A POSITION OF STRENGTH

BROADLAWNS
CEO LOOKS
BACK AT A
DECADE OF
GROWTH

JODY JENNER
CEO, Broadlawns Medical Center
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Dave Nelson, CEO

We are proud of our steadfast commitment to supporting our customers and the community. We invite you to take advantage of the stability and reliability that comes with being West Bank Strong.
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**SOS:** Business risks that aren’t on your radar but should be
Feeling the love, DNR style

BY PERRY BEEMAN

Long-time Iowa Department of Natural Resources staffer Jon Tack was somewhat taken aback when environmental-group lawyer Josh Mandelbaum asked if there would be a time limit on oral comments about a new water quality rule. “It’s been so long since I’ve done a public hearing where people actually cared, I’m not sure what the rule is,” Tack told an audience of 25, most of them representing cities, business groups or environmental organizations. “I’ll have to defer to the other staff members.” Everyone got five minutes after Mandelbaum negotiated the last slot so he could go longer. A whole string of speakers cared, it turns out.

Partnership offers video tour of downtown D.M. development

BY PERRY BEEMAN

There is so much construction going on — or about to go on — in downtown Des Moines, it gets tough to keep up with it all. The Greater Des Moines Partnership has produced a video with quick information, including the projected development costs, on a whole range of projects, from Justin Mandelbaum’s planned tower along Court Avenue to City Square apartments to the Kum & Go headquarters building. Watch the video: http://bit.ly/29m5t0

Long-term care on insurance commissioner’s mind

BY JOE GARDYASZ

Iowa’s insurance commissioner plans to convene an informal think tank of experts later this summer to brainstorm policy changes to improve the faltering long-term care insurance industry. “It’s not just an Iowa issue on long-term care,” said Commissioner Nick Gerhart, who noted that a large long-term care insurer in Pennsylvania is on the verge of collapsing, and that other carriers are in financial trouble as well. With products not priced adequately to cover spikes in claims, “it’s been kind of a perfect storm on the product side,” Gerhart said. The Iowa Insurance Division has seen rate renewal requests of up to 200 percent from some carriers in Iowa this year, he noted. The National Association of Insurance Commissioners, which includes all of the states’ commissioners, has separately formed its own national task force to address the issue. Gerhart believes that helping insurers find ways to increase market share will lead to a more predictable, sustainable product overall. Currently, fewer than 7 percent of Iowans have long-term care insurance coverage. Some possible solutions could be development of new types of products, or perhaps better consumer education about the products, Gerhart mused. “Are there ways we can make it a more available experience, both in price and on the back end if you need to use it?” he said. “In many respects, people look at it as a savings plan. What can be done to help people shift that risk of going into a care facility?”

Flashback - The humble beginnings of AHeinz57

BY KENT DARR

Amy Heinz was a study in perpetual motion when I interviewed her seven years ago about a startup nonprofit — AHeinz57 Pet Rescue & Transport — that was operating out of her home south of Adel. That’s why it was fun to read the update that reporter Joe Gardyasz provided about the remarkable growth of her nonprofit (read it here: http://bit.ly/296dwL6). AHeinz57 announced last week it was launching a $1 million capital campaign to expand its facilities. Back in 2009, she was a mom with a full-time job at Wells Fargo, and she had been working double-time finding homes for abandoned dogs, and the occasional cat. She had a crew of about 30 volunteers who provided temporary homes and about 20 people who would deliver the forlorn animals to their new homes. There were a handful of pet kennels in her garage and three or four dogs scampering through the house. The dogs appeared to have decided that they had already found their new home. Here’s a link to my story back in 2009 when I first ventured to Amy’s home: http://bit.ly/29mogYN

In case you missed it...

Water quality rule debate

Several of Iowa’s top business groups last week sparred over a proposed state rule intended to make it easier for cities and industries to complete sewage treatment plants and other developments while protecting the environment.


Why Chet for the Y?

A little nudge from Bill Knapp

The YMCA board voted on Vernon Delpesce’s replacement in May. Bill Knapp, who was a principal fundraiser for the Wellmark YMCA project but is not on the YMCA board, supported Chet Culver. Others did not. Dave Schwartz won the contested vote. But, in a compromise, president and CEO became two positions. Here’s why: http://bit.ly/29mog1F

Lowering workers’ comp costs

Holmes Murphy & Associates is using some heavy-duty statistical research conducted by an Iowa State University professor to help its largest clients reduce their workers’ compensation insurance costs. http://bit.ly/298qZTA

Water Works park is halfway there

Board Chairman Randy Reichardt said the Des Moines Water Works Park Foundation has raised $4.95 million of its $9 million goal for the first phase of its planned overhaul of Des Moines Water Works Park. http://bit.ly/298nPa
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A CLOSER LOOK: A local leader you should know

LAUREL KNOX
Executive director, Ballet Des Moines

BY ANNE CAROTHERS-KAY

Laurel Knox knows how to regroup and go in a different direction. When she was a child, her family moved often and Knox was able to take it in stride. “I don’t think I really cared where I lived as long as I was with my family,” she said. Then at age 20, when a knee injury ended her eight-year dream of ballet as a career, Knox left Philadelphia, moved back to Iowa, regrouped and ended up studying theater in California and heading toward a career in corporate events and meetings. She’s worked in different fields and moved to different cities, but the Ballet Des Moines job combines her development experience with her love of ballet. “Where I was happiest was always working with theater and ballet companies.”

Tell me about your professional background and job history.

I have production and development experience with a number of dance organizations, including Pacific Northwest Ballet, Nevada Ballet Theatre and SD Prism Dance Theatre. Most recently I have worked in higher education at University of Nevada, Las Vegas in development and gained wonderful fundraising experience. This position at Ballet Des Moines is a great fit for my somewhat eclectic work experiences and my love of ballet.

How did you become interested in ballet?

I studied ballet from the ages of 12 to 20. I was actually a ballet major at one point with Philadelphia University of the Arts. An injury forced me to abandon pursuing dance as a career. However, I have remained in the ballet world as either a volunteer or staff with a company. I love ballet because it is living, breathing art. It is the perfect marriage of strength and grace. And, like a painting or a piece of music, it evokes different interpretations and emotions in each person.

What did you do for the previous ballet companies you worked for?

I worked in development at Pacific Northwest Ballet, managing their donor relations events and special fundraising event. I produced 60-plus events per year. I worked on the production side at Nevada Ballet Theatre as the company manager, managing the dancers, tours, visiting artists, auditions and assisted the artistic director as necessary. At SD Prism Dance Theatre, the staff consisted of me and the artistic director, and between the two of us, we managed all operations — from costuming and stage managing to donor relations and fundraising. All positions provided me with great experience, which is definitely serving me well in my position at Ballet Des Moines.

How many executive directors has the company had? How does your role differ from that of your predecessor or predecessors?

There were four previous EDs, all offering various skill sets to Ballet Des Moines. I believe that my role includes the added responsibility of fundraising.

What’s the company’s budget? How has that changed over the years since the company formed in 2002?

Our annual budget is roughly $650,000. It has increased fairly significantly since 2002. Enough so that we were able to hire six professional dancers in 2012 and an additional two dancers last season. We will begin this season with nine company members.

What goals for the company are you working on?

With the board’s involvement, and the guidance of a strategic consultant, we have completed a strategic plan. And with the board’s support and contributions from the community, we have established an artist-in-residence program. My focus for this year is to build awareness in the community of Ballet Des Moines and to increase support of the organization. In order to do so, we have many projects in process, including: creating our first annual report, creating marketing collateral with consistent brand messaging, planning and managing a fall fundraising event, and collaborating with the Iowa State Center in Ames to produce a performance in January.

You’ve been on the job for less than six months. What’s been your biggest adjustment and your biggest surprise about the job?

The biggest adjustment is coming from an organization of almost 2,000 employees to one of four staff members — which is in no way a negative, but it is different. The biggest surprise, which is a pleasant one, is the commitment of the volunteers — from the board of directors to the parents who help backstage during the story ballet productions.

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CLOSER LOOK suggestion?

Do you know a leader who’s new or of growing interest in Des Moines’ business community? Send an email to the editor with the name, position and reason you think your nominee should be interviewed by our reporters. Send suggestions to chrisconetzkey@bpcdm.com

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Rich Gardner and Tom Rice with the University of Iowa, John & Mary Pappajohn Education Center
Karen Goldsworth with Strauss

SUBMITTED PHOTO

AGE: 50
HOMETOWN: Ames
EDUCATION: BFA in theater from California State University, Long Beach
HOBBIES: Travel, reading, exploring Des Moines and small towns in Central Iowa

ACADEMICS:
EDUCATION:
LEADERSHIP:
EXPERIENCE:
ACHIEVEMENTS:
HOBBIES:
CONTACT:

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Dedicated our lives to taking care of yours
When Jody Jenner took the reins of Broadlawns Medical Center as CEO in 2006, Polk County’s public hospital was struggling financially and its reputation in the community had deteriorated as much as its long-neglected and aging facilities.

Under Jenner’s leadership, Broadlawns has reinvented itself with a culture of excellence that has enabled it to recruit private physicians from across the community while significantly upgrading and adding to its facilities on its Hickman Avenue campus.

The 113-year-old nonprofit hospital, which operates as a safety net for underinsured or uninsured patients, has dramatically increased its patient volume in the past decade by attracting more private-pay patients. That in turn has allowed the hospital to use that revenue to build its cash reserves while serving four times as many patients as it did in 2006. At the same time, Broadlawns has improved the level of its patient quality and reduced its per-patient costs by half, Jenner said.

“Probably the most significant thing that led to a turnaround at Broadlawns is we just became more team-oriented,” he said. “We said, ‘Everybody’s important, and everybody’s got to work together and we have to start holding ourselves accountable.’ When I look back, it truly has been a team effort. We set metrics in place, and the staff responded beautifully.”

Jenner, who was 46 when he was hired as CEO by the Broadlawns board, attributes much of the leadership philosophy that he has applied at Broadlawns to 10 years spent in management and leadership positions with IBM Corp.

“One of IBM’s basic tenets was excellence in everything they do,” he said. “Another was having the best customer satisfaction in the world. And expect a lot out of your employees, but take care of them, too. I think that’s a philosophy we’ve always tried to follow here.”

