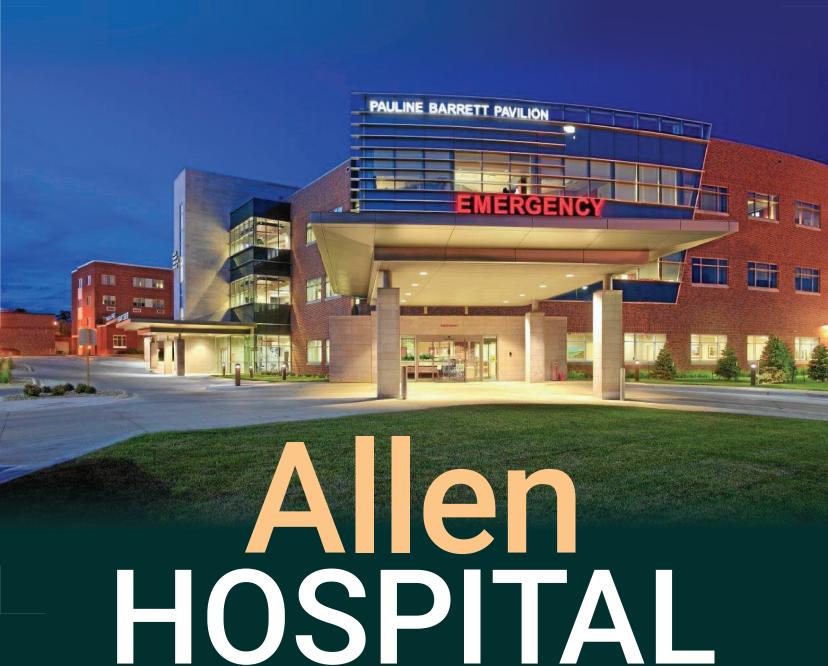
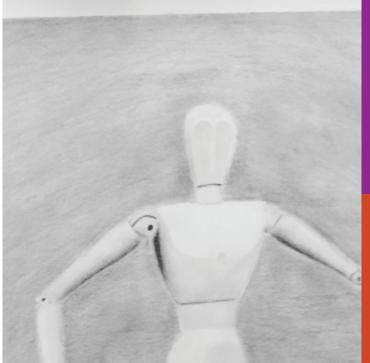
BUSINESS BUSINESS



marks a century of care





AGRI-SCIENCE
BEAUTY & WELLNESS
CORE HEALTH & PRE-NURSING
CRIMINAL JUSTICE/POLICE SCIENCE

CULINARY
DIGITAL MASS MEDIA
EARLY CHILDHOOD EDUCATION
ELECTRICAL

GRAPHIC DESIGN
HOSPITALITY MANAGEMENT
K-12 TEACHER PREPARATION

NETWORKING, WEB DEVELOPMENT, & CYBERSECURITY

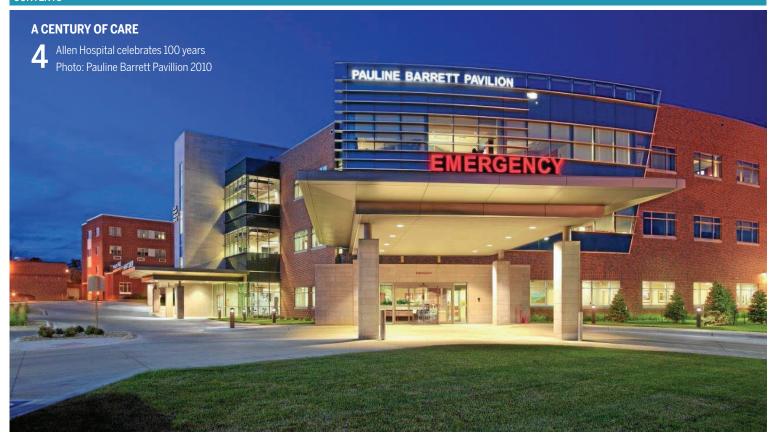
PLUMBING
POWER TECH ACADEMY
SUSTAINABLE CONSTRUCTION













HOT SANDWICHES

Troy's Sandwiches opens in former funeral home



YOUNG PROFESSIONALS

16

Grow Cedar Valley targets people early in their careers

CEDAR VALLEY

www.cvbusinessmonthly.com

Cedar Valley Business Quarterly is a product of Courier Media Group. The free publication is direct-mailed to more than 5,300 area businesses. Copyright, 2025.

