

QUAD-CITY TIMES

INSIGHT

THE BUSINESS JOURNAL OF THE QUAD-CITIES

Featuring:

FAMILY MATTERS

Meet the longtime leader of a family-owned community bank

PACKING UP

Learn about a company dedicated to helping first responders

THE HEAT IS ON

See inside a blown glass studio

INFLUENCE *for* HIRE

AS EYES TURN TO SOCIAL MEDIA, BUSINESSES TURN TO INFLUENCERS TO MARKET THEIR PRODUCTS

WINTER 2024

community-minded. financially solid.



IN 2023



DONATED
\$500,000+

VOLUNTEERED
7,500+ HOURS

CHECKING | SAVINGS | LOANS | BUSINESS BANKING | WEALTH MANAGEMENT

*Proud to be a
community bank with
local decision makers*



INSIGHT

THE BUSINESS JOURNAL OF THE QUAD-CITIES

WINTER 2024 // VOLUME 6, ISSUE 4

Quad-City Times President: Rob Cravaritis

Editor: Tom Martin

Photographer: Katelyn Metzger

Designer: Chelsea Liske

ADVISORY BOARD

Mara Downing, Vice President of Global Brand Management and Corporate Communications
Deere & Co.

Molly Foley, Chief Marketing Officer
IMEG Corp.

Dave Heller, Owner
QC River Bandits

Dave Herrell, President and CEO
Visit Quad-Cities

Kent Pilcher, President and Owner
Estes Construction

Peter Tokar III, President and CEO
Quad-Cities Chamber of Commerce

Jim Watts, President and CEO
RIA Federal Credit Union

To advertise in Insight, call us at 563-383-2224 or email at advertising@qctimes.com.

To subscribe to Quad-City Insight, visit qctimes.com/insight



Copyright Quad-City Times 2024. All rights reserved. Reproduction or use of editorial or graphic content without permission is prohibited.



Alisha Hanes, a local Hummingbird influencer, poses for a portrait at The Brewed Book on Friday, Oct. 4, in Davenport.

Katelyn Metzger

- 4 **From the expert**
Hear from our resident financial expert
- 6 **Creating opportunities**
How one company connects local businesses and creators
- 12 **Plowing through**
Learn how John Deere is using TikTok to appeal to younger generations
- 18 **Scrolling for savings**
Hy-Vee capitalizes on celebrity influencers
- 22 **Fueling engagement**
Casey's brings in new talent to advertise products
- 26 **Heating up**
Take a peek into Hot Glass Inc
- 29 **Banking on success**
Community bank CEO talks 36 years of family business
- 34 **New hydrations**
A Milan company's commitment to emergency preparedness
- 39 **Featured flavors**
Crane & Pelican Café serves charm and history in LeClaire

Artificial intelligence arms race heats up



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.

NVIDIA President and CEO Jensen Huang has regarded artificial intelligence (AI) as “The next industrial revolution.” In recent years, NVIDIA has become the de facto symbol of the AI movement as the world’s leading supplier of both AI hardware and software. Today, NVIDIA is on the cusp of overtaking Apple as the world’s largest company based on market capitalization.

Though still in its relative infancy, there is a tangible excitement over the untapped potential and groundbreaking innovations that AI could bring to science, medicine, research & development, engineering, finance and the arts. This excitement has created a global rush across companies, industries and nations to develop AI and machine learning applications.

According to Bloomberg Intelligence, global spending on AI hardware, software and services is expected to reach \$1.3 trillion by 2032, compared to just \$40 billion spent in 2022. This equates to a compound annual growth rate of 42% on AI-related spending.

This surge in spending has triggered a virtual arms race among the world’s largest tech companies to develop and deploy the latest AI innovations to the consumer marketplace. According to Forbes, in the first half of 2024, Alphabet (Google), Amazon, Meta and Microsoft spent nearly a combined

\$104 billion in capital expenditures (capex). The majority of this spending went to AI-related research and product development. This is a 47% increase compared to the first half of 2023. During this time, Alphabet’s capex spending rose 91% while Microsoft’s increased by 78%.

But this surge in AI spending is not just coming from the tech behemoths of the world. In a survey by Ernst & Young of 500 senior executives across various industries, 95% say their organization is already investing in AI. Eighty-eight percent say their organization spends at least 5% of its total budget on AI. Moreover, half say their AI spending will increase to at least 25% of their total budget within the coming year.

Companies have embraced AI to reduce their operating costs and to deliver new products and services to the consumer marketplace. In Ernst & Young’s survey, investing in AI is viewed by senior leaders

as a critical way to maintain their competitive edge. Among companies that invest at least 5% of their budget on AI, 76% report higher employee productivity, while 71% say it enhances their ability to produce new and innovative products.

Sundar Pichai, CEO of Alphabet, commented, “The risk of underinvesting [in AI] is dramatically greater than the risk of overinvesting [in AI].” His statement captures the sentiment of corporate decision-makers across the globe.

Investing in AI is not just a tactic used to try and gain market share. Instead, business leaders see it more as a critical defensive strategy – to simply maintain their existing market share. In the ever-changing world of AI technology, the world – along with your competitors – can quickly pass you by. Right now, the race for AI is about keeping pace with the competition who are also spending vast sums of money on their own AI products and technology.

Global spending on AI hardware, software and services

2022	2032 (expected)
\$40 billion		\$1.3 trillion

Source: Bloomberg Intelligence

Disclaimer: Opinions expressed herein are subject to change without notice. Any prices or quotations contained herein are indicative only and do not constitute an offer to buy or sell any securities at any given price. Information has been obtained from sources considered reliable, but we do not guarantee that the material presented is accurate or that it provides a complete description of the securities, markets or developments mentioned. Quad-Cities Investment Group LLC is a registered investment adviser with the U.S. Securities Exchange Commission.

Bringing Regenerative Medicine to the Quad Cities

Living with joint pain can be challenging, but innovative regenerative treatments, including platelet-rich plasma (PRP) therapy, are now available to the Quad Cities community at Vitality Physical Medicine.

PRP therapy uses the body's natural healing mechanisms to treat knee, hip, shoulder, wrist, and ankle pain and are an ideal option for patients seeking a minimally invasive treatment to conditions like osteoarthritis, tendon injuries, ligament injuries, muscle injuries, and tendonitis.

What is PRP Therapy?

PRP therapy involves drawing a small amount of blood and spinning it in a centrifuge to concentrate the platelets. These platelets are packed with growth factors that, when injected into the affected joint, stimulate tissue repair and reduce inflammation.

Because PRP uses your body's own cells, it is a natural and safe option for treating conditions such as osteoarthritis, tendon injuries, and ligament sprains. There's minimal risk of adverse reactions making it a highly appealing choice for

those looking to avoid surgery.

How PRP Works to Relieve Pain

While traditional medications can provide temporary relief, PRP accelerates the body's natural healing process, offering longer-lasting results. Patients who undergo PRP therapy often experience a significant reduction in pain, increased mobility, and an overall improvement in joint function.

Whether it's arthritis, a sports injury, or the wear and tear of daily life, PRP therapy can be a game changer for recovery.

The Benefits of PRP

- **Minimally Invasive:** PRP is a non-surgical option performed in the clinic with little downtime
- **Natural Healing:** The treatment uses your body's platelets to repair damaged tissue.
- **Longer-Lasting Results:** PRP supports tissue regeneration, leading to sustained pain relief and improved joint health.
- **Quick Recovery:** Most patients can resume normal activities shortly after treatment.

Start Your Journey To Vitality Today

Joseph Brooks, DO and the dedicated team at Vitality Physical Medicine are proud to help local residents regain their mobility and improve their quality of life with personalized, non-surgical treatments.

"At Vitality, we focus on caring for the whole person, aspiring to promote health and wellness in our patients. When I meet patients who have done the same treatments over and over again without any effectiveness, I suggest trying something different," says Dr. Brooks.

In addition to PRP, Vitality Physical Medicine also offers bone marrow aspirate concentrate (BMAC) treatments, therapeutic Botox® injections, ultrasound-guided injections, osteopathic manipulation treatments, and wellness services.

If joint and musculoskeletal pain is affecting your daily life, it may be time to explore how regenerative medicine can help you. Call 563-424-6400 to schedule an appointment at Vitality Physical Medicine.



Living Without Joint Pain Starts Here

WE WANT TO GET YOU MOVING AGAIN!

- Platelet-Rich Plasma (PRP)
- Ultrasound-Guided Injections
- Trigger Point Injections



JOSEPH BROOKS, DO

563-424-6400

563-424-6272

5335 Eastern Ave. Ste. C
Davenport, IA



Alisha Hanes, a local Hummingbird influencer, takes a selfie at The Brewed Book on Friday, Oct. 4, in Davenport.

Katelyn Metzger

Hummingbirds bring new perspective to social media marketing

GRETCHEN TESKE

gteske@qctimes.com

Social media influencers have taken the internet by storm, and companies are starting to notice.

Influencers can range from individuals talking up a product to entire families advertising locations and experiences. The trick comes in making the marketing campaign feel authentic and not like an advertisement.

That's where Emily Steele has found her niche with her company Hummingbirds, an online platform that allows companies to hire everyday people to create content that helps drive sales for their business.

The CEO and co-founder of Hummingbirds, Steele came up with the concept while working for a marketing agency in Des Moines. A handful of her clients were looking to drive local behavior to specific events and businesses like music festivals, medical spas and yoga classes.

Steele used several marketing methods to get customers engaged, but social media was among the most successful. Once customers posted photos of themselves participating in events after the fact, they were able to share with their friends and organically spread the word.

