



# GLOBALLY DIVERSE:

*Immigration policies can benefit Iowa  
companies, improve tightening workforce*

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## A VIEW FROM THE TOP



**David Bywater**  
*ABI Chair  
Bankers Advertising/  
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# ABI Conference: The Best Investment You Can Make in Your Business

Every spring, ABI surveys member-company CEOs. These people are some of Iowa's best business leaders, and they are terrific resources about issues facing employers. The survey edition is one of the most popular Business Record Iowa editions of the year. This year's survey, focused on immigration, is definitely interesting.

This edition of Business Record Iowa is set to be published in conjunction with ABI's 2019 Taking Care of Business Conference. The event will bring hundreds of business leaders to Ames for ABI's 116th annual meeting. I hope to see you there!

This column is my last as Chair of the ABI Board of Directors. As the first third-generation leader in ABI's long history and, as a representative of one of ABI's founding member companies, it has been a pleasure and a privilege to serve. I have enjoyed every opportunity to work on behalf of the

membership this year.

Thank you to the ABI Board of Directors and the Executive Committee for the strong leadership and support they have provided. That leadership and support, along with the hard work of the ABI staff, has led to a record-breaking year for ABI, with terrific achievements in a number of areas. ABI is blessed with a great staff with highly respected and experienced leadership. We are fortunate to have this team working for business across the state.

Most every Chair makes note of the fact that ABI's strength is in its members and that it is ABI companies across Iowa that lead to ABI's success. That is most certainly true, and I appreciate their work, every day, to make Iowa even better.

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

## EXPERT ADVICE

# 3 Tips to Maximize Small Business Health Insurance

These days negotiating the best salary you can isn't the only thing you have to worry about at work. Now more than ever, employee benefits are equally important aspects of your total compensation package. With skyrocketing health insurance premiums and health care costs, it's critical you arm yourself with these ways to maximize your health insurance:

### 1. Understand Group Health Insurance Benefits:

With rising premiums and out-of-pocket costs, it's critical you understand group health insurance benefits available to you.

- **Flexible Spending Account (FSA)** – lets you apply pre-tax money to health care expenses.
- **Health Savings Account (HSA)** – lets you set aside money on a pre-tax basis to pay for qualified medical expenses.

### 2. Lower Out-of-pocket Health Care Costs:

Reduce your out-of-pocket costs by choosing generic drugs, avoiding the emergency room for non-life-threatening ailments and utilizing urgent care centers.

### 3. Taxation of Employee Benefits: Take Advantage of Pre-tax Deductions

Certain contributions toward benefits may count as pre-tax deductions. Some of those benefits include:

- **Retirement funds** – Contributions to some retirement accounts like a 401(k) can be pre-tax.
- **FSA or HSA** – Flexible Spending Accounts and Health Savings Accounts often allow for pre-tax deductions.

Employment benefits can add as much as 30% to the value of your salary. And it does add up: Consider the value of insurance, retirement plans employer matches, etc. You could easily find you have access to thousands of additional dollars per year. ■



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# GLOBALLY DIVERSE:

*Immigration policies can benefit Iowa companies, improve tightening workforce*



**ROWENA CROSBIE**, *Tero International*  
**DARYL BOUWKAMP**, *Vermeer*  
**BETH COONAN**, *BrownWinick*

As the fight for workforce continues to intensify in Iowa's tight labor market, immigration has become one of the biggest concerns for companies around the state. Iowa's unemployment has hovered just below 2.5% throughout 2019 — which many consider to be near full employment — and businesses are feeling the squeeze.

That was reflected in ABI's 2019 CEO Survey, which asked questions about immigration and immigration reform. Overwhelmingly, Iowa CEOs were in favor of a common-sense approach to immigration reform — 99% of respondents agreed with the statement.

The CEOs polled also overwhelmingly agreed Iowans should embrace international talent as a way to meet the needs of our labor market and remain competitive. Daryl Bouwkamp, senior director of international business development and government affairs at Vermeer Corp. in Pella, works with the National Association of Manufacturers (NAM), which recently released its "A Way Forward" immigration proposal. He agrees finding a path forward in immigration policy is important in helping solve Iowa's worker shortage problem.

