

# bizTiMES

TRI-STATE NEWS FOR YOUR BOTTOM LINE

APRIL 2023

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ready to fill seats  
and entertain

### COLUMN Organizing your tax information

for next year  
starts now

### Faces in Business

Kate Parks

# Advice for college graduates

Local business leaders share their experience and  
the advice that helped them when exiting academia

Gary Collins, CEO of Crescent Community Health Center

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April 2023  
Volume 31, Issue 8

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CEO of  
Crescent  
Community  
Health Center  
Gary Collins

Photo by  
Dave Kettering

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

# Advice for Grads

Times might change, but good advice is timeless.

For college graduates, moving from academia into the work world can be daunting.

Luckily, successful business leaders in the tri-state area are more than willing to share the experience they've accumulated, as well as some advice they got when they graduated, with the next generation



Megan Gloss



Anthony Frenzel

of businesspeople, starting on page 5.

## NEXT MONTH

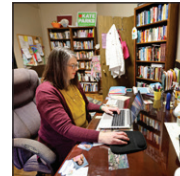
Next month, BizTimes will take a look at area businesses that have an eye toward environmental conservation and responsible stewardship.

*Have a story idea? Interested in writing for BizTimes? Email [megan.gloss@thmedia.com](mailto:megan.gloss@thmedia.com) and [tony.frenzel@thmedia.com](mailto:tony.frenzel@thmedia.com).*

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# Advice for college **graduates**

Local business leaders share their experience and  
the advice that helped them when exiting academia

BY JILL CARLSON

**A**s the class of 2023 prepares to graduate from college and go out into the world, they most likely will receive advice from professors, family, friends and commencement speakers about what their next steps should look like.

Gary Collins, CEO at Crescent Community Health Center, shared one of his favorite pieces of advice, which is from American professor, lecturer, author and podcast host Brené Brown.

“When a courageous person chooses to enter the arena, they are greeted with rows of seats and people,” Brown said. “The three seats that will always be filled in the arena are: shame, scarcity and comparison. The fourth seat is reserved for a teacher, family member or co-worker. Save a seat for yourself as well.”

**Continued on page 7**



Gary Collins, CEO of Crescent Community Health Center.

**Dave Kettering**

**Continued from page 6**

Collins sees Brown's advice as emblematic of a trap too many people have fallen into.

"This advice reminds us of how easy it can be to only listen to the negative people in the arena that will always be there, and to not ignore them, but honor that the others are there too — and take the feedback from all the people in the arena as an opportunity for future success," Collins said.

He has had experience mentoring college students from a program in Cleveland, Ohio, that matched professionals with inner city youth — pre-college seniors and first-year students. Mentees arranged to meet with the mentors a few times each year and stay engaged via email to encourage the mentees to stay focused and identify any challenges the professionals could assist them with.

"In many cases, the students had a challenging home life with one or both parents missing," Collins said. "Or there may have been bullying in school that created challenges for them. Our role was to keep encouraging the student mentees to try everything and keep focused on what success would look like for them.

"Time management, confidence, communication were items that seemed to come up and we would talk through examples. We were also given other tools the students could utilize through the organization that coordinated the mentor/mentee matching."

**Dave Kettering**

Collins works with administrative assistant Aleah Maiers.

Collins said that what he learned most from the students is that it is very challenging to be a young adult today.

"Between immense peer pressure, financial pressure and distractions, it is easy to sometimes get knocked off course temporarily by giving in to the various pressure they observe and endure," he said. "Staying the course will pay off and

lessons will be learned along the way to those that we encouraged."

Collins received his bachelor of arts in accounting and business from Muskingum University and his master of business administration from Baldwin Wallace University.

**Continued on page 8**

**FROM THE EXPERTS****Gary Collins**

"Volunteer — find clubs or groups you can align with for enriching and possibly applying your book learning and classroom experiences."

"Try new things — try everything — there will be so many opportunities to learn and grow in and out of the classroom."

"Consider your summer terms as an opportunity to enrich your semester work — try a job you may not have considered, like working at a camp, aligning with a nonprofit organization or traveling to a new place to put your classroom skills to work."

**FROM THE EXPERTS**



**Alex Dixon**

“You can be great here. Greater Dubuque is a great place to start your career and even better place to call home. Look for opportunities here.”

**Continued from page 7**

He offered the following advice for college grads.

“Time moves faster than you think,” he said. “Find something you truly enjoy because in a blink of an eye, you will be looking back wondering where those years went. Meet with others that are in the career you are interested in to find out if it is what you expect to be doing when you graduate.”

**FINDING PASSION**

When he graduated from Howard University with a degree in finance, Alex Dixon, president and CEO of Q Casino and the Dubuque Racing Association, was advised to develop a skill, then find his passion.

“I recently spoke with a business class at Loras College and encouraged them to find mentors who just conquered the life experiences in which they plan to pursue,”

**Continued on page 10**



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**FROM THE EXPERTS**



**Chad Chandlee**

“Become a great critical thinker.”

“Trust that your manager has your best interest in mind and you will take their comments constructively.”

“Volunteer for everything.”

“Let your career take you where it leads you. Don’t get too caught up in what you thought you wanted, pay more attention to where life is leading you.”



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Continued from page 8

Dixon said.

The DRA co-sponsored a college night at the Dubuque Fighting Saints where Dixon had the opportunity to engage local college students.

“Later this year, University of Dubuque, Clarke University and Loras College will unveil an exciting new initiative supported by the DRA to encourage students to stay in the community post-graduation. I look forward to engaging this cohort,” Dixon said.

**FINDING YOUR CALLING, DESPITE THE CHALLENGES**

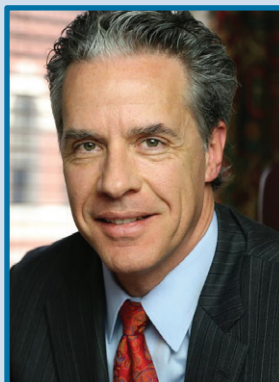
Jobs were hard to find when Chad Chandlee graduated from the University of Northern Iowa with a business management degree.

“I was told to take whatever job I could get, find a mentor at the company, listen to them and learn everything I could while I was there,” Chandlee said.

Chandlee, who is COO and president of Kendall Hunt Publishing and CEO and president at Great River Learning, advises graduates to worry less about what their major was and more about what they want to do.

When he was newly graduated, he was given this advice, “If you are too big to do the small things, then you are too small to do the big things,” and likes to share it with recent grads.

**FROM THE EXPERTS**



**Andrew Butler**

“First of all, follow your heart, look for experiences, and most importantly, embrace the fact that you will never stop learning.”

“As you begin the next phase of your life, look for a career that is meaningful and challenging. Also, work hard.”

“There is so much to learn. By being a lifelong learner, you will always find satisfaction and reward in all that you do.”

**PUTTING IN THE WORK**

“The best advice I’ve given in a mentoring role is, ‘Understand that you can do anything you want to do, you just need to put in the work and understand that it will take time, nothing happens overnight,’” said Andrew Butler, executive chair at Cottingham & Butler Inc.

