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INSIGHT

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Ben Leischner, Quad Cities International Airport executive director, stands for a portrait in the terminal, Friday, April 14, 2023, in Moline. *Nikos Frazier*

4 From the Experts

Hear from our resident financial expert, and a word from St. Ambrose University

10 Soaring to New Heights

Airport CEO talks future of business travel

18 Working with AI

Schools, business adapt to new and emerging technology

26 Eyes on the QC

Learn how site selectors choose to expand business

34 Connecting the Culture

How the Hispanic business community unites the region

The work-from-home debate is far from over



MARK GRYWACHESKI

Economy

Mark Grywacheski is an expert in financial markets and economic analysis and is an investment adviser with Quad-Cities Investment Group, Davenport.

In 2019, according to the Pew Research Center, just 7% of Americans worked full-time from home. For those that did, they typically held the title of “consultant” or “project manager” or some vague position we knew little of. For most, it simply wasn’t an option. In fact, having your employer allow you to work from home seemed to carry the same odds as winning the Powerball jackpot. Both were pretty slim.

But the global pandemic changed many facets of traditional workplace dynamics. We expanded our use and reliance on technology. We changed how we interacted with customers and business partners. We sought to gain efficiencies in areas we never thought to explore. For employees, it significantly altered where and how they performed their work.

Soon after the pandemic, government-imposed lockdowns, restrictions and quarantines quickly became the norm, impacting most every section of the U.S. economy. Parents were forced to stay at home to look after a child during pandemic-related school closures. Many had to look after or care for family members who were sick. By July 2020, according to Stanford

University, the percentage of Americans working full-time from home surged to 42%, a 500% increase.

Three years after the pandemic, both employers and employees are still trying to navigate the ever-changing landscape of today’s labor market. For employers, do they continue to allow some type of work-from-home option? For employees, do they even want to return to some facet of office work, even if just a few days a week?

Today, according to Gallup, the percentage of employees working full-time from home is 26%. However, there’s a growing push among many employers to have their workers return full-time to the office. But this has created considerable pushback from employees. According to a survey by FlexJobs, 65% of employees prefer to work full-time from home while 32% prefer a hybrid model that splits their time between home and the office. That’s 97% of employees who say they want some form of work-from-home option.

Moreover, employees are standing firm in their resolve. In a study by financial consulting firm Clarify Capital, 68% of employees that work full-time from home say they

would quit their job if forced to return to the office. 34% said they would return but only on a limited basis. 27% stated any return to the office would require a higher salary.

Employee conviction is being fueled by the ongoing power shift in the traditional employer-employee relationship. A very tight labor market – where employers are in great demand for workers – has shifted leverage to the employees. Today’s employees are well aware of the ongoing labor shortage and are using this newfound leverage to their advantage.

With the national unemployment rate at 3.4%, employers are still struggling to attract and retain qualified workers. According to the U.S. Department of Labor, there are currently 9.6 million unfilled job openings across the nation. This is a 37% increase from the roughly seven million reported in February 2020.

Over the past three years, the dynamic for working from home has shifted from a COVID-related “need” to employee “preference.” But that preference has quickly become resolute. More and more, it is now considered by many employees to be the new benchmark of work life in today’s labor market.

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EXPERT COLUMNIST

President Amy C. Novak, EdD, opens the 2023 Innovation Summit with a powerful keynote presentation on the changing landscape of work.



**KATIE
VAN BLAIR,
PHD, MSW**

Education

Dean of
Innovation,
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Work of the Future:

The Role of Liberal Arts and Essential
Human Skills in the Evolving Workplace

Over 100 local business leaders discussed the changing landscape of work at the second annual St. Ambrose University Innovation Summit last April and arrived at the same conclusion - it's no longer enough to rely on the skills we currently have.

Business is evolving at a rapid rate, and as important as technological skills and industry-specific knowledge may be, there are certain essential human skills that cannot be replaced by machines or algorithms. Essential human skills such as critical thinking, creativity, problem-solving, communication, empathy, and teamwork are vital for success in the workplace, and they will become even more important as technology continues to transform the way we work.

MINDSET MATTERS

At its core, a liberal arts education seeks to develop students' intellectual curiosity, creativity, and adaptability, preparing them to navigate an ever-changing world and tackle complex global challenges. It is this very approach to learning, as individuals and as a community, that is needed to build the foundation of an agile workforce. This requires a critical human skill: a shift towards a growth mindset and the belief that abilities and intelligence can be developed through hard work and dedication. In contrast to a fixed mindset, when one believes that abilities and intelligence are innate and predetermined, these types of learners are more likely to embrace challenges, persist in the face of obstacles, and seek out and incorporate feedback from others.



Attendees test the virtual reality and augmented reality equipment SAU is piloting in the classroom.

Today's higher education institutions have a responsibility to develop students who are willing and able to adapt so they can be better equipped to navigate the shifting landscape of work. As we aim to instill these skills in the next generation workforce, we must also prepare business partners to create an organizational environment that emphasizes the importance of learning and development, provides opportunities for employees to stretch themselves and rewards persistence and resilience.

LEARNING TO WORK, WORKING TO LEARN

We know that the need for reskilling and upskilling is significant. According to a

report by McKinsey & Company, up to 14 percent of the global workforce may need to switch occupational categories by 2030 due to automation and artificial intelligence. Additionally, another study by the World Economic Forum found that 42 percent of the skills that are considered essential today will be different by 2025.

Creating a culture of learning is crucial for the future of work. This means fostering an environment where learning is valued and encouraged. It means providing opportunities for employees to learn and grow, whether through formal training programs or on-the-job experiences. It means celebrating mistakes and failures as opportunities for growth and learning.

YOUR LEARNING PARTNER

This takes us to an important intersection between education and business – how can we leverage the core outcomes of a liberal arts education and partner with local businesses to provide the tools and training needed for the workforce of tomorrow? Ambrose University is excited to begin offering more than 50 online, asynchronous certificate programs in healthcare, information technology,

SAU senior, **Deon Harrison**, shares his perspective and experience at SAU as a member of the student panel.





Facilitated table discussions focused on the key behaviors and experiences that characterize a growth mindset.

advanced manufacturing, and essential human skills beginning July 2023. These programs are designed to help individuals reskill and upskill, regardless of their current occupation or level of education. Here's what we know is coming and why the need for these programs is great:

- **Healthcare:** The Bureau of Labor Statistics projects that healthcare will add 2.4 million new jobs by 2029, making it the fastest-growing occupational group in the United States.
- **Information Technology:** According to Burning Glass Technologies, jobs requiring skills in artificial intelligence and machine learning are expected to grow by 71 percent over the next decade.
- **Advanced Manufacturing:** There is a growing skills gap with as many as 2.4 million manufacturing jobs expected to go unfilled due to lack of skilled workers, according to a report by Deloitte and the Manufacturing Institute.

- **Essential Human Skills:** According to McKinsey Global Institute, by 2030, the demand for social and emotional skills such as leadership, communication, and empathy is expected to increase by 24 percent in the U.S.

thrive in the changing landscape of work. SAU's new workforce development program is a step in the right direction, but it's ultimately up to all of us to embrace the idea that learning is a lifelong pursuit.

Visit workforce.sau.edu to join us on the journey today!

A LIFE-LONG PURSUIT

One thing is clear about the future of work: those who are willing to learn and adapt will be better positioned for success. It is critical for us as educators and business leaders to adopt a growth mindset and create a culture of learning if we want to



Linda Nedelcoff, Executive Vice President, Chief Corporate Strategy, Human Resources and Employee Communications at CUNA Mutual, discusses effective strategies for cultivating a growth mindset culture in the workplace.





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Quad-City Airport shifts focus to business travel



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Ben Leischner, Quad Cities International Airport executive director, sits for a portrait, Friday, April 14, 2023 in Moline.

Nikos Frazier



GRETCHEN TESKE
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The Quad Cities International Airport has been serving the region since 1935, but there's always room for improvement, according to the executive director.

