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ON THE COVER



Jake Willey, owner of Superstars of the Game.

Photo by Stephen Gassman

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

Collectibles for fun and profit

The COVID-19 pandemic left a lot of marks on the world, but one of the easiest to forget is the explosion of interest in collectibles and the collectibles market.

The tri-state area isn't any different and we're checking in with a couple of the businesses that have carried everything from Mickey Mantle cards to 1990s Chicago Bulls merchandise. Turn to page 5 for the full story.



Megan Gloss



Anthony Frenzel

NEXT MONTH

Food trucks are as popular as ever, but what is it that inspires someone to change from a mobile kitchen to a brick-and-mortar establishment?

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

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The business of **collectibles**



Some of the sports memorabilia available at Superstars of the Game in Dubuque.

Stephen Gassman

BY CHRISTOPHER STEINBACH

A generation separates Dave Orr and Jake Willey who share life-long interests that grew into two Dubuque collectibles businesses.

“I’ve had a storefront since 1990. Before that I was working out of my home and I called it Dave’s Baseball Card House,” said Orr, 74, owner of Tri-State Baseball Cards at 3330 Asbury Road. “I actually started in 1975. I just kept slowly building it up and getting more and more into it and took off in 1983, 1984. Eventually, my ex-wife said that it needed to go or I needed to go, so we got a store and opened it up.”

Continued on page 7



Tri-State Baseball Cards owner Dave Orr displays some of the many cards and collectibles available in his store in 2021.

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Willey, 54, opened Superstars of the Game three or four years ago at 2617 University Ave.

"I've been a sports fan my whole life. When I was 11 or 12, I started collecting cards and then going to card shows and setting up, buying, selling and trading," he said. "My mom got me hooked on garage sales, so I would find baseball cards there and then we would find other collectible things. I just kind of learned the business that way."

Helen Willey still helps at her son's business.

"My mom helps a lot," Willey said. "Other times, I'll have friends come in and help out, but it's mainly just us."

Willey buys and sells cards, but jerseys and other memorabilia make up a big part of his business.

"We probably do the majority of it online, but the foot traffic is getting better," he said. "We sell a lot on Facebook Marketplace. People find us on there and then they'll come see what else we have."

The two shops occupy a space in the collectibles corner of sports retail, a \$44 billion industry, according to Verified Market Research, a data firm with offices in Washington D.C., India and Dubai.

"Our typical customers, we have any-

where from kids to adults in their 80s. It's a slice of the population," Orr said.

When asked about the most valuable cards he has bought and sold, Orr mentioned a set of cards he bought in the late 1980s that had a 1953 and a 1956 Mickey Mantle and a Michael Jordan rookie card from 1987-1987.

"Those are high-value cards that came in, and we moved them along pretty quickly," he said.

Willey said he recently bought a collection that included a Cincinnati Bengals No. 9 jersey autographed by Joe Burrow, along with several of the quarterback's rookie cards that had been graded highly by Professional Sports Authenticator, a leading third-party evaluator.

"Then we got a Chicago Bulls autographed basketball from their first championship in 1990-91, so you're talking Michael Jordan, Scotty Pippin, Phil Jackson," Willey said. "That is probably around an \$8,000 basketball."

Expecting to see a big return on an investment in cards, jerseys and other memorabilia, however, shouldn't be the only reason to start a collection.

"During COVID, card prices went through the roof. A lot of people got into it with the

Continued on page 8



Owner Jake Willey opened Superstars of the Game about four years ago.

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Willey sorts through baseball cards at Superstars of the Game.

Continued from page 7

intent to make money instead of enjoying the hobby and they ran up credit card debts," Orr said. He said some of those collectors have had to dump cards since then and prices have come back down to normal. "The first thing I tell everyone is collect

what you like. If you have a certain player you like, collect it. And as you're collecting it, make sure you keep it in good shape. "I have stuff I collect. It's not that big because I have a narrow collection. I only collect stuff from 1960 to 65, which are the years of my childhood when I enjoyed doing it. I collect stuff that's a good memory

for me." Willey has a similar narrow focus to his personal collection. "I collect a little bit of everything, but my all-time favorite player is Walter Payton," he said of the Chicago Bears Hall of Fame running back. "I'm always on the hunt for something that I don't have."



Orr shows a couple of the graded cards available at Tri-State Baseball Cards & Shows.

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‘Hub of the community’



Stephen Gassman

Mike and Rhonda Ungs represent the fourth generation of their family to own Unga Shopping Center, a store that has sold a wide variety of wares since the 19th century in Luxemburg, Iowa. The store lists groceries, hardware, farm supplies, sporting goods, camping supplies, feed, seed and animal health products among its inventory.

**Store with 19th-century roots, numerous supplies
remains at the heart of Luxemburg**

BY ERIK HOGSTROM

Rhonda Ungs said stores like her family's occupy a unique place within the context of a small town. "You're the doughnut shop; you're the coffee shop; you're the post office; you're the grocery store," she said. "It's the hub of the community."

Mike and Rhonda Ungs represent the fourth generation of their family to own Luxemburg's Ungs Shopping Center, a store that has sold a wide variety of wares since the 19th century.

The store, located at 100 E. Main St., features a sign on an outside wall that lists groceries, pop, hardware, farm supplies, sporting goods, camping supplies, feed, seed and animal health products among the store's inventory.

Stepping into the store's main entrance, a glance left reveals shelves of staple grocery items, similar to a well-stocked convenience store. Looking right, taxidermy of deer and other game are mounted along the upper wall of a sporting goods section. Farm supply and hardware articles fill additional sections of the store.

