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ON THE COVER

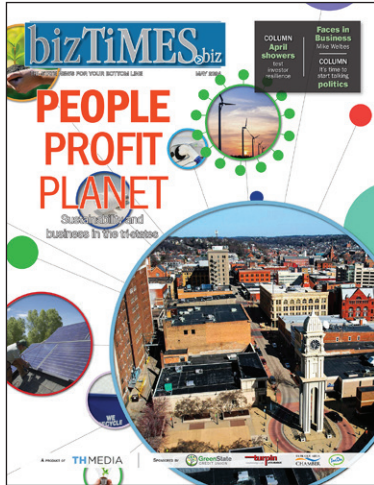


Illustration by Anthony Frenzel

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ON THE WEB

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Environmental impact and business

Marketability. Profitability. Visibility. They're not typically terms that get associated with sustainability or green initiatives. But increasingly, business leaders are seeing a positive impact on their bottom lines when they undertake sustainable, environmentally friendly programs and procedures. Plus, it just looks good to customers. Turn to page 5 to see how it's happening locally.



Megan Gloss



Anthony Frenzel

NEXT MONTH

Collectibles are everywhere these days, especially after a pandemic-era boom.

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

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Sustainability
and business
in the tri-states

People profit planet

BY GRACE NIELAND • PHOTOS BY DAVE KETTERING,
STEPHEN GASSMAN AND METRO CREATIVE



Randy Thole isn't afraid of a little competition. Thole works as manager of plant engineering at the Progressive Processing plant on Dubuque's Chavenelle Road. The plant employs more than 500 people to manufacture shelf-stable meat products for its parent company, Hormel Foods.



Randy Thole

As such, the site is one of many to compete in Hormel's annual "Sustainability Best of the Best" competition aimed at recognizing and incentivizing sustainability initiatives across its facilities nationwide.

The Dubuque plant has seen some "Top 10" finishes in the past, Thole said, but the facility hit it big last year after implementing a reverse osmosis project that reduced its annual water consumption by 7.28 million gallons for a cost savings of more than \$100,000.

"Our facility actually took first place (in the 2023 competition)," Thole said. "... There's a lot of really neat projects going on throughout our company, so it was really cool to be part of the first-place team."

Continued on page 7



The exterior of Driftless Market in Platteville, Wis.

Continued from page 6

The project is one of several sustainability initiatives taking place at the plant and one of many more being implemented across the tri-state area as businesses and residents alike increasingly turn toward greener practices.

According to an IBM Institute for Business Value Survey, 62% of U.S. consumers are willing to change their purchasing habits to reduce environmental impact, and a growing portion of corporate executives are listing sustainability as a business consideration.

Southwest Wisconsin Technical College Energy Coordinator Ashley Wojtalewicz said the benefits of such efforts are varied and that business leaders often are motivated not only by environmental concerns, but also the marketability and profitability of such moves.



Royal Palmer

“There’s a lot of reasons why, but the result is that demand is increasing for (sustainable) projects and people who know how to do them,” she said.

Locally, such efforts vary widely in terms of both scope and strategy.

At Driftless Market in Platteville, Wis.,

IN HIS WORDS

“Our facility actually took first place (in the 2023 competition). “... There’s a lot of really neat projects going on throughout our company, so it was really cool to be part of the first-place team.”

Randy Thole

co-owner Royal Palmer said several tactics are in place to minimize the grocer and deli’s environmental footprint. The retail area uses biodegradable grocery bags and sells many items in bulk.

Imperfect-looking produce has been redirected from the store’s shelves to its deli

Continued on page 8



Store manager Nate Robinson shows off the stuffed peppers being served at Driftless Market. Imperfect-looking produce has been redirected from the store’s shelves to its deli to minimize food waste.

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Continued from page 7

to minimize food waste. The produce is fresh and safe to eat but might have a small bruise or odd shape that would dissuade a consumer purchase, Palmer said.

Scraps from the deli are composted and transported to a local farm to be used as fertilizer.

“Rather than sending it to a landfill to produce methane, we wanted to find a way those scraps could be repurposed,” Palmer said. “We take the compost up to a farm in Cuba City (Wis.), so it’s helping a local farmer, too.”

Progressive Processing also took steps to reduce its food waste last year, Thole said,

and implemented a new program to divert portions of meat not used in the plant’s final product to be converted into animal feed.

“We basically wanted to find a way to up-cycle that waste product,” Thole said.

As a result, the plant decreased the food waste it sent to the landfill by 31.4%.

Other initiatives come in the form of upgrades to businesses’ physical location.

When Matthew Carroll opened Jail Hill Inn in Galena, Ill., in 2015, he performed a major renovation on the 19th-century building that previously operated as the Jo Daviess County jail.

Carroll

invested up front in a water heater that cuts energy use by heating only drawn-upon water and a \$20,000 in-floor heating system. Both were more expensive than traditional options, he said, but cost savings from the decreased utility bills already have covered and overcome those costs.

Continued on page 9

IN HIS WORDS

“Rather than sending it to a landfill to produce methane, we wanted to find a way those scraps could be repurposed. We take the compost up to a farm in Cuba City (Wis.), so it’s helping a local farmer, too.”

Royal Palmer



Continued from page 8

The inn's light fixtures also are equipped with energy-efficient LED bulbs, he added, which has further reduced costs.

"If you think about the amount of lights it takes to run a place like this, every little bit helps," he said. "Just looking at the dining room, there's three chandeliers with 45 different bulbs between them."