A native of Aberdeen, S.D., Jenner grew up in a working-class family in which most of his five siblings had gone into health-related fields. Although he initially intended to pursue a clinical degree in health care, he became interested in business and earned bachelor’s and master’s degrees in business. After a decade at IBM, he grew tired of computers and went back to school to get a bachelor of nursing degree at Creighton University in Omaha, Neb.

He initially worked as director of public health and nursing on a Native American reservation in Nebraska, and then worked at rural hospitals for Banner/Lutheran Health Systems before joining Broadlawns.

“He’s got a lot of energy,” said Mary Krieg, current board chair of Broadlawns and a member of the board for the past six years. “He’s determined to have excellence, and he has a real passion for Broadlawns.”

A mission-driven leader, Jenner also listens to others’ ideas, Krieg said. “He knows how important it is for us to be the safety net and for us to care for other individuals who are challenged.”

EARLY CHALLENGES

Prior to Jenner’s arrival, the public hospital experienced multimillion-dollar losses each year between 2001 and 2006.

“We were struggling financially in 2006,” Jenner recalled. “We were barely able to break even; we had maybe 20 days of cash on hand. Our facilities were aging. We didn’t have money to renovate the facilities. We had difficulty recruiting physicians. We heard folks in the community saying, ‘Maybe you aren’t accountable enough to the taxpayers.’ ”

Even though 50 percent of Broadlawns’ revenues were coming from taxes, “we knew that we couldn’t raise taxes, so it was a real dilemma in trying to support the needs of our patients,” Jenner said. “I think the public perception of Broadlawns had deteriorated over the years. And one thing you’re trying to do is attract insured patients — and when your facilities are old, the perceptions are not good; that’s a tough thing to do.”

Part of the strategy for Broadlawns’ success going forward was the resolution to be the best at everything it does, Jenner said.

“We want to have the best financials of a hospital in this industry; we want to be AA-rated. That seemed like a far-fetched goal when you’re
sub-investment grade. We said we want the quality of our patient care second to no one. So when we measure our quality of care, we don’t measure it just against safety net hospitals around the country; we look at all hospitals.

“We said we want our patient satisfaction to be second to none. And we wanted to be the employer of choice that would make us a fantastic organization. We also said we want to be good year in and year out, and that’s become part of our culture of excellence. That’s really what the staff here have bought into.”

With operating costs that were out of line with expenditures, Jenner initially reduced staff through attrition as efforts were made to increase efficiency.

“He started turning things around right away,” the board’s Krieg said. “We had a lot of inefficiencies that he addressed; we started automating. Streamlining things like clinic registration from what used to be a 20-minute process to two minutes, you can see a lot more people. And physicians can access that information and add their own quickly.”

After about two years of improved bottom lines and cash position, “that was about the time we actually started thinking about investing in new facilities where we needed them most,” Jenner said. “There were always challenges along the way. As we were getting some momentum, we faced the recession of 2009. But like most organizations, we hunkered down and weathered through it.”

Along with improvement in facilities and adding better technology, Broadlawns also began to successfully recruit private physicians from within the community.

“They didn’t want to necessarily be with a large system, but they didn’t want their own clinics, either,” Jenner said. “They loved the mission, and I think they liked the fact that we tried to be a little bit more like a smaller community hospital where physicians were still at the forefront of making decisions. They could function autonomously, but still be part of a larger organization.”

A key early recruit to Broadlawns was Dr. John Tentinger, who became chief of radiology and led the medical staff as its president. He was influential in bringing other well-known private doctors and their practices on board, among them Dr. Scott Neff, an orthopedist; Dr. Brad Lair, an oncologist; and Dr. Bob Bender, a geriatrician.

“Ultimately, they talk with each other,” Jenner said. “It wasn’t the C-suite recruiting these doctors; they recruited each other.”

MARY KRIEG
current board chair,
Broadlawns Medical Center

“WE HAD A LOT OF INEFFICIENCIES ... WE STARTED AUTOMATING, STREAMLINING THINGS LIKE CLINIC REGISTRATION FROM ... A 20-MINUTE PROCESS TO TWO MINUTES ...”

FACILITIES EXPANSION

In 2008 Broadlawns launched a capital campaign to partially fund a three-phase, $45 million expansion project, which it completed in 2012. That project included construction of a new state-of-the-art emergency department, a new 40,000-square-foot medical office building, a revamp of the surgical suites and a renovated front entrance and lobby for the hospital.

“That was a big thing for us; we did that without going to the taxpayers for additional funding,” Jenner said. About $30 million of the funds was borrowed through issuing bonds. Broadlawns will be able to begin retiring that debt next year using its its cash reserves, Jenner said.

“Obviously, our cash reserves right now are very strong and we’re doing well,” he said. “But there are so many uncertainties in this health care environment that we’re in right now. Plus there are additional needs in this community. We’ll be expanding our inpatient beds by 14 beds next plan includes approximately $60 million in capital outlays for facility remodeling and construction.

The first phase, a remodeling of the 30-bed behavioral health inpatient unit, the first update made in 35 years, was completed on March 31.

The second phase, which includes construction of a new $22 million medical offices building on the southeast side of the campus, is underway. The new building will house all of Broadlawns’ family medicine residency programs as well as all outpatient behavioral health services.

When Broadlawns launches its psychiatric residency program in mid-2018, in partnership program with UnityPoint Health - Des Moines, it also will function out of the building. The building will also house Broadlawns’ dental program, which is going to significantly expand, Jenner said.

“The building is also going to allow us to accommodate up to 40 percent growth in our outpatient behavioral health services,” he said. “We’re also designing space for our interventional pain program.” The medical offices building is expected to be completed in March 2017.

To the east of the new medical offices building, Broadlawns is also constructing new housing for its medical residency program. The approximately $3.8 million housing will accommodate about 15 Broadlawns residents.

Directly across Hickman from the campus, Broadlawns has purchased several lots that it is now converting into green space, which gives the hospital room for future expansion.

Broadlawns also recently announced that it will open an off-site family medicine clinic at 2508 E. University Ave. The 10,000-square-foot clinic will be staffed by about six physicians and will increase east-side residents’ access to medical care.

Notably, Broadlawns will be able to finance the entire expansion out of its reserves, Jenner said.

CASH RESERVES

In contrast with the approximately 20 days of cash reserves on hand when Jenner became CEO, Broadlawns now has enough cash to fund 250 days of operations, or $92 million in unrestricted cash reserves.

“That is the level that a financially solid, well-run hospital or hospital system would maintain,” Jenner said.

“Being in a position of strength over time is going to allow us to actually reduce taxay. We’ll be able to make investments in new services and community needs as they arise, and not have to run to the taxpayers for more money. We’ll be able to maintain our facilities consistently, rather than being in catch-up mode like we are right now.”

Last year, Broadlawns was able for the first time to reduce the amount of property tax revenue it receives from Polk County. The hospital will receive 15 percent less in tax revenue, or about $5.5 million less. In the past decade, the tax receipts had largely gone toward paying the hospital’s operating deficit, but in the past fiscal year, a majority of the tax receipts — about $45 million — represented a net surplus for the hospital. The Taxpayers Association of Central Iowa would like to see further reductions in Broadlawns’ levy, but Jenner favors a conservative approach.

“We are very strong and we’re doing well,” he said. “But there are so many uncertainties in this health care environment that we’re in right now. Plus there are additional needs in this community. We’ll be expanding our inpatient beds by 14 beds next...”
year; expanding outpatient behavioral health service; psychiatry residency; expanding dental program for the poor. All of those programs are going to cost substantial money. So we’re trying to balance those community needs with any tax relief.”

One significant uncertainty for Broadlawns is the Medicaid modernization that began this year. Medicaid and charity care patients make up about 45 percent of Broadlawns’ patient population.

“We’re very concerned about the privatization of Medicaid,” Jenner said. “We forecast that will have about a $12 million a year negative impact to our financial results (due to Medicaid cost control measures designed to reduce use of services). It’s just too soon to tell. The thing that concerns us is we have some of the lowest costs in the state, and we think we treat patients very efficiently now. For us, it’s a little bit of ‘Can you cut costs any further?’ ”

In 2006 Broadlawns’ cost per adjusted patient day — a benchmark of how much it cost to treat each patient — was just under $2,900. Currently that cost is less than half that, about $1,425, which is 36 percent less than the state average of $2,221 per day.

“We’re going to be very responsible with the funds we have,” Jenner said. “I think we’ve demonstrated that over the last 10 years.”

Polk County Supervisor Angela Connolly said she agrees with Jenner’s approach on reserves.

“Not knowing what’s going to happen with Obamacare and Medicaid, I think they need to hang on to that money,” she said. “No one has asked me what’s happening with the tax dollars.”

Connolly said she believes Jenner and his team are doing “great work.”

“They’ve come a long way,” she said. “They’ve always been the county hospital — but more and more I’m hearing from people that their doctors are over there. They really are the preferred hospital for many in the community. Just driving by you can see all the progress they’re making. For us, the addition of mental health beds they’re making will make a huge difference.”

**Joe Gardyasz**
Business Record Health & Wellness beat reporter
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Central Iowa executives have a new option for obtaining a comprehensive suite of diagnostic health exams, through a concierge program developed by The Iowa Clinic.

The Iowa Clinic Executive Health Program offers a highly personalized, integrated approach that enables executives to have multiple tests performed throughout one morning and then sit down with the doctor and a health coach by early afternoon to review the results and develop a personalized health strategy.

“This is something we're very excited to be able to offer, as much as we can, for someone in one day,” said Dr. Christina Taylor, a board-certified internist who is one of four physicians in the program. “We have busy lives as well, and we personally understand what it’s like to get these screenings done. It’s difficult to accommodate when you have a busy working life. We want to offer it in one convenient package so they know that they did everything that they needed to.”

The program, which is offered at The Iowa Clinic’s main location at 5950 University Ave. in West Des Moines, is designed to be a convenient local option for executives who otherwise are scheduling comprehensive health checkups at the Mayo Clinic, the Cleveland Clinic or other major metropolitan health facilities. In Greater Des Moines, Mercy Medical Center-Des Moines launched a similar program two years ago.

“I think business has become increasingly conscious of the value of the health of their employees, and when we looked at the marketplace, one of the investments that businesses make is in their management personnel,” said Ed Brown, CEO of The Iowa Clinic. “When it comes to executive health, most of those individuals have been seeking their health care outside of Iowa at other organizations. We felt like we were at a place in our organization where we could not only compete qualitywise, we could also compete costwise with what they were doing and provide the convenience of staying within central Iowa,” Brown said.