One of Butler’s favorite quotes is from Winston Churchill: “Endeavor to persevere.”

Butler graduated from Babson College with a degree in finance and received this advice at the time: “Work hard and understand that, while you just graduated, you have a great deal to contribute. But approach all tasks from a position of inquiry.”



Metro Creative

# Phoenix Theatres ready to fill seats and entertain

Midwest-based theater chain bounces back from the pandemic with a combination of blockbusters and community-focused entertainment



File photo

BY ANGELA JONES

**T**he allure of cinema seems timeless, as are movie theaters — long the arbiters of popular film preferences where we expect to be entertained. Moved, scared, energized, thought-provoked and transported, going to the movies is one of a few activities that can keep us young at heart, reminding us of endless possibilities and of infinite story varieties and memorable characters.

Yet there have been hiccups of late. The perfect storm of COVID-19 quarantines coupled with the growth of home theaters and streaming movies on services like Disney + and Netflix put movie theater attendance on pause.

Phoenix Theatres in Dubuque has weathered these obstacles and is ready to fill seats and do what it's meant to do: entertain.

Continued on page 14

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A photograph of a white Chevrolet pickup truck parked at a construction site. A man in a dark shirt and jeans stands next to the truck, which has its bed open. In the background, there are construction materials and equipment. The advertisement includes the Chevrolet logo, the text "BUSINESS ELITE", the website "RundeAutoGroup.com", and the "RUNDE AutoGroup.com" logo in large red letters.

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Continued from page 12

“Theaters are existing but (moviegoers) are not always excited to see movies,” said Phoenix general manager Tyre Hall. “Everything streams and people tend to stay home.”

Thanks in large part to a steady stream of blockbusters, though, moviegoers are returning to see the action on larger screens are possible in homes.

“We are bouncing back close to our pre-COVID numbers,” Hall said. “The revival of Marvel movies is one example of what helps us bounce back. ‘Top Gun’ is another example because it’s a completely different experience at a theater. It can’t really be emulated.”

While blockbuster films are not the only options, they do highlight what screen and sound capabilities Phoenix can reach. The quality of the picture has only increased and sound systems are top-of-the-line, which is something the theater takes pride in. Phoenix uses the latest technologies for screen and sound from Encore, Ovation and Dolby.

Phoenix is a Michigan-based company that operates seven movie theaters throughout the Midwest and Massachusetts.

For a six-screen theater, Dubuque’s Phoenix has plenty to offer, from reclining and heated seats to beer and wine (recently re-introduced). The theater is a draw for home-away-from-home comfort and enter-



Jessica Reilly

Tyre Hall, general manager at Phoenix Theatres, fills popcorn for a customer at the facility in Dubuque.

tainment. Ices are now on the menu, too, said Hall, and are likely to be a sought-after pairing with summer-time films.

Films are not the only offerings at Phoenix, either. Fans of professional wrestling or

boxing can see related events there through Fathom Events Company. While not blockbusters or artistic films, these events are a draw for fans who already live by the motto, “go big or go home.” Viewers can gather in groups to cheer on their favorite athletes as if attending the event in person.

Further, Phoenix will soon have an increased social media presence on Facebook, Instagram and TikTok to inform viewers of upcoming special events and features.

And, Phoenix will again participate in the Julien Dubuque International Film Festival, a local event that takes place in April every year. The festival includes regional, national and international films and attendees. This year’s festival will take place Wednesday-Sunday, April 26-30.

“It can be a challenge getting everything lined up leading to the (festival),” Hall said. “But it’s usually a lot of fun once it starts. The JDIFF crowd is always pretty nice and seems to enjoy viewings at the theater.”

One of many benefits JDIFF brings to the community is for moviegoers to meet directors, actors and writers in person, something that typically isn’t available with big-market films. The festival highlights the magic of movies in a way that lets would-be

Continued on page 16



Elizabeth Madsen and her son Elliott, 11, both of Cascade, Iowa, pick seats for their movie at Phoenix Theatres.



“Since its founding, the Community Foundation of Greater Dubuque has been a vehicle for people to leave money to take care of their community.

Today, it has expanded greatly from that little idea to something much bigger and much better.”

*John O'Connor*  
 Founding Board Member,  
 Community Foundation of Greater Dubuque  
 Senior Counsel, O'Connor & Thomas, P.C.

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Jessica Reilly

Hall said Phoenix is looking to expand its space and add two new screens.

#### Continued from page 14

filmmakers see that doing so is possible.

While the film festival is an opportunity to see smaller, more unique films, Phoenix also shows quieter films, period pieces and anniversary releases — such as “Casablanca” and “The Big Lebowski.” And it seeks out ways to connect these to community members through special events, whether in relation to a blockbuster film or to a long-loved cult classic.

“We held a ‘Sandlot’ event with tents and activities, and that’s one way to highlight the

community experience,” Hall said. “We look for those opportunities.”

To make these and other opportunities more plentiful, Phoenix is looking to expand its space to provide two additional screens.

“More screens will mean showing movies and events we would otherwise have to turn down or not run as long,” Hall said.

As we approach spring and summer, blockbusters abound — “Shazam! Fury of the Gods,” “John Wick: Chapter 4” and “The Super Mario Bros. Movie” either out now or soon — are sure to draw large audiences. While blockbusters are not the only options, they remain a big draw.

### PHOENIX THEATRES

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**On the web:** [www.phoenixmovies.net](http://www.phoenixmovies.net)

No matter the type of film, though, moviegoers can enjoy a drink, literally put their feet up and snuggle into a warm seat and be transported through the power of film. Just don’t forget the popcorn.

“We held a ‘Sandlot’ event with tents and activities, and that’s one way to highlight the community experience. We look for those opportunities.”

**Dubuque Phoenix Theatres General Manager Tyre Hall**



# Boundaries and how they influence our well-being



**COURTNEY  
MISENER**

Northeast  
Iowa  
Community  
College

She is an  
instructor at the  
institution

My therapist's office is light blue-greenish. It is a calm color, a color that doesn't disturb the thoughts and words that land on its walls.

Together, in that blue-greenish room, my therapist and I walked through and defined my realm of control. My boundaries. My hula-hoop. She, essentially, taught me where Courtney ended and the world began. I had spent so much time making sure my worlds, family and social circles liked me that I had no understanding of my own autonomy. I didn't know if I liked myself. I didn't know myself. Learning the discipline of boundaries walked me back to myself.

Boundaries, simply defined, are your realm of control, or as my therapist and I call it, your hula-hoop. In each of our hula-hoops are the things we can control in any given day and in any given circumstance. You are the only thing you can control on any given day.

In your hoop is your thoughts, your feelings, your emotions, the way you care for your body, your choices, your behavior, your reactions, your finances, you. Not your children, not your spouse, not your momma or your daddy or the ladies in your church group or your friends or the guy in the Target checkout line. The whole, wide world is outside of your hoop.