City of Dubuque Sustainability Director Gina Bell said it is fairly common for sustainability projects to pay for themselves in the long term. How-



Gina Bell

ever, the up-front cost can be a barrier for many businesses.

"It can be hard when you're talking to a business owner and you have all these great ways to be more sustainable or save energy but they all cost a lot of money," she said. "It can be a real issue."

To address that concern, sev-

Continued on page 10





Driftless Market uses biodegradable grocery bags and sells many items in bulk.

Continued from page 9

eral federal, state and local programs have emerged to incentivize sustainable development by offering grants, low-interest loans or rebates.

Area colleges also have stepped up to help. Last fall, Southwest Tech launched

its renewable energy program for students and in November received a \$3 million grant from the U.S. Department of Energy to open an industrial assessment center in conjunction with two other colleges.

Wojtalewicz said the center will act as a resource for area businesses to connect with students and staff for assistance with efficiency audits, upskill training and more.

“We are going to be putting into practice what we are trying to teach,” she said. “By reaching out to area businesses, we’re hoping to show how much of a difference a program like this can make.”

Grace Nieland writes for the Telegraph Herald. Email her at grace.nieland@thmedia.com



Artificial intelligence will show how smart humans can become

JON TALTON
The Seattle Times

He writes about business and the economy for the publication

The Seattle area is in the thick of the race for artificial intelligence dominance.

The most recent evidence comes from Amazon, which intends to invest more than \$150 billion over the next 15 years on data centers around the world.

Data centers contain computer systems and corresponding components, but they have moved well past their 1940s origins. They expanded during the dot-com years before the new millennium with the expansion of the internet and have become even more vital in the age of cloud computing.

The heightened importance of data centers today comes because of AI.

A race is on among the biggest players in tech as well as startups to capitalize on an approaching spike in demand for artificial intelligence applications. These include the needs of corporations, the government and individual customers (for example, television streaming companies such as Netflix use AI).

Seattle-headquartered Amazon holds the largest market share in the cloud computing market, nearly twice the share of its nearest competitor, Microsoft.

“We’re expanding capacity quite significantly,” Kevin Miller, an Amazon Web Services vice president who oversees the company’s data centers, told Bloomberg. “I think that just gives us the ability to get closer to customers.”

Amazon Web Services, founded in 2002, is the unit of the company that handles cloud computing among other areas of Amazon’s businesses.

Amazon’s investment comes after spending on data cen-

ters declined this past year — the first time this ever happened — while Microsoft increased its spending.

Plans call for expanding existing Amazon server hubs in northern Virginia (close to customers such as the Pentagon and other federal customers) and Oregon. Amazon also intends to move into new places such as metropolitan Phoenix, Texas, Mississippi, Saudi Arabia and Malaysia.

Amazon’s proposed investment in data centers is probably far beyond that of Microsoft or Alphabet (parent of Google). Neither of these companies releases its data center investments as consistently as does Amazon.

The company is accelerating the AI “arms race” in other ways, such as investing \$2.75 billion in Anthropic, an AI startup headquartered in San Francisco. This brings Amazon’s total stake in Anthropic to \$4 billion. Meanwhile, Google has agreed to put \$2 billion into the startup.

The local startup scene is also taking advantage of the appetite for artificial intelligence. According to GeekWire, a tech website, Seattle’s Read AI gained \$21 million in new funding from Madrona Venture Group and Goodwater Capital. Read AI also provides services for Microsoft.

Read AI uses artificial intelligence to provide customers with productivity tools such as meeting notes, chat and email summaries, as well as transcriptions in multiple languages.

David Autor, the MIT economist famous for studying the effect of the digital revolution and offshoring of jobs on workers and wages, is now an AI optimist.

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The 8-hour workday and the 4-day workweek



**MICHAEL
HILTZIK**

Los
Angeles
Times

He is a columnist
for the publication

G. Roger King, a lawyer with the lobbying organization for big corporate human resources officers, assured the members of the Senate Health, Education, Labor and Pensions Committee that he and his colleagues were fully on board with the concept of a four-day work week.

His HR colleagues, he told the senators at a March 14 hearing, are “not opposed to 32-hour work weeks or other non-traditional work week configurations” ... in principle.

Unfortunately, he said, a four-day week would only exacerbate existing labor shortages, would be a “backdoor” increase in the minimum wage, and in any case should be driven by “traditional market forces,” not mandated by federal law.

Are you surprised that big employers would fight a shorter work week for their employees? Me neither.

“As a general rule,” says labor historian Erik Loomis of the University of Rhode Island, “employers are opposed to every labor reform. They always say it’s going to be a disaster for the economy, and it never is.”

That’s been true of every increase in the minimum wage, and it was true of the last government-mandated contraction of the workweek — the Fair Labor Standards Act of 1938, which established the minimum wage, banned child labor in factories and mandated an eight-hour workday and 40-hour workweek, after which rank-and-file workers are entitled to time-and-a-half pay.

The workweek is now back on the front burner, in part because unions are feeling their oats lately, and also because Sen. Bernie Sanders, I-Vermont, the HELP Committee chairman, has introduced a bill to mandate a 32-hour workweek with no loss of pay for those transitioning from the traditional 40 hours.

“As a result of the extraordinary technological transformations that we have seen in recent years, American workers are now over 400% more productive than they were in the 1940s,” Sanders said in opening the hearing. “Almost all of the economic gains of that technological transformation have gone straight to the top, while wages for workers have remained stagnant, or even worse.”

