

bizTIMES_{sbiz}

TRI-STATE NEWS FOR YOUR BOTTOM LINE

FEBRUARY 2024

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Products

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Business
Carrie
Tedore

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As a new year begins
it's OK, even valuable,
to be uncertain

YOUNG ENTREPRENEURS

Making your own way is a way of life for these businesspeople

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On the cover: Austin Scott, The Neighborhood Trading Co. and The Hideaway Home & Goods

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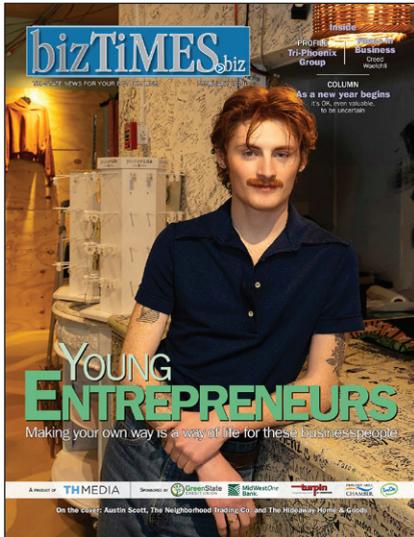


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February 2024
Volume 32, Issue 6

ON THE COVER



Austin Scott owns The Neighborhood Trading Co. in Galena, Ill. Photo by Stephen Gassman

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ON THE WEB

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

Young and in charge

Being an entrepreneur is an uncommon career path, and starting down that path early in life is an exciting proposition.

BizTimes has talked with three young entrepreneurs in the tri-state area, looking at why they decided that making their own way was how they wanted to work.

NEXT MONTH

From the self-employed to those looking to climb an



Megan Gloss



Anthony Frenzel

organization's ladder, next month BizTimes will be exploring the art of "getting your foot in the door."

Have a story idea? Interested in writing for BizTimes? Email megan.gloss@thmedia.com and tony.frenzel@thmedia.com.

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Dubuque IA 52004-0688
www.bizTimes.biz

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.

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Young entrepreneurs

Making your own way is a way of life for these businesspeople

BY CHRISTOPHER STEINBACH

A trio of area small business owners started early as entrepreneurs and didn't look back.

"I had a few options coming out of high school. I was going to go into art school either in San Francisco or Milwaukee, or I had the opportunity to open up a store," said Austin Scott. "I thought that it was a no-brainer because if it didn't work out, I could always go to school."

Scott, 24, opened The Neighborhood Trading Co., a clothing store at 223 S. Main St., in Galena, Ill., in September 2017, when he otherwise might have been starting his freshman year of college. He opened The Hideaway Home & Goods store, where he sells home décor, at 120 N. Main St. in Galena in May 2023.

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Contributed

A coffee is poured at Bob & Lou's Coffee.

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Sarah Knabel, 27, owner and founder of Bob & Lou's Coffee at 1895 University Ave., in Dubuque, learned quickly after graduating in 2018 from Iowa State University with a degree in marketing and communications that she didn't want to work in a cubicle for corporate America.

"I'm just not a sit-in-an-office person," she said. "I am very chatty and very on the go."

What became Elevated Images — a photo art gallery and home décor and gift shop at 129 Main St. in Dubuque — started as a hobby.

"I have been flying remote control helicopters since I was a kid," said Mike Williams, 27. "As I got older, as

Continued on page 10



Stephen Gassman

The Neighborhood Trading Company in Galena, Ill., opened in 2017.



File photo

Some samples of gift items offered at Elevated Images in Dubuque.

**IN HER WORDS**

“I had no idea what I was doing. I was like, ‘I don’t know. I’ll think about it.’ And then came winter and I’m like, OK, the camper cannot make it through the winter. The pipes were starting to freeze up overnight, and I knew that I had to store the camper so I had to make the decision: Do I close the camper and get another job or do I move into this little brick and mortar shop?”