"Working here is very interesting," said Lue Bockenstedt, who has been a store employee for about five years. "We meet a lot of neat people who come through. We make sure their needs are met."

Nearby buildings contain Nachurs fertilizer products and stockpiles from three seed companies, AgriGold, Dairyland Seed and NK seed. The store also has housed a U.S. Post Office on the premises since 1940.

"My mom always said if we didn't have it, it was either illegal or you didn't need it," Mike said.

Mike Ungs, 64, said about 85% of the store is devoted to catering to the area's agriculture-related businesses.

"Our hardware section is pretty much all oriented toward agriculture," Mike said.



Old ledger entries at Ungs Shopping Center.

"We've got the three seed companies (represented). We have a starter fertilizer company (represented). We also have sporting goods and groceries — we carry a line of staple items."

Rhonda Ungs, 61, said she is unique among the generations of wives involved with the store.

"I don't work side-by-side with Mike," she said.

Previous wives worked alongside their husbands in operating Ungs. Instead, Rhonda has spent the past 40 years working for a dental practice in Guttenberg.

"I'm off (work) on Fridays and I'm often

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Continued from page 11

here in the store visiting,” Rhonda said. “You see people come in to grab their mail and they will stay for an hour because they run into (people they know). We also have some of our regulars who come in at the same time every day and do the exact same thing every day. (The store) is their comfort zone.”

DEEP ROOTS IN THE COMMUNITY

The first settlers of Luxemburg were immigrants from Europe — including Luxemburg. They founded the community in the middle of the 19th century, and Clem Schroeder opened Luxemburg’s first store in the 1860s. Schroeder sold the business to Nick Andre in 1880. Andre in turn sold half interest in the store to Henry Ungs in 1886. Once called Central House, the store began operating under a new name, Andre-Ungs. When Andre died in 1888, Henry Ungs partnered with his brother, Charles J. Ungs, in the ownership of the store.

By 1919, Edward Ungs Sr., Mike’s grandfather, and his cousin, Henry Steffen, purchased the store from their uncle, Charles J. Ungs. Henry Ungs retired in 1962, and Edward Ungs Sr. brought Edward Ungs Jr., Mike’s father, into the ownership.

The father-and-son partners changed the store’s name to Ungs Shopping Center, and soon Mike and his five siblings were working in the store while they grew up.

“At that time, we were a full-fledged grocery store,” he said. “Dad was the chief meat cutter and also the postmaster for 35 years.”

Store staff once delivered groceries.

“People would call up and tell them what they wanted,” Rhonda said.

One of Mike’s youthful jobs was to help with the store’s egg business.

“We had a regular egg route and we picked up three days a week,” he said. “Ladies graded eggs in the basement and the eggs got shipped to Chicago.”

Mike said he and his siblings worked hard but also had time for evening activities — with some help.

“Everybody did their job but there was still plenty of time to do baseball or something at night,” he said. “Sometimes, kids in town would come and help us so we could get done.”

THE FOURTH GENERATION TAKES OVER

Mike went away to Kirkwood Community College and returned to the store in 1980, after he graduated.

“I knew all the way through (college) that I was coming back,” he said.

Mike went into partnership with his dad.

“In 1980, we only had (the products of) one seed company and groceries were probably 50% of our stuff,” Mike said. “We went



Groceries line shelves inside Ungs Shopping Center.

from one seed company to three, and we went from (concentrating on) groceries to an agricultural role — that was the market that we had.”

Mike and Rhonda took on full ownership of the store in 2000. Ed Ungs Jr. died in 2010. He was 78.

“My dad would come up to the store (to help) for two or three years before passing away,” Mike said.

LEARNING A WORK ETHIC

Rhonda said the store faces a challenge shared by other small businesses.

“One of our challenges is staffing — just trying to maintain your staff,” she said. “We’ve been very lucky. We had D.J. Jaeger as the manager for 35 or 36 years.”

Duane “D.J.” Jaeger died in 2021. He was 70. Jaeger had worked at Ungs for about 35 years.

“He had to retire because of his health,” Rhonda said. “Then, we were able to get Lue in. She has taken our whole store and repainted it and put (historical artifacts of the business) throughout our whole store. She has been a godsend for us.”

Currently, the store has two full-time employees and a pair of part-time employees. Two or three additional employees work during the store’s busy season, which coincides with spring planting on neighboring farms.

“We could probably use two or three more people,” Mike said.

Mike and Rhonda’s four daughters —



UNGS SHOPPING CENTER

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Founded: 1860 as Central House. Under Ungs family ownership since 1886.

Employees: Two full time. Two part time. Additional employees depending upon the season.

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Abbie Petsche, Leah Krogman, Anna Ungs and Chloe Ungs — all worked in the store growing up.

“It was a good education for them,” Rhonda said. “They learned work ethic and they learned how to work with people and good customer service.”

Now, the three older daughters work in education, banking and health care and the youngest daughter, Chloe, is in college studying business and human resources.

“(Chloe) helps us when she comes back (from college) in the summer,” Rhonda said.

Mike said he isn’t thinking about retirement yet.

“Everybody asks me when I’m going to retire, but I love waking up every day and doing what I’m doing,” he said. “Some people in this community, I have done business with four generations of their family.”



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Faces in Business

Wendy Scardino

Vice President of Development and Marketing,
National Mississippi River Museum & Aquarium

BY KEN BROWN • PHOTO BY STEPHEN GASSMAN

Wendy Scardino directs business development, fundraising, donor development, strategic planning, marketing and membership for the National Mississippi River Museum & Aquarium. Her extensive experience includes leveraging digital media platforms, public relations, media relations and promotional partnerships to advance organizational mission while enhancing the community.

