

IOWA ASSOCIATION OF BUSINESS AND INDUSTRY



MONTHLY

APRIL 2024



QC Business Leaders Excited to Host 'Getting Down to Business'

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CALENDAR OF EVENTS

APRIL 17 Automation Summit DAVENPORT

APRIL 22 Coolest Thing Made in Iowa POPULAR VOTE ROUND

MAY 2-3 Leadership Iowa Session: Economic Development & Workforce FOREST CITY

MAY 14 Webinar: PM2.5 NAAQS Update

JUNE 4-6 Taking Care of Business Conference QUAD CITIES JUNE 4-6 Leadership Iowa: Graduation QUAD CITIES

JULY 14-18 Business Horizons DES MOINES

AUGUST 4-8 Leadership Iowa University DES MOINES

AUGUST 8-9 Executive Forum MASON CITY

AUGUST 26 Executive Open Golf Outing WEST DES MOINES

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FROM THE CHAIR:

Spring Spotlight: Quad Cities and the 2024 Taking Care of Business Conference

April brings our attention to spring and the excitement that comes with the renewal of the growing season. With this, it is appropriate that the cover story looks at the Quad Cities region of Iowa and Illinois - an area that continues to demonstrate a drive for business and economic growth. I think you will find it an informative and interesting read and a great precursor as our ABI Taking Care of Business Conference heads to the Quad Cities June 4-6.

We previously made mention of ABI's annual Business Day in Des Moines which was held last month and by all accounts was a huge success. We were honored to have the House and Senate Minority and Majority leaders on hand to share their thoughts on the current legislative session as well as comments from Governor Reynolds. Business Day provided yet another opportunity for ABI members to thank state officials for their service and to discuss pending legislation. Whether a business owner or a legislator, we all want to help make Iowa a better place to live, work, and raise a family. Thank you to those who participated from across our state.

Finally, I would note that two hotels are already sold out for the 2024 Taking Care of Business Conference, ABI's 121st annual convention. As I noted earlier, the conference will be held in the Quad Cities June 4-6. The good news is that there are still plenty of other lodging options remaining. Please go to www.iowaabi.org/events for more information.

The hospitality, speakers, venues, and networking at the conference are the very best you will find anywhere in the state. If you and your team attend only one event this year, this is the one that will give you the best return on your investment in terms of time, money, connections, and resources. Please consider this your personal invitation to attend, and I look forward to seeing you and your colleagues in June. ABI



Chad Reece ABI Vice Chair Winnebago Industries

CAPITOL BUSINESS: ABI Regional Meetings Coming to a City Near You

The 2024 Legislative Session is nearing conclusion as policymakers work to approve a budget, reach an agreement on tax policy and sign off on last minute policy items before they adjourn sine die for the year. ABI is on solid footing when it comes to ensuring passage of legislation that falls under our priorities: Workforce, Taxes and Regulatory Reform.

The ABI public policy team does not rest on our laurels once we're finished with the session. We jump right into developing ABI's policy positions for the following year. Regional meetings are held across the state to share the results of the session with the business community and to obtain feedback on what the policy team should focus on in the new year.

Meetings will be held in all four cor-

ners of the state and Des Moines. This grassroots, bottom up process, allows attendees to make their voices heard and let us know what matters to them and their companies.

Following those meetings, we will be in the Quad Cities for the 2024 Taking Care of Business Conference. The ABI public policy team is hosting a workshop, which will dive into the 2024 session and provide an extensive forecast of the 2024 election cycle for both federal and state races.

In August, ABI's five public policy committees meet in Des Moines to review and amend our current policy statements. Following that, our Legislative Committee meets to consider the public policy committee recommendations and establish recommendations related to our priorities for the new year. In September, the ABI Board of Directors convenes and puts their stamp of approval on the priorities and policies for 2025.

We encourage all ABI members to attend a regional meeting, the June Conference or join one or more of our public policy committees. The more that members are engaged, the more effective ABI staff are at addressing the needs of the business community.

If you want to join a committee or attend a regional meeting, please contact me at bhartkopf@iowaabi.org. If you want to register for the best business conference in the state, go to www.iowaabi.org/events.

