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MARCH 2024

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INTERNSHIPS and APPRENTICESHIPS

The fine art of getting a foot in the door

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On the cover: Martina Bockenstedt, vice president of operations at Engineering Services & Products Co.

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ON THE COVER



Martina
Bockenstedt,
with Engineering
Services &
Products Co.

Photo by Stephen
Gassman

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A mutually beneficial relationship

Getting started in the working world isn't necessarily the easiest or most obvious process. Both employee and employer can benefit by creating pathways from school to the workplace.

Luckily, the tri-state area is no stranger to internships, apprenticeships and learning about a career path while working in the field.

Turn to page 5 for more information on the fine art of getting your foot in the door.



Megan Gloss



Anthony Frenzel

NEXT MONTH

April is financial literacy month, and that means it's time once again to take a look at money management habits and awareness.

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

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Internships and apprenticeships

BY CHRISTOPHER STEINBACH

The fine art of getting a foot in the door

A woman with long brown hair, wearing a black blazer over a white shirt, stands in front of a large red sign that reads "FarmTek" and a blue sign that reads "SUPPLY". To her right, a green sign with a red flower logo and the text "DIVISION OF" and "wo" is visible. She is smiling and has her hands clasped in front of her.

Educators and employers in the tri-state area are cooperatively addressing the need for skilled workers and showing students they don't have to leave the region after graduation to find good jobs.

"Our goal is to work with younger and younger generations," said Martina Bockenstedt, vice president of operations at Engineering Services & Products Co. in Dyersville, Iowa, known locally as FarmTek. "We want them to see what we have to offer as a company so that when they go off to school, if they want to come back to the community after they graduate, they know that there are opportunities here."

The company is in the second year of an apprenticeship program it launched with Beckman Catholic High School in Dyersville. Two students — one who is a junior and the other who is a senior — are working two to 10 hours in a typical week.

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Stephen Gassman
Martina Bockenstedt, vice president of operations at Engineering Services and Products Co. stands inside the Dyersville, Iowa business.

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"Basically, they're assistants," Bockenstedt said. "They are working with our computer-aided design program right now. They're working in our research and development department with our engineers, our CAD designers and developers and they're working on projects themselves. They're doing the drawings, they're doing the layouts and schematics of components. They're designing blueprints, and they're working with some of our 3D models."

Beckman Principal Marcel Kielkucki says the apprenticeship program is an extension of mentoring and other such development programs Beckman has offered for many years.



**Marcel
Kielkucki**

"We started to look at ways we could enhance or expand those opportunities, especially in career areas where we know there are needs in the community for workers," Kielkucki said. "We started looking at apprenticeship

programs. The state was — and still is — very interested in having apprenticeship programs at the high school level so that students can work with employers and gain credentials that eventually could connect them to long-term employment. Or, as they go to college, provide them with additional opportunities."

The apprenticeship program they put together is a collaboration between Beckman, Engineering Services & Products Co., the Iowa Office of Apprenticeship in the Iowa Work-



Metro Creative

force Development office and Northeast Iowa Community College. Students who complete the program earn a certificate as an engineering assistant that is recognized nationwide by the U.S. Department of Labor. By completing the program, students also earn up to 12 credits in the engineering curriculum at Northeast Iowa Community College or other colleges and universities.

"One of the beauties of apprenticeship pro-

grams is a student could do a program and learn that they think that this is something they're interested in as a career," Kielkucki said. "And they may find out through the apprenticeship program that they're not interested."

The latter is as important as the former, he said, because it can spare students from in-

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IN HIS WORDS

"One of the beauties of apprenticeship programs is a student could do a program and learn that they think that this is something they're interested in as a career. And they may find out through the apprenticeship program that they're not interested."

Marcel Kielkucki



File photo

FarmTek, a division of Engineering Services & Products Co., in Dyersville, Iowa.

8 Cover Story

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vesting thousands of dollars in their education only to realize “two years after they finish with school: ‘I don’t like this anymore.’”

Officials at Engineering Services & Products Co. also want to identify as early as possible students who might want to someday pursue careers with the company.

“We also are very involved in the college level,” Bockenstedt said. “We typically have four to five interns who come during the summer months and work with us in a variety of

different areas.”

She said those areas typically include the company’s greenhouse and continuous improvement, research and development and civil or structural engineering departments.

“The goal is to create this pipeline where it’s starting at the high school age, getting exposure there, moving on into the college phase, learning and understanding and working with those individuals and then focusing on any of those that are graduating,” Bockenstedt said.

Honkamp, P.C., a certified public accounting and business-advisory company head-

bizTimes.biz, Dubuque, Iowa, March 2024

quartered in Dubuque, also uses its internship program to develop future employees at its nine offices in Iowa, Wisconsin and Missouri.

“It is our primary method of hiring entry-level employees,” said Richelle Gentile, the company’s engagement and retention manager. “Most people start with the company as an intern and grow into a full-time position. Any staff person that we hire at an entry level probably has done an internship with us.”

Companywide, Honkamp has more than

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IN HER WORDS

“The goal is to create this pipeline where it’s starting at the high school age, getting exposure there, moving on into the college phase, learning and understanding and working with those individuals and then focusing on any of those that are graduating.”

Martina Bockenstedt

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Continued from page 8

300 employees and Gentile annually hires about 60 interns to work in the company's nine offices. Most of those interns come from Loras College, Clarke University and the University of Dubuque, along with Augustana College in Rock Island, Ill.; Saint Ambrose University in Davenport; Western Illinois University; the University of Northern Iowa; Coe College; Mount Mercy University; the Univer-

**Richelle Gentile**

sity of Iowa; the University of Wisconsin-Oshkosh; and the University of Wisconsin-Platteville. Much of their work is done during tax season when the company needs additional help.

Their work, however, serves an additional purpose.

"Overall, this experience is like a long job interview," Gentile said. "It really gives us a chance to get

to know the students and see if they have an aptitude and desire for the industry."

And the interns get an opportunity to see in which department they might best fit: Accounting, tax or audit.

"It's good for us to have that knowledge before we hire them full time and it's good for them to get that information before they go into the working world," Gentile said.

Continued on page 11

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Jennie Weber, the academic internship coordinator at Loras College, said the program at Honkamp illustrates an important learning component for students who, in some cases, are getting a first taste of working in the real world.

“The students have an opportunity to connect the dots between their classroom learning and their proposed or their perceived vocations — where they think they want be in the world of work, what they think they



Jennie Weber

want to do, where they think they’re a good fit,” Weber said. “They can get out there, they can try it, they can explore it and say, ‘What does it mean to have a business administration degree out there in the world? What kinds of things can I do with this?’”