The core program costs $3,300, although additional tests can add
It took months for the clinic to develop and test the program, which is geared to handling just one client per day in a format designed for maximum efficiency and minimal waiting time. Between tests, the executive can relax or get some work done in a private suite equipped with a big-screen TV, secure Wi-Fi, a kitchenette, a private bathroom and other amenities.

Among the dozen core tests taken in rapid-fire succession are a physical exam, resting EKG, an advanced cardiac stress test, hearing screening and, for women, a pap smear and mammogram. Other tests can include a bone density scan, cardiac calcium scoring and a lung function test.

While waiting for their test results, clients can choose from a menu of complimentary well-being services that range from a massage or facial to a consultation with a dietician or a plastic surgeon, just to name a few options. The client can also add more procedures, such as a colonoscopy or sleep study, although that would extend the program to a second day.

Each client is personally escorted to each test or specialist by a health coordinator, who several days prior to the appointment conducts a pre-exam health screening and determines what particular health needs or concerns the executive would like to focus on.

“The health coordinator who escorts them is also a health coach,” said Natalie Spitzig, business development coordinator at The Iowa Clinic. “That’s actually the last appointment, so (the client) can talk to the health coordinator about their health goals.”

“You show up at the front door and we’re going to absolutely take care of all the rest,” Spitzig said. “We want to make sure that we’re delivering a best-of-class experience with the people and the facilities, and we’ve gotten such positive feedback. We’re really trying to take it to another level.”

Having same-day test results available makes it easy to bring forth health concerns to the client, Taylor said.

“There may be things the patient didn’t know that they needed to work on,” she said. “Maybe they’re pre-diabetic and we really need to do counseling on diet and sugars. So we tie in the patient’s goals with the results so that they’re addressed.”

Brown said he believes demand will come both from companies that have sought out these services elsewhere in the past as well as from those that haven’t but want to improve the health of their employees.

“I think the untold benefit of it is the early diagnosis or indication of issues that come out of a program like this, even if it’s on one employee out of 50,” he said. “Those benefits are somewhat immeasurable.”

MERCY OFFERS HOLISTIC APPROACH WITH EXECUTIVE PROGRAM

Mercy Medical Center-Des Moines, which introduced an executive health program two years ago, has seen a steady ramp-up with some of Central Iowa’s largest employers.

“I’ve been extremely pleased,” said Dr. Valerie Stratton, medical director of the Mercy Executive Health Program, who is an internal medicine specialist. “We have people who have gone through Mayo’s program, and they appreciate not having to spend the additional time and expense in going up there.”

The personalized attention that patients receive through the program is invaluable, Stratton said. For each visit, an individualized schedule is developed based on a review by Stratton of the person’s medical records and risk factors.

According to a University of Michigan Management Research Center study cited by Mercy, executives who underwent comprehensive physical exams had 20 percent fewer health claims and lost 45 percent fewer workdays to illness than those who did not.

“I think one of the highlights of our program is they end up spending 2½ hours with an internal medicine doctor,” Stratton said. That includes an initial one-hour consultation, a half-hour exam and then an hourlong summary and recommendations at the end of the visit.

The one-day visit, which typically lasts from 7:30 a.m. to 5 p.m., begins at Mercy’s Westtown Internal Medicine Clinic, from which a driver will take the patient to stops at Mercy-West Lakes, Iowa Heart and Mercy West Clinic, where at each stop the patient is escorted to a specialist’s office for his or her appointments. If additional tests are needed, the visit could extend to a second day.

A unique element of Mercy’s program is that it includes an hourlong consultation with Dr. Darrell Devick, an integrative medicine doctor who advises patients on the latest in nutritional supplements and alternative/complementary medicine. “Our patients have really enjoyed that part of it,” Stratton said. “I like to think of our program as not just a lot of tests lined up, but looking at you holistically.”

In its first 18 months, the program was averaging a little over one executive per week, but that number has increased somewhat and as many as three have been done in one week, she said. Among the companies that have used it are Hy-Vee Inc., Bankers Trust Co., FBL Financial Group, DuPont Pioneer, Principal Financial Group and R&R Realty, as well as small-business owners.

The core program is priced at $2,450, but the average cost once extra tests are included has been about $3,500, Stratton said. “The unfortunate thing is that insurance won’t pay for a chunk of it, but that’s where the companies are seeing the value,” she said. “That little investment goes further than just doing the tests.”

I JUST THINK WE IMPROVE THEIR SENSE OF WELL-BEING.

Dr. Valerie Stratton

“We’ve spotted some cases like sleep apnea,” Stratton said. “Probably 10 percent coming through have been undiagnosed sleep apnea. We find where people are borderline with cholesterol, and we find early heart disease and are able to be proactive about that.”

Even in cases where no significant health issues are identified, “I just think we improve their sense of well-being,” she said. “We either reaffirm they’re doing everything right or help fine-tune it.”

Although Mercy does have two dedicated private lounges set up with TV, snacks and internet for use while executives are waiting, they aren’t offered certain frills such as massages or facial treatments like at The Iowa Clinic.

“The Midwest people want a good physical; they don’t want too may frou-frou things,” she said.
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Hospitals on alert for cyberattacks

National reports warn of regular data breaches

By Joe Gardyasz

Data breaches, which have exposed the medical data of more than 155 million Americans over the past six years, “now threaten the core businesses of hospitals,” according to a recent report by the Brookings Institution.

On average, health care organizations face about one cyberattack per month and are struggling to find effective strategies to keep systems secure, according to a separate report from the Ponemon Institute, a strategic research and consulting firm.

A cyberattack on Mercy Iowa City in January resulted in an estimated 15,000 patient records being compromised. The hospital said the data compromised may have included patient demographic and clinical information as well as health insurance information and, in some cases, Social Security numbers.

Other high-profile attacks earlier this year involved a Los Angeles hospital that paid $17,000 to hackers after a ransomware attack. In another incident, MedStar Health — a not-for-profit health care organization in Washington, D.C., had its computer network attacked by a virus, which forced it to shut down its online database.

A Surge in Threats

In a national survey conducted by Ponemon of 535 health care IT professionals, 48 percent said their organization had had a breach involving loss or exposure of patient information in the preceding year. Factors they cited as some of their biggest threats included system failures, unsecured medical devices, identity thieves and unsecured mobile devices.

A separate 2015 survey by Ponemon found that criminal cyberattacks against hospitals have increased by 125 percent since 2010.

The increased connectivity of hospitals in the past few years, particularly with the rising use of electronic medical records, has led to a surge in threats to hospitals, said Jim Tufts, leadership solutions team lead with ICE Technologies in Pella. The company works with 60 rural and community hospitals in Iowa as well as hospitals primarily in the Midwest.

“Where before you might have worried just in financial services, we’re seeing it skyrocket in health care because the data is so rich,” he said. “With financial records, the data is very temporary — bank accounts or credit cards can be canceled — versus in health care, where you’re dealing with Social Security numbers, health data and addresses. Because of that value, health care has become a target, especially in the past few years.”

Sheryl Rose, chief security officer for Engelewood, Colo.-based Catholic Health Initiatives, said the threat landscape for hospitals’ cybersecurity is constantly evolving. The national nonprofit health organization is the parent of Mercy Medical Center-Des Moines. Rose declined to provide any specifics about threats faced by CHI hospitals.

“Cyber hackers change their mode of attack so frequently that we are constantly trying to stay on top of that,” she said. “Health care has a lot of confidential information, and that in itself changes the threat landscape of the health care industry.”

Continued on Page 18 >>
Iowa businesses are becoming increasingly aware of the need for cyber liability insurance, according to a representative with LMC Insurance, which offers the specialty coverage.

“Simply going through the application process can be eye-opening for clients because they can see areas of concern that need to be improved from a security perspective,” said Brian Hughes, an account executive with LMC. He estimated that fewer than half of Iowa businesses purchase the coverage, which he believes will become a standard part of liability coverage within the next few years.

“In the past year we’re starting to see a significant adoption rate,” he said. “I would say now that 75 percent of the businesses that we propose to are purchasing the coverage, whereas maybe it was only 25 percent just a year or two ago.”

A recent report by the Brookings Institution recommends cyber liability insurance specifically for health care organizations. “To underwrite the privacy risk of health care organizations, cyber insurance companies will be willing and able to conduct timely and efficient audits and proactively manage their clients’ privacy protection efforts,” the report said.

The average cost of a corporate data breach increased 15 percent in the last year to $3.5 million, according to the Poneman Institute’s “2015 Cost of Data Breach Study.”

The standard policy provides $1 million in liability coverage, but policies are now available that cover a number of data breach notifications instead of a dollar limit, Hughes said. He has quoted policies in excess of $50 million for large organizations.

Ransomware attacks can be covered; however, there is no standard policy language for the highly specialized policies, so it requires a broker to sort through the options.

Policy premiums start at about $1,000 per year and can go into the hundreds of thousands of dollars, depending on the size of the company being insured. “There has been some claim activity, which is why we’re starting to see some of the premiums rise,” Hughes said.

“It’s not a matter of if but when a company is going to have data compromised,” Hughes said. “And they’re going to want to have help navigating through it, specifically the notification laws.”
HUMAN ERROR

Individual awareness and education of employees are critical elements of data security, Rose said. “If you look at the past four or five years, health care companies have been moving so heavily into technology; you couple that with the need for clinicians to have data available in real time. We can have protections against malware, but it still comes down to user protection and awareness.”

Human error was the leading cause of the majority of data breaches analyzed in the Brookings report, which is based on interviews with nearly two dozen key personnel at a variety of health care organizations.

Proper training of employees is critical, because it’s through employees that many of the viruses are introduced, ICE Technologies’ Tufts said. “Most of the time it’s through an attachment in an email,” he said. “It’s just keeping people vigilant; is this something I was expecting to get or from a colleague? We see a lot of cases where there is a fair amount of training on email, but when you do a mock phishing email, 50 to 60 percent of employees fall for that.”

New strains of ransomware that threaten to hold systems hostage have substantially heightened health care organizations’ sensitivity to security, said Phil Stravers, vice president of strategy and development with ICE Technologies.

“We see a heightened interest in getting their vulnerabilities identified and plugging holes,” he said.

The best strategy for dealing with ransomware threats is a good backup system, Tufts said. “We do have some facilities that have come to us and have said this has been an eye-opener to them in that their backups weren’t as good as they thought.”