With 20 years of experience in the nonprofit sector, she holds a Master of Business Administration from Clarke University in Dubuque and a Bachelor of Arts in communications from University of Northern Iowa, in Cedar Falls.

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

Marketing and development — what's not to love? It's an art and a science that's constantly changing and evolving, and a field where you're always learning. There's creativity in creating a fundraising event or visitor marketing campaign and strategy in how you carry them out to achieve your desired results. These skills have served me well in other areas as most challenges can be solved through strategy, creativity and a desire to keep learning.

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

Both marketing and develop-

ment have drastically changed in the last 20 or so years. Digital marketing was just getting started when I entered the workforce and much of the focus on my undergraduate degree focused solely on traditional marketing.

Digital tools also have drastically changed how we fundraise and communicate with our supporters. To adapt, you need a healthy appetite to learn and a sense for which innovations and technologies have the potential to support your work best.

What hasn't changed in all that time is that people seek connection and meaningful engagement. Using technology to free your time to focus on building those personal experiences and connections is where digital technologies can shine.



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

My mom. She's always encouraged me in my pursuits, of which there were many, and dedicated a lot of time and energy getting me where I needed to be, showing up for countless performances or games, and seeking out opportunities she felt I'd be interested in.

I also credit her with my love of learning. My parents prioritized education, but beyond formal education, any trip my mom planned was sure to include a unique historic site, museum or national park. That support and those opportunities shaped who I am today.

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

First, never stop learning. The more you learn, the more opportunities you'll be ready to take on when they present themselves. And second, say yes to the opportunities that scare you and make you wonder if you're ready for them. That's where you'll grow the most.

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

I can't say I feel old enough or wise enough to have a philosophy, but I would liken life and work to improv. Oftentimes, things don't go as you expect them to; however, the more you practice, the better you get at anticipating and responding. Work as a team and support the other "players." Most of all, say "yes, and" instead of "no."

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?

On the job learning, conferences and networking with peers have been instrumental

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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.

to me. The museum and aquarium fields are immensely collaborative, and I love the exchange of ideas found in each of these platforms. A colleague and I recently got back from visiting peers at the Shedd Aquarium and left with some great ideas and ways to scale our efforts.

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?

So many of these examples are made better in tandem with the other. The more quality time spent building a plan, the faster it can be implemented. The more senses involved in learning, the better the retention. The best things in life aren't either/or, they're and.

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

The future is now. Nonprofits are leveraging tools and technologies to more effectively reach our goals just like for-profit businesses.

When I think of the museum specifi-

cally, we are diving into creating relevant programs and exhibits, building inclusive experiences, actively collecting to document for future generations what is happening in the here and now, saving species, serving as a collaborator and partner.

My vision for the future is that the River Museum remains a strong economic driver for this community, touching the lives of each and every person here. The future is brighter as we bring people together around shared experiences and engage the community in our work — whether historical or environmental — to create more understanding for each other and a stronger appreciation for our environment. All of this while continuing to surprise and delight visitors from throughout the country and around the world.

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

I would say it's pushed me out of my comfort zone on more than one occasion. Those are always the times we grow the most.

How do you strike a work/life balance?

I can't say I've always struck the right balance. A friend of mine once told me "A woman can do anything, just not all at once." At the time, I had two young kids and one on the way, and I was working full time while going to grad school. Her words resonated with me, and I've thought about them often when I consider taking on something new.

I also credit Kurt Strand's leadership for supporting all of us at the River Museum in striking a work/life balance. If one of my kids has a game or school activity, he'll be the first to say "You can't miss that." I'm thankful to have a boss who reinforces spending time on the important things in life.

IN HER WORDS

My vision for the future is that the River Museum remains a strong economic driver for this community, touching the lives of each and every person here. The future is brighter as we bring people together around shared experiences and engage the community in our work — whether historical or environmental — to create more understanding for each other and a stronger appreciation for our environment. All of this while continuing to surprise and delight visitors from throughout the country and around the world.

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Manufacturing Appreciation Week



Dubuque Stamping & Manufacturing Inc.'s Josh "Vern" Smyth, vice president of facilities and special projects, gives a tour of the Dubuque plant to members of the local business community for Manufacturing Appreciation Week on May 14.

Stephen Gassman



A Dubuque Stamping & Manufacturing Inc. employee uses a micrometer to measure a part.

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Days of Caring



Dave Kettering

Volunteers paint picnic tables at the Mississippi River Museum & Aquarium during the annual Days of Caring event on April 26.



Dubuque John Deere Works employees Andrew Samson (left) and Alexander Nytko organize pet supplies at Dubuque Regional Humane Society during Days of Caring.



Dubuque John Deere Works employee Max Halstead organize pet supplies at Dubuque Regional Humane Society during the annual Days of Caring event.

Consumer confidence: Optimism for now, concerns for future

DR. RICHARD BAKER
Fervent Wealth Management

He is the founder and executive wealth advisor



I was conflicted about my baseball base-running abilities because I was the slowest kid on the team. I was confident I could hit it hard enough to reach first base, but reaching third or second base seemed risky.

The American consumer feels the same way. They like the near term but have big concerns about the future.

Consumer confidence numbers released last week showed an unexpected improvement in U.S. consumer confidence in May after dropping for three straight months. This report shows Americans are optimistic about their current financial situation and the near-term outlook.

