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ON THE COVER



Amy Lasack, vice president of business and community solutions for Northeast Iowa Community College.

Dave Kettering

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ON THE WEB

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Learning today and tomorrow

Learning is a lifelong process, and in some industries, a requirement.

While all the kiddos heading back to school this time of year might get most of the attention, there's a wealth of resources and opportunities in the area for those who've aged out of secondary education.

More importantly, though, it makes the continuing education recipient a more employable, better rounded worker. Turn to page 5 for more.



Megan Gloss



Anthony Frenzel

NEXT MONTH

It's time for Rising Stars once again, and the class of 2024 will be our focus in the next edition of BizTimes.

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

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Dave Kettering

Amy Lasack, vice president of business and community solutions at Northeast Iowa Community College.

School's in session

Continuing education enhances workforce, consumer safety

BY SARA JORDAN-HEINTZ

When it comes to going back to school, it's not just kids that reap the benefits. Adults in a variety of professions take continu-

ing education courses, either in-person or virtually, to hone and build new skills, stay up with trends and technology and remain competitive in their respective fields.

Whether the training is required by law or simply suggested by an employer, a bevy of fields in Dubuque utilize in-house classroom settings, local colleges and training centers.

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“It doesn’t matter what industry — because we’re seeing it all across the board — about the need to have good leadership skills, communication skills, teamwork but also well-being and mental health,” said Amy A. Lasack, who serves as vice president of business and community solutions at Northeast Iowa Community College.

NICC offers a mix of on-campus learning as well as staff going directly to places of employment.

“I think one of the trends that we’re definitely seeing with training that we provide, is that the old method of sitting in a classroom and just taking in all the information from the teacher in the front of the room for five hours — people’s attention spans and interest levels are definitely not that long anymore,” she said. “So a lot of our trainings are much more hands-on, interactive, because that’s what we’re finding that people enjoy, and if they’re enjoying the training, they learn it better.”

Health and public safety impact fields as diverse as law enforcement and cosmetology.



Luke Bock

Dubuque Police Department Lt. Luke Bock said re-certifications and trainings are so vast, the department employs training coordinator Lt. Rick Fullmer to keep track of them.

Bock said that yearly officers need to be re-certified in blood-borne pathogens and hazard communications, to meet OSHA standards, plus hazardous materials training every three years.

It is a requirement to have annual training on brain health, as well as annual



Dave Kettering

Amy Lasack talks with Molly Evers at the NICC Peosta campus.

qualifications on firearms, although the Dubuque Police Department does that twice per year — each spring and fall.

“It’s 20 hours a year of firearms training that officers receive,” Bock said. “The state says you just need to shoot this qualification course with a passing score. They don’t require us to actually have training on it. They say you need to successfully qualify this course. But we choose to have full days of training.”

It is necessary to keep a current licensure on CPR, automated external defibril-

lator and airway obstruction for kids and adults, as well. In addition, each year officers must take four hours of implicit bias and de-escalation training.

Schooling is a mixture of in-person learning and virtual, Bock said. To become an instructor, that typically requires a trip to the Iowa Law Enforcement Academy.

“We use a program called Police Legal Sciences, and that does a lot of our online training,” Bock said. “Everybody has their

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own credentials that they log in with. We have monthly trainings in there, and not all the monthly trainings are technically required by law. It'll get us case law updates specific to Iowa."

He added that there are 30 instructors in 15 disciplines employed by the department.

"So an officer might be a patrol officer, but he's also a defensive tactics instructor, or he's also a firearms instructor or baton instructor or Taser instructor," Bock said. "In our annual trainings, we'll incorporate those different disciplines as well."

The Criminal Investigations Division completes course work on crime scene processing, as well.

"They won't be necessarily an instructor in it, but they might bring some good information back that gets disseminated throughout that division or that unit," he said.

Officers that are on tactical teams, rifle teams and mobile field force have even more specialized ongoing education.

"Our crisis intervention team will constantly be looking for best practices," Bock

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File photo

Nicole Salazar (left), with the Dubuque Police Department, participates in crisis intervention training at the Dubuque County Emergency Responder Training Facility in Dubuque.

IN HIS WORDS

"Our crisis intervention team will constantly be looking for best practices."

Dubuque Police Department Lt. Luke Bock

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said. “They went to a conference that involved a lot of training recently, and a few of us went to a technology and policing conference, so you can receive a lot of training at those as well.”

If protocol isn’t followed, it can mean evidence gets suppressed at trial or an entire case gets dismissed.

“The police department has a strong belief that things should be done the right way: High moral standards. We’re a very transparent department,” he said.

The COVID-19 pandemic contributed to an increase in remote learning options, which staff has benefited from, particularly those who work odd hours or long shifts.

“Having it be internet-based, officers are able to do it from their squad cars

with this online training,” Bock said. “They can utilize the mobile computer terminal inside their squad car to log in and go through some of their training.”

There are additional trainings once a person reaches the rank of lieutenant and becomes a supervisor. This includes information on employment law, medical conditions in the workplace, leadership

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training and performance management.

In another field, for cosmetologists and estheticians, Iowa license renewal requires six hours every two years, and two of those hours must be in Iowa law and sanitation, noted Julie Drake, who serves as spa manager and director of quality assurance at Body & Soul Wellness Center & Spa. For massage therapists, Iowa license renewal requires 16 hours, eight of which can be online and at least eight must be in-person.