We look forward to seeing you at an ABI event soon! **ABI**



Brad Hartkopf Senior Director, Public Policy ABI

bhartkopf@iowaabi.org

EXPERT ADVICE:

A Tax Planning Checklist: How to Avoid Surprises and Stay Compliant

Filing your tax return can be a daunting task, especially if you're not sure what to expect or how much you'll owe. If you've just filed your tax return and were unpleasantly surprised, don't worry. There are several things you can do to make sure you're not caught off guard next year.

- Be realistic about your withholding If you've received a promotion or experienced a significant rise in income, it's a good idea to update your Form W-4 with your employer. Keep track of your withholding if you're investing or eligible for bonuses. Use the IRS online withholding calculator to determine the optimal amount.
- Consider estimated tax payments If you work in the gig economy or have a side hustle, you should consider making estimated tax payments. Gig work is not subject to withholding and may lead to an unpleasant surprise on your tax return. While estimated payments are due four times a year, some people choose to make monthly payments.
- Run the numbers In December, review all your income statements, pay stubs, and investment information to create a mock tax return. This will

help you identify any surprises and adjust your finances accordingly.

- Consult an experienced advisor If you have a significant amount of non-W-2 income, it's a good idea to speak with a tax professional. They can provide advice on minimizing your tax liability and staying compliant with tax laws.
- Budget accordingly Don't forget that you may owe taxes sometimes. If you've had a profitable year in business or made a significant investment, set aside money in your budget to cover your tax obligations.

Remember to keep an eye on your withholding, consider estimated tax payments, run the numbers, consult with a professional, and budget accordingly. By doing so, you'll be well on your way to staying compliant with tax laws and minimizing your tax liability.

By being proactive and taking these steps, you can remain informed about your tax situation and avoid any unpleasant surprises come tax season.

Eide Bailly's experienced team is here to make taxes less... taxing. Whatever your business needs – we can help. ABI



Joe B. Kristan, CPA Partner Eide Bailly

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Fredrikson

Q&A: How Integrated Receivables Can Improve Cash Flow and Reduce Risk

Cash flow is the lifeblood of every business. Since the pandemic, companies are looking for ways to improve cash flow and reduce risk like never before. Short-term survival and long-term viability are challenges that many companies did not see coming. Companies are turning to specialized solutions to help overcome these challenges.

Many businesses are focusing on the benefits of receivables technology, like integrated receivables. Integrated Receivables improves operational efficiency and decision making by combining multiple workflows into a single artificial intelligence (AI) powered platform, including cash application, collections, credit management and advanced reporting capabilities. Read on to learn more about Integrated Receivables.

HOW DOES INTEGRATED RECEIVABLES WORK?

Integrated Receivables is a solution that greatly reduces resources required for the cash application process via automation, accelerates the payment cycle and improves cash flow for businesses.

All payment methods are consolidated into one platform and automated processes replace traditionally manual methods of clearing invoices in a business' enterprise resource planning (ERP) system.

HOW ARE OPERATIONAL EXPENSES REDUCED?

Resources can be realigned because of a reduced cost per transaction, no infrastructure costs and simpler processes.

HOW IS VISIBILITY IMPROVED?

Processes can be fully automated with a single view of payments, exception processing and zero-touch cash application. Combining several workflows into a single platform that is accessed by multiple teams means increased accuracy and visibility, as well as reduced staff time spent researching and compiling data.

Additionally, visibility into cash flow-impacting activities makes it easy for businesses to understand how they can make improvements.

HOW IS WORKING CAPITAL OPTIMIZED?

AI-driven risk-based collections are deployed with accurate cash flow forecasts and reduced dispute/deduction cycle time.

HOW ARE PAYMENTS CONSOLIDATED?

Businesses can get a clear picture of all payments, regardless of payment method – including checks, ACH, credit card, wire and more in one user interface.

IS THE FIRST PASS MATCH RATE INCREASED?

The first pass match rate is increased with unlimited payment matching rules. Intelligent document and data recognition, and machine learning technology improve matching rates even further.

WILL IT CONNECT WITH ANY ERP SYSTEM?

Integrated Receivables is an agnostic platform that can be integrated with any ERP system, including SAP, Oracle, MS Dynamics, QuickBooks or home-built systems.

HOW IS EXCEPTION PROCESSING HANDLED?

Businesses can work with their financial institution to process exceptions or use the solution to process their own exceptions.

