



IOWA'S INFRASTRUCTURE:

State provides many
transportation options
for businesses

CHARESE YANNEY

former ABI board chair, member of the Iowa Transportation Commission



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The Iowa Association of Business and Industry (ABI) is the voice of Iowa business. It is Iowa's oldest and largest business network, representing 1,500 businesses that employ more than 333,000 Iowans. ABI benefits members by advocating on their behalf at the statehouse, connecting them with decision-makers to share ideas and services, offering solutions and best practices for issues that affect their businesses and developing our state's business and civic leaders.

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David Zrostlik

ABI Chair

Stellar Industries, Garner

The Importance of Transportation Infrastructure to Iowa

Iowa Business Day on the Hill 2018 is coming up on March 13. We thank our partners — the Iowa Chamber Alliance, the Iowa Chapter of the National Federation of Independent Business and the National Association of Women Business Owners — for their participation.

We also thank those of you reading this column who participated in that event. You know that at ABI, we take seriously our job to advocate on behalf of increasing economic opportunity for Iowans. We have great respect for elected officials, and we believe educating them about business is some of the most important work we do. So again, thank you.

This edition of Business Record Iowa carries a great cover story about Iowa's transportation infrastructure. I believe you'll enjoy this feature on the importance of transportation — and our state's transportation infrastructure — to business in

Iowa. As a manufacturer, I can tell you it's mighty important to Stellar Industries.

On another note, I recently joined other ABI representatives in Coralville for a media event related to the annual conference. I can share with you that there's great excitement in the Iowa City-Coralville region about ABI coming to town in June.

You can count on these folks in the region to roll out the red carpet to help make your 2018 Taking Care of Business Conference experience the best ever. I continue to be excited about the hospitality, speakers, venues and networking you'll see at ABI's 115th annual meeting.

So, if you haven't already done so, finalize your plans now to join your ABI colleagues in Coralville on June 5-7 for the Taking Care of Business Conference. You don't want to miss it! Register now at www.ABITakingCareOfBusiness.com.

Thank you once more for your support.

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by visiting www.iowaabi.org/membership/why-abi.





◀ EVENT REWIND



Leadership Iowa Session IV

January 10-12 | Des Moines

The fourth session for the Leadership Iowa class took place January 10-12 in Des Moines, a fitting location to explore the topic of Iowa's government. The jam-packed session included ABI's Legislative Briefing & Reception and visits to the capitol and judicial building where they were joined by expert guests who covered a variety of topics including the state budget, running for office, advocacy strategies and 2018 legislative priorities. The group's final day was spent at Camp Dodge, where they learned more about our Iowa National Guard, tested training simulators and took to the sky with a Chinook helicopter flight over the capital city.



NAFTA Works Forum

February 9 | ABI Office | Des Moines

People packed the ABI conference room for a conversation on the future of NAFTA and its importance to Iowa agriculture and business. The forum included remarks by a representative of Sen. Joni Ernst's office, Neil Herrington of the U.S. Chamber of Commerce and Iowa Deputy Secretary of Agriculture Mike Naig. A panel of Iowa manufacturing, logistics and farm leaders shared how Iowa's position as a leader in trade is helpful to their business. The event was sponsored by ABI, the Greater Des Moines Partnership, the U.S. Chamber of Commerce and Iowa Farm Bureau.

CALENDAR OF EVENTS



MARCH 13

Iowa Business Day on the Hill

ABI Office | Des Moines | 8:45 AM

MARCH 22

Employee Drug Testing Program: Signs, Symptoms, Solutions

ABI Office | Des Moines | 8:30 AM

APRIL 5-6

Leadership Iowa Session VI

Franklin County/Hampton

Visit www.iowaabi.org and click the "Events" tab for details on upcoming events.

JOIN US



ABI ANNUAL CONFERENCE EXPECTED TO DRAW 550 BUSINESS LEADERS TO IOWA CITY/CORALVILLE

An estimated 550 Iowa business leaders will converge in Coralville on June 5-7 for the Iowa Association of Business and Industry's (ABI) annual Taking Care of Business Conference. The conference will be held at the Coralville Marriott Hotel & Conference Center.

"If you're passionate about business in Iowa, you need to attend this conference," said Mike Ralston, ABI president. "Companies often bring their entire leadership team."

The Taking Care of Business Conference is Iowa's premiere statewide business conference. It brings together the state's most influential industry leaders to learn, network and share ideas on growing Iowa's business climate.