Julie Drake

Jeni Banwarth serves as school director at Capri College, which offers programs in cosmetology, esthetics, nail technology and massage therapy.

“Keeping the public healthy in our environment is a huge concern in our industry. There are a lot of diseases and disorders,” Banwarth said. “I never realized how dirty of a job this can be at times.”

She said the public might believe cosmetology is an easy thing to get into, but the science of the human body adds complexity.

Corinne Hurst, Capri curriculum director, echoed that sentiment.

“They learn everything from chemistry and electricity, anatomy, physiology and then getting into skin diseases and disorders,” she said. “Sanitation, disinfection and basic skills. Fundamentals. It’s more than usually what they’re expecting, and more that they’re going to learn and get out of the program than what they ever thought.”

Hurst attends national conferences on styles, techniques and trends for education inspiration.

“I take what I learned and come back and spend a few months developing my classes,” she said. “I’ve been teaching continuing education for probably the last 10 years here at Capri.”

Every February, she leads a group of roughly 50 to 80 participants. She’ll discuss color, blonding, cutting, styling for special occasions and more.

“What I try to teach is what the industry is saying is going to be the trends,” Hurst said.

With the current low unemployment rates, Lasack said finding a job is relatively easy. Keeping the job can be harder due to the rise of artificial intelligence and



File photo

Capri College instructor Corinne Hurst explains roller placement to students during a class.

remote work challenges. Layoffs at some major employers over the past few months might mean those workers have to scramble to cultivate new skills.

“I think one of the things that gets overlooked sometimes is that learning is a life-long skill,” Lasack said. “Certainly, you’re going to invest in yourself when you’re going through high school and college or trade school, and then you get the job that you’re looking for. But technologies change so quickly. Expectations at work have changed. So continuing your education in all of these different areas is going to be critical as things change in the economy or in the environment, you’re going to want to make sure you have those skill sets necessary so that you can succeed when those variables change.”

IN HER WORDS

“They learn everything from chemistry and electricity, anatomy, physiology and then getting into skin diseases and disorders.”

**Corinne Hurst, Capri
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Dave Kettering

Shea Malloy draws a locally crafted beer for a customer at Jubeck New World Brewing.

Tapping into a vibrant market

Local craft-beer scene remains strong after decade of growth

BY DAN RUSSO

A vintage vinyl record spun around a turntable behind the bar at Jubeck New World Brewing on a recent Friday night as customers chatted across the tap-room. Creedence Clearwater Revival performing live long ago pumped out of speakers as Johnny Carlson poured craft beers into glasses and mugs.

“It’s very cozy here,” said the bartender. “There’s no

TVs so it makes it easy to catch up with people. We have tons of records and people are bringing them in all the time.”

Carlson started working at the brewery about a year ago after leaving another job in the service industry. He traded a nightly uniform that included dress slacks for jeans and a T-shirt and hasn’t looked back.

“I was working in a supper club,” he said. “It was more formal.”

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The craft beer brewing business in the tri-state area has expanded in the past decade. Ten years ago, Jubeck New World Brewing and Potosi (Wis.) Brewing were early leaders in the industry. Now there are many additional places for beer lovers to try local creations, both in Dubuque — including 7 Hills Brewing Co. and Dimensional Brewing Co. — and across the tri-state area, such as Textile Brewing Co. in Dyersville, Iowa, and Galena (Ill.) Brewing Co.

In some places, local breweries have opened up in small towns and provided an economic boost and an added attraction to out-of-towners.

Carlson pointed out the Brew House section of Jubeck’s building, where the original beers the establishment offers are made — amounting to about 12, depending on the season.

The craft brewery, one of the first in Dubuque, opened in 2014. Owner Jay Jubeck is planning to go all out next month to celebrate the business’s 10th anniversary.

“We’re planning a block party outside in front of our taproom location on Iowa Street between 11th and 12th Streets on July 13th, starting at 3 p.m.,” he said. “We’ll have live music all afternoon (and) evening along

with food trucks, kids activities, special beer releases and more.”

Jubeck, a pilot, was working as a flight instructor at University of Dubuque and had several years of amateur home brewing experience before officially landing into the craft brewing industry. As a nod to his aviation experience, one of the beers offered at one time was called Flyin’ Solo Golden Sour.

A current aviation-themed offering is the Stratafortress IPA, which alludes to the Stratafortress B-52, a long-range bomber jet. Art representing some of the unique beers hangs on the brick walls around the brewery, with the Flyin’ Solo image close to an entrance.

The brewery offers memberships with perks for faithful followers as well as service for non-members.

Jubeck’s operation got off the ground through a grassroots campaign on the crowdfunding site Kickstarter that began in May 2013. After three months, a total of 175 people contributed more than \$37,000 to the cause, according to the company website.

Connections are strong among customers and staff, according to Carlson.

“I love coming here when I’m not working,” explained the bartender. “I like it when tourists come. We had people stop by (recently) who had come to Iowa to visit the Field of Dreams.”

7 Hills Brewing Co., of Dubuque, is another cornerstone in the local craft brewing scene with an unconventional origin story. Owner Keith Gutierrez, a Clarke University graduate, moved to Dubuque from the Chicago area. Trained as an occupational therapist, he became fascinated by breweries while working in one as a server. In 2017, with little to no experience in restaurant management, Gutierrez founded his business in Dubuque’s Millwork District.

