



Iowa businesses carve
out **global opportunities**,
look at the future

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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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A VIEW FROM THE TOP



David Zrostlik
ABI Chair
Stellar Industries, Garner

ABI's strength is in its members

Each year, ABI surveys member-company CEOs. These folks, some of Iowa's best business leaders, are terrific resources about the condition of their business and about Iowa's economy in general. Their insights are always interesting, and they make the survey edition one of the most popular Business Record Iowa editions of the year.

Also of note, this edition of Business Record Iowa is published in conjunction with ABI's 2018 Taking Care of Business Conference. The event will bring hundreds of business leaders to Iowa City-Coralville for ABI's 115th annual meeting. I hope to see you there!

This column is my last as chair of the ABI Board of Directors. The year has passed more quickly than I imagined, and serving as chair of this great organization has been both an honor and privilege.

As chair, I have been thankful for the

strong leadership provided by the ABI Board of Directors and the Executive Committee. Their leadership and support has led to a record-breaking year for ABI, with terrific achievements in a number of program and finance areas. And the job as chair is made much easier with the talented staff at the ABI offices. Without their experienced assistance throughout my year as chair, the progress we made as an organization would have been much more difficult to attain.

It is often said ABI's strength is in its members. Companies throughout Iowa make our organization strong, and it is their support that leads to ABI's success. It is the people of ABI that make our work to build a better Iowa a reality.

Very best wishes to you, your family, and your company and its employees in the coming years. THANK YOU for your support of ABI.

SUCCESSION PLANNING

Growing and harvesting value

When one of the senior partners at my old CPA firm was asked how he was surviving a rather tedious tax season, he stated with excitement in his voice, "This is harvest time; this is the most exciting time of the year!" That statement stuck with me and made me understand how the annual ritual that Iowa farmers go through applies to all business.

Planting seed in the spring, fertilizing, nurturing and dealing with a few storms along the way ultimately can lead to a bountiful harvest. Diligent caretaking of the ground may result not only in next year's harvest, but in future generations reaping the rewards of this hard work and planning.

What are you doing today to work your company's ground to ensure there will be a successful future?

Have you actually thought through what your personal goals are for retirement or family succession?

How much money will it take to comfortably fund your future plans?

What will your business look like when you leave, and will your employees and management team be taken care of?

These stars all have to be aligned for the smooth transition that you may visualize to successfully take place. Personal, financial and business needs have to be thoroughly

planned and complementary to effectively create the environment where harvests can take place now and into the future.

The first step starts with honestly thinking about the previous questions and involving your most trusted confidants to help you answer them and develop a plan. Although walking down that path can't happen unless you know where you, your family and your company currently are.

When do I want to retire?

How much will I need?

What is my company worth?

How can I grow that value?

Do my children and employees want to carry on my legacy in the business?

Only you and your trusted confidants and advisers can help answer these questions. Then, moving beyond question answering to relentless execution will be the key to your success.

As those growing up in our state's most valuable industry likely heard from their parents a thousand times: "Do your chores!" I challenge you before you leave this article to jot down answers to the questions above. The first step starts with you, and only then can you, your family and your employees be rewarded with bountiful harvests now and for future generations to come.



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Leadership Iowa 2017-18 Year in Review

LET'S TAKE A LOOK BACK AT THE 2017-18 LEADERSHIP IOWA YEAR. THANK YOU TO OUR ANNUAL SPONSORS, SESSION SPONSORS AND HOSTS, VOLUNTEERS, AND, MOST IMPORTANTLY, OUR 40 OUTSTANDING CLASS MEMBERS FOR A FANTASTIC YEAR.



Leadership Iowa 2017-2018





Sessions and locations included:

Oct. 4-6, 2017

Winterset (Opening Session)

Nov. 2-3, 2017

Greene County/Jefferson (Economic Development and Manufacturing)

Dec. 7-8, 2017

Decorah (Education)

Jan. 10-12, 2018

Des Moines (Government)

March 1-2, 2018

Fairfield (Innovation/Entrepreneurship)

April 5-6, 2018

Franklin County/Hampton (Agriculture and Renewable Energy)

May 3-4, 2018

Clinton (Changing Demographics and Workforce)

June 5-7, 2018

Iowa City (Graduation and ABI Conference)



PHOTO BY DUANE TINKEY

Kelly Barrick - Managing Director, CIBC Bank; Dave Zrostlik - President and CEO, Stellar Industries; Donna Popp-Bruesewitz - Communications Manager, Stellar Industries; Kathy Anderson - Vice President, Member Development and Programs, Iowa Association of Business and Industry

IOWA BUSINESSES CARVE OUT GLOBAL OPPORTUNITIES, LOOK AT THE FUTURE

Businesses all across the globe are becoming more connected, and Iowa businesses are playing an important role in that global picture.