"No other event in Iowa attracts as many decision-makers looking to learn and network," said ABI Board Chair David Zrostlik, president of Stellar Industries in Garner.

The theme for 2018's conference is Iowa's place in the global economy. The conference will feature world-class speakers, including New York Times best-selling author Marc Goodman, geopolitical strategist Peter Zeihan, and supply chain management expert and experienced mountain climber John "Andy" Anderson.

Iowa business experts will lead 18 workshops on everything from cybersecurity to workplace well-being.

More than 500 Iowa business leaders attended the 2017 conference in Dubuque, including executives representing 250 businesses and organizations.

"We're proud to bring the Taking Care of Business Conference to the Iowa City/Coralville area," said Zrostlik. "The Creative Corridor is an economic engine for Iowa with its manufacturing, educated workforce and creative culture."

Attendees will also take advantage of regional gems, including the gorgeous Brown Deer Golf Club and the iconic Kinnick Stadium, home of Iowa Hawkeye football. They will also have a chance to participate in exclusive, one-of-a-kind tours, including HNI/Allsteel headquarters, Kinze Manufacturing, Modern Companies and Rockwell Collins.

Business leaders interested in attending the conference can learn more and register by visiting www.ABITakingCareOfBusiness.com.



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CHARESE YANNEY

former ABI board chair, member of the Iowa Transportation Commission

IOWA'S INFRASTRUCTURE:

State provides many transportation options for businesses

Iowa's infrastructure is unique in comparison with surrounding states and across the nation.

The state boasts two roadways in Interstate Highway 80 and Interstate Highway 35 that span the nation horizontally and vertically, respectively. The Mississippi River, which provides access to the Gulf of Mexico, makes up Iowa's eastern border, and there are 3,851 miles of railways and airports in almost all 99 counties. All of these options make Iowa a hub for international exports and transportation.

A strong Iowa infrastructure makes Debi Durham's job a whole lot easier. Durham, director of the Iowa Economic Development Authority, plays a key role in recruiting manufacturers to Iowa to provide jobs, revenue and many other benefits to the state's economy.

Infrastructure is usually the second question manufacturers and processors ask when looking at Iowa. The first is site selection, Durham said.

It makes it even easier when Durham has a great relationship with the Iowa Department of Transportation, which is in charge of improving and maintaining Iowa's transportation infrastructure. The Iowa DOT is directed by Mark Lowe, and they both admit their close working relationship has been a big benefit to the current and future state of Iowa's infrastructure.

"Most directors of economic development and directors of transportation do not have the close collaborative agreement that this organization has," Durham said. "Where do we see the next growth opportunity of our state? What does it look like? We look at what kind of infrastructure needs are going to be needed and work with the DOT to model that in a way that it could be a priority."

There are still things that could be done in the future to optimize and improve Iowa's existing infrastructure channels. One of the biggest opportunities for improvement lies to the east, on the Mississippi River, with an aging and crumbling lock-and-dam system.

AGING LOCK-AND-DAM SYSTEM COULD PROVE CRUCIAL IN NEAR FUTURE

Just before President Donald Trump took office in January 2017, his transition team asked states for infrastructure priorities for the administration's large infrastructure plan it wanted to propose in the future.

Three of Iowa's top five requests had to do with the state's water systems, but its No. 1 request was funding

“STEWARDSHIP IS ONE OF THE MOST IMPORTANT THINGS THAT THE HIGHWAY DEPARTMENT, AS COMMISSIONERS, WE CAN DO FOR OUR FELLOW CITIZENS.”

CHARESE YANNEY, *former ABI board chair, member of the Iowa Transportation Commission*

for the modernization of the lock-and-dam system in the Upper Mississippi. It centered on one lock and dam near St. Louis, but extended to all locks and dams in the Upper Mississippi.

“The lock-and-dam system is totally behind in maintenance,” Lowe said. “My grandfather worked on those lock and dams when he was a young man. Most of those were built in the 1930s, with a 50-year design life.”

There are 29 lock-and-dam setups in the Upper Mississippi River, and 11 — numbers 9-19 — touch the state of Iowa. Nine of those 11 were built in the 1930s. One of them, No. 19, which is the final one on the Iowa-Illinois border going southbound, was finished in 1913, before the start of World War I.

“They are 1930s structures that are functioning in a 21st-century transportation world,” Lowe said.