In 2020, the COVID-19 pandemic disrupted the service industry at a time when 7 Hills was still finding its niche.

“February 2020 was the first month we broke even,” said Gutierrez. “(COVID) didn’t slow us down because we were working extra hard learning how to adapt.”

He credits constant efforts to improve menus and changes to the establishment’s ways of serving people for its survival and eventual expansion. In 2021, the company opened 7 Hills North in Platteville, Wis. Later came 7 Hills West in Dyersville, Iowa.

In order to stay fresh in the changing landscape, Gutierrez believes he and other brewers have been diversifying their offerings. 7 Hills, for example, is carrying drinks other than beer and now also offers gluten-free fruited sour beers. The owner be-

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lieves these fruit-flavored brews appeal to younger patrons.

The location in Dubuque also has recently taken over a nearby ballroom, which management is turning into an event center to bring in a different type of business. All the while, Gutierrez continues offering more traditional beers such as Town Clock Pilsner, which is a lager made from corn.

Jerry Anderson, owner of Bluff Brew Haus in Dubuque, has had a front-row seat to the craft brewing explosion in the region. After working as an engineer for 20 years, Anderson started his company on Dubuque's Bluff street in 2006. It provides base ingredients and equipment to both home hobbyists and professional brewers. He estimates there are now a couple dozen commercial craft breweries in the tri-state area, compared to one or two when he first started the business.

"There's a lot of people that love craft beer that don't want to make it," reflected Anderson. "I would say it's half a science and half an art."

By mixing different combinations of "wort" — the term for barley hops and water — the brewers experiment with different flavors, Anderson said. Yeast is then added to ferment the wort until it becomes alcoholic. Anderson gets the yeast he sells to brewers from laboratories that employ microbiologists to produce different types.

"You could brew for the rest of your life



Jubeck New World Brewing merchandise.

and still find endless combinations," said Anderson.

Half of Anderson's business comes from home brewers, and he also caters to home wine makers. Someone could get started in home brewing for as little as \$100, Anderson said.

From simple beginnings, perhaps in a garage or basement, entrepreneurs continue to build craft brewing businesses that bring thousands of dollars into the local economy.

"I think they're great for tourism," said Dan Sullivan, vice president of membership for Dubuque Area Chamber of Commerce. "(The breweries) have become a destination for people."

All but one craft brewery in Dubuque is a member of the chamber, according to Sullivan.

Over the past 10 years, Jubeck has faced challenges and changes with the business.

"I would say that, overall, craft beer has become much more of a household term with greater customer acceptance," he said. "I think the addition of other breweries in the area has increased the awareness of the craft beer scene and benefited the market as a whole. The industry has seen a bit of decline in recent years as other beverages (like hard seltzers) have become more popular, but craft beer is here to stay, and the level of quality and consistency of small craft breweries keeps getting better."

Toward closing time at Jubeck New World Brewery, young men and women lounged by an open garage-style door that led outside. A soft breeze blew in from Iowa Street as some patrons were sipping locally made hard seltzers while others stuck to beer.

"We're all in small business, and we like supporting a small business like this," said Ben Muhlstein, speaking for the group of customers near the doors. "It's getting money back into the local community. I think it's a pride thing, too."



People chat inside Jubeck New World Brewing.

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Greater Dubuque Development Corp. annual meeting



Konrad Strzalka

Rick Dickinson reacts to an attendee yelling “four more years” after announcing plans to step down as GDDC president.



Incoming GDDC board chair Kay Takes speaks during the organization’s annual meeting at Q Casino.



Outgoing GDDC board chair Alex Dixon speaks at an annual meeting on July 17.

Ribbon cuttings



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Faces in Business

Aveline Miller

Eastern Iowa Division, manager for health information management at MercyOne Dubuque Medical Center

BY KEN BROWN • PHOTO BY STEPHEN GASSMAN

Aveline Miller, RHIA, MSHIM, started at Northeast Iowa Community College with the intention of becoming a nurse and obtained a job as a certified nursing assistant. But while working part time and after starting nursing school, she realized that path was not for her.

“I want something where I can work 9 to 5, have holidays off and not work any weekends,” she said. “I soon had the opportunity to get a taste of that while working at Medical Associates, where I learned a lot about health care, but also the insurance world.”

While working at Medical Associates she discovered coding, and it opened the way for her to pursue a degree in the field at NICC.

“The best part of this program was, one, all my nursing credits transferred and, two, it was 100% online,” Miller said. “Once done with this degree I had the opportunity to learn coding at Medical Associates both as an insurance representative and from a clinic standpoint.”

She decided that learning more about the field was her next step, and eventually she obtained a bachelor’s degree in health care information and become a lead coder.

“From this point on, my passion for learning has not stopped,” Miller said. “I recently obtained my master’s in health informatics management and have also obtained the title of eastern Iowa division manager and I oversee three hospitals: MercyOne Dubuque, Clinton and our newest member of the MercyOne family, Genesis.”

And, while she’s enjoying her current success in the field, she’s hoping to continue advancing, with the eventual goal of becoming CEO or COO of a health care facility, as well as obtaining a doctorate in health care administration



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

How do I explain health information management? A lot of people always think we are the department that sends out bills, but we are not. We are the department that codes that bill. CPT code and diagnosis codes is what my department deals with.

But that's not all we deal with. We have two other areas. One is chasing providers around making sure they do their documentation and, two, making sure when other providers or insurance companies are wanting medical records, we follow the correct guidelines to releasing medical records.