In an ever-changing international scene, 41.9 percent of Iowa executives say their companies conduct business overseas, according to an ABI poll completed in April. The majority of those executives — 66.6 percent — say they do their global business through partners/distributors/business agents. Just 20 percent of survey takers say they have facilities and employees in other countries.

In the last decade, Iowa leaders have noticed a substantial increase in the number of Iowa companies doing business overseas.

“I think the market has become more open,” said Todd Sommerfeld, chairman at Kreg Tool in Huxley. “The flow of goods, logistically, it’s a flatter world. The internet has opened up communication to companies and customers all over the world.”

Agriculture and manufacturing

Iowa’s exports outside of the country rely heavily on two industries: agriculture and manufacturing. And the two aren’t mutually exclusive.

The state’s top exported good is corn, which accounts for 9 percent of Iowa’s exports, according to 2017 United States Census Bureau stats. Soybeans and soybean-based products litter the top 25 list of Iowa’s exported goods.

On the manufacturing side, many of the top exported products are agriculture-based. Tractors, for example, are second on the list, accounting for 5.6 percent of Iowa’s exports.

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"I think most Iowans don't realize how export-dependent we are as a state, not just in our agricultural products, whether it be protein-based or grain-based products, but in our manufacturing products," said Dave Zrostlik, president and CEO of Garner-based Stellar Industries, a manufacturer of hydraulic truck-mounted equipment. "[Stellar Industries] doesn't have a huge export presence, but there are a lot of companies in Iowa that do. I'm talking about John Deere, Vermeer and other larger and smaller companies that do a lot of export work."

Vermeer, based in Pella, produces equipment for a wide range of industries, including agriculture. Jason Andringa became Vermeer's president and CEO in late 2015. At the time, the company's international sales had dropped from a peak of about 30 percent a few years earlier to about 20 percent. But, in 2017, Andringa said Vermeer saw a bounce back in its global sales. Vermeer now employs about 600 people because of its exports.

The company owns a small facility in China with about 100 people that helps the company serve its increasing footprint in China, India and the Southeast Asian markets. Vermeer is also ramping up its footprint in Europe. The company has a regional office based in the Netherlands and is trying to improve distribution channels across the region.

"We aspire to get to a point where 50 percent of our sales are outside the United States," Andringa said. "For the past five years, we have not made progress in that goal. We sell proportionally less of our volume overseas now than what we did five years ago. But it is our desire not only to continue to grow domestically, but to grow internationally at a faster pace."

A chance to grow

Vermeer isn't alone. Many Iowa companies want to see a growth internationally. According to the ABI survey, more than half of Iowa executives say less than 20 percent of their sales come from outside the United States. Only 6.4 percent of survey respondents say 40 percent or more of their business comes from outside the United States.

Sommerfeld, a second-generation owner of his family business Kreg Tool, said between 6 and 7 percent of his company's business comes from overseas, but he sees more opportunity in the future. Kreg Tool primarily sells its products internationally through distributors. The biggest challenge globally has been how to market the product.

In the United States, Kreg Tool sells about 80 percent of products direct to consumer, with the other 20 percent going to professionals, like carpenters, cabinet makers, woodworkers, etc.

Internationally, about 20 percent of the company's products go to consumers, with the rest going to the professionals.

The company would have to alter its marketing and sales plan overseas to accommodate that disparity from its U.S. sales.

"For us to be the same brand internationally as we are domestically, it's going to take additional investment, it's going to take more discussions and relationships," Sommerfeld said. "We're going to have to own those relationships."

At Stellar Industries, Zrostlik said about 10 percent of the company's business comes from outside the United States. But the company will be rolling out some new products later this year, which will bump that percentage up.

Zrostlik believes some opportunities for the future lie in developing nations that are starting to maintain a stable economy.