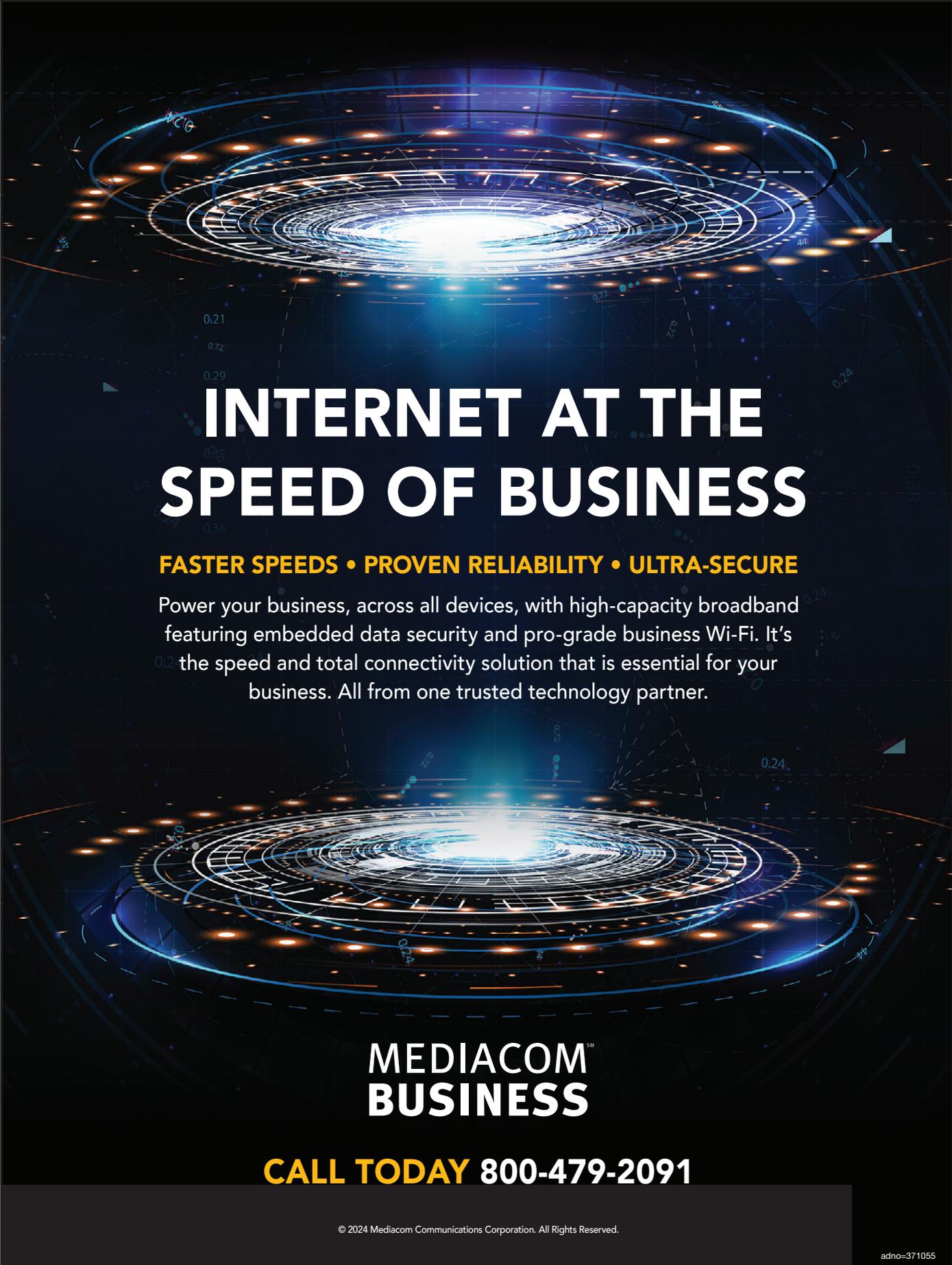
Sarah Knabel**IN HIS WORDS**

“I had to make my own mistakes and I really had to learn everything. I knew the bones of retail, knew how to sell to people and I knew how to display things. Along the way, I figured out that it’s all atmosphere based. I think that anyone can sell anything as long as the atmosphere is there. If I build a nice atmosphere with good music and good lighting and it smells good, I can put any product in there and it will sell.”

Austin Scott**IN HIS WORDS**

“We’ve done the farmers market for the past five years. We’ve done the Millwork District’s Night Market. We’ve done the Galena Territory’s Market. We do winter markets and fall markets and things like that. With the storefront and being able to have a physical location, especially on Main Street in Dubuque, our photography and gift side (of the business) has a lot of room for growth.”

Mike Williams



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File photo

Elevated Images opened its storefront last year.

Continued from page 8

the drone technology began to come out, I wanted a drone perspective or an aerial point of view as I was traveling to these different places (on water and in the mountains.”

He graduated from the University of Northern Iowa in 2018 with a degree in interactive digital studies — a combination marketing and computer science — moved back home to Dubuque and started a virtual side business.

“We (were) doing farmers markets and other local events and had a website where we (ran) the business,” Williams said.

In October, he expanded the busi-

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Stephen Gassman

The exterior of The Neighborhood Trading Company.



A coffee at Bob & Lou's Coffee.

Contributed

Continued from page 10

ness into the downtown storefront where he sells framed and canvas prints of his aerial photos as wall decor. He also sells shot glasses, drink cozies, magnets and other gift items.

“We wouldn’t have considered a storefront if we weren’t profitable and didn’t see a profit in the future,” said Williams, who also works as a logistics planner at John Deere Dubuque Works and is an intern for the City of Dubuque in the Office of Arts and Culture.

“We’ve done the farmers market for the past five years. We’ve done the Millwork District’s Night Market. We’ve done the Galena Territory’s Market. We do winter markets and fall markets and things like that,” he said. “With the storefront and being able to have a physical location, especially on Main Street in Dubuque, our photography and gift side (of the business) has a lot of room for growth.”

For the service side of his business, Williams flies drones for Realtors, farmers and any other business that uses aerial video and photos for marketing. He also teaches classes on how to fly drones.

“There’s room for growth in all those sectors as well,” Williams said.

Knabel — who named her coffeeshop after her grandparents, Bob and Mary Lou Johanningmeier of Dubuque — grew her business at a time when she really didn’t have another choice. She started Bob & Lou’s in 2020 as a mobile business in a 1968 mini-camper. Soon, she was approached by Susan Farber, owner of Magoo’s Pizza. She wanted Knabel to expand into available space next to Magoo’s.

“I had no idea what I was doing,” Knabel said with a laugh. “I was like, ‘I don’t know. I’ll think about it.’ And then came winter and I’m like, OK, the camper cannot make it through the winter. The pipes were starting to freeze up overnight, and I knew that I had to store the camper so I had to make the decision: Do I close the camper and get another job or do I move into this little brick and mortar shop?”

She moved into the shop, thinking it would be a temporary location because she worked in it by herself that first winter.

“It was doing so well. It’s right next to a major hospital and a university,” she said. “So, in April of 2021, I hired my first three employees and decided that I would do the camper and they would do the shop and it hasn’t closed since. It shows that that spot is pretty good, and I don’t think

we’ll move out.”

Knabel wouldn’t have it any other way, even though owning her small business often means working 24 hours per day seven days per week.

“When some people hear that, they probably think of it as a negative,” she said. “But in my mind, I’m working all the time and thinking about something that I created and that I love. So that 24/7 to me doesn’t seem like work.”

Scott said running his two Galena stores is similar to how he grew up, following his grandparents to yard sales when he was 4.

“I always went to garage sales, always went to thrift stores,” he said. “In high school, I was finding stuff and flipping it on Facebook Marketplace.”

At 14, he started working part time at a sporting goods store in a mall in Fond du Lac, Wis. By the time he graduated from high school, the owner of the store offered to loan Scott \$20,000 to start a business.

“We decided on Galena because, aside from Door County in Wisconsin, it was the closest tourism spot with good activity and a good market,” Scott said. “I drove down here once, and I loved it. A month later, I moved down here and opened that summer.”

He has been learning and growing his

stores ever since then.

“I had to make my own mistakes and I really had to learn everything,” he said. “I knew the bones of retail, knew how to sell to people and I knew how to display things. Along the way, I figured out that it’s all atmosphere based. I think that anyone can sell anything as long as the atmosphere is there. If I build a nice atmosphere with good music and good lighting and it smells good, I can put any product in there and it will sell.”

Scott isn’t done learning and growing his businesses.

“I want to have more residual income, rental properties and storage units and things where I don’t have to work as hard, that I don’t have to fully staff and that bring me money,” he said. “When you’re in a small business, you live and breathe your business. If it’s a retail space, you’re always here. You’re always buying, you’re always paying someone, always on the phone, always driving.”

He looks forward to someday having more free time.

“You’re never going to get rich having a small business, but you are going to live a comfortable lifestyle where you can choose your hours,” he said. “To me, the money isn’t really the thing. The free time is more valuable than the actual money.”

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Blue-9 Pet Products keeps 'klimb'-ing

BY GRACE NIELAND



Stephen Gassman

Blue-9 Pet Products CEO David Blake and his dog, Cork, in the company's lobby in Maquoketa, Iowa.

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MAQUOKETA, Iowa — Blue-9 Pet Products has a star employee, and he has four legs.

Cork, a red tri-merle Australian shepherd, is a frequent, furry face at the company's Maquoketa headquarters, where he enjoys the perks of being canine companion to Blue-9 CEO and founder David Blake.

While the pup occasionally has been known to lift a paw for product testing, his main role is to look cute and boost morale.

“Cork loves it here. He’s like an old shop dog,” Blake said. “And of course, he loves the Blue-9 products.”

Continued on page 14

IN HER WORDS

“Each of the additional products we’ve brought on has been made to solve a problem. I really like to hit that home when I talk with pet owners.”

Jamie Popper, director of business development for Blue-9



Blue-9's flagship product, the Klimb dog training platform, is meant to curb negative behaviors and increase dogs' focus.

Continued from page 13

Blake started his pet product company in his garage in 2014 after years in the technology industry. He was looking to enter a maturing field full of passionate, friendly people, and he figured canine training tools would be a good option.