The stakes are high for hospitals in ransomware attacks, said Doug Jacobson, director of the Information Assurance Center at Iowa State University. “The goal behind ransomware is to make your computer unusable. If that happens at home, I can deal with it,” he said. “A hospital today is out of business the minute their system goes down. So these things are really bad for an institution that’s so dependent on technology. If you look at the hospitals that paid ransomware, it was because they were taken offline.”

Although theft of health care data is still a threat, “hospitals are doing a pretty good job of trying to lock that information down, which is why we’re seeing a drift towards other ways to extort money,” he said.

“And with the advent of cyber cash, that’s made it easier to collect money as an attacker,” Jacobson said. “So it’s fairly easy for me as an attacker to collect booty without setting foot outside of my apartment in some country we don’t have extradition treaties with.”

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A VIEW FROM THE TOP

Last month, ABI hosted the 2016 Taking Care of Business Conference in Sioux City. If you weren’t there, you missed one of the best business meetings of the year. Make plans now to join us in Dubuque for the 2017 conference June 6-8. You will not want to miss it!

This edition of Business Record Iowa focuses on business risks, some of which may not yet be on your radar. Hopefully, you will find value in learning more about this topic and about ways to manage these risks.

This edition of Business Record Iowa also provides my first opportunity to pen this column, as I follow my colleague, Paul Gregoire, in the role of ABI chair. Under Paul’s leadership, and because of your support, ABI just completed another successful year. My goal in the coming months is to build on that success.

In 1978, my father started Agri-Industrial Plastics Co. in Fairfield, Iowa, with one used machine, four dedicated employees and a large dose of entrepreneurial spirit. Ever since that time, I have had the privilege to work with our great employees, seeing firsthand what it takes to build a company from the ground up. Over the years, our company has continued to grow, and I am proud to be leading the team that is now focused on future growth and ongoing success in an ever-changing world.

For the past 10 years, I have also had the privilege of being part of the ABI team, as a member company, a board member, and now as chair. This is a team focused on the success of all Iowa business. The strength of ABI is in its members, so thank you for your investment in and support of ABI. Because of you, our association enters its 114th year in a position of great strength. My goal as chair of ABI is to continue expanding the association’s incredible record of positive impact on Iowa — from policy, to programming, to foundation programs, to Elevate Advanced Manufacturing, and to the 2017 annual conference scheduled next June in Dubuque. I look forward to hearing your ideas about how we can work together to keep the positive momentum going. Thank you again for your support of ABI.

EXPERT ADVICE

Reduce the risk of social engineering fraud

A cyberattack is an expensive threat that all companies, regardless of size or industry, need to take seriously. One common way hackers attempt to gain access to a company’s servers, bank information and other important data is through social engineering. Criminals will attempt to trick individuals into giving up important information or impersonate someone within the company to gain access. There are multiple ways for companies to protect against social engineering fraud.

Require multiple people to sign off on all wire transfers, making sure that more than one set of eyes reviews any potential suspicious activity. Once this policy is established, make sure that it is regularly enforced and that all employees handling funds are reminded of the policy and educated about common warning signs. Look out for a change in account numbers, expedited requests and requests for unusual amounts.

Implement a policy that requires different forms of authentication. If a request is received by email, a phone call should be required to verify the transaction. Make sure that phone number is one that was previously established, such as those from a corporate directory — not one listed in an email from the requester.

Company websites and social media websites may offer thieves more intelligence than you think. Be cautious with what is posted in terms of job duties or descriptions, hierarchical information and out-of-office details. Scammers look for these details to create more targeted messages. Additionally, if criminals know you are out and not checking emails, they could take advantage of this and pretend they are you.

Test your employees. Experts can create phishing emails to determine how good employees are at rooting out these schemes and how well they are following procedures. These exercises can boost employee education and preparation when they are reviewed in depth afterward, highlighting the methods used and their efficacy on your employees, and can be used to further tailor training to the vulnerabilities of the workplace.

Review your insurance options and have a discussion regarding coverages/safeguards.

Lori Schaefer-Weaton
ABI Chair
Agri-Industrial Plastics Co., Fairfield
lori.schaefer@aipcompany.com
EVENT REWIND

Taking Care of Business Conference JUNE 14-16 | SIOUXLAND

Top Row: Popular ESPN analyst Dick Vitale poses with attendees following his keynote speech on Thursday, June 16, the final day of the 2016 Taking Care of Business Conference.

Second Row: (L-R) Attendees interact during the Welcome Reception on Tuesday, June 14, at The Anthem at the Hard Rock Hotel & Casino; incoming ABI chair Lori Schaefer-Weaton of Agri-Industrial Plastics receives the gavel from outgoing ABI chair Paul Gregoire of Emerson Fisher.

Third Row: (L-R) DMACC President Rob Denson delivers his creative introduction of keynote speaker Dick Vitale; Speaker Steve Rizzo delivered a dose of comedy during day one; conference committee chair Kim Didier of DMACC addresses the crowd; general sessions speaker and Johnny Cupcakes founder Johnny Earle shares his unique experience as a serial entrepreneur; Lt. Gov. Kim Reynolds reacts to a humorous moment during Vitale’s speech; Vitale addresses the crowd.

Fourth Row: (L-R) The Return, a Beatles cover band, performs during the Welcome Reception; general session speaker Katherine Button Bell of Emerson discusses her company’s marketing efforts.
Top Row: (L–R) Dave Bernstein of State Steel leads a tour of the company’s Sioux City operation; attendees tour American Pop Corn Co.; Jim Nalley of BCC Advisers tries out a golf ball cannon sponsored by Focus OneSource.

Second Row: (L–R): Attendees learn about SEO during an educational escape session put on by Webspec Design; Wes Ehrecke of the Iowa Gaming Association, center, is presented the Leadership for Iowa Award by Rand Fisher of the Iowa Area Development Group, right, and Bill Brown of BrownWinick Law Firm, left; attendees enjoy the Welcome Reception.

Third Row: (L–R) Panelists discuss small business sales opportunities during an educational escape put on by Principal; conference goers pause for a photo during the Mentor Meet-and-Greet.

Fourth Row: (L–R) Jason Gross of Nationwide serves as auctioneer during the ABI Foundation Live Auction; Welcome Reception attendees pose for a photo with oversized Beatles figures.
Title III of the Americans with Disabilities Act lays out guidelines for businesses in order to make their services and locations accessible to those with disabilities. Obvious examples include providing ramp entrances and Braille signs as alternatives to stairs and text signs, but what about your website’s accessibility?

Your website holds no immunity to these standards. Failing to accommodate these users can open your business up to lawsuits.

Eliminate risk and better serve your customers with these five tips for making your website more accessible:

• **Image Content:** Those who are vision-impaired cannot view image content. Images should have a textual description, usually called ‘Alt Text,’ appended so screen readers can process and adjust content in accordance with the user’s needs, translating content to Braille, voice or even a larger font size.

• **PDF Content:** Screen readers cannot access the image-based content within a PDF. If PDFs are in use, alternative versions using HTML or Rich Text Format should also be readily available.

• **Design Considerations:** Ensure that the vision-impaired can distinguish text colors from background colors by including an option to adjust font size and color.

• **Video Content:** Videos must include audio and accompanying text content to ensure that the hearing-impaired and the vision-impaired can access it.

• **Repetitive Window and Page Titles:** Window titles and page titles (also known as heading tags) both serve to describe the contents of a page while also helping users determine what page they are on within a website. Redundant or vague titles can make it difficult for those who are hearing- or vision-impaired to locate needed information.

Accessibility is a process requiring many, many considerations. Contact Global Reach if you are needing guidance as you make your website more accessible.

www.globalreach.com/contact

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Business Risks That Aren’t On Your Radar But Should Be

One key component to running a successful business is identifying potential risks and finding ways in which to manage them.

Many risks can be mitigated with vigilance on the part of employers and employees. Preparation also is important, especially for those challenges that have become nearly inevitable, such as a data breach, or those out of an employer’s control, like a natural disaster.

“These are things you want to prepare for ahead of time,” said Dutch Geisinger, executive director of the Safeguard Iowa Partnership, which provides resources and training for businesses on safety and emergency preparedness. “You don’t want to be trying to figure it out as you go during a disaster.”

As demands on employers’ time and resources continue to grow, some of these risks fly under the radar but could pose serious challenges to companies should an issue arise. Among them are emergency preparedness and employee theft.

“...it is critical to devote time and attention to business continuity planning. Being prepared for the unexpected is the best way for a business to mitigate a disaster, avoid or limit extra expenses, and protect revenues.”

BRUCE KELLEY
EMC President & CEO
EMERGENCY PREPAREDNESS

EMC Insurance Companies knows all too well the importance of having an emergency plan in place. In March 2014, a three-alarm fire at the historic Younkers building in downtown Des Moines significantly damaged two of EMC’s buildings. Thanks in large part to the company’s emergency response team and disaster plan, EMC was able to avoid an interruption to its business.

“Our ability to continue to operate in the days immediately following that catastrophe, as well as recover from the damage, reinforces the message EMC has communicated to our policyholders for years—it is critical to devote time and attention to business continuity planning,” said EMC President and CEO Bruce Kelley. “Being prepared for the unexpected is the best way for a business to mitigate a disaster, avoid or limit extra expenses, and protect revenues.”

Large businesses, such as EMC, typically understand the significant risk and cost associated with an emergency and have people dedicated to addressing those concerns, said Jerry Loghry, manager of EMC’s loss prevention information team.

However, small and medium-sized businesses don’t always recognize the threat a natural disaster or other emergency poses to their operation.

“The local banker, manufacturer, flower shop—your normal main street businesses—may not fully understand how much more it costs to recover if there is not a plan in place,” Loghry said.

Creating a plan is an important first step to preparing for an emergency, but many businesses aren’t sure where to start, said Dutch Geisinger, executive director of the Safeguard Iowa Partnership.

“I think the fear of ‘How do I begin?’ is usually one of the biggest barriers,” Geisinger said. “However, we know that between 40 and 60 percent of businesses fail if they are impacted by a disaster and do not have a plan. That terrifying fact should be enough to get you to push past that fear.”

Small businesses lose an average of $3,000 per day when they have to shut down their operations, Geisinger said. Identifying appropriate partners and redundancies can help keep a company up and running in the wake of a disaster.

