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FEBRUARY 2025

FACES IN BUSINESS
LaMetra Murdock

FEATURE
**An entrepreneurial
journey**
Black-owned businesses
in the tri-states

Belle Allure Minkz & Boutique

a hot spot for chic fashion

On the cover: Erica Moore Brewer and husband, Henry Brewer, co-owners of Belle Allure Minkz & Boutique

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Black history month in Dubuque

Black history is about more than just a single month, but what February truly represents is a special time to celebrate an entrepreneurial spirit that transcends dates, facts and figures.

We've talked with a few Black entrepreneurs in the Dubuque area to share their stories. We also have a profile of an up-and-coming local entrepreneur, Erica Moore Brewer.

The story starts on page 4.



Megan Gloss



Anthony Frenzel

NEXT MONTH

Inflation was one of the hot topics on everyone's lips in 2024, especially when it came to the necessities like food. Will 2025 be another repeat, or will there be relief at the grocery store?

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

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An



entrepreneurial



journey



Black-owned businesses in Dubuque

BY DAN RUSSO

The entrepreneurial journey of Sebastian Rogers, known by most as Dusty, began during his youth on baseball fields in Chicago. In recent years, his adventures in business have picked up speed in Dubuque, like a well thrown fastball rocketing toward home plate.

Rogers first made an impact in the city as a coach and owner of a baseball and softball academy. He taught the game while also working full time at John Deere. Then, in 2022, the former Cincinnati Reds draft pick purchased the Dog House Lounge.

“I’d been coming here for 25 years,” Rogers said. “I wasn’t really looking to own a bar.”

Rogers was asked by Sheri Leytem, widow of the late Bob Leytem — the bar’s founder — to take over.

“It was a seamless transition,” he said.

The deal came with several other commercial spaces inside the same building. There were also some residential properties on the site. Rogers formed a real estate company to handle the rentals. Then, he partnered with his four children to open a new coffee shop called the Daily Grind that opened just last month.

“We all decided to do something together,” Rogers said.

The space had been occupied by a donut shop so the family was able to use some of the existing equipment to create the breakfast hub. Rogers’ ability to adapt and take risks was honed during his childhood growing up in a tougher section of Chicago.

“If I had to do it all over again, I would have focused on school more, but I got the best education of all — street smarts,” he said.

From there, he followed his dream to play professional ball. He played in minor league teams for about five years. While at a Reds affiliated team in Cedar Rapids, he got to know the area and decided to settle in Iowa after leaving the game.

In the off seasons, Rogers delivered pizza for Domino’s. He befriended Eric Lockhart, who owns pizza shops in Dubuque and other cities. Rogers was preparing to open his own Domino’s franchise when he got an offer to work at John Deere.



Ernest Jackson

Once there, he formed a bond with Ernest Jackson, an African-American professional who is well known in the Black community for his work as a mentor. Both men helped Rogers on his path to business success.

“I really picked their brains and still do,” Rogers said.

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File photo
Owner of The Dog House Dusty Rogers (left) and General Manager Logan Klinge.



Michael Williams at Elevated Images in Dubuque.

Continued from page 5

Rogers is just one of many Black business owners who are contributing to Dubuque's vibrant entrepreneurial landscape.

At age 28, Mike Williams, owner of Elevated Images DBQ, is carving out a niche in the emerging industry of commercial drone photography and videography.

"The drone has always been an extension of myself," said Williams, a Dubuque native. "The elevated perspective enhances and adds an element to the story. It's a novel way to capture something that may have been around 100 years but you'll see it in a different way."

Williams, now a Federal Aviation Administration certified drone pilot, got his first remote control helicopter at age 10. He also had an early love for taking pictures. By middle school, he was posting videos on YouTube the first year it debuted.

By the time drones outfitted with cameras became available, Williams jumped right in. "It merged both interests," he recalled.

Elevated Images has a gallery at 129 Main St. that sells his images, many of them featuring local landmarks placed on diverse media like puzzles and coasters.

Williams has worked around the world, though most of his clients live in the tri-state area. He offers a Part 107 drone pilot-

ing course — which is required by federal authorities for commercial drone operators.

Williams captures images of family events, jet skiers on the river and can even fly inside homes or other buildings, which can be useful for real estate sales listings.

"Professionally, we just unveiled an FPV (first person view) drone," he said. "It's very small and very agile. It allows us to go places where standard drones can't."

Williams also works as an intern for the city government's Office of Arts and Cultural Affairs and for John Deere. He hopes his business prospects keep rising.

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Angela Lee (from left) makes drinks for customers at The Spot Nutrition in Dubuque.

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“I would like to make this a full time job,” he said.

Angela and Alex Lee took the plunge into business ownership together. The husband and wife duo were used to taking risks as a unit before that — having met online, dated long distance and then moved to a new city. They took over The Spot Nutrition about three years ago from previous owner Brittaney Tyson.