It all started with the Klimb, a training platform meant to curb negative behaviors and increase dogs' focus. The elevated surface capitalizes on dogs' evolutionary tendency to seek higher ground and provides a consistent spot to go when told.

Through positive reinforcement, Blake said, dogs learn to think of the Klimb as "their place." Staying on the platform requires focus, which helps dogs learn to avoid distractions that could lead to negative behavior like a ringing doorbell or someone eating at the table.

BLUE-9 PET PRODUCTS

Address: 1712 E. Maple St., Maquoketa, Iowa.

Website: blue-9.com

Contact: 563-200-5750; customerservice@blue-9.com

Opened: 2014



"When you think back to the circus days, people were using platforms for all the animals and teaching them all sorts of tricks," Blake said. "That was intriguing to me, so I went with it."

Blake's idea took off, and the company is now worth somewhere between \$5 million and \$10 million, and its headquarters occupies a 12,000-square-foot building in

Maquoketa.

While the Klimb is still Blue-9's "flagship product," the company also sells several additional products such as inflatable training platforms, treat pouches and an adjustable harness meant to prevent leash pulling.

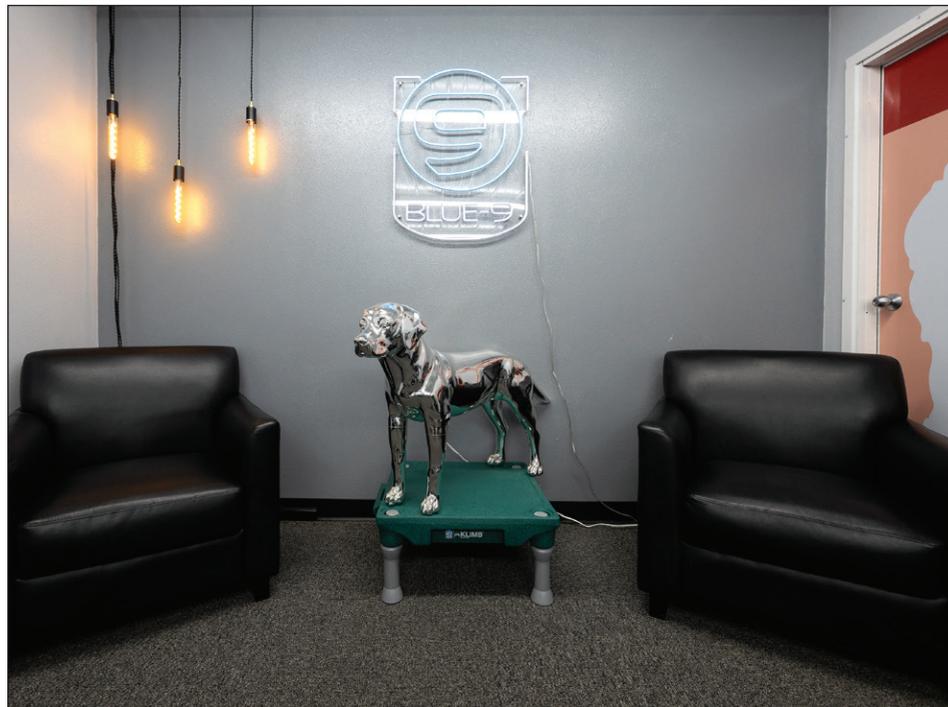
"Each of the additional products we've brought on has been made to solve a problem," said Jamie Popper, Blue-9's director of business development. "I really like to hit that home when I talk with pet owners."

Most of the company's sales take place online. Its products' popularity is bolstered by partnerships with other recognized brands like American Kennel Club and Kong, and Blue-9 is now a well-recognized name in the dog-training industry.

Blue-9 employees also attend a variety of industry trade shows in the U.S. and abroad. Those events allow for rare face-to-face interaction with consumers where they can express what they like about certain products and what they'd like to see improved.

"Before COVID, we did 26 trade shows a year. We're probably doing half that now, but things are ramping back up," Blake explained. "It's great to get in front of people to see what they're looking for."

Blue-9 moved from Blake's garage to its current Maquoketa location in 2017, and it's been expanded once since. The building acts as a headquarters and distribu-



The lobby of Blue-9 Pet Products in Maquoketa.

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tion hub while most of the manufacturing is done elsewhere.

The company has six full-time employees and several part-time workers. Its small size has allowed workers to become tight-knit, and the team eats lunch together at least once a week.

They've also planted a corporate garden at the Maquoketa location, which is harvested for group meals.

"I was always told growing up to pick your boss and not your job, and that's one of the reasons I'm here with Dave (Blake)," said Tim Taylor, who oversees the company's logistics and inventory. "It's a very

casual atmosphere here, and it makes it a lot easier to come to work."

In addition to connecting with one another, Blue-9 staff also have made an effort to connect with the community surrounding the business.

Each July, the company hosts KLIMB Classic, a canine sports event held at the Jackson County Fairgrounds. Hundreds of dogs show up each year to participate in dock diving, Frisbee and other canine competitions.

Proceeds from the event are then given to the Jackson County Humane Society, a no-kill shelter in Maquoketa. The shelter also sets up a booth at the event each year to showcase its adoptable animals.

"They've been very generous with us

over the years," said Nick Meyer, humane society board president. "They've allowed us a platform to show off our animals, and they've been great in terms of donations."

Looking forward, Blake hopes the company can continue to identify and create solutions-focused pet products. He also hopes to expand the company's reach abroad, where it's already established markets in places like Europe, Australia and Japan.

"Our tagline is 'helping dogs succeed,'" Blake said. "... So we want to continue to grow that in the United States with new product development as well as outside the U.S. by identifying additional partners."

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Faces in Business

Carrie Tedore

Chief Operating Officer, ful. HSA

BY KEN BROWN • PHOTOS BY DAVE KETTERING



Carrie Tedore is the chief operating officer at a pre-revenue health care start-up, ful. HSA. She has worked in strategic communications for national brands, large privately held enterprises, small family-owned businesses and publicly traded companies.

An active member of the community, she has volunteered on special projects with Dubuque Main Street, Carnegie-Stout Public Library, Dubuque Arts Council and more. She also serves as a director for United Way of the Tri-States Dubuque.

Her husband, Scott Tedore, is software engineer at A.Y McDonald, and her son, Bobby, is a freshman at Northeast Iowa Community College.

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

My interest in strategic communication and marketing started early in life. As a young child, I watched commercials on TV more attentively than the show or the game and read each of the print ads in papers and magazines. Often, I fixed the ad, and as I grew older, I thought about why particular ads were placed where they were and what I could infer about the audience the advertiser was attempting to reach. I'm kind of a "wonk" in that regard, learning what to do and what not to do by scrutinizing companies' ad content and placement.

How has your field changed in the time you've worked in it? How have you adapted?

Early in my career, data became much easier to harness, and that

opened up a whole new world of accountability, insight and a more efficient path to managing business results. Data gives us the ability to better understand market fit, stratify prospects and personas, to deliver and test more personalized communications toward better outcomes. Data makes brands stronger, and I use it almost every day.

