivity, applying the latest techniques and technology and improving the overall work environment."

Dubuque organizing company simply aims to help



JESSICA REILLY

Nicole Powers, who owns Simply Organized Dubuque, sits at her home in Dubuque.

BY KARI WILLIAMS

Simply Organized Dubuque is simply a passion for Nicole Powers.

A mother of three with a nursing background, Powers started to have a desire to return to work after having her third child in April 2020. She wanted something flexible, but struggled to find something that fit her needs.

So the self-proclaimed, natural-born organizer started to think about other things she loved, and Simply Organized Dubuque was born in April 2021.

One of her “lofty” goals is to have a warehouse full of organizing products. But in the short-term, Powers said she wants to get the word out about her services.

Continued on page 13



A playroom at Powers' home in Dubuque.

Continued from page 12

“Really just getting out there and making sure that people know about us because it’s such a needed thing, a needed service that people don’t realize how much stress clutter and being disorganized (can bring).”

The National Association of Productivity and Organizing Professionals (NAPO) states that professional organizers like Powers “understand the emotional attachment to items.”

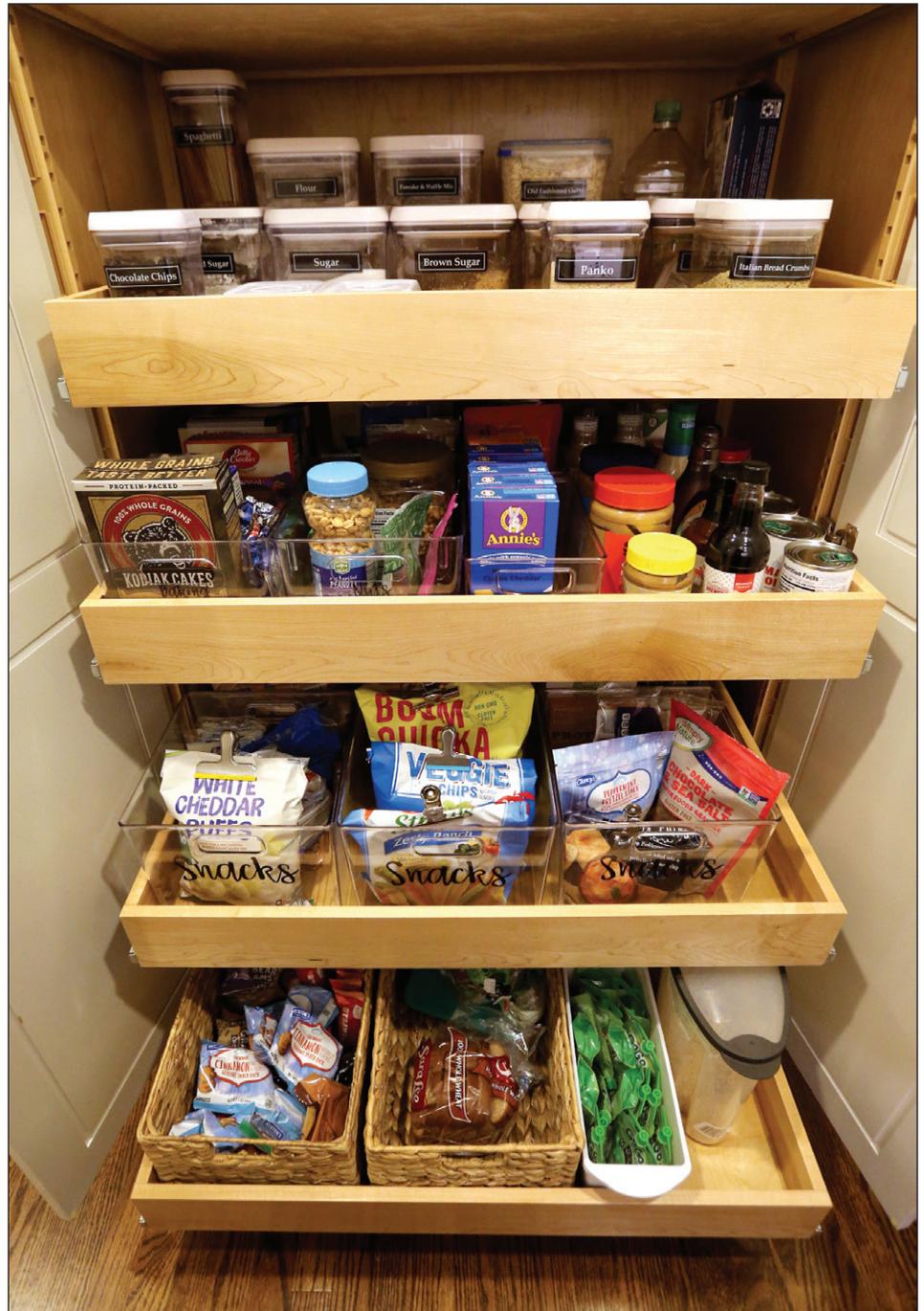
“Not only can they help people become more organized, they offer strategies for maintaining that environment,” NAPO’s website states as part of its Get Organized & Be Productive (GO) Month annual initiative that occurs each January.

Powers offers in-home and business organizing and decluttering services for spaces ranging from home kitchens and pantries to coffee shops, office kitchens and more.

Her most popular services are the organizing and decluttering of kitchens and pantries, followed by closets, basements and garages. She also provides design services and space-planning consultations.

“Kitchens and pantries, that’s the heart of the home,” Powers said. “I would say, that’s where most people spend their time. I usually start there and it kind of snowballs into other areas of the home.”

Continued on page 15



Powers offers in-home as well as business organizing.

IN HER WORDS

“Really just getting out there and making sure that people know about us because it’s such a needed thing, a needed service that people don’t realize how much stress clutter and being disorganized (can bring).”

Nicole Powers

LEARNING THAT FITS YOUR LIFE



Online CareerPLUS Micro Courses

Professional development micro courses with 15 hours of content

clarke.edu/careerplus



Online Bachelor of Applied Studies Degree

Designed for those with an AA/AS degree to finish a bachelor's degree in 2-3 years

clarke.edu/BAS



Online Master of Business Administration Degree

Earn an MBA specializing in Leadership, Business Management, or Sport Management in less than 2 years

clarke.edu/MBA



adm-011201

IN HER WORDS

“(We’re) still growing as far as a lot of new clients coming through. It’s still just kind of word of mouth.”

Nicole Powers

Continued from page 13

Potential clients begin with a phone consultation to determine their goals. From there, Powers said, they determine if an in-person consultation is required. At that time, she would take measurements and photos and plan out the project.

“That has been the most helpful process for me,” she said.

Labeling also is a part of the process, according to Powers. If she’s working on a pantry, for example, she will take everything out, figure out what can be pitched or donated and then create categories.

“Before you put it back, you want those zones or categories established. It gets very messy before it gets better, but it’s worth it in the end,” she said.

When working side-by-side with someone, the work will be completed in three- to four-hour increments. When working independently, she’ll do the work until it’s complete.

Since opening in 2021, Powers has added a contract employee who assists on larger or time-sensitive jobs.

“(We’re) still growing as far as a lot of new clients coming through,” she said. “It’s still just kind of word of mouth.”