"The rest of the world is developing," he said. "Those underdeveloped countries have companies that are starting to build up their infrastructure and build up their nations. We're seeing requests for those products from those nations now that we never would have imagined hearing requests from in the past. So the world is starting to grow and starting to see some economic growth in other nations, which is good for the world economy."

The good and the bad

As has always been the case, politics and business are deeply intertwined. But in light of recent political discourse, especially in terms of foreign policy, politics have been a large talking point among Iowa business leaders.

Following the 2017 tax reform passed by the U.S. Legislature and signed by President Donald Trump, Iowa business confidence domestically and internationally was high. Andringa credits the tax reform and other deregulation measures by the U.S. government as one of the reasons for Vermeer's resurgence in international sales in 2017.

"It was a phenomenal bounce-back year," Andringa said. "There were a lot of positive things happening in terms of deregulation and tax reform and just a lot of business confidence. We saw nice improvements globally."

But Andringa said recent foreign policy discussions by the Trump administration have made it difficult for Iowa businesses. He specifically pointed out tariffs on steel and other products and the trade war with China, which is among the United States' top importers of pork and soybeans, both a large part of Iowa's economy.

Andringa said Vermeer has seen a 50 percent increase on steel prices this year.

"This year has been frustrating," Andringa said. "These discussions so far would be dispro-



"I think most Iowans don't realize how export-dependent we are as a state, not just in our agricultural products, whether it be protein-based or grain-based products, but in our manufacturing products."

— Dave Zrostlik, president and CEO of Garner-based Stellar Industries

portionally damaging to the state of Iowa. The past two years have been kind of amazing in the ups and downs that we've already taken.

"I actually consider external geopolitical risk to be probably our biggest risk factor now. The lack of clarity on foreign policy is a significant issue. At the same time, I give the current administration a lot of credit with regards to the positive business climate that continued to build all last year with regulatory reform and tax reform."

Zrostlik said the increase in steel prices has forced Stellar Industries to increase prices on all its products. He said the growing trade tension internationally has an effect beyond the bottom line. Many of Zrostlik's employees farm in addition to working at Stellar Industries, and the increasing pressure from China has an effect on his employees and their families.

"If there's something negatively happening to our agricultural economy here in Iowa, it's having an impact not just statewide but also locally here with some of my employees at Stellar Industries," Zrostlik said. "It really is a trickle-down effect."

Looking beyond the state

Zrostlik, chair of the 2018 ABI Taking Care of Business Conference Committee, chose this year's conference theme — Iowa's place in the global economy — before many of the aforementioned issues were a factor. But now the theme is as important as ever.

CONTINUED ON PAGE 10B >>



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It's also a passion for Zrostlik, who has an educational background in international business.

"This year, I wanted to take a step outside of Iowa and look at how Iowa fits into the national and the global scheme of things," Zrostlik said. "I've always been passionate about that, and bringing that to the conference was important to me personally."

The keynote speakers for this year's conference are Marc Goodman, who focuses on transnational cyber risk and intelligence, Peter Zeihan, a geopolitical strategist, and John Anderson, a global supply chain expert.

All three of those topics relate to many of the recent headlines and could have a direct effect on Iowa businesses.

"Our keynote speakers are very timely to talk about a number of those geopolitical issues," said Kelly Barrick, managing director of CIBC Bank in West Des Moines. Barrick is also a part of the conference committee and is the sponsorship subcommittee chair.

"ABI is Iowa companies coming together, but those Iowa companies are impacted by what goes on throughout the world. The goal of the conference is to think about how can we come together to better prepare the companies for different uncertainties that are coming up in the world economy."

The location for this year's conference, in the Coralville/Iowa City area, comes 10 years after the flood that sent rip-

ples throughout the area, particularly Cedar Rapids. The ABI conference was actually held in Coralville in 2008 when the floods came.

"The last time we were there, that entire community had experienced some significant flooding and some weather challenges," said Kathy Anderson, vice president of member development and programs for ABI and one of the conference organizers. "Coming back 10 years later, most of the Iowa River Landing that's there now wasn't even there."

The June 5-7 conference will hold events at Kinnick Stadium, home of the University of Iowa football team, and will bring attendees to some of the great spots within an area that has grown in the 10 years since the devastating flood.

And beyond the sights and sounds, attendees will find that they'll learn a thing or two about just how big the state is in the global picture.

"It's just good for us to stay on top of what's going on in the world and really figuring out how Iowa fits into that global economy," said Donna R. Popp-Bruesewitz, communications manager at Stellar Industries and a chair of the conference committee.