"You go to manufacturers, our dealers or our customers," Bouwkamp said, "they all say that workforce, either lack thereof or needing right-skilled workers, is the No. 1 issue for them right now. And it's holding back our economy from being the best it can be."

Rowena Crosbie, founder and president of Tero International in Des Moines, has experienced some of the barriers that come with today's immigration system. A recent Tero intern worked at the company while wrapping up a master's degree at Drake University. The intern was legally in the United States on a student visa, but when it came time for graduation and potentially a full-time role with the company, things became a bit trickier.

Crosbie said she wanted to hire the intern full time. But when she reached out to an immigration lawyer to apply for an H-1B visa — given to highly skilled immigrants — Crosbie was told it was nearly impossible because of the limited number of visas handed out each year. That intern is now back in Thailand.

"I think that's a pretty common story for Iowa employers when employees are here on different visas," Crosbie said. "And if you think about the kind of person who leaves their country of origin to move to another country, they are probably pretty courageous and risk takers. Those are qualities we want in the workforce."

There are 65,000 H-1B visas available every year, and they could



be immensely beneficial to help create a diverse and skilled workforce in Iowa. But Beth Coonan, an attorney at Brown Winick in Des Moines who works with employers to navigate the immigration process, said the number of applications far outnumber the number of visas available. The process to apply for an H-1B visa is also intensive and costly, especially when considering it's not a guarantee to be approved.

"When I talk to my clients, I'm very, very upfront about the relative risk associated with applying and whether or not it's a good investment," said Coonan, who added she's in favor of raising the cap on H-1B visas. "There's a lottery system to go through, and you just have to cross your fingers that you're selected."

Bouwkamp believes the immigration system in the United States doesn't truly reflect the needs of United States' workforce. He talks about H-2A visas concerning seasonal agricultural workers. While there isn't a cap on the number available, there are only about 140,000 H-2A visas handed out each year — far below the average of 750,000 hired farmworkers in the United States, according to the USDA.

The H-2B program, which concerns seasonal workers in non-agriculture industries, has a similar issue as the H-1B visa. There is a cap of 66,000 visas, but the need is more than double that, Bouwkamp said. In fiscal year 2019, there will be an additional 30,000 H-2B visas handed out, but that still doesn't cover the entire need and it's only a temporary policy.

This affects Vermeer, which has customers, like landscaping, tree care and construction companies, who use seasonal workers. If they don't have the workforce, they don't take more work, and if they don't take more work, they don't meet the demand of their customers or order more equipment.

"Customers tell us, 'We would order more equipment if we had the people,'" Bouwkamp said.

In order to benefit businesses, some business leaders want to see the visa process become less costly, simpler and fall in line with the country's workforce needs. That would help Iowa as well as the rest of the United States.

"A little more balanced approach to our immigration system that factors in America's workforce needs would be helpful," Bouwkamp said. "We, along with many companies and organizations are trying to raise awareness that status quo is not helpful to people, politics or the economy, and that principled, practical solutions do exist, such



**Customers tell us, 'We would order more equipment if we had the people.'**

*Daryl Bouwkamp, Vermeer*

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as NAM's A Way Forward. We need a system that improves the process, respects the law, addresses national security concerns, and allows immigration policy to both reflect our country's values as well as the country's economic needs.

"We shouldn't delay any longer."

**Entrepreneurial spirits**

Crosbie has a unique perspective on the immigration issue, she being an immigrant from Canada. While working for an international company in 1990, she migrated to Iowa through work. She was on a three-year assignment and a recipient of the L-1 visa, allowing intercompany transfers between countries.

But before the visa period ended, Crosbie married an American and received her green card. She started Tero International in 1993 and 13 years later became a naturalized citizen. While it wasn't particularly difficult for Crosbie to start her own business since she already was in the country legally, she admits it wouldn't be as easy for immigrants to come to the United States solely to create a business.