So what does that mean for people pleasers like me? Well, it means that we can be free. When we understand that people's thoughts and opinions about us are outside of our realms of control, and we can go on living our lives accordingly. We work to separate our feelings from other people's feelings, and we get the opportunity to know ourselves truer and deeper.

Boundaries help us understand that it is OK if others are mad at us. If we make a choice for our lives that other people do not agree with, we can respectfully choose to allow them to hold their opinions without the opinion impacting what we believe about ourselves. Remember, they reside outside of our realms of control.

As a recovering perfectionist, I can assure you that boundaries can and will help you breathe a little easier. When I learned that I didn't need to control every environment, every person, every outcome I got healthier. My anxiety reduced significantly. I let go of micromanaging my husband (still working on this), let my kids just be kids, allowed others to be themselves and went on about my business.

There is much to explore regarding boundaries, but starting with a simple, "no thank you, that doesn't work for me," will get you on your way to reclaiming your mental and emotional wellness. The hula-hoop really does change the game.

Make sure to check out the book, "Set Boundaries Find Peace," by licensed therapist and boundaries expert Nedra Tawwab. You can do this. Let it go.

*Courtney Misener is a writer, speaker and emotional health rebel. She has worked with nonprofits, start-ups and companies both small and large to provide tools that promote emotional health, respectful communication, awareness around depression and empathy, self-affirmations and self-care and how to establish healthy boundaries with others and ourselves. She serves as the director of programs and engagement at House of Hope and is working on a Masters in Developmental Psychology from Walden University.*

## COURTNEY SAYS

I had spent so much time making sure my worlds, family and social circles liked me that I had no understanding of my own autonomy. I didn't know if I liked myself. I didn't know myself. Learning the discipline of boundaries walked me back to myself.

# Organizing your tax information for next year starts now



**KATHIE ROTZ**  
Unity Consulting

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

It is that time of the year when some are scurrying to complete their taxes or applying for an extension. I have talked to too many people who have procrastinated preparing their tax data. Even if an accountant processes your taxes for you, there is still work to prepare to give your accountant.

Is this you? Set yourself up for success in 2024 by following these three steps in 2023:

## CREATE ONE SPOT FOR IMPORTANT PAPERS

Receipts.  
Insurance documents.  
Budget worksheets.  
Anything that you receive that should not be thrown away or lost.

I recommend that this spot be a box or a bin, not a folder. We receive too much valuable paperwork throughout the year to fit into one filing folder.

Instead, add a few folders to your collection bin and file papers into the general category folders. Or wait until the end of the year to sort the documents into categorized folders. This system takes two seconds every time you file something rather than hours of stress every new year.

## CREATE A FOLDER IN YOUR EMAIL SYSTEM FOR ELECTRONIC RECEIPTS

Not all receipts or important papers are printed anymore. Be prepared to stay organized with electronic paperwork. Create one folder and title it "2023 Receipts." As you receive

receipts, move the entire email to this new folder.

I do not sort or categorize these files like I do paper receipts because it is easy enough to select "Ctrl" + "F" to find a document when I need it. Next year I will create "2024 Receipts" and continue this habit for the new year. By doing this, you will have all your electronic receipts for every year.

## DOWNLOAD A SPREADSHEET OF YOUR BANK TRANSACTIONS EVERY MONTH

Very few stores accept cash anymore. The majority of our purchases are made with automatic withdrawals, debit or credit cards. This is great when it comes to tax preparation. You don't need software to collect your transactions. All you need is online access to your bank and credit card company. (You also can combine all of your financial data into apps like Mint.com.)

Every month, download your transactions to a document that is easily accessible. I like to use Microsoft Excel. Label one new column "Category" and populate this field for each transaction. Examples of categories that I have created include groceries, auto fuel, travel, utilities and home repairs.

At the end of the year you can quickly sort and total your expenses by "Category" and deliver these totals to your accountant.

Your bin and email folder will show details of each expense if needed. Otherwise, they are filed out of your way for future reference.

A popular Chinese proverb says, "80% plan, 20% do." When you take time out to create and follow a system in preparation for the 2023 tax season, it's an easier start to the year.

### BIZ LOCAL

## FORTMAN TO LEAD NEWSPAPER ADVERTISING EXECUTIVE ASSOCIATION



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Mike Fortman, associate publisher and group director of advertising for TH Media, recently was elected president of the Multimedia Newspaper Advertising Executives Association at the MNAEA spring meeting in Mobile, Ala.

Founded in 1917, MNAEA is the oldest and most prestigious newspaper advertising executives association in the country. Membership is comprised of media executives from all geographic regions of the U.S.

Fortman has been active in MNAEA for eight years, serving on the executive board for the last three.



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# Financial planning basics key to success



**KEVIN  
SCHMITT**  
Honkamp,  
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He is  
Vice President  
with the Dubuque  
institution

With new degrees in hand, college graduates should focus on financial independence.

Understanding your financial situation is the key to success. Here are some quick tips proven to have a long-lasting impact.

## EMERGENCY CASH

Emergency cash is a critical financial safety net. Your emergency cash fund, or minimum savings account total, should be at least \$1,000 at all times.

## GET DEBT UNDER CONTROL

Tackling your debt starts by having a good handle on it. Ask yourself: Who do I owe and how much? What are my interest rates? What is the amount for monthly payments? What is the remaining term of my debt(s)?

When it comes to debt, there are two different theories: Pay off the balance of the debt with the highest interest rate first or pay off the smallest balance first. I am in favor of option two (the snowball effect), as this choice builds momentum and shows progress. Once the debt is paid off, take most of the monthly payment you were making and apply it to the next largest debt.

One important recommendation: Never borrow or cash in your retirement funds to pay off debt.

Also remember that, at tax-filing time, many people will be able to deduct at least some of the interest paid on their student loans.

## FULL EMERGENCY FUND

I believe that three months of must-have expenses is a sufficient amount for your full emergency fund. Examples of expenses you will want to cover include housing, utilities, transportation, food, insurance, child care and tuition.

## RETIREMENT SAVINGS

It is never too early to plan for retirement.

It is important to have a retirement plan and think about 401(k) investments and Social Security. Social Security is a financial foundation, and although it only will replace part of your lost income when you retire, your investments and savings play a vital role in securing sufficient income for you and your family. The sooner you begin to put money away, the more time you have to save for retirement.

Just setting aside a small fraction of each paycheck — even as little as \$10 per week — will pay off in the long run.

Planning for your future begins now. In the beginning stage of your career, work to set aside a certain percentage of your income.

Make sure you take the time to educate yourself on different financial plans and situations. Here are a few examples: IRA-Regular or ROTH (you can put aside up to \$6,500 per year), simple plan (up to \$15,500 per year)

and 401(k) plan (up to \$22,500 per year).

## HOME MORTGAGE

Many people don't know how much to spend when purchasing a home. My recommendation is 25% of your gross income, which will be split to cover your mortgage payment, property tax and insurance.

As an example, if your salary is \$120,000 and you take 25% of that income, you are left with \$30,000 to divide between the payments noted above for a year.

