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November 2024
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ON THE COVER



The holidays are key to small businesses, and small businesses are key to a strong community.

Main photo: Stephen Gassman

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ON THE WEB

For daily business news and updates, go to www.biztimes.biz

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

Holiday cheer, holiday rush right around the corner

Dubuque Main Street is an organization that supports small businesses all around Dubuque. And with one of the most important times of year for those establishments right around the corner, BizTimes is checking in with a few to see how the holiday rush is shaping up in 2024.



Megan Gloss

forward to 2025, its challenges and its opportunities. 2024 was a surprising year in many respects, and 2025 is shaping up to be, as well.

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



Anthony Frenzel

NEXT MONTH

It's time for the annual look ahead again, this time looking

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CONTACT US

Megan Gloss
Managing Editor
563-588-5638
megan.gloss@thmedia.com

Anthony Frenzel
Managing Editor
563-588-5679
tony.frenzel@thmedia.com

Mike Fortman
Publisher
563-588-5740
mike.fortman@wcinet.com

Andy Kamentz
Advertising Account Executive
563-588-5699
andy.kamentz@thmedia.com

bizTimes.biz
P.O. Box 688

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Shop at
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BY DAN RUSSO • FILE PHOTOS

Elves at the North Pole aren't the only ones staying busy in anticipation of the 2024 holiday season.

Dubuque Main Street Ltd. is a 501c3 community agency that was founded in the late 1980s and works to support downtown Dubuque businesses through a variety of tools, promotion and development approaches. The organization supports businesses through grant programs, special events, partnerships, a yearly award program and more.

BizTimes got in contact with a variety of member businesses to see what the 2024 holiday season holds in store.

Read on to find out what some of Dubuque's most nimble businesses are working on for what is the busiest part of the year for any small business.

Continued on page 6

2024 DUBUQUE MAIN STREET AWARDS

Dubuque Main Street recently presented its annual awards for excellence in economic vitality, design, promotion and organization to both individuals and businesses.

Award recipients were presented with a custom trophy designed by Laura Bertjens of Dubuque Main Street using wood donated by Kyle Fitzgerald and Tony LoBianco. The wood was deconstructed and salvaged from a historic downtown Dubuque building. The awards were made, in part, at the Carnegie-Stout Public Library's Maker Space.

The 2024 State of Main award recipients were:

- Dan LoBianco Lifetime Achievement Award: John and Mary Gronen, Gronen.
- Volunteer of the Year Award: Eric Helminak, Origin Design.

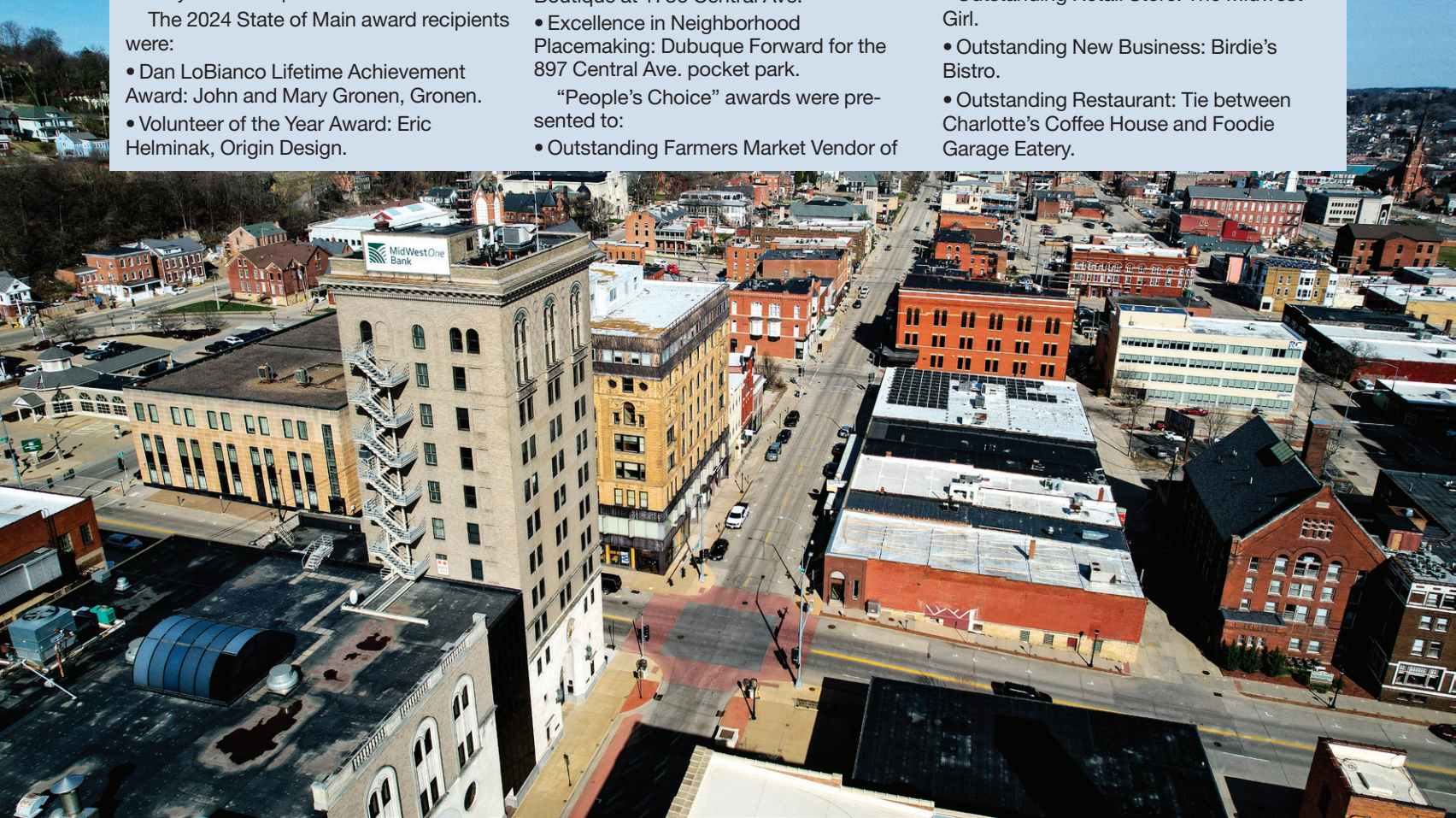
- Ruth and Russ Nash Cultural Corridor Award: Yara Lopez, Dubuque Unidos and LatinX Fiesta.
- Excellence in Total Building Rehabilitation: Woodward Communications, Inc. at 801 Bluff St.
- Excellence in Downtown Housing: Central 12 Lofts at 1199 Central Ave.
- Excellence in Renovation & Relocation to Downtown: Ludovissy & Associates at 302 Locust St.
- Excellence in Facade & First Floor Renovation: Belle Allure Minkz and Boutique at 1736 Central Ave.
- Excellence in Neighborhood Placemaking: Dubuque Forward for the 897 Central Ave. pocket park.