He’s right. Rank-and-file worker wages have barely kept up with inflation, while CEO pay has rocketed into the stratosphere. In 1965, the average chief executive’s pay at the 350 largest U.S. companies was about 20 times the average wage of their rank-and-file workers, according to the labor-affiliated Economic Policy Institute. In 2022, it was 344.5 times as much.

What paid for that run-up in executive pay was a massive increase in U.S. worker productivity. But as Sanders observed,

the average worker received barely a taste of the gains.

As for King’s hand-wringing about a “backdoor” increase in the minimum wage, would that it were so. The federal minimum wage was last raised in 2009, to \$7.25 per hour from \$6.55. Since then, Congress hasn’t mustered the votes for a further increase while the wage has been devastated by inflation.

The value of the wage in 2022 dollars peaked at \$13.46 in 1968, when the nominal wage was \$1.60. In other words, the hourly wage of workers earning the federal minimum has been cut almost in half in the last 56 years.

Viewing the four-day workweek exclusively as an employer cost is the wrong way to think about it, however. Indications are that it can be a boon to employers.

Pilot programs in the U.S., Europe, South Africa and Brazil have found that worker productivity rises — in other words, employers get more out of their workers for the same pay.

In the U.S. and Canada, according to Boston College sociologist Juliet Schor, who studied pilot programs established by the nonprofit 4 Day Week Global, more than two-thirds of workers showed less job burnout; anxiety and fatigue declined for 40%; and 60% reported more success achieving a work-family balance. Almost every participant wanted to continue the program.

“Workers tell us about improvements in mental and physical health, ability to spend time with family, and finally getting a chance for time for themselves,” Schor told the HELP Committee. The changes persisted through the end of the yearlong study period.

More than 90% of the 202 companies in Schor’s sample continued the program past the one-year mark. And why not? Among the U.S. and Canadian companies in the sample, turnover fell by more than 20% and absenteeism by 39%.

None of that might stem the knee-jerk opposition to the four-day week among businesses and their water carriers on Capitol Hill.

“A 32-hour workweek with no loss in pay? Who wouldn’t want this?” asked Sen. Bill Cassidy, R-Louisiana, the ranking Republican on Sanders’ committee. “But unfortunately, we live in reality.”

Cassidy did the raw math and declared that “the government mandating a 32-hour workweek while requiring businesses to increase pay at least an extra 25% per hour of labor will destroy employers, forcing them to either ship jobs overseas or dramatically increase prices to try and stay afloat.” Nat-

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He wrote in Noema Magazine, “A.I., if used well, can assist with restoring the middle-skill, middle-class heart of the U.S. labor market that has been hollowed out by automation and globalization.”

He’s looking at “generative” artificial intelligence, which is capable of providing videos, text, images and other data.

According to The New York Times, Autor “discounts the likelihood that A.I. can replace human judgment entirely. And he sees the demand for health care, software, education and legal advice as almost limitless, so that lowering costs should expand those fields as their

products and services become more widely affordable.”

That contradicts other experts. This past year, Goldman Sachs produced a report claiming that generative AI could automate activities equal to 300 million full-time jobs around the world.

Data centers present problems as well as advantages. For example, they use water heavily to avoid overheating, failure or fire. A study by Virginia Tech found that data centers are among the top water-using industries in the nation.

That’s a risky situation for places such as Arizona, where the Phoenix suburb of Mesa has bet its economic future heavily on these server

farms.

“You have to think about how much of the Western United States is water-stressed,” Landon Marston, a professor of water resources engineering at Virginia Tech and one of the study’s authors, told The Washington Post.

The reality is that artificial intelligence is the undiscovered country (to crib from Shakespeare).

It has the capacity to increase employment, seed new companies and industries, change the way wars are fought, boost productivity, work in education and transform health care and the media.

For now, this column is being written by a human.

Continued from page 12

urally, he blamed President Biden: “The Biden administration has been dumping gasoline on his inflation fire. This would be napalm.”

Cassidy talked as though Americans’ average workweek derived from some sort of immutable law that could be tampered with only at our economic peril.

That’s nonsense. On average, American workers spend 400 more hours on the job per year than Germans — that works out to about 1½ hours more per working day. Americans work 200 hours a year more than workers in France, the Netherlands and Britain, Schor testified.

The result, she said, is “extraordinary levels of stress, burnout and exhaustion for American workers.”

Cassidy also called the four-day workweek a “fringe proposal.” But it’s nothing of the kind. A 32-hour, four-day workweek has been talked about for decades. Even Richard Nixon, as vice president in 1956, said he foresaw a four-day workweek “in the not too distant future.”

To be fair, Nixon made his prediction as a way to boast about economic growth under Eisenhower and make the case that the Democratic presidential candidate, Adlai Stevenson, would institute policies that would hobble the “unbelievably prosperous” future that would unfold in a second Eisenhower term.

As it happens, by the time Nixon entered the White House on his own in 1969, he was no longer promising a four-day week.

History tells us that employers always view changes in work conditions to benefit workers as unimaginably radical — “fringe” proposals, to use Cassidy’s term.

That was the case in the 1870s and 1880s, when the eight-hour day became the rallying cry for the Knights of Labor, the first truly national industrial labor union.

The eight-hour campaign contributed to the Knights’ massive expansion, which in turn fostered a misimpression that it could launch and win a strike against the railroad network controlled by financier Jay Gould.

But Gould outmaneuvered the union leadership into reaching a settlement with major union concessions. The strike collapsed, followed by the Knights themselves.