AI is currently transforming the field, providing a new tool for business. I use it to get my thoughts organized, to clean up content or refresh old content for a new audience. I don't believe AI will replace professional communicators, as it is only as good as the requests that are made, and the draft of content submitted. Typically, it saves some time but at this moment, it is not suited to produce final content and I am convinced it might never be.

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

Many people have helped me become the professional I am today.



Jonathan Swain and Natalie Schramm both contributed greatly to my professional success. I worked with Jonathan and Natalie as Peninsula Gaming became the fastest growing privately held casino company in the U.S.

There was a lot of work to do, and they afforded me a lot of opportunities to contribute to the company's success. Natalie, through her leadership, taught me that everything is possible when you prioritize people. Her leadership style made it fun to work really hard. It was Jonathan who taught me "what gets measured gets managed," a mantra that keeps me focused on results.

I consider myself lucky to work with such accomplished leaders who achieved so much and never took themselves too seriously. I also learned from an analyst at Jefferies who sometimes said, "We make our own luck." I think of that often and that simple phrase keeps me driven to deliver my best work, every time.

Do you have any advice for young people and/or new graduates?

You're never finished learning. Now, the world is your new classroom. With no syllabus, it's an exciting time to chart your own course. All of that can be a little overwhelming. But if you choose to learn more, you can do more. Ask questions and actively listen. Look for people at work and in the community from whom you would like to learn. When possible, accept or seek opportunities to work as part of a team with people from your field as well as those in different fields. It's a good way to learn from others' perspective and experience. It will provide better understanding of the integral role you can play in an organization's success. Work hard to bring value.

What have you found to be the most valuable resource for learning? Are you an on-the-job learner or do you prefer another way?

I learn something from nearly everyone I meet. Because I am results driven, I prefer to



apply strategy to current business objectives and so, I would consider myself an on-the-job learner.

Math vs. creativity. People person vs. introvert. Slow and steady vs. quick and nimble. Where do you fall on those divides? Do you believe there even is a divide?

I am 100% a people person. I am a fan of collaborating with teams and partners. My experience allows me to be quick and nimble, but my Gallop Top Strengths include Responsibility and Learner, so when opportunity presents itself, I am inclined to slow down and learn more before executing. When I consider Math vs. Creativity, I do not see a divide. I rely on data to do my job well, and when I consider winning strategies, they are always about an even mix of applied math and creativity.

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

Changes in strategic communication are constant. I see owned media (especially social media) and AI at the center of most of the near-term changes. I'd like to think those changes are going to help consumers

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as well as the professionals who are tasked to attract those most likely to buy.

In the broader world, at ful. HSA I am working toward fixing health care for the better. U.S. health care is broken, riddled with waste and the situation is dire. There are a lot of disrupters in health care, but I believe that ful. founder and CEO, Dr. Bernie Saks, has come up with a winning equation.

His public policy work from almost two decades ago, sought to help employers and their plan members decentralize health plan spending and reward plan members while reducing claims costs. Today, with transparency in coverage laws and the availability of health claims cost pricing data at ful., we're using big data and technology to make it easy for plan members to become engaged in their personal health and financial well-being. It is an extremely exciting time to be part of the solution to one of our nation's biggest challenges.

How do you strike a work/life balance?

Years ago, I was working 14 to 18 hour days in a role that I loved. I didn't have time to do much else besides work. Unknowingly, I kind of lost sight of my personal life. But I was lucky to have supportive friends and family. I worked with a professional coach who quickly taught me to flex my "no muscle."

Today, I am working for a pre-revenue start-up and I have the best work-life balance of my entire career. That is because now I can prioritize and look forward to time with family and friends simply by saying no to things that do not help me meet my professional and personal goals. Don't get me wrong, not every opportunity is so cut and dry. But I have gotten better at determining what's important to me.

IN HER WORDS

I consider myself lucky to work with such accomplished leaders who achieved so much and never took themselves too seriously.

Martin Luther King Jr. Birthday Celebration



Erik Hogstrom

Keynote speaker Ruth Haley Barton delivers remarks during the annual Martin Luther King Jr. Birthday Celebration held Jan. 15 in Dubuque.



Keynote speaker Ruth Haley Barton delivers remarks during the annual Martin Luther King Jr. Birthday Celebration.



Christine Baker, a.k.a. Cho-Zen, performs a spoken-word piece during the annual Martin Luther King Jr. Birthday Celebration.

Telegraph Herald First Citizen Award reception



Dave Kettering

Tim Conlon holds up the 2024 Telegraph Herald First Citizen Award during the reception.



Conlon spoke about the many “wonderful people” he’s met throughout the years and how that inspired him toward volunteerism and philanthropy.



Conlon is the CEO of Conlon Construction, which was founded by his grandfather in 1903.

Telegraph Herald First Citizen Award reception



Attendees greet Conlon at the reception.



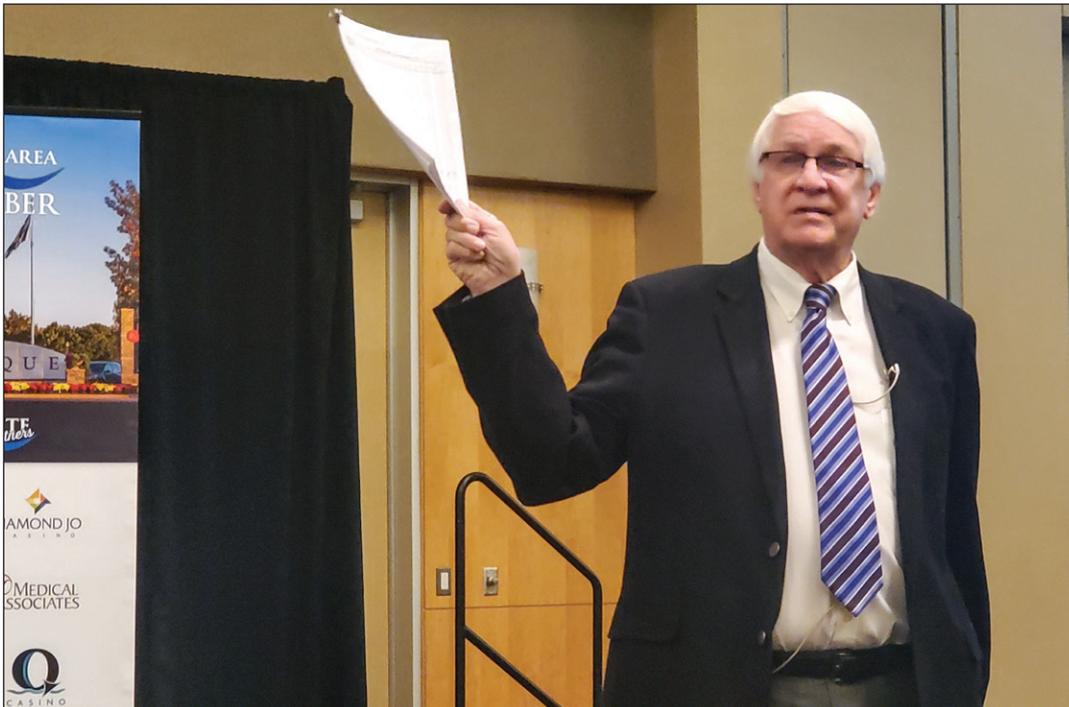
John Butler, who was a recipient of the First Citizen Award along with his wife, Alice, in 2012, congratulates Conlon.