It was a great start, but hard to rely on. "The clients we were working with wanted people to feel like they were part of something," she said. "Word-of-mouth marketing works well on a local level, but it's hard to guarantee. You hope people talk about you at the local level, but it's hard to build a strategy and consistency around that."

Steele said her lightbulb moment happened in 2018, when a new coffee shop opened in Des Moines. A friend of hers posted about their oat milk latte — something Steele had never heard of.

Steele went to the shop, ordered her own and it became her new go-to order. After sharing it on her own social media page and tagging the coffee shop, friends started asking about the drink and where she got it.

Cue the lightbulb moment.

"I went, 'Oh my gosh. This exactly what I want to do for the brands I work with,'" she said. "This works (because) people trust what their peers talk about."

Influencer marketing was starting to gain steam at the time, she said, but no national or global influencers were going to influence her decisions in the place she lived. Instead, Steele decided to do grassroots work and turned to her friends and other peers to market with their own social media.

"So I said, 'What happens when I bring together 10, 2 or 30 or those people and tell them to go to a restaurant or something,'" she said. "The short answer is, it works. When you get dozens, if not hundreds, of people talking about the same brands at the same time, it almost has the compounding effect that a press release getting sent out or being shared through the local newspaper used to have."

Bringing together groups like this got the social media campaign off the ground, she said, and had hundreds of people talking. With this concept in mind, she launched Hummingbirds, a new way of social media marketing.

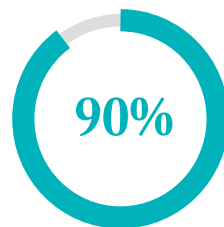
Steele got the company off the ground by commissioning a software for brands to use, similar to a job board, where they could hire their own local people to market products or services.

The idea was to help brands set up campaigns where they could request a local come to their store, for example, and talk about the special of the week. The local social media creators interested in the campaign, known as Hummingbirds, could apply and the company would have the option to select them for the campaign.

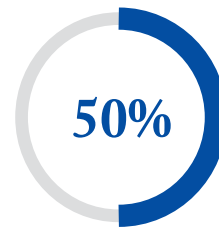
Hummingbirds separates itself from traditional social media influencing in a variety of ways, listing a series of comparisons on its website. For example, influencers traditionally have a niche category of influence, while Hummingbirds have no set category.

Influencers usually work for pay, while Hummingbirds work for perks. Non-local audiences are more likely to follow an

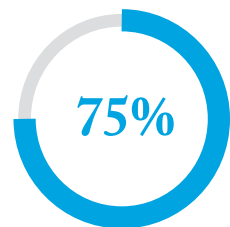
Hummingbird quick stats:



women



parents



ages 24-45

Non-local audiences are more likely to follow an influencer, while Hummingbirds are appealing to the communities in their own backyards.

influencer, while Hummingbirds are appealing to the communities in their own backyards.

According to the Charle Agency, about 25% of marketers were using influencer marketing in 2024 and 69% of consumers trusted the recommendations given. Major companies have jumped on board with Hummingbirds, too, including Travel Iowa, Olipop and Anderson Erickson Dairy.

In the Quad-Cities, Alisha Hanes signed up to be a Hummingbird. The ability to choose which campaigns she would like to participate in, she said, adds a layer of authenticity to things from her perspective.

Instead of being told she has to create a campaign for a product or service she may not like or ever use, Hanes has the ability to choose things that align with her personality and lifestyle.

"I usually pick things that I tend to go to anyway, so it's just a part of my every

day, except now I'm making a video. So it's not a huge, inconvenient thing," she said.

Once selected, the Hummingbirds receive a non-cash perk such as a gift card, tickets or free food, for their work and sharing the content on social media. Hanes, who works a full-time job, said the perks are great for creators who are doing it for fun, and not as a full-time job.

In the past, she has created content for a local coffee shop in exchange for a \$30 gift card. After purchasing the drink and pastry she needed for the video, she had money left over to go back to the shop on her own time.

Grocery stores will do the same thing, she said, asking her to buy a \$10 item in exchange for a \$40 gift card, for example. Not only does it help provide a little cushion for her own wallet, it provides a new way for her to share a new product with the public.

"That's what's motivational to me but ... when you go to places in the area and you're from here, you're used to going in and getting the same stuff you always have gotten," she said. "You're not necessarily looking outside the aisles. So this is a way to tell people, 'Hey, did you know this is a Costco product?'"

After Steele made the initial launch in 2018, she quickly began expanding after realizing how simple it was to scale her concept.

"Over the last few years, we've raised \$4 million plus in venture capital to scale this across the country," she said.

Steele got into the market just in time. By 2023, the influencer market was worth \$21.1 billion and growing, according to the Charle Agency. By October 2024, Hummingbirds had grown to 20 different communities, including Omaha, San Antonio, Milwaukee and Cincinnati, with 10,000 creators on board.

It grew in the Quad-Cities, too, and local companies took notice.

Hummingbirds often advertises its business through social media, running campaigns that show how a Bird could help small businesses. Lindsey Row, Director of Public Relations and Communications for Visit Quad Cities, came across the company on Instagram.

A former classmate of hers signed up to be a Bird in the Quad-Cities and posted videos online. Row saw the posts, then did a deep dive on the company, she said.

"It resonated with me because I think consumers, especially millennials, are

Influencer quick stats:



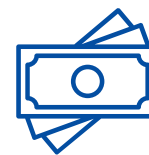
78%

of marketers found that influencer marketing is an effective strategy for increasing brand awareness.



87%

of influencers prefer to use Instagram when collaborating with brands.



Brands earn an average of

\$5.20

in media value for every \$1 spent on influencer marketing.

Source: the Charle Agency



Alisha Hanes, a local Hummingbird influencer, poses for a portrait at The Brewed Book on Friday, Oct. 4, in Davenport.

Katelyn Metzger



RHYTHM CITY
CASINO RESORT

AN ELITE CASINO RESORTS PROPERTY



SCAN ME

VOTED BEST CASINO!



**LOCALLY OWNED
& OPERATED**

starting to wise up to when they're being marketed to and when it's not authentic," she said.

The pendulum on direct-to-consumer marketing is swinging the other way, she said, and it works. After watching the video her friend posted, she wanted to try the product for herself. It helped that it was a friend testing the product, she said, and it felt more authentic coming from a person rather than a company.

"I find it very effective and I believe in their mission," she said, adding it's what drew her to hire a few Birds for Visit Quad Cities. So far, Birds have helped create content advertising tourism trails and Restaurant Week.

Hanes participated in a campaign for the Coffee Trail, which allows customers to collect codes from various coffee shops in the Quad-Cities and redeem points and prizes. Prior to creating the video, she didn't even know it existed.

"I would not know that, if not inspired by Hummingbirds, and now I can share that with other people. The economy isn't the best right now, so getting a discount or getting something for free is actually a motivation to get out and enjoy things," she said.

From a business standpoint, Row said, Visit Quad Cities measured the success of the campaigns with metrics. Hummingbirds offers a platform for business owners to see how many views, comments and engagements each post receives.

"On the back end, we're able to see (statistics) per Bird, or per post, and (the Hummingbird) team will bundle all of that and do a post-campaign call to debrief things," she said. "We're seeing a lot of really great numbers and I think overall, it's helping our social media strategy align with what we're doing."

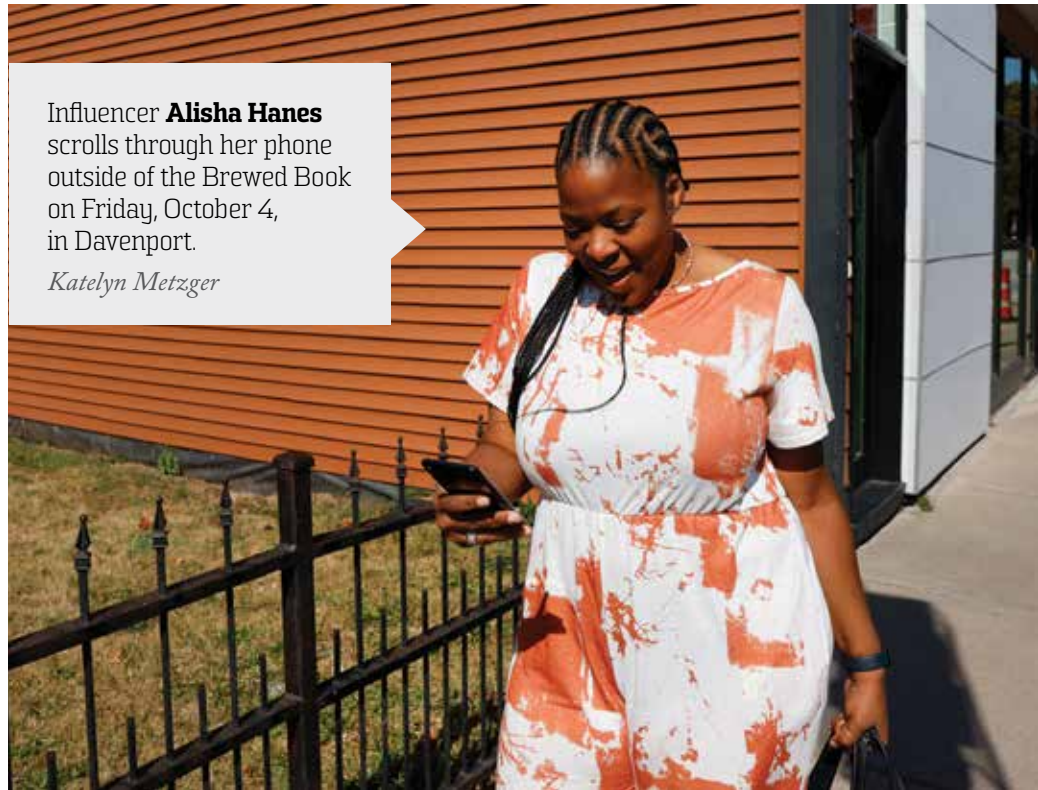
With the help of Birds, Row said Visit Quad Cities sees an engagement rate double the amount they normally see. Row suspects the Birds being everyday people is a big reason the campaigns perform at such a high rate.