The COVID-19 pandemic was particularly hard on air travel, but the airport in Moline has been slowly climbing its way back. Now, Executive Director Benjamin Leischner is involving the business community to push it to the next level.

Leischner has been with the airport since 2018, but he didn't always have his eyes to the skies. In school, he was considering a more clinical route.

"I was torn between medicine or aviation," he said.

When his twin brother went into medicine, Leischner decided he would follow his passion for aviation. He began flying commercially in college, but he soon found his way into the engineering side.

Originally from Oregon, Leischner worked in New York and Colorado before

heading back to the northwest, where he was planning to attend law school. Instead, Bellingham International Airport in Washington state called, offering him a part-time position as an airport firefighter.

He took a leap of faith and worked his way up the ladder, eventually being promoted to manager. He then moved on to the Seattle-Tacoma International Airport, where his goal was to work his way up to executive leadership.

Along the way, he got a call, asking if he was interested in leading the Quad Cities International Airport. Leischner instantly told the recruiter no and hung up. A follow-up email helped change his mind.

"I did not know what the Quad-Cities was," he said. "Once I started to look at the pamphlet that was put together about the community, about the airport and about the position, I, for some reason, felt that it was interesting."

When he was selected, he jumped in — ready for his first job as an executive director. He spent most of his first year absorbing details about airport operations and how it might boost the passenger load.

From 2015-2017 the Moline airport had a loss of nearly 65,000 passengers

annually. Numbers slowly climbed and, by 2019, were up 3% compared to the year before. Leischner said projects were lined up to improve the airport and things were beginning to look up.

THEN, COVID STRUCK

"We started to have a lot of ideas teed up and to move forward with ... other ones we had to push back and focus on our workforce and getting travel re-introduced safely," Leischner said.

Despite a brief recovery period, the pandemic pushed passenger counts down by 80%.

Next came what Leischner refers to as the "COVID recovery period." Passengers were trying to decide if it was safe to travel, and the slow resurgence gradually brought the numbers back up.

"This last six months, we're kind of back to where we were in 2019. We are out of the COVID recovery phase, and we as an airport have realized where we are going to be post-COVID," he said.

During the pandemic, flights were suspended as airlines evaluated how best to use their resources. Locally, this came in the form of suspended flights

to Detroit and Minneapolis. Detroit has not come back, but Minneapolis was restored, briefly.

Delta Airlines announced in August 2022 the Minneapolis flight once was again suspended. The goal for legacy airlines like Delta is to feed into larger hubs, said airport marketing manager Ashleigh Davis.

"It doesn't make sense from a business perspective to have all the non-stop flights out of a small airport like ours," she said.

From the passenger perspective, the number of available flights out of the Quad-Cities dropped. From the airport perspective, the loss of flights meant a loss of revenue.

"Obviously it's a hit because you have less activity. It's a larger denominator, and it can run up costs. But we're a little bit unique in that we are a taxing district as well," Leischner said. "We have property taxes as a backstop if we choose to leverage them."

The airport chooses not to use its full taxing power and instead is able to level the costs with parking and other user fees.



Passengers walk through the Quad-Cities International Airport, Monday April 24, 2023, in Rock Island. *Nikos Frazier*

"I view that as a much fairer way to pay the bills, where you can make the decision to pay for convenience versus you have to pay because of the proximity in which you live to (the airport)," he said.

A common misconception about the airport is its power to fight back when

flights are dropped, or bring on new flights in general, he said. The airlines make all the decisions, based on passenger data.

In the case of the dropped Minneapolis and Detroit flights, Delta's focus was on its larger airports on the west and east sides of the U.S. Because Delta's large

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hub on the east is Atlanta, Detroit was dropped in favor of having flights come through the larger airport.

As for Minneapolis, Davis said, the flight simply was not in-demand as the pandemic halted travel. Similarly, with the looming pilot shortage, the airline had to decide where to place the pilot. Because the flights from Minneapolis and Detroit were not performing as well as Delta wanted, they were put on the chopping block.

"It's a disappointing thing when the airlines have to make those difficult decisions, but we are still very fortunate when we look at some of our peers in Illinois who have lost some of their routes or their airports altogether," Leischner said.

FOCUS SHIFTS TO BUSINESS TRAVEL

With the larger airlines restructuring, conversations in Moline began to shift from a focus on leisure travel to a focus on business travel.

"The best value of the Quad Cities International Airport is for business travelers, because time is money," he said.

The airport is an attractive offering for companies like John Deere, the region's largest employer. Without it, Leischner said, it is possible Deere would have to relocate to an area with a nearby airport.

"If we don't start thinking more regionally and thinking like a community of half-a-million, we're almost going to force Deere into a larger market like we've seen with Caterpillar," he said.

Those traveling for leisure typically want to go someplace warm, and they only want to go once a year. Business travelers are more loyal, because they are constantly on the move and benefit from consistent flights.

Davis said this helps from a data perspective as well. Once airlines can see the airport is consistently filling a certain flight due to business trips, it helps the airport secure that route.

"Business travels are always going to need to go to Denver, for example, multiple times a year, versus a leisure traveler who wants to go to Cancun once every two years," she said. "That does not guarantee a fuller plane like being able to

say, 'We already have 15 businesspeople that have to go to Denver X amount of times.' That means our job to fill that plane just got a lot easier."

Airlines call this load factor. To ensure profitability, they want at least 80% of the flight to be full. Compared to airports of a similar size, Leischner said, the Quad-Cities is consistently filling the routes they have available.

"It's not a question of is the demand there; it's a supply issue," he said. "If we were able to get another route or additional frequency, unfortunately, that means another community just lost something."

THE POWER OF THE PILOT SHORTAGE

"The harsh reality is: There's not more resources coming on necessarily, and what's out there right now is out there until they can get caught up on that string of pilots," Leischner said of the trained-pilot shortage.

But the thriving business community in the region gives him hope that the airport

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Passengers wait for their flight to depart at gate B10 at Quad Cities International Airport, Monday, April 24, 2023, in Rock Island.

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Passengers wait to board their flight at gate B10 in the Quad Cities International Airport, Monday, April 24, 2023.

Nikos Frazier

will continue to grow. The Quad-Cities has a rich agricultural history but is on the cusp of branching out into larger sectors.

"I think we're poised as a community to redefine ourselves around the next generation around technology," he said.

Annually, the airport contributes about \$700 million in economic value to the community, Leischner said. As it serves the entire region and beyond, it's positioned as a tool to help grow the community.

"I think of the Quad-Cities is the best-kept secret," he said. "We're a lot bigger than we give ourselves credit for."

"Destinations worth visiting are locations worth living."

That mantra plays into Leischner's goals. Work is being done with the Quad Cities Chamber of Commerce to gather

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data and create a portfolio of what the community needs from the airport and how it can better serve the community.

Once achieved, the next step is community action, which will be needed to advocate to the airlines to add service to the region.

"The airlines all admit, 'Yeah, you're filling airplanes. Yeah, we're making money. But quite literally, there's a pilot shortage, and we don't have the resources to add a route,'" he said.

In April 2022, United Airlines CEO Scott Kirby told analysts the shortage isn't expected to improve for several years.

"The pilot shortage for the industry is real, and most airlines are simply not going to be able to realize their capacity plans, because there simply aren't enough pilots; at least not for the next five-plus years," he said.

The problem hit home in the Quad-Cities in 2019. American and United airlines had three to five flights a day leaving the Quad-Cities for Chicago. During the pandemic, that dropped to one flight per day, said Davis, the marketing manager. The pilot shortage prevented the airport from returning to three flights.

Airlines are desperately trying to find short-term fixes and have even flown the idea of increasing the mandatory retirement age for pilots from 65 to 67.

"That's only going to fix a little bit of the problem," Davis said.