For Bockenstedt, having an opportunity to help students answer those questions about themselves is one of the things that makes it fun to have in-

terms and apprentices in the workplace.

“They’re eager. They’re really sponges. They want to learn everything. They want to understand everything,” she said. “They’ve been great students in the sense of really working with the rest of the team and the team is engaged with them, really wanting to help them and work through projects and the experiences that they’re gaining. One of those experiences, which is just being in an office setting, is huge. They’re learning the ins and outs of working with different team members and wanting to fit in with the team.”



File photo

The entrance of Beckman Catholic High School, in Dyersville, Iowa.



File photo

Loras College campus.

A place for WOMEN

Anna Meadows establishes a Dubuque boutique for today's modern mom

BY MEGAN GLOSS



Anna Meadows is the owner of Momerella.

Dave Kettering

Continued on page 13

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When Anna Meadows found herself pregnant with her first child, daughter Amina, she was faced with a revelation she didn't anticipate.

"The world is not designed for moms," Anna said. "And it's not something you really understand until you're in that situation. I didn't feel like I had many resources, a place I could go for more information on what I was experiencing — I was very angry during my pregnancy and suffered from postpartum depression afterward — or a place I could go to find the things I needed. I'd even talked to friends who had babies, and what many people would tell me is that I'd figure it out.

"Once I had the baby, if I was traveling for work and needed to pump, the stations were on a different floor, all the way on the other side of the building. I was annoyed."

Additionally, she also found limited options in apparel.

Continued on page 14

IN HER WORDS

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Anna Meadows

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Continued from page 13

“When you’re pregnant, you need clothes that fit you and shoes that are comfortable and provide support,” Anna said. “But you still want it to be flattering and to look hot.”

The 29-year-old hopes to alleviate some of the hurdle for tri-state moms through her boutique, Momerella, located at 197 Main St. in downtown Dubuque. It’s the second location for the business, moving there from 241 Main St. last year.

Anna also opened Kinderella, attached to the Momerella space, and opened Hey Girl — a women’s boutique — in the 241 Main St. location.

Originally opened on June 1, 2022 — when Amina was 4 months old — the shop falls under the umbrella of the Galena, Ill.-based Honest John stores and previously housed HJ’s Fashion Emporium, operated by her mother, Terri Meadows.

Anna is the third generation of her family to help carry on the Honest John stores. They were named after her grandfather, who helped launch the retail businesses, which include three additional locations in Galena.

Although Anna initially had no interest in the family venture — even including *not* working at the stores on a list of life goals when she was younger — she reconsidered once she became a mom and realized the local niche she could help fill.

“(Terri) was looking to close the Dubuque location,” she said. “Dubuque has always been home. When the space became available, and with limited maternity options

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MOMERELLA

Location: 241 Main St., Dubuque.

Hours: 10 a.m.-6 p.m. Monday-Thursday and Saturday, 9 a.m.-6 p.m. Friday, 9 a.m.-2 p.m. Sunday.

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Anna Meadows opened her shop in 2022.

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IN HER WORDS

"I am Anna, and then I am a mom, and then I am a business owner. I believe every woman is herself before she is anything else, so I tried to create the store so she could find things as a woman that happen to fit as a mom."

Anna Meadows

Continued from page 14

available locally, this seemed like the perfect fit."

Bringing her vision to life, Anna revamped the store, giving it an airy and modern feel, and introduced maternity fashion, gifts and accessories, nursing essentials, clothing and shoes for kids through adults, and natural and eco-friendly care and beauty products.

While moms at all stages of their parenting journeys are a clear focus of Momerella, Anna emphasized that her goal for the shop is to cater to all women.

"There's a transition time in a woman's life where she no longer wants to present herself as a teenager and she's also not ready to appear as her mom did," she said. "We cater to that segment of life. As soon as

you have a baby, society says, 'OK, your title is mother.' And all of a sudden, it's rare to be seen as anything else. My goal is to create a space, social media awareness and brand that tells society that moms are women, too. As much as my goal is to provide women with the products they may need, it is equally important that we exude the attitude of validating 'mom' as the beautiful woman she is and is becoming. It's not like you're a mom, and your life is all about giant flowers now. You're still you.

"I am Anna, and then I am a mom, and then I am a business owner. I believe every woman is herself before she is anything else, so I tried to create the store so she could find things as a woman that happen to fit as a mom."

Among Momerella's other offerings is the Wisdom Wall, where women can leave fliers and business cards for everything from pre-

and post-natal specialist care to OBGYNs, therapists and even divorce attorneys.

Additionally, the shop has hosted prenatal yoga, with mocktails, and other informational events that cater toward new and expectant moms.

Momerella also offers a natural signature perfume scent titled appropriately, "My Way."

"I want women to come in to feel good, to be able to pamper themselves," said Anna, who noted that response to the store from area shoppers has been strong in its debut year. "It has been very rewarding. I feel lucky that I am able to be a resource for women because it's not always easy becoming a mom. And it's not always easy being a woman in today's world. The bottom line is that we're a safe space for women."


Megan Gloss writes for the Telegraph Herald.

Faces in Business

Creed Waelchli

Assistant Vice President and Practice Leader at Cottingham & Butler

BY KEN BROWN • PHOTOS BY DAVE KETTERING

A full-length portrait of Creed Waelchli, a middle-aged man with a grey beard and glasses, wearing a dark blue plaid blazer over a patterned shirt and dark trousers. He is standing with his hands in his pockets against a light blue background.

Creed Waelchli is an assistant vice president with Cottingham & Butler and practice leader for their Specialized Insurance Division. His focus is on helping local clients protect what is most valuable to them.

He has held various positions throughout his career, always being centered around sales and client service. From selling industrial electronics, asset management software, pleasure boats and luxury yachts, business solutions or insurance solutions.

He takes great pride in giving back to the community by contributing as vice president of the Dubuque Main Street board of directors, executive chair of the Loras Legacy Ball, vice chair of the Finley Health Foundation Board, Steeple Square Legacy Council, 100+ Men Who Care of Dubuque, C&B Better Initiative Advisory Board, Scouting Golf Classic Committee and numerous other charitable organizations.

In his personal life, his wife, Lynn, has a busy career with Alliant Energy and he's continuously amazed how much she accomplishes while keeping control of a busy home.

They have two children, a son, Jaxen, is a junior at Western Dubuque High School and a daughter, Hayden, an eighth grader at Drexler Middle School, both of whom he could not be more proud of and have taught him so much. He greatly enjoys watching them participating in sports and traveling to new places with them.