While some companies and brands will only work with content creators or influencers who have a certain number of followers, Hummingbirds are regular people in the community.

"The reason Hummingbirds is so successful, in my opinion, is the authenticity of things," Row said. "I think people are wising up to the tactics of influencer

Influencer **Alisha Hanes** scrolls through her phone outside of the Brewed Book on Friday, October 4, in Davenport.

Katelyn Metzger



marketing, and a lot of folks are turned off by that in general. (Hummingbirds) is reverting back to word-of-mouth marketing, but with a modern twist."

Hanes signed up to be a Quad-Cities Hummingbird about a year ago after hearing about the company while at a local bar. She decided to sign up and was given her own link to let others know how they could join as well.

What drew her into the idea was getting to talk about brands and restaurants she loves locally, because she was afraid of them not succeeding. After seeing so many businesses close up due to the pandemic, Hanes wanted to lend her hand to help keep them alive.

"I think marketing has changed so much. It's hard to get people to know what's out there unless you dig, and then on the other side, I hear from businesses it's hard for them to let people know it's out there because there's so much coming at you, and you're dependent on those algorithms," she said.

Algorithms pushing influencer content tend to come with a push to purchase products, Hanes said. What sets Hummingbirds apart is real people in the community are experiencing things and reporting back on how they felt.

Family-friendly activities can be difficult to find, especially when a family has a

variety of ages to consider. Hanes said she tries to mention if places would be good for families, hoping to give consumers the information they need instead of trying to sell a product.

At Visit Quad Cities, Row said, the majority of the campaigns they have commissioned are filled with comments from people engaging with the posts and are met with positive feedback.

Instagram is the most popular platform for Hummingbirds, Hanes said, and short-form videos are usually what companies are looking for. It allows the creator to show their vantage point and let the people make a decision for themselves instead of feeling they are being marketed to.

"Does it look cozy? Does it look like someplace I'd come sit down and do something at? Videos tend to (answer) that a little bit better than photos," she said.

Typically, Row said, Visit Quad Cities asks for content on Instagram, but Hummingbirds allows business owners to customize the campaign any way they want. Row said her organization is primarily leaning into short-form videos and carousel posts that grab attention quickly.

"We're definitely still leaning into the short-form content, but it's mutually beneficial because the Birds who do the content enjoy it," she said.



Relationships.
Integrity.
Action.



Insured by NCUA
RIAFCU.com

Thank You for Voting!

R.I.A. is thrilled to be named the
Best Credit Union of the Region



Open to the community!

If you live or work in the Quad Cities,
open an account at R.I.A.



Deere's Chief Tractor Officer uses social media to reach new audiences

GRETCHEN TESKE
gteske@qctimes.com

John Deere has half-a-million new fans, and they've come from an unlikely source.

The Moline-based agriculture giant is one of many companies to embrace the idea of hiring an influencer to lead its social media pages. Since the official launch of the John Deere TikTok page, hundreds of thousands, and even millions of people, have watched the videos.

Jen Hartmann, director of public relations and enterprise social media for John Deere, said the idea of hiring an influencer was something that had been tossed around for a while as Deere looked to find a way to engage a new generation.

"It wasn't a hard sell. We just knew that we didn't want to do our TikTok channel like Deere would typically do marketing or communications or PR," Hartmann said. "We knew that in order to reach this younger audience it had to be breakthrough. It had to be attention grabbing."

Deere decided to call their new social media guru their Chief Tractor Officer and during the hiring process, used the likeness of Brock Purdy — a standout quarterback at Iowa State University who now plays for the San Francisco 49ers — to grab the attention of young professionals who may be interested in the job of appealing to a younger generation.

The idea to hire a social media influencer, she said, came about because farmers are aging and the company knew it needed to reach a younger demographic.

The average age of a U.S. farmer in 2022 was 58, with the average producer having about 23 years of experience, according to data from the USDA. In contrast, 9% of farmers were 35 or younger.

"As people move further and further away from rural America, they have a lesser appreciation for the customers we have: farmers, construction workers and the folks that are really keeping the country moving," Hartmann said. "We wanted to make sure that if we were going to launch our TikTok that we would do it in a fun, engaging and unique way."

The goal of the TikTok page was to engage a younger generation who may not have a pre-existing connection to John Deere.

A young man with curly brown hair and a bright smile is the central focus. He is wearing a grey t-shirt with the John Deere logo and the words "JOHN DEERE" printed on it. He is standing outdoors in a grassy field with trees in the background. A yellow L-shaped graphic element is in the top right corner.

California native **Rex Curtiss** was chosen as John Deere's Chief Tractor Officer. In his role, Curtiss is the social media influencer behind the ag giant's TikTok page that amassed more than 500,000 followers in its first three months.

Courtesy of John Deere

In the first three months, Curtiss was able to grow the TikTok account to :



more than

500,000
followers



nearly

6 million
engagements

After a nationwide search, Deere chose Rex Curtiss for the new role, despite him not having a background in agriculture. Hartmann said the company heard many questions on why the new hire wasn't a farmer, but it was a purposeful move.

Deere already reaches farmers through its products, she said. The goal of the TikTok page was to engage a younger generation, who may not have a pre-existing connection to John Deere.

"I feel like Rex and the approach he's taken, his creative on camera skills and his ability to create content were able to break through to audiences that maybe wouldn't have been following a traditional ag influencer," she said.

Originally from the San Francisco Bay area, Curtiss moved to Seattle for school, where he focused on environmental studies and business. He kept himself busy, building a following on his personal TikTok page by showcasing various hobbies.

"The whole time I was creating music, I was in a band, I was a social media influencer ... creating sculptures, creating music. I was kind of all over the place," he said. "And now I work for John Deere, getting to do what I love."

His journey from student to social media influencer to John Deere employee moved quickly, he said.

"What a lot of influencers will tell you is, 'I just ended up here. I was doing what I really like to do and I was posting it online. One day I woke up and I was a

social media influencer,'" he said.

"I think the same can be said about my story."

Curtiss gained popularity on the social media app TikTok for making sculptures out of recycled wax. He recorded the process and slowly started gaining a following.

"All of a sudden thousands of people started joining and joining and I took it and ran with it," he said.

Influencing slowly turned itself into a part-time job that Curtiss was able to sustain while he was in school. It wasn't paying the rent, he said, but it helped supplement income from another part-time job.

Once graduation rolled around, Curtiss knew he needed to start looking at a more sustainable full-time job. Influencing had been great and he wanted to continue it, but at the time, he didn't see that as an option.

Luckily, someone else did.

Curtiss' brother came across the John Deere influencer job posting and sent him the position. Curtiss was in the middle of finals when he got the text, and immediately got to work sending in his application.

"I had been looking to work in social media, but nobody, nobody was hiring an influencer at the time. And nobody still is hiring an influencer like they are here," he said. "So I thought 'This is the perfect opportunity.'"

In a one-minute TikTok video, Curtiss sang and rapped about sustainability and the things he would accomplish if chosen to be the Chief Tractor Officer at John Deere. It paid off, and he was officially hired for the gig in June.

Being an influencer is not as easy as it may sound, Curtiss said. Comment sections can fill up quickly and influencers need thick skin to be confident in what they are doing and handle everything that comes at them, including an ever-changing work schedule.

"I love change. My day is never the same. I get to wake up and have something new to do all the time," he said. "This is another medium where I can do that, which is something I really enjoy. To be an influencer meshes together everything I like."

So far, Curtiss' new role at John Deere has taken him to "all the I-states" — Illinois, Indiana, Iowa and Idaho — in addition to Montana, California and Wyoming. Curtiss has developed a method of interviewing farmers, taking tours of their operations and cutting the videos in ways that show people where their food is coming from and who is producing it.

"I have been visiting farms and farmers in every state and helping them tell their story," he said. "I think people are more likely to engage with the post if they see a familiar face like me."

The work has paid off. In the first three months, Curtiss was able to grow the TikTok account to more than 500,000 followers and nearly 6 million engagements. Hartmann said those numbers surpass many brands Deere uses as benchmarks.

"For us, it's all about helping younger people understand just how close they really are to the industries John Deere supports and serves," she said. "Longer term, we want to see if we've changed perception of how young people view farming and how they view John Deere in terms of a company they may want to work for and perhaps even the overall audience sentiment of the folks who are following us."

The overall numbers look great, but Deere also digs deeper to look at the demographics to see who is watching the videos. About 70% of viewers are in the 18-35 year old age range, she said, the exact target Deere is trying to hit.

Typical 18-35 year olds may not be getting into farming, Hartmann said, but



Jackson Laux, 9, talks tractors with John Deere's Chief Tractor Officer **Rex Curtiss**. The pair have created multiple TikTok videos together that have amassed millions of views for the ag giant.
Courtesy of John Deere



BBB Accredited Businesses have pledged to operate with integrity, honor promises, and tell the truth. Makes you wonder why all businesses aren't BBB Accredited, right?