Vol. 21 No. 2

COURIER MEDIA GROUP 6915 Chancellor Drive, Suite B, Cedar Falls, IA 50613 P.O. Box 540, Waterloo, IA, 50704

STAFF DIRECTORY

COURIER MEDIA GROUP ADVERTISING Meredith Brown Amplified Digital Agency meredith.brown@lee.net

EDITORIAL STAFF Holly Hudson Hill holly.hill@wcfcourier.com



UnityPoint Health-Allen Hospital celebrates 100 years

META HEMENWAY-FORBES For The Courier

WATERLOO — For a century, Allen Hospital has been a pillar of health care in the Cedar Valley. Longtime employees say marking its 100th anniversary is a testament to the hospital's dedication to innovation, compassionate care and forward-thinking leadership.

Since opening its doors in 1925 with a footprint of just 8,400 square feet and 25 patient beds, Allen has evolved into a 204-bed state-of-the-art medical center that's home to an award-winning cardiology program and a legacy of outstanding medical professionals.

JoAn Headington is a 1966 graduate of the Allen Memorial Hospital Lutheran School of Nursing. After a brief stint away from the Cedar Valley, she joined the Allen team in 1976 and dedicated more than 30 years to patient care before retiring in 2007. During her tenure her roles included rehab coordinator, clinical director of nursing, administrative director of nursing services,



Courtesy photo

Allen Memorial Hospital nursery in a photo from the 1940s.

vice president of operations and chief nurse/ executive vice president of patient care. Headington was inducted into the Allen Alumni Nurses' Association Hall of Fame in 1999.

Reflecting on Allen's journey, Headington credits the hospital's longevity to its exceptional staff and commitment to

continuous improvement.

"The medical staff at Allen has always been phenomenal. We've had a tremendous group of doctors over the years who have consistently looked to the future, asking what can be done differently and better," she said.

Jan Erpelding, Headington's longtime colleague, agrees. Doctors come to Allen to stay, grow and innovate.

"There is a culture at Allen that makes people want to stay and contribute to the organization," Erpelding noted.

Erpelding herself is a prime example. She graduated from Allen's nursing school in 1969 and has held various roles in the organization, including work in the emergency department, education and human resources. Today, she is a legacy program coordinator for the Allen Foundation, helping raise funds for capital projects at the hospital.

"We've always been fortunate to have such strong community support," Erpelding said.

That strong community support was a cornerstone in funding and developing one

of Allen's most successful programs to date the Allen Hospital Cardiovascular Center.

A legacy of milestones

Among Allen's most significant achievements is its comprehensive heart program. Allen's first open heart surgery took place in 1982. Over the past four decades, the hospital has become a award-winning leader in cardiovascular care, performing more than 8,000 open-heart surgeries to date. That number is anticipated to hit 10,000 in the next three years.

Dr. Bhavik Patel, a cardiothoracic surgeon at Allen since 2018, emphasized the program's strong teamwork between cardiologists and surgeons as a key factor in its success.

"We've built a trust between all parties that has helped really bring things to the next level." he said.

Patel highlighted the increasing complexity of cardiac surgeries performed at Allen, allowing patients to be treated closer to home.

"The types of procedures we do have become more sophisticated over time. We've elevated the level of complex cases we're able to treat," he said.

Instead of sending complex cardiac patients elsewhere for treatment, Allen has become the hospital patients are sent to for treatment.

"We put our open heart program against anywhere in the state," Patel said. "I think we've really made our mark, and that's something I'm proud of. But we make sure we stay within ourselves and do what we're capable of. This impacts people's lives. It's not just about doing the work, it's about doing an excellent job."

Beyond cardiology, Allen has led advancements in outpatient surgery and rehabilitative care, continually expanding its services. The establishment of Allen College in 1989 transformed the hospital's nursing program from a diploma-based education to a four-year degree, creating a pipeline of highly qualified health care professionals.

"Allen graduates are recognized and respected nationwide," Headington noted, adding that hospitals across the country "know the caliber of nurses we produce."

Additionally, one of Allen's most impactful initiatives has been the Child Protection Center, which has served the region since 2010 and is partly funded through generous community donations. The center provides assistance for children or dependent adults who may be victims of abuse, or have witnessed a violent crime.

"It's the support of programs like these that show how deeply Allen is rooted in the



Allen Memorial Hospital as it appeared at its opening in February 1925.

community," Erpelding said.

Changing landscape

Health care has seen monumental changes since Allen opened its doors in 1925, and the hospital has adapted every step of the way, often at the forefront, Headington noted. Inpatient stays for procedures that once lasted weeks have now been reduced to outpatient visits. Erpelding highlighted the growth in medical education and specialization, with many staff members advancing from entry-level positions to registered nurses and advanced practitioners.