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

AI is the big talk in health care. We know the advantages of AI, yet we don't really know what AI will offer once we go that route. Since it's still new, everyone is trying to understand it.

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

I would say my husband. We both came from nothing, but he saw something in me that I didn't even see. He has pushed me to be the best version of myself. How many people can say they love their job? I am happy to say I do and that I love learning more every day.

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

I would say continue to push yourself even though you don't see the light at the end of the tunnel because before you know it, the light is there and when you look back you will

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be so happy that you pushed yourself.

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

If you believe in yourself, it will happen. There were times that I wanted to give up, but in those times, I kept telling myself, I will get through this; I will overcome that obstacle even though I couldn't the first time there is always a second 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?

On the job is the best source of learning. One will understand the daily workflow that the career path will take you to.

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

I am totally a people person; I love to

interact with everyone. I love the opportunity to understand the different point of views that everyone has. When it comes to projects, I like taking my project slow and steady. I want to understand the project before deciding on what I must do.

Everything in life has its moments where you must decide if it will be slow and steady or quick and nimble, there are times where you must do both. It all depends on the situation.

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

When it comes to the future, I would like to see all of health care being in one universal electronic health record system. This will help all the providers be on the same system and the ability to see other providers' documentation in real time. This gives the patient the best outcome necessary and avoids having to run the same tests again.

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

My professional life has helped me become the mom I am today. I have three girls, two of whom are 15 and 12, and to me being able to explain different situations and have them understand different points of views and how we came down to the results has helped them in their decision making.

How do you strike a work/life balance?

I wish I could say I leave my work at work, but in my shoes (heels) I sometimes can't. But one thing I can say is it helps having a significant other where you both are in the same type of positions, and you are able to bounce ideas off each other.

IN HER WORDS

I am totally a people person; I love to interact with everyone. I love the opportunity to understand the different point of views that everyone has. When it comes to projects, I like taking my project slow and steady. I want to understand the project before deciding on what I must do.

‘The great rotation’: Tech stocks to small caps



DR. RICHARD BAKER
Fervent Wealth Management

He is the founder and executive wealth advisor

It’s funny to remember how my friends and I played Spin the Bottle at junior high birthday parties. I didn’t have a girlfriend, and all the girls were cute, so I didn’t mind who the bottle pointed to.

Up until now, that was what I considered the “Great Rotation.” Today, the Great Rotation isn’t innocent kisses among middle schoolers but huge amounts of money moving from the world’s largest companies to some of the smaller ones.

Since July 10, the day the June Consumer Price Index was released, the Magnificent 7 (Apple, Tesla, etc.) group of large tech companies has been negative 11% while the S&P 500 has been down just 3%. The Magnificent 7 group has lost more than \$1.5 trillion in value in just three weeks. That is because investors are rotating out of technology stocks en masse and into parts of the market that might benefit from a Federal Reserve rate cut.

RICHARD SAYS

Investors don’t want to miss the rush. The investment world has known for some time that the Fed would begin lowering rates sometime in the next several months, but they didn’t know when.

The Consumer Price Index report’s release showed inflation cooling faster than expected, which led many investors to expect the Fed to start its rate-cutting stretch in September. This motivated investors to lower their exposure to Magnificent 7, this year’s market leaders, and to invest in shares of companies that have yet to run up this year. In a sense, they were selling high and trying to buy low before the smaller companies made a run.

Investors don’t want to miss the rush. The investment world has known for some time that the Fed would begin lowering rates sometime in the next several months, but they didn’t know when. The June inflation report pointed to September, and they didn’t want to miss the next big move. So, they sold some tech shares and rotated to smaller companies that tend to rally when rate

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BIZ LOCAL

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cuts make their loans less expensive and increase their profits.

Small caps generally perform better to interest rate cuts than larger caps since these smaller companies use more bank lines of credit to finance their company growth. On the other hand, a slowing economy also has a bigger negative impact on small caps. However, investors see opportunity in small caps and are moving in that direction despite the risk. So much so that in July, the Russell 2000, which is small-cap heavy, outperformed the Nasdaq, which is tech-heavy, by almost 13%.

Five months remain this year, and the investing storyline is changing from the big Magnificent 7 to the other end of the size spectrum. The rest of the market is catching up to the big guys on earnings growth. The Magnificent 7 is no longer the only game in town, and the broadening out of earnings growth means a healthier overall market.

I leaned into small caps earlier this month and am staying neutral toward technology and the growth style. I suspect my next move will be toward value as earnings

growth continues to broaden and growth-style valuations remain high.

Today's teenagers may have cellphones, but in the 1980s, we had Spin the Bottle. Last night, I asked my wife if she wanted to play Spin the Bottle, and she just rolled her eyes and turned on the Olympics. I guess she rotated away from that game long ago.

Have a blessed week.

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RICHARD SAYS

Five months remain this year, and the investing storyline is changing from the big Magnificent 7 to the other end of the size spectrum. The rest of the market is catching up to the big guys on earnings growth.