Contact the local Better Business Bureau with interest in Accreditation:
563.355.1705
deana@dm.bbb.org



Dr. Repp Provides Surgical Solutions To Fix Drooping Eyelids

DR. DANIEL REPP

(563) 323-2020 | (309) 793-2020
ESAIEYCARE.COM

Dr. Daniel Repp is fellowship-trained and specializes in reconstructive and cosmetic surgery for eyelids, eye sockets and the tear system. Achieve better vision and a more youthful look. New patients are welcome. Schedule your appointment today.

SEE THE RESULTS AT

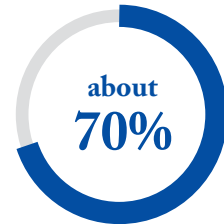


 Eye Surgeons Associates
Medical • Surgical • Optical
Providing Your Best Vision For Life



John Deere's Chief Tractor Officer Rex Curtiss stands beside Jackson Laux, a 9-year-old John Deere enthusiast from Indiana and the star of his own TikTok page. *Courtesy of John Deere*

Deere TikTok Viewers:



ages 18-35

they will be making legislative decisions, contemplating jobs with Deere, deciding what to feed their children and possibly buying smaller equipment, like lawn mowers.

"For us, helping people understand the importance of where their food comes from, understanding the importance of the role farmer's play, is really important for the future of farming and construction when it comes to how these young people ultimately embrace these industries," Hartmann said.

So far, the campaign has been extremely successful in terms of numbers, engagement and education. The goal of the John Deere TikTok, Curtiss said, is to educate people on how much the company impacts people's daily lives in ways they don't realize.

Videos show Curtiss interviewing farmers growing everything from peppers to watermelon. Some feature 9-year-old social media sensation and self-proclaimed John Deere enthusiast Jackson Laux. A TikTok of the pair meeting for the first time amassed nearly 40 million views by October.

"People love Jackson, so being able to see somebody who is so positive, intelligent, young and passionate about a brand like us, (and us) associating with Jackson is great for us and something we're really happy to do," Curtiss said. "I'm super excited for what we're going to be doing. It's still in its infancy, this whole TikTok thing, and we have so many ideas we're excited to share and make John Deere bigger than it is."

HIGH-PERFORMANCE Wi-Fi DELIVERING SEAMLESS COVERAGE



Included in all Business Internet speeds, Advanced Wi-Fi features mesh technology that provides businesses with multiple access points, expansive coverage, and optimal performance. It's a secure and superior wireless connectivity solution designed to revitalize your workspace and take your customer experience to the next level.

Connect To Something Better

MEDIACOMSM BUSINESS

CALL TODAY 800-479-2091

© 2024 Mediacom Communications Corporation. All Rights Reserved.

Star-studded Aisles



Caitlin Clark, the Iowa standout and women's basketball phenomenon, poses with her cereal, Caitlin's Crunch Time, in a partnership with Hy-Vee.

Courtesy of Hy-Vee

Hy-Vee scores with celebrity influencers

GRETCHEN TESKE

gteske@qctimes.com

Hy-Vee advertises that it has a helpful smile in every aisle, but there are familiar faces advertising the products, too.

The Iowa-based grocery store chain is not new to the world of influencer-marketing, where people help promote the products beyond traditional advertising methods.

"We have dabbled with influencers for a long time," said Sara Canady, a marketing specialist for the company. "We obviously

see this as a big growth area, and we have built an internal team dedicated to influencer marketing over this last year because it is such a growing area and we see so much potential within that area."

The world has taken notice as well. Forbes reported the global affiliate marketing industry is expected to be worth \$40 billion by 2030, while the overall creator economy is expected to be worth \$480 billion by 2027 — almost double its worth from last year.

"We work with higher-profile influencers like some of our sports partners, Caitlin Clark and Patrick Mahomes. We've

worked with Andrew Zimmerman in doing some content in the culinary space," she said. "But we also work with the mid-tier kind of influencers that really do go out and do 'Shop with me at Hy-Vee' (content)."

Hy-Vee's roots with social media marketing stretch back to 2011, when it began featuring celebrity chef Curtis Stone in commercials. In 2019, Hy-Vee expanded its reach further by partnering with Oprah Winfrey for a commercial during the Superbowl.

Since then, Hy-Vee has not let up on the gas and is increasing its efforts and



KC Wolf performs prior to an NFL Divisional Playoff game against the Jacksonville Jaguars, Saturday, January 21, 2023 in Kansas City.

Courtesy of Hy-Vee

narrowing its focus on success. When it comes to utilizing influencers, Canady said engagement with the posts is the company's top priority.

With the help of celebrity influencers, especially those with regional ties, the generated content is virtually a slam-dunk when it comes to getting customers excited about new products.

"Whenever we run collaboration posts with Caitlin Clark, there's huge numbers that we're seeing aligning with their brands to get the messages out through their following," Canady said.

In October 2021, when Clark was a sophomore at the University of Iowa, she signed a three-year NIL deal with Hy-Vee to promote some of her go-to items. One of the campaigns was for HyChi, the brand's Chinese take-out.

Canady said Hy-Vee knows HyChi is popular among college students, making Clark a natural fit to run that campaign. When it comes to fitting other celebrities into partnerships, she said, it comes down to who they are individually.

Focusing on the community and supporting nonprofits is a goal for Hy-Vee and the celebrities it works with. Hy-Vee has taken its influencers directly customers

Forbes reported the global affiliate marketing industry is expected to be worth \$40 billion by 2030, while the overall creator economy is expected to be worth \$480 billion by 2027 — almost double its worth from last year.

choosing items off the shelves by creating cereals around them.

Travis Kelce's cereal, Kelce's Krunch, was available at select stores in the Kansas City area. A percentage of the proceeds from the sale benefitted his nonprofit, the Eighty-Seven and Running Foundation. Mahomes was on the Mahomes Magic Crunch box, with a portion of those proceeds benefitting the 15 and the Mahomies Foundation and Clark was featured on Caitlin's Crunch Time, with proceeds benefitting the Caitlin Clark Foundation.

Sales are a definite benefit to adding influencers into the mix, Canady said, but measuring success varies depending on

the product, and the person promoting it.

"I would say each campaign is a little bit different, but we're looking at impressions, we're looking at reach, we're looking at engagements, click-through rates if there's something we're trying to drive in particular," she said. "If there is a sale component where they're pushing something in particular, we can look and see what the sales look like during that time frame."

While the high-profile names are sure to bring in big numbers, Hy-Vee also promotes with influencers who have a more moderate, but still strong, follower range on their social media profiles.

"We have influencers that range from 25,000 followers up to one million," she said. "Our average is around the 300,000 range, so it's definitely people with a large following and they are within our trade territory."

Canady said the brand strives to find people authentically shopping in Hy-Vee stores, because consumers are gravitating toward creators who are everyday people and share their experiences.

"The celebrities are great, too, and we love to partner with those individuals, but there's additional opportunity too with those influencers who are living and shopping with us all the time," she said. "They just bring different audiences and different following."

Hy-Vee is looking to grow in the social media realm and has created a new program where members of the public can sign up to become ambassadors for the brand, talking about their experiences and promoting products as well.

Individuals in the program are not branded as influencers, nor do they see themselves as influencers, Canady said. Instead, they're just regular people who enjoy the products and want to share them.

The products or services being promoted vary as well. Most of the time the products

Iowa's Caitlin Clark graced the cover of Caitlin's Crunch Time, a limited time cereal offered by Hy-Vee. *Courtesy of Hy-Vee*

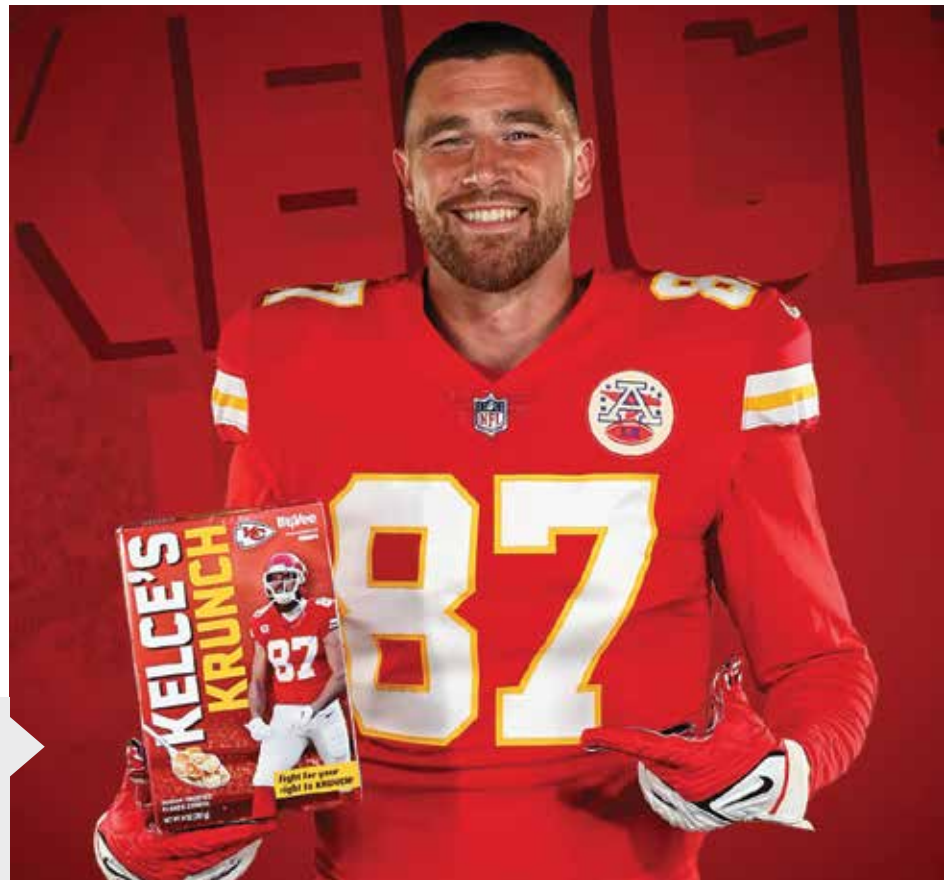


are Hy-Vee branded, Canady said, but the promotion has also featured meal packs around the holidays, grab-and-go meals offered in-store and the perks program where customers can earn points for purchasing specific products.