For more information, or to schedule a consultation with Simply Organized Dubuque, visit www.simplyorganized-dubuque.com/.

Potential clients can also follow Simply Organized Dubuque on Facebook and Instagram at [@simplyorganizeddubuque](https://www.instagram.com/simplyorganizeddubuque).



A playroom at Powers’ home in Dubuque.



Powers opened her business in 2021.

your **HOMETOWN BANK(ers)**

Our experienced commercial lenders have the expertise and commitment to meet your business needs.

	Mark Herbst 563.556.7700		Leo Hickie 563.557.2300		Mike Moran 608.348.5501
	Derek Olberding 563.557.2300		Paul Pfohl 563.557.2300		Ryan Small 563.557.2300

FIDELITY BANK & TRUST

We're proud to be **YOUR HOMETOWN BANK!**

www.bankfidelity.bank | 800.403.8333

 **MEMBER FDIC**

3 steps to help you create a new habit



KATHIE ROTZ
Unity Consulting

She is a leadership consultant and John Maxwell Certified speaker, trainer and coach with the Dubuque business

"No matter how hard the past is, you can always begin again." - Buddha

"Beginnings could happen more than once or in diverse ways." - Rachel Joyce

"Be like the lotus: trust in the light, grow through the dirt, believe in new beginnings." - Unknown

No matter what quote speaks to you regarding "new beginnings," January always is the month we seek to start over, start something new or redo something old.

But for how long will this change last? This is an age-old challenge. Did you know that the second Friday in January (Jan. 13) is considered "National Quitters Day?" This day is when most people give up on their New Year's resolution. After only two weeks.

Leadership experts have found one of the reasons for this is that we need clarity on what we want our results to be. We live with general goals because they are comfortable. For example,

- I want to lose weight.
- I want to stop eating sugar.
- I want to drink less alcohol.

Contrary to popular opinion, it's easy to change habits if you do so based on science. Science says that success or failure is predicated on one thing: Mindset.

Here are three easy steps to create a new habit that will allow you to become the greatest version of yourself in 2023.

PICK A SMALL ACTION AND BE SPECIFIC ABOUT IT

Instead of "getting more exercise" as your goal, determine in your mind to walk 10,000 steps per day. In

his book "The Slight Edge," Jeff Olsen suggests that the Apollo Rocket that went to the moon was only on course 3% of the time. Small course corrections had to be made to achieve the desired outcome continuously. We are no different.

CREATE A NEW ACTION TO REPLACE AN OLD ACT

For example, If you already walk three times per day, add 10 minutes to every walk.

KATHIE SAYS

Leadership experts have found one of the reasons for this is that we need clarity on what we want our results to be. We live with general goals because they are comfortable.

IT WOULD BE BEST IF YOU MADE THIS NEW ACTION EASY

You will quit if you get overwhelmed at the beginning of your journey. The easiest mile in a marathon is the first so remember the saying, "All's well that begins well."

We must realize the power of our self-talk while attempting to become the best version of ourselves. Give yourself grace and be your greatest advocate. There is enough negativity in the world already. Why add to it by telling ourselves toxic words? Remember, no one cares more for you than you.

Here is the final bit of advice for your success in 2023. Write your goals down. Psychologists say you are 42% more likely to accomplish your goals if you write them down and keep them in front of you.

You got this. Create a positive mindset, guard your self-talk and know I am cheering you on. Have a successful 2023.

BIZ LOCAL

MERCYONE AWARED FOR PEDIATRIC EMERGENCY CARE

MercyOne Dubuque Medical Center was recognized by the state's new Iowa Pediatric Emergency Assessment and Care (IPEAC) Recognition Program for its readiness to provide emergency care for children. The hospital is the first to be recognized by the program.

A press release states that IPEAC "recognizes the work of hospitals of all sizes to ensure each is prepared to provide initial stabilization, treatment and any needed transfers to definitive care for ill and injured children in Iowa."

Robert Wethal, MercyOne's vice president of patient care services and chief

nursing officer, said MercyOne staff have been in conversations with state officials for several years about developing a program to highlight the importance of pediatric emergency care, which is markedly different from treating adult patients.

To be recognized in the IPEAC program, hospitals must complete an application that includes requirements for equipment, training and support of pediatric patients and families. State representatives also complete a site visit to the hospital to view equipment and speak with physicians.

AIM ANNOUNCES MERGER

AIM Credit Union (ACU), with two branches is Dubuque, has announced

that Hub-Co Credit Union and KAH Credit Union has merged. The merger will add nearly 3,000 members to ACU's south-east Iowa market.

EAGLE RIDGE EARNS 4 HONORS

Eagle Ridge Resort & Spa received four Stella Awards from Northstar Meetings Group, an online platform for event organizers, planners and incentive program professionals. The Stella Awards are the meeting industry's highest honor.

The destination resort in Galena, Ill. was awarded a gold medal for Best Golf Resort in the Midwest, and three silver medals for Best Resort, Best Resort Space in the Midwest and Best Sustainability Initiative.

DUBUQUE AREA
CHAMBER

The DUBUQUE AREA CHAMBER and *KCRG* working together for Dubuque

Need Business?

804,653
Annual Referrals

Join the Chamber today



JOE WINTERS
KCRG



Where Business Belongs

563.557.9200 | WWW.DUBUQUEChamber.COM

Stocks and bonds should perform better in 2023



JOHN GONNER
First Community Trust

He is president and chief executive officer of the Dubuque institution

There is no doubt, 2022 was a bad year for investment returns. It was especially bad because while stocks entered a bear market (down more than 20%) bonds also were having the worst year in many respects.

This is a nasty and unusual occurrence. If you look at each time the stock market was down in the past four decades, the bond market was positive every time. When stocks had a three-year bear market in 2000-2002 (technology bubble bursting and 9/11) where stocks declined by a total of 38%, the bond market was up each of those years by an average of 10% per year.

But through September of last year, not only was the stock market down 24%, but also the bond market was down by 15%. So even a conservative mix of stocks and bonds would have been down 16%-18% in just nine months. Both improved in the fourth quarter, but it was a difficult year for investors.

To put the bond market returns in perspective, in the 42 years from 1980 to 2021 the bond market produced a negative return just four times. The worst of those was in 1994 (another year when the Federal Reserve aggressively raised interest rates) when the return was negative 2.9%. The year 2022 was about four times worse than the previous worst year. The bond market also had a loss in 2021, making last year the first back-to-back negative years for the bond market.

The cause of the disaster in the markets has been aggressively rising interest rates, which are a result of high inflation. In the two years from June 2020 to June 2022, the Consumer Price Index (CPI) increased from a scant 0.6% to a whopping 9.1% That is astonishingly runaway inflation.

We haven't seen anything like that in more than 40 years. Inflation started rising significantly in the second quarter of 2021, when it reached 5.4%. But at the time the Fed believed the higher inflation mostly was due to supply chain disruptions and would be only temporarily elevated. The Fed was stimulating the economy with 0% interest rates and by putting cash into the economy through bond purchases. At the beginning of 2022 the members realized they were wrong. They abruptly changed course and they aggressively raised interest rates and started pulling money out of the economy.