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

I've been in sales my entire professional life. There was a point that I started to reflect on what I wanted to take me to retirement. What could I do that capitalized on my natural skill set?

I found that insurance could

provide me a sense of purpose while earning a living that could utilize my strengths. My previous positions had really prepared me with an understanding of what businesses need from a trusted adviser. Another seat at their leadership table to help them, interpret for them, an important financial tool their business needs to protect their



employees and assets in the event of a loss that could wipe out their hard work.

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

I feel like the divide between experts and the baseline has grown a lot, especially over the past few years. Insurance is becoming increasingly more complicated. There is a tremendous importance on getting it right for our clients and their employees. That's not something you can fake.

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

I'll use this as an opportunity to name a few that I am very appreciative of.

John Schmidt: I worked with John on fundraising for Loras College and he has really become a mentor for me.

Greg Burbach: I learned so much about client service, business and sales from him in my time working for him at Honkamp, P.C.

John Butler: He is an incredibly intelligent and thoughtful person that has really helped me to become a bigger thinker and be more thorough in my thought process.

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

Listen. Ask questions. Learn. Repeat. Be genuinely curious. Listen to questions that leaders you admire ask and reflect on why they asked that particular question. You'll be amazed what you pick up as you look at situations through their lenses. Use every experience as an opportunity to soak it in and learn something from reflection.

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?

The people that surround me. My coworkers challenge me to be better every day. It's part of our culture to help each other be better. Not so much by providing the answers but rather by asking questions that help you think things through. C&B is not for the meek of heart, so it's best to be prepared if you ask a question to have what you feel is the answer.

Math vs. creativity. People person vs. in-



DO YOU KNOW THE NEXT PERSON TO BE FEATURED?

Do you know someone with an interesting perspective? Is there someone in your organization who has a compelling story to tell? Let us know and they could be featured in a future edition of Faces in Business. Email tony.frenzel@thmedia.com and megan.gloss@thmedia.com with your suggestions.

trovert. Slow and steady vs. quick and nimble. Where do you fall on those divides? Do you believe there even is a divide?

Like so many things, the truth is somewhere in between. The quick answer is creativity, people person, slow and steady. I have never been accused of being quick or nimble. I have found though that the best growth comes from being uncomfortable. Pushing your boundaries or expanding your comfort zone really makes the next time something similar comes up easier to work through.

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

My hope is that my clients and coworkers experience the value that I bring. The world is

ever becoming more demanding with expectations getting higher all the time and I hope they see I have their best interest at heart.

In general, I hope the broader world becomes more empathetic with each other. There's far too much right vs. wrong, when in reality people should be open to having their mind changed and be compassionate to how others feel. You don't have to agree with everyone or anyone, for that matter, but you still should respect their opinion. It's OK to agree to disagree.

How has your professional life helped you grow as a person?

As I mentioned previously, growth comes through challenge and getting outside your comfort zone. I've continuously been put or put myself in situations that aren't the easy path. After you get through it, the next time you approach it, it's not near as intimidating.

How do you strike a work/life balance?

It's tough. I've done it wrong at times. As I have gotten older, I hope I have gotten better at this as well. In my career, it's not as cut and dry as 8 to 5, Monday through Friday.

Clients need help when they need help, so it's really become a process of recognizing the moment and appreciating it more. Having the experience to know how to prioritize and what can wait.

IN HIS WORDS

The people that surround me. My coworkers challenge me to be better every day. It's part of our culture to help each other be better.

Diversity Summit 2024



Dave Kettering

People participate in an exercise as part of the Diversity Summit 2024 held at the Diamond Jo Casino on Feb. 27.



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People participate in an exercise as part of the summit.



Nic Hockenberry (right) takes part in the Diversity Summit.

Kelsey Werner (right) and Corey Kruser participate in an exercise as part of the summit.



The Diversity Summit 2024 took place at the Diamond Jo Casino.



Google, Microsoft will dominate AI as computing costs surge

PARMY
OLSON

Bloomberg
Opinion

She is a columnist
covering technol-
ogy with the publi-
cation

Sam Altman's goal of raising about \$7 trillion to make artificial-intelligence chips tells a story beyond his borderline-insane ambitions. First, the infrastructure needed to build AI has become exorbitantly expensive. Second, most of that value is still — still! — held by a handful of large technology companies — and the oligopoly is only going to get worse.

For all the competition that was spurred by the launch of ChatGPT in late 2022, and the flurry of new startups that jumped into the hyped-up generative AI market, most of those new players will likely fold or be folded into the incumbents during the next year or so. The costs of doing business are too high for them to survive on their own.

Take Sasha Haco, the chief executive officer of Unitary, which scans videos on social media for rule-breaking content. It would cost her company 100 times more than it charges clients to subscribe to OpenAI's video-scanning AI tools. So Unitary makes its own models, which is a high-wire balancing act in itself.

Her startup needs to rent access to those rare AI chips via cloud vendors like Microsoft Corp. and Amazon.com Inc.'s Amazon Web Services. Those chips have doubled in price since 2020, Haco says, and they're difficult to reserve.

"We've had times when we can't get access to what we need and so we have to pay 10 times the price," she told me.

Unitary makes it work, but Haco admits that no generative AI startup has figured out how to run a low-cost business at scale, at least not in the same way that large tech firms have. Another AI founder in San Francisco tells me that some of his peers who have to rent AI chips and cloud computing find that the only way they make money "is if people don't use the product."

"The best analogy is electricity," says Ronald Ashri, CEO of startup Dialogue.ai, which creates tailored chatbots for regulated industries. "You're plugged into a foundation model and that is your electricity, and you are consuming it constantly. The consumption is the single highest cost in the solution that we deliver to clients."

Generative AI startups can build their technology in two different ways. They can develop their own version of OpenAI's GPT-4 or Google's Gemini for instance, a so-called foundation model that requires hundreds of millions of dollars in investment. Or they can build on top of an existing model, which only needs tens of millions in investment and which the vast majority of AI startups do today.

In both cases, the prime beneficiaries are cloud-computing giants Microsoft, Amazon and Alphabet Inc.'s Google, and AI chip maker Nvidia Corp.

"Right now all these startups take money from venture capital investors and give it to cloud companies and Nvidia,"

says Rodolfo Rosini, CEO of chip company Vaire Computing.

That's why Nvidia has seen its shares more than double in the past year, putting it near a \$2 trillion valuation.

You would think that large tech firms would look across the landscape of AI startups and lick their chops at this dynamic, hungry to acquire new talent and ideas. But it's not that simple. Most new generative AI startups don't have many hard-core AI research scientists to make them an attractive way to buy talent, since they're reliant on the bigger, third-party models. Those startups are often staffed with regular software engineers.