This is important information for investors as it gives a temperature reading on the customers of the companies they invest in. Though the report was positive, it also showed that the American consumer, which accounts for almost 75% of all U.S. corporate purchases, has concerns about the future.

The mixed survey showed that consumers expect the stock market to continue rising and that they will continue to be able to purchase large items. Not surprisingly, consumers mentioned that food and grocery prices are having the most significant financial impact. Despite their concerns about higher prices and the economy 12 months from now, consumers did not plan on reducing their spending. Most plan to buy major appliances during the next six months, including television sets, refrigerators, vacuum cleaners, clothes dryers and even autos.

One must look beyond the report's short-term expectations to see the full picture. For the second consecutive month, most consumers indicated a recession will likely occur during the next year. The belief that the economy could slip into recession over the next year might be why most consumers' home purchasing plans remained at the lowest level since August 2012. These plans might be influenced by the majority opinion of the survey that says consumers expect interest rates to increase in the year ahead.

American consumer habits are good indicators of the future. A healthy stock market needs financially healthy consumers. When consumer confidence is high, consumers tend to spend more money on big-ticket items like automobiles and large appliances, which provide needed sales and revenue to the companies we invest in.

Consumers wish food prices were lower, but things are pretty good for them overall. So why all the negative feelings about the next year?

My bet is the election. The presidential election is the elephant (or donkey) in the room. My guess is that most Americans are dreading it, much like when we were kids and knew we would have to clean our rooms after playing with our friends. Most Amer-

icans are comfortable with their finances despite dealing with higher prices and interest rates but have reservations about the coming months.

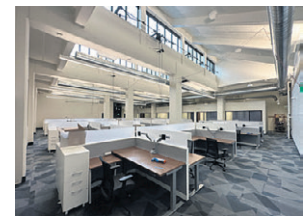
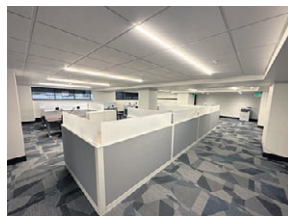
I believe the Lord works in mysterious ways. He knew I would love baseball and let me grow up in a town with a lopsided baseball field. With a swamp behind the back-

Continued on page 20

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Promotional and lateral career challenges



GERALD KOPPES, SPHR

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

A recent article in the Economist magazine discussed the advantages for both employers and employees of making lateral career moves within the management structure of an organization. These transfers generally mean assuming new duties of similar complexity and value to the company. Let's look at some of the issues involved in promotional and lateral career moves.

Sometimes employees are victims of "The Peter Principle," a management concept developed by Laurence J. Peter who observed people in a hierarchy tend to rise to "a level of respective incompetence." That is, employees are promoted based on their success in previous jobs until they reach a level at which they are no longer competent, as skills used in previous jobs might not necessarily lead to success in other more demanding positions.

The long-term solution for an organization with employees floundering in work they are incapable of handling is to adopt career development policies that identify those needing additional managerial training and experience before making them eligible for advancement. Possible lateral moves should be included in the guidelines.

There are other strategies employers might develop to move employees stuck in position for which they are underperforming. In some instances, promoted employees must perform or lose their employment with the company. In other cases, employees may be placed in a probationary status for a period of time with both the company and the employee having the option of choosing to return the employee to the previous position or similar lateral jobs, if they exist.

Sometimes employers ease underperforming employees out of the company by offering generous separation packages that includes professional career counseling and sufficient compensation to find that next job.

Occasionally, companies adopt a less humane and more Darwinian approach (e.g. professional sports teams) to right size their management team. This approach involves vigorous competition among many em-

ployees for only a few available positions, resulting in some being let go. Workforce morale can suffer using this strategy.

Perhaps a better tactic to developing a management staff is to hire employees with a range of abilities and expectations that does not include everyone reaching for the top job. Since not everybody wants to be the CEO, they will naturally arrange themselves on the management hierarchy. In this arrangement employees might also seek lateral positions if their career aspirations with the company change.

Promoting technical workers into the management ranks can be problematic. Technical skills do not necessarily prepare employees for management work. Instead, it's often better to develop a parallel technical track that advances the employees in both rank and compensation. My experience is that many technical people feel undervalued in technical positions and apply for management positions as they believe it is the only opportunity for advancement and greater compensation.

While employees taking lateral transfers might see themselves as being demoted, it does save their employment and offers time and space to re-assess their future with the company.

Periodic goal-setting activities with employees that includes future career goals can take into account those activities with which the employee has had the greatest success and how that might translate into future promotions. The goal is to identify the sweet spot for the employee's aspirations within the company and the training and experience necessary to achieve it.

An organization that recognizes its workforce contains employees with a variety of skills, abilities and motivation will make an effort to place each in a position where they can thrive and contribute to the success of the enterprise.

The Peter Principle doesn't necessarily need to infect a company nor does the Darwinian approach that requires moving up or moving out. Sometimes a creative promotional or lateral move can save a valuable employee.

GERALD SAYS

Periodic goal-setting activities with employees that includes future career goals can take into account those activities with which the employee has had the greatest success and how that might translate into future promotions.

Continued from page 19

stop and a state highway over the outfield fence, our right field fence was only 165 feet from home plate. To get a double, all I had to do was pop it up in right field and pray for a south wind. Now triples, well, I can't write about those because chubby guys like me didn't have any.

I figured out how to deal with my reser-

vations and enjoy the game; I am hopeful investors will do the same.

Have a blessed week.