The aging river infrastructure causes a multitude of problems, the biggest being delays in shipping. The locks and dams are only built 600 feet across, which makes it tough for barges to get through. As Lowe put it, the locks and dams were built for 1930s vessels, not for the modern barges we see today. Some barges actually have to disassemble to get through the small corridors.

All of these delays build up as barges go farther downstream and meet higher river traffic pouring into the Mississippi River from other rivers.

“That creates delays, and delays cause congestions, and it creates lost time and lost money because you’re just sitting and waiting to get through,” Lowe said.

Repair time has been an issue, too. From 2013 to 2016, maintenance hours on Iowa locks and dams have increased by more than 8,000 hours annually, Lowe said.

If one of the lock and dams suffers a failure, it could mean about 500,000 additional pounds in freight coming through Iowa’s roadways, according to a recent study by the University of Wisconsin-Madison. The study said it would cause nearly \$29 million of damage on paved roads.

The opportunity for these locks and dams to grow, if working efficiently, is huge. More than 60 percent of the nation’s grain exports go through

the Mississippi River, and the Panama Canal went through an improvement project that finished in 2016. The Panama Canal helps U.S. exports traverse between the Atlantic and Pacific oceans, which allows easier access to China, one of Iowa’s biggest grain and soybean importers.

“The Panama Canal gives us the opportunity to get those products out internationally to reduce costs, but only if we don’t run into a bottleneck in this system,” Lowe said. “I think what’s happening is we’re under-realizing the opportunity the Panama Canal introduces because we’re still running into the bottleneck on the lock-and-dam system.”

The future of the lock-and-dam system may be brighter, if looking at Trump’s infrastructure proposal is any indication. On Feb. 12, the Trump administration rolled out a \$1.5 trillion plan for the country’s infrastructure. One area of focus was inland waterways. The plan focuses on combining federal, state and local funds with private-sector dollars.

Whether or not an infrastructure bill gets passed through Congress in the near future, the recent highlighting of these aging lock-and-dam systems within the Trump administration is encouraging.

“I really think that because of Iowa, the conversation about the inland water system has really been profiled,” Durham said before the infrastructure plan was released. “We feel that we’ve been able to provide some really good information as to why we believe from an economic perspective that investing in our inland water system, and especially the Upper Mississippi, is vital to the national economy.”

ROADWAYS SEE RECENT IMPROVEMENTS

In some ways, the roadways throughout Iowa would be in similar shape to the lock-and-dam system — aging and needing repair — if it weren’t for the state’s gas tax, which was enacted in 2015.

The tax put about \$215 million annually into the state’s highway budget. That, paired with the \$500 million authorized in 2015 through the

Fixing America’s Surface Transportation Act, or the FAST Act, has allowed Iowa to significantly improve roads ahead of schedule throughout the state.

“[The roadways have] much improved in a lot of regards,” said Charese Yanney, a member of the Iowa Transportation Commission and managing partner of Guarantee Roofing and Siding in Sioux City. “We were spending a lot of money on Central Iowa and kind of neglecting the rest of the state in terms of stewardship.”

“Stewardship is one of the most important things that the highway department, as commissioners, we can do for our fellow citizens. Because if you don’t take care of your roadways, then they deteriorate quicker than you might think they do.”

Yanney went on to say the most pressing issue for Iowa’s roadways is bridges. The state ranks No. 1 in the nation with 4,968 structurally deficient bridges and No. 2 in terms of percentage. But Lowe said on primary roadways, with about 4,000 bridges statewide, only about 1 percent of those bridges are deemed structurally deficient.

“We’ve definitely made some headway with that,” Lowe said. “The key is your investment strategy going forward so you don’t backslide it.”

Lowe said going forward, the stewardship part of their budget should increase from 50 percent to 75 percent to efficiently maintain and improve roadways and bridges.

Yanney has had plenty of experience with transportation. Her company has about a dozen trucks in its fleet and travels in a 100-mile radius around Sioux City. While working with the Iowa Transportation Commission, she has seen firsthand what the future of trucking, and cars in general, may look like — autonomous vehicles.

“I think we’re going to have to do that sooner rather than later because vehicles are already being tested for driverless capability,” Yanney said. “I don’t know if I want to see that. But it’s coming.”