The eight-hour day came off the front burner. A major restructuring of the workweek didn’t occur until 1914, when Henry Ford shocked the nation’s industrial establishment by instituting a \$5 daily wage at his factories — along with a cut in the workday to eight hours from nine.

Employee turnover fell and factory productivity soared, in part because Ford could now run three shifts instead of two, which enabled him to fill more orders for his popular mass-market Model T.

It’s true that a shift to a four-day, 32-hour week will cause some disruption in the employment world; Sanders’ bill would provide for a four-year transition period.




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Faces in Business

Mike Welbes

Vice President and Director of Mergers and Acquisitions, Honkamp, P.C.,
CEO of Honkamp Payroll, LLC

BY KEN BROWN • PHOTO BY ELITE IMAGES

Mike Welbes is the vice president and director of mergers and acquisitions at Honkamp, P.C. and CEO of Honkamp Payroll, LLC.

He has more than 25 years of experience serving clients with their management advisory needs. He leads Honkamp's growth efforts through merging and acquiring CPA firms along with the implementation of those firms into Honkamp's processes and culture.

In addition to being a shareholder at the CPA and business advisory firm, Welbes is the CEO of Honkamp Payroll, a full-service payroll and human capital management company with locations in Dubuque and North Liberty, Iowa. Honkamp Payroll offers high tech features for payroll, human resources and workforce management utilizing a national platform to serve clients across a range of industries and geographic locations.

Welbes earned his B.A. in accounting from St. Ambrose University in Davenport, Iowa. In addition to being a certified public accountant he is also Accredited in Business Valuation.

He also has served as the past president of the board of directors for the Grand Opera House and Opening Doors (Maria House and Teresa Shelter), as well as a past board member for Habitat for Humanity. He is currently on the board of directors at the Boys & Girls Club of Greater Dubuque.

Welbes and his wife, Carrie, have two daughters, Karlie and Hayley, who attend the University of Northern Iowa, and two sons, Luke and Wil, who attend Wahlert Catholic High School.



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

I was drawn to public accounting because it offers the chance to engage with a diverse range of businesses. What excites me most is the dynamic nature of the work. Each day presents new challenges and opportunities to learn. Interacting directly with entrepreneurs and business owners has been incredibly fulfilling throughout my career.

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

Over the course of my career, I've witnessed a significant transformation in the accounting field largely driven by technological advancements and automation. At Honkamp, we've been proactive in embracing these changes by investing in new technologies. This approach has enabled us to adapt and evolve, constantly exploring innovative solutions to meet our clients' growing needs.

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

Many of the original partners at Honkamp, including the past managing partners, Arnie Honkamp and Greg Burbach, have had a tremendous impact on me. Being around individuals that have such an entrepreneurial spirit is infectious. Additionally, I've been deeply influenced by the countless business owners I've had the privilege to work with. Observing their decision-making processes and witnessing how businesses succeed has been a continuous source of education and enjoyment for me throughout my career in public accounting.

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

I always enjoy seeing new graduates start at Honkamp. It's refreshing to see their enthusiasm, passion and ambition as they embark on their careers with big dreams. My advice to them: Hold on to that initial drive and enthusiasm as you progress in your career. It will serve you well in the long run.

Is there a story or an anecdote that illustrates your philosophy either in life or 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.

your chosen field?

I believe our experiences build our philosophies. Personally, it's about commitment and giving things time to unfold. I've stuck with one career at one company, and it has been good for me. So, my advice? Stay committed and be patient; good things take time.

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?

Learning in various ways is important. I find I do better as an on-the-job learner, gaining knowledge through real-life experiences. While I believe a combination of approaches can benefit everyone, learning from life experiences has proven to be most effective for me. Whether it's discovering what works or learning from mistakes, these real-world lessons seem to stick with me and help make future decisions.

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 believe striking a good balance is key across all these aspects. It's about being able to connect with people, understanding their situations and using some creativity, along with a few math skills, to come up with solutions. As for the whole introvert vs. people

person debate, I'd say I'm a bit of both — I enjoy my family time but spend plenty of time in a social setting. When it comes to pace, I think there's value in making a decision and moving forward. It's all about finding a balance. At the end of the day, dealing with people in business or personally requires a good mix of these qualities.

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

As I look ahead in the accounting world, it's clear that AI and technology will play a big role in shaping our profession. However, in a service industry, and honestly in most industries, customer service can be the difference. No matter how advanced our tech gets, that personal touch is what sets us apart. We need technology to streamline processes, but we can't forget the importance of that human connection in the services we provide.

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

I've had the privilege of connecting with a lot of people. These relationships have enriched not just my professional life, but also my personal life. Many of my best friends are people I have met through work. I'm grateful for the relationships formed through my career at Honkamp, as they continue to positively impact my life. Ultimately, my personal growth has been intertwined with my professional experiences, and I consider myself fortunate to have met so many people.

How do you strike a work-life balance?

Finding that work-life balance has not been a problem. I genuinely enjoy what I do. I think work-life balance has a lot to do with family support and my wife, Carrie, has always been supportive of my career. She understands that work has to take priority sometimes, and that has always helped. She enjoys attending business and social events, sometimes more than me, bringing the work and life together. I feel fortunate to have a great family. That makes life a lot easier!

IN HIS WORDS

As I look ahead in the accounting world, it's clear that AI and technology will play a big role in shaping our profession. However, in a service industry, and honestly in most industries, customer service can be the difference. No matter how advanced our tech gets, that personal touch is what sets us apart.