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Private equity is no place for your nest egg

ALLISON
SCHRAGER
Bloomberg
Opinion

She is a columnist covering economics with the publication, a senior fellow at the Manhattan Institute and author of “An Economist Walks Into a Brothel: And Other Unexpected Places to Understand Risk”

Retirement is expensive. If you’re lucky, yours will last a few decades, and you’ll be earning no or very little income. So if you want to have enough money when you retire, you basically have three options: Save more, take more risk with your investments or work longer.

Many people find the first and third options undesirable or impossible. That leaves the second option. And despite what people such as Marc Rowan might lead you to believe, there’s really no way to get a higher return without taking more risk.

Rowan, the CEO of Apollo Global Management, wants to allow Americans to invest more of their retirement money in private assets — credit and equity that aren’t sold in public markets. The practice, as he points out, is allowed in Australia, which is so pleased with its success that it plans to double its exposure to private equity in some accounts. The UK is also considering increasing its exposure for its retirement savers. In the U.S., however, only accredited (read: wealthy) investors have direct access to such assets.

As Rowan sees it, people invest for their retirement for the long term. One reason private assets promise a higher return is they are less liquid. If you give your money to a private equity fund, it invests in assets that aren’t publicly traded, so you can’t sell them if you need to. After several years, the fund matures and you get your money back with some return.

In theory at least, you have been compensated for giving up liquidity with a higher return. If you don’t need liquidity — like most retirement savers, Rowan argues — you may as well get that illiquidity premium.

Rowan is correct that public assets aren’t as safe as many people think (GameStop, anyone?), and private assets aren’t as risky. But that doesn’t mean private assets are safe — especially for inexperienced people investing for their retirement. A comparable public asset is less risky not only because it is more liquid, but also because it is more transparent. It is subject to more regulatory scrutiny and carries a market price, which conveys a lot of information about its present and future value and imposes more accountability on corporations.

It’s possible to argue that publicly sold assets are riskier because that market price is constantly updated, making them prone to runs and bubbles (see GameStop, above). Yes, prices collapse — sometimes

justifiably, because the market overvalued an asset or a company, or because some news changes the value of the asset. In private markets, these issues can be obfuscated for years. There will eventually be a market reckoning, but it will come much later.

ALLISON SAYS

Even the best private equity and credit managers are prone to groupthink and not seeing huge risks. Private credit is presumed to be less risky, for example, because its less subject to runs and there is less duration risk. But there is still credit risk, because the interest rate is floating and that means more default risk, especially in a rising-rate environment.

Even the best private equity and credit managers are prone to groupthink and not seeing huge risks. Private credit is presumed to be less risky, for example, because its less subject to runs and there is less duration risk. But there is still credit risk, because the interest rate is floating and that means more default risk, especially in a rising-rate environment. Even the smartest people can be blind to big risks — and a market price, on which a lot of smart people are making different bets that are transparent to everyone, is the best insurance against groupthink.

Then there is the question of how investments in private assets would perform if expanded to the retail market. They have performed well in the past, but research suggests once public pensions started investing more in private assets, the funds did less well. Private markets seem to work better when they are smaller and fund managers can be more choosy. Expanding their size and scope also can make markets riskier overall. So far, regulators are confident private credit does not pose much systemic risk — despite its opacity — but if the market grew bigger, so would the systemic risks.

All this said, Rowan is onto something when he talks about spending in retirement, as opposed to saving for it. There are a dearth of good products and strategies to help retirees spend their assets. In 2009 Apollo started Athene, an insurance company that offers annuities. The U.S. annuity market, which is still thin and does not offer much in terms of inflation-linked products, is in desperate need of innovation and competition.

Athene’s annuities pay a fixed amount, and the underlying assets are invested in private markets.

Depending on how well it is regulated, and the fees involved, this might be a good use of private markets, in which many insurance companies invest already. An insurance company is better poised than an average investor to take on risk, and is on the hook if the assets don’t pay out.

Illiquidity premium or no, when it comes to investing retirement assets in private markets, the golden rule of finance still applies: There is no extra reward without added risk.

If pigs get bird flu, we could be in for a real nightmare

F.D. FLAM
Bloomberg
Opinion

She is a columnist covering science for the organization and host of the "Follow the Science" podcast

The bird flu outbreak among dairy cows continues to generate alarm, despite reassuring news that pasteurized milk is unlikely to infect anyone with H5N1. Scientists can't stop worrying about a nightmare scenario: That the virus will get into pigs and, from there, spark a human pandemic.

Pigs "are the perfect vessels through which an even more virulent strain could emerge," said Nirav Shah, principal deputy director of the Centers for Disease Control and Prevention at a briefing by the Council on Foreign Relations.

Pigs are capable of harboring both human flu and bird flu, allowing the viruses to mix and match parts of their genetic material. A 2009 flu pandemic started with a pig-to-human transmission. That strain, called H1N1, wasn't deadlier than seasonal flu, but that was just a lucky break.

Now is the time to get ahead of 2024's H5N1 virus with systematic testing of both sick and healthy looking animals — including pigs. Scientists agree such testing is essential to understanding the situation, and they have the test kits. What they're missing is a nimble change in policy that would ensure the cooperation of farmers who fear economic ruin if their animals test positive.

Thousands of chickens and turkeys are already monitored — thanks to agreements that reassure farmers they won't be financially ruined by positive tests. Government compensation for "culling" birds has brought on its own set of controversies, but right now there's no system to compensate farmers for H5N1 infected cows or pigs, which means they have no incentive to let public health officials do enough testing. The U.S. Department of Agriculture recently required testing of dairy cows only if they were being transferred to other states. It's up to our political leaders to make further policy changes so that farmers are encouraged to work with scientists — and scientists can do the research they need to do.