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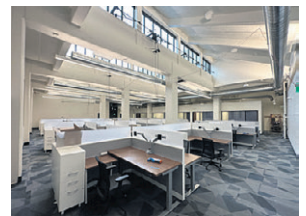
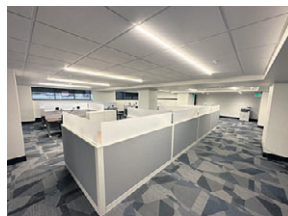
UNITYPOINT RECEIVES QUALITY ACHIEVEMENT AWARD

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CrowdStrike meltdown reminds us that the hacking problem doesn't only come from outside



MICHAEL HILTZIK
Los Angeles Times

He is a columnist for the publication

Recently, I posted a column reporting how our richest corporations, through sheer miserliness and profit-seeking, left millions of Americans vulnerable to technological attacks on their privacy and welfare.

I failed to raise one important question: What if the attacks come from inside the house?

That's exactly what happened. An ineptly designed update to a program rolled out by the cybersecurity company CrowdStrike and installed automatically on users' machines instantly crashed millions of computers running Microsoft programs and left them disabled until manual fixes could be undertaken. Some haven't been fixed yet.

The fallout reached worldwide and affected people across the modern technological landscape. Thousands of flights were canceled. Doctors couldn't perform surgeries. Banking transactions were frozen. Emergency 911 lines went silent.

The affected computers displayed what Microsoft Windows users know as the dreaded "blue screen of death." Typically, this is a baby-blue screen bearing the message that Microsoft's operating system hadn't loaded correctly and the machine should be restarted.

That didn't work this time: The errant CrowdStrike application was burrowed so deep within the Microsoft operating system — as it's designed to do — that every time a machine restarted, it ran into the same glitch and went dead again in an infinite doom loop.

The CrowdStrike program — irony of ironies — is an anti-hacking application that identifies hacking attempts and fights them off. In the cat-and-mouse game pitting computer users against hackers, such applications have to be updated regularly. They reside in the bowels of the operating system, because in order to be effective, they have to load before almost any other function.

In this case, a coding error in the update delivered an order to the operating system that caused the system to shut down.

That's a simplified explanation of what happened. Now let's look at the lessons this episode teaches us — if we're willing to learn them.

They have to do with our complacency about our dependence on digital systems, including those distributed by developers we've never heard of (CrowdStrike, for instance).

What few people are aware of as they go about their lives is how much crucial digital infrastructure is based on Microsoft programs and applications, and how much of those are supplemented by third-party programs and applications.

All of this must work together to work smoothly — or to appear to work smoothly. Here and there something goes wrong, but its ramifications are sufficiently constrained that it can be rectified quickly and even invisibly.

A great deal of it, furthermore, is automated. It's designed to run with a minimum of human intervention. In the view of the IT departments that are expected to monitor all this, humans are perpetual money pits — they need days off, get sick, demand raises, quit and must be replaced by newbies needing training, etc., etc. By comparison, machines look like a one-time capital expense — set it and forget it is the goal.

Microsoft is the hub of these networks because Microsoft made them its business. It created an open architecture for third-party developers to piggyback on. The fundamental idea was that by extending the system's capabilities, those other developers made Microsoft's central system more valuable. Microsoft either outsourced some functions to independent developers, or allowed them to design applications that competed with Microsoft's versions — but those still were designed to work with Microsoft operability.

Among those developers is Austin, Texas-based CrowdStrike, one of countless firms offering cybersecurity services to Windows users. (Microsoft's own cybersecurity suite is known as Defender.)

Apple computers and devices don't have the same vulnerabilities because that company does almost all its extensions in-house, and keeps a very close eye on what it allows to interact with its software and hardware. The company doesn't allow outside applications to

interact with its operating system at the fundamental level available with Microsoft's systems.

But Apple doesn't have anywhere nearly as large a footprint in enterprise services as Microsoft. A report issued in March by the government's Cyber Safety Review Board about a major hacking intrusion into Microsoft's cloud system in March 2023 asserted that the company's "ubiquitous and critical products ... underpin essential services that support national security, the foundations of our economy and public health and safety."

Anyone living in the modern world has to confront the drawbacks of our reliance on digital technology on almost a daily basis. In prehistoric days, back when our household appliances were mechanical or electric, not electronic, a breakdown was easy to diagnose and fix — switch out a tube or tighten a screw.

When a device ceases to function today, it's often impossible to pinpoint the fault — did my TV go bad, or did the internet go down, or was it just the channel I was watching?

Yet many of us rely on a single company for multiple services. For example, I get my home phone service, broadband internet and television/video (broadcast and cable channels and streaming) from a single provider. I don't have much

MICHAEL SAYS

What few people are aware of as they go about their lives is how much crucial digital infrastructure is based on Microsoft programs and applications, and how much of those are supplemented by third-party programs and applications.

Continued on page 21

Continued from page x

choice, since for most of these it's the only provider in my neighborhood. But when it goes down, everything goes down.

That provider, Spectrum, has tried to sell me on its mobile phone service, too. I've refused, because I figure I need at least one thread of access to the outside world that isn't dependent on its all-in-one monopoly.

Microsoft's near-dominance of cloud computing — the ecosystem through which all those enterprise computers that went dead last week communicate with each other and with the outside world — should make all of us queasy, because the company's cyber safety record is atrocious.

The Cyber Safety Review Board investigation concluded that the March 2023 hack occurred because "Microsoft's security culture was inadequate and requires an overhaul, particularly in light of the company's centrality in the technology ecosystem and the level of trust customers place in the company to protect their data and operations."