"People's Choice" awards were presented to:

- Outstanding Farmers Market Vendor of

the Year: Angie and Jackie Ma, of Limerick Candles.

- Outstanding Nonprofit: Centrally Rooted.
- Outstanding Health and Beauty Services: Crow's Nest Tattoo.
- Outstanding Downtown Business Impact: Key City Creative Center.
- Outstanding Downtown Event: Wicked River event promotion for Millwork Night Market.
- Outstanding Nightlife and/or Music Venue: Backpocket Dubuque.
- Outstanding Retail Store: The Midwest Girl.
- Outstanding New Business: Birdie's Bistro.
- Outstanding Restaurant: Tie between Charlotte's Coffee House and Foodie Garage Eatery.



6 Cover Story

bizTimes.biz, Dubuque, Iowa, November 2024

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THE CALICO BEAN MARKET

The Calico Bean Market, 352 Bluff St., is gearing up for the holidays by relying on a unique assortment of food products that are hard to find in the Dubuque area.

“Our peanut butter is always our best-seller,” said owner Teri Connelly. “We usually have (a variety of) pretzels. Our coffee is also extremely popular.”

The peanut butter is made by staff fresh to order and comes in unusual flavors such as honey, butterscotch, dark chocolate, Scotch-a-Roo and cashew. Around the hol-



Teri Connelly

idays, balsamic vinaigrette that is aged up to 25 years and olive oil are hot items.

The store also offers corporate gift bags that employers can give to employees.

Coffee is roasted in house and Jumble, a local coffee brand, is also on sale.

Connelly does not offer a holiday sale, but tries to keep prices as low as possible. She anticipates a spike in price for some candy and treat options this season because “the prices of chocolate have gone

through the roof right now.”

Connelly got the idea for her market after running into Dubuque people at a similar store about an hour away from the city. She credits her loyal customers for her ability to stay in business for 17 years. She is a die-hard small business supporter herself.

“I’m the epitome of try to buy it small,” she said. “If it costs \$10 more, I’m still going to buy it small and use cash. Credit card fees kill us.”

For more information, visit www.calicobeanmarket.com.

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An assortment of products at The Calico Bean Market.



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SORPRESA GELATO,
CHOCOLATE AND GIFTS



Jennifer McCoy

Sorpresa Gelato, Chocolate and Gifts, 269 Main St., has a business name that literally means “surprise” in Italian. So those who visit should be ready for anything. The shop sells a large variety of gelatos made in-house.

This cold treat is similar to ice cream, but with a different texture and lower fat.

There is also sorbetto, a fruit-based, dairy-free version. Belgium-style chocolates made by Stam, a Des Moines-based company, also are a holiday favorite. Shirts, towels and an eclectic mix of other gifts are also for sale.

“We try to focus on product lines that you don’t find anywhere else, but are also from small businesses,” said owner Jennifer McCoy.

McCoy’s family has owned the jewelry store on the same part of Main Street as Sorpresa for many years. As a result, she knows firsthand that the value of these small enterprises stretches far beyond a balance sheet.

“It gives a community its uniqueness,” McCoy said. “They are the ones contributing to nonprofits. They bring tourists to Main Street (and other downtown areas).”

For more information, visit thesorpresagifts.com.

Continued on page 9

IN HER WORDS

“We try to focus on product lines that you don’t find anywhere else, but are also from small businesses.”

Jennifer McCoy



Merchandise is displayed at Sopresa Gelato, Chocolate and Gifts in Dubuque.



A coffee flight, consisting of a chai latte (from left), a semi-frozen sweet cream cold brew, and a Mayan Mocha at Devour Cafe in Dubuque.

Continued from page 8

DEVOUR CAFE

Devour Cafe, 1798 Central Ave., serves locally roasted coffee using beans from across the globe. Homemade food is also sold, including pastries that would make a nice addition to any holiday table spread.



Ryan Dies

Located in a historic downtown building, the space that holds the cafe itself was renovated by owner Ryan Dies.

"The drinks — that is our forte," Dies said in a Telegraph Herald interview. "I have over 20 years of coffee experience so roasting my own coffee and using grade 1 Arabica coffee direct trade from small farms around the world puts us in the higher echelon of coffee quality."

For more information, visit www.facebook.com/devourdubuque.

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Shoppers browse books at River Lights Bookstore in Dubuque during Small Business Saturday.

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RIVER LIGHTS BOOKSTORE

River Lights Book Store, 1098 Main St., has a holiday open house on the second Saturday in November each year. Seasonal decorations are unveiled and a variety of specials are offered to customers, including a 25% discount off books in the Midwest Independent Booksellers Association catalog.

The store, which has been in business for more than three decades, also celebrates Small Business Saturday, which is Nov. 30 this year, by offering other deals.

“If you spend \$100, you get a \$10 coupon,” said manager Angela Kircher. “If you spend \$200, you get a \$25 coupon.”

River Lights recently expanded store hours to being open until 8 p.m. every day except Sunday in order to make it easier for holiday shoppers. The staff also helps people order books that are not in stock on the shelves. Customers can pick up their orders in the store.