Best Places to Work 2024



Stephen Gassman

Molly Grover, president and CEO of Dubuque Area Chamber of Commerce, speaks during the Best Places to Work event at Diamond Jo Casino on April 11.

Awards await the winners during the Best Places to Work event at Diamond Jo Casino in Dubuque.



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Business After Hours



Dave Kettering

People gather inside Wicked Dame for the April Business After Hours event on April 16.



The Wicked Dame hosted April Business After Hours on April 16.



Co-owner of Wicked Dame, Kimberly Hackett, sets up snacks for the April Business After Hours event.



Sara Lindecker (right) takes part in the April Business After Hours event held at Wicked Dame on April 16.

Dubuque Area Family STEM Festival



Taylor Hau (left) with John Deere Dubuque Works, helps Noah Unga, 10, of Luxemburg, Iowa, operate a simulator.



People take part in the Dubuque Area Family STEM Festival.



Employees of John Deere Dubuque Works help kids operate a simulator.



The Dubuque Area Family STEM Festival was held at the Dubuque County Fairgrounds on April 18.

Dave Kettering

Ribbon cuttings



Dubuque Area Chamber of Commerce

Wartburg Theological Seminary, 333 Wartburg Place.



Dubuque County Elections Office, 880 Central Ave.

It's time to start talking politics



PEGGY STOCKEL
Stonehill Communities

She is the president and CEO of the Dubuque organization

Many of us have been told to avoid talking about politics in polite company. Politics, along with money and religion are sensitive topics that can easily result in an argument.

I would argue, however, that talking about politics is essential. Grassroots advocacy — ordinary people talking about change and working for positive change — can have an impact.

In an election year, the power of grassroots advocacy becomes even more evident. Voting, encouraging others to vote and participating in informative discussions about the issues and their impacts on our government (with friends and neighbors or local elected officials) are all advocacy.

This form of advocacy, initiated locally and practiced by citizens like us, holds the key to raising awareness, addressing community issues and effecting change.

In this crucial presidential election year, our grassroots efforts are needed more than ever to ensure our voices are heard and that the issues that matter to us are addressed at the state and federal level.

Advocating for older adults and aging services has become an urgent priority. The 2021 Profile of Older Americans reveals a demographic shift that hasn't been seen in 100 years. Adults 60 and older will soon outnumber children younger than 10.

This, coupled with the projection that Social Security, Medicare and Medicaid costs will double, accounting for more than half of mandatory federal spending, paints a stark picture. Decisions made about health care funding and regulation affect our lives, our families, our neighbors and our communities.

It's clear that we, as responsible citizens, need to urgently consider our health care programs and the government's response to these staggering statistics.

Navigating health care insurance is becoming increasingly complex, thus advocating for it is more challenging. Consumers can purchase health care insurance from the Health Insurance Exchange. Medicare and Medicaid

have pioneered value-based care programs, prioritizing quality of care, provider performance and patient experience.

Another trend changing the health care landscape is the increased presence of Medicare Advantage programs. Medicare Advantage, sometimes called "Part C" or "MA Plans," is offered to private companies approved by Medicare. MA Plans cover all original Medicare services; some also offer drug, vision, hearing, dental and wellness coverage.

From the consumer lens, most eligible Medicare beneficiaries have either traditional Medicare with a supplement or an MA Plan. Ultimately, the federal government is looking at creative ways to care for the number of older adults and preserve the Medicare Trust Fund. There continue to be changes to how these plans offer coverage.

Your letter, email or phone call can help policymakers understand what changes are needed to better serve members in our community.

Another area for advocacy is supporting additional funding for Home and Community-Based Services. Shifts in consumer preference, decreased labor availability and increased care needs will contribute to increased funding needs for these services. When polled, most Americans preferred to stay in their homes. However, the support and services needed to make that a reality are currently insufficient.

With a limited budget and many ways to spend federal dollars, legislators need to hear from constituents that these services should be a priority. Our voices can help them make decisions based on people in the communities they serve.

It often can feel like we are powerless to impact the enormous systems that affect our lives. One pebble, however, can start an avalanche. We can either be victims or we can be change makers.

Let's engage in the rights that so many have fought for and lost their lives for. Talk politics. Be the change. Vote 2024.

PEGGY SAYS

In an election year, the power of grassroots advocacy becomes even more evident. Voting, encouraging others to vote and participating in informative discussions about the issues and their impacts on our government (with friends and neighbors or local elected officials) are all advocacy.

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April showers test investor resilience



**DR.
RICHARD
BAKER**
Fervent
Wealth
Management

He is the founder and executive wealth advisor

A few days ago, my wife and I took our son on a college visit during a downpour. We overheard one of the moms telling her son not to let the crummy weather affect his decision-making about this university. Rain came by the buckets, but we finished our tour. The April market made investing an unpleasant experience, too.

After a strong first quarter for stocks, some April showers rained on the stock markets parade. The S&P 500 index fell 4.2% in April, its worst performance since September, after having its best first-quarter rate of return in five years. The Nasdaq and Dow were both negative for the month as well, dropping 4.4% and 5%, respectively.

The negativity running in the background is that inflation is still higher than the Federal Reserve prefers, and consumer prices continue to rise more than Wall Street had expected. These trends have clouded the market's hopes for interest-rate cuts in June. The market has been expecting as many as six rate cuts this year, which now seem unlikely. Analysts are still expecting rate cuts in 2024 but now expect one or two rate cuts later in the year. Inflation will continue to ease later this year as consumer spending slows, but investors will need patience to wait this out.