"I was married to an American. I was allowed to work here, so I didn't have the barriers a lot of immigrant entrepreneurs have," Crosbie said. "There's just no way for an immigrant entrepreneur to get a visa to set up a business. Yet a lot of them have great ideas and already have funding."

Even though it is more difficult for an immigrant to set up a business, their impact is felt throughout the United States business community. According to the Immigration Forum, 30% of new entrepreneurs in the United States in 2014 were immigrants. The New American Economy also found that America's foreign-born population owned close to 3 million businesses, generating more than \$65 billion in business income.

The Immigrant Entrepreneurs Summit, a unique organization started in Des Moines, brings businesses of diverse backgrounds together. It shows off success stories of immigrant entrepreneurs in hopes of inspiring more immigrants to start their own businesses. Crosbie said she was particularly impressed with what they've done for the immigrant entrepreneur community in the Midwest.

An entrepreneur himself, Kavi Chawla is also in support of helping immigrants find their way into leadership or entrepreneurship.

Chawla, a first-generation immigrant, went to high school in Chicago and received his undergrad degree from Drake University. He was naturalized as a citizen in 1989 and, after a jaunt with the United Nations and in investment banking, started his own advisory firm in Chicago. After selling the firm and starting a family, Chawla came back to Iowa in 2014 to work at the Principal Center for Global Citizenship at Drake and started another business: Bâton Global.

He mentioned similar issues with the various visa programs creating barriers for smart and forward-thinking people to come to the United States. Chawla wants to see more paths open up for immigrants to realize their dreams.

"I'm a firm believer in the American dream, but it does require a deliberateness of ensuring we have effective, positive policy that continues to enable that dream for everyone," he said.

**Diversity and business success**

But not every immigration issue revolves around workforce. Diversity is also a key issue among leadership in Iowa's top companies, and immigration can play a role in filling that need.

Two studies by McKinsey — one in 2015 and the other in 2018 — have shown that ethnic and gender diversity are correlated with profitability. Many other studies have backed up those findings. But minorities are still underrepresented at the top level of companies.

Chawla is passionate about diversifying the workforce as a means of improving business performance. His business, Bâton Global, focuses on business strategy and innovation, and his work at the Principal Center for Global Citizenship has put him squarely in the immigration discussion. And he believes bringing in more foreign-born, skilled workers can benefit Iowa.

"Having a globally diverse, immigrant-rich workforce enables a cross-pollination of ideas," Chawla said. "That's a nexus for innovation. When we look at places like Silicon Valley, New York or even Dubai, so much of their innovation is about bringing together an ecosystem that brings people from different backgrounds, with different knowledge and different skill sets."

That thinking has become more prevalent among the Iowa business community in recent years, Chawla said. Programs around Iowa can help bring foreign-born people

with innovative ideas to our state. He points to Des Moines programs like the Global Insurance Accelerator, which was launched in 2015 and provides mentorship for global insurance startups, and the Iowa AgriTech Accelerator, a similar program focused on agriculture innovations, as examples. Chawla also mentioned companies like Principal Financial Group in Des Moines and Corteva Agriscience in Johnston as examples of businesses bringing in globally diverse staffs.

"I have yet to come across a business that doesn't recognize the value that immigration brings to access diverse skill sets and for that cross-pollination," Chawla said. Vermeer has diversity throughout its ranks. Bouwkamp said there are nearly 20 languages spoken at the company facility in Pella by first-generation team members.

"Vermeer in Pella is a bunch of people who were immigrants at one time or another," Bouwkamp said. "We're better equipped to serve and succeed as a global company because of the diverse set of skills and people who work here."

There may never be a perfect answer to immigration policy, but that doesn't mean there can't be positive change to benefit Iowa's workforce. One of the first steps is making business leaders, the general public and politicians aware of the issue facing the state and how immigration can be a key piece in the puzzle.