The Safeguard Iowa Partnership was established nearly 10 years ago to strengthen the state’s capacity to prevent, prepare for, respond to and recover from disasters through collaboration between public and private entities.

Organizations such as Safeguard Iowa, FEMA, the Red Cross and even other companies can offer templates and strategies to help kick-start the planning process. Samples can be helpful, but it’s important for businesses to customize plans to their specific needs.

“Don’t stick your name on a sample and say you have a plan,” Loghry said. “You need to go through a process and identify the hazards that may affect you, right down to the specific procedures and policies for addressing those hazards. They will be different for each company.”

In Iowa, there are approximately 30 to 50 common hazards that occur frequently that businesses should be prepared for, from tornadoes and flooding to snowstorms and gas leaks, Loghry said. Entities that serve food, such as schools, restaurants and nursing homes, have additional hazards to consider.

Preparing an emergency plan can also shed light on ways to mitigate certain hazards and hopefully prevent a dangerous situation altogether. For example, while developing an emergency plan, a company might identify a gas meter that is at risk of being run into by a vehicle and install bollards to protect it.

Local public safety agencies can also provide assistance, from guidance on fire evacuation to active shooter training.

Once a plan has been implemented, it is important that it be communicated to the proper people and be practiced. The entire plan should be shared with top management and owners, and it’s important that additional copies are available. In addition to having a copy at their workstation or office, those tasked with implementing the plan should keep a copy in their car trunk or at home.

Components such as how to evacuate in the case of a fire and get emergency responders to their location should be shared with all employees and practiced on a regular basis.

The plan itself should be reviewed at least once a year.

“If you’re changing the batteries in your smoke detectors, you should be reviewing your emergency response plan, too,” Geisinger said.

EMPLOYEE THEFT

Alert staff members can be the first line of defense when mitigating certain risks, but those who don’t have the company’s best interests in mind can also cause significant problems.

In fact, the U.S. Chamber of Commerce estimates that 75 percent of all employees steal at least once, and half of those steal repeatedly. Employee theft costs American businesses more than $50 billion annually.
Employee theft is a challenge and risk for companies in all industries, even nonprofits. “They are especially at risk,” said Frank Harty, an attorney at the Nyemaster Goode Law Firm. “Everyone involved presumes that, like themselves, volunteers and employees are well-intentioned.”

Small and medium-sized businesses are also at risk because they don’t have the security in place to protect against losses, said Mike McKeown of Arthur J. Gallagher, a risk management and employee benefits administration company.

Some of the most common forms of employee theft include larceny or embezzlement, skimming, stealing business opportunities and fraudulent disbursements.

There are several ways for companies to protect themselves against theft:
- Perform tougher background checks during the hiring process.
- Establish a hotline or another way for employees to anonymously provide information on potential thefts.
- In retail settings, have multiple employees working at once and have refunds or voids witnessed by a second employee or manager.
- Implement clear anti-theft policies, and educate employees on them during regular meetings. “This shows employees that your company takes this very seriously,” McKeown said.
- Audit employee practices to ensure nothing out of the ordinary is occurring.

When employee theft is suspected, Harty said there are two things that should occur right away in most cases. First, an employer should check the company’s insurance coverage to see what protection the company might have against employee dishonesty or theft.

In most cases it is also prudent to contact law enforcement. “They have the ability to do certain things with impunity that many employers do not,” Harty said.

One difficult decision employers must make is whether to pursue charges if an employee theft claim is founded. Often times, the associated costs can be more than the money a company can recover from the employee.

One particular form of employee theft companies should be on the lookout for is that of intellectual property, Harty said. Those thefts could include everything from client lists to source code or trade secrets.

Studies show that such crime is on the rise, but businesses do not view preventing insider fraud as a top priority.

“There are two types of employers — those that have had trade secrets stolen and those who are going to have trade secrets stolen,” Harty said.

An important first step for a company to protect itself against intellectual property theft is to audit its employee agreements and independent contractor agreements to make sure they have the fullest protection under state and federal law.

Harty says there is some good news. Legislation offers employers a greater level of recourse than they’ve had in the past. For instance, the federal Defend Trade Secrets Act of 2016 makes stealing trade secrets a federal crime and gives employers the ability to seize stolen property in some cases. The Computer Fraud and Abuse Act offers protection if an employee hacks into an employer’s network or exceeds his or her electronic authorization.

“FRANK HARTY
attorney at Nyemaster Goode Law Firm

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**BY THE NUMBERS**

_**Less than $500.**_ That’s how much it would cost a company to buy a fire extinguisher or provide first aid and CPR training for key co-workers to help ensure the organization is prepared in the face of an emergency.

In fact, a checklist from the Federal Emergency Management Agency (FEMA) offers several ways a business can prepare for a disaster that cost little or no money. Among them:

- Create evacuation and shelter-in-place procedures and practice them.
- Create a list of critical business contractors and others whom you will use in an emergency.
- Decide in advance what you will do if your building is unusable.
- Use and keep up-to-date computer anti-virus software and firewalls.
- Set up a telephone call tree, a password-protected page on the company website, an email alert or a call-in voice recording to communicate with employees in an emergency.
- Elevate valuable inventory and electric machinery off the floor in case of flooding.
- Create a list of inventory and equipment, including computer hardware, software and peripherals, for insurance purposes.
- Back up your records and critical data and keep a copy off-site.

Find more suggestions from FEMA’s Ready Business campaign at www.ready.gov/business.
2017 POLICY PROCESS

At ABI, planning for the next legislative session begins as soon as the previous session has adjourned. ABI’s public policy team traveled throughout the state in May to meet with members and discuss the outcome of the 2016 legislative session and priorities for 2017.

These regional meetings serve as a starting point for ABI’s policy development process. However, the bulk of the work takes place during the public policy committee process. Committee meetings, which are strictly for members only, allow for engagement and dialogue with other members on key issues facing Iowa business leaders. The committee meetings will take place in August, and the more members engage, the better ABI can represent Iowa businesses during the 2016 election cycle and the 2017 legislative session.

Members can contact the ABI office at 515-280-8000 to register.

After the policy meetings, the ABI Legislative Committee will meet in September to review committee recommendations and propose association priorities to the ABI Board of Directors. The ABI board will also meet in September to finalize the 2017 Legislative Priorities and Policies.

Aug. 2 | Workplace and Product Safety
• Focuses on safety of any business’s most valuable resource: its people, as well as the products and services they make and provide. This committee will address occupational safety, workers’ compensation and liability issues.

Aug. 9 | Employment and Workforce
• Focuses on traditional human resources issues, including health care benefits and the challenges of workforce and skill development, as well as unemployment compensation issues.

Aug. 10 | Environment
• Focuses on air, water and land quality issues impacting the regulated community, including permitting challenges.

Aug. 16 | Economic Growth
• Focuses on economic development issues ranging from workforce and economic development state incentive programs to transportation of people and goods.

Aug. 23 | Tax
• Focuses on all forms of tax levied on businesses, including property, income, sales and use taxes.

A house of worship isn’t just the four exterior walls of the building. Architectural details and beautiful stained-glass windows add unique value — and unique risks — to the building. That’s why Grinnell Mutual developed its House of Worship insurance package to protect the place of worship and the people within.

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Hopkins & Huebner P.C.
SSAB Iowa Inc.
Palmer Group
Iowa Farm Bureau Federation
National Pork Board
BrownWinick Law Firm
Grinnell Mutual Reinsurance Company
Iowa State University
First Resources Corporation
de Novo Alternative Marketing
Informatics Inc
Kemin Industries
Greater Cedar Valley Alliance & Chamber
The Daily Nonpareil
City of Council Bluffs
Iowa Women Lead Change (IWLC)
University of Iowa, Tippie College of Business
Renewable Energy Group
Clinton Regional Development Corporation
Children’s Hospital & Medical Center
DuPont Pioneer
Hubbell Realty Company
Fareway Stores Inc.
Peoples Bank
Alliant Energy
PCG Marketing / West Works
Capital Crossroads

HOME CITY / WORK CITY
Johnston / Johnston
Cedar Falls / Cedar Falls
Pleasant Hill / Des Moines
Webster City / Webster City
Pella / Pella
Urbandale / Des Moines
Cedar Rapids / Cedar Rapids
Fort Dodge / Fort Dodge
West Des Moines / West Des Moines
Des Moines / Des Moines
Council Bluffs / Council Bluffs
Ankeny / Des Moines
Norwalk / Des Moines
Bettendorf / Muscatine
Ankeny / West Des Moines
Des Moines / West Des Moines
Urbandale / Clive
West Des Moines / Des Moines
Grinnell / Grinnell
West Des Moines / Ames
Sigourney / Sigourney
Cedar Rapids / Cedar Rapids
Cedar Rapids / Cedar Rapids
Des Moines / Des Moines
Cedar Falls / Waterloo
Council Bluffs / Council Bluffs
Council Bluffs / Council Bluffs
Des Moines / Des Moines
Iowa City / Iowa City
Ames / Ames
Clinton / Clinton
Council Bluffs / Omaha
West Des Moines / Johnston
Des Moines / West Des Moines
Des Moines / Boone
Sioux Center / Sioux Center
Steamboat Rock / Iowa Falls
Altoona / Altoona
Des Moines / Des Moines
Open your doors for Manufacturing Day 2016

Manufacturing is one of the leading industries driving Iowa’s economy, and it’s an industry Iowa employees can be proud to be a part of.

Each year on the first Friday in October, manufacturers are encouraged to open their doors to students, the press and members of the public to help them gain a better understanding of what modern-day facilities are really like.

Manufacturing Day, which will take place this year on Oct. 7, is a growing grass-roots movement dedicated to overcoming the shared challenges facing manufacturers today.

In 2015, the Iowa Association of Business and Industry and Elevate Advanced Manufacturing partnered with Iowa State University’s Center for Industrial Research and Service and Iowa’s 15 community college to create a National Manufacturing Day event in each of Iowa’s 99 counties.

This year, local partners are again encouraged to participate in this great event. Make connections with school districts and manufacturing companies to host a facility tour, provide demonstrations or offer other ways to introduce students and others to the world of manufacturing.