Because a home mortgage is typically the lowest loan rate you will have, your mortgage debt should be the last debt to pay off. When looking at your financial situation and deciding how quickly you want to pay off your mortgage, review your financial goals and ask yourself the following: Have I set aside money for an emergency fund? Is my debt under control? Am I putting a portion of my income toward retirement?

If you answered "no" to any of these questions, consider making them a priority before your mortgage.

Although it might sound like a great idea to pay off your mortgage early, make sure you think of possible upcoming expenses such as vacations, a wedding, college tuition, etc. For these experiences, you might want to have extra money on hand instead of it being held up in your prepaid mortgage.

There are advantages of putting extra money in savings.

Making smart investments like opening a business or paying off medical bills requires money in the bank instead of in a house. Remember, you cannot get back your extra mortgage prepayments from your mortgage servicer.

You also will have tax benefits. In many instances, mortgage interest is tax deductible.

## BUILD WEALTH AND LEAVE A LEGACY

The idea of building wealth for you and your family might be intimidating. People can be focused on getting by financially, so they don't think enough about creating a long-term financial legacy.

Building wealth begins on a personal level with the basics: understanding your finances, keeping your debt under control, budgeting, spending your funds as effectively as possible and investing wisely.

Leaving behind a financial legacy takes organizing and planning. It begins with consistently overseeing your finances. As time passes and you grow your wealth, you then can start constructing a strategy for transitioning it to the next generation.

Once you have your financial plan in place and a good grasp of your financial situation, one of the best things you can do is teach your family about money. The more they know about personal finance, the more likely they will effectively manage their money and be great custodians of their inheritance.

# Connecting with your dream



**NICOLE HUTCHISON**  
Statera  
Integrated  
Health and  
Wellness  
Solutions

She is a Holistic Health and Integrative Nutrition Coach, followed her dream and vision and is the owner and CEO at the Dubuque institution

*“Do not follow where the path may lead. Go instead where there is no path and leave a trail.” — Ralph Waldo Emerson*

We all have dreams. Whether you are looking forward to graduation from high school or college, starting your first job or transitioning to a new career, you have dreams of what the future holds for you.

Our education and our work tend to have a significant impact on our personal identity, both in how we view ourselves and in how others perceive us. Income, status and social recognition might impact your choice of career, yet staying true to your dreams can be the key to finding work that brings you greater joy and personal fulfillment and the opportunity to have deeper, more meaningful relationships.

## DISCOVER YOUR DREAM

Do you remember what you wanted to be as you were growing up? Throughout my childhood I wanted to be a teacher, a nurse, a psychologist or a photographer.

During the years, though, what I dreamed of being was tainted by advice from others (often unsolicited), fear of whether I could be successful and discouragement about whether I would earn enough income. I changed majors at least five times in my first few years of college, finally graduating with a physical therapy degree in 1996.

Even since then, my career path has taken a lot of turns over the course of the past 36 years. It has truly just been within the past seven years that I have been able to connect with what I believe to be my God-given dream, and I now enjoy a career I never knew existed.

I say this to encourage you and give you hope. It takes time to listen to that still, small voice and hear what it's telling you. Be true to who you are, what you believe in and your core values as you explore and experiment with what your dream might be. Your journey might take many turns just as mine has, and in hindsight I can see that even those many turns all still fit into the mosaic of how I got to be where I am today.

## PURSUE YOUR DREAM

Once you've discovered your dream, now it's time to take action. Even if your dream is something that has never been done, accept that it is your dream alone and only you have the power to make your dream come true.

If the dream seems too overwhelming, start small. Think about one small step you can take that will begin to build momentum for you toward your dream. Sharing your dream with someone who will support and encourage you can make a big difference in overcoming your fear of taking that first step.

## OVERCOME THE OBSTACLES AND CELEBRATE THE WINS

There will always, always be obstacles — real or perceived.

You might fear what your family and friends will think of you. Others might tell you it can't be done. There might be financial barriers. Or you might need additional training or support you don't yet have.

Once you're moving forward, don't necessarily expect smooth sailing. Setbacks or failures will happen. When you stumble or fail, learn from it and recommit to your dream. Also take time along the way to recognize your progress — even the smallest of victories — as these are the things that will help keep your dream alive.

## NEVER STOP DREAMING

As C.S. Lewis said, “You are never too old to set another goal or to dream a new dream.”

I don't believe God is finished with me yet, as my dream continues to grow and evolve. I no longer allow what others think or my fears or insecurities to distract me from following my dream. At 51, my life is not half over — each day I wake up with passion and excitement for what the day will hold.

It took courage to follow my dream and it hasn't been easy, but it has definitely been worth it. I pray you will have the courage to follow your own dream.

## NICOLE SAYS

Our education and our work tend to have a significant impact on our personal identity, both in how we view ourselves and in how others perceive us.

# Artificial intelligence in changing interactions



**TODD LINK**  
Dupaco Community Credit Union

He is senior vice president of risk management and remote delivery at the Dubuque institution

For the past 10 years, there has been robust efforts and material strides forward in computing and artificial intelligence and the lesser known but perhaps as important TaskBots, or automation bots. In the past year, one can barely turn around without encountering either a voice assistant answering a number you call or a chat you initiate. What we don't see making huge waves in the workplace is the deployment of artificial intelligence software that can perform work and automate routine tasks.

An example includes: An employee works for an order fulfillment company. The employee logs into a website to download a report every morning. The employee looks through hundreds of orders from the previous day for any order that was "flagged" as not correctly flowing into the order fulfillment system. When found, the employee is tasked with deleting the original order and re-entering the information into the fulfillment system. But to detect the flagged orders, this individual scrolls through more than 50 pages of correctly processed transactions to find the handful of anomalies.

In this new TaskBot world, a TaskBot is scheduled to log into that website (and yes, can even use multifactor authentication), run the report and scan the report for the flagged accounts. At that point, the bot deletes the original order, re-enters the order into the correct system, documents the actions taken and sends an email to the employee stating the report was worked, noting the changes made and noting that the original and corrected order file was stored in a database for future reference. All of this is accomplished with an automated workflow TaskBots.

The example above is one simple means to explain the power of using TaskBots and AI to fundamentally improve office productivity, allowing employees to spend their time on items that offer the firm greater ROI than reviewing a basic report. This type of automation is not the future, it is the present.

Respected consulting firm McKinsey estimates that

"around 50% of current workforce activities could be automated with already proven technology. Further, 10% of jobs could be automated at a rate above 90%."

## TODD SAYS

Automation enables companies to combat inflationary pressures. While costs increase, automation allows firms to transfer savings in one area to offset exploding costs in another without disrupting the pricing model.

This type of automation is not necessarily being driven solely by a desire for cost efficiency. There are a lot of factors at play:

- Automation allows employees to spend time on more productive customer interactions.
- Automation enables customers to gain access to the data they want 24/7/365 with automated call systems and AI chatbot.
- Automation in many areas is being driven by a labor shortage. Automation must play a role in the greater employment supply and demand equation.
- Automation enables companies to combat inflationary pressures. While costs increase, automation allows firms to transfer savings in one area to offset exploding costs in another without disrupting the pricing model.
- Finally, automation in many cases (especially with TaskBots) has a near perfect record of performance when programmed effectively. Reduced errors lead to better customer experience.