Inflation has started to improve, declining from a high

of 9.1% in June to 7.1% in November. The Fed has started to slow the pace of interest rate increases and is projected to stop raising interest rates in the first half of the year. If inflation continues to moderate as it is expected to do, it will provide a much more positive environment for investment returns even as the economy slows and risks of slipping into a recession remain.

If interest rates stop going up and possibly even decline, returns on bonds will go from double-digit negative in 2022 to mid-single digit positive in 2023. Likewise stock returns should improve dramatically.

Stocks are frequently referred to as a "forward looking animal." Stock prices historically move up and down well in advance of changes in the economy. The bear market in 2022 was reflecting the slower economy and lower earnings expected in 2023. However in 2023, I expect the stock market will move up in anticipation of the recovery in economic activity that will follow the slowdown.

The biggest risk would be if the inflation numbers do not continue to improve. An area of concern for the Fed is the tight labor market, which is causing wage inflation. The number of open jobs for each person officially looking for work is the highest it has been in 50 years, and by a significant amount.

It will take time for the supply and demand for workers to come back into balance. This could cause interest rates to stay higher for longer and could deepen the economic

slowdown that is expected. If the unemployment rate increases from 3.7% to 4% or a little higher, I think it would be positive for the markets.

Another issue is that there are distortions in the economy related to the pandemic and the economic stimulus that followed. There are excess funds in the hands of local governments, businesses and individuals and that is likely hampering the Fed's job of lowering inflation quickly.

I expect the inflation numbers to improve in the first quarter as some of the big increases from last year start to drop off the report. Interest rates will level off and possibly decline improving bond market returns dramatically. Even though the economy is likely to continue to slow, the stock market will start to look ahead to economic recovery and stock prices will begin to recover.

JOHN SAYS

If interest rates stop going up and possibly even decline, returns on bonds will go from double-digit negative in 2022 to mid-single digit positive in 2023. Likewise stock returns should improve dramatically.



Greater Returns on Your Training Investment.

Companies of all sizes can benefit from investing in employee training. Northeast Iowa Community College (NICC) provides fully customized solutions to address the needs and objectives of your business. Companies that partner with NICC and invest in training see improved employee efficiency, productivity, morale and retention. Funding options may be available to help offset training costs.

NICC can help your business improve with:

- ✓ Leadership Development
- ✓ Strategic Planning
- ✓ Communication
- ✓ Industrial and Technical Skills
- ✓ Safety Training
- ✓ and many more areas!

"We are working with NICC Business and Community Solutions on employee training because it's important that our company can retain and build a highly engaged workforce."

JOE NOONAN
DIRECTOR OF OPERATIONS
CASCADE MANUFACTURING



SCAN ME

**Invest in Your Employees.
Call Theresa Leisen Today!**

844.642.2338, ext. 3207

www.nicc.edu/customizedsolutions



**NORTHEAST IOWA
COMMUNITY COLLEGE**

Business and Community Solutions



Sponsored by  **NORTHEAST IOWA
COMMUNITY COLLEGE**

Danielle Jacobs

Dubuque Main Street executive director

Danielle Jacobs was born in Southern California and moved to the Midwest during her middle school years. She moved around after college but settled in Freeport, Ill., to be closer to family.

Jacobs fell in love with Dubuque 15 years ago while working at TH Media. She knew she wanted to move here and the Dubuque Main Street position provided that opportunity.

Jacobs is married to her high school sweetheart, and they have two adult children and a 7-year-old. Her passion is music. She has been a music promoter and talent buyer for more than 10 years.

Family, career highlights, past recognition, awards, hobbies: Created Red Dirt Music Fest, Freeport, Ill., 2012 (1 year event); created the Pretzel City Brewfest, Freeport, 2013 (still active); created the Pretzel City Winefest, Freeport, 2015 (still active); speaker at the National Main Street Conference, Pittsburgh, 2016; created Six One Zero (610) Music Fest, Freeport, 2019 (1 year event).



Main Street Dubuque Director Danielle Jacobs at her office.

in **her** words

You do not need to sit at a desk, in an office, to get work done. On the other hand, humans need to interact in person for the betterment of our social health. Communication is evolving in ways we never imagined and it's important to embrace it all.

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

I'd have to say my parents. They did an incredible amount of work for their communities and families. I was delivering Meals on Wheels and helping at our local homeless shelter by age 10. It instilled a passion for servant leadership in me.

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

I don't make decisions. Our organization is very collaborative and inclusive. The board makes decisions together for the betterment of all of downtown. The staff executes those decisions.

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

I get out in nature. The world can seem small inside four walls, but nature brings out zest in me. I think more clearly and ideas flow like a waterfall.

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

All three of these align in our organization. I'd say the vision is most important because the future is where we're headed.

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

I think it is incredibly important to be humble — admit your mistakes, give credit where credit is due and be approachable.

What advice do you have for future leaders?

I'll quote musician Cody Johnson, "If you got a dream, chase it, 'cause a dream won't chase you back."

What lessons can leaders take away from the current pandemic?

You do not need to sit at a desk, in an office, to get work done. On the other hand, humans need to interact in person for the betterment of our social health. Communication is evolving in ways we never imagined and it's important to embrace it all.

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

Escorting my co-workers to self-discovery.

Meeting people.

Making my spot on the map a little bit better.

Changing the narrative around aging



**GRETCHEN
BROWN**
Stonehill
Communities

She is president
and chief
executive officer
of the Dubuque
institution

The last I knew, we all age. Why do we find ourselves thinking of aging in a way where every added year means we are closer to health decline, more frailty and less mobility? These thoughts don't enter our heads until later in adulthood.

As teenagers, we embrace every birthday as getting us closer to more opportunities to expand ourselves, more privileges, more freedom and enhanced relationships with others. It is natural for our perspective to change, but it doesn't have to be a negative change.

If we see aging in every decade of our lives as only a loss of health or potential rather than a dynamic process allowing us to accumulate experiences, insights and wisdom, then we allow ourselves to get stuck in the mindset and bias of "ageism" — discrimination of others on the basis of their age. This bias begins in early childhood and grows during our lifetime as we are exposed to negative messages about older people.

Thanks to the advertising and entertainment industries, older people are portrayed as forgetful, grouchy or ill. Our capitalist American culture tends to value productivity and independence. These messages and values mold our beliefs and judgments and could eventually lead to our bias regarding aging. We can change this with intergenerational conversation and education. After all, isn't it about living life to its fullest?

Let us get out of the divisive dichotomy of "old" vs. "young." Sharing our perspectives shifts our attitudes about age and people of different ages. It starts with awareness. Think about how a small shift in vocabulary can change an entire message.

Instead of, "You look good for your age," why not just

say, "You look good?" How about when we put the word "still" in front of a verb. "Oh, you're still working?" Am I considered an outlier working at the age of 63? Why is it surprising that I continue to find meaning and purpose in my role? Let's just drop the "still."

In addition, the words senior and elderly can reinforce negative stereotypes. Replace these words with older adult. "Older" is more neutral and factual (we are all older than someone). Changing the vocabulary can lessen the negative connotation, take out the bias, be more respectful and bring value to a conversation.