On top of that, big tech acquirers like Meta Platforms Inc. are already investing heavily in their internal AI efforts, says Nathan Benaich, founder of London-based AI-focused venture capital firm Air Street Capital, and many of those companies were cutting significant costs just last year.

An even bigger stumbling block is regulation. Big tech firms are rightly wary of antitrust blowback on any major AI deals thanks to the recent wave of stricter antitrust enforcement. Hence the shift to investing instead. Big tech investments in AI startups hit more than \$24.6 billion in 2023, up from \$4.4 billion in 2022 — a shift aimed at avoiding regulatory scrutiny, according to Brendan Burke, a senior analyst at market research firm Pitchbook, who also provided the figures.

Now that the U.S. Federal Trade Commission is probing some of those investments — including Microsoft's multi-billion-dollar bet on OpenAI and Amazon's investment in Anthropic — the pendulum could swing back toward conventional acquisitions, Burke says.

The view is mixed among venture capital investors and startups about how much M&A will happen in the coming year. What seems most likely: Regulatory pressure will prevent takeovers of leading AI startups that have valuations over \$1 billion, like Perplexity, Cohere, Character.ai and Inflection. They'll attract investment instead — at least for the time being — with some of the long tail of smaller players getting scooped up while the rest of the upstarts fold under cost pressures.

The result will be a playing field that looks very similar to the one we have today, where the biggest players continue to get larger. That'll be a win for big tech and arguably for consumers, who will continue getting cheap access to AI. But it's a loss for competition and society, too. When the general-purpose AI that gets woven into all aspects of our lives is dominated by a small handful of firms, that gives enormous power and influence to those firms. We'd be better off avoiding that outcome.

EXECUTIVE MOVES

DUBUQUE CARE CENTER'S NEW ADMINISTRATOR GOT HIS START AS A CNA



Jahn

A Dubuque care center has a new administrator.

Matt Jahn is the new administrator of Stonehill Health Center, according to a press release from Stonehill Communities.

Jahn previously served as director of health services at Stonehill.

Jahn has been at Stonehill since 2008, when he joined the center as a 19-year-old certified nursing assistant and activities aide. Jahn earned

his Bachelor of Science degree in nursing while working as a CNA and became a registered nurse.

After a year as a staff nurse at Stonehill, Jahn became a part-time supervisor and within another year had become the assistant director of nursing. Jahn has served in the director of health services/director of nursing role for the past eight years.

The introverts have taken over the US economy

ALLISON SCHRAGER

Bloomberg Opinion

She is a columnist covering economics with the publication

A hip and sophisticated friend, a long-time New Yorker, complained to me recently about a potential date.

"He wanted to meet at 6 o'clock for dinner," she said. "Can you imagine? I don't leave the house until 7:30 at the earliest!"

I nodded sympathetically, but as someone who has been known to have an early dinner myself, I couldn't help but wonder: "What does she think this is, 2018?"

While many things are getting back to normal, the pandemic profoundly changed American life. The technology already existed to allow many Americans to work from home, for example, but the pandemic normalized it. Americans also shop online far more than they did before COVID-19.

One other way the pandemic altered America: It has created what might be called the "Introvert Economy." The time at home made Americans less fun. 2023 was a year for daytime office holiday parties, after all, and in general Americans are going out less. And odds are it will stick: It is the youngest adults who are going out less, and when they do go out, it is earlier.

Take New York City, known for fashionable restaurants and cosmopolitan diners who don't dare arrive at their table before 8 o'clock. Since the pandemic, however, 5:30 p.m. is a more popular time for a reservation than 8. And it's not just New York: Data from the Bureau of Labor Statistics shows that, post-pandemic, younger Americans (younger than 50) are starting their public evening and drinking activities earlier.

Younger people already had been going out earlier, but the data show they are also less likely to drink. Gen Z is shaping up to be the most sober generation in U.S. history. Singles are also less likely to approach each other in public, preferring the anonymity and clear social boundaries of online meeting. This means less need to be out.

Older generations are still drinking, probably too much. This might explain why spending on alcohol continues to rise, though a smaller share of it is in bars and restaurants.

Technology has also speeded changes in social habits. There is evidence that TV schedules once had a big impact on people's schedules. Now that more content is streamed on demand, people might be thinking about their time differently.

More choices of at-home-entertainment also might decrease the desire to go out or stay out. This is another trend accelerated by the pan-

demic — perhaps because when more people work from home, they save time on commuting and can go out to dinner earlier.

What does this all mean for the U.S. economy? As usual, there will be winners and losers. The market for going out tops and tight V-neck sweaters might well crash, for example — but the outlook is good for athleisure wear. Many bars and restaurants, which depend on alcohol and late nights to remain profitable, might have

to find more creative ways to earn a profit and invest more in delivery.

More seriously, if the younger generation continues to drink less, they will be physically healthier. But if they continue to socialize less, they might end up less connected. The result could be a decline in mental health and social cohesion. That could be the best argument against today's introvert economy: If you don't have fun now, you'll pay for it later.



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Do good and do good business



PEGGY STOCKEL
Stonehill Communities

She is the
President and CEO
of the Dubuque
organization

Earlier this year, Dubuque was named the most philanthropic city in Iowa and one of the top 10 philanthropic cities across the country. What a blessing for our community, our families and our collective success. More than just a pat on the back, this recognition sends a message about the values we share and live on a daily basis.

In the ever-evolving landscape of business, more and more companies are realizing what many of our long-standing Dubuque institutions already know — that success extends beyond profits; it's about purpose.

This purpose is increasingly important to employees, potential employees, partners and investors. Consumers are drawn to brands with a purpose beyond profit. A Cone Communications study revealed that 87% of consumers would purchase a product because a company advocated for an issue they cared about. What better way to build local interest in your brand than to demonstrate your values by supporting community events, nonprofits and social good initiatives that directly impact your consumers?

There is a similar impact when it comes to employee recruitment and retention.

In the competitive job market, attracting and retaining top talent is a perpetual challenge. Corporate philanthropy and volunteer programs are powerful tools for recruitment and retention. Millennials and Gen Z workers, comprising a substantial portion of the workforce, are drawn to companies with a commitment to social responsibility.

The same Cone Communications study mentioned previously revealed that 76% of millennials consider a company's social and environmental commitments when

deciding where to work. Implementing philanthropic initiatives signals to employees that their employer is not just focused on profits but is also invested in making a positive impact on society, creating a more attractive workplace. From a prospective employee's point of view, if an employer is committed to improving the community, it stands to reason that they would also be committed to creating a positive, supportive workplace.