That will have an effect on long-term infrastructure planning, Lowe said. Since autonomous vehicles are projected to run closer together on roadways, more lanes on a highway may not be needed. For example, a projection





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out to 2045 for the I-80 corridor projects an expansion to six lanes, instead of a recommendation of eight or 10 lanes, which might be the case if not for driverless technology.

“We see the effect of autonomous vehicles coming into the system and the chance to get a higher volume or higher capacity use out of the smaller system,” Lowe said. “[Autonomous vehicles] will be able to run more vehicles in a closer range and more safely. We don’t have to build infrastructure as much as we would otherwise.”

Another effect is on the development of data and integrating that data into vehicles on the roadways. The Iowa DOT wants to create a traffic and road-reporting system that will make it easier for drivers on the road to make better driving decisions.

As autonomous vehicles become more prominent, Lowe said he hopes to have that data connected with cars to help those cars make smarter decisions. The ultimate goal is to eliminate delays and optimize the already built infrastructure. That could have a huge impact on transportation, as more trucks could deliver goods and services faster and more efficiently.

“We believe autonomous vehicles will increase safety, increase capacity and reduce congestion and delay,” Lowe said. “Our focus is not on embedding technology in the infrastructure or changing the nature of the roadways, but it is providing data about the roadways.”

RAILROADS CONTINUE TO PROVIDE A STRONG TRANSPORTATION OPTION

Iowa’s railroads have been a point of pride for the state in recent years. Going forward, the focus is intersecting these railways with roadways in efficient ways.

“On the whole, our rail system is one of the higher performing systems and it’s a part of creating balance with our highway system,” Lowe said. “There is room for capacity improvement, there is room for reliability improvement. We continue to look at those opportunities where we are separating those points where we have interactions that might delay or might cause conflict for one mode or the other.”

Lowe used the new Council Bluffs expansion as a good example. The Council Bluffs Interstate System Improvement Program, a five-year, \$1.04 billion renovation, aims to improve I-80 and Interstate Highway 29 in the area, and to achieve it, the Iowa DOT has to move and adjust railway systems to make sure they don’t intersect.

The efficient rail system is a product of the strong relationships between the state and the railroad organizations. Railroad organizations have been a huge help to the Iowa Economic Development Authority in identifying certified and build-ready sites for potential manufacturers.

“Our relationship with the railroads has never been stronger, and they’re working with us in a

much more proactive environment as we look at these certified sites and where we see this development going while being on the front end with them,” Durham said. “I’m really encouraged with our relationships with the railroads.”

The intersection of all of these infrastructure channels is important, as they give prospective manufacturers and processors options to move goods and services out of the state toward international destinations. Diversifying logistics is key in today’s businesses.

Iowa also offers another way to diversify transportation through air travel, a lesser-used but important option. The state has 108 airports that support more than 2,500 aircraft.

“Air service in our communities and how important that is to the success of our businesses is not to be lost,” Lowe said.

While these infrastructure channels are in various stages of stewardship and repair, it’s all of them working together that creates an efficient system for Iowa manufacturers and processors. Iowa’s wide array of options, working together, makes it a great spot for new and expanding businesses.

“All of this comes together in my mind because to have a fully functioning transportation system for our economy, it really needs multiple modes,” Lowe said. “So having those options creates efficiency, creates lower cost and you see them intersecting in multiple ways.”



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CAPITOL BUSINESS



ABI priorities advance at Iowa Statehouse



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This week Iowa business leaders will meet with legislators about key policy proposals moving through the legislative process. After the first legislative funnel, which was Feb. 16, many of ABI's priority issues advanced. A funnel is a self-imposed legislative deadline that is established to minimize the number of bills pending and to help legislators direct their focus on a smaller number of bills.

The second legislative funnel is Friday, March 16, and all policy bills must be out of one chamber and a committee in the opposite chamber. This deadline does not apply to Ways and Means, Appropriations or Government Oversight bills. In other words, the Legislature will soon shift away from policy and focus on the budget and tax reform.

Here is a summary of some ABI policy issues that have moved forward. Read ABI's weekly e-newsletter for the most up-to-date information on pending legislation.

HF 2458/SF 2327 – Prepares Iowa's future workforce by establishing a mentor program, provides scholarship dollars and creates an employer innovation fund. The Governor's Future Ready Iowa legislation seeks to build on what is already happening around the state and help train students and workers for the economy of the future. Passed Senate and House Commerce.