This must extend to testing of healthy looking animals. A recent analysis of the genetic material of the virus suggests it may have been spreading stealthily in cows since last December, long before the first case was detected in late March. Failing to test asymptomatic animals would be a mistake akin to the insufficient testing for Covid-19 in early 2020. That was one of the most egregious public health mistakes of that pandemic — people who didn't meet very specific criteria (like having recently traveled to China) were unable to get a test, allowing the disease to spread further.

Scientists agree that keeping H5N1 from sparking a human pandemic requires careful monitoring of cows, pigs and farm workers. Shah called the risk of an H5N1 pandemic "not insignificant," and yet there's currently

no coordinated effort to test asymptomatic farm animals.

And pigs have been silent carriers before. Michael Osterholm, director of the Center for Infectious Disease Research and Policy, said that in 2014 scientists found a flu called H3N2 was being transmitted back and forth between pigs and people, many of them kids, at Ohio state fairs.

Flu likes to bind to a sugar on the surface of cells, and the reason bird influenzas usually doesn't spread among humans is that our sugars are very different, explained Richard Webby, a specialist in influenza at St. Jude's Children's Research Hospital in Memphis.

The cells in a pig's respiratory tract have both kinds of sugars, so both kinds of virus can get in and swap pieces. The infamous 1918 influenza virus, thought to have originated from a bird flu, was transmitted from humans to pigs in the 1920s, where it continued to evolve. It re-emerged in humans in 1957, 1968 and 2009. In recent years, as bird flu surged through domestic flocks, it's gained the power to infect dozens of mammal species, including minks, raccoons, foxes, seals and porpoises. We really don't want pigs to be next.

Yet the wider the cow infections spread, the more chances the virus has to jump to pigs. They might get infected through contaminated equipment, or if milk from infected cows gets into their feed. Although pasteurization kills the virus in commercial milk, the raw milk remains highly infectious — it's the lead suspect in deaths of several farm cats infected with H5N1.

"What's a bit unclear to me is exactly what's happening to all this contaminated milk," said Webby.

Could some be getting dumped, raw, where other animals could ingest it?

Osterholm said more surveillance on farms is critical. This virus has already traveled from infected cows to poultry on one farm in Michigan. Scientists need more data to understand how the disease is spreading among cows, which would mean adopting policies modeled on those that allow monitoring poultry.

But right now, farmers who raise pigs and cows see nothing in it for them except lost money and stigma. CDC's Shah said farmers are often deeply skeptical of the federal government. Farm workers are often fearful of missing work, since they have no paid sick leave, which is hampering the parallel need for farm worker testing.

"Everyone is coming off Covid-19 so fatigued and tired they don't want to hear about another pandemic," said Osterholm.

But just imagine how we'll feel if we have to live through another deadly outbreak — and another series of public health mistakes.

F.D. SAYS

Pull quote The cells in a pig's respiratory tract have both kinds of sugars, so both kinds of virus can get in and swap pieces. The infamous 1918 influenza virus, thought to have originated from a bird flu, was transmitted from humans to pigs in the 1920s, where it continued to evolve. It re-emerged in humans in 1957, 1968 and 2009.

So far, health care a tough arena for AI



EVAN
RAMSTAD
Star
Tribune

He is a business
columnist with the
publication

It was a warp-speed tour of what's happening with artificial intelligence in medicine.

Chris Manrodt, an R&D manager for Philips' medical imaging business in Plymouth, Minn., gave a presentation to several hundred Twin Cities software developers and health care executives and then declared, "I feel like I've said about 50 controversial things, so let me take your questions."

It was the opening session of a day-long gathering of about 1,200 people from the local data science community, the first time in five years that MinneAnalytics, the local association of software developers, staged a conference devoted to health care and medical technology.

"The promise is there. The challenge we face is that our track record kind of sucks," Manrodt said. "I don't want to pick on anybody in particular, but I'll point to this headline: 'AI failed to live up to its potential in the pandemic.'"

In short, don't expect AI to replace doctors.

"The opportunity to turn the data from the administration of health care into the care of patients is actually a much wider gap than I think any of us anticipated back in the middle of the last decade," he said.

Like many people, I'm frequently confused by what I read and hear about AI. Seeing investors pour so much money into companies associated with it gives me fear of missing out, not just with my own investments but simply in understanding what is going on.

My takeaway from the conference is that medtech developers are working on some great devices to bring down the cost of diagnosing illness and disease.

Executives from Twin Cities-based startup VoxCi Health described their device that will detect disease by sensing chemicals in a person's breath — specifically what they exhale. Its initial target market is patients suspected of having lung cancer.

Nashville-based Peerbridge Health promoted a small wearable device that measures cardiac output, potentially replacing the need for people to go to a hospital or clinic for electrocardiograph tests.

It seems, though, that it will be a long time for AI to be able to provide diagnosis or recommendations. In his speech and a conversation afterward, Manrodt made it clear that people like him are at the start of a long climb. I found his perspective helpful to hear with so much hype swirling.

EVAN SAYS

"The promise is there. The challenge we face is that our track record kind of sucks," Manrodt said. "I don't want to pick on anybody in particular, but I'll point to this headline: 'AI failed to live up to its potential in the pandemic.'"

"Health care has been the place where it has been most difficult to get AI to really make an impact," he said.

Generative AI, the kind that can create new ideas or things like conversations and stories and images, needs really good data to build the connections and make diagnoses when someone is sick.