Contact CIRAS at cirus_mfgday@iastate.edu for more information.
Central to Iowa

Groundbreaking new technology and science developed in Iowa’s Cultivation Corridor is improving the ways in which the world grows, eats, and produces energy and materials. Our region’s longstanding commitment to ag innovation is central to our economy — and an essential ingredient for a more sustainable global future.

cultivationcorridor.org

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July 2016
A CUSTOM PUBLICATION FOR ABI
IOWA ASSOCIATION OF BUSINESS AND INDUSTRY

July 2016
A CUSTOM PUBLICATION FOR ABI
IOWA ASSOCIATION OF BUSINESS AND INDUSTRY

July 17-21
Business Horizons
Central College
Pella

August 2
ABI Workplace & Product Safety Committee Meeting
ABI Office | 400 E. Court Ave., Suite 100
Des Moines
11:15 a.m.

August 7-11
Leadership Iowa University, First Session
Des Moines

August 9
ABI Employment & Workforce Committee Meeting
ABI Office | 400 E. Court Ave., Suite 100
Des Moines
11:15 a.m.

August 10
ABI Environment Committee Meeting
ABI Office | 400 E. Court Ave., Suite 100
Des Moines
11:15 a.m.

August 16
ABI Economic Growth Committee Meeting
ABI Office | 400 E. Court Ave., Suite 100
Des Moines
11:35 a.m.

August 23
ABI Tax Committee Meeting
ABI Office | 400 E. Court Ave., Suite 100
Des Moines
11:15 a.m.

August 29
ABI Executive Open
Des Moines Golf and Country Club
1600 Jordan Creek Parkway
West Des Moines

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The science that feeds the world.
Q. What data security strategies should your business consider implementing today, to protect it in the future?

A. Open your industry's latest trade publication, attend a business conference or simply scan the news, and data security will undoubtedly be discussed. While your industry is certainly discussing the issue, is your business's leadership team similarly discussing data breaches and properly preparing for what FBI Director James Comey recently stated is not an “if” for businesses, but a “when”? Here are three items your business can immediately consider for purposes of being prepared:

1. Knowledge is Power; Understand Your Risks.

You cannot protect what you do not know. Consequently, it is critical for businesses to take time and fully understand their digital footprint. Carefully assess digital assets, where they reside, who has access, how access is (or isn’t) restricted, the various degrees of data sensitivity, and what virtual and physical protections are in place to protect the data. For instance, because a server with remote access can present an easier target for hackers, is it vital for your business that all sensitive information remain on a remote-access-enabled server? Conversely, could your business still operate (and significantly reduce its risks) by placing top-level, highly sensitive information on a secure server that is not susceptible to the risks of remote access?

2. Employees Are Your First Line of Defense.

Hackers are increasingly targeting human weaknesses and vulnerabilities, rather than patchable weakness in a company’s IT infrastructure. Specifically, through a deceptive practice known as “phishing,” today’s sophisticated hackers aim to prey on employees who may easily, unknowingly and voluntarily give up keys to your business’s castle by merely clicking a link, downloading a file or opening an email attachment. Notably, today’s phishing attempts are no longer blatantly obvious (being sent by the “Prince of Nigeria”). Rather, they are carefully crafted communications aimed at deceiving the recipient and gaining access to a company’s sensitive information. To the untrained eye, today’s phishing attempts often appear to come from your business’s IT team (directing a trusting employee to download a required “patch”) or from the leadership team (directing an employee to open, complete and return a “form” contained in an attachment). The “patch” and “form,” however, are not as described, but rather, malicious code that can compromise even the most advanced infrastructures. These sophisticated attacks can trick nearly anyone in an organization. However, with proper and ongoing training, employees can identify phishing attempts and quickly become a strong defense in the daily fight against unauthorized access (internal and external) to digital assets.

3. Develop an Incident Response Plan.

Emergencies never occur at convenient times. As such, if a breach occurs, it is critical that your business have an incident response plan in place to ensure an orderly and timely response. For instance, if a data breach occurs over a weekend, does IT have appropriate contact details and a call tree to follow? Who will your business rely on for: (1) technical expertise in stopping the breach, investigating the scope of the attack and patching the vulnerability, all while preserving records and other evidence; and (2) legal expertise in complying with state and federal notification and related requirements, including requirements specific to your industry? A properly prepared incident response plan will include each of these items along with numerous others. Put another way just as when your business is forced to respond to a fire or flood, time is always of the essence in a data breach, and a carefully prepared incident response plan can ensure you’ll be prepared to respond in a timely and orderly manner.
A healthy smile is a powerful thing. It deserves Delta Dental of Iowa, the state’s leading dental benefits provider. With the largest network of dentists, prompt answers and personable service, we make it easy for members to protect their smiles and keep them healthy.

deltadentalia.com
12  TUESDAY  
Breakfast, Business & More  
Host: Breakfast, Business & More  
About: Breakfast, Business & More is Des Moines’ premier morning networking event.  
When: 8 to 9 a.m.  
Where: Iowa Association of Business and Industry  
Learn more: www.breakfastbusinessandmore.com/

13  WEDNESDAY  
Moving from unconscious bias to acceptance in the workplace  
Host: Hardman Consulting and Pokorny Consulting  
About: This event will strengthen your organization’s diversity initiatives by inspiring people to examine their unconscious biases.  
When: 8:30 to 11:30 a.m.  
Where: Greater Des Moines Botanical Garden  
Learn more: pokornyconsulting.com/upcoming-event/

14  THURSDAY  
TechBrew  
West Des Moines  
Host: Technology Association of Iowa  
About: TechBrew is an informal networking event for entrepreneurs, technologists, business people and funders. Your first drink is on TAI starting at 5:30 p.m.  
When: 5:30 to 7:30 p.m.  
Where: Railroad Park, West Des Moines  
Learn more: bit.ly/29brbTx

14  THURSDAY  
CHAMBER NIGHT WITH THE IOWA CUBS  
Host: Des Moines Downtown Chamber  
About: Your Chamber Night ticket includes general admission to the game, as well as: a pre-game tailgate party in the southwest corner of Principal Park parking lot with brats, hot dogs, chips, dessert and soda on a first-come, first-served basis.  
When: Tailgate: 5:30 p.m. Game: 7:08 p.m.  
Where: Principal Park  
Learn more: desmoinesdowntownchamber.com/

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BrownWinick’s experience in the proper care of a health provider’s business can make dealing with legal, regulatory, and business issues much easier. We can help you focus on what you do best – care for your patients.

BrownWinick works directly with providers of many types of healthcare services, including doctors, dentists, nurses, healthcare facilities and home health service providers.

Schedule your checkup now.
A 72,000 square foot medical clinic building is currently under construction on the eastern portion of the Broadlawns campus. With a scheduled completion date of March 2017, this state-of-the-art facility is the future site for the Family Health Center, Outpatient Behavioral Health Clinic, Dental Clinic and the Pain Center.

The Broadlawns Family Health Center provides comprehensive healthcare and preventive wellness for pediatric, adolescent, adult and geriatric patients. Our board certified family medicine physicians attend to the healthcare needs of your entire family and are responsible for training the next generation of medical leaders from our Family Medicine Residency Program.

Broadlawns is a leading provider of behavioral healthcare services. The Broadlawns Outpatient Behavioral Health Clinic provides outpatient therapy and treatment for individuals who are suffering from behavioral health, emotional and addiction considerations. Within the new clinic, Broadlawns will expand its services and programs to significantly increase access to behavioral healthcare.

The Broadlawns Dental Clinic provides comprehensive, preventive and emergency dental care for patients of all ages. Within the new Broadlawns Dental Clinic, we will expand from eight operatory suites to twenty-two operatory suites, including specialty suites to accommodate pediatric, oral surgery, endodontic and orthodontia services.

The Broadlawns Pain Center addresses chronic pain with a multi-disciplinary approach to treatment, including interventional procedures from board certified physicians. Our pain specialists identify the source of pain and develop an individualized treatment plan to eliminate pain and manage discomfort. The new clinic will provide a consolidated center for all pain management services.

It’s a powerful story that began in 1893, when the Sisters of Mercy opened a hospital built on unwavering compassion. Today, continued dedication to our patients has allowed Mercy Medical Center – Des Moines to grow into a broad health care network. Because we’re a leader in clinical excellence, Mercy helps patients manage ongoing health conditions by taking a team approach to providing the best possible outcomes.

As one of the Midwest’s largest referral centers, Mercy offers a variety of specialty services unique to Iowa and the region, with areas of excellence including: cancer, heart and vascular services, neurosurgery and neurology, orthopedics, birthing services, pediatrics, emergency and trauma services and a wide array of specialty outpatient services. We have also built central Iowa’s largest primary care and multi-specialty clinic system, Mercy Clinics, with more than 50 locations. Mercy is one of the state’s largest employers with more than 7,100 employees and a medical staff of more than 800 physicians and allied health associates.

And it’s all part of why we LiveUp.

What is LiveUp? It’s our philosophy where service and clinical excellence drive all we do. It’s going the extra mile. It’s going beyond our job descriptions to offer greater comfort and hospitality. We know better service leads to faster healing. And it’s simply the right thing to do.

Compassion. Quality. Innovation. And a whole lot more. That’s our story.


Discover what Mercy can do for you at mercydesmoines.org.
DMOS Orthopaedic Centers was founded in 1955 by two partners, and since then, they’ve grown to be one of the largest orthopaedic groups in the Des Moines community, with 31 surgeons and 21 mid-level providers. DMOS Orthopaedic Centers has practices available at three metro locations and 18 satellite locations across the state.

Their commitment to caring for the Des Moines Metro community continues to grow. DMOS Orthopaedic Centers added an Urgent Injury Clinic staffed by highly specialized PAs, which is dedicated to orthopaedic urgent care, such as sprains, strains, fractures, sports injuries, foot or ankle injuries, shoulder and knee injuries, as well as hand or wrist injuries. This clinic is open convenient hours, six days a week with a goal to help patients return to their regular lives faster.

In August, DMOS Orthopaedic Centers will also add three new full-time providers. At DMOS - West, Dr. Jared Daniel will join the team of surgeons, specializing in pediatric orthopaedic care. Dr. Daniel will practice out of a new wing built with a focus on caring for children.

In addition, Dr. Andrew Taiber, Hand Surgeon and Dr. Paul Butler, Foot & Ankle Surgeon will join the team and be temporarily located at DMOS - East, before relocating to the brand new DMOS - Ankeny Orthopaedic Center expected to open in the spring of 2017.

“We are excited to be part of a growing community like Ankeny. We’ll have four surgeons dedicated to serving patients’ needs, and the best part is they can be seen and treated locally.” says Dr. Nicholas Honkamp, President of DMOS Orthopaedic Centers.