Also changed is the building that houses it all. Allen Hospital has expanded well beyond its original two-story structure, building and renovating up, down and out. One piece of the original building remains intact, however

"The only original quarter standing is the central stairwell," Headington said. "Everything else has been remodeled or built through community support and fundraising. I can't think of a fundraiser we did that didn't meet the goal."

Allen Hospital has numerous events planned throughout this year to celebrate its 100th anniversary. Go to https://www. unitypoint.org/locations/unitypoint-healthallen-hospital/100th-anniversary for more information.





BRANDPOINT PHOTO

ways to ease your retirement worries

ROB WILLIAMS
Schwab Center for Financial Research

(BPT)—There are a lot of cautionary tales in the news these days about how unprepared people are for retirement, painting a rather bleak picture of widespread financial insecurity. But the reality is quite different.

We recently surveyed more than 1,000 Americans and found they actually feel pretty optimistic about their retirement plans. Six in 10 people say they are not concerned about having enough money to live off of in retirement, and most also feel financially prepared. The numbers are even better for people who are already retired or semi-retired. Over 90% say they've saved enough to live comfortably and are confident about their overall financial situation.

None of this means people aren't worried at all. What we found is that most retirement anxiety centers around things beyond people's control, like inflation, market fluctuations, rising health care costs and potential changes in government policy. If you fall into that category, here are five practical strategies to help ease those concerns and provide greater peace of mind.

Make sure your portfolio reflects your current risk capacity

While "risk tolerance" refers to the amount of market volatility you can stomach, "risk capacity" is about determining how much money you'll definitely need over the next one to four years. Think of it as the financial buffer required to cover your short-term expenses without being affected by market and economic swings. Once you know your risk capacity, set aside the appropriate cash and split it into two types of cushions:

- Money you know you'll need in the next year—Consider putting this into high-yield checking or savings accounts, money market funds, or CDs with maturities under 12 months.
- Money you'll need in the next two to four years—Consider putting this into high-quality short-term bonds, bond funds, or CDs with maturities between two to four years.

Stay invested and diversified

A diversified portfolio could potentially help navigate the ups and downs of the economy. And spreading your investments across various asset classes like stocks, bonds and real estate—may create a cushion against market volatility. Stocks, in particular, have historically outpaced inflation over the long term, helping to preserve your purchasing power. Overall, staying invested through market cycles rather than reacting to shortterm fluctuations can be one of the best strategies for maintaining your wealth in retirement.

Revisit your emergency fund

An emergency fund is crucial at any stage of life, but it becomes especially vital in retirement when income is often more fixed. In addition to your cash cushions, aim to keep enough in your emergency fund to cover about a year's worth of expenses, minus any guaranteed income from sources like Social Security or pensions. A high-yield checking or money market account can be a great place to store these funds, allowing for easy access in an emergency without penalties or delays.

Plan for long-term care costs
One of retirees' higgest warrie

One of retirees' biggest worries is the potential cost of health care, especially long-term care. To prepare, start by answering three fundamental questions:

- Who will provide care if needed?
- Where do you want that care to be provided?
 - How will you pay for it?

From there, consider consulting with a financial planner to explore options that align with your needs. This might include long-term care insurance or other strategies to ensure your assets are protected. Addressing these concerns proactively can reduce stress about unexpected health costs in the future.

Keep an eye on changes in Washington

Political shifts, such as a new administration or changes in Congress, can create anxiety about taxes, Medicare, Social Security and the markets. However, it's important to remember that market movements are more often driven by corporate earnings, economic data and central bank policies than by political changes.

Additionally, there's usually a significant gap between campaign promises and actual policy changes. Legislative processes are slow and often result in watered-down versions of initial proposals, so avoid jumping to conclusions based on political rhetoric.

Stick to your long-term investing plan and avoid making emotional decisions based on the latest headlines.

Retirement is a major life change, and even if you're generally confident about your retirement savings, it is normal to be anxious about factors outside of your control. If you're feeling that, you're not alone. And although you can't control inflation or the markets, health care costs. or the economy in general, there are steps you can take to regain a sense of control.

For more information, visit Schwab.com/ retirement for a wide range of resources and help.



People you can bank on to serve the Cedar Valley

Trusted experts. Exceptional local service. Community-focused. Meet our People at communitybt.com.







CHRIS ZOELLER, Courier Staff Photographer

Troy Morris Jr. stands outside of Troy's Sandwiches restaurant on Kimball Avenue in Waterloo.

Hot sandwich restaurant TROY'S SANDWICHES opens in former funeral home

MARIA KUIPER maria.kuiper@wcfcourier.com

WATERLOO — A California transplant is bringing his hot, homemade sandwiches to the Cedar Valley and into an unusual

Troy's Sandwiches, owned by Troy Morris Jr., is a classic deli serving sandwiches that range from a spicy Italian to a grilled chicken breast to pastrami.