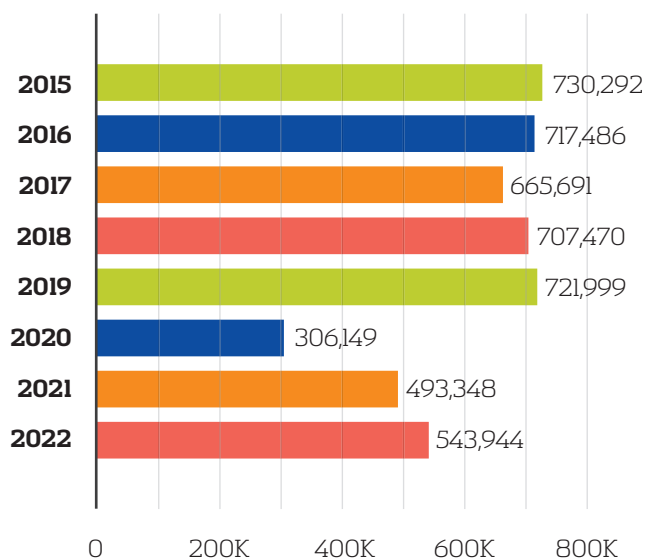
Increased wages, sign-on bonuses and efforts to make licensing more affordable also are in motion, but these are long-term solutions. The Quad-City airport is working with local flight schools to increase the number of pilots using the hub, but it will take time to have an impact.

"It's as much as anybody can do to create interest in aviation," Davis said, "and make sure this doesn't happen again in another five to 10 years."

Major airlines like American and United have said they are fully staffed, but Leischner argues that is because they have taken pilots from regional airports, like the Quad-Cities, in order to staff the larger hubs.

"While the major airlines and legacy air carriers are not necessarily feeling the crunch, because they are keeping the big airplanes flying, it's the smaller communities ... that are really feeling the pinch," he said.

PASSENGER COUNTS



ALTERNATIVES TO CONSIDER

With the pilot shortage years away from being solved, one alternate solution Leischner is considering is increasing cargo operations.

In addition to being the executive director of the airport, he is the president of the ground-handling service QCIA Airport Services, LLC. Employees of the LLC fuel aircraft, serve as passenger agents for those who need assistance and even perform cargo operations. With online shopping ramping up, Leischner sees another way to increase revenue.

"I don't think anybody can deny the emergence of global commerce and e-commerce," he said.

When in need of a product, most consumers' first thought is to check Amazon, he said. The online marketplace has exploded in the last several years, opening the door for a new way the airport can make money.

Because of the highway systems in the region, shipment of goods to the

Quad-Cities is largely by truck. About 115 miles outside the area, however, the Chicago Rockford International Airport brings in so many shipments, it ranks as the 14th largest cargo airport in the United States, according to the Bureau of Transportation Statistics.

"As e-commerce and those same-day delivery applications grow, they're going to have to expand that network to get into the periphery markets," he said.

Historically, the Quad-Cities airport has focused on passenger service instead of cargo, which opened the doors for other area airports, like Cedar Rapids and Peoria, to take advantage.

Increasing the cargo operations at the airport is in the works, Leischner said. Many companies already have established hubs in Rockford and Des Moines, but the Quad-Cities has an advantage, because it's in the middle, he said.

"We have space, and we have capacity," he said. "We're working with several different developers and companies."

Artificial intelligence in the classroom and the boardroom

Isaac Martinez uses a virtual reality headset during an Environmental Ethics class at St. Ambrose University, Friday, April 21, 2023, Davenport.

Nikos Frazier





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QUADCITIESCHAMBER.COM

GRETCHEN TESKE
gteske@qctimes.com

Father Bud Grant led St. Ambrose University students through Iowa's Loess Hills National Scenic Byway.

"There you are, Fellas. How are you all?" he asked as wolves, deer and bison wandered past. Birds flew overhead, and the ground crunched under foot.

Seconds later, the whole class was transported to another part of the state, where they studied the aftermath of a wildfire. Then, by taking off their virtual reality (VR) headsets, they were back in Davenport.

Students in Grant's Ecology Ethics class regularly take "virtual field trips" to study different environments. In the coming years, he hopes to use the technology for his historical theology classes, too, taking students to Florence at the time of the renaissance, for instance.

"It's another thing where you can get up close and personal to great works of

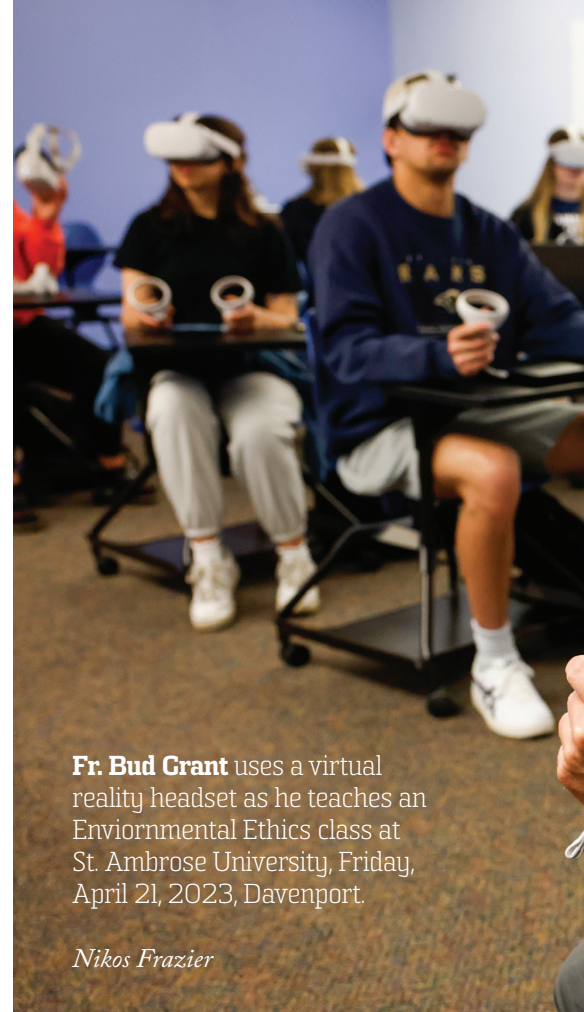
art, and it's a whole lot cheaper than the \$2,500 plane ticket," he said.

Virtual Reality, ChatGPT and other bots are used interchangeably, but they have vastly different purposes. What unites them is the use of artificial intelligence, AI, to create user formats.

Put simply, AI, uses data and computer science to solve real-world problems, according to IBM. Hollywood has long popularized AI in the science-fiction genre with films, such as Westworld, The Matrix and Star Trek. In the last few decades, AI has evolved from a fictional concept to one used in real time.

Subfields have expanded from AI to include applications, such as ChatGPT, which is a chatbot that follows a prompt, then writes a response, using data available online. Locally, businesses have been adapting to AI, and even profiting off the emerging technology.

Davenport-based VictoryXR was founded by Steve Grubbs in 2016. Through the use of augmented and virtual reality, the company creates virtual learning environments. Initially, the company started with three employees but since has



Fr. Bud Grant uses a virtual reality headset as he teaches an Environmental Ethics class at St. Ambrose University, Friday, April 21, 2023, Davenport.

Nikos Frazier

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expanded to include more than 25 and has opened a second office in Texas.

"AI has been around for a number of years, but the breaking point for the new generation occurred in 2013," Grubbs said.

During the last 10 years, his team has had time to prepare for innovation in AI and, with the launch of ChatGPT in November, developments are moving faster than ever.

"We've been utilizing AI for a couple of years, but now we are able to accelerate it, due to some recent advancements," he said.

Those advancements include allowing professors to create their own virtual reality spaces for education. In the Quad-Cities region, St. Ambrose is emerging as an educational leader in the virtual reality world.

GETTING STARTED

In the summer of 2021, Father Grant said, members of the SAU faculty were asked if they would be interested in becoming certified to teach VR. Along with about 30 others, he took the required courses and became certified, but it wasn't as easy as it sounds.

"I will tell you, it's the hardest things I've done since my dissertation," Grant said.

With 28 years of work at St. Ambrose, Grant said, he is nearing the end of his academic career but technology still is evolving.

"I don't want to be left behind," he said. "I'm afraid this is the future, and I want to understand it and be able to use it."