As a counterpart to philanthropy, volunteerism has a more direct effect on existing employees. It not only demonstrates company values, but also encourages employees to demonstrate their values and strengthens company culture. For current employees, volunteering increases loyalty to the company and colleagues and produces a more satisfied workforce. Studies have shown that people who get involved in volunteering have a stronger sense of purpose and reduced stress levels.

Employees also feel more empowered when they can make a difference with skills and talents that may be untapped during their day at the office. Volunteer opportunities also can be a way to build a skillset or expand one's network. Creating new connections,

adding soft skills and enhancing existing knowledge makes employees happier and more effective.

In today's business landscape, corporate philanthropy and volunteerism are not just acts of goodwill. They are strategic decisions that can significantly impact a company's reputation and success. From attracting and retaining top talent to building brand awareness and loyalty, the impact is profound. Companies that embrace social responsibility are not just doing good; they are doing good business.

PEGGY SAYS

Implementing philanthropic initiatives signals to employees that their employer is not just focused on profits but is also invested in making a positive impact on society, creating a more attractive workplace.



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The challenge of finding true diversification



**DR.
RICHARD
BAKER**
Fervent
Wealth
Management

He is the founder
and executive
wealth advisor

“New York City!?”

Remember the old salsa commercial where the cowboy looks at the back of his salsa and sees it was made in New York City? It's kind of like that with international investments these days.

Most diversified portfolios will have a splash of international holdings, but finding good exposure outside the U.S. is complicated. Investors researching opportunities in Europe or other parts of the world find that the stock they are looking at does most of its business in the U.S.

For example, stocks in Europe's Stoxx 600, representing 17 countries, would make you think it would be a great place to look for European-only bargains. Still, surprisingly, those European countries do more business in the U.S. than any other market. Almost a quarter of the Stoxx 600 total revenue comes from the U.S. The U.K. does the same. The companies in London's FTSE 100 get more revenue from the U.S. than from the U.K.

While U.S. stocks continue to show

RICHARD SAYS

Not only are those international companies fishing in the U.S. economy, but they are small compared to U.S. companies. Europe's largest company wouldn't even make it in the S&P 500 top 10.

surprising strength, the United Kingdom and Japan saw their economies pull back at the end of last year, which shows just how much the U.S. economy and markets are in a different league.

The world's other major economies are the minor leagues of investing. At the end of 2023, Japan, usually a strong international player, fell behind Germany as the world's fourth-largest economy. While the U.S. economy and stocks finished 2023 continuing to increase, Japan and the U.K. slipped into a recession.

Not only are those international companies fishing in the U.S. economy, but they are small compared to U.S. companies. Europe's largest company wouldn't even make it in the S&P 500 top 10. Further, the U.S.'s top seven stocks, the “Magnificent Seven” (Apple, Alphabet, Microsoft, Amazon.com, Meta, Tesla and Nvidia), are worth more than all Western European listed stocks combined.

Continued on page 24



Business Memberships Are a Great Way to Support Your Team.

At Stonehill's Wellness Center, we are focused on helping people live well and achieve overall fitness. When your team is at peak health, you will see peak results. Employees receive all-inclusive memberships.

The Wellness Center is open to residents, Stonehill team members, and the community at large.



Taking advantage of opportunities



**GERALD
KOPPES,
SPHR**

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

I'm not going to discuss the micro and macro strategies for using today's social and business media to help you find your next job. Rather I'm going to discuss my own personal career history to highlight how seemingly insignificant events can propel your career forward while revealing timeless lessons that are as relevant today as they were many years ago.

Returning home from a military enlistment that consisting mostly of administrative and human resource duties, I decided to focus my job search in that area by visiting a local government agency.

The office assistant (i.e. office gatekeeper) politely told me there were no job openings. However, I wanted to leave something behind to memorialize my visit, so she agreed to my request to complete an employment application.

Unknown to the office assistant there was a job opening, not yet advertised, and one that fit my qualifications perfectly. The human resources director returned to his office moments after I left, reviewed my application and called me back as I was entering my car. The agency had received federal funds designed to hire recently discharged and unemployed veterans.

The office assistant had been instructed to mark her first impression on the applications of visiting job seekers, by using a favorability scale of 1, 2 or 3. My 1.5 score was good enough to be invited back for the screening interview, and shortly thereafter, hired for a job that launched my HR career.

I learned three lessons from that experience.

First, don't leave a potential employer's office without leaving behind some evidence of your visit, such as a resume, application, follow-up letter, etc.

Had I just walked away after being informed there were no openings, there is the strong possibility that my HR career would never have happened.

Second, never step on the property of potential employers without presenting a professional appearance and engaging employees in a professional manner. You

are going to be observed and judged without your knowledge the moment you arrive.

GERALD SAYS

First, don't leave a potential employer's office without leaving behind some evidence of your visit, such as a resume, application, follow-up letter, etc.

In my time as a HR manager, people would sometimes visit my office in tank tops and flip-flops, excusing their appearance by claiming that they just wanted to quickly drop off a resume or pick up an application. That's a mistake. We don't care that you're busy and have only a moment or two. That unfavorable first impression stays with you and might influence the final hiring decision.

Third, many highly sought after jobs are never listed for fear of attracting too many applicants or inquiries. If a respected employer offers an application or invites a resume, submit it. If it's a confidential inquiry, say so.

A second experience taught another important lesson.

While working for an employment agency, one of my clients, a health care organization, posted an opening with us for a HR director that interested me.

To avoid a conflict of interest, I transferred the job order to a co-worker before applying. I liked my chances since I had been referring applicants to this employer for a couple years and knew their workforce needs.

However, I was concerned that they would focus their attention on those applicants currently working in a health care setting.

Surprisingly, I was hired, with a significant factor being a strong recommendation from a nurse manager in the health care section of a previous organization where I had demonstrated strong collaborative skills with the nursing staff.

The lesson seems obvious: Exemplary work with former employers often opens doors for future advancement as you reach for the next rung on your career ladder.

When managing your career, pay attention to the little things and the big things will often take care of themselves.

Continued from page 23

Surprisingly, on Feb. 22, Japan's Nikkei index and Europe's Stoxx 600 hit new all-time highs. Though this is good news, the word "finally" comes to mind. It took the Japan index 34 years to hit a record high, and both indexes hit new highs not because an international company did something incredible but because a U.S. company, the chipmaker Nvidia, pulled the international markets up.

We still need to look overseas for diversification, but it's getting more difficult. I have 4-15% international holding depending on

the client's risk tolerance in the accounts I manage. Still, finding great international stocks focused on their economy and not piggybacking on the U.S. isn't easy, defeating the diversification goal.