The restaurant, at 3146 Kimball Ave., is expected to open soon. It will be open from 10 a.m. to 2 p.m. on weekdays and potentially on Saturdays in the future.

The large white building is the former Kearns funeral home, which is sparking comments from residents online.

Morris and his family already have begun stripping the old floral wallpaper, taking down the heavy curtains and valances and replacing the chandeliers. The layout of the building will also be changed, with some walls being knocked down.

"We don't want to feel like the funeral home when you walk in," he said. "We're changing the lighting, we're changing the ceiling, we're changing the walls. There's a lot to happen."

Funeral services were held in the building, which does not include a crematorium.

Morris is not from the area – his family recently moved to Waterloo from

Bakersfield, California. He was drawn to the Cedar Valley because his son, Troy Morris III, competes in dirt track races across the

"We come back every year for the last four years, and we've spent between three weeks to three months back here, depending on what the year was," Troy Morris Jr. said. "We really just like the people, we like the environment, we like Iowa, we like the weather."

Coming from Bakersfield – about two hours north of Los Angeles - to Iowa is a complete change for the family. Morris said he loves the locally owned restaurants here, but there are few options compared

to back home. He said this could play to his advantage.

"You guys have a lot of pub food. ... It's a bit of a challenge to find something that's different," he said.

Morris and his family ran a food truck back in California called Butter Pasta Deli, serving up sandwiches, pastas and desserts.

"We started talking with our friends back here, and they're like, 'Oh my God, you guys got to open a restaurant back here," he continued.

On the yellow wrap sign that covers the building's windows, a Bible verse - Jeremiah 29:11 – is in small font at the bottom. Morris said the verse is about God having a plan, which he needs to remember after a "risky move."

"For us to come 1,833 miles away was a big gamble mentally for us," he said. "So we just have to trust that God has got a plan."

He believes he will do well after seeing the excitement surrounding Jersey Mike's opening in Cedar Falls in December. His daughter's favorite sandwich shop was Jersey Mike's - until he started making sandwiches.

"Jersey Mike's was her go-to; she ate it three days a week," he said with a laugh. "Not anymore. She won't even eat it. She can't wait until we get open."

All of the meats on Morris' sandwiches are seared in a pan with butter and garlic, and the bread is toasted on a flat top. Then, the meat goes inside and the sandwich is baked until it is crispy. After that, the fresh ingredients are added.

At his food truck, menu items included sandwiches such as spicy Italian, meatball, Italian sausage, pizza, grilled chicken breast, turkey, spicy turkey, ham and cheese, and pastrami plus cheese burgers.

Every six- to eight-inch sandwich comes with a side such as coleslaw with pineapple chunks, pasta salad or macaroni salad, which is made with Dijon mustard. Meals are priced around \$14. The restaurant also makes its own lemonades, ice teas and Italian cream sodas.

And the deli won't be Morris' only business venture. The sandwich shop is expected to be open just for lunch. He hopes in the evening a restaurant called Butter will take off. He did not specify what food will



CHRIS ZOELLER Photos, Courier Staff Photographer

The former funeral home at 3146 Kimball Ave. has been turned into a restaurant, event venue and sign making business, all run and owned by Troy Morris Jr.



The former funeral home at 3146 Kimball Ave. has been turned into a restaurant, event venue and sign making business, all run and owned by Troy Morris Jr.

be served at Butter, but said it's an "upscale experience without upscale prices." Butter will not open for at least another year.

In the back of the building, Morris will run his sign business, Advanced Signs. He has been in the sign business for more than 20 years.

The building will also hold a venue space for live music in the former chapel. Morris hopes to rent it out for events.

Hiring will begin soon for the restaurants. Morris expects to hire 10 to 15 people for the deli and at least 50 people for the restaurant. More information can be found on the Troy's Sandwiches Facebook page.



2025 LEADERCAST CONFERENCE LEGICY OF MPICT



What legacy will your leaders leave behind? This year's event brings together global thought leaders to challenge, inspire, and equip your team with practical tools for creating lasting impact.