Unfortunately for creating an AI model, people seek health care in differing, unpredictable ways. There's no way to track what makes people decide to go to a doctor or hospital or clinic in the first place.

"There is a complex set of social, psychological and economic factors before you decide to seek care and when data collection in health care starts after you have sought care," Manrodt said.

Then, after a visit to a doctor or hospital, people also behave in different ways. Some will go back when their physician says, and others won't. Many doctors don't ever know how well their patients fare after a visit.

"Most of the time when the patient leaves the care setting we don't know whether they've improved or not, unless they come back and tell us," Manrodt said. For an AI model to be useful, he added, "The data on out-

comes has to be good."

One area where AI is moving quickly in health care, he said, is radiology. Artificial intelligence models are being trained to analyze images in many fields. He also said that AI might prove useful in helping doctors and nurses reduce errors in caregiving, akin to a collision warning system in a car.

"You still have to hit the brakes," Manrodt said. "But if you get the collision warning, you know something's up. If we even save one more life with something like that, it's worth it."

An adviser to the University of Minnesota's Carlson School of Management, Manrodt said he's been amazed by colleagues in other industries who also work with the school's faculty and students on AI.

He reminded me of an announcement Cargill made a few years ago about using facial recognition technology with cattle to determine things about their feeding and health. The data scientists pushing that technology forward have at least one big advantage on those trying to improve human health.

"You don't have to get a consent form from any of those cows," Manrodt said.



Lorenz



McDermott



Beschen



Mayer-Merkes



Breitbach



Norton



Pitzer



Burken



Hallahan



Offield



Mitchell



Phillips



Storey



Spinoso



Nodolf



Bradford



Trentz



Jewell

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APPOINTED: Dianne McDermott to the board of directors.

COTTINGHAM & BUTLER

HIRED: Bradley Beschen as a claims administrator.

HIRED: Elizabeth Mayer-Merkes as a health coach.

HIRED: Frank Breitbach as a financial services representative.

HIRED: Amanda Norton, Brooke Pitzer, Krystal Burken and Casey Hallahan as account administrators.

HIRED: Tyler Offield as a sales executive.

HIRED: Jill Mitchell as vice president.

HIRED: Rachel Phillips as an account manager.

HIRED: Samantha Storey as a claims coordinator.

HIRED: Olivia Spinoso as a utilization management nurse.

HIRED: Jessie Nodolf as a claims representative.

KUNKEL & ASSOCIATES

HIRED: Jessica Bradford as an accounting assistant

HIRED: Emily Trentz as safety & data analyst

HIRED: Jaylyn Jewell and Brittani Caldwell as customer service representatives

HIRED: Abbie Green and Marissa Fullick as account managers

HIRED: Shari Fyke as an administrative assistant

HIRED: Matt Niemeyer and Chris Williams as associate account executives

Continued on page 26



Caldwell



Green



Fullick



Fyke



Niemeyer



Williams



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Hefel



Middendorf



Ihm



Brozovich



Walther

Continued from page 25

HIRE: Jay Hefel as an account executive

The firm also promoted the following:
PROMOTED: Shelby Middendorf to account manager

PROMOTED: Brittany Olson to service supervisor

PROMOTED: Tricia Slater to development associate

PROMOTED: Amy Steger to team lead

PROMOTED: Caitlin Ihm to account service representative

UNITYPOINT HEALTH-FINLEY HOSPITAL

APPOINTED: Karil Walther to chief nursing officer for the Dubuque market.



Hartig

MIDWESTONE BANK

APPOINTED: Wesley Hartig, chief executive officer of MedOne Pharmacy Benefit Solutions in Dubuque, to the board of directors.

MEDICAL ASSOCIATES HEALTH PLANS

HIRE: Josh Richter as a senior ac-

count executive. In his new position, he will be responsible for large employer group health insurance plan sales and retention, and he will work with individual clients to understand their benefit needs and plans.

MEDICAL ASSOCIATES CLINIC

HIRE: William Auer where he will provide care and diagnoses for eye and vision disease.



Auer

NORTHEAST IOWA COMMUNITY COLLEGE

HIRE: Nick Weinmeister as athletic director.



Weinmeister

MI-T-M CORPORATION

HIRE: Karoline Sandusky as marketing project manager.

PROMOTE: Mary Jo McClain to director of finance.

EXECUTIVE MOVES

BROZOVICH NAMED SENIOR VICE PRESIDENT AT KUNKEL & ASSOCIATES

Maxwell Brozovich was named senior vice president of the transportation department at Kunkel & Associates.



Millman

WARTBURG APPOINTS VP OF FINANCE, OPERATIONS

Wartburg Theological Seminary, of Dubuque, announced appointing Sarah Millman as its vice president of finance and operations.

FEH NAMES NEW VICE PRESIDENT

FEH Design, of Dubuque, named Christy Monk as vice president.

BIZ LOCAL

DEUTMEYER RECEIVES DISTINGUISHED SERVICE AWARD

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



Deutmeyer

KUNKEL & ASSOCIATED RECOGNIZED AS BEST PLACE TO WORK

Kunkel & Associates was also recognized among the Best Places to Work in Dubuque by the Dubuque Area Chamber of Commerce and TH Media.