“I’m surprised and delighted by how many people don’t want to shop online,”

Kircher said.

Best-selling adult books are popular gifts during the holiday season, as are children’s picture books.

“I think we learned what spending local does during COVID,” Kircher said. “Shopping local means keeping your community viable. A small business is also somebody’s dream. I’m sure at some point Target was somebody’s dream too, but it doesn’t feel like it when you go in there.”

Kircher encourages folks to shop directly from small business websites like River Lights’ own, but she also advocates strongly for visits to brick-and-mortar locations.

“Keeping that historical element in your community attracts people to your town,” she said.

For more information, visit riverlights.com.

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Continued from page 10

GARY DOLPHIN'S IRON BAR

Gary Dolphin's Iron Bar, 333 E. 10th St., serves specialty cocktails that are red and green during the holidays. There also is a winter-themed drink that is blue as well as hot apple cider — a popular addition to the menu.

During the season, the bar facilitates corporate and private holiday parties as well as providing a venue for friends to catch up. And it's not that uncommon for sports announcer and co-owner Gary Dolphin to show up and greet customers, especially around the holiday season.

General manager Garrett Uhlik said support around the holiday season is essential to small businesses and the people who work for them.

"We all have families too," Uhlik said. "(Supporting small business) keeps the money in the same town."

For more information, visit garydolphins.com.



Gary Dolphin's Iron Bar is located in Dubuque's Historic Millwork District.

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OUTSIDE THE LINES ART GALLERY

Outside the Lines Art Gallery, 1101 Main St., (as well as a Galena, Ill., location at 101 S. Main St.) plans to hold an artist-led beading demo on the first Friday in December as part of its holiday offerings. Artist Lizbeth Doran will have a trunk show and there will be cookies and refreshments, according to owner Stormy Mochal.



Stormy Mochal

For the season, the gallery usually decorates windows and other areas. The gallery also promotes Small Business Saturday. The staff caters to shoppers who want holiday gifts, as well.

Recently, coin banks made from reclaimed wood doors of old post office boxes have been popular for children, Mochal said.

Another artist featured in the gallery makes unique wooden trees. The red and green variety are in demand for the holidays. Handmade Christmas ornaments are good sellers, but sometimes customers go for bigger items.

“We’ll sell a painting as a type of heirloom gift,” Mochal said.

By supporting a local gallery, customers are sustaining multiple employees and the artists. Unlike most large retailers, everything in Outside the Lines is made in the U.S. The holiday rush is an important reason why the gallery has thrived for more than two decades.

“We know when you shop local (more than) 60 cents of every dollar stays in the community,” Mochal said. “When you shop in a box store, (that’s not the case). December, for small business, is the busiest month of the year and that sustains you for slow times in February and March.”

For more information, visit shopotlag.com.

Continued on page 13



IN HER WORDS

“We know when you shop local (more than) 60 cents of every dollar stays in the community,” Mochal said. “When you shop in a box store, (that’s not the case).”

Stormy Mochal

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JUBECK NEW WORLD BREWING



Jay Jubeck

Jubeck New World Brewing, 115 W. 11th St., decorates to the hilt for Christmas, with a Christmas tree as a central element. The night before Thanksgiving, musician Marques Morel is scheduled to play live.

On Small Business Saturday, the Schniklefritz Band

will take the stage.

“It’s a group of band teachers from the area,” said owner Jay Jubeck.

Jubeck himself will take the stage with the Jubeck Family Band on Friday, Dec. 20, to lead a sing-along of old time Christmas songs.

“I think (small business) earning has a lot of dependence on the holiday end of the year push,” Jubeck said. “For us, it’s no different.

One of the things for us has been our membership sales. We do a lot (to promote them) towards the holidays. Some people give them as gifts.”

Brewery themed T-shirts, mugs and glassware are also popular.

For more information, visit www.jubeckbrewing.com.

Continued on page 14



Shea Malloy pulls a fresh crafted beer for a customer at Jubeck New World Brewing.



A crowd sits on Iowa Street listening to open mic night at Jubeck New World Brewing.

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Merchandise is displayed at The Midwest Girl in Dubuque.

Continued from page 13

MIDWEST GIRL



Marissa Droessler

The Midwest Girl, 898 Jackson St., is a local clothing brand that celebrates Midwest girls and their stories through goods and apparel. T-shirts, hats and mugs are among the offerings at the shop and on-

line store owned by sisters Marissa Droessler and Sarah Odgers.

The shop is hosting a holiday evening from 5:30 to 7 p.m. Wednesday, Nov. 13. The company will release its annual holiday tees in store that night with a social gathering to follow at EJ's Wine Bar.

"There is nothing like gifting from a small business," Hoffman said. "Knowing the money you

spent has a much larger footprint than it may even seem. Small businesses employ your friends, family and donate back to the community every chance they can. If you know our brand, you know this to be true about us. We donate to our local schools, nonprofits and host our own fundraiser every April to give back to families in our community impacted by cancer."

The Midwest Girl pours everything into community, connection and quality, according to Droessler.

"We would love to be a part of your holiday shopping this year and for many years to come," she said.

For more information, visit shopthemidwestgirl.com.



Julie Day (left), of Clive, Iowa, along with her daughter, Bridget, 10, and mother Doris Ries, of Dubuque, browse at The Midwest Girl during Small Business Saturday.

Continued on page 15

Continued from page 14

WAGS 2 WIGGLES



Kellie Droessler

Wags 2 Wiggles, 1838 Central Ave., is a festive and furry place during the holidays. Aside from its normal grooming and other services, the business offers some unique seasonal options. Sometimes dogs' hair is dyed red and green at owners' requests. There are also holiday-themed photo shoots available during Christmas time.

The Wags 2 Wiggles team says they are proud to have been part of efforts to revitalize business life in their part of town. The operation aims to cater to animals' needs in a compassionate way, according to owner Kellie Droessler. Kennels are larger than usual and have other features meant to increase pets' comfort. The establishment is willing to accept grooming candidates with behavior or age issues.