"Technology has made such an impact on how we do business and how easy it's become to do business around the globe. I think as Iowa companies, we need to know how we fit in, and how to play in that marketplace." ■

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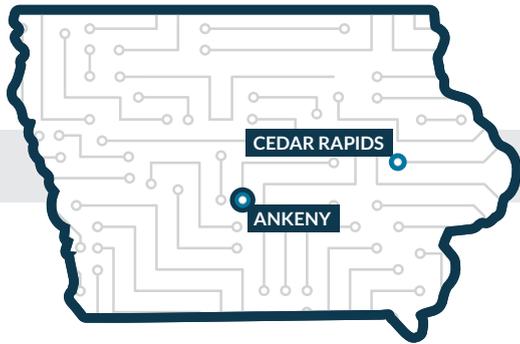
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EYE ON INDUSTRY

App from Iowa company offers money-saving health care solution for both employers and employees

The CDC estimates that nearly half of all medical costs are avoidable, but the vast majority of Americans don't know how to dodge unnecessary or unreasonable charges, which drives up costs for everyone. The only way out of this health care crisis is for employees to proactively manage their health and better spend their (and your company's) health care dollars. But the health care system is complicated, and employees need tools to help them make good choices that improve their personal health and finances and your company's bottom line.

An Iowa company is working to do just that. Predictive Health Partners of West Des Moines uses real-time data, predictive analytics and artificial intelligence to help employees save on health care costs. Perhaps just as important, the information is delivered how and where they live their lives — on their phones.

The problems

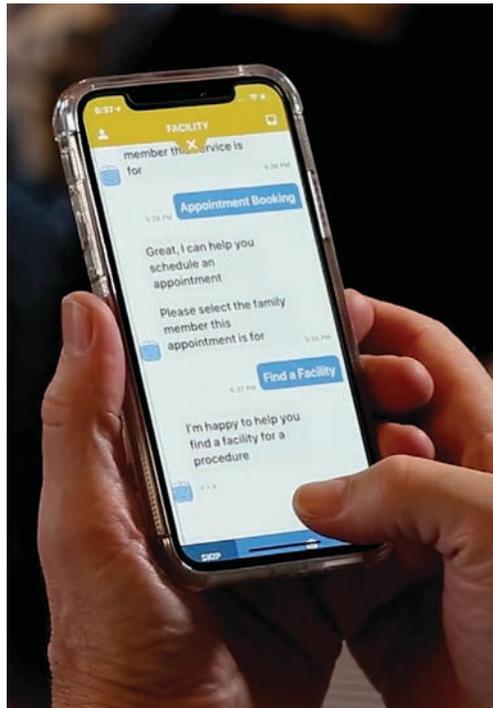
There is a growing trend in our country's health care system: Many companies are shifting more of the burden of uncontrollable health care costs to employees, from higher deductibles to increased out-of-pocket costs. Makes sense, right? When faced with a 10 percent increase in forecasted costs, companies believe their best option is to have the insured employees share in that increase. While this may seem logical, many do not realize two significant problems that will be disastrous in the long run.

The first problem? Increasing deductibles are creating a financial time bomb. According to a recent study, only 37 percent of Americans have enough savings to pay for an unexpected \$500 medical bill. The other 63 percent would have to resort to measures like cutting back spending in other areas (23 percent), charging to a credit card (15 percent) or borrowing funds from friends and family (15 percent) to meet the cost of the unexpected event.

What's worse? According to a study by Ipsos Public Affairs, one in five (19 percent) report that their main strategy to avoid paying high medical bills is not going to the doctor until their situation is dire. Only 7 percent opt instead to research doctors, facilities, and/or costs ahead of time.

This perfectly illustrates the second problem with shifting health care costs to employees. The reason these costs continue to rise is driven primarily by the fact that Americans are poor consumers of health care. It's not necessarily our fault; the health care system is complex. We don't know how to shop for providers, procedures or prescriptions. Worse still, we have no idea what care will cost or if the bill is even correct when it arrives in the mail.

Also, many people rack up health care costs



due to poor self-care. A recent Rand study estimated 67 percent of all costs are caused by just 28 percent of employees who struggle with managing their chronic conditions.

Employees need help — and we all have a stake in this.