Jesse ColeThe Savannah Bananas
Owner, Fans First
Entertainment Founder



Dominque Dawes Olympic Gold Medalist, Atlanta Falcons Limited Partner, Gym Owner



Andy Stanley
Best Selling Author,
Communicator & Founder of
North Point Ministries

REGISTER NOW



AFTERBURNER



Hal Elrod Sur vivor, Best-selling Author



Bob KendrickPresident of the Negro
Leagues Baseball
Museum



Jon GordonBest-selling Author,
Leadership Consultant



and

Bobbi DoorenbosRetired General,
Elite Fighter Pilot



Christian Boucousis CEO, Elite Fighter Pilot



2025 HOST

Taliyah Brooks 2024 Olympian, Leadercast Host

JOIN US FOR THE LIVE REBROADCAST

WEDNESDAY, MAY 21, 2025 8:00 AM - 5:00 PM DIAMOND EVENT CENTER | WATERLOO, IA

For more information, visit: www.growcedarvalley.com



CEDAR VALLEY

YOUNG PROFESSIONALS

Cedar Valley Young Professionals (CVYP) was created to connect emerging professionals in the Cedar Valley through networking, personal and professional development, and community involvement. Designed to create a sense of belonging, CVYP is a space where young professionals can build relationships, grow their skills, and contribute to the region they call home.





NETWORK WITH US

Connect and grow your network at our next CVYP event:



For more information, visit: www.growcedarvalley.com



BRANDPOINT PHOTO

Unlocking business growth: **Lessons from inspiring leaders**

SARAH ACTON
Chief customer officer, BILL

(BPT) — One of the most exciting aspects of my role as chief customer officer at BILL is learning from our customers every day. There are always new lessons, especially in today's world of rapid change in consumer behavior, business practices and technology.

We recently hosted a group of customers to network and share their experiences regarding unlocking business growth with others. This topic proved compelling for our panelists and attendees alike, with many businesses facing some of the same challenges.

Entrepreneurs and leaders are powering through—finding ways to attract and retain customers and developing growth strategies that are working. I was particularly inspired by four pieces of advice that any organization can implement to win.

Understanding your customer

SFJAZZ reminded me that knowing what your customers want, expect and are willing to pay for is music to any organization's ears.

Based in San Francisco and now in its 41st year, SFJAZZ is the largest nonprofit jazz presenter in the world. Originally founded in 1983 as a two-day festival, SFJAZZ serves over a quarter of a million fans and students every year through its year-round concert, commissioning and education programs.

SFJAZZ CEO Greg Stern has built the nonprofit's success on understanding his audience of jazz fans and artists, connecting with local communities in San Francisco, and finding ways as a nonprofit to build a revenue stream from patrons and donations.

Greg knows that San Franciscans want more jazz, more often. SFJAZZ produces

400 shows a year between two state-of-theart venues tailored for jazz appreciation. Fans are busy—so shows are generally 90 minutes long, giving people time to enjoy a break and still make it home to go to school or work the next day. He knows his audience wants to feel connected to the community, so outreach through education and artist development are integral to the SFJAZZ mission.

SFJAZZ now has one of the highest rates of audience-sponsored revenue in the artistic nonprofit arena. Donations and sponsors are still important, but knowing what customers want has given SFJAZZ a unique advantage in being self-funding (through ticket sales) for a large part of its operation.

Creating product-marketing fit

Second, create product-market fit. Not every organization nails this. Some try to

create a fit over time or believe so much in their own innovation that they power forward, unsure why revenue is slow to keep pace. Sasha Orloff, co-founder and CEO of Puzzle, has been hyper-focused on product-market fit since before the company even shipped.

Sasha knew he wanted to upend the status quo in bookkeeping and accounting. Artificial intelligence (AI) and rapid technological change were creating opportunities for new ways to handle finance, but accounting software wasn't keeping pace with the rest of the tech world. While Sasha understood some of the frustrations, he explored deeply what customers would want by tackling product development from a variety of perspectives.

He leaned hard into the Sean Ellis methodology, a fast and effective way to evaluate the consistency of a particular product in the market, by taking best practices from the methodology and applying them effectively. He surveyed and had deep conversations with business entrepreneurs and founders to understand what they were missing from legacy accounting technologies. Then he talked with the people who would use any accounting technology on a daily basis and got close to accountants and bookkeepers.

His efforts have paid off tremendously. Puzzle is now positioned as the modern accounting platform for the AI era, enabling its customers to get financials and insights every day. Importantly, Puzzle is trusted by the industry and thousands of start-ups and has auto-categorized \$30B+ of transactions. Remaining flexible

Third, remain flexible. Business is going to change every day—twists and turns are normal. Christine Tedstrom, Senior Director of Finance at apparel powerhouse Marine Layer, tells other business leaders and colleagues to look at long-term value creation and not just short-term gains. The only way to achieve those goals is to acknowledge that flexibility is essential to great outcomes—and while plans are super, they will have to adapt.