"I know I want to build a strong Iowa and a stronger community for my kids to grow up in, but it's my responsibility, then, to be active in creating that community," Chawla said. "That requires stepping out. It requires vocalizing my beliefs. They obviously need to be well-founded, well-researched. But I do think there is a role from a community perspective for business leaders to play in making this issue heard." ■

**2019 CEO Survey Results**

1. It is crucial the current Congress works together to ensure the nation has a comprehensive and common-sense approach to immigration reform.
 

<b>Agree</b>	<b>99%</b>
<b>Disagree</b>	<b>1%</b>
<b>No opinion</b>	<b>0%</b>
  
2. Immigration policy should be decided at the federal level versus a patchwork of state laws.
 

<b>Agree</b>	<b>93%</b>
<b>Disagree</b>	<b>4%</b>
<b>No opinion</b>	<b>3%</b>
  
3. Iowans should embrace international talent as a way to meet the needs of our labor market and remain competitive.
 

<b>Agree</b>	<b>93%</b>
<b>Disagree</b>	<b>2%</b>
<b>No opinion</b>	<b>5%</b>
  
4. We need to find permanent solutions for undocumented Iowans who already make economic contributions.
 

<b>Agree</b>	<b>83%</b>
<b>Disagree</b>	<b>9%</b>
<b>No opinion</b>	<b>8%</b>
  
5. Employers should be required by law to use a federal verification system to confirm an employee is authorized to work in the U.S.
 

<b>Agree</b>	<b>73%</b>
<b>Disagree</b>	<b>14%</b>
<b>No opinion</b>	<b>13%</b>



**Sean Johnson**  
 VP of Operations, ACS  
 sjohnson@acsltd.com

## Top Tips for Cybersecurity

Cyber threats come in all forms. Employing the tips below will help fortify your systems and protect your business from the embarrassment of a data breach.

### 1. Educate your end users.

Your employees are your biggest asset in the fight against cybercrime.

*For example:* Train your employees to only open emails that look legitimate and are from recognizable sources. Sixty-six percent of malware was installed through malicious email attachments, according to the Verizon 2017 Data Breach Investigations Report that examined 42,000 incidents and 1,900 confirmed breaches.

**Quick tip:** Hover over the URL in an email to see if the actual URL matches the link. Hackers often disguise malicious links as something inconspicuous like a UPS tracking link.

### 2. Know your software and ensure it's updated.

Software companies continually improve their products through patches and updates. After the initial product is released companies like Microsoft continue to test and fix potential security issues and then release updates to the public. Staying up-to-date with patches and updates keeps hackers from exploiting these known issues.

The worldwide "WannaCry" ransomware attack could have been avoided. The attack was effective because businesses and individuals didn't install the security update or patch that Microsoft issued in months prior.

**Quick tip:** Create a maintenance schedule or engage a Managed Services provider to ensure patches and updates are completed on-time.

### 3. Implement a password policy.

Every year the list of the top most-hacked passwords is released and every year "12345678", "password", and "password123" make the list. Even if your password isn't in the top 10 listed, is it secure?

Implement a policy that includes requirements for minimum characters (at least 14 characters is recommended), symbol, number and password expiration timeline.

**Quick tip:** Rather than using a "password" we recommend using a "passphrase" such as a music lyric or random sentence that includes capitalization and punctuation. This will also make it easier to remember.

*i.e.* ItWasTheSummerof'69

### 4. Make a Disaster Recovery (DR) plan and test it.

If a cyber attack were to occur, your best defense is having a reliable DR plan.

A Disaster Recovery (DR) Plan will lay out the details of what to do when your system is compromised and how to restore your environment. The DR plan will need to be tested to ensure it's up to date, effective and that your employees know what to do. How often a DR test should be performed will depend on the level of risk the company is willing to take.