“At the time, I was a stay-at-home mom,” Angela said. “We weren’t looking to start a business then. It was more presented to us. (Others) saw we had that passion and that drive.”

The Lees, both Chicago natives, had experience working in different fields before buying the business. Angela had been in education and Alex in human resources. He had also owned and operated his own moving company.

The Spot focuses on helping people improve health and provides a gathering space. The couple serves a line of Herbalife drinks and other products. Some of the drinks help with workout recovery, energy, immunity or maintaining a healthy weight.

“We are health and wellness coaches as well,” Angela said. “We just wanted to make a safe space for people and help them make

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life style changes.”

Having a true family business where they work hard together all day has many pluses and some difficulties, according to the Lees.

“The challenging part is balancing home life and the business,” Angela said. “You’re always pretty much on-call as a business owner.”

“With relationships you have to like and love your partner,” Alex added. “Before we were married, we did long distance (dat-

ing) so we didn’t have a lot of time together. We’re best friends and we value our time together now.”

The Spot recently partnered with Maria Ruiz, a personal trainer, to offer training inside their facility. Also, new fitness equipment has been installed, and a mural and other art from local artists is featured inside. The Lees have tried to make the Spot a welcoming place. It was the personal connection with people that attracted them to Dubuque.

“I think coming from a larger town to a smaller town we were able to meet more

people,” Alex said. “The biggest difference between being in a big city and here is the community. It opens up a lot more doors.”

Rogers echoed the Lee’s sentiments about the importance of community for business owners. He has made an effort to give back to the community through his coaching and speaking at schools. As an African-American businessman, he encourages young people to swing for the fences.

“Don’t play the race card,” he said. “You have to have a positive attitude and not let people tell you what you can and can’t do. You’ve got to believe in yourself.”



The Spot Nutrition.



The Dog House.



Elevated Images.



Daily Grind.



Belle Allure Minkz & Boutique

a hot spot for chic fashion

BY ANGELA JONES

Many businesses start with humble beginnings and numerous baby steps, and the same can be said for Belle Allure Minkz & Boutique — but with memorable details that other humble beginnings don't usually share: A living room shop, an old barber-shop and a dilapidated store front on 10th Street and Central Avenue before finding (and restoring) a stylish spot near 18th Street and Central Avenue.

But the struggles that Erica Moore Brewer experienced to get to this new space might have been worth the discomfort because the new store is vivid, stylish and welcoming — and it focuses not only on fashion but also on the underlying reason for fashion: “Confidence and self-love.”

Continued on page 11



Erica Moore Brewer and her husband, Henry, own Belle Allure Minkz & Boutique in Dubuque.

Dave Kettering

IN HER WORDS

“I want women to feel it’s fancy. Good music. Smells good. Feels exclusive.”

Erica Moore Brewer

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While Belle Allure is a Black-owned business, Brewer’s business acumen is motivated by her drive to help any woman feel empowered. In fact, these painted words on the wall are for everybody: “The power of a great outfit is impossible to overstate.”

At its best, fashion has the power to transform your mood, identity and, of course, your look.

“My great aunt was an inspiration (to me),” Brewer said of her relative, who first showed her fashion’s potential. “She dressed up and wore jewelry. And, like her, I like to be different, to stand out, and not to blend.”

Even before she was a teenager, she would experiment with different aspects of how fashion could come together.

“I started hand-making clothes, trying out makeup and splashing paint on shoes and outfits,” she said. “Getting friends dressed.”

Those early days morphed into “nonstop traffic” as girls shopped in her living room for lashes, purses, handmade fur slides and boots, which then led to her first brick-and-mortar space. Now in her third, and more fitting, space she is “going for a Rodeo Drive look, not a clutter boutique.”

The crisp, chic, energized look — white walls and a black ornamental pressed tin ceiling — is as she describes it: “Nice and sleek and fancy.”

“I want women to feel it’s fancy,” Brewer said. “Good music. Smells good. Feels exclusive.”

The spacious boutique, which she co-owns with her husband, Henry Brewer, with carefully selected clothing and accessories accomplishes the exclusive-feeling goal, and Brewer is planning to transform the space further by adding a lash and makeup bar along the back of the store. In the near future, too, she plans to host fashion shows since the space is an ideal backdrop.

Though shoppers won’t want to miss visiting the space, locals can also shop from their own homes, too, and have their selections delivered during lunch hours or after store hours.

“A lot of mothers don’t have cars in the

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Belle Allure Minkz & Boutique is located at 1736 Central Ave.

An advertisement for "the HEALTH spa by vive". The top half shows a photograph of a modern building with a sign that reads "the HEALTH spa by vive". Below the photo is a dark grey box with the text "Relax, we've got you covered" in white script. At the bottom left is the "LANGE SIGN GROUP" logo, and at the bottom right is the phone number "815-747-2448" and website "www.langesign.com".

adno=419757

*The power of a great outfit is impossible to overstate.
At its best, fashion has the ability to transform
your mood, identity, and, of course, your look.*



Some of the merchandise offered at Belle Allure.