"We do a lot of dogs that no one else will do," Droessler said.

Exceptional customer service like this is what separates most small businesses from large competitors, according to the entrepreneur, she said.

"You're not going to get that personalized care" at big chain pet companies, Droessler said.

For more information, visit www.facebook.com/Wags2Wiggles.



Kellie Droessler, with her dog, Abby, at Wags 2 Wiggles in Dubuque.



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Faces in Business

Danielle Jacobs

Executive director for Dubuque Main Street

BY KEN BROWN • PHOTO BY DAVE KETTERING

Danielle Jacobs is a dynamic country music promoter and event planner based in Dubuque, Iowa. A married mother of three, she balances family life with her passion for music and community development. After a 15-year career in the newspaper industry, Jacobs transitioned to event planning, bringing her expertise in sales, advertising and leadership to her current role.

Known for her positive, passionate and progressive approach, Jacobs is often likened to Leslie Knope (from the television show, "Parks and Recreation") for her enthusiasm and dedication to her work. She's a lifelong learner with a scientific mindset, enjoying data analysis and meticulous planning. Her love for camping and music festivals often intersects with her professional life.

Originally from southern California, Jacobs moved to northwest Illinois during her middle school years. She's lived in Dubuque for two years and is pursuing a college degree. Left-handed and always up for a challenge, she dreams of retiring as a snowbird, splitting her time between Dubuque and Victoria, Texas.



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

I accidentally became a “Main Streeter” in 2011 when I hosted a music festival in my hometown. A part-time executive director position came open and the community encouraged me to apply, so I did and was hired. I learned about the “Four-Point Approach” to improving cities and I was hooked. They include elevating culture, saving historic places, community leadership and promoting our assets.

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

Fundraising is a real struggle right now. Dubuque has more than 600 nonprofits, all doing amazing work, so the competition is high. We’ve created some unconventional revenue streams like selling downtown Dubuque-themed merchandise and offering event planning services.

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

If it weren’t for my mentors and family, I would not be leading a nonprofit in my favorite city. My first mentor was my priest growing up in Moreno Valley, Calif. Since then, I have tried to learn something from every person I meet. I love it when I learn new information and change my way of thinking. It makes life exciting and fortuitous.

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

I wish I knew, at their age, how important it is to love where they live. I have spent too much time moving from job opportunity to job opportunity, chasing my career. My advice would be not to chase a job but to chase quality of life. You will be great no matter where you are if you’re positive, honest and work hard.

Is there a story or an anecdote that il-**DO YOU KNOW THE NEXT PERSON TO BE FEATURED?**

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

Illustrates your philosophy either in life or in your chosen field?

Currently, my favorite quote is, “Progress is impossible without change, and those who cannot change their minds cannot change anything,” by George Bernard Shaw. I didn’t move to Dubuque to change people’s minds or jump in and take over downtown development. I want people to be open to rethinking. Dubuque’s foundation is so strong that sometimes it can be a challenge to be a newcomer or start something new.

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

I like to learn in every way possible. Main Street America and Main Street Iowa do a great job offering training so we can stay focused but also be introduced to trends and data. I prefer one-on-one conversations to learn about other’s journeys and dreams.

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 feel the divide within myself. I often joke, “I don’t math.” I’ve never been attract-

ed to rules or logic. I thrive in chaos and fast-paced environments. I attribute that to genetics (I come from a family of artists) and my young career in the newspaper business (pre-internet news delivery). I am an outgoing introvert. I enjoy large events and talking to people but need naps to recoup.

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

The not-for-profit world, overall, is run by underpaid but extremely passionate and hardworking people. I’d like to see the world support those people and understand that they also need benefits and fair pay. Main Street is a national brand, so we’re lucky to have the recognition. We have a large family of downtown revitalization experts and deep community support. Many not-for-profits don’t have that connection. Instead of saying, “I work for a not-for-profit so you know” when talking about employer support to saying, “I am valued and rewarded for it.” The world will be better for it.

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

I love traveling and meeting new people. I love living in a community where the majority love living here and working together to make it better. Helping change my town for the better has spilled into my personal life. Just like my city, I try to make myself better too via overall health, education, goals and mental/emotional care.

How do you strike a work/life balance?

I’m on the job 24/7 and it’s perfect for me. I work when determination or creativity hits. That could be at 10 p.m., 3 a.m. or noon. Days are for meetings, nights are for catching up and I’ll sleep when I’m dead. It gives me the flexibility of meeting small business owners when it works best for them and being a mom when school-time events happen.

IN HER WORDS

I wish I knew, at their age, how important it is to love where they live. I have spent too much time moving from job opportunity to job opportunity, chasing my career. My advice would be not to chase a job but to chase quality of life. You will be great no matter where you are if you’re positive, honest and work hard.

Business After Hours



Dave Kettering

People chat during the Business After Hours event held at Eagle Point Solar in Dubuque.



The next Business After Hours will take place at Hotel Julien Dubuque on Tuesday, Nov. 12.