And, yes, one would be remiss for failing to note the ability to effectively

leverage AI and TaskBots to save money and help improve operating efficiency. It might not be the driving force behind the decision, but there is not a company in existence that would not benefit from a best-in-class operational efficiency model.

So, as you attend conferences and see vendor booths selling AI systems and TaskBots, take a few minutes to slow down and digest how this product or service could favorably impact your organization. These systems are not right for every company and every task, but as the data suggests, there is a lot of efficiency to be gained in general — somewhere just north or south of 50%.

And that alone should cause each of us as leaders to pause and explore these opportunities.

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# Faces in

## Kate Parks

Dubuque Community School District and Loras College

BY KEN BROWN • PHOTOS BY JESSICA REILLY

**Editor's note:** The monthly BizTimes feature Meet a Local Leader is getting a face-lift starting this month. We're broadening the scope to include more than just business leaders. Anyone with an interesting perspective, a strong story or a potent effect in their field could be featured in the new Faces in Business. If you know someone who should be featured, email [tony.frenzel@thmedia.com](mailto:tony.frenzel@thmedia.com) and [megan.gloss@thmedia.com](mailto:megan.gloss@thmedia.com).

**D**r. Kate Parks, a Marshalltown, Iowa, native, moved to Dubuque in 2007. She attended Loras College as a first-generation college student, majoring in sociology, history and German.

After college, she lived in Feldkirch, Austria, as a Fulbright teaching assistant. When she returned to the U.S., she spent time working at various universities around the country as a residence hall director while pursuing a graduate degree.

She earned her Ph.D. in sociology from Texas A&M University in 2007, then returned to Loras to begin teaching undergraduate sociology, which she has continued for the past 15 years.

She met her husband in 2009, with whom she has two school-aged children who attend public school in Dubuque.

In addition to serving on the Dubuque Community School Board, she serves on the board of Oh Happy Play and previously was on the Dubuque Human Rights Commission.

**Tell us about your field and what attracted you to it.**

I've been proudly serving on the Dubuque Community School Board since December 2019. As an educator and a parent of school-age children who wanted to be more actively involved in the larger community, it made sense to me to run for the board. I have spent my career as a sociologist teaching about education and even conducting research on issues of inequity in education. Education is truly one of my greatest passions. I decided it was time to put my passion into action by stepping up to serve in this way.

**How has your field changed in the time**

**you've worked in it? How have you adapted?**

I was sworn into service on the board in December 2019. Then a few months later, COVID-19 happened and completely changed the way that our district was operating, including the board. As a new board member, I expected that I would have a lot to learn in the first year or two about the expectations of the role, as well as about the district and the people within it. That all was made more difficult when everything shut down in March 2020.

When it was safe to do so, I spent time in the fall of 2020 meeting with the members of the superintendent's cabinet to learn more about the crucial work they do. Eventually, it





# Business

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was also safe to start touring schools, which is always a highlight.

In the past year, the district also has gone through some other transformations as we welcomed a new school board member and a new superintendent and started discussions about consolidation and district facilities.

I've learned to expect the unexpected in this role, because while there is some predictability about the school year, the district team is addressing challenging situations all the time. When the focus stays on doing what is best for kids, it makes it easier to adapt to the challenges that arise.

## Is there a person or people who have had a tremendous impact on you?

My parents had a big influence on me. Though they are now retired, they both worked in stressful and difficult jobs while I was growing up to ensure that our family had what we needed.

I know there were times when that was not easy and that they faced some real challenges, but they persevered. They gave me and my brothers quite a bit of independence, so that we learned how to solve problems, choose our own paths and to build self-reliance. They were supportive and encouraging along the way, but pushed us to make decisions for ourselves. They taught me what it means to work hard, stand up for what's right and to have concern for others.

As a child, I really loved school, and according to my mom, talked about going to college while still in middle school, despite the fact neither my parents nor many people in my family had gone.

I believe I saw that as an option because of the encouragement of my parents, but also the impact of so many amazing teachers I had the good fortune to encounter. I'm still in touch with my high school German teacher, Herr Brinkmann, who was a mentor for me and helped me see my potential.

My time as a student at Loras College was also formative in helping me broaden my



Parks looks over emails at Loras College in Dubuque. Parks is an associate professor of sociology at Loras.

perspective and understanding of the world. The faculty I took courses with opened up the world and challenged me to think critically.

It is difficult to adequately articulate the immense impact that teachers had on my life. Their work with our students is so vital and supporting them is one of the reasons I decided to serve on the board.

## Is there a story or an anecdote that illustrates your philosophy either in life or in your chosen field?

When I was in middle school, I was involved in a club called Future Problem Solvers. Teams of students were given a big issue, and we had to work together to research it. But more importantly, brainstorm solutions to the problem and come to a consensus about the right solution. We had to base our final solution on evidence and have well-reasoned arguments for why this was the best option.

I didn't know then that much of what we were doing would be relevant to me as an adult. When facing challenges or issues today, I do my best to be well-informed on the issue. I consider and weigh multiple perspectives and work to get to a solution or a plan of action. I'm a person who is not content to sit on the sidelines complaining about the problem, but instead want to

## ONLINE

Visit [biztimes.biz](http://biztimes.biz) for a video interview with Kate Parks.

think about and engage in actions that will lead to improving the situation.

## When you think of the future, what kind of changes would you like to see in your field? In the broader world?

This is a challenging time for education in our state and even nationally. I believe that public education is the bedrock of our democracy and in so many ways the strength of our community. When I interact with our students, I'm always impressed and amazed by their talents, passions, insights and determination. When I spend time with our teachers and staff, I'm always in awe of their dedication to helping each of our students thrive. The work they are doing for our kids is so important and the impact they make on our learners is immense. Investing in our students is an investment in the future we want to see.

## How do you strike a work/life balance?

As a working mom of two in this role, it's not always easy and some weeks are better than others. I'd like to tell your readers that I have an amazing system that is fine-tuned and reliable, but that's just not the case.

I do my best to make sure that when I'm home, we get time together that is undistracted by work and when I'm doing the work, whether in my professor role or on the board, that the focus is on that.

I try to avoid multiple nights of evening meetings in a week if I can so that I have time with my family at home. There are times when that doesn't happen, but for the most part, I've been able to make that work.

I think it is valuable for our kids to see their mom in this role to plant the seeds for them that they can and should serve others or serve their community someday.

## IN HER WORDS

It is difficult to adequately articulate the immense impact that teachers had on my life. Their work with our students is so vital and supporting them is one of the reasons I decided to serve on the board.

### BUSINESS AFTER HOURS



Dubuque Area Chamber employee Justine Paradiso chats with photographer Ron Tigges.



Dave Kettering

Oak Park Place employee Suzanne Esau (left) chats with Jeff Cue during the Business After Hours event.



Dubuque Area Chamber's Dan Sullivan greets guests at Oak Park Place.