Continued from page 11

community,” Brewer said. “They (and other locals) can call or message me the piece they want and in what size.”

While her selective stock for women is always growing and changing based on what she carefully chooses from trade shows and online wholesale vendors, she also has requests to carry more men’s and children’s clothing, which she has started adding.

Without a doubt, Brewer’s star is on the rise, having gained recognition in 2022 with the Deb Dalziel Woman Entrepreneur of the Year (she was the first Black woman to gain the recognition in Iowa) and receiving Dubuque Main Street’s award for Excellence in Façade and First Floor Renovation in 2024.

The accolades could threaten to get to her head, but she is solidly rooted in her commitment to empower community members, especially women, through fashion, community involvement and persistent reminders to “love yourself” — a welcome intersection of business success and personal transformation.



Faces in Business

LaMetra Murdock

Director of the Multicultural Family Center

BY KEN BROWN • PHOTO BY DAVE KETTERING



Prior to becoming director of the Multicultural Family Center last fall, LaMetra Murdock had served as the family self-sufficiency coordinator in the City of Dubuque's Housing and Community Development Department since 2021. In that role, she was responsible for the overall activities of the City's Housing and Urban Development grant-funded Family Self Sufficiency program, a five-year voluntary program available to families and individuals who receive a Housing Choice Voucher.

The program is designed to assist participants in setting and reaching personal, financial, educational and employment goals. Murdock also worked to connect multicultural families and youth to youth-focused and -serving community resources, provided parental and guardian support to families and collaborated with community partners for parenting classes and workshops and diversity, equity, inclusion and belonging programming.

Prior to her role as family self-sufficiency coordinator, Murdock was a housing financial specialist in the City of Dubuque Housing and Community Development Department's

Lead and Healthy Homes Grant Program. She was responsible for educating multicultural families in the community on the dangers of lead poisoning in children and recruited families into the program to reduce lead and other hazards in their homes.

Her years of experience as a community leader focuses on address-

ing various needs of the community such as homelessness, adults and older adults' economic mobility and self-sufficiency, child development, brain health and substance abuse.

Murdock also serves as a mobile crisis outreach counselor for Foundation 2. She provides in person support and counseling for families and individuals that are in crisis. She establishes community partnerships that aid her in connecting families and individuals with resources in the community.

She recently became trained in suicide first aid, which is referred to as ASIST, or Applied Suicide Intervention Skills Training. It enables her to work directly with individuals who are at risk of suicide.

Before joining the City of Dubuque, Murdock's experiences included positions with Prudential Financial, Hillcrest Family Services, the City of Chicago Department of Family and Support Services, the City of Chicago Department of Human Services and Thresholds Bridge North. She holds a Bachelor of Arts degree in music therapy

from Illinois State University.

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

My field has always been in human services and community services. In other words, “people.”

Growing up in poverty, I’ve seen firsthand and experienced what human and community needs really are. From an early age, I have always wanted to help people. This was before I knew that there could be a career in servicing the community in this capacity. The older I became, the clearer it became that the needs were predominately for the underheard, underserved and underrepresented populations and that those people looked like me — “BIPOC” Black, Indigenous and other people of color.

Even as a youth, I believed in creating opportunities to help others, especially disadvantaged populations. When I learned of the opportunity to become the Director of the Multicultural Family Center, I knew this was an opportunity to change systems that would be impactful for the community by increasing economic mobility through education, financial literacy, employment, homeownership and self-sufficiency.

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

What has changed in my field in the past 20 years of experience is the focus on diversity, equity, inclusion and belonging.

In previous years, the focus seemed to be on brain health awareness and equality. Both continue to be great focuses; however, they needed their companions called “diversity, equity, inclusion and belonging.”

Once the need for specific accommodation for individuals to thrive and reach their potential has been addressed throughout the community, space was made at the table to have in-depth problem-solving conversations. These conversations shifted and expanded the focus of assistance to becoming individualized, shaping and moving the needle of progress toward changes needed not only in the community, but in the lives of people, their families and communities. It created a feeling of belonging that we all

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.

need to thrive.

Having these conversations also provided me with the opportunity to establish partnerships with various community organizations where we can collaborate and strategize ways to meet the needs of the community. These partnerships empowered me even more when assisting our community and its residents.

This is the culture of the Multicultural Family Center. It’s an honor to serve the community at the center, where we empower all families and community members in Dubuque to reach their potential and build unity through diversity, equity, inclusion and belonging.

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

Yes, my father and mother, Willie Lee and Christine Murdock. I didn’t know we were poor until I went to college. My parents taught my brothers and I how to thrive and be successful no matter what the case. I had it all growing up and I still believe this to this day!