Organizations across the country who serve older adults, including Stonehill Communities, have been engaged in changing the narrative around aging. This is put into practice in marketing materials, social media posts and the way we talk to each other and those we serve.

Through conversations, we understand what matters to them. Their right of self-determination and choice has and always will be honored. This drives person-centered services that preserve the dignity of each individual.

All of us have the ability to influence those around us and promote a culture of respect. Let us take this as a chance to reframe our views on aging and lead ourselves with curiosity, grace and an outlook that welcomes the opportunities before us. Be bolder, claim older.

GRETCHEN SAYS

Organizations across the country who serve older adults, including Stonehill Communities, have been engaged in changing the narrative around aging. This is put into practice in marketing materials, social media posts and the way we talk to each other and those we serve.

It's key to keep focus on the endgame



**JASON
NORTON**

DuTrac
Community
Credit
Union

He is senior
vice president
of marketing
and business
development
with the Dubuque
institution

With the New Year, tradition states we set a new goal for the future.

Are you one of the many who has set an ambitious long-term goal, are working hard to achieve it — yet with each passing day find your ability to keep focus on the endgame and maintain the level of necessary motivation to overcome each challenge has fizzled out?

Losing motivation and focus is a common occurrence as our priorities shift and we realize the individual activities needed to accomplish our goal seems daunting and tedious as we begin our quest. Later, it appears restrictive as we encounter challenges and obstacles — and find ways around them — and, just near the finish line, when the goal seems achievable we feel exhausted and fizzle out from all our past efforts.

These feelings cause us to make choices: We choose to give up the goal, or rediscover the motivation and commitment to slowly progress toward the finish line and achieve our goal.

Through the process of mental contrasting we can strengthen our motivation as well as our commitment relatively easily in three distinct steps and keep our focus where it should have been all along on achieving the endgame.

STEP 1: ENVISION THE ENDGAME GOAL

Motivational speakers and religious leaders state in order to achieve a goal we must first envision it. In this first stage, you will perform a detailed review of the future goal imagined becoming a reality — and what your future life is like with the endgame goal achieved.

During envisioning, give thought to current and future financial security needs to achieve the goal. Consider writing a plan detailing how you will obtain the next promotion at work or, speak with a financial adviser regarding the ability of your retirement nest egg to meet current and longer-term goals.

The world is truly an oyster with your name on it, if you have the discipline to go after it, so explore every option even those which at first blush might not seem realistic. Ask yourself, is it time to consider a career change to become closer to the desired future venue, can blending either more work or more fun into an established career create more balance and enjoyment in life. As you envision options, explore short and intermediate-term goals, challenges, even obstacles that could distract your focus.

Whatever the goal, take time to contrast how your future life looks and feels to what your life is today. What will you do with your time, previously spent each day at

the office? A few weeks of rest seem like nirvana today as does a walk each day along the beach — a wish come true — but are rest or walks built in or even allowable with your goal?

STEP 2: REFLECTING ON CURRENT REALITY

To strengthen personal resolve and commitment gain an understanding of the motivation for the goal. Why is my long-term goal a tropical vacation home? To escape?

To relive a previously flawless anniversary vacation, etc.? Is something missing in my current reality?

This will be awkward as we sort through our mental closets and give thought to what and who surround us in our lives today, and who or what surrounds us in our imagined future. This step is not for the faint of heart or those not self-aware. However, the benefit of self-understanding of who we are — what makes us tick — and what our true motivations are for the future, is priceless.

STEP 3: CONSIDERING THE CONTRAST BETWEEN CURRENT REALITY AND THE FUTURE GOAL

The final step to mental contrasting is comparing our lives today with what we believe our lives will be once we achieve our goal. This last step often leads to the unveiling of the true motivation to achieve and remain focused on achieving our endgame.

Reflecting and contrasting our lives today with tomorrow provides

insights that will uncover and provide time to recognize and overcome challenges standing in the way of goal achievement, provide us with the motivation and commitment to face challenges head-on.

The answer to the puzzle of how to overcome future challenges is to think through the potential obstacles ahead of time, so we are mentally prepared and less impacted by our emotions felt when the obstacle arises, allowing us to commit brainpower and energy to overcome them.

ACHIEVING PERSONAL AND PROFESSIONAL GOALS

The blueprint we build through mental contrasting allows us to keep our focus on the endgame — and to achieve it. Mental contrasting gives us the time to anticipate in our hearts and minds what the endgame will be — as well as identify our true motivation for it.

Happy New Year 2023 and to the achievement of everyone's endgame.

JASON SAYS

Losing motivation and focus is a common occurrence as our priorities shift and we realize the individual activities needed to accomplish our goal seems daunting and tedious as we begin our quest.

What does the future of work look like?



**LISA
MCLEOD**

She is an author
and business
consultant

For many, the past three years have felt like 30.

The world of business shifted rapidly. Organizations went remote, some stayed there. We went through the Great Resignation, the Great Reshuffle, unexpected layoffs, niche industry booms and everything in between.

I'm not one for New Year's resolutions, but I think the start of a new calendar year is an interesting time to reflect on what's changed and think about the future we want to create.

As we (hopefully) catch our breath and prepare for the ever-evolving world of work, I wanted to share three (optimistic) predictions I have for 2023:

SOFT SKILLS WILL BECOME MORE IMPORTANT AND EASIER TO MEASURE

Last year, LinkedIn released some fascinating data on how to future-proof your career. They reported: Hard skills can help you get a recruiter's attention, but soft skills can help you land the job. More than three in five (61% of professionals say soft skills in the workplace are just as important as hard skills.

The top soft skills in demand? Leadership, communication and problem-solving. Inherently, we know these things matter. But when the future becomes more difficult to predict, their importance rises. I predict that with the rise of importance, how we assess these soft skills will improve. Anecdotally, I've seen a major increase in senior leaders undergoing 360-degree reviews and organizations teaching these foundational skills through onboarding and ongoing training.

THE FOUR-YEAR DEGREE WILL MATTER LESS

We're already seeing early indicators of this. Recent research analyzed more than 51 million job listings, looking for four-year college degree requirements. In 2017, 51% required the degree. By 2021, that share had de-

clined to 44%. At Accenture, for example, the researchers found the share of postings specifying a bachelor of arts degree or higher fell to 43% in 2021 from 54% in 2017.

Don't get me wrong, four-year degrees can provide a foundational level of knowledge that's difficult (but not impossible) to replicate, especially in more technical fields. And believe me, as much as I love LinkedIn Learning, I'd really prefer a doctor who went to an accredited medical school.

Yet, some of the most motivated, intelligent, and strategic people I know are not highly educated. Employers are recognizing that in a lot of cases, four-year degree requirements are nothing more than a privilege-rooted barrier to entry for otherwise exceptionally qualified applicants.

EMPLOYERS WON'T JUST COMPETE WITH EACH OTHER FOR TALENT; THEY'LL COMPETE WITH SIDE HUSTLES, TOO

This is the direct result of the proverbial "steady paycheck" once promised by a full-time corporate job all but evaporating. If you weren't laid off in the past three years, you know someone who was. If your salary didn't freeze, you know someone who did. Clocking in at your 9-5 once felt like the safe bet. Now, controlling your destiny might feel (and be)

more reliable.