Dave Kettering

The 2024 Telegraph Herald First Citizen Award reception was held on Jan. 30 at the Diamond Jo Casino in Dubuque.

Dubuque Area Chamber of Commerce Forecast Luncheon



Amy Gilligan

Economist Dr. Stephen Happel gives the keynote address at the Dubuque Area Chamber of Commerce Forecast Luncheon Thursday at the Grand River Center.



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NEW EAGLE INSURANCE RECEIVES AWARD

New Eagle Insurance Co., of Dubuque, received a Spirit of the Silver Lining Award from West Bend Insurance Co. A grant to Dubuque Community Y (a beneficiary of New Eagle Insurance) was included with the award.



Story suggestion? Want to write for biztimes.biz?

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Dubuque Area Chamber of Commerce's Legislative Kickoff



Dave Kettering

Efforts to address workforce shortages, education funding, commercial air service to Dubuque and the lowering of electric rates for businesses and individuals were all key discussion points at the legislative kickoff.



Iowa Rep. Chuck Isenhart, D-Dubuque (from left); Iowa Rep. Shannon Lundgren, R-Peosta; Iowa Rep. Lindsay James, D-Dubuque; and Iowa Sen. Carrie Koelker, R-Dyersville, participate in Dubuque Area Chamber of Commerce's annual Legislative Kickoff at Diamond Jo Casino on Jan. 5.

As a new year begins, it's OK, even valuable, to be uncertain



**EVAN
RAMSTAD**
Star
Tribune

He is a business columnist with the publication

The most piercing divide between people isn't about politics, wealth, gender or race.

The divide is between certainty and uncertainty. It's about how they cope, whether they are led by fear or possibility.

There are people who crave certainty and frequently proclaim it. And there others who are comfortable in uncertainty and, even at the risk of appearing weak, express it.

The world is chaotic, which means the desire for certainty is natural. In a new book called "Uncertain: The Wisdom and Wonder of Being Unsure," journalist Maggie Jackson shows how that drive is often detrimental. She argues people should make more room for uncertainty.

"We don't want to be roiled by life as if we're a piece of seaweed tossed about the ocean," she told me recently. "But to be really alive, we must cast off this idea that comfort is king and that easy answers are what we should seek."

Whether we demand certainty or can accept uncertainty colors so many aspects of life: Who we favor politically, where we invest our money and how we raise kids.

EVAN SAYS

Column-writing demands the outward expression of certainty. And yet, the reporting I do shows me there are many potential outcomes or directions on each topic I write.

Business prizes certainty because money is at risk. Employers seek certainty of return on the money they spend. Employees find the way to advance in their careers is by appearing to be certain, even when they're not.

I live this divide in front of your eyes. Column-writing demands the outward expression of certainty. And yet, the reporting I do shows me there are many potential outcomes or directions on each topic I write. That means I am less certain than my written words make me appear.

For a brief time in the 1990s, Jackson and I worked together on the business news desk at the Associated Press in New York. Since then, she became an expert on workplace culture, writing two previous books about how digital technology is changing us.

When we caught up last month, she assured me I wasn't a bad commentator for harboring uncertainty.

"If life's unpredictability seems unfair or makes us angry, it shows we're highly fearful of the unknown," she

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What tech would we be better off without? I asked, you answered



**BRIAN
MERCHANT**
Los Angeles
Times

He is a technology columnist for the publication

Well, goodbye to all that.

Now that 2023 is drawing to a close, and it's time that we begin to look to the new year, why don't we spend a minute clearing our closets and minds of all the tech we don't need? The better to start fresh, and to steel ourselves for the AI-drenched year ahead.

A few weeks ago, I convened a panel of journalists, technologists and critics to vote on the worst tech of the year — we wound up with a sort of anti-gift guide as the Christmas shopping season kicked into full swing. A list of tech we wish didn't exist. It was a fun, only somewhat snarky, exercise that generated a ton of genuinely great discussion about the impact of tech on society.

I also asked all you readers, commenters and social media users to submit votes for worst tech of the year — and I got a deluge of thoughtful (and very energized) responses. I don't think I got more messages from any other column of the year (maybe the one on Silicon Valley and the Hollywood strikes, but that's it), and it was both fun and eye-opening to read your thoughts on how we want to see technology used in our lives.

BRIAN SAYS

I also asked all you readers, commenters and social media users to submit votes for worst tech of the year — and I got a deluge of thoughtful (and very energized) responses.

That also wrapped up my first year as your friendly neighborhood tech columnist here at The Times, and I want to say thanks — I've gotten so many well-written and thought-provoking notes and emails over the year, it's enriching in a way that social media discourse too often is not. That's one of my New Year's resolutions: More digital slowcore discourse. Keep the letters coming; I read every one, when the spam filters don't get 'em.

So to close out 2023, a year in which we had plenty to be critical about, I'm turning the mic over to you readers. Here are your picks for the worst tech of the year.

WAZE

The hands-down, horns-up "winner" of this competition is Waze. The items you've listed are mere potential or metaphysical threats to humanity.

Waze, on the other hand, is a clear and present danger to every pedestrian, equestrian, simian and median on the planet. It plays not simply to the growing share of

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said. "If we can't delight and wonder and be open to uncertainty, then we're not open to life."

With the presidential election this year, we are going to hear a lot of people speaking with greater certainty than they truly possess.

"In the new year, we might be all the more faced with the pressures to be certain, politically, socially and emotionally even," Jackson said.

Since the arrival of smartphones 15 years ago, certainty has been at our fingertips. Don't know something? Having a disagreement with someone over something that's easily looked up? Resolution is just a few taps away.

Sometimes, it's not though. Over the past few weeks, financial journalists produced many articles and broadcast reports attempting to answer some variant of the question "How come we didn't get a recession in 2023?" The premise of the question is there was certainty a year ago that we'd get one.

In his weekly "Thoughts from the Frontline" newsletter, investment analyst John Mauldin suggested the abundance of market analysis is making investors too certain for their own good. He began 2023 expecting a recession, though he felt uncomfortable that

so many other people did too.

The way the year turned out, he wrote, "was a reminder every time I get in the middle of a consensus, I get this tingle and I think, 'You're going to be wrong.'"

When the Star Tribune published its annual roundtable discussion with local investment managers, some readers commented online that it was a futile exercise.

"There is a big range in these predictions. What does that tell you?" one commenter asked.

That person is looking for certainty. I view that article, though, as an annual reminder of the uncertainty that's part of investing.

In her book, Jackson looks at many different ways that the drive to be certain can hurt people — and ways that people learn to cope with uncertainty.