It wasn’t until I went to college and experienced life from the lens of individuals who were more “privileged” — through the lens of society and systems — that I noticed the divide and how society and systems played a role in my new view of the world, as well as how others viewed me as an African-American female in America.

It is because of what my parents instilled in me as a child that empowered me to face adversity and stand strong in who I am. That is how I can do the kind of work I do

today, to have tough but needed conversations with other distinguished leaders, to acknowledge elephants in the room and to become a partner of change in our community.

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

This is the advice I give my three daughters: “Get involved and to make a difference in your community. Never shy away from who you truly are. Do not melt into the background or try to be someone else. Be you. The world needs you. There is only one you, and if you don’t show up, there will be a void. Remember that the graveyard is full of ‘should’ve, could’ve, would’ve.’ In other words, people who have died without fulfilling their dreams and purpose due to fear and missed opportunities. Don’t be one of them. Live out your dreams. Be innovative and leave it all here for future generations to continue to expound on. Leave a legacy.”

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

I would like to see every community throughout the entire world acknowledge that there have been prominent disparities throughout the history of the world. This can be accomplished by creating opportunities to meet people where they are in efforts to bring them up and out of poverty. In other words: Poverty would not exist.

I would also like to get away from labeling people and populations (minority vs. majority, upper class vs. lower class, etc.) and to just call people “people.” I am aware that labels are needed to identify specific needs, but what we need to also be aware of is that labels still “label” people and most people do not like to be labeled in any way.

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

Understanding people and the diversity and complexity of their individual needs, which has increased my level of empathy on a much greater scale.

IN HER WORDS

The is the advice I give my three daughters: “Get involved and to make a difference in your community. Never shy away from who you truly are. Do not melt into the background or try to be someone else. Be you. The world needs you ...”

Dyersville Legislative Luncheon



Dave Kettering

Iowa Rep. Shannon Lundgren (left) and Iowa Sens. Dan Zumbach and Carrie Koelker answer questions during the annual Dyersville Legislative Luncheon at O So Good Winery in Dyersville, Iowa, on Dec. 12.



Iowa Rep. Shannon Lundgren (left) speaks during the annual Dyersville Legislative Luncheon.



Pharmacist and owner of Brehme Drug Ashley Brehme speaks during the Legislative Luncheon.

2025 Legislative Kickoff



The Dubuque Area Chamber of Commerce's 2025 Legislative Kickoff was held at Hotel Julien Dubuque on Jan. 3.



Iowa Rep. Jennifer Smith, R-Dubuque (left) speaks during the Legislative Kickoff held at Hotel Julien Dubuque on Jan. 3.



Iowa Rep. Tom Townsend, D-Dubuque, (left) and Rick Dickinson, president and CEO of Greater Dubuque Development Corp., chat during the 2025 Legislative Kickoff.



Rochelle Fuller (left), regional director for U.S. Sen. Chuck Grassley, R-Iowa, talks with Iowa Rep. Lindsay James, D-Dubuque, (right) and Iowa Rep. Tom Townsend, D-Dubuque.

Business After Hours



Stephen Gassman

People mingle during the Business After Hours event held at Lerdahl | Inspired Workplace Interiors in Dubuque.



People mingle during the Business After Hours event.



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Business After Hours



People mingle during the Business After Hours event at Ler Dahl | Inspired Workplace Interiors.



Stephen Gassman

The next Business After Hours event will take place at Trustwell Living at Eagle Pointe Place on Tuesday, Feb. 18.

Chinese AI rattles U.S. stock market



RICHARD BAKER
Fervent Wealth Management

He is the founder and executive wealth advisor

Aunt Betty won't let competition crowd her space. My aunt brings her famous chicken and dumplings to every family gathering, and it always runs out fast. When asked for the recipe, she just smiles and says, "It's a secret because I don't want anyone else to bring it."

In the past few days there have been some tech companies who wish they were as successful as Aunt Betty in protecting their space.

On Jan. 27, more than a trillion dollars was lost from the U.S. stock market. Tech stocks were among the worst hit after China's DeepSeek released a cheaper artificial intelligence model.

The threat of a new, cheaper, and more efficient AI model created a "sell now, ask questions later" attitude among tech investors. This hammered semiconductor stocks and led to scrutiny around the profitability of AI spending in the U.S. after a Chinese AI startup went toe-to-toe with some of OpenAI's most sophisticated systems.

DeepSeek, the Chinese AI company stirring everything up, launched an accurate AI assistant that costs less than \$6 million to train and needs significantly less computing capacity than other AI assistants. This is a fraction of the \$100 million to \$1 billion that Anthropic recently spent to train its AI assistant.

Makers of AI infrastructure, such as chip maker NVIDIA, the unofficial AI poster child, Oracle, Supermicrocomputer and TSMC, took huge losses. That pushed several major U.S. stock indexes down on Jan. 27 when the Nasdaq fell 3% and the S&P 500 declined about 1.5%. Nvidia's stock lost 17% (\$593 billion in value) on Jan. 27 but gained almost 9% back the next day.