From an education standpoint, VR offers teachers a safe way to transport students beyond the walls of their classrooms.

"We're not going to go stand in the middle of a prairie herd," Grant said. "This allows us to go right out in the herd and see their behavior and their physical make-up real close up."

While the technology is new to Grant, it's new for the majority of his students, too, he said. In his Environmental Ethics class, only one student had used VR before. Because the students have grown up with evolving technology, they take to it quickly.

Fr. Bud Grant poses for a portrait with a virtual reality headset at St. Ambrose University, Friday, April 21, 2023, Davenport.

Nikos Frazier



"This is their world, even if it's brand new to them," he said. "They have an intuitive grasp on the way everything works."

The biggest advantage Grant sees is helping students who learn through physical activities. In a traditional educational setting, those students can get left behind. By being immersed in the environment, it allows them to expand their horizons and learn in a way that works for them.

"I see this as a means of engaging those kinds of kids," he said. "On the flip side of that, we have students that are really good at sitting and taking notes and this sort of learning experience may be uncomfortable for them. But that's OK, too."

OTHER WAYS TO TEACH

Every growth period comes with a period of discomfort. To ease that transition, Grubbs and the VictoryXR team are working on a new program to be used in nursing schools. VictoryXR has created 50 "conversational AI avatars," that will take the place of human actors.

Each avatar will be pre-programmed with a variety of health problems and diseases and will be able to communicate virtually.

"That gives us the ability to create a patient who is having chest pain. That patient, the avatar, walks into an emergency room, and there is a nursing student there," Grubbs explained.

The student in turn has a conversation with the patient to advance a diagnosis. Everything in the virtual patient's brain was put there by its creator, including family history, symptoms and personality traits.

"That allows us to make sure that the school is having the information taught that they want taught," he said.

The benefit to the school, he said, is two-fold. The software comes at a fraction of the cost of hiring human actors, and it allows students the opportunity to practice their skills on a variety of diagnoses.

"There are a lot of conditions that a medical professional may only see once a year," he said. "We can put patients into our patient line-up that have both common and rare diseases, so that medical professionals get used to seeing all of them."

The program is still under construction, Grubbs said, but clients who have been introduced to it are excited at the prospect. Among the team of experts are a local nurse practitioner, who is acting as the subject-matter expert. There's also a coder,



Dan Millburn helps sophomore Al Lepley with the Lincoln Electric VRTEX Engage welding system, Monday, April 24, 2023, at Bettendorf High School in Bettendorf.
Nikos Frazier

modeler and curriculum specialist, who ensure the information is presented in a way that works for education.

Another project the VictoryXR team is working on brings historic figures back to life. Developers are in the processes of taking Aristotle's writings and uploading them to the AI software. They then will add historical context from when he was alive, including his biography. Students then can step into the "time machine" and have a full conversation with Aristotle.

"We have an entire line-up of historical figures we will use for that," Grubbs said.

ALREADY IN USE

While some formats still are in the works, one that has been deployed is the use of AI welding. Students at Bettendorf High School find it allows them to experience the trade before committing fully.

Sophomore Alex Reando said that walking into the welding room for the first time gave him sensory overload. By going into the adjacent classroom where four VR welding machines waited, he was able to focus and try welding without the pressure of using real equipment.

"The other one, you have more of a risk of it setting on fire, getting hurt,

electrocuting yourself, and I was very overwhelmed just getting started," he said.

Classmate Lexi Glenn signed up for welding by accident.

"I was trying to do metal working, but then I was like, 'Oh, welding. My stepdad does that; it'll be fine.' Little did I know how overwhelming it could get, but thanks to the VR, it's not as loud as out there, and it's a lot calmer," she said.

She gave traditional welding a try but quickly learned she was not ready for it. After speaking with her instructor, Dan Milburn, he set her up with a virtual station. After a few sessions, she felt confident enough to try the traditional route.

The virtual reality setups are a great stepping stone for students who need to start slowly, Milburn said. But they come at a significant cost: \$12,500 each.

For that reason, the practicality of virtual welding loses its luster, he said. With about 168 students taking welding at Bettendorf, getting a virtual set for everyone would not be practical.

Instead, students take turns on the four the school has, and they get the same education they would with a traditional welding machine. That is where he sees the value.

"This does have a lot of learning tools that goes along with it," he said. "For what we have for introductory courses, it does exactly what we need it to do."

PLATFORMS FOR BUSINESS

While VR is still working its way from the classroom to the workplace, AI as a whole is moving quickly. At Northwest Bank & Trust Company, CEO Joe Slavens said, there have been no formal adoptions yet, but those could be in the works soon.

"We're sort of at the place now where, depending on the job that someone is doing, they may be using it to assist them in a more informal fashion," he said. "A lot of banks, larger banks, are definitely using it for help with chatbots."

Many businesses, not just banks, have an automated chat box that pops up when someone enters their website. The AI bot then communicates with the person, helping them navigate the website. Northwest Bank does not have this feature but is considering how to use it for jobs, such as drafting letters to customers.

"We're at a size where we're basically looking at it from what our vendors are providing and how could an individual employee use it," Slavens said.

In the construction world, the possibilities

are slowly emerging as well. Nate Zigler, a pre-construction manager with Estes Construction, said his company is taking a "cautious, optimistic approach" to the use of AI.

For now, the use is limited and has been tested for administrative duties. On construction sites, most interactions are person-to-person, which does not currently leave room for AI.

"It's so vast that heavy usage in AI, at least in the office sense, is probably a ways away," Zigler said.

In banking, Slavens said, a common use of AI is fraud detection. Northwest uses vendors for its credit and debit cards, and those providers use AI to search for unusual spending patterns and to flag accounts.

"It's definitely much more accurate than it is inaccurate," he said.

Slavens views AI from two perspectives: internal uses and external uses. Internal refers to how the bank can apply AI to improve its own processes. External uses would be ways in which the bank could improve upon customer experience.

"In terms of the external, it's definitely about looking at consumer behavior — in terms of the products they can benefit from most that they don't currently have," he said.

He compared it to data analysis, where the computer will look for circumstances

that would suggest a customer could use a new product the bank offers, such as overdraft protection or a new home equity line. With AI, they could search for specific customer needs, rather than bulk mailings or robo calls that aren't always appreciated.

"It's cheaper and more effective, but we all get tired of legitimate sales and marketing efforts that, because we're not interested in the product, come off as spam," he said.

From the bank's perspective, it's a money saver. From the customer's standpoint, it's a much more satisfactory experience, he said. Internally, the bank is looking at using AI for financial analysis. When customers apply for consumer loans, for instance, staff could use AI to get approvals done faster.

"One of the benefits of a smaller organization is that we can do that a little easier," Slavens said.

The bank already does this work in-house, but with AI, staff could navigate the regulations faster. From a compliance

Students adjust their welding equipment at Bettendorf High School, Monday, April 24, 2023, in Bettendorf.

Nikos Frazier





Lexi Glenn, a Bettendorf High School sophomore, adjusts the Lincoln Electric VRTEX Engage welding settings, Monday, April 24, 2023, at Bettendorf High School in Bettendorf.

Nikos Frazier

standpoint, banking already is the most heavily regulated industry in the country, he said.

"We could be educated in a much more concise manner about what's applicable (regulation) and what is not," he said.

TEACHING, BANKING, CONSTRUCTION TOO

Efficiency gains are on Zigler's mind at Estes as well.

One approach the company is looking at is for "take off," which is the point at which the company receives the blueprints for a project. Currently, a staffer must manually calculate how much flooring is needed, how many doors have to be ordered, etc.

"We basically break down the whole building into its components, so we can apply costs to it," he said.

The process is time consuming, but with AI, it could be done in seconds, he said. He cannot see a world in which AI plays into accounting, but the story is different at the bank.

For Slavens, privacy concerns are at the fore when it comes to emerging technology. AI uses public information to provide its response, but critical, private information is not shared, he said.

"We live in a world of maintaining the privacy of people's financial information," he said. "The moment you put data into these public AI systems ... it becomes public data."