**Quick tip:** Keep both a physical and digital copy of the DR plan with your Incident Response plan in secure yet easily accessible off-site and on-site locations. ■



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## Artificial Intelligence: Old Technology, New Applications



**Kate Washut**

Partner and CEO, Far Reach  
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**Q. What is artificial intelligence (AI), and how are businesses using it?**

**A.** Artificial intelligence has been talked about a lot in the last decade. But did you know it was actually defined in 1956? John McCarthy, a computer scientist, defined it as, “the science and engineering of making intelligent machines.” That definition seems self-explanatory today, but it was pure innovation 63 years ago.

AI has been around for decades in the form of algorithms, but as technology and processing power have improved, AI has moved forward by leaps and bounds in the last five years.

Because AI has become a hot topic as of late, many people think it’s a new phenomenon. But what most of us think of when we hear artificial intelligence is actually a subset of AI called machine learning. Machine learning algorithms can learn over time without being explicitly programmed to do so.

Because machine learning involves pattern recognition, a big factor in its success is the amount (and quality) of data available from which it can learn. With sufficient data, an algorithm can continue to refine predictions over time. Without it, pattern recognition is difficult or impossible, severely limiting the amount of learning that can occur.

A common example of machine learning that most of us are familiar with is speech recognition—Siri and Alexa. Your phone, your computer, your smart speaker can recognize the words you’re saying. As these algorithms “learn,” they’re able to understand not only just the words but also the context of what’s being said.

Large businesses—think Amazon, Microsoft and Facebook—are using machine learning in their advertising, face-recognition and personalization algorithms, for example. And other businesses are finding more and more applications for these predictive algorithms in areas like pricing, inventory management and hiring.

AI and machine learning will continue to grow and become more widely available, and businesses will find new ways to apply the technology to improve efficiency, customer experience, and more.



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**Nicole Crain**  
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The Iowa Association of Business and Industry in late April completed a successful legislative session. Thanks to key allies in the House and Senate and a pro-jobs governor, the business climate in Iowa remains strong.

Although the session was successful for ABI, there were several hard-fought battles to stop bad-for-business bills from advancing in the Iowa House and Senate. You can learn more about those proposals by going to the News section of the ABI website.

The 2019 legislative session was a good reminder that having informed legislators at the Statehouse is invaluable in our efforts to advocate on behalf of ABI members and Iowa businesses across the state.

Each year, hundreds of bills are introduced in the Iowa Legislature. For issues important to Iowa employers and employees to move forward, we need to elect lawmakers who understand the importance of a business climate that fosters growth.

ABI's Iowa Industry Political Action Committee, IIPAC, plays a key role in supporting those 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 and Senate 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](http://www.IowaABI.org/public-policy/iipac) to learn more and to donate.

## BY THE NUMBERS: ABI's 2019 Legislative Session

<b>3</b> ABI lobbyists	<b>379</b> Number of bills registered	<b>66</b> Number of bills supported	<b>66</b> Number of bills opposed	<b>12</b> Number of ABI-supported bills passed by both chambers
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CALENDAR OF EVENTS



**JULY 14-18**

**Business Horizons**  
Central College | Pella

**AUGUST**

**Public Policy Committee Meetings**  
ABI Office | Des Moines | Dates & Times TBD

**AUGUST 1-2**

**Okoboji CEO Forum**  
Arrowwood Resort & Conference Center | Okoboji

**AUGUST 4-8**

**Leadership Iowa University**  
Des Moines and Surrounding Areas

**AUGUST 26**

**Executive Open**  
Des Moines Golf and Country Club | West Des Moines

**OCTOBER 1**

**Legends in Manufacturing Awards Dinner**  
The Meadows Event Center | Altoona

**OCTOBER 2**

**Advanced Manufacturing Conference**  
The Meadows Event Center | Altoona

Visit [www.iowaabi.org](http://www.iowaabi.org) and click the "Events" tab for details on upcoming events.

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EVENT SPOTLIGHT

# Attend the ABI CEO/Leadership Forum in Okoboji

Now in its third year, ABI's CEO/Leadership Forum is designed to be a more relaxed educational program in the setting of beautiful Okoboji.

For the first two years of this CEO event, the primary focus was on succession planning. While this year's forum will have a portion on that, the rest of the programming will focus on leadership when the stakes are high.