This was the first big pullback in AI in the past year or two. It has raised the question of whether the market has overvalued some of these stocks. The market has been

surging on much AI hype in the past two years. Analysts are struggling with how to price in AI innovation and how to assign the value AI will bring to companies in profitability, especially if there is a less expensive and more efficient process than the current models have been doing.

We are seeing a re-evaluation of how these tech companies, with their unprecedented spending on AI, should be valued. Many people, including me, have been saying for some time that these stocks are overvalued and that we need more time to see how much profit AI will actually produce.

The new Chinese competition has caught the market's attention. The next few earnings reports will be telling. Sometimes, competition has a way of recalibrating a company's focus. One thing is sure: Investors will be watching to see if it does for these tech giants.

I called Aunt Betty today to make my last attempt to get the recipe, but she wouldn't budge. She did say that she might consider leaving me the recipe in her final will. Maybe NVIDIA needs to hire Aunt Betty as a consultant.

RICHARD SAYS

This was the first big pullback in AI in the past year or two. It has raised the question of whether the market has overvalued some of these stocks.

Have a blessed week.

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Here's one key reform that can fix U.S. health care

MICHAEL HILTZIK



Los Angeles
Times

He is a columnist
for the publication

For more than 50 years, as the economics of American health care and health insurance have evolved, one theory has persisted, unchanged: To promote better and more efficient medical treatment, patients must have “skin in the game.”

The idea is that requiring fees for doctor or hospital visits — through co-pays, deductibles and other forms of cost-sharing — will prompt people to think twice before seeking treatment for anything but a truly serious condition.

“On the question of whether patients should have to pay part of the cost of their covered medical care, our profession’s advice has been unequivocal,” health economists Liran Einav of Stanford and Amy Finkelstein of MIT wrote in their 2023 book, “We’ve Got You Covered: Rebooting American Health Care.” “Patients must pay something for their care, otherwise they’ll rush to the doctor every time they sneeze.”

Einav and Finkelstein own up to having “preached the gospel” of skin-in-the-game “to generations of students.”

Now here’s their punchline: “We take it back.”

To health care reformers such as single-payer advocates Adam Gaffney, David U. Himmelstein and Steffie Woolhandler, the confession by Einav and Finkelstein “may signal an encouraging shift in elite opinion, at least among economists,” as they wrote recently in the *New York Review of Books*.

Others have begun to take notice.

“Among all advanced industrial countries, the U.S. goes furthest in using premiums, co-pays and deductibles to influence access to care,” the veteran health care journalist Merrill Gozner observes. “It is time to put an end to this failed experiment.”

Yet the imposition of financial obstacles to limit access to care still exerts a powerful influence on health care policy in the U.S. In part, this is because it makes sense, superficially.

The mantra goes: “If you want less of something, tax it more.” So it has a built-in appeal to government budget hawks and corporate executives who want to reduce health care spending.

For some, there’s a moral component — why shouldn’t people take personal responsibility for their own health, whether by smoking and eating less or paying for health care partially out of their own pockets, even if they have to be forced to make treatment choices based partially on their out-of-pocket costs?

Then there’s the empirical evidence: It’s true

that the higher the co-pays and deductibles, the less medical care people seek, on average.

The seminal study on this topic was Rand’s Health Insurance Experiment, reported in 1981. Starting in 1971, Rand recruited 2,750 families slotted randomly into five groups: One was offered free care, three groups were offered different levels of cost-sharing and the fifth was placed in a nonprofit HMO.

Rand found that the groups with cost-sharing made one or two fewer physician visits per year and had 20% fewer hospitalizations than the group with free care. Their dental visits, prescriptions and mental health treatments were also lower. Unsurprisingly, they spent less on health care.

The initial findings seemed to validate the skin-in-the-game theory. As Rand continued reporting out the results in the next few years, however, air began to leak out of the balloon.

It became clear that although the cost-sharing subjects cut back on ineffective or unnecessary care, they also cut back on effective and necessary treatments. The reduced utilizations, Rand found, occurred because the subjects decided to delay or forgo treatments, possibly inadvisedly. Once they initiated care, the effect of cost-sharing dropped away, as the patients ceded their decision-making to their health care providers.

Some decisions weren’t affected at all by cost-sharing.

“The proportion of inappropriate hospitalizations was the same (23%) for cost-sharing and free-plan participants, as was the inappropriate use of antibiotics,” Rand reported.

Nor did cost-sharing prompt subjects to seek out higher-quality care; the general quality of outpatient and dental care was “surprisingly low for all participants.”

Although Rand found “no adverse effect on participants’ health” from the reduction in services prompted by cost-sharing, the free plan led to better health care for plan members in four categories: Improved control of hypertension, better vision care, better dental care for the poorest patients and fewer serious health symptoms for the poorer patients, including less chest pain when exercising and fewer episodes of loss of consciousness.