The solution

More employers are looking to provide solutions to their people to help them better manage their health and health care dollars. That's where companies like Predictive Health Partners come in.

Just ask Iowa Spring Manufacturing of Adel. Predictive Health Partners is working with them to provide employees with a virtual health care concierge on their smartphones to help them be better consumers of health insurance and better managers of their health.

"Helping our employees and their families save significant money is the right thing to do, especially if a lot of those costs are avoidable," said Iowa Spring Manufacturing CEO Tim Bianco. "If it helps take a big financial burden off their family's shoulders, then we all win in the process."

The solution includes an easy-to-use smartphone app that integrates all of an employee's health insurance information and benefits, including dental, vision and health savings accounts, in one convenient place. It even shows employees and their spouses the amount of their annual deductible paid and health savings balances within two days of a claim.

"We wanted to provide our employees with a very convenient way for them to keep more of their money in their pockets while making sure they get the health care they need," said Bianco. "Let's face it, it's not simple for most people to navigate their health insurance and benefits. We think it's critical to empower our employees with a tool on their mobile phones — it's where and how they live most of their lives today."

The app provides 24/7 free telemedicine, helps find the best health care providers and facilities for the employee, schedules appointments according to preferences, and finds significant savings on prescriptions and even reviews confusing medical bills.

"The app is free to employees and there's really nothing else like it in health care," said Predictive Health Partners Founder and CEO Jim Lewis. "It's like having a virtual health concierge team that is always looking to help you live a healthier life and save time and money."

Results for other clients have been impressive. Based on a 2017 study of 30,000 users, 85 percent of insured employees including spouses downloaded and used the app and 96 percent were satisfied, resulting in an average annual savings of over \$378 per covered employee. For a company in Kansas with 1,500 employees, the same solution had 246 provider recommendations, hundreds of telemedicine consultations and 723 reviewed prescriptions, all resulting in more than \$115,000 in measurable savings in just the first six weeks of implementation.

"We're always looking for new ways to save money and be more efficient, and our health care expenses are a major cost center," said Bianco. "It seems like a logical step for artificial intelligence and mobile apps to help in this area the way they are helping in every other major cost center like manufacturing, distribution and customer satisfaction. The fact that it is now so affordable and simple to implement is a breakthrough we were willing to invest in for our mutual benefit."



Jim Lewis

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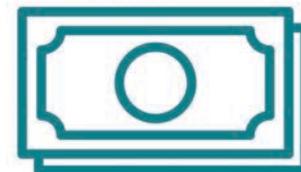


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Election season in full swing



Nicole Crain

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Public Policy, ABI
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One month ago, the Iowa Association of Business and Industry wrapped up the most successful General Assembly in recent history, but it would not have been possible without key allies in the Iowa House and Senate.

This week, on Tuesday, June 5, several candidates will face primary challenges to earn the opportunity to have their name listed on the general election ballot in November. Primary elections don't typically get the media attention and voter turnout of a general election, but the primaries do signal the beginning of election season.

If the 87th General Assembly taught us anything, it is that having informed legislators at the Statehouse is invaluable in our efforts to advocate on behalf of ABI members and Iowa businesses. The decisions the Legislature made the last two years have made Iowa more competitive in which to do business, and many of those legislators who voted for the pro-jobs policies are now up for re-election.

For issues important to Iowa employers and employees to move forward, we need to continue to elect lawmakers who understand the importance of a business climate that fosters growth.

I hope you will consider these two easy things to support pro-jobs candidates in November:

1) Go to www.iavotes.com. Learn where your legislator stood on a competitive business climate by checking out the "My Government" and "Voting Records" link. You can also find your polling place and learn about changes in Iowa's voter laws related to identification and registration.

2) Support the Iowa Industry Political Action Committee. IIPAC plays a key role in supporting legislators and serves as a collective voice for Iowa's business community.

Your personal contributions to IIPAC help strengthen that voice and ensure we continue to have strong support in the Iowa House, Senate and governor's office in the coming years.

Would you rather have uninformed or informed legislators making decisions on behalf of Iowa employers? Make your personal IIPAC contribution now and help sustain our strong voice at the Iowa Statehouse.

Visit www.IowaABI.org/public-policy/iipac to learn more and to donate.

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BY THE NUMBERS: ABI's 2018 Legislative Session

3 ABI lobbyists	320 Number of bills tracked	51 Number of bills supported	27 Number of bills opposed	12 Number of bills passed by both chambers
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EMBARRASSED EXECUTIVE

Custom software development: You can build about any feature. But should you?