Instead, Slavens said, the bank would need to look into a reverse system in which AI is imported, rather than exporting private information.

"Instead of pushing your data out, you're pulling the AI in," he said.

Many legacy systems for data already exist, meaning the bank would only use vendors in a secured environment. Ethical disclosure is another key element to the implementation. Anytime AI is being used, it needs to be disclosed to all parties, Slavens said.

"Because of its own strengths and weaknesses, whenever it's used to develop something ... people ought to be listing their bibliography — not only the sources they used, but what form of AI was used," he said.

The various forms of AI are what Zigler thinks will slow down its integration into the business world. With so many to choose from, it could be a while before a "one-size-fits-all" format is developed.

"The thing with the construction industry and some of the challenges that we face; there's a whole wide range of contractors of different sizes and capabilities," he said. "Implementing AI to manage all those differences, that will be a pretty big challenge for the industry."

LAUNCHING AI IN Q-C MANUFACTURING

One Quad-City company that is using AI is Arconic, a steel-manufacturing plant. At the beginning of May, the

company announced that Apollo Global Management, Inc. was buying Arconic for \$5.2 billion.

Despite the massive change in power, capital projects still are underway. Erika Fasco, a staff process engineer, said the company is working on an asset/liability solution project.

"The goal for this project is to reduce our downtime, and that will allow us to increase our operation and output," she said.

The AI technology will come in the form of sensors that will be placed on equipment, which ultimately would be used to predict equipment failures.

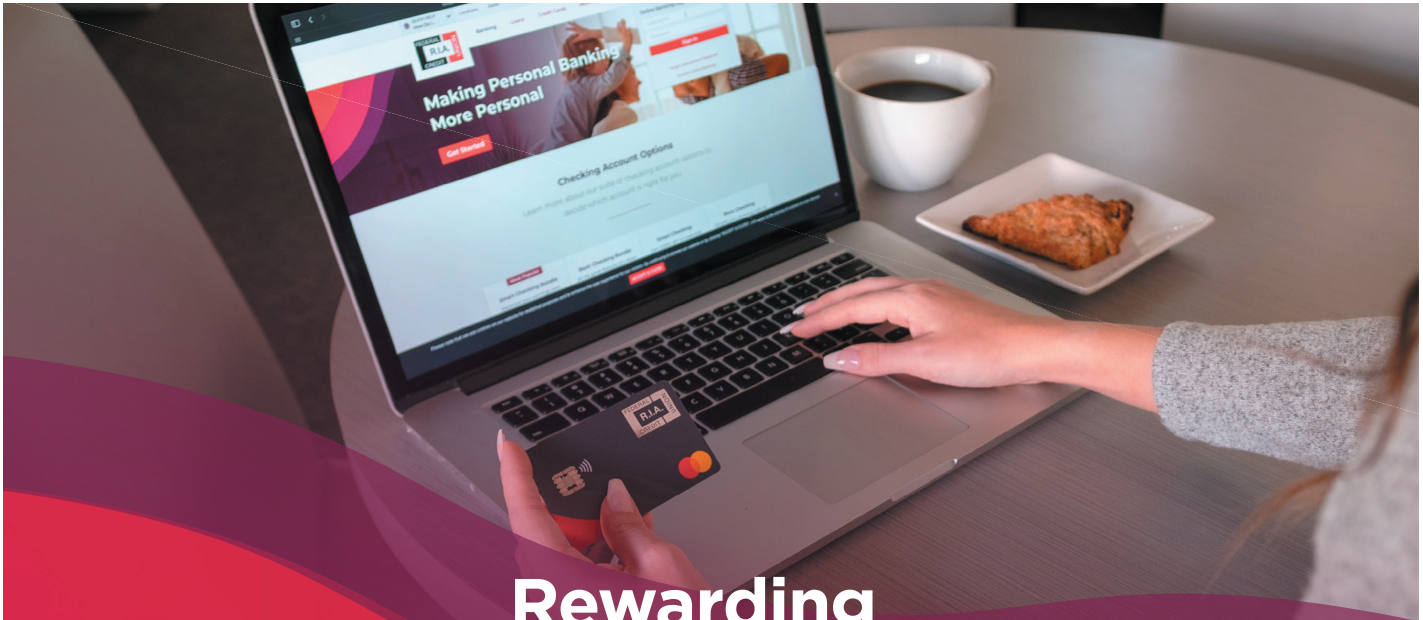
"This solution analyzes our process and equipment data that will trigger alarms and display them in order of priority," she said.

Currently, the company uses a reliability team, which must check for failures manually. Because the team is in charge of the entire plant, each piece of equipment is inspected only during its rotation.

"It'll be very helpful, just in terms of historical tracking of where the system and equipment (failure) is in order to flag it," she said.

For maintenance purposes, the sensors will automatically file them as high priority and bring attention to the problem quickly. Fasco said right now, this is the only form of AI the company is looking at, but if it works, it may expand the system to other machines in the plant.

"I think it'll get the right things done at the right time," she said.



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3. APY=Annual Percentage Yield. APYs accurate as of 09/01/2018; the last dividend declaration date. Rates may change after account is opened. If qualifications are met each monthly qualification cycle: (1) Domestic ATM fees incurred during qualification cycle will be reimbursed up to \$25 and credited to account on the last day of monthly statement cycle; (2) balances up to \$15,000 receive APY of 2.00%; and (3) balances over \$15,000 earn 0.10% APY dividend rate on portion of balance over \$15,000, resulting in 2.00% to 0.19% APY depending on the balance. If qualifications are not met, all balances earn 0.05% APY. Qualifying transactions must post to and settle account during monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post to and settle an account. ATM-processed transactions do not count towards qualifying debit card transactions. Monthly Qualification Cycle means a period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle. Transfers between accounts do not count as qualifying transactions. Fees may reduce earnings on the account. All Checking Accounts are subject to approval. Must meet qualifications. Must be a member to open a checking account. Some restrictions apply. Deposits are insured up to \$500,000 with up to \$250,000 in insurance by NCUA and up to \$250,000 in insurance by Excess Share Insurance. Qualifications required to earn rewards include: (1) 12 debit card purchases posted and settled; (2) enrollment in eStatement notice; and (3) one automatic payment (ACH) or direct deposit posted and settled.



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Continental Cement cuts the ribbon on a new \$30 million concrete storage dome, Monday, March 20, 2023, in Buffalo.

Nikos Frazier

What does a site selector look for in the Q-C?

GRETCHEN TESKE

gteske@qctimes.com

Iowa is famous for the phrase, "If you build it, they will come."

In the Quad-Cities, places to build are constantly being evaluated.

Each city has its own perks, and there to help market them is the Quad Cities Chamber of Commerce. Vice President for Business and Economic Growth Tami Petsche said there are multiple ways development leads are generated.

In some cases, a company approaches the Chamber directly. In others, the Chamber is aware of possible plans and makes first contact.

Consultants, however, are the most common sources for the Chamber. Companies hire them to help narrow down potential locations, generally for an expansion project.

"It's very important for the Quad-Cities to be on the site consultant's radar," Petsche said, adding that consultants are informed by the Chamber. "It's a lot of general education and awareness about the Quad-Cities."

Internally, the Chamber markets the Quad-Cities through promotions and advertising. Once connected with consultants, it steps away and the consultant takes charge Petsche said. In the case of an expansion, for example, a consultant comes in with a checklist of things needed — a property with a specific amount of acreage, an existing building of a certain size or a specific location.

"We let them provide the details to us as to what they are looking for," she said.

Then, work with community leaders, brokers and developers begins. As for what the consultant is looking for, it's generally narrowed down to three things.

"In today's world, it goes back and forth, but it's very even. It's the site, the property or the workforce," she said.

The big question Petsche tries to answer is whether the community has the workforce to support what the company needs. Consultants are not only looking at the quantity of the available workforce, but the quality, she said.

On a national front, both of these are major issues.

According to the U.S. Chamber of Commerce, there are more than 10 million job openings in the United States, but only 5.7 million unemployed workers. Even if every unemployed person in the country found a job, 4 million openings would remain.