We don't buy New York City salsa at our house. My daughter, who is getting through college fueled by salsa, makes ours homemade. It doesn't even hurt our feelings when people call us salsa snobs.

Have a blessed week.

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Why Germany is rich but Germans are poor and angry

CHRIS
BRYANT

Bloomberg
Opinion

He is a columnist
covering industrial
companies in Eu-
rope

For much of its postwar history, Germany was a beacon of prosperity and political stability. Now its economy is stagnating, and social harmony has given way to acrimony and division.

Germany's grossly unequal distribution of wealth is an underappreciated cause of this malaise: The top 10% of households have at least €725,000 of net assets and control more than half of the country's wealth, while the bottom 40% of households have at most €44,000 of net assets, according to a Bundesbank survey in 2021.

Together with a pervasive sense that Germany is coming unstuck — think creaking infrastructure, inflation and the loss of cheap Russian gas — economic precarity makes Germans susceptible to fringe arguments that their living standards are threatened and the government is out of touch. In the long term, Europe's biggest economy must reform its labor-penalizing tax system and promote a broader distribution of capital.

Irate farmers have blocked roads nationwide in recent months, ostensibly to protest agricultural subsidy cuts. They have been joined by supporters of the far-right Alternative for Germany (AfD) who blame the country's welcome of migrants for its fiscal and economic woes. Almost one-quarter of the population say they would vote AfD if an election were held today.

The federal government is in disarray, having been forced to find €17 billion of savings in this year's budget following a constitutional court ruling that its attempt to repurpose unused pandemic funds for climate investments was illegal.

Reconciling the Free Democrats' anti-borrowing philosophy with the Social Democrats' commitment to welfare spending and the Greens' determination to promote decarbonization has led to bickering and compromises that satisfy almost nobody.

Gallows bearing the traffic-light symbol of the three-party coalition have appeared at roadsides, and Germany's economy minister, Robert Habeck, was blocked from leaving a ferry by an angry crowd.

Echoing the vituperation of Trump supporters and France's yellow vests, and fanned by similar social media echo chambers and suspicion of mainstream media, this polarization is nevertheless shocking for a country that prides itself on cohesion and shared prosperity.

But the shared prosperity bit is partly a myth: Inequality is high by European standards and median net wealth of around €106,000 is well below the euro-area median of around €150,000.

Of course, there's an argument that Germans don't need a lot of money to live comfortably due to high-quality public services: Child daycare is free in some federal states, as is public university tuition. Lately, labor unions have won pay hikes, while savers have earned higher interest on bank deposits; farmers too have earned higher profits.

However, fewer than half of households own a home and hence haven't benefited from soaring property prices — the median wealth of German tenant households is just €16,000, according to the Bundesbank.

Meanwhile, only around one in six Germans invest in the stock market. In 2019, German Chancellor Olaf Scholz, who was then finance minister, revealed he kept all his money in a low-yielding bank account. It spoke volumes about the country's self-defeating attitude toward investing.

Much of Germany's wealth is held by private, family-owned small and medium-sized companies known as the *Mittelstand*. These are an engine of job creation, but their thrift underpins the current account surpluses Germany is often criticized for, contributing to inequality and suppressing domestic consumption.

For a long time Germany's booming exports and budget surpluses deflected from these shortcomings, but the weaknesses of its economic model have now become apparent. Output contracted by 0.3% in 2023, according to an official estimate, and the economy might expand by just 0.3% this year, say economists surveyed by Bloomberg.

An aging population is also straining Germany's generous social insurance system. Unless reformed, the proportion of the government budget spent on pensions could rise to more than half by 2050, compared with around one-quarter today.

Finance Minister Christian Lindner's plan to augment the pay-as-you-go pension system with a debt-funded German sovereign wealth fund invested in global equities isn't sufficient to close the financing gap.

Germany's increasingly fractious politics make me unoptimistic about the chances of further reform to reduce inequality and broaden asset ownership.

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For women, change is gradual until it's sudden



**SCOTT
BURNS**
The Dallas
Morning
News

He is a columnist
for the publication

A long flatbed truck comes down our rough stone driveway. It barely clears the lowest branches of a pair of live oaks. A hefty forklift is appended to the back of the truck, increasing the odds of accidental mayhem.

I grind my teeth a bit.

The truck is here to deliver lumber and related supplies. We're building a large and covered extension of the front deck on the Mahal. That's the name we've given the renovated singlewide we use as a guest house and, sometimes, office.

My wife and I live a hundred feet away in another singlewide that we've named the Taj. That choice narrowly won against calling them Country and Western or Fat and Chance. Someday, I'll tell you what we've named the washer and dryer.

The truck might be enormous, but its load seems small. It's a clear indication that buying lumber is a lot like buying candy bars — the load keeps getting smaller, but the price keeps going up. As \$3,000 candy bars go, this one seems way short on chocolate.

The driver of the truck (and forklift) is a surprise.

Her name is Melody. No relation to Earl or any of the other guys with a name applied on their gray work shirts. Melody is 35. She has been driving for the lumber yard for three years. She's building her skills so she can use her 18-wheeler.

Yes, you read that right. Her 18-wheeler.

So how exactly does a young woman happen to own an 18-wheeler?

By misfortune. Both her parents, who owned the rig, died in their 50s from COVID-19.

Melody takes the load off in three trips, adroitly avoiding a fence, a power pole and existing deck. She places the materials in three discrete bundles adjacent to the build site. Stan, a philosophically minded

carpenter who has become a friend, will have the deck built in a week. Faster, if I don't volunteer to help.

I'm telling you all this for a reason.

Things change.

Real change is a bit like Hemingway's description of

SCOTT SAYS

Real change is a bit like Hemingway's description of how bankruptcy occurs in "The Sun Also Rises": "Gradually, and then suddenly."

Continued on page 27

BIZ LOCAL

MEDICAL ASSOCIATES GETS ACCREDITATION

The cardiology department at Medical Associates, of Dubuque, has been granted a three-year term of accreditation in nuclear cardiology by the Intersocietal Accreditation Commission.

LAFAYETTE COUNTY HOSPITAL NAMED TO TOP 100 LIST

The Chartis Center for Rural Health named Memorial Hospital of Lafayette County in Darlington, Wis., to its list of 2024 Top 100 Rural & Community Hospitals.

MAQUOKETA VALLEY ELECTRIC NAMED AS TOP PROVIDER

Maquoketa Valley Electric Cooperative was named a top-five broadband service providers in Touchstone Energy's ACSI customer satisfaction scoring system.



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FTC wants to penalize use of AI in impersonation

BY RACHEL METZ

The U.S. Federal Trade Commission moved to put new rules into place around impersonation, citing the rising threat of scams enabled by generative artificial intelligence.