Once cost-sharing became a standard element of American health insurance, Gaffney, Himmelstein and Woolhandler write, “the consequences were dire.”

The Heritage Foundation developed a model combining extreme deductibles and tax-advantaged savings accounts to pay the out-of-pocket expenses, which Heritage argued would “transform patients into prudent consumers.” The high-deductible/health savings account model was enacted into law, but plainly has failed to create an army of cost-sensitive patients.

Co-pays and deductibles became permanently etched into employer-sponsored health plans. When the initial Rand findings were

published, report Gaffney, Himmelstein and Woolhandler, only 30% of private health plans had a deductible for hospital stays; today 90% of workers with employer plans have annual deductibles averaging \$1,735 per participant. Conservative governors and legislatures have tried to impose cost-sharing fees on patients in Medicaid, the nation’s health care program for low-income households.

And, of course, the cost-sharing revolution has utterly failed to control U.S. health care costs or bring about a healthier nation. Per capita health care spending in the U.S. has risen from about \$350 in 1970 to \$14,470 in 2023. In inflation-adjusted terms, it has increased nearly sevenfold.

As for health outcomes, of 13 wealthy countries tracked by the Peter G. Peterson Foundation, the U.S. spends the most per capita by a wide margin and scrapes the bottom of the barrel on outcomes — the worst average life expectancy, worst infant mortality rate, worst rate of unmanaged diabetes, worst maternal mortality and nearly the worst heart attack mortality.

Obviously, the American health care system has many flaws other than its reliance on cost-sharing. But all its flaws are related in some way to its economic structure, which has produced legions of uninsured and underinsured people, as well as crushing medical debt for millions. (The Consumer Financial Protection Bureau made final a rule requiring medical debts to be removed from consumers’ credit reports. But the debts still remain.)

In recent years, the U.S. has started to get its arms around the uninsured crisis. That’s largely due to the 2010 Affordable Care Act, which has brought access to Medicaid and subsidized health plans for about 42.5 million people. The uninsured rate fell from nearly 18% (or 46.5 million people) in 2010 to 9.5% (25.3 million) in 2023.

Can these gains be advanced and sustained? The Trump administration doesn’t present grounds for optimism. In his first term, Donald Trump and his acolytes worked tirelessly to undermine the ACA and Medicaid. The number of uninsured rose to 28.9 million in 2019 from 26.7 million in 2016.

It would surprise no one if the new administration takes a hands-off approach to the increasing corporatization of health care, including the takeover of hospitals and nursing homes by penny-pinching private equity firms and the pushing of more Medicare enrollees to join private Medicare Advantage plans, which have become known for costing the government more than traditional Medicare, and for profit-seeking through claim denials.

Still, it’s the installation of cost-sharing as a medical management tool that harms people day in and day out. That the tool has never fulfilled its promise doesn’t seem to faze policymakers. On the surface, after all, it should work, shouldn’t it?

DELTA 3 ENGINEERING RECEIVES GOLD AWARD

Delta 3 Engineering received American Concrete Paving Association's Gold Award for Excellence in Concrete Pavement for municipal streets and intersections projects of less than 30,000 square yards. The award recognizes the firm's work on the 2023 Mineral Point, Wis., downtown reconstruction project.

STEEPLE SQUARE RECOGNITIONS

Steeple Square, of Dubuque, recognized three supporters:

Sr. Helen Huewe Service Award: **Duane Hagerty.**

Volunteerism Award: **Scott Kurt.**

Outgoing board member: **John Gronen.**

SOUTHWEST HEALTH RECEIVES EXCELLENCE AWARD

Health care company Press Ganey acknowledged Southwest Health with a Human Experience Guardian of Excellence Award for inpatient patient experience for a fifth consecutive year.

COTTINGHAM & BUTLER ANNOUNCES ACQUISITION

Cottingham & Butler has announced the acquisition of Perspective Consulting Partners, an employee benefits firm specializing in public sector and educational institutions.

The acquisition of the Urbandale, Iowa-based firm will expand Cottingham & Butler's geographic footprint in Iowa and strengthen its public presence, per a company press release.

The Perspective team, led by Stacy Wanderscheid, will join Cottingham & Butler's Employee Benefits Practice, the release states.

Dubuque-based Cottingham & Butler is the fourth-largest privately held insurance broker in the U.S.

KUNKEL & ASSOCIATES ACQUIRES 2 LOCAL FIRMS

Insurance firm Kunkel & Associates, of Dubuque, has announced the acquisition of two local firms.

Dickeyville, Wis.-based Marshall Insurance Agency and Dubuque-based Loveless Tri-State Insurance are joining the Kunkel umbrella, according to a company announcement.

EXECUTIVE MOVES

CAMP COURAGEOUS ANNOUNCES TRANSITION

A local camp for people with disabilities located in Monticello, Iowa, has announced a leadership transition.