All of these changes come amidst a continually evolving healthcare environment. As DMOS adds campus locations and surgeons, their commitment to patients and the communities they serve remains the same: helping you get back to living.
LET OUR FAMILY TAKE CARE OF YOURS
The DMU Clinic offers comprehensive health care services all in one setting. With an emphasis on wellness and prevention, our providers focus on getting to know you and your loved ones and tailoring a health plan to your needs.

The clinic shares Des Moines University’s mission of improving lives in the global community by educating diverse groups of highly competent and compassionate health professionals. DMU has been preparing health care providers and leaders to serve central Iowa and beyond since 1898.

Because DMU Clinic is affiliated with a medical school, it is unique in central Iowa in that its providers are also teachers and mentors, training the next generation of health care professionals to provide outstanding care.

SERVICES FOR YOU AND YOUR LOVED ONES
The DMU Clinic offers services in family medicine, osteopathic manual medicine, foot and ankle treatment, physical therapy, physical medicine and rehabilitation, ophthalmology, radiology, and nutrition and dietetics. The Running and Cycling Clinic combines clinical expertise, experience and technology to evaluate and treat the specialized needs of runners and cyclists of all ages and levels. The international travel services staff will help prepare you to maintain and protect your good health no matter where in the world you plan to travel.

The clinic offers special programs and classes, too, including active older adult exercise; core strength with Pilates; tai chi for arthritis and fall prevention; and physiyoaga.
We are proud to have opened the new William C. Knapp Emergency and Trauma Center at Iowa Methodist Medical Center in June 2016. This state-of-the-art facility is Central Iowa’s only Level 1 Adult Trauma Center extending our promise of outstanding care.

Our UnityPoint Health – Des Moines family of hospitals, clinics and home care services provides the highest level of patient care in any setting. It might be an annual physical or a trip to Urgent Care; it might be meeting the newest member of your family at one of our maternity centers; or it might be receiving cancer treatment at our nationally-recognized cancer center. No matter what your family needs, we’ll be with you every step of the way.

The UnityPoint Health – Des Moines family includes the providers, nurses and staff who work together to coordinate your care and deliver the best patient experience possible. We consider it our privilege to be with you during some of life’s most difficult and joyful times.

To learn more about our services, locations or to find a provider for you and your family, visit unitypoint.org.
Iowa’s 118 hospitals are a significant economic contributor whose effects extend well beyond the hospital walls. This economic impact ripples out to create even more jobs and income. These substantial dollars translate into income for Main Street businesses, from grocery stores and restaurants to car dealers and home builders, as well as tax revenue that supports infrastructure, social programs and schools.

As part of their essential mission, nonprofit hospitals provide programs and services at little or no cost. These community benefit programs are designed to address specific community health needs. They provide treatment or health education by improving access to health care services, enhancing the health of the overall community, advancing medical knowledge and relieving or reducing the burden of other efforts. These benefits include classes, screenings, immunizations, counseling, scholarships, research and in-kind contributions to other community groups. Additionally, hospitals must make up for losses created when people cannot pay for their care as well as payment shortfalls from the Medicaid program.

Beyond economic impact and community benefitting services and programs, hospitals provide a social benefit that may not be readily measured but can be seen throughout the community. For example, many hospital jobs require undergraduate and graduate college education – often far more than other employers (particularly in rural areas). This provides the community with a significant pool of well-educated citizens and potential leaders. Furthermore, because of their relatively large size, hospitals offer opportunities for employees to grow their careers and support this by subsidizing employee continuing education. This leads to long careers at the same hospital, creating local stability as these employees raise their families and become increasingly anchored in the community.
Long-term planning can thwart your success

Many aspiring entrepreneurs delay starting their own business because they’ve heard they can’t start a business without a three- to five-year plan. I disagree. That kind of thinking would have left many of today’s successful companies in non-existence—including my own.

Now entering my thirtieth year in business, my team and I operated for the first eight years without an official long-term plan, but that didn’t keep us from moving forward and achieving great success and growth.

I’m known for being a planner by nature, but I didn’t create a long-term plan because I didn’t know specifically what I wanted in terms of the company’s growth.

During those early years, we were exploring, creating and testing different paths so we could decide where we wanted to go. We had doubts about growing in some areas and fears of tackling other unknown areas. The economic downturn in our niche market also meant we were dealing with challenging day-to-day emergencies and reacting to being consistently too busy. During those years, I knew I should and would create a long-term plan — eventually, but relied instead on strategic visioning.

As many successful companies have proven, long-term business planning may be bypassed when other strategic visioning and goal-setting steps are in place.

After employing the services of several leading professional business consultants and companies, and combining their advice with my team’s vision, we’ve since created a business plan for the company — a short-term plan. That’s right, we’re still avoiding long-term planning, and I believe most business owners should do so, as well. Why be locked into a plan that can quickly have you losing sales and market share?

Technology and adaptability allow companies that embrace change to stay on the cutting edge. These are the companies that will succeed and grow by being nimble. They can create an immediate solution to a client or industry-wide challenge, or even develop an unforeseen new product line in unprecedented time.

Shorter-term planning also allows more of your employees to have a voice in the company’s goal-setting, and in turn, to be more engaged in achieving them.

Following a traditional three- to five-year long-term business plan nearly guarantees your competition will pass you by. Is what you wanted three years ago still what you want today? Don’t get stuck with a plan that doesn’t allow you to pivot and go in a completely different direction if needed.

You still need to have aspirations and goals — and a process to get there — but you may want to consider setting shorter timeframes for them. I recommend you review and rewrite your business plan a few times per year, and when it isn’t working, or it needs adjusting, change it immediately — not later.

For those of you waiting for just the right time to start your own business, there will probably never be a perfect time. If you have an idea and the passion to get a business off the ground, then that’s the time to get started. Create your vision, solicit feedback from other business owners and then engage business consultants to create a short-term plan. A short-term plan, paired with an ultimate strategic vision, can get your business off the ground and on the road to success—sooner rather than later.
Example dangers of reaching for higher yields

In mid-May, a quick review of the Wall Street Journal revealed the average yield on a five-year CD was 1.26 percent and the 10-year U.S. Treasury note was yielding 1.85 percent.

These low rates can lead investors to seek higher returns in other places. Two especially popular ones are longer-term bonds and high-yield bonds. While there may be a place for these in your portfolio, the age-old warning “caveat emptor,” or buyer beware, bears repeating.

If the purpose of bonds in your portfolio is primarily to provide stability and reduce risk, then high-quality, short-term bonds make the most sense. However, these bonds currently provide small returns. There are other kinds of bonds with higher current interest rates, including very long-term bonds and lower quality, “high-yield” (aka “junk”) bonds. Both are also higher risk in terms of potential price variation prior to maturity.

Bond prices move in the opposite direction of interest rates. So if the Federal Reserve does influence a rise in interest rates (someday!), the price of an investor’s bonds, all other things being equal, will decline. The longer the bond, the greater the price variation.

A May 19 graphic in the Wall Street Journal showed that a 1 percent increase in interest rates causes the price of a 10-year Treasury bond to decline by 6 percent, while the price of a French 50-year bond would decline by 27 percent. The effective annual yield of the French 50-year bond is under 2.25 percent. Is an extra 1.25 percent in current yield worth the increased risk of a 18 percent price decline over 10 to 20 years?

Bond investors also reach for higher yield by purchasing lower-quality bonds. Bond buyers set the actual market price and yields on bonds with similar maturity dates according to credit quality (the likelihood the issuer will make interest payments and repay in full on time). The higher the probability of default or late or restructured payments, the higher the interest rate demanded by bond buyers.

While investors may get a higher initial interest payment, the risk of these lower quality bonds, the expected total yield to maturity, is never fully realized. This would be the case if the bond defaults or pays later and/or in lower amounts. Puerto Rican bonds provide a current example of how this can happen.

In 2012, interest rates (yields) on Puerto Rican debt was about two percentage points higher than highly rated municipal bonds of similar maturity. Not only were the yields higher than bonds of similar maturity, but the interest paid by these bonds was, and is, exempt from federal, state and local income taxes, making them very attractive. Bond investors, some of whom thought bonds were inherently “safer” than stocks, took the higher yields offered by the Puerto Rican bonds even though the credit quality was lower.

Since that time, Puerto Rico has defaulted and will likely continue to restructure its payments. This has caused the price of some bonds to fall from par, or face value, of $10,000, to less than $7,000 (a 30 percent decline). Bonds with longer maturities have seen their prices fall even farther.

The lesson for investors is that there really is still no such thing as a free lunch. Investments that offer or advertise higher returns invariably involve higher risk, whether they are stocks or bonds.
Hacks for your workday

Whether you own your own business, run someone else’s, are responsible for an entire department or just have to pack 60 hours of work into a 40ish-hour workweek — I feel your pain.

No matter what industry you’re in, my guess is that your workday is a little like mine. There’s never enough time, and no matter how carefully you plan, unexpected fires end up dominating your day.

Combine that reality with the pressures of demonstrating return on investment faster and probably with fewer people and a stagnant budget, and it is even more daunting.

But that’s not even the greatest source of pressure. I’ve been in business for almost 30 years, and the pace of change just keeps getting faster and more disruptive.

We’re moving so fast that I don’t even think we realize how dramatic the change is. Facebook has only been around since 2006. The first iPhone made its debut in 2007. Forget all of the other changes we’ve experienced. How have just those two introductions influenced your work and your life?

And guess what? It’s only going to get more disruptive and faster.

Let’s review. You’re doing more. You’re being interrupted more. You’re expected to deliver more ROI, and faster, please. Oh yeah, and the world is spinning faster and faster while you try to do all of that.

If you want to have any chance of winning the game, you need to change the rules. I know I’ve had to do that to juggle running a couple of companies, serving 100 clients and producing as much content as I need to do. Here are some hacks that help me and my team make it all happen.

Claim YOUR day: One of the best changes that have come with this work evolution is the recognition that there is no such thing as 9-5, and everyone has an optimal work window. At McLellan Marketing Group, we have people who start at 7 and people who roll in closer to 9:30 a.m. We all know when we’re at our best, and we’ve figured out how to allow everyone to work at their peak times and still honor all of the collaboration we need to do every day.

Know your cycle: You don’t have the luxury of not doing your best and most important work when you’re at your best. So you need to know when that is. And odds are, you have different ideal zones for different types of work.