From services like Legal Zoom to programs like Canva, to networking opportunities on LinkedIn, the barriers to starting a business will continue to fade. I had a client tell me last year that he feels like everyone who works for him has some sort of side hustle. My prediction is that many of those side hustles will make the leap to full-time hustles this year.

If the past few years have taught us anything, it's that no one knows what's ahead. What we do know, and what history tells us, is that the people (and organizations) who are willing to grow, change, and learn something new always will own the future.

LISA SAYS

I'm not one for New Year's resolutions, but I think the start of a new calendar year is an interesting time to reflect on what's changed and think about the future we want to create.

GREATER DUBUQUE DEVELOPMENT CORP. WORKFORCE BREAKFAST



JESSICA REILLY

Attendees listen to presentations on a plan that would see Jule Transit provide free bus routes to multiple Dubuque area businesses to assist employees with transportation during the Greater Dubuque Development Corp. workforce breakfast at Diamond Jo Casino in Dubuque on Friday, Dec. 9.



Rick Dickinson, president and CEO of Greater Dubuque Development Corp.



Nic Hockenberry, director of workforce programming.



Jason E. White, vice president of business services.



Mandi Dolson, director of workforce recruitment and retention.



Crystal Dixon presented at the event.



Chelsea Cox, with Northeast Iowa Community College.

TRI-STATE MAYORS BREAKFAST



THOMAS ECKERMANN

Area city and business leaders gathered to discuss a top priority: finding ways to recruit more workers to the region and retain those residents already here during the Dubuque Area Chamber of Commerce event at Hotel Julien Dubuque on Friday, Dec. 2.



Dubuque Area Chamber of Commerce President Molly Grover (from left) speaks at a breakfast where Peosta, Iowa, Mayor Russ Pfab; Dubuque Mayor Brad Cavanagh; Platteville, Wis., Common Council President Barb Daus; and Dyersville, Iowa, Mayor Jeff Jacque share updates on their economic and community development priorities.



Molly Grover, the chamber's president and CEO, states "Housing, transportation and child care are our top priorities in this regard as we work to grow the regional economy. Those barriers are really significant, and we know you are all feeling them."



KEEP MOVING

WITH GIGABIT INTERNET SPEED

SPEED. SECURITY. RELIABILITY.

Mediacom Business delivers powerful internet solutions. Secure, reliable Gigabit broadband fuels efficiency and pushes the envelope on productivity. It's the technology that gives your business the momentum it needs to keep moving.

**MEDIACOMSM
BUSINESS**

CALL TODAY 800-479-2091

DUBUQUE AREA CHAMBER LEGISLATIVE AGENDA



STEPHEN GASSMAN

Dubuque Mayor Brad Cavanagh speaks during the Dubuque Area Chamber Legislative Agenda 2023 event at Grand River Center in Dubuque on Wednesday, Nov. 30.



Dubuque City Manager Mike Van Milligen.

BUSINESS AFTER HOURS



THOMAS ECKERMANN

Smokestack hosts business after hours on Tuesday, Dec. 13



Jamie Hilbun, Eric Hilbun and Sarah Lindecker.

RIBBON CUTTINGS



Eagle Pointe Place, 2700 Matthew John Drive, Dubuque.



Dubuque Area Chamber of Commerce
Dubuque Star Brewing, 600 Star Brewery Drive, Dubuque.



Ryan Oetken Family Dentistry, 1082 Cedar Cross Road, Dubuque.



Stonehill Communities, 3485 Windsor Ave., Dubuque.

Here to Help You Get the Job Done

CHEVROLET | **GMC**
BUSINESS ELITE

Shop our inventory at RundeAutoGroup.com

RUNDE
AutoGroup.com

adno=318079

RIBBON CUTTINGS



Higher-Self Holistics Metaphysical Center, 3003 Asbury Road, Dubuque.



Dubuque Area Chamber of Commerce Float and Fly Wellness Studio, 1344 Locust St., Dubuque.



Tri-State Occupational Health, 4156 Pennsylvania Ave., Dubuque.



Green State Credit Union, 3405 Stoneman Road, Dubuque.



Grand River Medical Group, 245 Railroad Ave., Suite F-1, Dubuque.



Dubuque Ice Arena, 1800 Admiral Sheehy Drive, Dubuque.



Romper Room Child Care Center, 1275 Main St., Dubuque.



Rockwell Anderson Studio, 396 W. Locust St., Dubuque.

Tell me a story: It can help with hiring



DAN PORTES Management Resource Group

He is chairman and chief executive officer of the Davenport, Iowa-based consulting business

I have been in the executive search business for more than 37 years. Through the years, I have learned to interview candidates using behavioral based questions to determine if a candidate is qualified as a potential fit for a search I am conducting for my clients.

In addition to interviewing candidates, we ask them to take a series of tests and assessments that are reviewed by our psychologist to gain greater insight into each person's capacities as well as personality and emotional intelligence. This process was developed to help our clients in hiring the best fit for their opportunity.

Years ago, I was with the president of a robotic integration company who decided he needed an assessment that measured a candidate's ability to visualize projects from a 360 perspective.

He was convinced that because they built robotic systems that replaced people on an assembly line, this was the most important criteria in the hiring process. Our psychologist said there was an excellent test but also asked the president how he knew for sure that the outcome would lead to hiring more effective engineers.

He suggested we invite the rest of the executive team together and ask them what they considered the most important criteria they observed in a candidate during the hiring process.

Well, the president was a bit shocked at what he heard because he had no idea what they had considered in the past.

- The CFO said, "I have seen the best results coming from these five schools of engineering. Anyone who has not attended one of them has never worked out."

- The chief marketing and sales leader said, "If they delivered newspapers in the Midwest, they would have developed the discipline and perseverance to be successful. Knowing that to complete the job, they must wake up when it's dark and below zero, it builds tremendous character."

- The COO said, "If they grew up on a farm and had to figure out on their own how to 'fix' things, they make the best employees."

With this in mind the president asked me how we would know which one or combination of these thoughts made a difference. Our psychologist told him they needed to do a study that looked at their successes and failures, perform a regression analysis and they would eventually see what truly matters. When the president heard the cost, he decided not to spend the money but wanted the new test included in the hiring process.

I once asked a billionaire what critical question he asked candidates when he interviewed them. He was excited to tell me that he would ask them to tell him a story. Most candidates would of course ask what kind of story and he said you can speak on any subject you wish.

He said he asks this question because telling stories is the way we communicate with each other every day. Good storytellers are engaging, often have excellent communication skills, can be funny, make you listen closely, tell you something about themselves, make you want to hear more and provide a window into a person's psyche.

He also said what they talk about makes a statement about who they are. Do they choose to talk about themselves? Do they pick a person to talk about that made a significant difference in their lives? Did they come up with a relevant story that matched the position for which they were interviewing? Were they interesting and engaging or shallow and lackluster in their ability to be good storytellers?

This of course is not a scientifically proven formula for hiring. However, when you're talking to a billionaire, you tend to think they have done some amazing things to get where they are. While I find this

storytelling question very interesting and worthwhile, and my robotic president's thoughts equally worthy, I think the lesson to be learned is this.