IS ZERO TOUCH INVOICE CLEARING IMPROVED?

Invoices are cleared automatically, with invoice clearing files provided in any format for businesses to load into their ERP system(s).

IS A PAYMENTS AND INVOICE PORTAL AVAILABLE?

invoice copies.

As an additional service, Integrated Receivables can be leveraged as a payments portal. Businesses can accept credit card and ACH payments from their customers – and get access to

WHAT ADDITIONAL SERVICES ARE INCLUDED?

There are a variety of other value-added services available, including a bank-certified collections platform that leverages AI-driven collection risk scoring, streamlined dispute and deduction management workflow, and advanced credit management analysis and approvals.

CAN THIS SOLUTION IMPROVE TEAM COLLABORATION?

Manual work can be challenging to monitor even when everyone is in the same office. Having an online specialized solution that allows credit analysts, collections analysts, cash appliers and more to have everything at their fingertips, regardless of where they are, is important to improving operational efficiency.

HOW DO REMOTE EMPLOYEES STAY CONNECTED?

Collaboration portals allow teams to stay connected while working remotely. The platform is configurable so that each team can access everything they need while limiting access to functionality they do not need.

HOW CAN A BUSINESS GAIN TASK AUTOMATION?

Hiring more staff to handle tasks is often challenging. Plus, it may be more difficult to hire during times of economic uncertainty.

So, it is more important than ever to automate tasks such as risk assessment, workflow routing, correspondence with customers and applying payments. Automating these tasks can free up resources to focus on more value-added tasks.

HOW IS ARTIFICIAL INTELLIGENCE LEVERAGED TO AID DECISION-MAKING?

Credit and collections departments can leverage a specialized solution featuring AI that accurately predicts future risk, automatically prioritizes and assigns accounts to appropriate strategies for collections, interprets incoming emails from customers, and suggests required actions and responses.

Additionally, machine learning monitors user action to learn how to automatically apply incoming payments, moving businesses closer to a zero-touch environment.

WHAT ARE THE REPORTING CAPABILITIES?

It is extremely important for businesses to have timely details about what needs to be done each day and what work was completed the day before, especially if all or part of a business' workforce works remotely.

Detailed reports allow businesses to quickly make operational adjustments to protect business continuity. For example, if an employee is sick or needs to be out of the office, their daily work can easily be reassigned to other team members to ensure optimal results.

User-configurable dashboards provide a visual snapshot of management metrics to help managers keep senior leaders updated on cash flow and other important measures.

Contact your Treasury Sales Officer or reach out to me to learn more. ABI



Adam Determann, CTP AVP, Treasury Management Officer ADetermann@BankersTrust.com

WHAT'S TRENDING:

From Uncertainty to Opportunity: M&A Transitions into 2024

As it relates to merger and acquisition activity, 2023 marked a year of cautious recalibration among corporate and private equity buyers alike. The sector experienced a 15%-20% decline in M&A activity compared to 2022, and an even more pronounced 35% dip from the 2021 peak. This downturn was not entirely unexpected, as the fear of buying into a potentially substantial recession deterred buyers, leading many to side-line their acquisition plans.

That being said, 2023 actually unfolded more favorably than anticipated, as the initial apprehensions about a dramatic economic downturn eased as the year progressed. 2023 ended on a positive note, with inflation cooling and interest rates stabilizing, promoting a gradual resurgence of confidence among buyers. This renewed optimism is evident in the expectations for 2024, where M&A activity is projected to rebound by approximately 12%.

2024 is a presidential election year and an interesting one at that. While this provides good talking points, historically, neither the election year nor the specific prevailing party has actually had a meaningful impact on overall M&A activity. GDP growth has a much stronger correlation, and when you look at tem-



Tom Cavanagh Vice President & Shareholder BCC Advisers tom@bccadvisers.com

pering inflation, anticipated interest rate cuts, easing supply chain challenges, and steadier employment dynamics, it is setting the stage for a healthier economic landscape in 2024 and beyond.

Overall, as we get further into 2024, the M&A environment appears poised for recovery, buoyed by returning confidence and realistic expectations. Baby boomer owners aren't getting younger, organic growth isn't getting easier, and private equity firms aren't receiving less pressure to deploy their funds. While challenges certainly remain, the outlook for M&A is a cautiously optimistic one. ABI

This renewed optimism is evident in the expectations for 2024, where M&A activity is projected to rebound by approximately 12%.