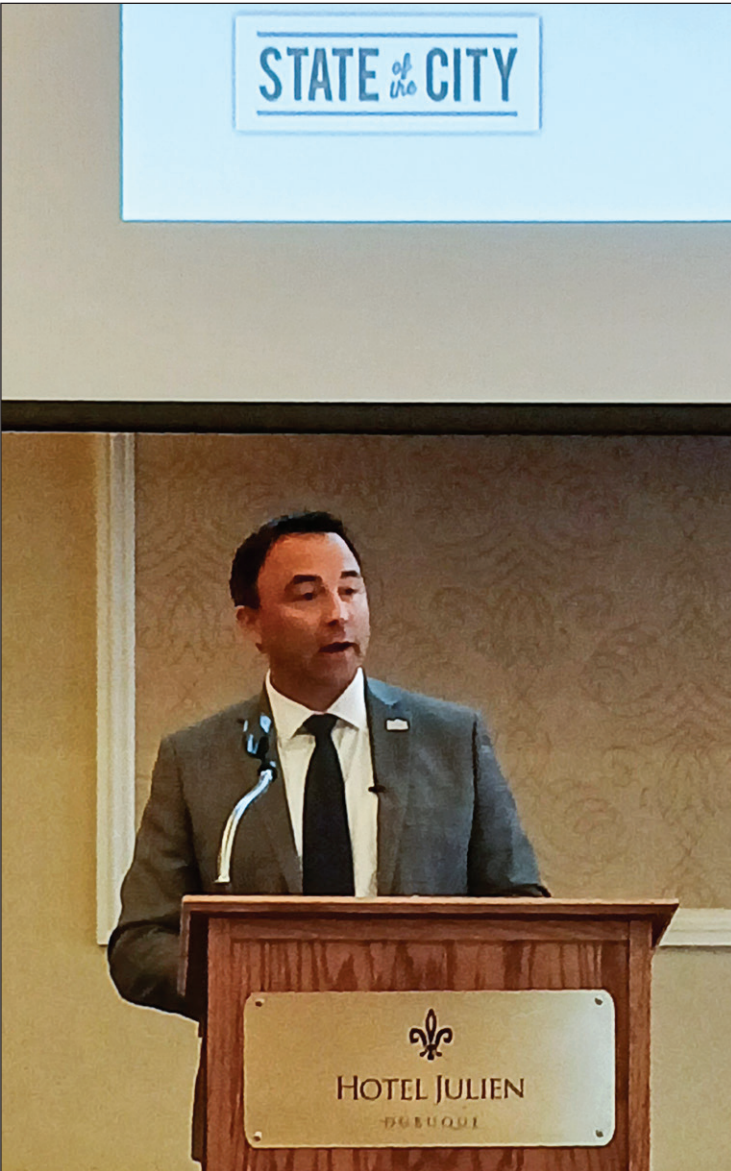


Eagle Point Solar was the location for the October Business After Hours.



Blake Hasenmiller grabs some food during the Business After Hours event held at Eagle Point Solar.

State of the City



Chris Gray

Dubuque Mayor Brad Cavanagh speaks during the State of the City luncheon at Hotel Julien Dubuque on Sept. 13.

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Story suggestion?
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BIZ LOCAL



Stephen Gassman

The Salute to Women Awards.



Telegraph Herald Executive Editor Amy Gilligan speaks during the Salute to Women Awards ceremony, Oct. 2 at Diamond Jo Casino.



Nicole Gantz delivers the keynote speech during the Salute to Women Awards ceremony.



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Pam Jochum and Amy Gilligan hug after Jochum received her award.



Pam Jochum holds up her Woman of the Year award during the Salute to Women Awards ceremony at Diamond Jo Casino.



Stephen Gassman Pam Jochum and TH Media Publisher Mike Fortman hug after receiving her award.

Dawn Lueken speaks after receiving her Woman of Innovation award during the Salute to Women Awards ceremony.



Alycia Willenbring speaks after receiving her Woman Who Makes a Difference award.



Pam Jochum speaks after receiving her Woman of the Year award.



Ivonne Simmonds-Fals speaks after receiving her Woman to Watch award.

Balancing life when caring for a loved one at home

TAYLOR HUMMER
Stonehill Communities

She is the community resource coordinator with the Dubuque organization



In an increasingly demanding world, many people struggle to hold a job while caring for a loved one at home. Whether it's an

aging parent, a spouse recovering from illness or a child with special needs, caregiving is a role that requires significant time, energy and emotional resilience. But, there are ways to manage this delicate balance effectively.

One of the first steps is to communicate openly with your employer. Many companies are more understanding than you might expect, especially in the current climate that increasingly recognizes the importance of work-life balance. Discuss your situation and explore options like flexible hours, remote work or a reduced schedule. Knowing your rights under the Family and Medical Leave Act also can help protect your job if you need to take time off.

Many workplaces offer benefits that can assist caregivers. Check if your employer provides employee assistance programs, counseling services or wellness programs that can help you navigate the challenges of caregiving. Some companies even offer paid family leave or subsidies for in-home care. Knowing and utilizing these benefits can make a significant difference.

Technology can be a powerful ally in managing work and caregiving. Numerous apps and devices can streamline caregiving tasks, from setting medication reminders to monitoring your loved one's health remotely.

When managing dual roles, it's easy to blur the lines between work and caregiving. Set clear boundaries by designating specific times for work and caregiving. This might require establishing a strict schedule and communicating it with your loved one and other family members. Remember, that while this might be difficult, it helps you balance your tasks and avoid burnout. Prioritize your tasks and focus on what needs immediate attention. If

your workday ends at 5 p.m., fully transition to caregiving duties without letting work spill over.

No one should have to carry the weight of caregiving alone. Leverage your support network, including family, friends, neighbors or professional caregivers.

Consider the Caregiver Resource Center at Stonehill Communities if you need additional support. Services are free and many local families have taken advantage of this support opportunity.

Remember, it's crucial to prioritize self-care to protect your physical and mental health. Whether through regular exercise, meditation or

TAYLOR SAYS

Technology can be a powerful ally in managing work and caregiving. Numerous apps and devices can streamline caregiving tasks, from setting medication reminders to monitoring your loved one's health remotely.

simply taking a few minutes each day to relax, maintaining your well-being is essential. Self-care is not selfish; it provides the best care for your loved one, and performing well at your job is necessary.

Balancing a job while caring for a loved one at home is no easy task, but it is possible to manage both roles effectively with the right strategies. Open communication, clear boundaries, a strong support network and self-care are all critical components of maintaining this balance.

Remember, you are not alone, and resources are available to help you succeed at work and home.

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Private equity will trigger a child care crisis

KATHRYN
ANNE
EDWARDS
Bloomberg
Opinion

She is a labor economist and independent policy consultant

Making predictions can be an exercise in futility but here goes anyway: The U.S. will experience a child care crisis within the next 10 years. The trigger will be the collapse of a large, debt-laden, for-profit provider of child care. At the prospect of seeing thousands of locations suddenly shuttered, jeopardizing the many families who rely on such help while the parents work, the government will be forced to provide financial support while arranging a sale or takeover the provider.