The Business After Hours event was held at Oak Park Place in Dubuque on March 22.



Cathy Fens (left) of Dubuque and Northeast Iowa Community College President Herbert Riedel at the Business After Hours event.



Employees with Oak Park Place Laura Herring (from left), Candice Heinkel, Suzanne Esau and Elizabeth Greene.



The next Business After Hours will take place Tuesday, April 18, at Statera Integrated Health and Wellness.



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## RIBBON CUTTINGS



Dubuque Area Chamber of Commerce

Avelo Airlines at the Dubuque Regional Airport, 10965 Aviation Drive.

The Mississippi River Museum & Aquarium, 350 E. Third St., unveils its new exhibit space, Rivers to the Sea, which features a model of an outrigger canoe. The model was a gift from Dubuque's Marshallese community.



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DIVERSITY, EQUITY & INCLUSION



Dave Kettering

Temwa Phiri, community engagement coordinator with the City of Dubuque, speaks during the panel discussion.

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## DIVERSITY, EQUITY & INCLUSION



Dubuque Police Chief Jeremy Jensen speaks during a panel discussion about safety in our neighborhoods at Steeple Square in Dubuque on Wednesday, March 22, 2023.



Alex Baum, with the Community Foundation of Greater Dubuque, speaks during a panel discussion about safety in our neighborhoods at Steeple Square in Dubuque.



This was the sixth in a series of community conversations presented by TH Media and Community Foundation of Greater Dubuque.



Lori Ollendick, an advocate for residents with disabilities, speaks during the panel discussion.

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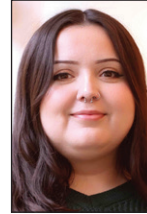
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## GALENA COUNTRY TOURISM

**HIRED: Ekaterina Roberts** as its community engagement manager. In her new role, she will act as a core point of contact for visitor-supporting businesses in Galena and Jo Daviess County, Ill.

## SOUTHWEST HEALTH

**HIRED: Mackenzie Anderson**, a physician assistant and same-day and walk-in care provider at the Kieler and Platteville clinics.

**HIRED: Faith Lampman**, a same-day nurse practitioner at the Platteville Clinic.

**HIRED: Kylie Meier**, an advanced nurse practitioner at the Platteville Clinic.

## UNITYPOINT HEALTH-DUBUQUE

**PROMOTED: Shelley McDanel** to home health administrator. She previously acted as a clinical supervisor at UnityPoint Health.

## KINTZINGER, HARMON, KONRARDY PLC

**ACHIEVEMENT: Darin Harmon**, a shareholder/owner, was inducted to Iowa Academy of Trial Lawyers. Membership is by invitation only and limited to the top 250 trial attorneys in the state of Iowa.

## COTTINGHAM & BUTLER

**HIRED: Andrew Hendricks** as a marketer.

**HIRED: Joseph Lyons** as a claims representative.

**HIRED: Kelli Jones** as a benefits services assistant.

**HIRED: Lexi Soppe, Megan Dolson, Dominic Allen and Jaqeline De La Rosa** as client service representatives.

**HIRED: Jacob Kwak** as an associate market consultant.

**HIRED: Katie Brockman and Christina Schmelzer** as service representatives.

**HIRED: Carlie Monahan** as a member services coordinator.

**HIRED: Vanessa Driscoll** as an event manager.

## MI-T-M CORP.

**HIRED: Alex Berry, John Dixon, Daniel Garner Jr., Austin Heiderscheid, Josh Kimball, David Lutgen and Alexander Lynn** to the fabrication division.

**HIRED: Jeff Rowley** to the parts department.

**HIRED: Bradly Harbaugh and Tyler Olmstead** to the production division.

**HIRED: Christopher Putnam** to shipping and receiving.

**HIRED: Cody Munson** to the engineering team.

**HIRED: LuAnna Gerdemann** to the

marketing team.

## CRESCENT COMMUNITY HEALTH CENTER

**HIRED: Dr. Ursula Livermore** joined as the new chief medical officer. Prior to joining the health center, she served as a family doctor in centers based in Iowa, Indiana and rural New Zealand.

## BODINE ELECTRIC CO.

**HIRED: Brian Schultz** as a flexible employee in the structural department.

**PROMOTED: Herman Baldwin** to set

Continued on page 35



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# The rise of the social media de-influencer



**BETSY A. MCCLOSKEY**  
 Founding Partner and CEO at Plaid Swan Inc.

In the ever-changing world of social media marketing, there has been an unexpected twist to one of the hottest trends in the industry.

Since the onset of social media, influencer marketing has been a popular tactic to promote brands and products. Content creators, otherwise known as Influencers, cite their personal experiences with products to encourage others to become consumers.

However, a sudden 180-turn has taken social media, especially TikTok, by storm recently with the emergence of de-influencing.

This turnabout sees content creators and past influencers decrying certain products as being overpriced or not living up to their hype. This pushback against consumerism has been especially popular among those in the Gen-Z and Millennial generations, as it counters another recent

hashtag, #TikTokMadeMeBuyIt, where viewers are encouraged to make impulse purchases. Meanwhile, other products have been blasted as being unethical, such as taking advantage of underpaid labor or being made using practices not seen as being friendly to the environment or animals.

The trend appears to have started with the health and beauty industry, but it since has expanded to multiple categories. Wherever and whatever the reasons for starting, the de-influencing has exploded in popularity. As of March 2023, more than 160 million videos on TikTok were marked “#deinfluencing.”

For decades, businesses used the age-old tradition of having a comments box in a predominant location for customers to leave their input. In more

Continued on page 36

Continued from page 33

up and operate C in the shaft department.

**PROMOTED: Cole Billmeyer** to technical employee in the assembly department.

**PROMOTED: Mark Smothers** to set up and operate A in the structural department.

## DUPACO COMMUNITY CREDIT UNION

**ANNOUNCED: Denise Dolan, Andy Schroeder** and **Bob Wethal** were re-elected to three-year terms on the board of directors.

**APPOINTED: Ron Meyers**, chair.

**APPOINTED: Ellen Goodmann Miller**, vice chair.

**APPOINTED: Renee Poppe**, secretary.

**APPOINTED: Andy Schroeder**, treasurer.

**APPOINTED: Joe Hearn**, president/CEO.

**APPOINTED: Denise Dolan**, personnel committee chair.

**APPOINTED: Steve Chapman**, investment/asset liability management committee chair.

**APPOINTED: Randy Skemp**, business lending committee chair.

**APPOINTED: Ellen Goodmann Miller**, marketing committee chair.

**APPOINTED: Andy Schroeder**, CUSO board of managers and salary savings plan oversight committee chair.

**APPOINTED: Jeff Gonner**, audit com-



Dolan



Schroeder



Wethal



McCarthy



Husemann



Adams

mittee chair.

**APPOINTED: Bob Wethal**, nomination committee chair.

**APPOINTED: Renee Poppe**, credit/delinquent loan committee chair.

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**HIRED: Joni Husemann** as an office and sales assistant.