Casey's CEO Terry Handley, Dr. Swegle of the Iowa Clinic and Retired Major General Tim Orr are already confirmed as speakers. We'd love to have CEOs, presidents and founders join us in Okoboji on August 1-2. Registration opens soon at [www.iowaabi.org](http://www.iowaabi.org).

**WHAT:** ABI CEO/Leadership Forum

**WHEN:** August 1-2

**WHERE:** Arrowwood Resort & Conference Center, Okoboji



GET TO KNOW

## MEET OUR NEWEST ABI MEMBERS



Avance Alliance | [www.avanceusa.com](http://www.avanceusa.com)

Knapp Tedesco Insurance | [www.knapptedesco.com](http://www.knapptedesco.com)

MYA Logistics | [www.mya-logistics.com](http://www.mya-logistics.com)



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

[www.iowaabi.org/membership/why-abi](http://www.iowaabi.org/membership/why-abi)

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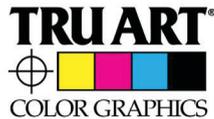
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AHEAD OF THE CURVE

# HELP CONNECT STUDENTS WITH STATEWIDE OPPORTUNITIES

Currently Accepting Students for Business Horizons and Leadership Iowa University



While innovation is the core of what we provide in our ABI Foundation programs, the way in which the majority of our participants become aware of our programs has consistently been a simple one: direct word of mouth. The fact of the matter is that **your recommendation means much more**. It's thanks to your sphere of influence that these opportunities reach individuals all across Iowa.

While it is our hope that you have our programs on the top of your mind all year round, we could use your help now as we're quickly approaching and welcoming participants for our summer programs, Business Horizons and Leadership Iowa University.

Help us spread the word across your network, or just one person in your life who is or has a student in high school or college. Here are the details to share: **Business Horizons** is looking for Iowa high school students (grades 9-12) to join in the fun July 14-18 at Central College in Pella. During the five-day program, students from across the state team up and take part in exciting competitions as they navigate the world of business and entrepreneurship alongside Iowa professionals. Students gain hands-on experience, receive advice from expert speakers, explore career options in Iowa and develop their leadership and professional skills. Business Horizons provides valuable college and career experience for all students, regardless of career interest.

Participants can also earn college credit and a Central College scholarship (\$1,500/year) by attending.

The program cost is currently \$350 (discounted until JUNE 10!), covering all lodging, meals and materials. Need-based program scholarships are also available. Visit [www.BusinessHorizonsIowa.com](http://www.BusinessHorizonsIowa.com) to learn more, nominate students to attend, view program videos and access the student application. Business Horizons is also on Facebook, Twitter and Instagram.

**Leadership Iowa University** is for college students looking to get ahead this summer, August 4-8 in Des Moines. Bridging the gap between college and career, students will visit a variety of organizations to learn about Iowa's top industries, network with over 80 Iowa professionals and fine-tune their self-presentation with HR experts and a strengths coach. Assisting students along their path to personal and professional success, participants gain a greater connection to the opportunities in Iowa. Following the weeklong program, participants have additional opportunities including a mentorship and an invitation to reconvene at the Young Professionals of Iowa (YPIowa) Conference held in late September.

Applications are accepted through July 19 or until the program is filled. The student cost of the program is \$500. Financial assistance is available.

Visit [www.LeadershipIowaUniversity.com](http://www.LeadershipIowaUniversity.com) to learn more, nominate a student to attend and access the student application. Leadership Iowa University is also on Facebook and Twitter.

Consider leaving your mark on these future leaders by sponsoring a student to attend or volunteering your time. As a 501(c)(3) organization, the ABI Foundation is grateful for your support in making a difference in the lives of Iowans. Likewise, it doesn't take a certain occupation or job title to share your valuable perspective and insights with our up-and-coming workforce. Visit [www.IowaABIFoundation.org](http://www.IowaABIFoundation.org) for more information on how to get involved in our programs. ■



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