People in the program are given free products every month via their perks card. They then go into Hy-Vee and create related content using their products. Everything from purchasing fall mums to decorating a front porch to picking up Hy-Vee branded products to create a crockpot meal has been done, she said.

"It's more about scale of message and getting that many more people out there talking about the brand," she said. "We are really looking to grow that. We have been piloting this over the past few months, but we're really excited about the potential with that group as well."

Kansas City Chiefs tight end **Travis Kelce** poses with a box of his cereal, Kelce's Krunch. *Courtesy of Hy-Vee*



TOP LAWYERS IN THE QUAD CITIES AREA BASED UPON A SURVEY OF THEIR PEERS



These **LEADING LAWYERS** have been recommended by their peers to be among the **TOP LAWYERS** in Illinois.

Reynolds M. Everett Jr.	Barash & Everett LLC	Galva	309.932.2001	Agriculture; Trust/Will/Estate
Robert Lindstrom	Barash & Everett LLC	Galesburg	309.341.6010	Bankruptcy: Individual; Bankruptcy/Workout: Comm; Comm Lit; RE: Comm; Trust/Will/Estate
Paul L. Mangieri	Barash & Everett LLC	Galesburg	309.341.6010	Comm Lit; Criminal Defense: Felonies/Misdemeanors; PI: General; PI: Transportation; Work Comp
John W. Robertson	Barash & Everett LLC	Galesburg	309.341.6010	Civil Appellate; Commercial Litigation; Insurance/Ins Coverage/Reinsurance; PI Defense: General
John F. Doak	Katz Nowinski PC	Moline	309.797.3000	Employment: Employee
Michael E. Massie	Massie & Quick LLC	Galva	309.932.2168	Agriculture; Close/Private Held Business; Real Estate: Residential
Howard E. Zimmerle	Zimmerle Law	Moline	309.581.5336	Personal Injury: General; Workers' Compensation

These **EMERGING LAWYERS** have been identified by their peers to be among the **TOP LAWYERS** in Illinois who are age 40 or younger OR who have been admitted to the practice of law for 10 or fewer years.

Zachary L. Lessard	Barash & Everett LLC	Kewanee	309.852.5555	Close/Private Held Business; Family; Trust/Will/Estate
--------------------	----------------------	---------	--------------	--

Leading LawyersSM
Find a better lawyer, fasterSM

emerging lawyersSM
on a fast track to the topSM

A lawyer CANNOT buy the distinction of Leading or Emerging Lawyer. The distinction was earned by being among those lawyers most often recommended by their peers. For a full description of our research process, a complete list of all Leading or Emerging Lawyers, and to view profiles of the lawyers listed on this page, go to

www.LeadingLawyers.com

A Division of Law Bulletin Media—est. 1854

Casey's Chief Pizza and Beer Officer delivers innovation, success with new marketing strategy

GRETCHEN TESKE
gteske@qctimes.com

Being an "officer" is not normally associated with pizza and beer, but that's what makes Joe Cruz's job unique.

Since February, the Nebraska native has been crowned the Chief Beer and Pizza Officer of Casey's, the Iowa-based convenience store company known for its pizza. Casey's underwent a rebrand a

few years ago, leaning into what makes it unique: the pizza.

Other pizza chains and convenience stores were not competing with Casey's quality, said Katie Petru, the director of communications and community at Casey's. With Casey's being among the five largest pizza chains in the United States, the company decided to double down on its marketing.

In fall 2023, Casey's began branding as the Official Beer and Pizza Headquarters. The company leaned into the trademark

and branded doors and pizza boxes with the logo to seal the deal.

Soon after, the marketing team began brainstorming ways to take the new title to the next level when the idea of hiring an influencer came up. Casey's was already utilizing influencers on a smaller scale to advertise products and services but the company was looking for something more exclusive.

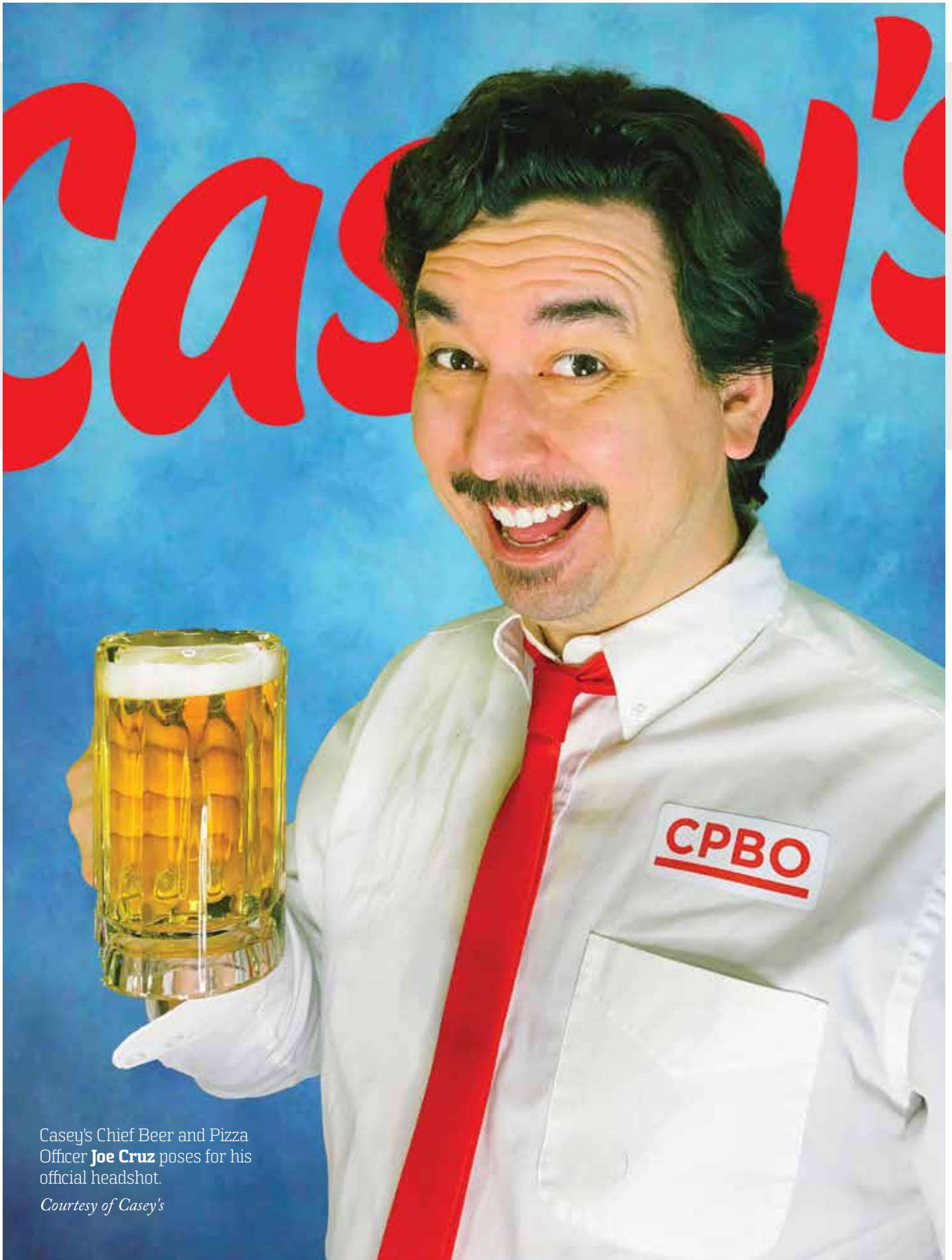
"Through a lot of ideation process, the idea that rose to the top when we asked, 'What would a pizza and beer headquarters do next?' was we hire a Chief Pizza and Beer Officer to take care of the people, to bring forward the best pizza and beer pairings," Petru said.

The goal was to bring in a creator who could be passionate about the brand on social media, but also be a great representative out in the community. Casey's launched a nationwide search and received more than 500 applications before landing on a man who set himself apart from the rest.

Casey's Chief Beer and Pizza Officer **Joe Cruz**, originally from Lincoln, Nebraska, has traveled all over the Midwest in his new role.

Courtesy of Casey's





Casey's Chief Beer and Pizza Officer **Joe Cruz** poses for his official headshot.

Courtesy of Casey's



(Top) Joe Cruz, the official beer and pizza officer for Casey's, stopped by Molson Coors in Milwaukee while on assignment. (Middle) Casey's Chief Beer and Pizza Officer, Joe Cruz, has traveled all over the Midwest and made a trip to St. Louis to Anheuser-Busch and Budweiser Stadium. While touring, he was able to sign the exclusive guest book alongside major names for the past hundred years. (Bottom) Joe Cruz, Casey's chief beer and pizza officer, stands beside Katie Petru at the Suppliers Awards Dinner at C3. *Photos courtesy of Casey's*

And who arguably had the most references. Born and raised in Lincoln, Nebraska, Cruz was working full time as a graphic artist and spent the last 14 years as a wedding DJ and entertainer.