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COVER STORY FROM PAGE 23

QC Business Leaders Excited to Host 'Getting Down to Business'



FRANK KELLY

By Emery Styron

"It's called 'the Mighty Mississippi for a reason,'" says Quad Citian Scott Math when asked about must-experience attractions for attendees at ABI's June 4-6 Taking Care of Business Conference at Davenport's RiverCenter.

The shimmering Mississippi will never be far from view as ABI brings together more than 500 conferees to learn, network and share ideas on how to grow and strengthen Iowa's business climate. Mr. Math, vice president of operations for restaurant-hotel operator Heart of America Group, welcomes the chance to hear topnotch main stage speakers and rub shoulders with other Iowa business leaders, but he's just as excited for the opportunity to show off the hospitality and attractions his company and his hometown have to offer.

Representatives of long-time ABI and Quad Cities business stalwarts Arconic and Russell Construction say the conference is valuable at any location but having it return to the Quad Cities sweetens the deal.

"It's important to showcase your backyard," says Russell Vice President Matt Rebro, offering a welcome to first-time visitors and others for whom "it's the first time in a while."

Mr. Rebro is "proud to have grown up" in the Quad Cities and to have been a part of its changes. "We've evolved," he says. "I hope people embrace the dining, the brew pubs, the museums. Good things are happening here. It's a good place to be."

Headquartered in the Quad Cities since its founding in 1983, with branches in Kansas City and St. Louis, Rus-





LESA FRANCE KENNEDY

sell has completed more than \$3 billion in construction and real estate development services across 33 states. Russell's involvement with ABI, starting with Business Horizons and Leadership Iowa in the late 1990s, "creates and forges relationships that have translated directly to business," says Mr. Rebro. "We're approaching 20-plus years of consistently supporting ABI and the ABI Foundation. We're proud to do it," says Mr. Rebro. "We look at ABI as our state's chamber of commerce."

Arconic, a key player in the Quad Cities industrial line-up since Alcoa opened its vast Riverdale aluminum rolling mill in 1948, has been an ABI member for decades, says Public Affairs Manager John Riches. The annual conference is "not just about advocating for business. It's about educating and informing and providing different ways of looking at business issues. That's why they get such a huge turnout when they have this event every year. It's an opportunity for employees who attend to take solid info home and find ways to utilize in their operations."

A tour of Arconic's mile-long plant is an option for conference attendees, but likely to fill up fast. Mr. Riches says there are plenty of other attractions if you miss the tour.

"It would be great for people to see the Quad Cities. It's changed a lot over the years. The river is a huge part of recreation, from bike trails to boating. It's just an opportunity for Quad Cities to show itself in a good light to people and businesses around the state who might want to expand. We have a great location and a great workforce. We appreciate the on-

CONFERENCE VENUES





FIGGE ART MUSEUM

HOTEL BLACKHAWK



TOMMY SPAULDING

going support from ABI."

Heart of America Group owns and operates a portfolio of restaurants, hotels and commercial developments across the upper Midwest, relying on operations support centers in Moline and Des Moines. Mr. Math looks forward to the opportunities to interact with ABI conferees from a wide range of industries. "It's good for us as hoteliers and restaurateurs to see the concerns of the people we deal with," he says.

Mr. Math, who has served on planning committees for the conference and began his hospitality career working at restaurants in high school and college, embraces the role of host of the conference known for world-renowned speakers, brainstorming, education, networking and fellowship.

"We love to entertain," he says, welcoming visitors to dine at HOA's founding restaurant, the original Machine Shed, opened in 1978 as a tribute to the American farmer; Johnny's Italian Steakhouse, occupying a refurbished historic building in downtown Moline; or the newer J Bar, "a chef-driven" culinary experience on Elmore Avenue in downtown Davenport.

Beyond dining, he encourages conference attendees to explore the Quad Cities' myriad attractions, from John Deere's Davenport Works — "It's absolutely an iconic company that really puts Quad Cities on the map" — to the "Sweets & Spirits" and lock and dam tours.