A well-known host of a fashion reality show used to say that in fashion, "one day you're in and the next you're out." As an innovative, California-inspired retailer focused on sustainability and recycled materials, Marine Layer's leadership makes sure they stay absolutely "in" by committing to great products, keen market tracking and business understanding delivered with financial data. They know when to stay the course with a decision and they know when to pivot or change direction.

Marine Layer has created massive success with "absurdly soft shirts that are perfect for a 7-day weekend kinda lifestyle." The company started when the founder's girlfriend threw away his favorite shirt and grew with the help of friends and a '69 VW bus. What was once a shirt company now spans almost every type of apparel.

Flexibility can take you to successes and growth you didn't anticipate.

Making decisions in real-time

Fourth, make decisions in real-time. This is the counsel of Kate Hultin-Schott, Director, Consulting at Armanino LLP. Armanino is one of the top 25 largest independent accounting and business consulting firms in the United States. They are a nationwide leader serving privately held companies and private individuals, as well as nonprofit organizations and public entities. Kate is a fan of historical

trend analysis and looking at trends over quarters. But she is justifiably frustrated when companies make decisions based on old data. She questions why we demand real-time data from every other aspect of our lives—sports scores, weather, traffic—but are fine waiting days, weeks or even months for business data.

To Kate, real-time is the time that matters most. Yes, it is important to combine real-time with historical data and context (no one wants to mistake a blip for a trend), but not having fast, reliable data that presents the "now" is a miss.

With more than 12,000 customers, over 2,500 valued employees, and 21 offices in the U.S., keeping up with what is happening in the moment has obviously paid off.

I hope these lessons for unlocking business growth inspire you as they've inspired me. And I hope they unlock your own organization's success.

When SMBs thrive, so do their communities. At BILL we are dedicated to serving the needs of SMBs and accountants so they can focus more on running their businesses and serving customers.

To learn more, visit Bill.com.



ESLICK FINANCIAL GROUP

Where financial decisions can get complicated, we create an environment where you can learn ...

... How Your Wealth Works.



Dennis L. Eslick, ChFC® RICP® CLU® CEO & Founder / Financial Advisor



Kevin M. Eslick, ChFC® RICP® President / Financial Advisor

Phone 319.833.5555 • Toll-Free 877.375.4251 999 Home Plaza Suite 201 • Waterloo, IA 50701

www.eslickfinancial.com

Securities and Investment Advisory Services Offered Through M Holdings Securities, Inc., a Registered Broker/Dealer and Investment Adviser, Member FINRA/SIPC. Eslick Financial Group is independently owned and operated.



YOUR LIVELIHOOD **OUR GRATITUDE**

Our thanks to all local farmers for keeping the world fed. We're honored to support you with comprehensive insurance coverage and reliable service. Trust in Tomorrow.®



First Maxfield Mutual Denver, IA 1-800-366-7014 | www.firstmaxfield.com



"Trust in Tomorrow." and the "A Grinnell Mutual Member" mark are registered trademarks of Grinnell Mutual Reinsurance Company. © Grinnell Mutual Reinsurance Company, 2021.

INVISION

announces merger with Florida firm

INVISION Architecture announced a strategic merger with RDB Design Associates, an architecture and interior design firm in Jacksonville, Fla., marking INVISION's first office outside Iowa and a major step in its expansion strategy.

Following significant growth of more than 20% in 2023 and 2024, INVISION continued its focus on growth and innovation by expanding operations to include the Florida market.

"After discussions with partner firms in the region, we felt a Florida expansion would help us continue meeting our strategic goals and better serve our clients," said INVISION partner Eric Ritland. "The city of Jacksonville provides an ideal location to enter this geographic region and anchor us in the area.

INVISION leadership partnered with their parent company, HFW Companies, to search for a firm that mirrored its philosophy of prioritizing clients in every aspect of its practice.

"The compatible culture, a philosophy of putting our clients first, and market alignment made RDB an ideal firm to partner with," Ritland said.

This merger enhances the collective ability of INVISION and RDB to serve clients across education, healthcare, government, corporate and hospitality markets. Combining complementary expertise and local insights, the partnership is poised to deliver innovative and tailored solutions to a

broader client base.

"INVISION's commitment to collaboration and excellence resonates deeply with us," said Carlos DelValle, who will serve as managing partner-architecture of the Jacksonville office, along with Sandra Bradley who will serve as managing partner-interiors. "We are excited to expand our capabilities and bring the best of both teams to our clients."

Looking Ahead RDB Design Associates will operate as RDB INVISION, retaining its strong local reputation while gaining access to INVISION's national resources. Leadership teams are excited to explore new opportunities, build on shared strengths, and continue delivering exceptional client service.