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 - Best Original Digital Content for Middendorf's Meals in the Field
- 2nd place awards
 - Best Morning Show for The Big Show with Rob Spangler
 - Best Original Feature for Platteville Inclusive Playground Chat with Kim Zielinski
 - Best Significant Community Impact for WGLR's Holiday Auction 2023
 - Best Station Event Promo for WGLR's Thirsty Thursday with the Fighting Saints
 - Best Sports Play By Play for River Ridge at Potosi-Cassville Football
 - Best Website for X1071.com
 - Best Use of Social Media for Xtreme 107.1 Facebook account
- 3rd place awards
 - Best Interview for Mark Evenstad-Jerry Petitgoue Final Interview
 - Best Website for WGLR.com
 - Best Public Service Announcement for the 2023 Easter Candy Parade

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'Lost in America' offers ghost stories of buildings across the country

BY RICK KOGAN

A building is not, of course, a living thing but buildings can die and a fascinating, indeed haunting, new book offers us a graveyard in black and white.

"Lost in America: Photographing the Last Days of Our Architectural Treasures" is the latest visually striking, marvelously written offering from Richard Cahan and Michael Williams, who have been at this for more than 20 years with their CityFiles Press.

Cahan, a former photo editor of the Chicago Sun-Times, and Williams, a writer and designer, claim to have never had any arguments in that time, "except on the basketball court." Operating in the increasingly chaotic book publishing realm, they have been craftsmen of the highest order and have produced a steady stream of books.

Many of their initial offerings had a strong Chicago focus but that has expanded.

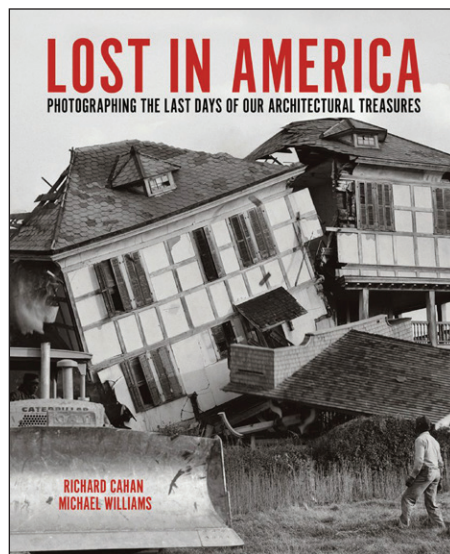
"Our first books are firmly Chicago books and some of our great photographers like Vivian Maier," Cahan told me. "But in time we began to explore issues that we felt were important to America, such as the incarceration of Japanese Americans during World War II, slavery and the Civil Rights movement."

"Lost in America" is 208 remarkable and handsomely packaged pages, beginning with a short foreword by Catherine Lavoie, who writes, "Buildings mark who we are as a society. Buildings have the ability to inspire change, facilitate social reform, fuel cultural movements or simply help us envision better ways of living."

She is the chief of the Historic American Buildings Survey of the National Park Service, a government group that for 90 years has used a small team of freelance photographers to, as she puts it, make "one of the world's most substantial archives of the built environment." Indeed, the HABS program now has more than 200,000 photos taken at 34,000 sites.

One of the photographers in the book is Richard Nickel, the Chicagoan who died tragically in the wreckage of Louis Sullivan's Chicago Stock Exchange building in 1972 and is the subject of a previous CityFiles book, 2015's "Richard Nickel: Dangerous Years: What He Saw and What He Wrote."

Nickel's photographs share this book's pages with other HABS photographers, such as Stephen D. Schafer, who says, "If the buildings documented by HABS were people, you'd take them straight to a hospital. Instead, we push them straight into the grave."



CityFiles Press

All photos have been taken in the same fashion, without artistic pizzazz. Rather than being visually redundant, this black-and-white parade gives the book a compelling dramatic punch.

The book is national in scope, with photos from around the country. And so, we have some relatively prosaic three-story homes near Cincinnati's City Hall and then the glories of Pennsylvania Station in New York City, both erased from the face of the planet, in the 1980s and 1963, respectively. As for the other buildings in the book, some died with a whimper, while a few were attended by the rage of preservationists, historians, architects and other concerned citizens.

"These are not all landmarks," Cahan tells me. "But they are important buildings in American history and communities. They may not be the greatest architecture, but they each tell the story ... of plantations and slave quarters, ballparks, music halls, steel mills."

And more.

Naturally, Chicago is featured and among the ghosts are the Republic Building, Garrick Theater, Stock Exchange Building, Granada Theater, Dearborn Station Trainshed and First Regiment Armory.

The Granada "was one of the largest and most ornate movie palaces ever built," Cahan and Williams write. "After years of abandonment, the end came swiftly. At the last minute, developers offered to keep the theater's facade pasted on the exterior of their new apartment building but preservationists re-

IN HIS WORDS

"These are not all landmarks. But they are important buildings in American history and communities. They may not be the greatest architecture, but they each tell the story ... of plantations and slave quarters, ballparks, music halls, steel mills."

Richard Cahan

jected the proposal. They wanted the entire building. They want the entire building."

Gone, gone, gone, so many buildings. (Also see 1975's "Lost Chicago," by David Garrard Lowe). But not likely to be forgotten since Cahan and Williams provide sparkling and informative text to accompany all the photos, sort of like mini-biographies or, if you will, ghost stories.

And do not bypass the book's final page, for it details how Cahan and Williams explain "the great American road trip-pandemic style" that allowed them to research and build this book

As Cahn told me, "We visited all of these sites via Google Street View. We traveled the country many times (via computer) to figure out if these buildings still stood. The HABS website shows what was photographed, but we didn't know which ones still stood."

Not enough, in part because, as they write on that final page, "We believe buildings reflect our culture and mark our spot in the universe."

Kogan writes for the Chicago Tribune.



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