"You get that exposure to the community. There's so many different things to do and learn about the area," he says. "You're seeing it and hearing it from the folks that actually live it." **ABI**



Company Snapshots

Arconic

Arconic traces its heritage to the founding of Alcoa in Pittsburgh, Pennsylvania, in 1888 and has helped shape the aerospace, automotive and construction industries since the days of the Wright Brothers and Henry Ford. Arconic was launched as a standalone company in 2016.

The former Alcoa Davenport Works opened for business as an aluminum rolling mill with 30-40 acres under roof in 1946, according to Public Affairs Manager John Riches.

In 2019, Arconic announced that it would split into two separate businesses. Arconic Inc. would be renamed Howmet and focus on engineered products. A new company, Arconic Corporation, would be set up to turn aluminum and other lightweight metals into engineered products such as turbine blades for sectors including aerospace and automotive. The separation was completed effective April 1, 2020 and in 2023, private equity firm Apollo Global Management completed the acquisition of Arconic.

Arconic Davenport Works has 6 million square-feet of floor space under roof — far more than enough to contain an 18-hole golf course, Mr. Riches says. Some 2,500 employees produces 40-50 different alloys, casting them into large slabs and rolling them into differing dimensions for aerospace, defense, automotive and other industries.

The plant, which celebrated its 75th anniversary last year, is located on the west bank of the Mississippi River. The river location may have been important in the mid-1940s, but if the plant were sited today, it wouldn't need the river, says Mr. Riches. Most shipping is done via truck and rail, though large equipment is sometimes brought to the plant via barge.

Heart of America Group

Starting with a 100-seat restaurant in 1978, the original Machine Shed at the edge of Davenport, Heart of America Group, founded by Mike and Kim Whalen, has grown to include a portfolio of award-winning owned and operated restaurants, hotels and commercial developments.

In addition to Machine Shed restaurants, with five other locations in Iowa, Wisconsin and Minnesota, and Johnny's Italian Steakhouse, with 14 locations from the upper Midwest to Houston, Texas, HOA's other restaurant brands include Burger Shed, The Republic on Grand, Fifth Avenue Syndicate, Thunder Bay Grille and The J Bar.

Hotel properties range from locations affiliated with well-known chains such as Hilton Garden Inns, Fairfield Inn & Suites, Embassy Suites and Holiday Inns, to boutique brands including The Rewind Hotel, Revel Hotel, Wildwood Lodge, Hotel Renovo and The Axis Hotel.

The company has expanded development to include its first multi-family apartment complex, expected to open in June in Des Moines' East Village. Other HOA brands include Hyper Energy Bar drive-up drink kiosks and Tommy's Express Car Wash, which may share the same parking lot.

"We design, we build and we operate. Mike is so committed. When he builds something, he wants it to last forever," says Mr. Math, praising HOA's roll-up-your-sleeves, team-oriented culture. "We're having fun with it. In an industry like ours, that's a rarity."

Russell Construction

Davenport-based Russell Construction, was founded in 1983 by Jim Russell, who leads the company, along with his spouse Michelle Solis Russell and daughter Caitlin, who serves as president. The company expanded with acquisitions to St. Louis and Kansas City in recent years.

A major focus for Russell is development for the federal government in various states and industrial development. "We definitely have a client-centric mentality. We endeavor to be more of an extension to the client than a vendor to the client. We have a lot of pride in our culture. It's a differentiator for us," says Caitlin Russell.

Recent projects Russell likes to showcase are the Mulberry Clinic for UnityPoint in Muscatine, bringing state-of-the-art healthcare facilities to a nearby community; the University of Iowa's Stanley Museum of Art in Iowa City, recognized with a Master Builders of Iowa Award; and Russell Industrial Park at Interstate 80 and Northwest Boulevard in Davenport.

Russell is both developer and contractor for the industrial park, which Ms. Russell characterizes as "one of the first true industrial parks built in the Quad Cities in 20 years."

The completed park will include more than 1 million square feet of "advanced space and innovative buildings," built with pre-cast concrete panels, meet today's industry demands for higher clear heights, wider column spacing and better daylighting.