The agency is seeking public comment on a proposed rule that would make companies liable if they “know or have reason to know” their technology, including tools used to make AI-generated content, “is being used to harm consumers through impersonation,” according to an FTC

statement.

The FTC also said it finalized a rule regarding impersonations of businesses and the government, such as using business logos in scam emails or sending them from a government address. Under the rule, the commission can file court cases intended to make scammers pay back money made from such scams.

The FTC said that complaints around impersonation fraud were surging, and it’s concerned that AI “threatens to turbocharge this scourge.”

“Fraudsters are using AI tools to imper-

sonate individuals with eerie precision and at a much wider scale,” FTC Chair Lina Khan said in a statement, adding that voice cloning and other AI tools have made scams more feasible.

The rapid development of generative AI technology, which can generate voice, video or text in a variety of styles, has dazzled Silicon Valley. At the same time, the technology has raised privacy and security concerns because of its ability to impersonate individuals, for example President Joe Biden in a robocall.

With assistance from Leah Nysten.

Continued from page 26

how bankruptcy occurs in “The Sun Also Rises”: “Gradually, and then suddenly.”

Change doesn’t seem to be happening and then, measured on a historical timescale, it’s all different. It happened overnight.

According to FRED, the database website of the St. Louis Federal Reserve Bank, women accounted for only 31.6% of non-farm employment in 1964. Back then most women had three kinds of job choices. They could be nurses, teachers or clerical workers. Women who went to college, it was said, were doing it to land a husband with good prospects.

My first wife went to a Boston finishing school where the unofficial motto was “A Ring by Spring or Double Your Money Back.” Brownies were served during exams.

Things change.

By the mid-1970s, one of my first newspaper columns was titled “Sex Inflation.” It estimated, tongue-in-cheek, the scary impact on inflation if the growing numbers of women in the workforce were paid as much as men. It also suggested that women might be taking the lion’s share of new jobs by simple, old-fashioned price cutting.

It’s no fun, but price cutting worked for my maternal grandfather, Charlie Mahoney, back when signs read “No Irishmen need apply.”

By the early 1990s, women accounted for about 47% of all nonfarm employment, a portion that basically flat-lined until it starting to rise again in 2006. Women held a narrow majority of all jobs, 50.1%, in December 2019. That’s an all-time high. Today, women hold 49.9%.

Just as Melody is driving a big-time truck, other women have totally busted out of their old employment gulags.

Here are a few examples:

- In 2019, women accounted for half of all medical school students for the first time. By 2022, they accounted for 53.8%.

- At the Massachusetts Institute of Technology, women now account for 48% of all undergraduates.

- In Texas, the percentage of undergraduate women in STEM (science, technology, engineering and mathematics) is

higher at UT Austin, Rice and A&M than most other major universities.

Did the change happen fast enough? Not if you were waiting for change.

Did it happen fast? Yes, suddenly it was just about done. It’s a wonderful change.

If we step away from the Grievance Society that we’ve become, we can bask for a few moments in what has, suddenly, been accomplished.



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UNIFIED THERAPY SERVICES

HIRED: **Ellie Spillane** as an occupational therapist. In her new position, she will help adult patients improve and maintain the skills needed for daily life.

MI-T-M CORP.

PROMOTED: **Gerry Hess** to senior product manager. In his new role, he will lead the team's implementation of short- and long-term strategies as well as execution of new products and product lines.

PROMOTED: **Emily McAuliffe** to sales operation assistant. In her new position, she will optimize reporting and sales processing within the sales department.

PROMOTED: **B.J. Juergens** to assistant purchasing manager and **Dylan Simpson** to territory account sales representative.

ST. MARK YOUTH ENRICHMENT

ANNOUNCED: 2024 Board of Trustees executive board members:

Nikki Kiefer, of Sedona Staffing Services, as board chair.

Myia Steines, of Clemens, Walters, Conlon, Runde & Hiatt, LPP, as vice chair.

Tommy Lange, of National Mississippi River Museum & Aquarium, as treasurer.

Jennie Brown, of Medical Associates, as secretary.

The board also appointed the following at-large members:

Derrek Atherley, of RSM.

Lisa Bowers, of Dupaco Credit Union.

Sandra Gonzales, of Claudia Marban

& Associates.

Wendy McKernan, of AssuredPartners.

Dawn McCoy, community volunteer.

Karla Nedder, of Empower.

Michelle Reidy, of US Bank.

Brad Scardino, of John Deere.

Kirsten Weidemann, of Two By Two.

THE WISCONSIN READY MIXED CONCRETE ASSOCIATION

ELECTED: **Aaron Peterson**, of BARD Materials in Platteville, Wis., as vice president of its 2024 board of directors.

TELEGRAPH HERALD

HIRED: **Gabrielle "Gaby" Hall** joined the Telegraph Herald as a customer service representative and receptionist.

WOODWARD PRINTING SERVICES

HIRED: **Richard Fuller** as a web press assistant.

SPAHN & ROSE LUMBER CO.

HIRED: **Lori Hoffmann** as vice president of human resources and Ivy Su-Jo-hanson as director of purchasing.

MEDICAL ASSOCIATES CLINIC

HIRED: **Samantha Reed** was named director of business development and ancillary services. She will provide adminis-

trative leadership and management of all laboratory and radiology services as well as oversee Tri-state Surgery Center.

HIRED: **Alex Andrade** as chief operating officer. In his new position, he will oversee standards of patient care, operational efficiency and organization.

COTTINGHAM & BUTLER

HIRED: **John Destefano** as a marketer.

HIRED: **Thackery Carter** as a talent acquisition specialist.

HIRED: **Gabrielle Chelette** as a client consultant.

HIRED: **Brianna Willett** and **Savannah Ernzen** as client service representatives.

HIRED: **Brittany Stone** as a condition management account coordinator.

HIRED: **Evan Wille** as an accounting specialist.

HIRED: **Sierra Raymond** as a claims representative.

UNIVERSITY OF WISCONSIN-PLATTEVILLE

APPOINTED: **Dr. Laura Reynolds** as provost and vice chancellor of academic affairs.

STONEHILL COMMUNITIES

HIRED: **Liz Kunde** as compliance and strategy director and **Dave Roth** as deacon.

Continued on page 29

Continued from page 28

HONKAMP, P.C.

PROMOTED: Cory Schuster to accounting and software solutions supervisor.

BOY SCOUTS OF AMERICA'S NORTHEAST IOWA COUNCIL

PROMOTED: Melissa Neuhaus to associate development and marketing director for . In her new position, she will oversee special events, grants, marketing campaigns and career exploring.