Hiring is not easy. You cannot rely on a single factor or question in making your best decisions. You need to use a scorecard that covers several factors to measure the relative importance of each criterion along with the probability of success a candidate would have based on the criterion.

DAN SAYS

Hiring is not easy. You cannot rely on a single factor or question in making your best decisions. You need to use a scorecard that covers several factors to measure the relative importance of each criterion along with the probability of success a candidate would have based on the criterion.

Families, businesses will see lower taxes



CHELSEA
NUNN
RSM US LLP

She is a tax manager
with the regional
business

Beginning in 2023, Iowa families and businesses will pay lower taxes as a result of House File 2317 enacted during the 2022 legislative session.

The legislation included a reduction in personal income tax rates, a procedure to reduce corporate income tax rates and numerous other taxpayer-friendly changes.

Individual taxpayers will benefit by significantly amended personal income tax rates beginning Jan. 1. Prior to 2023, there were nine tax brackets with the highest marginal rate of 8.53%. Those brackets already were scheduled to be reduced from nine to four with a highest marginal tax rate of 6.5% in 2023. House File 2317 further reduces the rates and number of brackets during the next four tax years and schedules a phase-in of a flat 3.9% tax rate for all filers beginning for 2026 tax years and after.

On the corporate side, the legislation creates a system to reduce the corporate rate during a period of years, ultimately resulting in a single rate. In any year in which the state generates in excess of \$700 million in corporate income tax receipts, the surplus will be used to buy down the current top rate.

Following the close of the fiscal year, the Department of Revenue will calculate the new top marginal tax and apply it effective Jan. 1 of that year. This calculation will take place at the conclusion of each fiscal year until the Iowa corporate income tax rate is lowered to a single rate of 5.50%.

For Fiscal Year 2022, Iowa net corporate income tax receipts exceeded \$850 million, thus triggering the first corporate tax rate reduction. For tax year 2023, the previous scheduled rate of 9.8% is reduced to 8.4%.

Certain retirement income is nontaxable beginning in 2023. Disabled Iowans, or those age 55 and older, are able to exclude from taxable income certain retire-

ment income received from a governmental or other pension or retirement plan, including defined benefit or defined contribution plans, annuities, individual retirement accounts, plans maintained or contributed to by an employer, or maintained or contributed to by a self-employed person as an employer, and deferred compensation plans or any earning attributed to the deferred compensation plans.

The categories of newly nontaxed retirement income are certain to benefit many Iowans, but the provisions are nuanced and should be reviewed carefully.

Also beginning in 2023, Iowans who are awarded capital stock from their employers can elect to exclude capital gains from the sale of such stock from state income tax. The qualified stock sale exclusion provides that an employee-owner is entitled to make one irrevocable lifetime election to exclude the net capital gain from the sale or exchange of capital stock of one qualified corporation if the capital stock was acquired by the employee-owner while employed and on account of employment by the corporation.

A qualified corporation must have employed individuals in the state for a minimum of 10 years and the employee-owner must have acquired the stock while employed by the corporation for at least 10 years. The deduction is phased-in during three years as follows: 33% in 2023, 66% in 2024 and 100% in 2025 and after.

Iowa income tax reform has resulted in significant taxpayer friendly changes in recent years. The changes mentioned above are just a few of the most noteworthy

provisions. Many other changes are complex and require thorough analysis. Iowa taxpayers are encouraged to discuss these changes with their state and local tax professional.

CHELSEA SAYS

Following the close of the fiscal year, the Department of Revenue will calculate the new top marginal tax and apply it effective Jan. 1 of that year. This calculation will take place at the conclusion of each fiscal year until the Iowa corporate income tax rate is lowered to a single rate of 5.50%.

FREE CONVENIENT PARKING

Hello, Avelo!



Dubuque, IA (DBQ)

Orlando, FL (MCO)

Fly
NONSTOP
from DBQ to
ORLANDO



Book Now at AveloAir.com



adno=319690

SURPRISINGLY LOW FARES, REFRESHINGLY SMOOTH TRAVEL



Hoag



Volker-Purman



Bergan



Noll



Didesch



Gaunitz



Gregory



Wong



Novak

HONKAMP

HIRED: Becca Hoag as a learning coordinator.

HIRED: Heather Volker-Purman as an administrative coordinator.

PROMOTED: Haley Bergan to tax supervisor.

PROMOTED: Stephanie Noll to tax supervisor.

PROMOTED: Kyle Boardman to senior accounting manager.

PROMOTED: Erica Berning to accounting supervisor.

PROMOTED: Ashley Didesch to SALT Manager.

PROMOTED: Emily Feldhacker to staff accountant II.

PROMOTED: Lindsey Gaunitz to senior accountant.

PROMOTED: Lauren Gregory to se-



Odefey



Salander



Weih



Schultz



Smith



Squiers

nior accountant.

PROMOTED: Jordan Puls to senior accountant.

PROMOTED: Alissa Wong to senior accountant.

PROMOTED: Lauren Novak to senior administrative coordinator.

PROMOTED: Jessica Odefey to business services manager.

PROMOTED: Haley Salander to staff accountant II.

PROMOTED: Colin Weih to staff accountant II.

PROMOTED: Courtney Schultz to training manager.

PROMOTED: Jenn Smith to senior tax manager.

PROMOTED: Julie Squiers to tax manager.

Continued on page 35



Stonehill
COMMUNITIES
— Health Center —

**Leader in
Technology**

Whether an injury or surgery has taken you out of the game, our commitment to cutting edge technology and our highly skilled Outpatient Therapy team, will get you back to your life sooner.



3485 Windsor Avenue | Dubuque, Iowa 52001 | 563.557.7180

stonehilldbq.com   



Parsons



Riniker



Windsor



Serra



Myers



Kotz



Schuchart



Gutierrez



Mena



Sharp



Allen



Trumm



Kutsch



Wernimont



Becker



Conrad



Pudlo



Anderson

Continued from page 34

IOWA ASSOCIATION FOR JUSTICE

ACHIEVEMENT: Sam Wooden, of Dubuque, was named to its board of governors.

COTTINGHAM & BUTLER

HIRED: Elizabeth Parsons as client service representative.

HIRED: Jessica Riniker as client service representative.

HIRED: Cori Windsor as client service representative.

HIRED: Rachel Serra as client service representative.

HIRED: Melissa Myers as service representative.

HIRED: Destiny Kotz as service representative.

HIRED: Lori Schuchart as service representative.

HIRED: Jennifer Gutierrez as claims coordinator.

HIRED: Rachele Mena as claims coordinator.

HIRED: Cameron Sharp as account administrator.

HIRED: Auna Allen as account administrator.

HIRED: Ellason Trumm as account administrator.

HIRED: Nancy Kutsch as a financial services representative.

HIRED: Zoie Wernimont as a claims administrator.

HIRED: Katherine Becker as an accounting specialist.

HIRED: Cliff Conrad as an associate client consultant.

HIRED: Michael Pudlo as assistant vice president.

HIRED: Veronica Anderson as a quality assurance representative.



Welter



Ketterhagen



Bagge



Murphy



Osterhaus



Blunt

HIRED: Sara Welter as an account specialist.

HIRED: Tyler Ketterhagen as an account administrator.

HIRED: Allison Bagge as a client service representatives.