When the pandemic was at its height, more than 120,000 businesses temporarily closed and more than 30 million workers in the United States were unemployed. In the years since, job openings have increased and unemployment has declined.

An additional 4.5 million jobs were added to the workforce in 2022, but since the pandemic, nearly three million fewer Americans are working, compared to February 2020. The U.S. Chamber surveyed workers who lost their jobs during the pandemic and found 27% needed to be at home to care for children or family and an additional 28% said their health was poor, and healing took priority over work. COVID concerns, low pay and acquiring new skills before re-entering the workforce also were indicating factors.



Top: **LaDrina Wilson**, Quad Cities Chamber of Commerce CEO, speaks during the Quad Cities Chamber of Commerce annual meeting, Thursday, August 11, 2022 at the Rhythm City Casino in Davenport.

Bottom: A look at the 2.9 million-square-foot **Amazon fulfillment center**, 20710 155th Ave., Wednesday, May 3, 2023, in Davenport. *Nikos Frazier*

REGION-SPECIFIC ISSUES

A local problem Petsche identified was the lack of shovel-ready job sites. Having utilities lined up, preparation to the site and overall due diligence are crucial for success, she said. Most companies want to hit the ground running as soon as they can. Knowing they may have to perform additional work before they can get started could turn them away from the community.

In 2021, Illinois Gov. JB Pritzker announced \$11 million in Rebuild Illinois Capitol Grants. In the news release, Pritzker stated the Shovel Ready Infrastructure Capital Program grants would support 11 projects across the state, while creating an estimated 824 construction jobs statewide.

The grants were awarded to projects that would require substantial initial investments, the release stated. State funding was used to leverage \$46 million in local and private funds in order to unlock a total \$57 million community impact.

"By giving these initiatives the upfront and transformative funding boost they

need to move forward, we're spurring a chain of new public and private investments aligned with what the community wants to see," Pritzker said. "I want to zero in on that, because it's a cornerstone of this effort: We're investing in projects that fit the economic development plans for each region, maximizing the long-term return on local investment."

Locally, \$597,500 was granted to the YWCA of the Quad-Cities in Rock Island, for example, for demolition and site preparation of a new building. In March, CEO Julie Larson said the new three-story building would be approximately 54,000 square feet and expand the center's child care, health and fitness and swimming pool offerings. Currently, about 3,500 people use the YWCA in Rock Island, but Larson hopes to double that number when the new building opens this fall.

For the YWCA, staying in Rock Island was important because it already serves that community, Larson said. Petsche



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A banner previewed the location of the **YWCA** during a press conference to provide an update on the new facility on the 1700 block of fifth avenue, Tuesday, December 15, 2020 in Rock Island.

Gary Krambeck

that could hold a building this large, a city that could provide the additional labor to support the company and other various site requirements.

Fair Oaks COO Joseph Freda said the ability to support the labor force was key when choosing Davenport, which beat out 176 other locations. Most of the processing will be automated, which means the company will need more skilled than manual workers.

Brandon Talbert, of Austin Consulting, said the building was expected to be about 150,000 square feet and sit on 31.5 acres within the Eastern Iowa Industrial Center, home to other large operations.

"There's room at the site to support potential expansion in the future," Talbert said.

The city's attention to detail in having other infrastructure already on the site, utilities close by and land surveys completed also helped push the location to the top of the short list, he said.

"A lot of that due diligence had already been completed, which helped us evaluate," he said.

The size of Fair Oaks Foods' building is not small by any means, but Petsche said companies are constantly looking for bigger and better, depending on what they are manufacturing.

"There's a trend today of these mega projects, like electric vehicles or the components that go into them," Petsche said. "And those are huge, major projects

said proximity to customers and suppliers comes into play, too.

"That's probably their first look, is where do I need to be?" she said. "A lot of their decision is based on where they need to be to get their product moved."

A prime example is Continental Cement in Buffalo. The company has had a plant in Hannibal, Mo. since 1903 but acquired the Iowa plant in 2015. A spokesperson for the company said one reason for the acquisition was Buffalo's presence on the Mississippi River. The Hannibal plant ships materials south, and the Buffalo plant ships them north, effectively expanding the company's reach.

Access to the river for shipping and the robust highway system are generally big pulls for businesses looking to expand into the community, Petsche said.

"Companies like to be in communities where there is already a cluster of similar-type companies," she said. "Speed to market is essential, it seems. They want to start yesterday."

For this reason, the Chamber receives requests for existing buildings, but there generally are not vacant buildings to the size and specifications needed. Instead, consultants look for green-field sites, then narrow in on the ones most prepared for immediate construction.

In the Quad-Cities, manufacturing is a strongpoint in the business community, she said. In 2021, manufactured goods were the largest export in the region, with metal manufacturing \$2.98 billion and chemical manufacturing exporting \$2.12 billion worth of goods, according to the Chamber.

Regionally, manufacturing produces more than 17% of Quad-City area jobs. On the list of major manufacturers are Arconic and Tyson Fresh Meats, which employ about 2,400 people, according to the Chamber.

In June 2022, Fair Oaks Foods, a Wisconsin-based food manufacturer announced it would be building a \$132 million plant in Davenport's industrial park. At the time, company officials said 247 employees would be making ready-made bacon to be shipped for distribution.

When looking for the best place to expand to, requests for information were issued across seven states, company official said. Requirements included a lot



A sign for **Fair Oaks** is seen along construction fence on Enterprise Way, Wednesday, May 3, 2023, in Davenport.

Nikos Frazier



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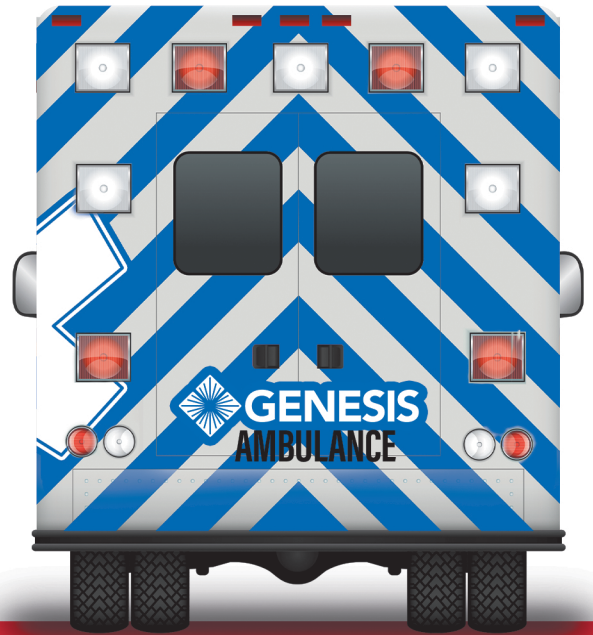
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house turbines on their land. Currently, the company has 3,400 turbines in its fleet. In 2022, MidAmerican spent a whopping \$41.4 million in landowner easement/lease payments for its wind projects.

This includes leasing land from 4,300 property owners across the State of Iowa, resulting in more than 10,000 wind-energy jobs.

Back in Buffalo, Continental Cement is leading its own industry in renewable resources. In March, leaders announced they were investing \$32 million into renewable energy efforts, aimed at reducing the company's carbon footprint.

When Continental moved to Buffalo in 2015, it brought along Green America Recycling, LLC, the sustainability arm of the company. It operates at both the Hannibal and Davenport locations.

To make its cement, employees use fossil-fuel-fed kilns, including coal. But Continental now is taking a more environmentally friendly approach. Everything from windmill blades to truck tires to plastic and oil waste can be used to replace the coal.



A truck leaves **Nestlé Purina PetCare Co.**, Wednesday, October 5, 2022, Clinton, Iowa.

Gary Krambeck

The company measures its success through a total substitute rate (TSR). Currently, the TSR is about 30%, which means the company is taking about 30% of the coal out of the equation and replacing it with alternate fuels.