"I kind of got into the Instagram and social media stuff during the pandemic," he said.

Being cooped up in the house with no way to get his creativity out led Cruz to Instagram, where he began making entertainment posts for friends and family. A local brewery took notice and offered him free beer in exchange for creating content for the brewery.

Cruz took them up on the offer and got his start that way, until a friend let him know about an even bigger opportunity. Casey's was hiring for a Beer and Pizza Officer and Cruz might be the man for the job.

Immediately after reading the job description, he knew it was the job for him.

The application listed typical questions one might need to know about a Beer and Pizza Officer: favorite beer, favorite pizza, what he would pair each with and why. Then he was asked for his resume.

"Here's where I started to get really fun. I took my old resume that I hadn't used for a decade, but I just deleted everything and put in experience from 1990 to present and listed all the pizzas I've eaten," he said. "From 2007 to present, I listed all the beers I've drank."

His final resume had about 100 or so pizza and beer references, he said, which quickly caught the eye of executives. His final step was to create a video on Instagram and tag the company.

"That's where I grabbed my Olympic USA jacket, a captain's hat, a pair of Elvis sunglasses and ran off," he said.

While on his lunch break from his day job, Cruz drove down to Casey's and bought pizza and beer and stood out front to answer the three questions Casey's asked of all applicants.

"I answered those questions flat out: I love pizza. I love beer. I'm a good communicator but don't ask my wife. She'll disagree," he said with a smile. "So, I kept it fun and kept it loose and did what they asked and felt pretty good about it."

The days ticked by and soon it was a whole month before he'd heard from Casey's. Not willing to give up, Cruz kept an eye on the competition online and decided to

give them a run for their money.

"So I went out and did another two videos, just tap a little nail in the coffin there," he said. "There were some other well-spoken people online, but no one was really doing what I was at the level I was taking it to."

Within a few days, Cruz received the email he was hoping for: he was a finalist for the role. A few days later, he was notified of his promotion from beer drinker and pizza consumer to Chief Beer and Pizza Officer.

The announcement was made public on Feb. 9, National Pizza Day, and Cruz quickly found himself lined up for interviews with local and national media outlets. A few days later, on Superbowl Sunday, Cruz made his own announcement for social media with a twist.

"My father-in-law looks just like Andy Reid, so I patched him up with some Casey's logos and had him at our party," he said.

Flexing his creative muscles is one of his favorite parts of the job, he said. Exploring the partnerships Casey's has with other brands is another big contender.

The Kansas City Chiefs won the Superbowl and Cruz won himself a trip to Milwaukee, where he took on the assignment of touring the Molson Coors Corporate Offices. He later went down to St. Louis, where he toured the Anheuser-Busch plant and stadium.

"I'm definitely blessed, because these tours I got, they didn't give them to everyone," he said.

His VIP tours included tasting beer right from the tap before it was canned. He took viewers along for the ride in the form of short-form videos and photos. Cruz was even given the chance to flex his emceeing skills when he hosted the Casey's Supplier Awards Dinner and participated as a judge in the C3 Pizza Competition.

"That was just a blast. Everyone was ready to shake my hand and say, 'Hi. Nice to meet you and we're so proud of what we're doing with this,'" he said.

Cruz said the event offered him the opportunity to show off who he is as a person and meet his coworkers, who had all become fans of his work. But the most impactful work he's done is directly working with other people.

"Joe is a favorite team member," Petru said. "At our conference of almost 2,000



Casey's Chief Beer and Pizza Officer **Joe Cruz** emceed Casey's Supplier Awards Dinner at C3 and participated as a judge in the C3 Pizza Competition.

Courtesy of Casey's

team members and supplier partners ... he was an ambassador in that context."

Cruz has taken that role seriously and participated in other events. This fall, Cruz became a delivery man for a Make-A-Wish launch party where a family was told they would be going to Florida to visit Disney Land and Universal Studios.

"I got to be there for that announcement and bring the pizza," he said. "It was the best."

Prior to working for Casey's, Cruz had never considered a full-time job as a content creator. His new role as the Chief Beer and Pizza Officer, however, has changed his outlook on the traditional work week. While he works with the Casey's team to create content for certain holidays or events, he's given a lot of freedom to come up with ideas on his own to engage viewers. So far, it's working well.

Casey's is growing its social media platform, with nearly 45,000 followers on Instagram and nearly 85,000 likes on TikTok.

Brand awareness was the goal from the start, Petru said, and having Cruz on board has brought forward a lot of innovation. When Casey's has limited-time offers or new products, they're able to turn to the voice they trust to get the word out.

And, people trust him, too. Advertising is not a new concept, but Casey's is expanding how it is advertising. Petru said the success has been in finding the right combination of partnerships and the right influencer to bring the brand the authenticity they crave.

"You can watch an advertisement that we beautifully crafted and feel passionate about Casey's, but in today's day and age we find that a lot of smart partnerships and influencer/creator type content is performing (well) and it's what creates

that awareness and buzz about the brand," she said.

Petru said awareness is big right now as Casey's continues to expand its reach. Headquartered in Ankeny, Iowa, Casey's has more than 2,600 stores in 17 states and growing. By utilizing social media and getting Cruz's name and likeness associated with the brand, it creates familiarity and introduces who Casey's is as a company to a whole new population of beer and pizza lovers.

"(For example), someone in Tennessee may have not experienced Casey's but is hearing about our Chief Pizza and Beer Officer and starting to follow them on social media can really help draw them into the brand," she said. "Then next time they're driving by, they choose to either fill up their tank there, but hopefully remember this is a pizza place and should go try the pizza, too."

Hot Glass

Executive director Joel Ryser founded Hot Glass, Inc., in 2012 when he started raising money. The nonprofit opened its doors in 2014. As a former art teacher, Ryser's goal is to mesh education, creative thinking and teamwork into one experience. His program focuses on providing free classes to military veterans and at-risk youth.

Hot Glass offers classes, such as teambuilding events, to the public to help raise money and sell glass products that will help fund the nonprofit.





5



6



7

1. Hot Glass owner Joel Ryser cools and smoothes a piece of glass using a waterlogged folded up newspaper as he uses his breath to blow and expand a blank in the Hot Glass studio on Thursday, Oct. 10, in Davenport. A blank is a piece of glass that was formed and cooled down at an earlier date that has yet to be formed into its final form. Ryser will make several blanks at a time to use at later date. **2.** Joel Ryser retrieves molten glass out of a special furnace at Hot Glass. The furnace stays at 2100 degrees and holds 400 pounds of molten glass to be used throughout the day. **3.** Bowls of frit, or crushed glass, sit on a table ready to be used. Frit is used to add color and texture and comes in a handful of sizes, some as small as sand. **4.** Joel Ryser works at a bench within the Hot Glass studio on Thursday, Oct. 10, in Davenport. The studio includes two workstations that have a furnace, tools and bench. **5.** The gallery inside Hot Glass has many pieces of art for sale. Items range from vases to wall art to seasonal gifts such as pumpkins and Christmas trees. **6.** A piece of glass is heated up with a blow torch to make the glass more pliable. **7.** Longtime employee and veteran Marvin Christianson and founder Joel Ryser work together to make a piece of glass art. Glass blowing is a team effort, sometimes taking up to three people to create something. *Katelyn Metzger*



Thank you Quad Cities for your **support.**

IMEG has built a global reputation for engineering high-performance buildings and infrastructure using forward-thinking solutions.

We believe that together we create positive outcomes for people, communities, and our planet.

- 98 Locations Nationwide
- 2,850 Team Members / 250 Local
- QC Headquartered
- Full-Service Engineering & Surveying
- Building Design & Infrastructure
- Sustainability & Energy Solutions
- Consulting & Advisory Services

Let's get you there.

Leaders
in **engineering**
and **innovation.**



IMEGCORP.COM

Palmer College Student Housing/VanDyne Hall, Davenport



Joe Slavens, president and CEO of Northwest Bank, poses for a portrait in his office on Wednesday, Oct. 9, in Davenport.

Katelyn Metzger

Joe Slavens: Balancing community, banking and trust in the family business

GRETCHEN TESKE

gteske@qctimes.com

Community banks are known for more than brokering deals — they also deal in relationships.

Joe Slavens, president and CEO of the Northwest Bank & Trust Company, has learned that lesson a few times in his

36-year-long career with the Quad-Cities institution.

This summer, he welcomed in a new relationship when Northwest announced Chicago-area Time Bank was acquiring Northwest's assets.

It was a big change for the 83-year-old community bank, but it was something Slavens always knew was coming. Accepting change and adapting to it are just two of the skills he's learned in his career.

A Bettendorf native, Slavens graduated from Bettendorf High School then went on to the University of Iowa. For a few years, he worked at a bank in Chicago, he said, before deciding to head back to Iowa City for law school. By 1988 Slavens found himself back in his hometown, working at Northwest Bank & Trust Company as the internal legal counsel.

The role was one he was familiar with most of his life — his father, Bob,



Joe Slavens' grandfather's name plate sits next to a photo of him and his father, Bob Slavens, in his office at Northwest Bank on Wednesday, Oct. 9, in Davenport.

Katelyn Metzger

was also legal counsel for the bank. The Slavens family has a long history with the organization.