The board mentioned, among other things, a "cascade of ... avoidable errors" in the company's cybersecurity program, its failure to detect the compromise by hackers of its own "cryptographic crown jewels," but only acted after a customer — the U.S. State Department — discovered the incursion itself.

The board found that Microsoft's security practices were inferior to those of "other cloud service providers." The report mentioned Amazon, Google and Oracle as Microsoft rivals in cloud services with better security systems.

Microsoft pledged to "adopt a new culture of engineering security in our own networks" and said it had "mobilized our engineering teams to identify and mitigate legacy infrastructure, improve processes and enforce security benchmarks."

The CrowdStrike crash suggests that those efforts are still works in progress. It's fair to say that much of the blame belongs to CrowdStrike, which allowed an update to a crucial application to be sent to users for automatic installation without doing the testing necessary to ensure that the update was operationally bulletproof.

Technology blogger Ed Zitron properly tied the disaster to the financialization of Big Business generally, in which pumping ever higher profits to shareholders becomes a higher priority than ensuring that one's products meet quality standards.

"Crowdstrike seemingly borrowed Boeing's approach to quality control," Zitron wrote, "except instead of building planes where the doors fly off at the most inopportune times (specifically, when you're cruising at 35,000 feet), it released a piece of software that blew up the transportation and banking sectors, to name just a few."

CrowdStrike Chief Executive George Kurtz moved promptly to "sincerely apologize" to all affected users, via a statement and an appear-

ance on the NBC "Today" show.

"We quickly identified the issue and deployed a fix, allowing us to focus diligently on restoring customer systems as our highest priority," Kurtz said in a posting on the company's website.

Microsoft placed the blame chiefly on CrowdStrike.

"Although this was not a Microsoft incident, given it impacts our ecosystem, we want to provide an update on the steps we've taken with CrowdStrike and others to remediate and support our customers," David Weston, a vice president for enterprise and security, wrote on the company's website.

But Microsoft, plainly, failed to take on board the necessity of vetting every piece of third-party software that could have an effect on its own customers — before it blew up their computer systems.

No software system is immune from errors, especially now that they're so complex and multilayered that not even their developers might know all their weak spots. (An error at Amazon's cloud service incapacitated as many as 150,000 websites for several hours in February 2017 — a major problem, but not nearly on the scale of the CrowdStrike crash.)

But as these systems play an ever expanding role in modern life even as they become more complex, it's incumbent on their providers to make security and safety their top priorities,

not merely mouth the concept in marketing material without actually taking it seriously.

Cloud clients also need to pay more attention to what is getting automatically inserted into their systems. Who has the right to gloat over escaping the CrowdStrike meltdown last week? Amusingly, it's Southwest Airlines. For decades, Southwest resisted Microsoft's urgings that it upgrade its systems to the latest versions of Windows, relying on Windows 3.1, which is 32 years old — so antique that the CrowdStrike update wouldn't even work on the airline's systems.

So while affected carriers such as Delta, United and American had canceled nearly 2,400 flights by 6 p.m., Southwest had canceled three. (By midday Monday, the number of canceled flights reached beyond 12,300.) That doesn't mean that Southwest gets everything right. After all, the airline suffered more than its competitors from the ferocious storm in December 2022 that snarled air traffic nationwide — precisely because it had not paid enough attention to keeping its computer systems updated.

In this case, however, Southwest's cheap-skate culture was its savior. That might only put it on the same level as the proverbial blind squirrel that occasionally finds a nut. But it shows that all of our Big Business squirrels need to keep their eyes open, and focused on the perils of inattention.

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Yes, you can save too much for retirement

**ALLISON
SCHRAGER**
Bloomberg
Opinion

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

A young colleague came to me recently with a shameful admission: Despite the lecturing of her friends and family, as well as her own best intentions, she had not yet signed up for the company 401(k) plan. She lives in an expensive city, and is nervous about tying up her money for the next 40 or 50 years.

Like any good retirement economist, I insisted she enroll immediately. I’ll help, I said. It will be fun.

And it was — until we got to the part where she had to decide how much to contribute from each paycheck. I told her not to worry about “maxing out” her contribution to take full advantage of the company’s generous matching program. It was OK, I said, to contribute however much she felt comfortable with right now.

Everyone within earshot was horrified. She was leaving money on the table. It was as if I had told her it was OK not to be on social media. In fact, I now wonder if I didn’t go far enough.

Not only is it possible to contribute too much to your 401(k), it’s also possible to save too much for retirement.

Let me explain. Of course it makes sense to contribute to a retirement account. As long as the 401(k) still exists, it will come with tax benefits, though they will probably become less generous over time. At the very least, a 401(k) forces you to save. You (and society as a whole) will appreciate that money decades from now. And if you can afford a contribution to get the full match, by all means make it.

But “maxing out” is not the right decision for everyone — especially when you are young and in your lowest earning years, and especially if it means you can’t make your monthly expenses and have to resort to something like a payday loan (which has an even higher interest rate than a good 401(k) match). The point is, you shouldn’t be so overextended that you can’t afford anything that brings you joy.

It’s also worth noting that, while everyone feels as though they haven’t saved enough, 77% of retirees say they are “living comfortably.” (Younger generations have saved even more, so it’s likely they’ll be comfortable as well.) Having more money for retirement is better than having less, but retirement shouldn’t take up most of your financial life.

Too many people miss the point of life-cycle investing. It is not to have the most money at the end of your life. It’s to have predictable and stable spending levels throughout your lifetime.