BODINE ELECTRIC CO.

HIRED: Charissa Schmitt to the assembly department.

HIRED: Colton Knief to the assembly department.

HIRED: Lucas Knief to the structural department.

PROMOTED: Tim Kieler to set up and operate A in the gearing department.

QUEENB RADIO

APPOINTED: Dave Murphy as Dubuque Super Hits 106.1 program director and QueenB Radio Wisconsin group operations manager.

UNIFIED THERAPY SERVICES

HIRED: Katie Osterhaus as a physical therapist.

ALLY OF COOPERATIVE ELECTRIFICATION AWARD

ACHIEVEMENT: The Wisconsin Electric Cooperative Association (WECA) awarded Steve Freese, president &

CEO of the Wisconsin Electric Cooperative Association, a special Ally of Co-operative Electrification (ACE) Award, the highest honor presented by WECA and its board of directors.

EXIT REALTY UNLIMITED

The company announced that the following were recognized at EXIT Realty Corp. International's annual convention for their outstanding achievement from July 1, 2021 to June 30, 2022:

ACHIEVEMENT: Sales representative Austin Healy received the Gold Award for closing between 75 and 99 real estate transactions.

ACHIEVEMENT: Franchisee Dennis Buchheit and sales representatives Jerry Elbert and Gwen Kosel received the Silver Award for closing between 50 and 74 real estate transactions.

ACHIEVEMENT: Sales representatives Sharon Gaul, Jared Levy and Sharon Covey received the Bronze Award for closing between 25 and 49 real estate transactions.

DUBUQUE BANK & TRUST

PROMOTED: Jacob Blunt to small business banker.

Continued on page 36



DuBois



Loc



Gadiant



Livermore



Fischer



Henkels



Ehrlich



Hinz



Sass

Continued from page 35

COMMUNITY FOUNDATION OF GREATER DUBUQUE

HIRED: Susi DuBois as executive assistant to the president and CEO.

MEDICAL ASSOCIATES

ACHIEVEMENT: Brian Loc, DO, passed the 2022 cardiovascular disease certification examination and is board certified in cardiovascular disease through the American Board of Internal Medicine. Loc has been with Medical Associates since July 2022.

HIRED: Jodi Kilburg, ARNP, has joined its obstetrics and gynecology department.

FORBES 20 UNDER 30

ACHIEVEMENT: Niman Ranch farmer advocate Elle Gadiant was recognized on the 2023 Forbes 30 Under 30 Food and Drink list for her support of independent U.S. family farmers and ranchers and sustainable agriculture.

CRESCENT COMMUNITY HEALTH CENTER

HIRED: Ursula Livermore as chief medical officer

HIRED: Tracy Tschudi as a brain health nurse practitioner

HIRED: Peggy Fischer as a pa-



Nelson



Brummel



Nelsen



Wright



Fassbinder

tient service representative

HIRED: Kylie Henkels as a data analyst

OPENING DOORS

PROMOTED: Ashley Ehrlich to program director.

PROMOTED: Audrey Hinz to assistant program director.

PROMOTED: Emily Sass to Teresa Shelter case manager.

PROMOTED: Cassie Nelson to Maria House case manager.

WOMEN'S LEADERSHIP NETWORK OF DUBUQUE BOARD

The following are members of the board of directors:

Stephanie Meyers, Giese Roofing Co., president; **Miranda Ernst**, Health-Check 360, president-elect; **Justine Bemis**, MidwestOne Bank, past-president; **Kate Ahlers**, ReMax Advantage Realty, secretary; **Jill Gogel**, Dupaco Community Credit Union, treasurer; **Lauren Minert**, Kunkel & Associates Inc., and **Margaret O'Reilly**, Eagle

Point Solar, as communication directors; **Kaley Rigdon**, Clarke University, membership director; **Amy Green**, Northeast Iowa Community College, as programming director; **Malorie Steffen**, Cottingham and Butler, and **Nicole Link**, Hotel Julien Dubuque, special events directors; **Lisa Anderson**, American Realty, member-at-large; **Robyn McDermott**, Pigott, director of connections.

ORIGIN DESIGN

HIRED: Jeff Brummel as a senior relationship manager.

HIRED: Lisa Nelsen as a field services technician and engineering designer.

HIRED: Troy Wright as human resources manager.

HIRED: Mark Fassbinder as an architect and project manager.



THE RIGHT CHOICE...

For Your Business Phone and Internet
190 Main Street, Dubuque, Iowa 52001 • 563-556-0499 • www.cstech.com

Light speed fiber-optic technology is within your grasp with CS Technologies

Call Us Today 563-495-0832 | jim@cstech.com www.cstech.com



SUBSCRIBE

Scan the QR Code to subscribe to bizTimes.biz



PfiFFner



Sell



Roth



White



Brannon



Pluemer



Vaassen



Mihm-Herold



Willette

MEDICAL ASSOCIATES CLINIC NAMES PFIFFNER CHIEF OPERATING OFFICER

A Dubuque native has been named chief operating officer for Medical Associates Clinic.

Tom PfiFFner started in his new role with the Dubuque-based health care provider this month, a press release states. He succeeds Chief Operating Officer Brian Schatz, who has retired after 23 years in the role.

PfiFFner, a Dubuque native, is a University of Iowa graduate who has worked in multiple health systems, most recently serving as senior vice president of strategic operations at American Orthopedic Partners LLC. He also spent more than 20 years working in various leadership roles at Northwestern Medicine and Advocate Aurora Health in Chicago.

The release states that PfiFFner “has an extensive background in clinical and surgical operations, revenue cycle, systems, mergers and acquisitions.”

UNIFIED THERAPY SERVICES ANNOUNCES DIRECTORS

Unified Therapy Services, of Dubuque, announced that **Erin Sell** was hired as director of marketing.

The company also announced the promotion of **Mary Lee Roth** to human resources director.

WHITE TO LEAD COUNTY HEALTH DEPARTMENT

The Dubuque County Board of Health has named **Allie White**, of Epworth, Iowa, as health department director. She formerly served as health services coordinator for Dubuque Community School District.

She said her first priorities in the new role include guiding the department through an upcoming strategic-planning process. White is in her fourth year serving as the health services coordinator for the Dubuque school district after working as a school nurse there since 2012. She

previously worked as a nurse in several area health care settings.

White will be the department’s first permanent director since longtime leader Patrice Lambert retired at the end of 2021.

HONKAMP ANNOUNCES PARTNERS

Honkamp, of Dubuque, has the naming of three partners: **Mike Brannon**, **Julie Pluemer** and **Terry Vaassen** as partners.

MIHM-HEROLD NAMED TO IOWA JOBS POST

The Iowa Jobs for America’s Graduates (iJAG) Organization announced **Wendy Mihm-Herold** as its president and CEO.

She previously served as Northeast

Iowa Community College Business and Community Solutions Vice President.

DUBUQUE BANK & TRUST NAMES VICE PRESIDENT

Steve Willette was promoted to head of commercial, executive vice president.

Continued on page 38

Story suggestion? Want to write for bizTimes.biz?

Email

gary.dura@thmedia.com





Want to grab your slice of the pie? Give us a call we can help!