The bank was founded in 1941 at 1529 Washington St. in Davenport with three employees at the helm. By 1953 the bank had moved down the street to 1454 Locust Street. The Locust Street location was torn down and rebuilt 50 years later.

In 1964, Slavens' grandfather, also named Joe, made an investment in the bank and died shortly after. Slavens' father, an attorney, was involved in the documentation of the investment and was presented with rights of first refusal.

"So as people sold, our family kind of picked up a little more here and there, and then in 1971, the majority shareholder decided to sell. My father (Bob) and my uncle (Jim) looked at each other and exercised their right of first refusal," he said. "The story goes, they borrowed a million dollars on a demand note."

The pair bought out the majority shareholder and Bob closed down his law practice to work for the bank. Jim, also an attorney, had already come to work for the bank and started the trust department in 1969.

The year prior, the bank established a drive-up, or motor, bank at 38th and Brady streets in Davenport. The bank grew so quickly that it outgrew the location in a matter of years and moved to the nine-story Northwest Bank Tower at NorthPark in 1974.

Bob and Jim oversaw the bank throughout the '70s, Slavens said, when business was at its height. The '80s, however, were a different story, with the farm implement crisis causing unemployment to skyrocket for about four months.

"Very, very difficult times. Interest rates became very, very high. And they survived. A lot of banks closed," Slavens said.

"A lot of banks had to be recapitalized by their parent holding companies, but Northwest Bank always made money and

kept the doors open and served customers. It didn't really grow during that time period because the local economy was shrinking but they were survivors."

By 1988 Slavens himself, along with a few cousins and a brother-in-law, had joined the bank, making up the third generation of family members to be involved. Very quickly they found themselves in another crisis: commercial real estate.

The Tax Reform Act of 1986 changed the way real estate was taxed. Because so many banks had commercial real estate loans, the tax situation became complex while bankers adapted to the new law.

"From my standpoint, I cut my teeth on working with customers who were struggling financially in order to pay their debts back," he said. "It was a hard time... but it was a great learning experience to understand and learn about people, and learn about how deals go bad."

Banking has a razor-thin margin for error, he said, adding banking is the second most regulated field behind healthcare.

"And if we're not right more than 99% of the time, we go out of business," he said.

Throughout the next decade, the bank underwent more changes when the family reorganized the business and family members were bought out. Slavens stayed on and was there to help right the ship with yet another economic downturn in the 2000s.

"Then we had the Great Recession in 2008 and again, that really impacted larger population centers more than it impacted the Quad-Cities in Iowa," he said. "But it still impacted us, so again, you sort of retrench again."

The Slavens family and the Northwest team buckled down and committed to making it through. By 2016 the bank was ready to welcome in the fourth generation, with Slavens' son and son-in-law joining the family business.

Embracing adaptation and change, the Slavens family also looks for opportunity within its industry. It's helped build them up and expand their offerings.

"I look at it through the lens of saying, it's good for the family, it's good for the customers, it's good for the team, and it's good for the community to have this new invigoration." - Joe Slavens

"The other sort of theme that exists over this time period is that we've always been more entrepreneurial than a lot of bankers," Slavens said.

When his father and uncle first started with the bank in the '70s, the pair dabbled in assisting other banks with processing needs. In 1996, Northwest Bank went all in, forming a software division called Bank Sweep Manager. In the last 20 years, Slavens estimates there have been about 1,000 installs of the software at banks across the country.

The bank also expanded its trust department, now its investment management group, which took off in the mid-2000s and has grown to \$500 million today. The bank has also entered the tax and accounting business, starting with acquiring one local firm.

One turned into eight, becoming what is now known as Centennial Tax & Accounting. The agency serves nearly 6,000 people in the Quad-Cities area and is in the top five largest tax and accounting firms in the region, Slavens said.

"We look very, very different from most banks. Most banks, they have loans, they have deposits, they have a small trust department," he said. "But we've been fortunate that ... somewhere between 35 and 40% of our revenue has been outside of traditional banking."

For perspective, he said, larger banks are more likely in the neighborhood of 40-50% of their revenue being outside of traditional banking. Community banks, like Northwest, are usually in the ballpark of 20% or less, he said.

"We've had these diversified income streams which have helped us be successful on the bottom line, but really didn't sort of fold into where we sit today," he said.

In fall 2021, Slavens noticed interest rates and margins were low, meaning banking was not as profitable as it once was. With approval from the board, the bank started looking into partners and began discussions with a group out of California.

"We were going to have the opportunity to go nationwide with that and do some specialty, niche products," he said. "We've sort of always been willing to take on tough assignments."

Northwest developed a business plan and had experts from all over the country lined up. Then came another significant event in banking history: the Silicon Valley Bank collapse.

"The folks came to us and said, 'We're not prepared to move forward' so we went back to the marketplace," Slavens said.

The team went back to the drawing board and had nearly 40 different discussions with a variety of institutions. Regional, national and international representatives were at the table but ultimately, Slavens said he needed a moment to reel in and realign priorities.

"I sort of take a step back and say, 'I want to do what's right for the family, for the employees, for our customers and for the community,'" he said. "(Those have) always been the four tests that I looked at in terms of how I wanted to approach any kind of a transaction. So when they didn't meet one of those tests, you know, you didn't have those conversations."

Slavens said one of the skills he has learned during his tenure as a community banker is evaluating people, and trusting his gut. A conversation with an international group went pretty far, he said, but he had concerns they would not be the right fit culturally.

After talking the situation over with the Board of Directors, Slavens called the company and ended the deal.

"So again, back to discussion time. But fortunately, we got a call from Time Bank right about the same time," he said.

Slavens had talked with Time Bank's owners about a year prior, but they ultimately decided to explore the market before making a commitment.

"They came down, we had conversations with them and again, they checked all the

boxes in terms of putting a transaction together," he said. "We negotiated that, put it together and now we're in the process of waiting for the approvals as a part of that one."

In July, Northwest announced Time Bank of Park Ridge, Illinois, was purchasing approximately \$225 million of total assets and liabilities of Northwest Bank & Trust.

Even with the impending agreement, Slavens will continue his involvement as a strategic advisor to Time, while Adam Pelzer, Northwest Bank's executive vice president, will join Time Bank as Executive Vice President and Quad-Cities Market President.

Time Bank was started in 1995 by the father-and-son team Gene and Tom Carter. It remains family-owned with multiple members of the Carter family involved.

The transaction with Time does not include the sale of Northwest Bank's trust and investment management group, which will remain under the ownership and management of the Slavens family through the formation of an Illinois trust company to be named Tower Trust & Investment Company.

The transaction also does not include the sale of Northwest Bank's subsidiary companies, including tax and accounting, the software firm or the buildings themselves. Slavens said this gives the bank a chance to grow with Time while setting his focus on the other businesses.

"It's a purchase and assumption agreement, that's the fancy term. What



President and CEO Joe Slavens talks about selling the family-owned Northwest Bank to Chicago-area-based Time Bank on Wednesday, Oct. 9, in Davenport. *Katelyn Metzger*



Joe Slavens poses with his son-in-law, **Adam Pelzer**, left, and son, **Bobbie Slavens** at Northwest Bank on Wednesday, Oct. 9, in Davenport.

Katelyn Metzger

that means is, they don't buy the stock in the company. They buy the assets and assume the liabilities," he said.

For the time being, things will look normal for customers. In a few months, once the computers have time to catch up, Time Bank will appear on the accounts instead of Northwest Bank, Slavens said.

The time was right to make a move, he said, considering how the industry has changed drastically since his start in 1988. At that time there were 602 banks in Iowa. By 2023 that number had shrunk to 245.

"When I joined the bank, there were 18,000 (banks) and there were 13,000 (banks) smaller than us," he said. "Today, the average bank in Iowa is about our size ... and there are less than 1,000 banks in the nation that are smaller than us, out of a total of 4,500."

The industry is consolidating, he said, and the time was right to shift the focus.

"The stars have aligned. It's the right buyer at the right time with the right price that wants to allow us to continue to do things outside the bank," he said. "It provides me an opportunity to not only continue to work in the community but try and grow these businesses in a different way."

Even though his journey took him to law school, Slavens always had his heart set on being a businessman. For his law school entrance letter, he initially wrote about his ambition, before quickly being corrected.

"I wrote an essay about how I was going to go into the corporate world and my dad read it and said, 'Now you're going to rewrite that because law schools don't want to train business people. They want to train lawyers,'" he said. "So, the truth is, I intended to go into business."

With his father's background in law and his own background on his high school debate team, good score on the LSAT and confidence when speaking in front of crowds, law school seemed like a logical step. From a business standpoint, it made sense, too.

"The number one and number two most highly regulated industries in the United States of America are banking and healthcare," he said. "It really helps to be a lawyer when you're involved in the management of a bank because the current estimate is that somewhere between one quarter and one-third of our expenses are in government compliance."

That business mind has helped him throughout the years, starting from the

very beginning.

"This moment was predicted the first month I joined the bank," he said.

Back in 1988, Slavens' family owned a large 100-unit apartment complex on Kimberly Road in Davenport known as Slavens Manor. At one point, an investor from New Jersey came in with an offer the family could not refuse.

"My first transaction representing the bank was the bank loaned the gentleman from New Jersey the money to buy Slavens Manor," he said.

Some family members were not too happy about the sale, but ultimately the family decided it was the right business decision. That lesson has stuck with Slavens throughout his decades-long career.

"From that moment, I sort of knew that you make business decisions about things. You don't fall in love with things," he said. "Fall in love with people. Memories, pictures, that sort of thing."