According to a 2020 report by researchers at MIT, concrete is the most popular material in the world. With cement being the primary binder of concrete, they are

the main ingredients contributing to about 8% of global emissions.

In comparison, aviation accounted for more than 2% of global emissions, according to the International Energy Agency. With its renewed investments, Continental is hoping to increase its TSR to 55%, effectively decreasing its emissions by an additional 25% by next March.

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Scenes from the season opening of **Mercado on Fifth**, Friday, May 27, 2022, in Moline.

Nikos Frazier



Hispanic business culture thrives in the Quad-Cities

GRETCHEN TESKE

gteske@qctimes.com

Some of the largest Hispanic population pockets reside in Moline, and the numbers are growing.

Along with population growth is an increase in Hispanic businesses and all the needs that come with it. The Quad-Cities now has a richer pool from which to draw for resources to help those who wish to help themselves — from business advice, to real estate and insurance help and legal assistance.

Greater Quad Cities Hispanic Chamber of Commerce Director Janessa Calderon said Moline is particularly rich with Hispanic culture. Mercado on Fifth, an outdoor market held every Friday night in the summer, has skyrocketed in popularity, practically since its start.

In 2022, a record 115 vendors took in almost \$600,000 in revenue, averaging nearly \$5,000 a night. In 2019, the market made about \$1,000 a night.

According to the US Census Bureau, Hispanic businesses are on the rise nationwide, growing 8.2% from 2019-

2020. Also in 2020, Hispanic-owned businesses yielded about \$472.3 billion in annual receipts and employed about 2.9 million workers.

Generally, Mercado acts as an incubator for businesses who need help getting off the ground, Calderon said. One example is Las Salsas Dona Mary, a business that took years to get off the ground.

Owner Maria Garcia immigrated to the U.S. from Mexico in the mid-1980's and to the Quad-Cities in the mid-2000's. Four years ago, the family took the entrepreneurial leap. They picked two



2023 SEASON SCHEDULE

APRIL

SUN	MON	TUE	WED	THU	FRI	SAT
					7 SB 6:30pm	8 SB 6:30pm
9 SB 1:00pm	10 OFF	11 @CR	12 @CR	13 @CR	14 @CR	15 @CR
16 @CR	17 OFF	18 WIS 6:30pm	19 WIS 6:30pm	20 WIS 6:30pm	21 WIS 6:30pm	22 WIS 6:30pm
23 WIS 1:00pm	24 OFF	25 @LAN	26 @LAN	27 @LAN	28 @LAN	29 @LAN
30 @LAN						

MAY

SUN	MON	TUE	WED	THU	FRI	SAT
	1 OFF	2 @GL	3 @GL	4 @GL	5 @GL	6 @GL
7 @GL	8 OFF	9 CR 6:30pm	10 CR 6:30pm	11 CR 6:30pm	12 CR 6:30pm	13 CR 6:30pm
14 CR 1:00pm	15 OFF	16 @WIS	17 @WIS	18 @WIS	19 @WIS	20 @WIS
21 @WIS	22 OFF	23 BEL 6:30pm	24 BEL 6:30pm	25 BEL 6:30pm	26 BEL 6:30pm	27 BEL 6:30pm
28 BEL 1:00pm	29 OFF	30 @LC	31 @LC			

JUNE

SUN	MON	TUE	WED	THU	FRI	SAT
				1 @LC	2 @LC	3 @LC
4 @LC	5 OFF	6 FW 6:30pm	7 FW 6:30pm	8 FW 6:30pm	9 FW 6:30pm	10 FW 6:30pm
11 FW 1:00pm	12 OFF	13 @BEL	14 @BEL	15 @BEL	16 @BEL	17 @BEL
18 @BEL	19 OFF	20 PEO 6:30pm	21 PEO 6:30pm	22 PEO 6:30pm	23 PEO 6:30pm	24 PEO 6:30pm
25 PEO 1:00pm	26 OFF	27 OFF	28 WIS 6:30pm	29 WIS 6:30pm	30 WIS 6:30pm	

JULY

SUN	MON	TUE	WED	THU	FRI	SAT
						1 WIS 6:30pm
2 WIS 6:30pm	3 WIS 5:00pm	4 @CR	5 @CR	6 @CR	7 @CR	8 @CR
9 @CR	10 OFF	11 OFF	12 OFF	13 OFF	14 SB 6:30pm	15 SB 6:30pm
16 SB 1:00pm	17 OFF	18 @BEL	19 @BEL	20 @BEL	21 @BEL	22 @BEL
23 @BEL	24 OFF	25 LAN 6:30pm	26 LAN 6:30pm	27 LAN 6:30pm	28 LAN 6:30pm	29 LAN 6:30pm
30 LAN 1:00pm	31 OFF					

AUGUST

SUN	MON	TUE	WED	THU	FRI	SAT
		1 @PEO	2 @PEO	3 @PEO	4 @PEO	5 @PEO
6 @PEO	7 OFF	8 CR 6:30pm	9 CR 6:30pm	10 CR 6:30pm	11 CR 6:30pm	12 CR 6:30pm
13 CR 1:00pm	14 OFF	15 BEL 6:30pm	16 BEL 6:30pm	17 BEL 6:30pm	18 BEL 6:30pm	19 BEL 6:30pm
20 BEL 1:00pm	21 OFF	22 @WIS	23 @WIS	24 @WIS	25 @WIS	26 @WIS
27 @WIS	28 OFF	29 PEO 6:30pm	30 PEO 6:30pm	31 PEO 6:30pm		

SEPTEMBER

SUN	MON	TUE	WED	THU	FRI	SAT
					1 PEO 6:30pm	2 PEO 6:30pm
3 PEO 6:30pm	4 OFF	5 @SB	6 @SB	7 @SB	8 @SB	9 @SB
10 @SB						

● Home ○ Away

Midwest League West	Midwest League East
QC-Quad Cities River Bandits (KC)	DAY-Dayton Dragons (CIN)
BEL-Beloit Sky Carp (MIA)	FW-Fort Wayne TinCaps (SD)
CR-Cedar Rapids Kernels (MIN)	GL-Great Lakes Loons (LA-N)
PEO-Peoria Chiefs (STL)	LC-Lake County Captains (CLE)
SB-South Bend Cubs (CHI-N)	LAK-Lansing Lugnuts (OAK)
WIS-Wisconsin Timber Rattlers (MIL)	WM-West Michigan Whitecaps (DET)

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*Top: Alejandro and Maria Garcia pose for a photo with their son Gerardo at their restaurant **Las Salsas Dona Mary Cocina Mexicana**, 1534 6th Ave., Friday, January 6, 2023, in Moline.*

Bottom: Maria Garcia prepares food at Las Salas Dona Mary Cocina Mexicana.
Nikos Frazier

storefronts in Moline that were former restaurants because they thought they would be in turn-key condition. The goal was to use one for the kitchen and the other for the dining room.

But the family quickly ran into trouble. The air conditioner went out, the plumbing was bad, electrical upgrades were needed; the list was long. The landlord told them that any upgrades would be their responsibility.

As the Garcia family does when things get tough, they got tougher. Maria and her husband, Alejandro, took third-shift cleaning jobs to save enough money to fix the restaurant. Maria would wake up at 3 a.m. to clean, then come home to take the kids to school.

Last May, she added more to her plate by setting up a booth at Mercado. Every Thursday she prepared 150 homemade tortillas. Within hours, they were sold out. Because their Moline storefront was not ready to use by summer, the Garcias rented a kitchen to sell food until getting the city's approval to open the new place on Dec. 6, 2022.

The doors officially opened the following week. Finally, Garcia's dream was coming true.

THE IMMIGRANT IMPACT

Immigrants and refugees are among the biggest drivers of the Quad-Cities'

population and economic gains. Newcomers to the region are more likely to be of working age, between 25 and 64 years old. Immigrants also are more likely to open their own businesses and employ others than U.S.-born Quad-Citians. And they may be the region's best hope for growing population and entrepreneurship in the future, **ATTRIBUTION.**

Augustana professors Chris Strunk and Claire Bess studied the region's 2020 decennial census numbers and most recent American Community Survey five-year data. One major finding: From 2010 to 2019, the population of the metropolitan Quad-Cities increased by just 1.1% — from 376,000 to 381,000 — while the foreign-born population grew by 3,694, an 18.6% increase.