Becker

Longtime Camp Courageous CEO **Charlie Becker** will leave his role to spend more time overseeing the Camp Courageous Foundation, according to a press release.

Becker has served as Camp Courageous CEO since 1980. During his tenure, the camp has grown from five buildings to 35; from 40 acres to 400 acres, and from a few hundred campers to nearly 10,000.

The camp's board of directors expects to hire a new CEO by the end of this year to lead the day-to-day operations of the organization, the release states.

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TH MEDIA

HIRED: Taylor Chapman as an account executive.

TELEGRAPH HERALD

HIRED: Sage Soppe as a sports clerk.

MEDICAL ASSOCIATES CLINIC

HIRED: Ely Preston to its dermatology department.

HIRED: Binghua Li in the surgery department as a general surgeon.

MI-T-M CORP.

HIRED: Sam Jochum, Melissa Felderman, Megan Klein and Sam Gratton as sales support representatives.

HIRED: Bailey Bolsinger, Brooklyn Bennett, Kyle Smith and Steve Junk to the shipping and receiving department.

THEISEN'S HOME FARM AUTO

HIRED: Serina Tilton as a hardlines field merchandiser.

COTTINGHAM & BUTLER

HIRED: Riley Brown as a claims coordinator.

HIRED: Danika Habben as an associate client consultant.

HIRED: Danielle Shaffer as a member services coordinator.

HIRED: Zachary Schulting as a software quality assurance engineer.

HIRED: Jack Breitbach as a claims administrator.

MEDONE PHARMACY BENEFITS SOLUTIONS

HIRED: Laynie Smith as a human resources and office coordinator.

HIRED: Jason Welter as a network information security administrator.

HIRED: Chrissy Walker and Sara Keller as pharmacy clerks.

HIRED: Melvin Gomez and Tieara Richardson as data entry specialists.

HIRED: Cheyann Brown, Amanda McInnis, Shanda Freeman and Katie Bryant as member advocates.

HIRED: Haley Quandt as an underwriting analyst.

HIRED: Sierra Douglas, Ariei Romain and Ivy Walker as patient care coordinators.

PROMOTED: Mariah Morris to clinical programs lead.

PROMOTED: Jenn Free to tech level reviewer.

PROMOTED: Lukas Marrow to data entry lead.

PROMOTED: Sam Kluesner to underwriting analyst.

PROMOTED: Cassandra Rice to account coordinator.

KUNKEL & ASSOCIATES

HIRED: Shannon Manderscheid as a senior account manager.

HIRED: Taylor Stover and Ty Spurgeon as associate account executives.

HIRED: Jen Hermsen as a benefits manager.

PROMOTED: Brittany Olson to client service manager.

PROMOTED: Amy Steger and Andrea Weede to transportation service supervisors.

PROMOTED: Tammy Feller to commercial service supervisor.

PROMOTED: Taylor Bushke to benefits manager.

PROMOTED: Emma Bible to benefits marketing manager.

PROMOTED: Kristin Bean to senior P&C marketing manager.

PROMOTED: Beth Schwartz to vice president.

PROMOTED: Quinn Mettert to director of safety and analytics.

HONKAMP, P.C.

PROMOTED: Alex Adler, Ellie Wegmann and Terry Gloriod to principals of the firm.

PREMIER BANK

PROMOTED: Austin Putman to senior vice president, director of bank operations.



Johnson Noel Harold



Friedman McCullough Quick



Tuley Wolf Connolly



Lechtenberg Ready Waelchli

STEEPLE SQUARE

ELECTED: To its board of directors: **Terry Friedman**, as president; **Pat McCullough**, as vice president; **Janet Quick**, as treasurer; **Bret Tuley**, as secretary; and **Judy Wolf**, as immediate past-president.

New board members are: **Angie Connolly**, **Mary Lechtenberg**, **Pat Ready** and **Creed Waelchli**.

BIZ LOCAL

DODDS EARNS BOARD CERTIFICATION



Dodds

Melissa Dodds, of Medical Associates Clinic in Dubuque, earned the American Board of Dermatology's board certification for Micrographic Dermato-

logic Surgery.

DOWNTOWN DUBUQUE

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Continued from page 22

THEISEN'S HOME-FARM-AUTO

HIRED: Ron Johnson as senior manager for its farm department.

BRIDGEWATER ADVISORS

HIRED: Chris Noel as a managing partner.

MEDONE PHARMACY BENEFIT SOLUTIONS

PROMOTED: Nathan Harold to chief pharmacy officer.

DUBUQUE TREES FOREVER

APPOINTED: New members to its board of directors: **Stacy Conforti**; **Tyler Ernzen**; and **Peggy Owens**, as board secretary.