What's frightening about this prediction is how plausible it is given the obvious risks and how little anyone in a position of authority is doing to prevent it from happening. Consider that Wall Street private equity firms have rapidly expanded into the business of providing child care in the U.S. with no guardrails. Some 775,000 child care spots, which think tank Capita estimates to be 10% of the market share, is held by investor-backed, for-profit chains, according to an annual report on for-profit childcare prepared by the industry journal Exchange.

Private equity's track record in providing human services such as care is a sea of red flags. Recently, the U.S. Senate voted to hold Steward Health Care System LLC's chief executive officer in criminal contempt for failing to testify about his role in the collapse of the bankrupt hospital operator's finances. With the help of private equity giant Cerberus Capital Management LP, Steward turned six Boston-area facilities into one of the nation's largest for-profit hospital chains in a debt-fueled expansion before filing for Chapter 11 bankruptcy protection in May, making it one of the biggest hospital bankruptcies in decades and putting tens of thousands of patients and workers in turmoil.

Private equity firms are expanding into child care market often by first buying an operator with a chain of facilities and then purchasing independent providers to expand the brand. This process accelerated during the pandemic when the child care sector was rocked by closures and new health rules. Even as the overall sector contracted, for-profit chains grew by 8%. Of the 15 largest, 10 are owned by private-equity firms, four are privately held, and one is publicly traded.

The business of child care is hard and getting harder. Even though parents typically pay around a quarter of their income for such services, profits are razor thin. There's little margin for error even before considering the excess leverage private equity foists upon the businesses. The government seems to know where this is headed.

"Relying on private money to provide child care is bound to come up short," the U.S. Treasury Department stated in its 2021 assessment of the industry.

It's unfortunate for children. For-profit care is generally considered to be lower quality than nonprofit care. But that's just the start, having a business that serves children but prioritizes profits, and in the case of private equity, relies on heavy debt and is cloaked in financial opacity brings enormous risks and social costs.

Consider what happened in Australia in 2008. ABC Learning Centres Ltd., a private equity-owned for-profit firm that looked after 1 in 3 Australian children in day care, failed and had to be rescued. It was then converted to a nonprofit to focus on "children's development rather than maximizing profits." Australia passed laws requiring increased financial disclosures from chains.

The idea that the push for profitability to satisfy private equity investors can lead to abuse and neglect in the delivery of services has long been the accusation in the elder care space, where researchers have found that nursing homes taken over by private equity have a much higher probability of mortality.

The third-largest, for-profit, investor-backed child care chain in the U.S. (and the largest backed solely by U.S. investors) is Primrose School, owned by Atlanta-based Roark Capital. It's a name child labor advocates know well.

Researchers the advocacy group Good Jobs First recently aggregated child labor violations and the private equity firm was at the top of the list, with more fines for child labor at its

holdings than all the McDonald's restaurants in the U.S. combined. Roark was fined \$1,734,519 for 2,047 violations and McDonald's \$1,725,638 for 2,262 violations. (Reuters reported in May that Roark was exploring the sale of Primrose that could value the business at almost \$2 billion, including debt. Each school is independently owned and run by franchise operators.)

It sounds like a weak sci-fi premise: A fantastically wealthy investor conglomerate named after an Ayn Rand character profits both from the care of children and the illegal sale of their labor. Children raised by private equity. The fix isn't hard. Australia's public disclosure law is so obviously necessary it's more of a zero step than a first one. Put a cap on the number of child care centers an investor-backed chain can operate, or bar them from the sector altogether.

Children shouldn't be a profit center.

KATHRYN SAYS

Private equity firms are expanding into child care market often by first buying an operator with a chain of facilities and then purchasing independent providers to expand the brand. This process accelerated during the pandemic when the child care sector was rocked by closures and new health rules.

It takes a lot of workers, mostly young, to feed the old



**SCOTT
BURNS**
The Dallas
Morning
News

He is a columnist
for the publication

My fellow Americans, where are you? That question ran through my mind as I sat in a mostly empty McDonald's in frenetically growing Dripping Springs.

To be sure, it was a lull period — after the Suburban Mommy school rush and well after the construction workers' breakfast rush.

But still. An empty McDonald's in one of the fastest-growing counties in Texas, the fastest-growing large state? Really?

So, in case you hadn't noticed, the removal of humans continues. The best way to do business efficiently is to have as few of those pesky creatures involved as possible.

Here's what I observed in the time it took me to do the following:

- Order at one of the kiosks.
- Choose one of the many empty tables and sit there. (For the record, I chose a two-top.)
- Have the manager — yes, the manager! — deliver my Egg McMuffin with sausage and a small orange juice to my table.
- Have a few deep thoughts while wolfing down my late breakfast.

Three people entered while I was there. Two for order pickups. One person sat down. She waited at a table while her food was readied and left well before I did.

No one sat at a table to eat, except me.

That's the new model for fast food: remote. You order from an app, you pick up your food at a window from a structure that is not equipped for seated customers and you likely eat in your car or somewhere else. Skeptics should visit a Chick-fil-A, P. Terry's or an In-N-Out Burger.

But there is a deeper question here. How many hours must a fast-food worker put in to provide someone on Social Security with the cash to buy, say, a Big Mac meal?

Here's the math. According to McDonald's, which is pushing back against complaints that its prices have risen wildly, the average price of a Big Mac Meal is now \$9.29, up from \$7.29 in 2019. With the Social Security part of the employment tax at a total of 12.4% of wages, a worker needs to earn about \$75 before Social Security collects enough cash to buy one Big Mac meal, excluding sales tax.

According to ZipRecruiter.com, the average wage of a McDonald's crew member in October was \$12 — \$11.93 if you want to be picky. That means each crew member needs to work about 6½ hours to put enough

cash into Social Security for a retiree to buy a Big Mac Meal.

That's scary if you happen to be retired and counting on Social Security.