"The net effect, especially for places like the Quad-Cities, which have been losing population, especially on the Illinois side, for so long, immigrants really have a very positive impact, because they're providing so many resources and creating jobs and doing jobs that most other people are not doing," Strunk said.

In the past few years, however, tighter immigration policies and pandemic-related immigration restrictions and backlogs have put additional roadblocks in the paths of newcomers looking to relocate in the Quad-Cities. On the whole, some two million immigrants who'd otherwise have worked in the United States have been shut out of the country, according to a Business Insider analysis of Census immigration data.

Calderon said stories like the Garcia's are fairly normal in the region. Trust is crucial in business, especially when someone is new to the community. Another vendor at Mercado that Calderon works with regularly through the Chamber speaks only Spanish. Multiple times, he has turned to the Chamber for help finding resources, such as an accountant or Realtor, that he can easily communicate with when it comes to important business transactions.

"If you take yourself to a place where you don't speak the common language, you have to rely on your children," she said.

Javier Gonzalez knows exactly what that is like.

"I was that child for my grandmother," the State Farm Agent said. "Sometimes, you don't know what's going on. You're 10, 12, and you translate things, and you don't know what it is."

Gonzalez got his start in insurance after working retail for Aldi. He always dreamed of owning his own business and knew there was a need for a bilingual insurance agent in the area. To his knowledge, he is the only Spanish-speaking insurance agent State Farm employs in the region.

"With language barriers, frustration happens on both ends," he said, adding it's hard for providers who struggle to communicate and is equally hard for customers who don't understand what they are signing up for. "The conversations I have had with customers are, 'Wow. I didn't know I was signed up for that.' "

A common theme in the Hispanic community is accepting fate when things go wrong, he said. Culturally speaking, most people Gonzalez works with don't realize there are other resources available.

That is where he steps in and helps them find the, "Aha! moment." It's good for business, he said, but better for customers who now have an established person they can trust.

"They're most excited to be able to talk to someone that can speak the same language," he said. "They are more or less excited to learn that someone is there that they can reach out to and understand what they are saying."

RESILIENCE IS KEY

In December 2021, the Carrillo family found out how important community and family are when things go awry.

Miguel Carrillo received a notice on his phone that the smoke alarms were going off at his family business, Tienda Mexicana Abarrotes Carrillo. Davenport Fire crews rushed to the century-old building at 903 W. 3rd St.

Carrillo was in Muscatine at the time and had no idea how serious the fire was. The alert on his phone indicated only the

alarm, and the security video he could see showed only smoke.

"I thought it was a false alarm," he said.

Shortly after, he received a call from a family member who told him how serious the fire really was. Carrillo called all other family members to let them know. Together, they gathered in the parking lot.

The family business occupied the building since 2009, making it an emotional site to see. Once the fire was extinguished, the Carrillo family had to wait about a month before they were given the green light by the city to repair the building or walk away entirely. The family mulled it over, and like the Carrillo family does when times get tough, they persevered and decided to rebuild.

"We were looking at different options, maybe a different location, and maybe even doing something else, but we decided to come back to this location because it's a staple to the community, and it's a staple to our lives," he said.

Construction began in January 2022, and the outside of the building was completed by May. The quick turnaround is unusual for many businesses, but the whole family pitched in to help rebuild.

"We hired my brother's construction company, so while we were out of work with the grocery and restaurant, we all

were working on construction," he said.

The restaurant and grocery store officially reopened in July 2022. Calderon said rebuilding is often a task the Chamber helps navigate, too. But sometimes, things have to be salvaged after the fact, especially when it comes to personal information.

"Sometimes, unfortunately, there are people who have been taken advantage of," she said.

During the COVID-19 pandemic, a few people unknowingly gave out their social security numbers to scammers. Many turned to the Chamber, looking for an accountant who spoke Spanish and could help.

MEETING OTHER NEEDS

Jazmin Newton owns a law firm in Davenport but operates within a six-county region.

Her firm, Newton Law, specializes in family law and takes cases ranging from custody, divorce, child support and sometimes adoption or termination of parental rights. Many people seek her services, because she is bilingual and understands the complications that come with the language barrier.

"I have a lot of clients that only speak Spanish or their English is not fluent enough

Miguel Carrillo, manager of **Abarrotes Carrillo**, 903 W. Third St, talks about the grocery store and restaurants reopening, Wednesday, July 6, 2022, in Davenport.

Nikos Frazier





Left: A parade walker displays her colorful outfit and head piece during **Mercado on Fifth** first Dia de los Muertos parade Saturday along Moline's 4th Avenue.



Right: **Maricarmen Lezama**, 13, performs with Glenview Mariachi Band during the In From the Cold Mayors Hunger Luncheon on Wednesday, November 6, 2019, at the Golden Leaf Banquet Center in Davenport. *Quad-City Times File Photos*

for where they could, for example, take the stand without an interpreter," she said.

From 1980 to 2019, the number of people in the United States who spoke a language other than English nearly tripled from 23.1 million to 67.8 million, according to the U.S. Census Bureau.

Anytime someone needs a lawyer it is generally a high-stress situation, Newton said. Being able to remove one barrier by speaking their native language helps ease the anxiety.

"I am dealing with people when they are in a bad situation and it's an emotionally

stressful time," she said. "In general, it's easier for people that they are able to speak in the language they are comfortable with."

Cultural barriers can be hard to work around, too. In the United States, laws and statutes are much different than in Mexico, she said. In the real estate world, Alma Valadez Gonzalez has made it her mission to help first-time homeowners navigate complex matters.

Originally from Guadalajara, she immigrated to the United States in 2000, first landing in Chicago. Her family

eventually moved to Muscatine, then to the Quad-Cities a few years ago.

For 10 years, Gonzalez worked as a lead in a production company

"I feel like a lot of us immigrants, once we find a job, we feel secure, safe and have a steady income. It's hard for us to transition to something new," she said. "Overall, I felt like I needed to do something more with my ability."

That ability is being bilingual and able to connect with other immigrants on issues they are facing as they tackle home ownership.

"When it comes to networking, from our culture, we are very community and family-oriented, so I think it's very natural for us to meet people and connect," she said. "I feel like they're able to trust me more to understand where they are coming from and what it's like to be an immigrant."

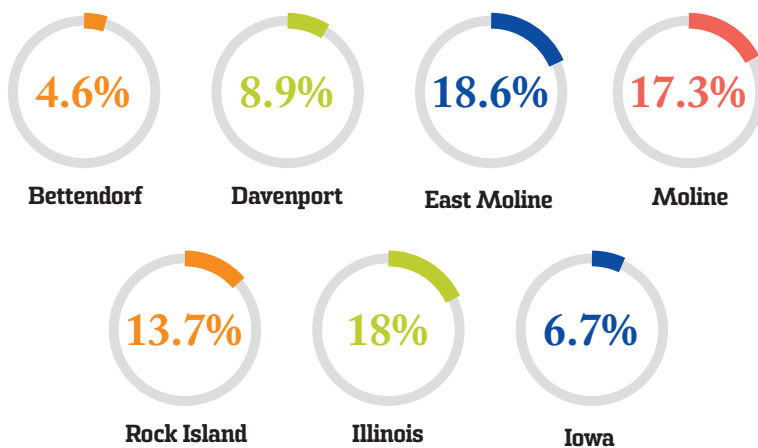
Part of that is understanding what resources are needed and which ones are available.

"A lot of immigrants, they think they need a lot of money down for a house and that's not necessarily what you need. I just don't think a lot of this information is available," she said.

For that reason, the Hispanic Chamber has been a big resource to her. When clients come to her, they need information about lenders, insurance and home inspections. Through the Chamber, she's been able to make connections of her own and help her clients in return.

"Once I found out about this, I needed to be part of it," she said.

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