You need to take into account two distinct factors. When is your output at the highest level, and when are you the most efficient with the work?

Make a list of the top five to eight tasks you perform on a regular basis. Email, meetings, ideation, writing, etc. Then spend a couple of weeks trying to do those tasks at different times of the day. Monitor/record your outputs in terms of both quality and speed. Look for patterns and then build a grid that shows when you should ideally do what.

You won’t be able to honor it every day. But if you can do this three days out of five, you’ll be stunned at the increase in the volume and the value of your work.

Shape your schedule: If you don’t allocate and protect your thinking time, your trend tracking time and your vision creation time, it will never happen. You’ll never have a day without a fire. You’ll never have a day without too many emails. Whether it’s a full day a month or blocks of time every week, put it on your calendar now and protect it.

If you want to be at the top of your game, you’re going to have to give yourself an edge. Give these hacks a try and let me know if they’ve helped.
The bookselling industry was in disarray when Alice Meyer opened Beaverdale Books 10 years ago. Roughly 60 percent of the nation's independent bookstores had folded during the previous 15 years. In fact, the month after Meyer opened her 1,000-square-foot store in the Beaverdale Shopping Center, Big Table Books in Ames shut its doors after 14 years.

Digital readers were capturing ever-larger shares of the publishing market, and independent stores were under pressure from the discounts offered by industry giants Amazon.com and Barnes & Noble. But Meyer was not dissuaded. And it's a good thing, because 10 years later the industry is growing again, with stores like hers leading the way. The American Booksellers Association reports that its membership, as well as the number of stores its members operate, has grown every year since 2009 when 1,401 members operated 1,651 stores. Today, the group has 1,775 members with 2,311 stores.

"New stores are opening, established stores are finding new owners, and a new generation is coming into the business," said Meg Smith, a spokeswoman for American Booksellers.

Meyer is the prototype new owner, said Carrie Obry of the Midwest Booksellers Association, a regional affiliate of the national group. "Alice is positive and open-minded and tries new things," Obry said, including targeted mailings and author events. Booksellers, like local foods and artisans, are benefitting from the shop local movement, she added. Beaverdale Books opened with 6,500 titles in 2006 and now carries 9,400. While Meyer won’t reveal sales figures, she says the business has been an evolving process.

Meyer got the idea to open a store in the early 2000s while working as a community development officer for the state of Iowa. She enjoyed visiting independent bookstores when she traveled and said a newspaper article in the late 1990s piqued her interest. (The article was about The Book Store, a Des Moines institution since 1961, which closed two years ago following a fire at the Equitable Building.)

Meyer did research and attended a weeklong Bookselling School in Denver. The U.S. Small Business Administration helped her develop a plan.

She opened Beaverdale Books in July 2006 with help from friends and volunteers while she was still working for the state. Four years later when she turned 60, Meyer accepted a buyout from the state and focused full time on the store. Her store’s strengths include its large selection of children's books and Meyer’s promotion of Iowa authors, about 400 of whom have books on her shelves today.

"Iowa authors started coming in the day we opened," Meyer said, asking for help promoting their books. "We weren't prepared for it. It started with one shelf, then a bookcase, then a section."

Today, Iowa authors command an entire wall, 42 shelves. Des Moines native Bill Bryson has his own shelf, while there are 15 shelves of fiction by Iowa authors and nine shelves of nonfiction, along with sections for Iowans' memoirs, poetry, music and cookbooks.

Bryson and Des Moines author Jim Autry, whose books provide business and inspirational advice, are Meyer’s two best-selling Iowa authors, while her most popular new Iowa book is “Water,” Jennifer Wilson’s novel that explores Iowa’s looming water crisis.

“Alice and her book shop are really important,” said Simpson College’s William Friedricks, who has written five books about Iowa business history and who advises the University of Iowa Press, which last year published “Equal Before the Law: How Iowa Led the Nation to Marriage Equality.”

“She not only carries the books, she knows the books,” Friedricks said.
ON THE MOVE: Promotions, changes, appointments

Edward (Ted) Ropple
has been hired as chief information officer at Bankers Trust Co.

Naomi Hamlett
City of Des Moines
Hired as economic development coordinator
nahamlett@dmgov.org

Ryan Moffatt
City of Des Moines
Hired as economic development project manager
rlmoffatt@dmgov.org

Rachel Bowley
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Hired as project manager
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Greg Vickroy
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Bill Keifer
Realty Technology Services
Hired as IT services associate
keifer.bill@realtysite.com

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COMMITTED TO BUILDING SERVICE
Design-Build | General Contracting | Construction Management | Roofing Services | Maintenance Services

FOR SALE - MEXICO
Ocean View Home / Investment Rental

IOWA OWNED
Furnished residence has three bedrooms with AC, two and half baths. Bedrooms can sleep 10. Furnished terrace with Palapa roof. Spacious living room complete with bar, large Dining room. Fully equipped kitchen, laundry area, high-speed DSL Internet connection, garage with room for ATV, Pool. Private residential compound, completely safe, beach is a short 70 meter walk from the house. Villa Obregon sits on the beach on the Pacific coast of Mexico.

$335,000 USD
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PLEASE JOIN US AS WE HONOR THESE OUTSTANDING WOMEN

Business Record

women OF INFLUENCE

THE HONOREES

Debi Durham
Director | Iowa Economic Development Authority

Nora Everett
President of Retirement and Income Solutions | Principal Financial Group Inc.

Monica Friedman
Vice President of Human Resources | Nationwide Insurance

Diane Glass
Author & Founder | Pine Spirit LLC; Practicum Coordinator | PrairieFire

Barb Kniff-McCulla
Owner & CEO | KLK Construction Inc.

Cathy Lacy
Philanthropist and Community Volunteer

Dawn Martinez Oropeza
Executive Director | Al Exito

Ruth Randleman
Mayor | City of Carlisle

CAPTRUST Woman Business Owner of the Year
Eileen Wixted
Owner & Principal | Wixted & Company

Meredith Emerging Woman of Influence
Emily Abbas
Chief Marketing Officer & Chief of Staff | Bankers Trust Co.

WHEN: Thursday, August 4 | 4-7 pm
4 pm Complimentary hors d’oeuvres and cash bar reception
5:15 pm Presentation of honors

WHERE: Downtown Marriott Hotel
7th and Grand

TICKETS: businessrecord.com/events
Individual $39; Table of 10 $375

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Woman Business Owner of the Year SPONSOR
Emerging Woman of Influence SPONSOR
JULY 2016
9th & 10th
14th-17th
21th-24th

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children & families of iowa

Every child should be safe in their home.
Help CFI restore hope and change lives.

Tango Gala
Friday, July 29, 2016
Sheraton West Des Moines Hotel

Honorary Chairs,
Suku and Mary Radia

Tango guests enjoy delicious hors d’oeuvres, dancing to live music provided by Final Mix, and the chance to bid on exceptional items at the live and silent auctions.

More information available at www.cfiowa.org | 515.697.7968 | events@cfiowa.org
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PUBLIC NOTICES

NOTICE OF PROBATE OF WILL, OF APPOINTMENT OF EXECUTOR, AND NOTICE TO CREDITORS

The Iowa District Court
Polk County

Probate No. ESPR070119

In the matter of the Estate of
Clinton D. Wolf, Deceased.

To All Persons Interested in the Estate of Clinton D. Wolf, Deceased, who died on or about May 14, 2016:

You are hereby notified that on June 16, 2016, the last will and testament of Clinton D. Wolf, deceased, bearing date of October 24, 2011, was admitted to probate in the above named court and that Dawn Sassatelli was appointed executor of the estate. Any action to set aside the will must be brought in the district court of said county within the later to occur of four months from the date of the last publication of this notice or one month from the date of mailing of this notice to all heirs of the decedent, settlor and the spouse of the decedent whose identities are reasonably ascertainable. Any suit not filed within this period shall be forever barred.

Notice is further given that any person or entity possessing a claim against the estate shall mail proof of the claim to the trustee at the address listed below via certified mail, return receipt requested, by the later to occur of four (4) months from the date of mailing of this notice or thirty (30) days from the date of mailing of this notice to all heirs of the decedent settlor and the spouse of the decedent whose identities are reasonably ascertainable. Any suit not filed within this period shall be forever barred.

Published in the Business Record on July 8, 2016.

Business Record | July 8, 2016
At Iowa Radiology our commitment is to provide you state of the art technology, professional expertise, and patient focused care. Expect a personal approach with convenient scheduling and locations, in comfortable outpatient settings.

Our team of radiologists are respected for their compassion and communication skills with patients and referring physicians. We also have a number of physicians with specialties or fellowships in breast imaging, body imaging, interventional, musculoskeletal, pediatric and neurological radiology for the most precise interpretation. All radiologists are board certified and all equipment is ACR (American College of Radiology) accredited. We are proud to serve you.

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- MRI - Wide Bore & Closed
- CT Scan
- Ultrasound
- Bone Density
- Virtual Colonoscopy
- Fluoroscopy
- General X-ray

**WOMEN’S IMAGING**
- 3D Digital Mammography
- Breast Biopsy
- Breast MRI
- OB & Breast Ultrasound

**RADIOLOGISTS**

**General Diagnostic Radiology**
- James Jacobs, M.D.
- Michael Soe, M.D.
- Christopher Waddell, D.O.

**Breast Imaging**
- Lindsey Grandbois, D.O., RPh
- William Heggen, M.D.
- Gopika Myneni, M.D.
- Jill Westercamp, M.D.

**Body Imaging**
- Paul Keller, M.S., M.D.
- Brad King, D.O.
- Brett Richardson, D.O.
- John Rizzi, M.D.
- Marvin Walker, D.O.

**Angiography and Interventional**
- Olaf Kaufman, M.D., Ph.D.
- David Lacey, M.D.
- Andrew Nish, M.D.
- Benjamin Stradling, D.O.
- Casey Burch, PA-C
- Chelsey Holcomb, PA-C

**Musculoskeletal**
- James Choi, M.D.
- Brett Richardson, D.O.

**Emergency Radiology**
- Ryan Menzel, D.O.

**Pediatric**
- Brent Steinberg, M.D., Pharm D.

**Magnetic Resonance Imaging**
- Rory Karibo, D.O.
- Gerard Waggenspack, M.D.

**Neuroradiology**
- Charles DePena, M.D.
- Aaron Hurlbut, M.D.
- Robert Stears, M.D.
- Gerard Waggenspack, M.D.