SCOTT SAYS

Here's the math. According to McDonald's, which is pushing back against complaints that its prices have risen wildly, the average price of a Big Mac Meal is now \$9.29, up from \$7.29 in 2019. With the Social Security part of the employment tax at a total of 12.4% of wages, a worker needs to earn about \$75 before Social Security collects enough cash to buy one Big Mac meal, excluding sales tax.

It's more scary if we scale up. According to the Social Security Administration, the average monthly benefit in August was \$1,783.55. So, Texas McDonald's crew members need to earn \$14,383.47 to provide Social Security with the cash to pay the average monthly benefit. That translates into about 1,200 hours of work.

A lot of hours.

About 30 weeks of full eight-hour shifts, in fact. Or about seven full-time equivalent workers, figuring 4.3 weeks in a typical month.

So it takes a whole lot of workers, mostly young, to feed the old. Yet workers are scarce to invisible. But kiosks and robots are abundant.

To be sure, there are millions of workers earning far more than McDonald's crew members, and they contribute handsomely to Social Security, at least for now. But while we aspire to "reshoring" manufacturing jobs with good pay, you can be sure that someone is figuring out how to automate/robotize the substantially greater proportion of jobs that could never have been offshored.

Hard to say "bon appétit" when you think about that.

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New Multicultural Family Center director shapes programs that helped her family

BY CHRIS GRAY

LaMetra Murdock understands the value of the programs she has helped administer at the city of Dubuque because her family benefited from them.

Hired at the city in 2020, Murdock has worked the past three years administering the Next Level Savings Program, which helps low-income people with a housing choice voucher take steps toward home ownership.

She recently became a homeowner in Dubuque, applying the financial tips that she learned to share with people in the program, from which she personally guided four people into mortgages.

“I didn’t know much about home ownership. I didn’t come from the background,” said Murdock, 45. But using herself as an example, she promised clients: “You, too, can change the trajectory in your life, and it can start with home ownership.”

Murdock is now the newest director of Dubuque’s Multicultural Family Center, which organizes events for the community and after-school programs for youth. Murdock replaces Antonio Mouzon, who became the city’s community impact director, overseeing the MFC and programs such as AmeriCorps.

“When she shows up, she shows up and executes what her community needs,” Mouzon said. “Having LaMetra as a member of our team makes us a more sustainable team.”

Murdock grew up on the South Side of Chicago in a working-class household. She said both parents worked hard and provided a warm home that made Murdock unaware that they did so with limited money.

“I didn’t know I was poor until I went to college,” she said.

She worked for the city of Chicago for several years after graduating from Illinois State University, helping homeless people find housing and helping older adults stay in their homes.

But high crime on the South Side took its toll, particularly in the Englewood neighborhood she had called home. A close friend found a safe place to raise a family in Dubuque, and Murdock followed her, uprooting her three children and making a



Dave Kettering

LaMetra Murdock is the new Multicultural Family Center director.

new start in Iowa.

Murdock’s relationship with the Multicultural Family Center is personal. When she first came to Dubuque in 2016 as a single mother, she said, the after-school programs for her own children were a life-saver as she tried to get established, taking work at Hillcrest Family Services and later Prudential.

“The Multicultural Family Center was instrumental for me and my family,” she said. “My kids loved it.”

Today, the center still has regular social time for middle-school and high-school youth, as well as free meals and help with homework. She thinks the MFC can be promoted as “the hub of the community,” a go-to center for programs and activities.

“With every activity we do, we provide a safe space for them to do it,” said Caitlin Daniels, the teen empowerment coordinator. “I love having (Murdock) here. It’s been a breath of fresh air for sure.”

Murdock would like for the center to offer regularly recurring programming for adults, as well. She sees the MFC as an access point for members of the community to learn more about financial literacy and educa-

HER WORDS

“You, too, can change the trajectory in your life, and it can start with home ownership.”

LaMetra Murdock

tional opportunities with Northeast Iowa Community College.

Compared to her role in the Housing Department, Murdock likes being able to have a broader reach to help more community members than just those eligible for a housing choice voucher.

“I’m able to reach more families,” she said.

Chris Gray writes for the Telegraph Herald.

Email him at chris.gray@thmedia.com.



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MCGRAW HILL

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PROMOTED: Christina Clayton to senior business enablement manager.

PROMOTED: Angie FitzPatrick to director of the project management office.

PROMOTED: Laura Bies to senior product developer.

PROMOTED: Courtney Tucker and Cortney Kieffer to managers of inclusive

access & custom digital operations.

PROMOTED: Kim Schroeder-Freund to senior platform marketing manager.

CONTEGO RETIREMENT PARTNERS

APPOINTED: Brian McCleary as a financial advisor for its new Dubuque office.

THEISEN'S HOME, FARM AND AUTO

HIRED: Tammy Jones as senior buyer for the footwear department.

HIRED: Kyle Helland as purchasing manager.

HONKAMP, P.C.

HIRED: Terry Gloriod as a principal.

MEDICAL ASSOCIATES CLINIC

HIRED: Lauren White as a skilled and long-term care provider in its internal medicine department.

HIRED: Kari Pfab as a nurse practitioner in its cardiology department.

Executive Moves

PHILLIPS BECOMES BANK PRESIDENT



Phillips

Mound City Bank, of Platteville, Wis., announced **Michael J. Phillips** will assume the role of bank president.

Biz Local

GRAND RIVER CENTER RECEIVES GOLD MEDAL

Northstar Meetings Group recognized Grand River Center, of Dubuque, with the 2024 Northstar Stella Award gold medal for best convention center in the Midwest.

DUPACO RECOGNIZED AS BIKE FRIENDLY BUSINESS

The League of American Bicyclists recognized Dupaco Community Credit Union of Dubuque as a Bike Friendly Business for its commitment to promoting and supporting the cycling community.

MERCYONE RECOGNIZED FOR FIFTH CONSECUTIVE YEAR

The American Nurses Credentialing Center recognized MercyOne Dubuque Medical Center with its Magnet Recognition award for the fifth consecutive year for meeting nursing care standards.