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Sandman



McCarthy

**Schueller and Roxanne Gartner.**

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**HIRED: Taryn R. McCarthy** as a senior partner. She received her J.D. from William Mitchell College of Law in 2013. She maintains a general practice that includes family law, criminal law, juvenile law, small claims, estate planning and litigation.

Continued from page 35

recent years, consumers have provided feedback through public reviews left on sites like Google, Facebook and Yelp.

Influencing and de-influencing are the newest means to critique companies and products. Fans praise the virtues of de-influencing, calling it refreshing. The movement is currently riding a wave of popularity, as creators have found a tone that resonates with an audience during this time of high inflation and other economic uncertainty.

Authenticity has long been a benchmark of any successful marketing campaign, and the established relationships many influencers have with their followers, has given them credibility when helping shape opinions about brands. This has especially been the case with de-influencers, who are given even higher marks for their efforts to discourage their audiences from making unnecessary purchases.

However, others are eyeing the movement with skepticism, calling it just another new twist to driving consumer opinion. Cracks have already started to appear in the genuine feel of the de-influencing trend. Many creators have quickly pivoted beyond simply de-influencing, even going as far as offering full-fledged

**BETSY SAYS**

Authenticity has long been a benchmark of any successful marketing campaign, and the established relationships many influencers have with their followers, has given them credibility when helping shape opinions about brands. This has especially been the case with de-influencers, who are given even higher marks for their efforts to discourage their audiences from making unnecessary purchases.

endorsements for other brands. This has created suspicions about influencers' true motivations.

While the de-influencing movement might not last, hopefully it proves to be course correction for consumers who have been persuaded too easily by social media talking heads. Meanwhile, companies and brands will hopefully also learn a lesson from the experience. Instead of relying on the pop and sizzle promoted by influencers, those negatively targeted by the de-influencing crowd can hopefully use the critique to review their products,

fix perceived shortcomings, and in turn, develop long-lasting brand loyalty.

So, after all this, does implementing a de-influencer campaign work for your business? It might. If your industry has an alternate option such as milk vs. nut milks, credit unions vs. banks, Ford vs. Chevy, etc., utilizing a de-influencer is a great way to bring the attributes of your product to light while showing the weakness of another.

You want to be sure that the consumer or end-user will be able to see and agree with your point of view should they chose to compare product lines. Don't say you are healthier, less expensive or better quality if the consumer will find this to be untrue. Keep the content high level and use the tone of fact vs. opinion.

Social media is a great tool to reach new business, but never forget that what you post lives forever once people start sharing it.



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# Stock Market Insights: The Fed's two hats



BY DR.  
RICHARD  
BAKER, AIF  
Founder and  
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wealth advisor  
at Fervent  
Wealth  
Management.

"Your state trooper dad wrote you a ticket?"

A girl I knew in high school caused a wreck in front of her house. Her dad ran out of the house to make sure she was OK. Once he knew she was unhurt, he walked back into the house and got his ticket book. It was a difficult day to wear two hats. He was a dad and a state trooper. Unfortunately, the Federal Reserve is struggling to wear two hats as well.

The Federal Reserve wears two hats. One for being responsible for the "overall economy" (macroeconomy) and the other for protecting the "banking system." Their different hats have been fighting each other in the past few days. The battles they're fighting are untamed inflation and the banking system that is shakier than it should be.

On March 22, with its overall economy hat on, it continued fighting high inflation via raising rates by 0.25% and signaled it'd do it one more time.

But just a few days before, with its banking system hat on, the Fed began lending \$25 billion to banks to shore up deposits for customer withdrawals. Banks were so concerned about having enough cash that they borrowed a record amount from the Fed for a single week, breaking the record set during the 2008 financial crisis, according to Liz Ann Sonders of Charles Schwab.

These two Fed hats are sometimes friendly fire for the other hat. For example, raising rates is supposed to bring down inflation, but creating 25 billion dollars out of thin air causes more inflation.

By creating cash for the banks, the Fed has effectively restarted "quantitative easing" to quell the bank panic. So it's fighting inflation with one hand and causing it with the other.

Usually, raising rates works in fighting inflation. The

higher interest rates make it more expensive to borrow money, making banks loan less money. Fewer loans make less money go into the economy, which slows down new business and brings down inflation.

It works until it doesn't. This slowing down of the loan business slows the economy but hurts bank profits. The loss of profit can cause some banks to fail and

others to come close to failing, which causes panic among the American people. There is a Wall Street saying, "The Fed tightens until something breaks." Well, weaker banks are starting to break.

The Fed's recent decisions tell us that the banking crisis isn't as bad as it looks and that high inflation is still a bigger threat. The overall economy had won out this time around. Inflation should improve in the last half of this year, and the banking crisis will calm in time.

My high school friend was always teased that she could do anything because her dad would never write her a ticket. She learned her dad was a dad first but would always do what was right. I think the Fed is doing what's right too, though it's hard to swallow.

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## RICHARD SAYS

The Fed's recent decisions tell us that the banking crisis isn't as bad as it looks and that high inflation is still a bigger threat. The overall economy had won out this time around. Inflation should improve in the last half of this year, and the banking crisis will calm in time.

# Corporate America's earnings quality the worst in three decades

LU  
WANG  
Bloomberg  
News

In telling their stories about how the future is bright for stocks, bulls point to solid earnings to justify the optimism. But cracks are forming in that narrative — in the trajectory of profits, and just as worryingly, in the makeup of the profits themselves.

In a potentially ominous development, earnings across U.S. industries have started to expand noticeably faster than cash is coming in the door. Income at S&P 500 companies, adjusted for amortization and depreciation, topped cash flows from operations by 14% in the year through September, according to data compiled by UBS Group AG that excludes the index's financial and energy firms.

In other words, for every dollar of profits, only 88 cents was matched by cash inflows, the largest discrepancy since at least 1990. One way this happens is when money owed to companies is booked as sales before payment actually arrives, a perfectly acceptable accounting treatment that nevertheless stirs anxiety when it's trending in this manner. Another way is when the cost of producing goods understates the cash being consumed as inventory builds.

Rather than an indication of bad management behavior, the widening gap likely highlights a harsh business environment, raising questions over the reliability of the corporate resilience stock bulls like to highlight. While financial results largely came in better than expected last quarter, the number of loss-making firms is hovering near a record high. With the Federal Reserve aiming to slow demand in its inflation-fighting campaign, companies are increasingly in a position where earnings might not present the whole picture of their financial state.

"Managers are under so much pressure to deliver earnings that they're using a lot more accounting than they have in the past to make their earnings look good," said Sanjeev Bhojraj, alumni professor in asset management at Cornell University. "If my dollar of earnings has no cash or negative cash, that's poor quality because all the earnings that I have are just accounting."

The concept of earnings quality is an abstract one, subject to a panoply of moving parts. Broadly speaking,

it measures how reliable current earnings are and how able they are to predict future cash flows. An increase in income without a commensurate rise in cash flow, for instance, typically is viewed as inauspicious.