HF 2308/SF 2262 – Allows Iowa's equipment manufacturers to pass the manufacturer statement of origin to the retail customer, addressing administrative headaches for manufacturers, auto dealers and customers. Passed Senate 49-0 and passed House Commerce.

HF 2440 – Defines industry as part of the solution to the nutrient reduction strategy and allows industry to have access to some of the funding. Passed House.

SF 2235 – Creates a definition for critical infrastructure and sets up strong penalties for those who have the intent to vandalize or actually destroy this kind of property. Several ABI members are registered in support of this legislation. Passed Senate 33-16.

The legislature and Gov. Reynolds have also introduced comprehensive tax reform. The ABI public policy team has been receiving information from members and educating legislators about the implications of the proposals. If you're interested in staying engaged, you can participate in the monthly legislative calls. The monthly calls will continue until the Legislature is adjourned.

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EXPERT ADVICE

Groundhog sees ... a bumpy road?

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Coming off of 2017 when many equity investors saw account balances surge, January looked like more of the same returning 5.7 percent, according to Standard & Poor's 500 Index of large-cap U.S. companies. Unfortunately, once the calendar turned to February and Punxsutawney Phil saw his shadow, the market became more volatile than we'd experienced for quite some time. In fact, in the past 24 months, we'd only seen one pullback amounting to 3 percent.*

When the S&P 500 fell 2.1 percent on Groundhog Day and then 4.1 percent the following Monday,* some investors no doubt committed a common mistake of letting emotions govern their investment strategy or decision-making. Jumping out of the market (market timing) at the slightest hint of bad news can be a costly move. Downswings in the market generally coincide with large upswings. Between 1990 and 2017, an investor who stayed invested and missed no days in the market saw a 9.7 percent total return. On the contrary, an investor who jumped out of the market during that period would have most likely missed the 30 best days, and would have gained only 3.2 percent total return.**

Corrections or pullbacks in the market are common and frequent. The majority of declines fall within the 5-10

percent range with an average recovery time of approximately one month. Declines between 10 and 20 percent occur about every three years, with an average recovery period of approximately four months. In looking at 13 corrections that amounted to 5 percent or more from 2009 through 2017, the average time to recover to new S&P 500 highs was 55 days.**

Pullbacks and market volatility occur frequently during the normal market cycle. In looking at the current market cycle, Morgan Stanley's Global Investment Committee believes that U.S. and non-U.S. earnings are likely to increase further into 2018, but that financial conditions will tighten this year. Increases in interest rates appear imminent, and some level of inflation seems likely. While economic fundamentals remain solid, we shouldn't expect an encore of 2017. With that outlook, we should expect a bumpier ride with more volatility.

While the volatility may be unnerving, investors are wise to consult with their financial adviser to stay diversified and not make emotional decisions by trading on negative news alone. I was quite disappointed in some local newscasters who seemed to sensationalize the February pullbacks by stating the decline was the largest point decline ever. While statistically true at one point during the trading day, the sheer volume of the market today is far greater than at any time in history. In terms of percentage pullback, a 4.1 percent decline is more modest and less alarming taken in context.

It's important to remember markets tend to trade on future expectations over the long term. Volatility is normal and should be expected. While groundhogs may provide an annual forecast on how many weeks of winter remain, we humans need to follow a sound investment strategy with a much longer-term perspective.

*Bloomberg; S&P Dow Jones Indices LLC, S&P 500

**FactSet, Morgan Stanley Wealth Management GIC.

John R. Gilliland is a Financial Advisor with the Global Wealth Management Division of Morgan Stanley in Des Moines, Iowa. The information contained in this article is not a solicitation to purchase or sell investments. Any information presented is general in nature and not intended to provide individually tailored investment advice. The strategies and/or investments referenced may not be suitable for all investors as the appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives. Investing involves risks, and there is always the potential of losing money when you invest. The views expressed herein are those of the author and may not necessarily reflect the views of Morgan Stanley Smith Barney LLC, Member SIPC, or its affiliates.

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SUCCESSION PLANNING

The Three Key Components of Succession Planning



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More and more companies are asking the question: Do we have qualified people ready to fill key positions in the short term (three to five years) and in the long term (five to 10 years)?

With a keen eye on the future, many organizations are seeking to identify candidates for a succession pool and provide leadership training to ensure the next generation of leaders is equipped with the skills, knowledge and competencies to successfully guide the business in the future.