I did not have a retirement account until I was nearly 30. It wasn’t offered to me before then, and as a graduate student I couldn’t afford to save anyhow (and my dissertation was on retirement saving). It would be nice if I had

that money now. But I made a different choice, to invest in my human capital, which is still paying dividends.

That said, I did manage to save for retirement eventually — and by the time I wanted to buy an apartment, I had so much of my financial wealth in retirement accounts that I didn’t have enough cash for a down payment. So I committed the mortal sin of taking money out of my retirement accounts (a pandemic policy waived the penalty, otherwise I would not have done it).

My lesson is twofold: First, it’s never too late to start saving for retirement. Second, sometimes there are better things to do with your money than saving for retirement. I was able to diversify into another asset class, lower my housing costs and take advantage of other tax benefits.

There are hopeful signs that — despite the shock of my coworker’s colleagues — a lot of younger workers are taking a more chill attitude toward

retirement. A startling 77% of Gen Z, more than any other generation, say they are on track for retirement. Can this be the same generation that famously complains about high rent, unattainable homeownership and overwhelming student loans?

The difference is that the survey, conducted by BlackRock, included only people who are saving at work. According to the Federal Reserve, in 2022, about 30% of Americans younger than 26 had a retirement account, and among that population they are good savers — the average balance is about \$29,000 (in 2024 dollars). They are doing better than previous generations; in 2007, 28% of those under 26 had an account, and the average balance was just \$12,000. It is great so many people are on track for a well-funded retirement (so long as they don’t invest it all in crypto).

And so far, retirement does not seem to be dominating Gen Z portfolios too much. On average, retirement accounts take up about 30% of net worth for people younger than 26 who have an account. That’s a sensible ratio, and time gives them some room for error.

As a finance professor I worked with often said: Investing for retirement is like sailing across the Atlantic. When you are starting out, you need only to be pointed in right direction. The closer you get to New York Harbor, however, the more precision you need.

If you are younger than 30, saving anything at all is an achievement. If you work at a company that offers a match and can afford to max out, do it. Otherwise, it is fine to balance retirement saving with other financial goals. Compound interest and tax benefits are great. But so is living your life.

ALLISON SAYS

Everyone within earshot was horrified. She was leaving money on the table. It was as if I had told her it was OK not to be on social media.

In a big change to corn, you might soon see shorter stalks



**EVAN
RAMSTAD**
Star Tribune

He is a business columnist with the publication

As a teenager in a small Iowa town in the 1980s, I would join dozens of kids around this time of summer on crews at a Cargill research plot where we helped scientists control pollination of corn hybrids under development.

We'd start work very early to finish before the heat of the day. By 8 a.m., we'd all be covered in dew, sweat, dirt and pollen.

The last summer I did it, we were only about halfway through the season when a big windstorm toppled the field and ended our work. We kids went back to school with a little less money than we expected and a lesson in the risks of farming.

For decades, crop scientists improved corn yields by making plants taller. Reaching 10 feet or more by harvest time, these plants produced bigger ears with more grain. Now, economics and harsh weather are steering farmers and seed companies in the other direction.

Shorter corn plants — topping out around 7 feet — are better able to withstand thunderstorms and windstorms.

After a derecho devastated Iowa in August 2020, photos of toppled silos, buildings and trees stunned most of us. But the photos that intrigued farmers and crop scientists showed fields of short-stature corn still standing after the storm packed winds of 120 mph and caused \$11 billion in damage.

Shorter plants also make it easier for farmers to add fertilizer to fields late in the growing season. They can't navigate tractors and sprayers through taller plants after midsummer.

Scientists and farmers are finding the shorter plants are producing ears with nearly as much, and often the same, amount of corn as the tall plants do. And since it's possible to fit more of the shorter plants into a field, per-acreage yields actually rise.

"This is a Corn Belt-wide thing," said Jeff Coulter of the University of Minnesota Extension. "The major seed companies are working diligently on it."

For 12 years, Stine Seed, Iowa's independent seed giant, has been selling shorter-stature hybrids to farmers. They now account for half of the company's corn business by volume. Myron Stine, the company's president, told me last week.

This summer, Bayer — the multinational giant that owns Dekalb and Channel seeds, which has about 60 Minnesota farmers involved in its early commercialization effort — joined Stine. Other seed companies are following suit.

"If you think about all the innovations over the last three to five decades — switching from in-breds to hybrids, bringing in traits to protect against pests like rootworm, herbicide tolerance, breeding advances — farmers figured out the most they could get from them," said Denise Bouvrette, a scientist at Bayer Crop Science. "This is the next step-change."

The impact of this change might be even greater than math and plant chemistry suggest because farming is under the twin pressures of demographics and changing priorities for land use.

An innovation that will allow farmers to grow significantly more corn, perhaps 15% to 20% more, out of an acreage at first glance suggests they will use it for more overall production. It can also mean farmers will need less land to produce the same amount of corn they do right now.

That second alternative is important when so many farmers are aging out of the business, and there's a prospect more rural land will shift in coming years to energy production.

Science magazine, in an article about short-stature corn last fall, noted scientists in the 1950s and 1960s created smaller varieties of wheat and rice that allowed them to produce more grain without collapsing. Bouvrette noted

the idea has been around for many decades. She said Bayer began working about 15 years ago to make its highest-yielding breeds shorter.