Right now, the issue is widespread. Measured against assets, the median company in the S&P 500 saw this type of cashless earnings — items that in accounting parlance fall into a category known as accruals, where a dash of management judgment is part of the calculus — rise to the highest on record last year, according to data compiled by UBS.

At the center of the worsening situation is a surge in inventory where cash is tied up on a warehouse shelf or an unsold development. A jump in the amount of money owed by customers can have a similar impact.

As a way of illustration, consider Deere & Co., a machinery maker. For the year though January, the company reported net income of \$8.2 billion, compared with \$6 billion in operating cash flows. Contributing to the gap was an increase in accounts receivable of \$3.4 billion — payments that had yet to hit the coffers despite providing a lift to the bottom line.

Homebuilder PulteGroup Inc. offers another example. It booked \$2.6 billion in profits last year on the back of almost \$670 million of cash flows. Hindering cash generation was a \$2.3 billion buildup in inventory where money was spent on manufacturing houses that had not produced revenues. The firm blames supply chain disruptions for extending its construction cycle to more than 160 days, up from about 90 days pre-COVID.

"The longer build cycle was a big driver of the increase in inventories," Jim Zeumer, a spokesman for PulteGroup, wrote in an email. "With improving availability of material and

labor, cycle times are beginning to decrease which will allow inventories to improve."

A spokesperson for Deere declined to comment.

The worsening earnings quality is prompting concern especially since corporate earnings often were cit-

## LU SAYS

Rather than an indication of bad management behavior, the widening gap likely highlights a harsh business environment, raising questions over the reliability of the corporate resilience stock bulls like to highlight. While financial results largely came in better than expected last quarter, the number of loss-making firms is hovering near a record high.

Continued on page 41

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**Continued from page 38**

ed as one big driver behind the latest rally that lifted the index as much as 17% from its October low. If the trend in accruals is any guide, all the positive surprises in profits perhaps weren't as much to cheer about.

Keith Parker, head of U.S. equity strategy at UBS, views the expansion in accruals as a sign that the cycle of earnings downgrades is far from over and the new year equity rally likely will fizzle out.

"It's just another marker that points to earnings power being less than what we're seeing on the headline level," Parker said. "When you do the math on what's the difference between earnings and operating cash flow, that wedge points to considerable risk to earnings if they were to catch down to cash flow, something on the order of 15% downside."

Gauging earnings quality has become a pastime for Wall Street of late as investors search for a reliable anchor for a stock market that's been nothing but turbulent. While the S&P 500 doesn't necessarily mirror its profit trajectory quarter by quarter, the index does track it closely over time.

"Accruals anomaly," documented in 1996 by Richard Sloan, a professor of accounting and finance now with the University of Southern California, refers to a pattern that firms with high accruals tend to perform worse than those with low accruals. Whether the relationship has persisted since its discovery has become a topic of debate in academics. Researchers like Parker and Bhojraj hold the view that accruals provide a unique lens into the state of corporate America's profit machine.

The latest rise in accruals likely reflect-

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ed an urgency among business leaders to sustain profits after an abrupt end to the post-pandemic boom that was sparked by unprecedented government stimulus. Now, as the Fed continues its aggressive tightening campaign, many companies face the challenge of generating profits in a slowing demand environment.

As of the 12 months through January, roughly 32% of firms in the Russell 3000 Index were losing money, according to data compiled by Kailash Concepts Research and Bloomberg. Before the pandemic, only

twice since 1978 had profitless firms been so widespread — in the dot-com era during the early 2000s and the aftermath of 2008 global financial crisis.

"The pressure on these leadership teams is intense," said Gregg Fisher, founder of Quent Capital LLC. "If you're getting ready to release your earnings and you can move a penny around somewhere from left to right, it just might tell a better story that as long as it's legal, they do it."

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Whether we partnered on the buying or selling side, I loved working with you & hope you enjoyed the experience as well. Thank you for a wonderful year.

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To all my clients... I truly appreciate your business and that of all the choices you have, you choose me. Thank you!

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I loved working with my buyers and sellers. Real Estate is a people business and that's what makes it so worthwhile. Thank you for 2022.

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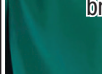


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I couldn't do it without all of you... My clients and friends! Let's do it again this year!



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I would like to extend my sincere thanks to all my clients, family and friends for another great year. Your continued support and referrals will contribute to an even better 2023!



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# Bright Horizons launches The Work-Life Equation podcast

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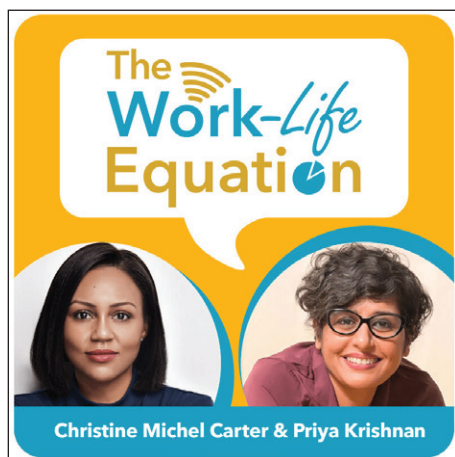
NEWTON, Mass. — Bright Horizons, an education and care company, announced the launch of its new podcast, The Work-Life Equation, featuring candid conversations and stories from corporate leaders, public figures and everyday people who are balancing life, careers and caregiving.

The show is co-hosted by Bright Horizons chief digital and transformation officer, entrepreneur, mom and a champion of women around the world, Priya Krishnan along with best-selling author, advocate and global voice for moms, Christine Michel Carter.

The podcast’s debut guest is Indra Nooyi, a business executive who has been ranked among the world’s 100 most powerful women. Additional guests this season will include recording artist Deborah Cox and civil rights leader Alanah Odoms.

“Finding the balance between being a caregiver, finding personal happiness and having success in the workplace is a struggle for many,” said Krishnan. “Christine and I hope that through these candid conversations, caregivers of all kinds can learn from our guests and gain valuable insights whether they are caring for and raising children or transitioning to taking care of the elders in their lives. And hopefully we can all laugh together along the way.”

Carter hopes that the podcast can provide



Contributed

insight and inspiration for working parents.

“The 2023 theme for Women’s History Month is ‘Celebrating Women Who Tell Our Stories,’” Carter said. “I look forward to partnering with Bright Horizons to provide inspirational and informing stories that support working parents — especially women — and meet them where they are.”

Krishnan and Carter will provide new perspectives on life, work and caregiving, celebrate the ups and downs and helping listeners realize they’re not alone in their journey. Every month they will have conver-

**IN HER WORDS**

“Finding the balance between being a caregiver, finding personal happiness and having success in the workplace is a struggle for many.”

**Priya Krishnan**

sations with guests about the human experience, navigating their growth raising and learning from their children, and becoming caregivers to their own parents.

Each episode will uncover a different aspect of the caregiving journey — how caregivers navigate some of the most complex aspects of raising children or caring for parents and the partnerships that are essential along the way. Episodes begin with a segment called “Here We Go Conversations” in which the hosts kick off the episode by discussing tough conversations and moments that they have had during the week that listeners can relate to and learn from.

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