While stocks have struggled in April, the latest reports show that the US economy is still growing steadily, increasing the chances of more gains ahead. The last gross domestic product (GDP) report showed the economy grew 1.6% in the first quarter, and consumer spending rose at a solid 2.5% pace. The economy may slow down later this year, but we're not there yet.

For those worried about a market crash, the numbers in the corporate earnings report at the halfway point may be encouraging. A solid 80% of S&P 500 companies have beaten earnings estimates so far this quarter. Results from the big technology companies have mostly exceeded high expectations, and maybe most importantly, companies have raised their earnings expectations for the year, showing corporate optimism. I

would say, in general, that the earnings season so far has been better than expected and good enough to justify the market strength.

With the economy continuing to grow steadily and corporate profits rising, the outlook for stocks in the near future still looks hopeful. As always, there will be rainy days. Sticky inflation remains a thorn in the market's side; international wars could be a stumbling block, and there is a US presidential election that no one is excited about. Despite these potential negatives, I see a whole lot more market positives for stocks. For markets, I expect those April showers will bring some flowers in May and potentially the rest of the year.

When preparing for my son's college tour, we saw the forecast and prepared by bringing umbrellas. Any investor worth their salt saw this market volatility coming and should have made adjustments. There aren't stock market umbrellas, but defensive measures can be taken. Just like rain is a part of our Spring season, volatility is part of investing. Just before the tour, I asked my son if he still wanted to take it, and he said, "Of course I do; it will be dry when we go inside." He understood that walking in the rain was only part of the process and not part of the destination. It might be overcast market-wise this year, but it is only part of the process and not the destination.

Have a blessed week.

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RICHARD SAYS

The negativity running in the background is that inflation is still higher than the Federal Reserve prefers, and consumer prices continue to rise more than Wall Street had expected. These trends have clouded the market's hopes for interest-rate cuts in June. The market has been expecting as many as six rate cuts this year, which now seem unlikely.

Do you have your assets in the right place for 2024?

SCOTT BURNS

The Dallas Morning News

He is a columnist for the publication



My friend was shocked. “Do you mean I’ve underpaid my income taxes for 2023 and will have to pay a lot more when I file?”

“I’m afraid so.”

“And I could have avoided it just by paying more attention?”

“Yup. Sorry about that.”

Sadly, if you’re nearing retirement or retired, there’s a good chance you’ll make a similar discovery when you go to figure out your taxes this year. Your tax bill will have increased.

HIGHER INTEREST RATES, MORE TAXABLE INCOME

Why? Because millions of taxpayers have been asleep at the wheel about where they hold their financial assets.

The problem here is something financial planners call “asset location.” It’s not the same as asset allocation. That’s the decisions we make about the types of assets we buy such as equities, bonds, cash, real estate. Asset location is about what assets we keep in different types of accounts.

Asset location wasn’t a big problem for most of the past 20 years because interest rates were so low. But today, with short-term bond funds and money market funds yielding about 5%, it has become a big deal.

Making changes can now save you thousands of dollars in income taxes.

Each year.

You can see why “asset location” matters with a simple illustration. Let’s assume that you have \$1 million in financial assets. That makes you a somewhat rare bird even though a million dollars isn’t what it used to be. You have half the money in a retirement account and half in a taxable account.

Investing long term in the retirement account, it was entirely committed to common stocks, every cent of it in a total domestic stock market fund because you’re a Couch Potato investor. You invested in short-term savings in the taxable account because you saw it as money you might need to access before retirement.

All quite logical and practical.

Until you think about taxes.

That was then, this is now

Today, the money in the taxable account is earning about 5%, or \$25,000. That’s up from next to negligible in earlier years. But now your taxable interest income is sub-

stantial. And it is taxed as ordinary income.

Meanwhile, you’ve done well in your retirement account, which has soared with capital gains. Since it is a retirement account, those gains won’t be taxed until you withdraw the money, but they will be taxed as ordinary income when they are finally withdrawn.

Not very tax-efficient.

The solution is to change the location of your assets. First, invest in fixed income in the retirement account. The \$25,000 is still earned but is deferred until you retire and start drawing on your retirement account money. That means no tax bill today.

(It’s also good to note that you can sell the equities in your tax-deferred account without creating what the IRS calls “a taxable event” because the account is tax-deferred.)

Meanwhile, you invest in equities in your taxable account. With the yield on the S&P 500 under 1.5%, this means your taxable dividend income would likely be no more than \$7,500. That reduces your taxable income by \$17,500. Better still, with qualified dividends typically taxed at 15%, you’ll probably pay less in taxes on the dividends than you would have paid on the same

amount of interest income.

If you are receiving Social Security benefits, it’s possible that the same move will reduce the portion of your benefits that is subject to taxation, always a nice thing.

A CAVEAT

While this is an optimal solution for tax purposes, it’s not all or nothing. Instead, you’d lean toward keeping fixed income in tax-deferred retirement accounts and equities in taxable accounts.

There are two good reasons for this.

First, taxable accounts are the easiest accounts to draw from in emergencies and involve no penalties for early withdrawal. So you’ll always have a cash reserve, even if it is only 10% or 20% of the account.

Second, since the long-term return on equities is higher than the long-term return on fixed-income savings, not holding equities in retirement accounts amounts to a voluntary reduction in your long-term investment return. That reduction could be worse than the higher tax rate you avoid.

This is a good place to remember that better is good, but perfect is the enemy of good.

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HIRED: Jason Brown as chief people officer at its corporate office.