In one chapter, she looked at how children raised in uncertain circumstances — often due to the difficulties faced by the adults in their lives — learn the coping skill of reflective thinking. She chronicles breakthrough research by University of Minnesota developmental psychologist Philip David Zelazo on the topic.

She spends another chapter exploring the tension at work between the positive outcomes that come from team-building and the need for innovation that spring from difference.

One highly-visible turning point in the history of productive friction played out on

New Year's weekend 50 years ago between the astronauts aboard Skylab, the nation's first space station, and ground controllers.

In its quest for safety and drive to get as much done as possible on the last of the three Skylab missions, NASA had done all it could to assure certainty. One of the main ways it did that was by strictly controlling the astronauts' time and activities. The astronauts, however, started to feel like they were "marionettes on high."

Halfway through the 84-day assignment, astronauts were so upset that they called for an unscheduled meeting and aired everything out. From then on, astronauts have had far more agency to react to the uncertainty of the day.

This lesson became so much a part of the space agency's culture that, during the Mars Exploration Rover mission, weekly team meetings ended with a ritual in which participants were invited to raise questions and uncertainties.

One sociologist followed the team for years. That and other research, Jackson wrote, show that groups cultivating uncertainty with judicious, respectful conflict outperform groups where people quickly agree with each other.

"It's not comfortable to hammer out a new level of knowledge and not paper over all the differences," Jackson told me. "But why come together to be less than the sum of our remarkable parts?"

Continued from page 24

the population willing to make 45 turns to shave three seconds off their travel time, but, as well, to those who race through pacific neighborhoods to drive home prices into their range.

Let them eat concrete!
— Mark Steinberg

DIGITAL BILLBOARDS

Here's an addition your Southland readers will appreciate: digital billboards. Do we need another distraction while we're behind the wheel? Don't we already have more than enough light pollution?

— Janet Scoll Johnson, Richmond, Calif.

LATCH KEYLESS ENTRY SYSTEM

Here is a list of things I dislike about the Latch system (in no particular order): it's ugly, borderline fug-ly. It is inconvenient — must I carry my cell phone with me every minute I leave my apartment in order to get back inside? Also, I am not sure Latch is completely secure — when I reached out to customer support for additional info about how my home entry codes are generated and secured, let's just say I was less-than-impressed.

Oh, did I mention it's fugly?
— Kimberly Duke

CREDIT CARD FEES

You surprisingly reflected every one of my concerns. My 25-year-old works in tech and I am referred to as the Luddite, but here are a few things I would love to see:

- Under the tree for me: a refurbished IBM Selectric III with another for spare parts — the meditative quality of writing with that machine is unparalleled.

- Everyone who loves their local businesses please stop using credit cards and use cash as frequently as possible to help them financially. The costs of credit card fees to businesses is exorbitant and unconscionable, and costs when bearable are passed to the consumer.

— Ruth Peebles

RING CAMERAS AND TEXT MESSAGING

Ring cameras make me feel like I'm giving a deposition at friends' doors. They say "Oh, I will delete it," but do we really know what happens to the footage once it's on the Ring servers?

The other tech I detest is texting. I don't have it. It's becoming difficult to live without, for example when receiving security codes. Some financial institutions don't offer phone call codes, just text codes.

Texting, in my limited experience, invariably becomes an endless exchange of additional information, where a short phone call would resolve everything in one go, with the added benefit of reading the other person's tone of voice. It is my understanding that younger people are almost offended by a voice call, instead of a text. To them I would say, let me just fax you.

— Chris Paul

SELF-CHECKOUT

Thanks for your article. You speak for a growing number of folks, young and old, who are being driven nuts by some of these inventions that allegedly improve our lives.

My nomination for tech to fall under the hammer is the self-checkout.

This is supposed to whisk us through the grocery line at the speed light. It might just do that if it actually worked.

The wicked voice informs "unexpected

item in the bagging area. Please blah blah blah." Once that is solved, it seems that the can of cat food you have scanned reads out as \$46 worth of caviar. Good luck getting anyone to fix it. It's amazing the number of errors that can be made using this helpful technology.

— Mary Lou McKenney

PORTABLE BLUETOOTH SPEAKERS

Super loud portable speakers that people use everywhere — beach, public transport, camping in nature, picnic in the park, hiking trails. They started a while ago, but every year we get a worse version of what we already thought was the worst.

— @Guaxary, via Twitter.

SMART THERMOSTATS, SINGLE-USE LIGHT FITTINGS, AND "SMART" REFRIGERATORS

Smart thermostats, single-use light fittings where the whole fitting has to be thrown out when the bulb has gone, fridges with cameras that show you a video of what's inside, digital shower controls.

Anything that adds a low-value digital element to something where a mechanical function can do the job is adding a huge environmental cost for minimal benefit, adding points of failure and loads of extra expense down the line.

Also it really sucks when you're in the middle of a shower and it suddenly turns off, and suddenly you're having to google wtf the error message on your shower means.

— Jess McCabe, via Twitter

(This one was seconded by a commenter on the original article: wsy.law wrote, "Any appliance that picks up video — does anyone really need a TV in the refrigerator?")

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Preparing your church for a recession: Key steps



**DR.
RICHARD
BAKER**
Fervent
Wealth
Management

He is the founder
and executive
wealth advisor

A recession is coming. That is because there is always a recession up ahead. The next recession, whenever that might be, will be the most anticipated in history because everyone thinks it should be here by now. As horrible as recessions might be, they are inevitable in any strong economy.

What is a recession exactly? It is often defined as at least two consecutive quarters of declining Gross Domestic Product (all U.S. sales) following a time of growth. Janet Yellen, the current U.S. Secretary of the Treasury, says a recession is when “people stop buying things.”

The experts have no consensus on whether a recession will occur in 2024 or 2025. With this being an election year, it will not be surprising if the Federal Reserve and politicians do everything they can to push it past the November elections. Regardless of the exact timing, know a recession is coming, and another one will come a few years later, because they come more frequently than you might think.

Since 1950, the U.S. has averaged a recession once every 6.5 years. Those recessions lasted between two and 18 months, with the average recession lasting about 10 months.

Church leaders need to consider the impact of a recession on their goals. The budgetary decisions made in 2024 will significantly impact 2025 planning. It's the fourth quarter of the game. Organizations must think through a recession's financial outcome for their churches.

It seems we might be overdue for a recession. Since they come so frequently, Christian organizations should be preparing in advance how to steward the resources God provides. Denominational consultants are an excellent resource for assistance when facing long-term financial decisions, future projections and financial contingency plans.

Church leaders must be aware of their church and community's financial outlook. We want to raise pastors' and leaders' awareness about their responsibility to understand the church's financial situation, whether a recession is imminent or not. Secondly, we want to provide helpful tools for preparing for a recession.

- Evaluate your community.
- Know your per capita giving.
- Project your budget.
- Consider your church reserves.

STEP ONE: EVALUATE YOUR COMMUNITY

How hard would a recession hurt your community specifically? There is more to this than just finances. However, this article focuses only on finances. There will be people in your community and church who will see their

home prices and savings drop and many others who will become unemployed.