"We work directly with many ABI members such as Deere, Kent, Alliant, A.Y. McDonald, companies that really want to support Iowa," says Vice President Matt Rebro. "It will be fun to have everybody come together in the Quad Cities in June for the conference." ABI

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FROM THE FOUNDATION: College students forge their journey in Iowa through Leadership Iowa University

Leadership Iowa University (LIU), a fiveday summer program of the Iowa Association of Business and Industry (ABI) Foundation, is designed to connect our state's next decision-makers with tools for personal and professional success. LIU offers college-age students the ability to explore Iowa's opportunities with a focus on helping them bridge the gap between college and career.

Program Timeline and Expectations

The 2024 program will take place August 4-8 in Des Moines. Throughout the week, participants will meet 75+ industry professionals and community leaders to learn about Iowa's different industries and organizations. By way of networking events, engaging roundtable discussions, a dynamic speaker series, and business tours, participants rediscover why Iowa is the ideal state to live and work.

Program Eligibility and Ideal Candidates

Up to 30 students are selected each summer. Any student currently enrolled at an Iowa college/university or interning for an Iowa-based company is eligible to apply. Eligible students can also be nominated; the ABI Foundation staff will reach out to nominees with program information and an invitation to apply. Ideal candidates for LIU are students considering a future in Iowa with a desire to positively impact their workplaces, communities, and our state. Participants are often "big picture" thinkers with diverse backgrounds, experiences, and a variety of career and academic interests. Additionally, participants also demonstrate being an engaged leader,

whether it's on their campus or in their communities.

Program Highlights and Testimonials

In last year's program, 28 participants represented 11 colleges and universities spanning 21 academic majors. After completing the 2023 program, participants reported (1) confidently developed or expanded their network; (2) increased awareness of Iowa businesses and industries, as well as their economic impact on the state; and (3) a clearer understanding of how to attain personal and professional goals in Iowa.

Don't just take our word for it. Hear what some of those participants had to say:

"Leadership Iowa University has given me so much appreciation for Iowa. Being a part of this program has provided me with new considerations and perspectives, not just about the opportunities here, but also about the type of leader I have the potential to be." - Faith Wahls, Coe College

"Connections and life lessons were important takeaways from this program, and so was the network of individuals who helped me change the way I view certain industries and careers." - Tafara Hondonga, William Penn University

Each year, several participants are nominated and sponsored by their employer as part of an "internship capstone" experience. Supplementing your summer internship program with the opportunity for your student-employee(s) to attend LIU contributes to their overall internship experience and positions your company for greater return on investment. ABI



Leadership Iowa University 2024 Program

WHO: Current freshman-seniors attending an Iowa college/university or interning in Iowa WHEN: August 4-8 WHERE: Des Moines PARTICIPATION FEE: \$500* *Fees cover all meals, lodging, materials, and activities during the program. Financial assistance is available.



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IOWA ASSOCIATION **OF BUSINESS** AND INDUSTRY

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The lowa Association of Business and Industry (ABI) has been the voice of lowa business since 1903. Its mission is to provide a strong, unified voice to business and industry on issues affecting lowa employers. ABI is comprised of member companies representing all industries and sizes in Iowa's 99 counties. ABI members employ more than 330,000 lowans.

PRESIDENT: Michael Ralston **EXECUTIVE VICE PRESIDENT:** Nicole Crain VICE PRESIDENT, PUBLIC POLICY: JD Davis PROGRAMS & ENGAGEMENT COORDINATOR, ABI FOUNDATION: Kendall Antle ADMINISTRATIVE ASSISTANT, ABI FOUNDATION: Jane Galloway SENIOR DIRECTOR, PUBLIC POLICY: Brad Hartkopf MEMBER SERVICES COORDINATOR: Levi Lefebure Iowa Association PROGRAMS DIRECTOR, ABI FOUNDATION: Jessi McOuerrev SENIOR DIRECTOR, MEMBER PROGRAMS: Holly Mueggenberg MARKETING AND COMMUNICATIONS DIRECTOR: Kelsev O'Connor EXECUTIVE ADMINISTRATIVE ASSISTANT: Michelle Vollstedt COMMUNICATIONS & MARKETING CONSULTANT: Katelyn Adams MEMBERSHIP DEVELOPMENT SERVICES: Kerry Servas

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To learn more about LIU or to discuss sending one of your interns through the program this summer, visit www. LeadershipIowaUniversity.com or contact info@ leadershipiowauniversity.com.

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ABI Foundation

Programs & Engagement Coordinator