EXIT REALTY UNLIMITED

HIRED: Emilie Blum and Candice Keller as real estate sales professionals.

CENTRALLY ROOTED

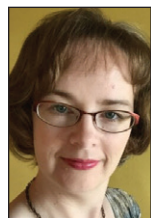
PROMOTED: Danny Zanger to chief operating officer.

RUHL & RUHL REALTORS

RECOGNIZED: The following members of its Dubuque office:

Ryan Anglese with the Excellence in Service, Top Lister and Top Sales Awards.

.....

BIZ LOCAL

Rickertsen

RICKERTSEN RECEIVES AWARD

Heather Rickertsen, director of clinical pharmacy services of Crescent Community Health Center in Dubuque, received the Carl Kulczyk Memorial Award from the Iowa Primary Care Association. The award recognizes outstanding contributions to the association and the community health field.



Ernst

ERNST RECEIVES AWARD

Mark Ernst, of Black Hills Energy, received the Dubuque Homebuilders' Ron Smith Memorial Award.



Schuster



Zanger



Anglese



Noel



Swift



Perry

Jeremy Noel with the Top Referral Associate Award.

Susan Swift with the Top Ruhl Mortgage Award.

Tina Perry with the Community Involvement Award.

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Located at 801 Bluff Street, this beautiful, historic, building has it all. TH Media will occupy the first floor, with partial space available on the second floor and the entire third floor!

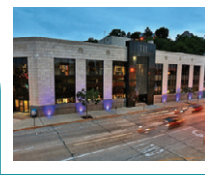
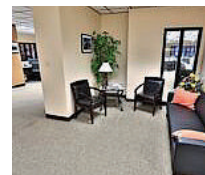
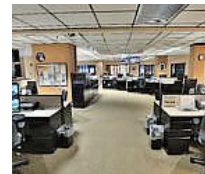
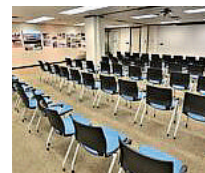
- Customizable space from 3,500 sq. ft. to 20,000 sq. ft.
- Beautiful views overlooking downtown Dubuque, Washington Park, and the Dubuque Museum of Art.
- Parking galore with on-site surface parking, additional parking to the South, and the Locust Street Parking Ramp directly across the street!
- Shipping and receiving dock with access to storage and freight elevator.
- Access to Public Transportation.
- Close to Lower Main, Millwork District, Five Flags Center, Bluff Street Shops, restaurants, and more.
- Move-in ready or configure to suit.
- Furniture negotiable.
- Negotiable improvement allowances.

Or scan the code



View property details at:
www.wcnet.com/801bluff/

Contact: Amy Wagner
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(563) 588-5685
awagner@wcnet.com



adno-373022

Unleash your potential to ‘Do Bigger Things’

BUSINESS WIRE

AUSTIN, Texas — For the world’s problem-solvers, finding impactful solutions is not just a skill, it’s a calling.

But as time goes on, the problems become increasingly complex, and solutions become harder to create. How do we deal with urban poverty? How is AI going to transform medicine? How can my company survive the next 10 years?

Complex problems require complex solutions, and innovators. Dan McClure and Jennifer Wilde have spent their careers dedicated to these complex solutions. In their book “Do Bigger Things” (Fast Company Press) they offer a practical way to set bolder goals, understand harder challenges and design more powerful solutions.

“Do Bigger Things’ inspires us to dream bigger, think broader and pursue audacious opportunities,” says New York Times best-selling author of “Unlearn,” Barry O’Reilly. “If you’re a big-picture visionary thinker seeking a more powerful approach to innovation, this is the book you’ve been waiting for.”

Using practical insights and stories, innovation strategists McClure and Wilde explain the thinking and tools they have used to create significant impact for a wide range of actors — for example, re-



shaping Fortune 10 companies, responding to climate change and empowering local Nepali innovators.

They explain:

- The possibilities that can be unlocked with these powerful tools.
- How readers can be the innovators

who tackle important challenges.

• A step-by-step method for changing the way the world works by innovating ecosystems.

“Do Bigger Things” opens the door to a powerful new approach to doing bigger things. It delivers the thinking and tools innovators need to re-imagine their community, their industry or the world.

“If you’re going to step up to these kinds of challenges, you need a way to intentionally take on complex and messy problems in a rapidly changing world,” McClure and Wilde said. “This is what ecosystem innovation does best. It provides tools and practices that make it possible for you to be among those who embrace real-world creative challenges and do bigger things.”

McClure has worked for more than 40 years to empower global organizations facing threats of obsolescence, pioneering businesses in fast-changing markets and passionate activists tackling hard challenges like climate change and humanitarian crisis response.

Wilde is an innovator working on the global stage. She has built an international network of innovation labs, supported innovators from idea to scale and shaped multimillion-dollar innovation programs.

For more information, visit innovationecosystem.com.

AgencyBloc debuts new Insurtech Building Blocs podcast

GLOBE NEWSWIRE

CEDAR FALLS, Iowa — AgencyBloc, provider of growth-focused insurtech solutions catering to the health, benefits and senior market industries, has announced the debut of new podcast series, Insurtech Building Blocs, that delivers insight for insurance professionals.

In today’s rapidly evolving insurance industry, staying informed is critical to success. AgencyBloc’s new podcast series offers brokers, carriers, general agencies and marketing organizations a macroscopic view of key happenings and emerging trends in the health insurance, benefits administration and senior market industries.

“This new podcast series is a significant

milestone not just for AgencyBloc, but for the health and group benefits industry,” said Tim Robinson, CEO at AgencyBloc. “This segment of the market is complex, especially when there are so many distribution channels involved. We started this podcast to provide industry insights that will help organizations operate more efficiently and understand how to leverage technology in a way that enables growth.”

Listeners can expect discussions, interviews and actionable takeaways that can be applied directly to their roles. The podcast will be available on all major podcast platforms, including Spotify, Apple Podcasts and YouTube Podcasts. Episodes will be released monthly.



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**DEADLINE:
March 14**

TELEGRAPH HERALD

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TH MEDIA
Connecting our Community

**NOMINATE
TODAY!**



AWARDS EVENT: JUNE 27, 2024 | DIAMOND JO

CALL FOR NOMINATIONS

In recognition of our esteemed and accomplished professionals aged 60 and above, we invite nominations from colleagues, family members, and friends.

This initiative aims to commend outstanding achievements, and we will present the Savvy Over 60 award to five distinguished professionals in the Tri-State region.

TelegraphHerald.com/Saavy

Closes Friday, March 15

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