Q: I have a problem or opportunity in my business that I think requires the development of proprietary software. How do I know if what I want is even possible?

A: The short answer: Assume it's possible. When it comes to custom software, just about anything you dream up can be developed.

The real question, however, is should it be developed.

The most unique, amazing system or functionality isn't worth building if it doesn't bring value to you or your customers. When you're analyzing a new idea, focus on:

- The value it would bring if it were built.
- The cost of not building it.

Another obvious factor to consider is the required investment. While just about any feature can be built, costs vary greatly based on what needs to be developed. By first and foremost understanding the value the software will bring, you'll be able to more easily evaluate the level of investment that makes sense.

If the value of building out your idea matches or exceeds the costs, great! You can, and probably should, build it. But if the cost far exceeds the likely value, you can build it, but maybe you shouldn't.

So instead of focusing on whether software can be built, focus on whether it should be built.



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GET TO KNOW

MEET OUR NEWEST ABI MEMBERS

Visit our newest members' websites, and see what they're up to:

Ag Ventures Alliance | www.AgVenturesAlliance.com

Polymer Advantage LLC | www.PolymerAdvantage.com

Pure Storage | www.PureStorage.com

Learn more about how ABI membership could benefit your company by visiting

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Valuable summer opportunities for Iowa's future leaders



BUSINESS HORIZONS

(grades 9-12)

July 15-19 | Central College | Pella
www.BusinessHorizonsIowa.com

There is still time for talented high school students (grades 9-12) to sign up for the ABI Foundation's weeklong summer program, Business Horizons. This action-packed week allows students from across the state to team up and learn what it takes to run their own business. Students hear from expert speakers, take part in fun activities and competitions, and develop leadership and future-ready skills while meeting Iowa professionals. Students can also earn college credit and a Central College scholarship.

Regardless of their career interest, Business Horizons is a can't-miss week of valuable college and career experience for all students. Students can learn more and complete applications at www.BusinessHorizonsIowa.com. Applications received on or before June 15 will qualify for a \$35 discount.



How to get involved

Spread the word! Share this opportunity with your colleagues and friends, or nominate individual students to attend at www.BusinessHorizonsIowa.com. Volunteer and sponsorship opportunities also provide a fantastic way to give back and put your company name in front of 75+ high school students, parents, volunteers and more. Contact us at info@businesshorizonsiowa.com or 515-280-8000 for more information.



LEADERSHIP IOWA UNIVERSITY

(college students)

Aug. 5-9 | Des Moines Area
www.LeadershipIowaUniversity.com

College students looking for an excellent personal and professional development opportunity this summer should apply now to join Leadership Iowa University this August. For one week, Leadership Iowa University students gain a fresh look at several incredible opportunities for their future right here in Iowa. Participants enjoy eye-opening industry tours, networking discussions with Iowa professionals, inspiring speakers and more. Students discover their strengths, their passions and how to achieve their goals in our great state.

Students who have completed their freshman year and are currently enrolled at any Iowa college, community college or university are welcome to apply at www.LeadershipIowaUniversity.com.



How to get involved

Does your company have a summer internship program? If so, we would love to have your interns join us. This program is a great capstone on the end of any internship. We also have volunteer and sponsorship opportunities available that provide great company exposure to some of our top talent in the state. To discuss further, please contact us at info@leadershipiowauniversity.com or 515-280-8000.

CALENDAR OF EVENTS



JUNE 5-7

Taking Care of Business Conference

Coralville/Iowa City

JULY 15-19

Business Horizons 2018

Central College | Pella

AUGUST 1-2

Connecting Statewide Leaders – Bringing Boji Back

Okoboji
12 PM

AUGUST 5-9

Leadership Iowa University

Des Moines Area

AUGUST – TBD

Public Policy Committee Meetings

ABI Office | Des Moines

AUGUST 27

Executive Open Golf Outing

Des Moines Golf and Country Club | West Des Moines

OCTOBER 2

Legends in Manufacturing Awards Dinner

Prairie Meadows Event and Conference Center | Altoona

OCTOBER 3

Advanced Manufacturing Conference

Prairie Meadows Event and Conference Center | Altoona

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

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EXPERT ADVICE

The distressing side effects of stress — and how to manage it all

We are all ... so ... stressed.