"We are excited to offer our employees the opportunity to be part of INVISION as they continue to grow," Bradley said. "The team at INVISION has welcomed us with open arms, and we're thrilled to expand our capabilities and knowledge to our clients."



Grow Cedar Valley group focused on helping young professionals

CATHERINE CROW catherine.crow@wcfcourier.com

WATERLOO — A group targeting people early in their careers is now part of Grow Cedar Valley.

Cedar Valley Young Professionals was created to help those who are ages 21-40 engage in personal and professional growth.

The volunteer-run organization has been around for several years. Last summer its leadership met with Grow Cedar Valley and agreed to join forces with the business group, which promotes economic development.

"Workforce development and talent attraction are key strategic initiatives for Grow Cedar Valley, and we believe it is vital to provide opportunities for emerging

"Workforce
development and
talent attraction are
key strategic initiatives
for Grow Cedar Valley,
and we believe it
is vital to provide
opportunities for
emerging professionals
to grow personally and
professionally while
building community
connections,"

Katy Susong, Grow Cedar Valley president and CEO.



COURTESY PHOTO

Grow Cedar Valley and Cedar Valley Young Professionals have joined forces to create opportunities for young people in furthering their careers.

professionals to grow personally and professionally while building community connections," said Katy Susong, Grow Cedar Valley president and CEO. "These efforts not only support individual development but also play a crucial role in retaining our talented young professionals in the Cedar Valley."

There will be events held to make connections and provide engagement oppportunities each quarter. The group's first event was duckpin bowling held in January at Maple Lanes Bowling Center. Other activities participants can be a part of are Grid Lounge racing as well as events to hear from local leaders and other networking opportunities.

In addition, there will be monthly opportunities such as volunteering and attending Grow Cedar Valley events. Some events may have a nominal fee but the organization's aim is to make them accessible for everyone.

"We anticipate that this community engagement element will be refined and expanded as the group continues to grow," said Susong.

There is no cost to participate in the group and people don't have to be employed by a Grow Cedar Valley investor to join. Starting in July, an annual membership fee will be introduced – \$90 for young professionals, \$75 for individuals employed by a Grow Cedar Valley investor and \$45 for college students who have a valid student ID.

"We're excited about this initiative and are committed to offering something for everyone as we continue to build a connected community for young professionals in the Cedar Valley," said Susong.

Those interested in being a part of the group are encouraged to attend upcoming events, visit its social media page or go to members.growcedarvalley.com/events.

Newsweek recognizes Dupaco Community Credit Union

Newsweek has named Dupaco Community Credit Union one of the Best Regional Credit Unions in the United States for 2025. This recognition was awarded to only 500 credit unions nationwide.

Dupaco is one of just three credit unions in Iowa listed in the publication's rankings.

Newsweek conducted research with Plant-A Insight Group, aiming to assess both the financial strength of institutions and consumer confidence with credit unions and banks. Starting with a list of approximately 9,170 financial institutions, including all regional banks and credit unions in the U.S., and data from over 71,000 customer interviews, the findings were narrowed down to the best 1,000 regional institutions (500 banks, 500 credit unions) in the United States.

The research evaluated areas such as overall financial health, profitability, exposure to risks and potential losses, lending and leasing activity, and more. Additionally, the study also collected more than 1.9 million social media reviews and 129 million Apple and Google Play store reviews to support their scoring model.

Nancy Cooper, Global Editor in Chief of Newsweek, said, "Credit unions are operated as member-owned cooperatives, driven by a mission of service rather than profit. This approach often translates to lower fees, competitive loan rates and a genuine focus on member satisfaction. Credit unions serve as more than just financial institutions—they are partners in their neighborhoods, actively participating in local events and initiatives that strengthen bonds among members."

"For the second consecutive year, we are honored to receive this recognition," said Joe Hearn, Dupaco President and CEO. "Although we did not seek out this recognition, we are thrilled to begin 2025 with such a great accolade. Newsweek's independent research, based on thousands of data points, highlights our financial health as a member-owned cooperative."

To maintain its focus on regional institutions, the study excluded nationwide



CHRIS ZOELLER Courier Staff Photographer

The Dupaco Community Credit Union in Cedar Falls.

banks and credit unions from the ranking. $\,$

For more information on the Newsweek study, including a full list of financial

institutions and study methodology, visit: America's Best Regional Banks and Credit Unions 2025—Newsweek Rankings.



UnityPoint Health unveils new all-inclusive care facility

in Waterloo for seniors

CATHERINE CROW catherine.crow@wcfcourier.com

WATERLOO — UnityPoint Health is opening an all-inclusive care center for seniors this spring.