815-747-2448
www.langesign.com

 find us on facebook
Lange Sign Group

Continued from page 37

UNITYPOINT NAMES VICE PRESIDENT

UnityPoint Health-Finley Hospital named **Carla Belken** as vice president of operations.

She has held numerous leadership positions within the organization, most recently as director of education and organizational excellence. In her new role, Belken is responsible for various operational functions for Finley, providing vision and leadership for major clinical, ancillary and support services. In addition, she will be responsible for advancing the hospital's strategic plan, operating budget and developing high-performing leaders within the organization as a member of the senior leadership team. She began her career at Finley in 1987 as a charge nurse.

KENDALL HUNT ADDS PAIR

Kendall Hunt Publishing in Dubuque announced the addition of a two directors.

Alan Hensley has joined Paradigm Education Solutions as national sales director and **Jen Lewis** has joined Kendall Hunt Publishing as director of marketing for higher education.

KOELKER JOINS TRAVEL DUBUQUE

An Iowa state senator has been appointed to a position with Travel Dubuque.

Iowa Sen. **Carrie Koelker**, R-Dyersville, will start her role as vice president of community engagement for Travel



Belken Hensley Lewis Koelker Lamkin Donnelly

Dubuque in January, a press release states.

Koelker has 28 years of experience in the tourism industry, most recently serving at executive director of Eastern Iowa Tourism. She also worked for Dubuque Chamber of Commerce Convention & Visitor's Bureau — now Travel Dubuque — from 1994 to 2000.

"Our team has worked with Carrie for many years in her role at Eastern Iowa Tourism," said Keith Rahe, president and CEO of Travel Dubuque, in the release. "Anyone who has had the chance to work alongside her knows she has an immense passion and appreciation for what tourism can do for a community, county and region. We are thrilled to bring her on our team to foster relationships that will benefit not only our organization but the entire travel industry in the region."

Koelker is finishing up her first four-year term in the Iowa Senate and was reelected last month for a second term.

CLARKE NAMES INTERIM PRESIDENT

An interim president has been selected to lead Clarke University in Dubuque as the current leader prepares to depart at the end of the year.

Fletcher Lamkin will serve "for 12 to 18 months or until the search for Clarke's 17th president is completed and the pres-

ident assumes office," states a message sent to students, staff and alumni.

Lamkin will succeed Thom Chesney, who announced in November that he would step down at the end of 2022 after serving as president since July 2019.

The campus message states that Lamkin has "extensive" experience in higher education as a professor, dean of academics, vice president for institutional advancement and president for several colleges, including as president of Westminster College in Fulton, Mo., from 2017 to 2020.

After his time at Westminster, Lamkin was a consultant for CampusWorks, which works with colleges and universities to "develop and implement insightful strategies to improve institutional effectiveness and enhance the student experience," the message states.

"We can realize success by collaboratively leading Clarke's extraordinary people to build upon the exceptional plans that have been developed, thereby providing a strong foundation of financial wellness, stable enrollments and student success for the next president," said Lamkin in the release.

PAIR NAMED AS EXECUTIVE VPS

First Community Trust, N.A, in Dubuque promoted **Kathleen Donnelly** and **Jim Liddle** to executive vice presidents.

Advertiser Directory		
CLARKE UNIVERSITY14 CS TECHNOLOGIES36 DBQ AREA CHAMBER OF COMMERCE - AVELO ... 33	DUBUQUE AREA CHAMBER17 FIDELITY BANK & TRUST.....15 GREENSTATE CREDIT UNION2 IMON39 LANGE SIGN GROUP37 MEDIACOM.....27	MIDWEST ONE BANK.....4 NICC CAREER EDUCATION(PEOSTA)19 RUNDE AUTO GROUP29 STONEHILL FRANCISCAN SERVICES34 TURPIN9
<i>Thank You to All of Our Advertising Partners!</i>		

THE NEW NORMAL DEMANDS NEW TECHNOLOGY.

Fiber Internet • Voice • Data

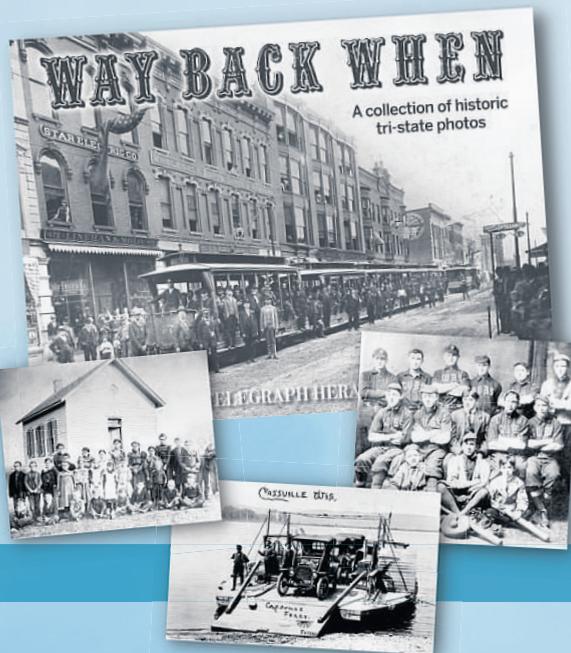


ImOn.net/Dubuque • (563) 239-9150



adno-321697

WAY BACK WHEN



The latest book from the Telegraph Herald

"Way Back When" features a collection of more than 400 historic tri-state photographs depicting life in the area from the late 1800s to the early 20th century.

Only **\$44⁹⁵**

plus tax and applicable shipping



ORDER TODAY: TelegraphHerald.com/Store

TELEGRAPH HERALD

adno-321683

Let's Explore

DREAM DESTINATIONS



Learn about our 2023 trips!

New Orleans & Cajun Country
 April 16, 2023 | 7 Days
\$3,475* pp double
INFORMATION MEETING
Tues., Jan. 10 | 6 p.m. | Telegraph Herald
 801 Bluff St. | Dubuque
telegraphherald.com/neworleans

Venice & The Italian Lakes
 May 24, 2023 | 11 Days
\$4,799* pp double
INFORMATION MEETING
Tues., Jan. 10 | 7 p.m. | Telegraph Herald
 801 Bluff St. | Dubuque
telegraphherald.com/venice

Canadian Rockies & Glacier National Park
 July 12, 2023 | 7 Days
\$4,049* pp double
INFORMATION MEETING
Thurs., Feb. 9 | 6 p.m. | Telegraph Herald
 801 Bluff St. | Dubuque
telegraphherald.com/canadianrockies

Coastal New England
 August 6, 2023 | 6 Days
\$3,299 pp double
INFORMATION MEETING
Thurs., Feb. 23 | 6 p.m. | Telegraph Herald
 801 Bluff St. | Dubuque
telegraphherald.com/newengland

Treasures of Ireland
 October 17, 2023 | 9 Days
\$4,045* pp double
INFORMATION MEETING
Tues., Mar. 7 | 6 p.m. | Telegraph Herald
 801 Bluff St. | Dubuque
telegraphherald.com/ireland



Questions...contact jodi.dodd@thmedia.com
 or call 563-588-5697.

TH MEDIA
 Connecting our Community

*Rate reflects \$100 booking discount per person.