- **Prime Location:** Near restaurants and a newly developing childcare center
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- **Convenience:** Ample off-street parking included, handicap accessible, and shipping/receiving dock



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Taylor Swift's business brilliance explored in upcoming book

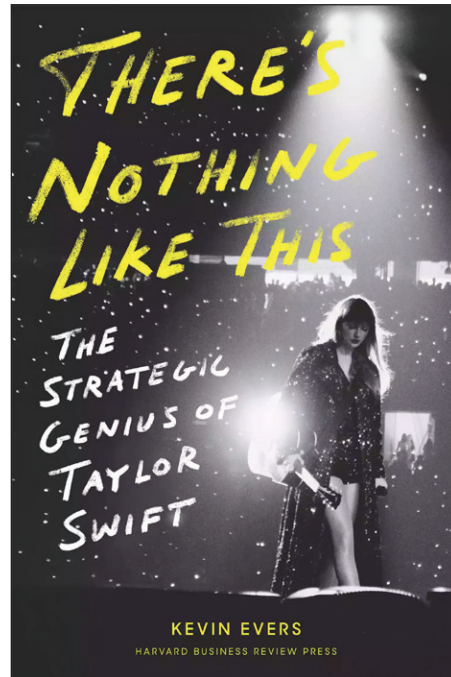
BY BUSINESS WIRE

BOSTON — Harvard Business Review Press has announced the spring publication of “There’s Nothing Like This: The Strategic Genius of Taylor Swift,” by Kevin Evers, senior editor at Harvard Business Review. Set for release on Tuesday, April 8, the book delves into the strategic thinking behind Taylor Swift’s meteoric rise from a 13-year-old singing in a Tennessee mall to a multi-billion-dollar global business icon.

Evers concludes that Swift’s keen strategic thinking has made her one of the most successful business figures of our time. “There’s Nothing Like This” offers readers a deep dive into the key decisions that set Swift apart as a savvy disruptor and influencer in the worlds of music, business and beyond.

Much like Steve Jobs, Richard Branson and Jeff Bezos, Swift’s journey is marked by brilliant decision making and an ability to leverage creativity in business. Through an analysis of her most impactful moves, Evers shows how anyone — from business professionals to entrepreneurs — can learn from Swift’s blueprint for success.

In the book, Evers looks at the strategic choices that have propelled Swift to new heights:



Contributed

Authentic vision: Swift’s personal songwriting, which tapped into untapped mar-

ket potential, contributed to her rise, akin to Marvel’s cultural dominance in the 1960s.

Fan-first approach: Revolutionizing artist-fan relationships, Swift treats her fans with the same care and engagement a start-up founder shows their customers.

Creative resilience: Turning public setbacks into creative fuel, Swift’s ability to channel conflict into artistic triumphs redefines overcoming adversity.

Artistic independence: Swift’s bold re-recording of her catalog represents a transformative act of reclaiming ownership and reshaping the modern music industry.

Musical shapeshifting: From country roots to global pop sensation, Swift continually reinvents her sound, keeping her loyal fans engaged while attracting new audiences.

Digital innovation: Swift’s embrace of digital platforms and streaming technology has allowed her to expand her cultural influence while maintaining relevance across generations.

As Evers illustrates, Swift’s rise to the top is no accident. It’s a product of intentional and strategic decisions that have reshaped industries, influenced millions and propelled her to the forefront of modern culture.

‘Brand on!’ or ‘Brand off?’: Book looks at potential in brand alignment

BY BUSINESS WIRE

AUSTIN, Texas — Being “Brand on!” matters if you want to maximize your potential in today’s markets. Brandon Coleman Jr., branding professional and host of “The Brand ON! Show” has released “Brand ON! The Hidden Power of Brand Alignment” (An Inc. Original).

Readers will benefit from five decades of consulting expertise and learn why brand alignment is an invaluable, time-tested way of optimizing your business’s success. “Brand ON!” reveals the hidden opportunities and inspires immediate action by sharing insider consulting secrets and real-life

client stories in a brief, entertaining read.

“In his inimitable, down-to-earth, cut-through-the-crap style, Brandon Coleman Jr. discloses the secret ‘Brand ON!’ superpower that can defeat evil inefficiencies, triumph over the status quo and inspire customers and employees,” said Craig Murray, owner and executive chairman of MOCEAN, LLC.

Among the lessons presented in the book, Coleman explains the fundamentals of a well-aligned brand, exposes the major causes that make most businesses “brand off!” and provides the tools to begin assessing your brand alignment.

Coleman is a branding professional with

the ability to cut through clutter to amplify others’ potential. He has fueled success on thousands of brand alignment engagements across many different industries spanning five decades.

“It takes leadership courage to see and address issues with brand alignment, but trust me — your customers see them before you do,” said Bob Jordan, president and CEO of Southwest Airlines Co. “In this book, Brandon urges leaders to relentlessly seek the truth and drive alignment that will power your business.”

“Brand ON!” is available everywhere books are sold.

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