"Below the ear, you have this inherent stability. And the tassel isn't quite the sail whipping around in the wind. So the plant doesn't fall over nearly as easily," she said.

At Stine, shorter plants came about as a by-product of a quest to produce higher-yielding corn. Company founder Harry Stine in much of the 1980s and 1990s focused on breeding corn that would grow closer together. He wanted to push the per-acre population of corn plants higher.

Minnesota farms tend to have around 30,000 to 35,000 corn plants per acre. Stine said his company's hybrids perform even at 43,000 plants per acre.

The math on short-stature corn won't work out for every farmer, of course. Planting crops densely requires some changes in equipment, which poses costs to farmers. And more plants require more water and fertilizer, which also means more costs. Some farmers find it's difficult to harvest the short-stature plants when they are on hills because the ear is too low to the ground for a combine to snag.

Weather is a risk, though, and might lead farmers to give the shorter plants a try.



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Celebrating 5 years of Farm4Profit Podcast

BUSINESS WIRE

SLATER, Iowa — The Farm4Profit podcast, hosted by agricultural experts Tanner Winterhof, Cory Hillebo and David Whitaker, is celebrating its fifth anniversary. Since its inception, Farm4Profit has established itself as a resource in the agricultural community, delivering actionable insights that have explore how farmers and agribusiness professionals enhance their profitability.

With an archive of more than 400 episodes and more than 2 million downloads, the podcast has expanded its reach, connecting a global audience of agricultural enthusiasts and fostering a dynamic community committed to agricultural advancement.

“I am incredibly proud of what we have achieved with the Farm4Profit Podcast,” Winterhof said. “When we started this journey, our goal was to create a resource that

would help farmers and agribusiness professionals stay ahead of the curve. Five years and 2 million downloads later, it’s clear that our listeners appreciate the content we provide, and I am excited for what the future holds.”

The podcast has covered a broad spectrum of topics, from cutting-edge agricultural technologies and market trends to sustainable practices and economic strategies. This wide-ranging approach ensures that each episode not only informs but also empowers listeners to apply what they’ve learned.

Looking ahead, Farm4Profit will continue to explore topics such as climate-smart agriculture, AI technology, smart equipment and the evolving farmer-retailer relationship. Future episodes will delve into key factors influencing farmers’ decisions when selecting dealerships, as well.

As Farm4Profit enters its next chapter, it



remains dedicated to its mission of fostering an informed and engaged agricultural community, ensuring that it remains a key player in the ongoing development of the industry.

‘Culture Capital’ highlights diverse entrepreneurs

BUSINESS WIRE

PHILADELPHIA — Comcast NBCUniversal LIFT Labs and Comcast RISE have announced the premiere of “Culture Capital,” a three-part docuseries showcasing nine diverse entrepreneurs who are laying the foundation for future founders, available now on Comcast’s Black Experience on Xfinity channel, Peacock and Xumo Play.

Launched in 2021, Black Experience on Xfinity features Black storytelling from programming partners and film studios and has released a variety of original documentaries showcasing diverse talent and content creators.

Hosted by Felecia Hatcher, CEO of Black Ambition Prize, a nonprofit led by Grammy Award-winning artist Pharrell Williams, the docuseries features founders of color, illuminating their journey in creating competitive businesses in today’s market. This series not only highlights the unique challenges and achievements of these entrepreneurs but also provides viewers with an in-depth understanding of the entrepreneurial journey — celebrating the innovative spirit that transforms visions into lasting legacies.

“It is a privilege to showcase the inspiring stories of the founders in the docuseries ‘Culture Capital,’” said Loren Hudson, SVP and chief diversity officer, connectivity and platforms for Comcast. “We hope that this series demonstrates the power of an idea



and the passion and drive it takes to bring it to life. By shining a light on these authentic journeys, we hope to empower viewers to chase their own dreams.”

Featuring conversations with an array of business owners, the docuseries looks at founders at all stages of the journey. Participants include:

- Felecia Hatcher, series host and CEO of Black Ambition Prize, a nonprofit working to close the opportunity and wealth gap through entrepreneurship in Miami.
- Melinda Archuleta, Owner of Bar Carlo, a full-service Mexican-American restaurant in Portland, Ore.
- Cody Coleman, co-founder and CEO of Coactive AI, a generative AI company that helps businesses by enriching, searching

and analyzing images and videos at scale in San Jose, Calif.

- Bertony Faustin, owner of Abbey Creek Vineyard, a vineyard that blends wine and hip-hop in Portland, Ore.
 - Grace Hsia, Founder of Warmilu, a material science warming company in Detroit.
 - Chekesha Kidd, founder of Kinumi, a concierge service and community for active older adults and the people who love and care for them in Washington, D.C.
 - Latoya Peterson, co-founder and chief experience officer of Glow Up Games, a gaming company that builds playful technology centering around Black and brown joy in Washington, D.C.
 - Will Toms, co-founder and CCO of REC, a members-only club of the world’s most ambitious creators in Philadelphia.
 - Ashley Williams, founder of RIZZARR, a martech platform for the next generation of creators in Detroit.
 - David Wong, co-founder of FRIEDA, a cafe and curated intergenerational community space based in Philadelphia.
- “This collaboration with Comcast NBCUniversal has been extremely valuable,” Hatcher said. “By creating ‘Culture Capital,’ we have crafted a platform that elevates the voices of entrepreneurs of color to a national stage, showcasing the rich diversity and boundless potential within our communities.”

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