The questions to consider in evaluating your community are: How recession-proof are the industries in our community? What curriculum should you prepare to guide your congregation through this financial season? What community resources could you partner with to help those most affected?

RICHARD SAYS

The questions to consider in evaluating your community are:
How recession-proof are the industries in our community?
What curriculum should you prepare to guide your congregation through this financial season?
What community resources could you partner with to help those most affected?

Church leaders should continuously keep the pulse of the economic impact of their community for potential adverse effects on your church's finances. If your community is in decline, that will impact your budget and giving for the next year.

STEP TWO: KNOW YOUR PER CAPITA GIVING

Per capita giving is often referred to as the number of giving units. Some might be offended by reducing an individual believer to a “giving unit,” but we are using it to communicate how many people give in your church, not disrespectfully.

This information is used to establish per capita giving. The total of undesignated receipts is divided by the number of “family units” that contribute financially. This equals your per capita annual giving.

A couple of essential questions to consider in evaluating your per capita giving is: How much of my per capita giving could be negatively impacted by the more vulnerable to recession industries in our community? Would your church be able to meet its budgeted fixed expenses if your per capita giving was abnormally affected?

STEP THREE: PROJECT YOUR BUDGET

Using the above data, church leaders can forecast potential changes in giving and prepare for the coming impact on the church.

One critical piece of the projection is calculating inflation into your budgeted expenses. This helps a church determine whether it should hire more staff, replace a leaving staff member, build a new building or push deferred maintenance further in the future, etc.

Items to consider when projecting your future budget:

- Is your benevolence fund at a level to assist in a recession?
- What future maintenance issues can be postponed?
- Are there events that could cause a budget crisis that you could mitigate now? (i.e., the furnace or sound system failing)?
- Is your giving increasing or plateauing?
- Is there any fat in the budget to cut out?
- How would a recession affect your members'?

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“planned giving?”

- Are there new ministries that need to be delayed?

STEP FOUR: CONSIDER YOUR CHURCH RESERVES

How much should you have in reserves? This question significantly impacts great commission planning. Some in your church want to save everything, and others want to spend every dime. The reality is a church should have a strategy for its reserves.

It is not unbiblical to hold funds in reserves. The very opposite is true. Genesis 41:25 begins with the account of Joseph interpreting Pharaoh’s dream to store up for the seven-year famine. This provides us with a model to have funds in reserves. We should be prepared for the future, which means we should always be ready for the lean years.

We recommend that a church determine its fixed expenses (debt, salaries, utilities, insurance, etc.) and keep a minimum of one year of fixed expenses in reserves. On average, the fixed expenses seen through consulting with churches tend to be about 65% of the annual budget.

Is a recession imminent? We don’t know because guessing a recession’s exact start or end date is impossible, but that is unnecessary. Knowing one is coming is what is important.

One thing is certain: Church leaders should have a strong plan prepared so they can lead when a recession affects their community. Emotions from church members and staff can be one of the biggest roadblocks to a strong financial plan, and this is especially true during times of financial stress. A strong proactive plan will alleviate emotions from any potential financial crises. Because of the cyclical nature of recessions, it is important to be prepared and maintain a long-term perspective.

If you need assistance with church budget planning, reach out to your state convention or partnering conventions. There are some expenses related to using a consultant, but they are generally worth the cost for the preparation it provides a congregation.

Richard Baker, AIF, is the CEO and executive wealth advisor at Fervent Wealth Management in Springfield, Mo. He writes a weekly article in numerous papers and has authored “Biblical Retirement” and “How do I Retire?” He received his Doctor of Ministry from Midwestern Baptist Theological Seminary in Kansas City. Richard can be reached via email at richard@FerventWM.com

Kenneth Priest is a church consultant and founder of revivethischurch.com. He has authored/co-authored several books in church

revitalization including “Rubicons of Revitalization” and “Groups that Revitalize.” He received his Doctor of Educational Ministry in church revitalization from Midwestern Baptist Theological Seminary in Kansas City, Mo., where he serves as an adjunct professor for doctoral studies in church revitalization through their global campus. Kenneth can be reached via email at kenneth@revivethischurch.com.

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Bajracharya



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Boardman



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Fosbinder

MEDICAL ASSOCIATES CLINIC

HIRED: Bryony McCollaugh as a physician in the OB/GYN & Infertility department.

HIRED: Courtney Becker to its acute care department. In her new role, she will provide care for all ages and offer urgent care treatment for non-life-threatening emergencies as well as walk-in medical services.

UNIFIED THERAPY SERVICES

HIRED: Kacy Thole as a certified occupational therapy assistant.

MI-T-M CORP.

PROMOTED: Chris Oberender to product manager.

HIRED: Mike Angle, Kayde Ishmon and Gerard Mills to its fabrication department.

HIRED: Cody Eustice to the shipping

and receiving department.

PROMOTED: Laura Runde to sales division and sales operations manager. In her new role, she will continue to oversee the sales division program.

MEDONE PHARMACY BENEFIT SOLUTIONS

HIRED: Carly Conard as a data entry specialist.

HIRED: Julie Morgan as a senior account manager.

HIRED: Laura Evans as a junior pricing analyst.

HIRED: Jordan Dautelle as an underwriting analyst.

HIRED: Sarad Bajracharya as director of data strategy & operations.

HIRED: Lesley Shepherd as an office administrator.

Q CASINO

PROMOTED: Kathy Buhr to vice president of human resources and continuous improvement.

HONKAMP, P.C.

PROMOTED: Kyle Boardman and Jennifer Faust to principals for the firm.

MSA PROFESSIONAL SERVICES INC.

PROMOTED: Sarah Fosbinder, of its Dubuque firm, to the role of team leader.

THE WOMEN'S LEADERSHIP NETWORK

ANNOUNCED: The 2024 board of directors will include:

Miranda Ernst, of HealthCheck360, as president.

Jill Gogel, of Dupaco Community Credit Union, as president-elect.

Stephanie Meyers, of Giese Roofing Co., as past-president.

Melissa Schmitt, of New Eagle Wealth Management, as secretary.

Codi Putnam, of Origin Design, as

Continued on page 29

BIZ LOCAL

DUPACO NAMED TOP CREDIT UNION

Newsweek named Dupaco Community Credit Union a Top Regional Credit Union in the United States for 2024. This recognition was given to 250 regional credit unions nationwide.

SCHAUB RECOGNIZED AS GREAT IOWA NURSE

Anna Schaub, of MercyOne Dubuque

Medical Center, was recognized as a 2024 Great Iowa Nurse.

DUPACO RECOGNIZED AS BEST PLACE TO WORK

Employ Humanity recognized Dupaco Community Credit Union, of Dubuque, as a Best Place to Work. This recognition is awarded annually to employers that have demonstrated excellence in servant leadership and workplace culture.



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Mosle

Continued from page 28

treasurer.

Lauren Minert, of Kunkel & Associates Inc., and **Margaret O'Reilly**, of Eagle Point Software, as communications officers.