Succession planning is the process where one or more successors are identified for key positions, or when top-performing individuals are placed in a succession pool of candidates for future leadership positions.

Each successor is individually developed for their future responsibilities. More simply put, succession planning is a highly specialized form of employee development that ensures future growth and security for the company.

Succession planning is more than just having a plan to promote employees from within the company. Likewise, it is more than an employee development initiative. While both areas play a key role, successful succession plans have three key components.

1. The first component is the development of a succession plan. This step involves the following elements:

- Succession pool criteria (competency model) are determined.
- Candidates for the succession pool are identified.
- Gap analysis is performed to determine development needs.
- A development plan is designed to build a strong succession pool and address any competency gaps that may exist.

2. The second component is leadership development. This includes:

- Internal communication of the needs and expectations of the business.
- Training programs and executive coaching.
- On-the-job development opportunities for candidates in the succession pool (i.e., cross-training, lateral job transfers to build breadth of business knowledge, specialized project responsibilities).

3. Finally, the third component is to make the process ongoing with frequent attention to the changing needs of the business and the associated implications to the succession pool. Measurement and analysis are critical elements of this component.

Having a succession plan in place is financially beneficial for a company. The results of the implementation of a successful plan include:

- A strong, prepared source of future leaders.
- Reduced employee turnover.
- Less reliance on external placement companies.
- Fewer training and retraining needs.

With all the obvious benefits, why don't more companies invest in succession planning efforts? Because it is not easy. It is challenging and takes time. It requires support. There is resistance and it requires vision. While the leaders of the organization drive the process and have a key role to play, the ultimate success of the process depends both on process champions within the organization and expert facilitation by individuals who bring best practice knowledge and a detached perspective not normally available to professionals internally.



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AHEAD OF THE CURVE



Business Horizons Opens Doors for Iowa High School Students



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"Business Horizons may be the single greatest learning experience of my life so far."

— Austin G., Clarinda, IA (BH 2017)

Business Horizons, the ABI Foundation's weeklong summer program for Iowa high school students (grades 9-12), is currently accepting applications for the 2018 program. This year, it'll be held July 15-19 on the campus of Central College in Pella.

Business Horizons has had a profound impact on the lives of more than 5,000 students who've participated throughout the program's 34-year history. From gaining self-confidence and leadership skills to meeting mentors and lifelong friends, students benefit from this experience in countless ways.

"Business Horizons is unlike any other camp I have attended. It had meaningful activities that I will take with me when I make college decisions. I learned that I do have opportunities here in Iowa, and my future can be just as successful in Iowa as out of state."

— Marissa B., Cedar Rapids, IA (BH 2017)

During the week, participants are placed into teams with other students from across the state and are tasked with creating a product

and launching a mock business. Students work together to create an infomercial, develop trade show materials and pitch their ideas to investors. Participants also hear from inspiring speakers, take part in team-building activities, visit local businesses and much more.

"I am so glad I attended Business Horizons. I made lasting friendships, grew as a leader and was able to gain a greater understanding of how business works. This experience inspired me to take risks and find my passion. It made me realize that the future is not so far off. The future is now."

— Ashley L., West Des Moines, IA (BH 2017)

Business Horizons is not only for students who are interested in business and entrepreneurship. The skills developed during the week are beneficial in all industries. The program curriculum and volunteers work to present students with all of the great aspects of living and working in Iowa, and to foster growth of the 21st-century skills that will allow students to not only survive, but to thrive in today's workplace.

"I would 110% recommend this program to any high school student. I gained an

immense amount of useful information and a new sense of confidence. I feel empowered and ready to take on the world."

— Olivia M., Afton, IA (BH 2017)

Don't let students in your community miss out on gaining this valuable experience. Each year there are students who would benefit tremendously from participating, but miss their chance to attend simply because they weren't informed or encouraged to sign up.

Please help spread the word about Business Horizons! A few ways to do so are:

- Nominate individual students to participate at www.BusinessHorizonsIowa.com.
- Inform educators in your community about the program.
- Include a note in your company newsletter for employees.

Applications and more can be found at www.BusinessHorizonsIowa.com. Students who apply before May 15 will receive a discount on registration. Participants can also earn college credit and a Central College scholarship.

Contact us at info@business-horizonsiowa.com or 515-235-0570 with questions or to learn how you and your company can help shape the lives of our future Iowa leaders.

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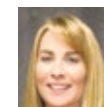
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