PROMOTED: Olivia Hoeger to junior buyer for the clothing department

PROMOTED: Mike Flynn to junior buyer for the grills & firepits, camping and everyday gloves departments

PROMOTED: Dakota Torgerson to junior buyer for the plumbing and electrical departments

PROMOTED: Erik Puls to junior buyer for the pet training & containment, waste management and small animal departments

THE UNIVERSITY OF WISCONSIN-PLATTEVILLE

APPOINTED: Travis Nelson as the interim dean of the college of liberal arts and education.

RAINBO OIL COMPANY

HIRED: Drew Hepler as account manager of the company's Quad Cities territory.

HIRED: Shawn Strief as director of accounting.

KWIK STOP

HIRED: Josh Harrison as a pricebook and product specialist.

COTTINGHAM & BUTLER

HIRED: Mark Rapp as a sales executive.

HIRED: Holly Kramer and Theresa Brown as claims coordinators.

HIRED: Kaylee Schueller and Alexandra Thomas as condition management account coordinators.

HIRED: Melinda Vize as an associate client consultant.

HIRED: Austin Dalsing as infra and security engineer I.

HIRED: Sara Swift and Teresa Christiansen as claims administrators.

HIRED: Jeremy Konrady as IT operations analyst I.

HIRED: Carter Hanson as an associ-



Konrady



Hanson



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Powers



Hommen-Quario



Godwin



Owens



Beck



Powers



DeSanto



Johll



Lueck

Continued from page 24

ate market consultant.

HIRED: Dallas Seitz as an account administrator.

HIRED: Ashley Meyer as a financial services representative.

MEDICAL ASSOCIATES CLINICS

HIRED: Elizabeth Edwards to its Dubuque acute care department.

HIRED: Paige Hentrich to its Platteville, Wis., physical therapy department.

HIRED: Emily Miller to its Dubuque psychiatry and psychology department.

MEMORIAL HOSPITAL OF LAFAYETTE COUNTY

HIRED: Renee Edge to its primary care clinic.

STATERA INTEGRATED HEALTH AND WELLNESS SOLUTIONS

HIRED: Allie Saunders as a certified personal trainer and health coach.

MCGRAW HILL

PROMOTED: Melissa Leick to lead content project manager.

PROMOTED: Laura Bies to lead core

content project manager.

PROMOTED: Brianna Kirschbaum to content licensing manager.

PROMOTED: Robin Reed to director of content management.

PROMOTED: Traci Vaske to core content project manager.

PROMOTED: Abby Davis to senior manager of create operations.

PROMOTED: Fran Simon and Kelly Hart to managers of core project management.

PROMOTED: Krystal Faust to product development manager.

PROMOTED: Lisa Bruflo and Melisa Seegmiller to program managers.

MEDICAL ASSOCIATES CLINIC

HIRED: Michelle Shafer has joined its acute care department and will begin seeing patients beginning July 1.

GRANT REGIONAL HEALTH CENTER

HIRED: Theresa Hollinger as chief nursing officer.

HOTEL JULIEN DUBUQUE

APPOINTED: Richard Atteberry as its executive chef.

MEDICAL ASSOCIATES CLINIC

HIRED: Braden Powers has joined its pulmonary department.

MEDONE PHARMACY BENEFIT SOLUTIONS

HIRED: Q Hommen-Quario, Gabby Godwin, Emili Owens and Sarian Mathews as patient care coordinators.

HIRED: Deann Beck as a clinical pharmacist.

HIRED: Maddie Powers as a data entry specialist.

PROMOTED: Kirsten DeSanto and Whitley Johll to senior account manager.

PROMOTED: Maddie Lueck to provider relations lead.

PROMOTED: Mary Jo Harris to patient care coordinator training and quality team lead.

PROMOTED: Shelby Jones to senior clinical programs manager.



Harris



Jones

Continued on page 26



Durbin



Banwarth



Long



Nguyen



Kluesner



Wipperfurth



Roush



Kent



Simon



Kubik



Schumacher



Hermsen

Continued from page 25

PROMOTED: Ashleigh Durbin to clinical account manager.

PROMOTED: Cassi Banwarth to clinical review technician.

PROMOTED: Kristy Long and Colleen Nguyen to clinical review pharmacist II.

PROMOTED: Sam Kluesner to junior underwriting analyst.

CONLON CONSTRUCTION

HIRED: Keith Wipperfurth as director of facility services.

PROMOTED: Ben Roush to chief operating officer.

PROMOTED: Darren Kent to vice president of operations for the Dubuque office.

PROMOTED: Ben Simon to vice president of operations for the Coralville and Cedar Rapids offices.

PROMOTED: Bryan Kubik to vice president of business development.

PROMOTED: Rod Schumacher to director of construction for the Dubuque office.

PROMOTED: Josh Hermsen to pre-construction manager.

BIZ LOCAL



Deutmeyer



Johnson



Brannons



Edwards



Mozena

STOPPELMOOR RECEIVES MEMBER OF YEAR AWARD

Susan Stopplemoor, of city of Dubuque Leisure Services Department, received Iowa Parks and Recreation Association's Permanent Part-Time Team Member of the Year Award.



Kissell

KISSELL RECEIVES AWARD FOR SERVICE

Divine Word College presented Kim Kissell, who retired from Epworth Family Dentistry in 2022, with the Donaghey Award for Outstanding Service.

PLATTEVILLE HOLIDAY INN RECOGNIZED WITH AWARD

Holiday Inn Express & Suites in Platteville, Wis., was recognized with a 2023 IHG Torchbearer Award.