The program, located in a new 22,000-square-foot facility at 3250 E. Fourth St., is for those 55 and older who are eligible for nursing home level care but can also live safely on their own.

The company held a ribbon cutting Wednesday for the facility, which is part of its Program of All-inclusive Care for the Elderly, or PACE. This is the third PACE facility in the state. Many from the community, including Mayor Quentin Hart and Grow Cedar Valley members, were in attendance for the facility's opening.

"UnityPoint has stayed true to their vision and mission to making sure that every neighborhood, every citizen here has access to affordable quality health care," Hart told attendees.

The plan is to offer services for those in the program so that they can stay in their own home as long as possible. Services offered include meals and meal prep, transportation, primary care physicians, social workers, durable medical equipment, home health services and more.

"If they have any needs for those set of things - walkers, wheelchairs, lifts, ramps, you name it – we can provide it," said Ali Ragsdale, director of operations at UnityPoint Health PACE.

Additionally, transportation services will not only take them to local appointments, but also to the Iowa City Hospitals and Clinics or the Mayo Clinic in Rochester, Minnesota.

This facility will provide services for those living in Black Hawk, Butler, Bremer, Buchanan, Benton, Fayette, Grundy and Tama counties.

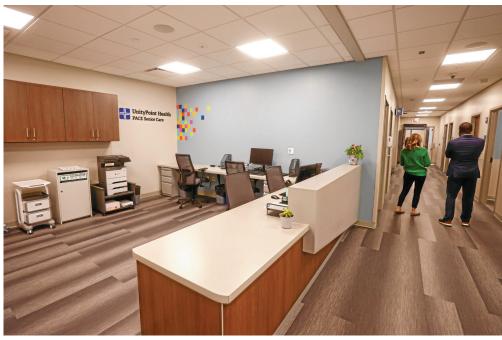
"So, our spread is going to be very wide. We're hoping to impact lots of lives," said Ragsdale.

Those wishing to become a participant in



CHRIS ZOELLER, Courier Staff Photographer

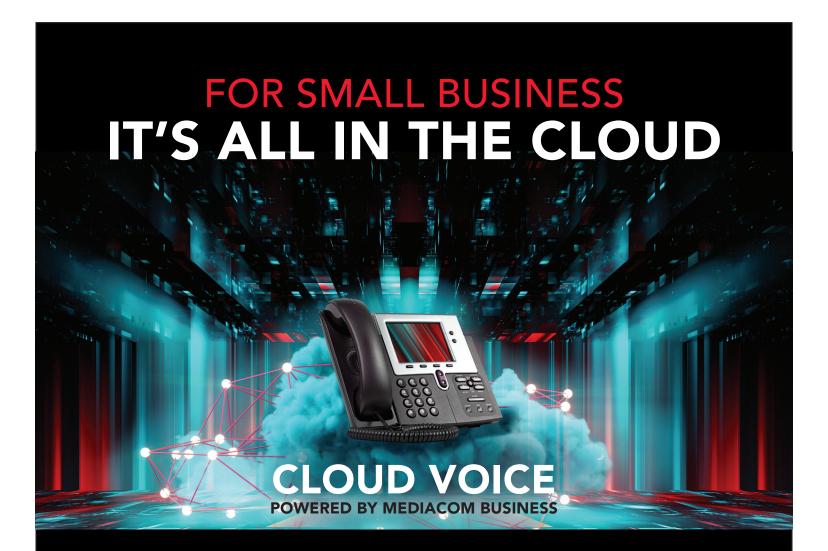
Ali Ragsdale, director of operations at UnityPoint Health PACE, speaks with Waterloo Mayor Quentin Hart after the ribbon cutting ceremony in January.



The UnityPoint Health PACE facility provides all-inclusive senior care for those 55 and older.

this program can get a referral starting next month. The goal is to begin offering services in March or April. Participants can enroll in services starting April 1.

This service opened its first facility in Sioux City in 2008 and added a second location in November in Bettendorf. There is also a fourth location planned in Hiawatha.



Bring big business capabilities to your small business with Cloud Voice. Enjoy seamless phone and data operations powered by our internet connection for unmatched reliability, flexibility, and advanced features. Plus, we handle all software management and updates—no onsite phone equipment required!

CALL 800-479-2091 TODAY FOR CUSTOMIZED PLANS

MEDIACOM* BUSINESS



Exceptional CORPORATE EVENTS

Exceeding expectations for your next business event! Call (319) 222-2029 to tour our event space.



5307 CARAWAY LANE ♦ CEDAR FALLS ♦ DIAMONDEVENTCENTERCE.COM