Kaley Rigdon, of Clarke University, as membership officer.

Amy Green, of Northeast Iowa Community College, as programming officer.

Nicole Link, of Hotel Julien Dubuque, and **Mallorie Steffen**, of Cottingham & Butler, as special events officers.

Lisa Anderson, of American Realty, as member-at-large.

Robyn McDermott, of Pigott, as connections officer.

WOODWARD COMMUNICATIONS INC.

HIRED: Miquel Jackson as HR coordinator for its corporate office.

WOODWARD PRINTING SERVICES

PROMOTED: Eric Abing and Jennifer Berry to bindery crew leaders. In their

new roles, both will provide direct assistance to the bindery manager.

THEISEN'S HOME FARM AUTO

HIRED: Aaron Ploessl as internal auditor.

PROMOTED: Tanya Amunrud to clothing buyer at its corporate office in Dubuque.

RAINBO OIL CO.

HIRED: Mike Shird as a systems architect.

PROMOTED: Lori Thielen to president.

PROMOTED: Ted Summers to vice president of wholesale.

PROMOTED: Tessa Anderson to vice president.

PROMOTED: April Moldenhauer to director of shared services.

PROMOTED: Sam Brokus to executive assistant.

KWIK STOP

HIRED: Steve Manders as operations director.

HIRED: Michael Loeffelholz as district

supervisor.

HIRED: Jason Neuhaus as food director.

PROMOTED: Melissa Lolwing to operations excellence.

UNIFIED THERAPY SERVICES

HIRED: Hailey Hirsch joined as a speech therapist and pathologist. At both the Elm Street and Pennsylvania Avenue locations, she will assess and treat children and adults who have speech, language, voice and fluency disorders.

OPENING DOORS

ANNOUNCED: The organization has added members to its board:

Pati Gallogly, a community volunteer.

Marlee Tart, of Hirschbach Motor Lines.

ANNOUNCED: The organization also added members of its executive team:

Katie McClain, of Dupaco Community Credit Union, as board president.

Kevin Crahan, of KFC Hospitality, as vice president.

Sister Mira Mosle, BVM, as secretary/treasurer.

Business transformation demystified in new book

BUSINESS WIRE

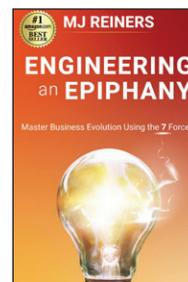
MADISON, Wis. — Business transformation is no longer the outlier, it's the norm and the pace of change will only continue to speed up. MJ Reiners' new book, "Engineering an Epiphany" is designed to help leaders and change agents successfully execute transformation programs while engaging teams in the process and outcomes.

Reiners has spent more than two decades working with executives in the successful implementation of enterprise-wide projects. During that time, she also studied energy principles from master teachers and energy experts from around the world. "Engineering

an Epiphany" is an aggregation of her learning and experience delivered in a practical model with a simple framework for success. Her "seven forces of transformation" are aimed to drive results for any change effort.

The lessons in the book are all the more relevant in a world where artificial intelligence will be transforming industries.

"With about 70% of change initiatives failing, it's time we get out of the executional weeds and focus upstream where success actually starts — and that's in our energy," Reiners said. "The reason 'culture eats strategy for breakfast' is that big thoughtforms eat small thoughtforms every time. So, no strategy, no goal, no vision can be successful until



the energy surrounding a bigger, stronger thoughtform can overcome the previous one. 'Engineering an Epiphany' will show you how to do that by teaching a novel formula and the energy principles you need to succeed."

"Engineering an Epiphany" has landed a spot on Amazon's best-seller lists in three categories: Organizational change, information management and business structural adjustment.

BiggerPockets Podcast Network moves to Cumulus

BUSINESS WIRE

NEW YORK — Cumulus Media has announced that the podcasts from BiggerPockets, a leading network and community in the real estate investing space, will join the Cumulus Podcast Network.

BiggerPockets helps those interested in finding financial freedom through real estate investing by providing tools, education and support with its network of six podcasts. The podcasts garner more than four million downloads each month.

BIGGERPOCKETS REAL ESTATE PODCAST

BiggerPockets Real Estate Podcast is a real estate investing podcast and the network's largest and longest-running show, breaking down real estate investing strategies that work — from deep-dive interviews to coaching calls, news analysis and more. Hosted by David Greene and Rob Abasolo, the podcast drops every Monday, Wednesday and Friday.

Greene has bought, rehabbed and managed more than 50 single-family rental properties, owns shares in three large multifamily apartment complexes and is a top-producing real estate agent. He also is the author of four best-selling books, including "Long-Distance Real Estate Investing" and "Buy, Rehab, Rent, Refinance, Repeat," which have sold more than 200,000 copies combined.

Abasolo is a tiny home builder, glampsite owner and Airbnb Superhost. His current portfolio is a mixture of unique stays and luxury rentals that span the country. Abasolo started a YouTube channel, Robuilt, in early 2020.

REAL ESTATE ROOKIE

Real Estate Rookie breaks down the basics for beginners with real world deal analysis,



investor interviews and listener question-and-answers. Hosts Ashley Kehr and Tony J. Robinson inspire new investors with shows each Tuesday and

Thursday.

Kehr purchased her first rental property in 2014 and has since grown her buy-and-hold portfolio to more than 30 units.

Robinson is a founder of Robinson Equity, a real estate firm focused on acquiring vacation rental properties. He is co-author of "Real Estate Partnerships."

BIGGER POCKETS MONEY

Bigger Pockets Money breaks down the good, bad and ugly of people's personal money stories. From interviews with entrepreneurs and business owners, to breakdowns of listener finances, listeners receive actionable advice for how to get out of debt and grow savings. Hosted by Scott Trench and Mindy Jensen, the show drops every Tuesday and Friday.

Jensen has been buying and selling homes for more than 20 years. A licensed real estate agent in Colorado, she authored "How to Sell Your Home."

Trench is the CEO of BiggerPockets as well as a real estate investor, real estate broker and best-selling author of "Set for Life."

THE REAL ESTATE INVESTHER SHOW

The Real Estate InvestHER Show features

women investors who share practical tools for growing rental portfolios, flipping houses and developing the mindset to run successful businesses while taking care of their families and themselves. Hosts Liz Faircloth and Andresa Guidelli recently published InvestHER's first book, "The Only Woman in the Room — Knowledge and Inspiration from 20 Successful Real Estate Women Investors." They publish a new show each Tuesday and Friday.

Faircloth is the co-founder of The Real Estate InvestHER community, an online community and membership that offers accountability and mentorship for women entrepreneurs.

Guidelli is a developer and asset manager with extensive experience in full gut renovation projects, new construction and commercial development.

ON THE MARKET

On the Market is designed to keep investors informed with a fun, fact-driven show that provides a glimpse inside the world of real estate, personal finance and economics. Host Dave Meyer drops a show each Monday and Thursday.

Meyer has spent his career working in the technology industry while also investing in real estate. He also is the vice president of data and analytics at BiggerPockets and the author of "Start with Strategy."

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