It's an unfortunate fact of life. Family, money, work, health — they all stress us out. According to the 2014 Stress in America Survey, these are the things we stress about the most. But even smaller things like social media and technology cause stress, which might be one reason why younger generations are more stressed.

Millennials and Gen Xers report higher than average levels of stress across multiple categories. If they're parents, it's even worse. Stress takes a toll, affecting their emotional and physical health, and in turn it begins to affect those around them.

Sounds familiar. So why does everything stress me out?

It's wired into you. You've probably heard of fight or flight. It's how your body reacts to danger — like when you walk upon an angry bear in the woods. That threat triggers the release of a hormone that activates your survival instincts.

The fight-or-flight response is also known as the acute stress response. The hormone your body releases to save you in a life-or-death situation is the stress hormone. But it works the same way for lesser threats. And even perceived ones. So your body reacts the same way to a bad day at work as it does to running into an angry bear.

Money, work and health relate to your ability to survive today and thrive in the future. It's not life-or-death in most cases, but it's about as close as you can get. When you have family responsibilities, stress is multiplied because you're no longer just worried about yourself. You have worry about your spouse and children.

That's a lot to worry about. What does all this stress do to me?

The day-to-day demands of life wear on you. You might get anxious, irritable or depressed for a short period of time. Tense feelings make you tense up physically, too, leading to back pain, jaw pain, tension headaches and pulled muscles. Stress can also give you stomach problems and temporarily raise your blood pressure, speed up your heartbeat, make your palms sweaty or cause shortness of breath, dizziness and chest pains.

These symptoms typically fade with the stress. You move on, resolve the problem or deal with the issue, and it stops bugging you. Sometimes the passage of time is enough to make your stress appear trivial and disappear.

But not for everyone.

When you experience stress more frequently, all the troubling symptoms linger. Tension headaches lead to migraines. Irritability turns into anger and hostility. Constant worry becomes anxiety and depression. You go from being considered hot-blooded to developing hypertension and heart disease. Without proper help and lifestyle changes, your stress can become chronic and debilitating.

No thank you! How do I manage stress before I get to that point?

Acute stress is manageable. The sooner you learn to handle it, the better equipped you are to respond to difficult situations and prevent stress from consuming your life.

The way you handle it matters. Millennials and parents are more likely to deal with stress by engaging in unhealthy behaviors like watching a lot of TV or movies, surfing the web, napping, eating, drinking alcohol or smoking.

There are better ways to manage stress. The first step is to identify your stressors and your reactions to them. What triggers your stress? How do you cope with it? How do you feel different than the times where you're stress-free? Understanding how stress affects your life helps you make positive changes.

Healthy Ways to Handle Stress

- **Seek emotional support.** Simply talking to friends and family about your troubles can greatly reduce stress. Knowing you have help — or at least someone to talk to — can make you feel better about your situation. Get out and be social to improve your mood.
- **Get a good night's sleep.** Stress can keep you up at night. Good sleep habits like going to bed at a regular time, getting seven or eight hours of sleep and keeping screens out of the bedroom improve sleep and reduce the effects of stress.
- **Live an active lifestyle.** Exercise helps reduce stress and improve your emotional well-being. It floods your brain with endorphins, which make you feel good — not depressed or anxious. Something as small as a daily walk can make a difference in your mental and physical health.
- **Listen to music.** Classical music calms your mind and relaxes your body. Even natural earth sounds like rippling water help reduce the cortisol released by stress. Make a playlist of relaxing tunes and sounds or play your favorites to unwind.
- **Read a book.** Reading is an escape from everyday life. It takes your mind off whatever's stressing you and transports you to another world. Choose novels, not news, or books about hobbies you enjoy. Reading things that upset you can actually create more stress.
- **Laughter really is the best medicine!** A good belly laugh is no joke. "Taking things less seriously" may be helpful, and good advice, but it's even more than that. When we have a good laugh, stress hormones decrease, and good hormones/endorphins are released. Some humor and laughter not only decreases stress right at the moment, but it can also lessen stress the rest of your day!

Sometimes stress can make you feel lonely and isolated. But you're not alone. Everyone around you is stressing about the same things. If you don't have the emotional support system to work through your problems — or if your stress is overwhelming — talk to your doctor. They can help you understand and manage your stress to prevent it from causing long-term damage to your health and your life.

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