DEUTMEYER RECEIVES SERVICE AWARD

Shelly Deutmeyer, of Physical Therapy Solutions, of Dubuque, received the Physical Therapist Assistant Distinguished Service Award from Iowa Physical Therapy Association.

JOHNSON NAMED DIRECTOR OF UD PROGRAM

The Wendt Character Initiative at the University of Dubuque appointed Liza Johnson as its new director.

JUNIOR ACHIEVEMENT INDUCTEES ANNOUNCED

The following were inducted into Junior Achievement of the Heartland's Hall of Fame:

Michael & Stasia Brannon, of Brannon Monument Company.

Jim Edwards (posthumously), of Edwards Cast Stone Company.

Jeff Mozena, of Premier Bank.



Story suggestion?

Want to write for biztimes.biz?

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ttcInnovations launches new podcast ‘Learning Matters’

BUSINESS WIRE

CARLSBAD, Calif. — ttcInnovations, Inc., a custom corporate training solutions company founded in 2001, has launched its new learning and development podcast, “Learning Matters.”

Hosted by Doug Wooldridge, the show brings a mix of content, with new episodes released weekly. Listeners can expect perspectives from interviews, practical case studies and in-depth analyses of the latest learning trends.

It’s available on all major podcast platforms.

“Learning Matters” embodies ttc’s commitment to empowering HR and training professionals and its belief that learning is the foundation for both individual and organizational success. Whether you are a veteran or embarking on a new path as an instructional designer, the show aims to equip listeners with the knowledge needed



to excel.

Wooldridge, with more than 15 years of experience crafting audio learning assets for companies like Amazon and Meta, shares his enthusiasm for bringing his passion for storytelling to life on the podcast.

“I’m really excited for the opportunity to help share the stories, tips and tools of leaders within the industry,” he said. “Having the ability to do long-form interviews is such a gift when it comes to having a conversation. It’s not scripted. It’s just two or more folks

sitting down for a chat.”

“Learning Matters” is available in both audio and video formats and includes interactive elements that allow learners to become active participants through real-time engagement features, offering an opportunity to join the conversation.

ttcInnovations is a training and talent agency that specializes in matching talent to businesses, outsourcing project management, game design and a recently launched subscription-based learning service.

Updated edition of ‘Stop Racing In A Blindfold!’ released

BUSINESS WIRE

AUSTIN, Texas — Zilliant has announced an updated edition of “Stop Racing In A Blindfold!: Big Data + Pricing Science Drive Bigger Profits,” by Jim Vaughn, the company’s global head of pricing advisory services.

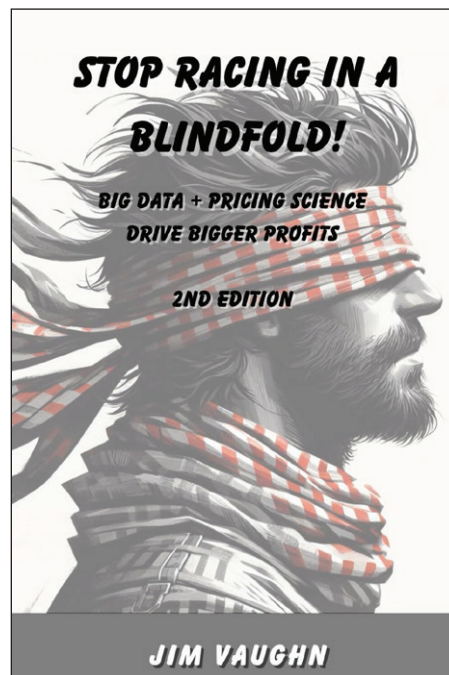
First published in 2015, the book discusses what every business-to-business pricing expert usually glosses over: How can companies control pricing for all their products and customers, not just the top 100 with the biggest revenue?

The updated edition has a new eight-page introduction, highlighted by a new framework for connecting typical business school concepts to their equivalent capabilities in a pricing science approach.

That is followed by chapters on foundational ideas and industry pain points, then a look at why backward-looking analytics are not what companies need in an ever-increasing pace of business.

Finally, the book covers the core concepts of pricing and data science, including determining which factors are most highly correlated with higher and lower price points in the market and optimizing market-facing price points.

“There is not a single equation in the book — this is all about an effort to help ex-



ecutives from pricing and sales managers to VPs get emotionally comfortable with what a data science AI/ML framework is so they can start to ask better questions,” Vaughn

said. “I wanted to update the book mainly because companies have learned a lot since 2015. Capabilities have grown a lot. Part of that change in mindset is also a hugely different way to sell.”

To coincide with the book launch, Vaughn spoke at the Professional Pricing Society PPS 2024 Spring Pricing Workshop & Conference in Chicago. Vaughn’s session, “Price Management: Small Step, Giant Leap for Pricing-Kind,” focused on what it takes to move from spreadsheets to centralized price management, the value realization and how to leverage it and how pricing teams have gained influence with executives thanks to effective price management.

Vaughn’s experience includes 30-plus years in pricing across more than 25 industry verticals. He also has held management and technical roles, including CIO, director of IT services and product manager, along with executive roles in the U.S. Army and Army Reserve.

He is a graduate of the U.S. Military Academy at West Point, N.Y., and holds a Masters Degree in operations research from the Georgia Institute of Technology.

Zilliant uses data science and cloud-native software to help businesses put pricing at the heart of their operation. For more information, visit zilliant.com.



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200 local nonprofits!

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