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Book explores modern approach to risk in business

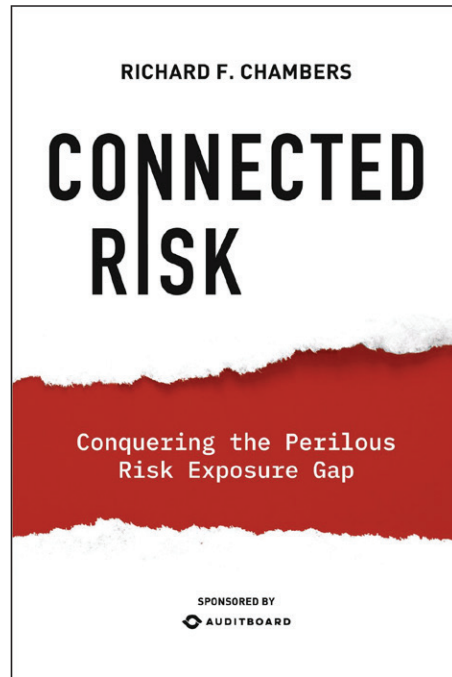
BY BUSINESS WIRE

LAS VEGAS — AuditBoard, a cloud-based platform focused on audit, risk, compliance and ESG management, has announced the release of a new book by Richard Chambers, a senior advisor with the organization and the former CEO of The Institute of Internal Auditors.

“Connected Risk: Conquering the Perilous Risk Exposure Gap,” is a deep dive into the challenges facing enterprises in a volatile risk environment. In it, Chambers provides a blueprint for organizations to adopt a “connected risk” approach to reduce silos, leverage technology and foster collaboration among all key risk management players.

This latest release builds on Chambers’ earlier books: “The Speed of Risk: Lessons Learned on the Audit Trail, Third Edition,” “Trusted Advisors: Key Attributes of Outstanding Internal Auditors, Second Edition” and “Agents of Change: Internal Audit in the Era of Permacrisis, Second Edition.” His previous works explore his 40 years of experience in internal audit and the evolution of the profession.

“In the first half of the 2020s, we have learned that managing risks in silos only creates more risk,” said Chambers. “The approach I advocate in this book is one termed ‘connected risk’ — a modern, cross-functional and technology-enabled approach



to managing risk across the enterprise. We need to work together — audit, risk management, information security and beyond — to not only protect but also create value. This book is a call to action for all of us to rethink how we manage risk in this age of constant crisis.”

Drawing on his perspective as an internal auditor, business leader and board member, Chambers lays out the current state of risk management and the case for connected risk in five parts:

- Part one inspects the root causes behind the speed of risk and the devastating value destruction effects we have observed as a result.
- Part two assesses the phenomenon of the “risk exposure gap.”
- Part three considers how the effects of the risk exposure gap are impacting organizations.
- Part four offers a deep dive into connected risk, including identifying the key attributes of connected risk thinkers.
- Part five looks forward, sharing strategies and thoughts on the future of risk management.

“This latest book from Richard, like his earlier offerings, should be considered an addition to every internal auditor’s toolkit — and is a must-read for any risk-focused professionals across the three lines looking to elevate their impact and profession,” said David Hill, CEO at SWAP Internal Audit Services.

To learn more about modern risk management, listen to the latest episodes of Chambers’s podcast “Agents of Change,” or tune into his keynote presentation at Audit & Beyond.

Book addresses gap between law and health technology

BY GLOBE NEWSWIRE

MIMS, Fla. — Health care attorney, author, compliance expert and owner of Compliance Ala Carte Susan Walberg has announced the release of her new book, “Healthcare Technology: Law and Compliance, The User-Friendly Guide to Healthtech Law.”

This book was written to address a gap: Laws and regulations in this field often stem from different eras and technologies, leaving many developers, investors and professionals in the dark. While many are familiar with HIPAA Privacy and Security requirements, they often overlook the broader spectrum of applicable laws and related risks.

The book addresses that gap by offering a comprehensive, accessible guide for developers, start-ups, clinicians and others involved in health care technology. Walberg is a seasoned attorney and compliance professional. She includes practical guidance, case

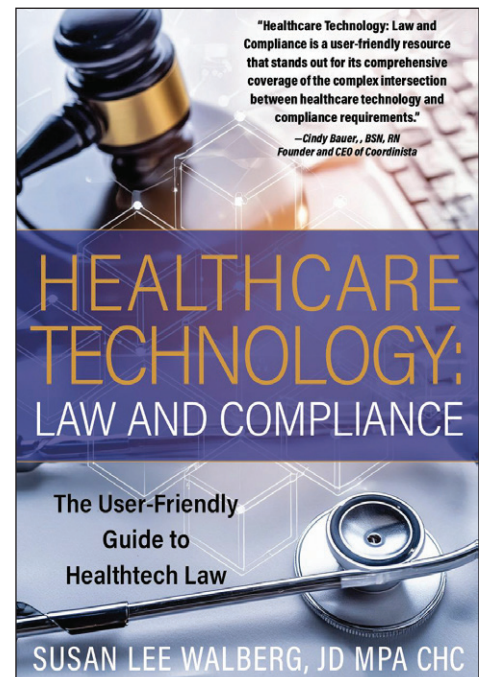
examples and straightforward explanations in the course of the book.

Some key features include:

- Comprehensive coverage: Addresses a vast array of health tech laws, regulations and industry guidelines.
- User friendly: Easy-to-read style that makes complex topics accessible.
- Practical insights: Real-world examples to illustrate key points.

Walberg has more than 35 years experience working in health care as a fraud investigator, a regulatory attorney and privacy officer for a multi-state health system, as well as a compliance professional. She owns a consulting business, Compliance Ala Carte, which provides a range of consulting services relating to compliance and regulatory risks.

This is her third book, following “Insider’s Guide to Compliance” and “Insider’s Guide to Compliance for Physicians Practices.” She also has written two award-winning novels.



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