With this lesson in mind, deciding to find a partner for the bank and invest personally in the four other businesses wasn't so hard after all. Time Bank fit all of his original criteria, and, at the end of the day, it was a good business decision.

"I look at it through the lens of saying, it's good for the family, it's good for the customers, it's good for the team, and it's good for the community to have this new invigoration," he said.

QUAD CITIES RIVER BANDITS



2025 SCHEDULE

APRIL

SUN	MON	TUE	WED	THU	FRI	SAT
					PEO 4	PEO 5
PEO 6		WIS 8 6:30 PM	WIS 9 6:30 PM	WIS 10 6:30 PM	WIS 11 6:30 PM	WIS 12 5:30 PM
WIS 13 1:00 PM		BEL 15	BEL 16	BEL 17	BEL 18	BEL 19
BEL 20		PEO 22 6:00 PM	PEO 23 11:00 AM	PEO 24 6:30 PM	PEO 25 6:30 PM	PEO 26 5:30 PM
PEO 27 1:00 PM		GL 29	GL 30			

MAY

SUN	MON	TUE	WED	THU	FRI	SAT
				GL 1	GL 2	GL 3
GL 4		LC 6	LC 7	LC 8	LC 9	LC 10
LC 11		DAY 13 6:30 PM	DAY 14 6:30 PM	DAY 15 6:30 PM	DAY 16 6:30 PM	DAY 17 5:30 PM
DAY 18 1:00 PM		BEL 20	BEL 21	BEL 22	BEL 23	BEL 24
BEL 25		SB 27 6:30 PM	SB 28 6:30 PM	SB 29 6:30 PM	SB 30 6:30 PM	SB 31 5:30 PM

JUNE

SUN	MON	TUE	WED	THU	FRI	SAT
SB 1 1:00 PM		PEO 3	PEO 4	PEO 5	PEO 6	PEO 7
PEO 8		BEL 10 6:30 PM	BEL 11 6:30 PM	BEL 12 6:30 PM	BEL 13 6:30 PM	BEL 14 5:30 PM
BEL 15 1:00 PM		LAN 17 6:30 PM	LAN 18 6:30 PM	LAN 19 6:30 PM	LAN 20 6:30 PM	LAN 21 5:30 PM
LAN 22 1:00 PM		WIS 24	WIS 25	WIS 26	WIS 27	WIS 28
WIS 29						

JULY

SUN	MON	TUE	WED	THU	FRI	SAT
		CR 2 6:30 PM	CR 3 6:30 PM	CR 4 6:00 PM	CR 5	CR 6
CR 7		FW 8	FW 9	FW 10	FW 11	FW 12
FW 13					PEO 18 6:30 PM	PEO 19 5:30 PM
PEO 20 1:00 PM		WIS 22 6:30 PM	WIS 23 6:30 PM	WIS 24 6:30 PM	WIS 25 6:30 PM	WIS 26 5:30 PM
WIS 27 1:00 PM		SB 29	SB 30	SB 31		

AUGUST

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

SEPTEMBER

SUN	MON	TUE	WED	THU	FRI	SAT
		CR 2 6:30 PM	CR 3 6:30 PM	CR 4 6:30 PM	CR 5 6:30 PM	CR 6 5:30 PM
CR 7 1:00 PM						



HOME AWAY OFF

CALL 563-324-3000 TO BOOK YOUR COMPANY OUTING!

RIVERBANDITS.COM

GAME TIMES ARE SUBJECT TO CHANGE

@QCRIVERBANDITS Xf@

CEO Keith Niebur shows off a EVAC bag that holds first responder supplies. EVAC was bought by FOL-DA-TANK several years before and its products are made in the same building as FOL-DA-TANKS.

Katelyn Metzger



'What we do matters because what they do matters'

Milan company serves communities by creating equipment for first responders

GRETCHEN TESKE
gteske@qctimes.com

When it comes to storing and moving water, firefighters around the world rely on products made by a company tucked away on 11th Street in Milan.

Based at 1275 W. 11th Street in Milan, FOL-DA-TANK has been a Quad-Cities-based business since 1954, Keith Niebur said. As the Chief Operating Officer, he oversees the company's 18 employees, making products designed to help fight fires in rural areas.

It's a "pretty niche business," he said, and it was started to help solve a niche problem.

In the early 1950s, the company's founder, Giles Eldred, was working for a small bank in Rock Island when he met a customer applying for a loan to start a business repairing fire trucks. Through conversations, Eldred learned providing and maintaining water in rural areas where fire hydrants were not available was a big problem for local departments, according to the company's website.

To get around it, firefighters resorted to assembling their ladders into a square then putting a tarp in the middle to create a reservoir to hold the water. The issue stuck in Eldred's mind for a while until inspiration struck from an unusual source: his daughter's playpen.

After folding it up one day he thought about the plight local firefighters were facing and thought a similar design could help them. He chose the name FOL-DA-TANK, a play on words to compliment the product, and the manufacturing process began.

"It's disaster response. We're here to support fire, rescue, EMS," Niebur said of the 70-year old business. "The products we make are intended to help people when they need help."

That original product, the folding frame tank, is still made today and the product line ranges in size from holding 600 to 5,000 gallons of water at a time. It is the most popular product, with employees cranking out nearly 25 a week, Niebur said.

When they're not in use, the metal frames around them fold in on one another, similar to a playpen, to make them portable.

"These tanks are engineered to go on fire trucks," Niebur said, motioning to the brightly colored tanks being assembled on the floor. "They are all standard height across the industry or 29 inches and eight inches when fully collapsed. The only variation is length."

FOL-DA-TANK has grown its inventory to include a large variety of products and accessories, ranging from flying water tanks to portable tanks to pillow tanks for drinking water. The products all have standard sizes, but can be made to fit the customer's need if necessary.

Each product has its own specific use. For example, flying tanks are triangle shaped and used mainly by helicopter pilots to fill up tanks in remote locations. The U.S. Forest Service orders dozens of these, Niebur said, specifically for fighting wildfires.

Portable tanks are the original design and pillow tanks, also known as bladder tanks, resemble their name and are large, enclosed tanks with a spout, used for storing fresh drinking water. These are often used in disaster relief.

In late October, workers at the Milan manufacturing facility were hard at work making extra of each to be sent to the East Coast to aid in hurricane clean-up

efforts. The company sent 70 pillow tanks capable of holding 3,000 gallons of fresh water each, along with folding frame tanks and other supplies.

Before they can be sent out, the tanks have to be assembled. They start as large pieces of vinyl that are cut down to the size of the order. Workers then use radio-frequency welding to heat and melt the thermodynamic plastics into place to keep them from separating and create a watertight seal.

Pillow tanks then move on to the finishing stage where couplings and a

hose are attached to get them ready to hold water. Vinyl that will be turned into a tank goes through a similar process, except handles are fastened onto what will be the bottom of the tank to help make the folding process easier.

On the other side of the shop, workers carefully measure and weld the frames to fit the desired product. Once they have been painted and are ready for assembly, they meet their vinyl counterparts in the lacing department.



(Above) A folding frame tank is assembled at FOL-DA-TANK. These tanks are used by firefighters when fire hydrants are not available. It is collapsed and hung on a fire truck when not in use. (Below) Attachment pieces will be added to tanks so that a hose can be hooked up to the tank. *Katelyn Metzger*



Employees use radio frequency welding to attach pieces of vinyl together at FOL-DA-TANK on Tuesday, Oct. 30, in Milan. *Katelyn Metzger*



Workers loop cords through holes punched in the top of the vinyl and fasten them to the frame. Niebur said this to make it easier on customers who may need to buy a replacement liner, but not the tank. Or, if a frame is damaged, departments can order that replacement part and re-attach the vinyl.

While most metrics with FOL-DA-TANK products are standard, the company has adapted to fit the needs of customers. The foldable tanks, for example, are made to sit flush within a firetruck, so as to not take up extra room and be set up quickly.

For more rural situations, like wildfires, incident command vehicles or even pick-up trucks need to be able to carry tanks to destinations. In that case, FOL-DA-TANK offers a double fold — a tank with an extra set of hinges that makes the tank easier to be placed into a trunk of a vehicle.

"It's disaster response. We're here to support fire, rescue, EMS. The products we make are intended to help people when they need help." - Keith Niebur



A FOL-DA-TANK employee assembles a tank in the shop in Milan. *Katelyn Metzger*

With FOL-DA-TANK making universal products, they are meeting a global need, and beyond. Even NASA has purchased tanks to hold xenon gas in their facilities

FOL-DA-TANK has regular customers in Europe, too, who use the tanks for fighting wildfires. With their roads being more narrow than in the United States, it's harder to get full firetrucks, or large tanks, through to the site of the fire, Niebur said.

The tanks are also much more cost effective than tanker trucks, especially for countries that face yearly wildfires and will need to reuse them time and time again, he said.

"We're sending tanks to Columbia, Chile, Mexico. All over the place," he said. "We try to always level out the peaks and valleys, but there's a little bit of the busier season in the summer. Right now, this is as busy as we've ever been."



An employee measures and cuts a piece of vinyl at FOL-DA-TANK.

Katelyn Metzger

A few years ago the company became more busy when it acquired EVAC Systems and Fire Rescue. The company makes what Niebur calls "a backpack on steroids" for first responders.

The specialty bags and backpacks are designed to fit all the accessories one would need for search and rescue. The

bags can fit 200 feet of rope, soft gear, hardware, carabiners and any other accessories needed.

Much like the tanks, the packs start as a role of fabric and are cut, sewn and assembled in-house. Niebur said acquiring the company, originally based in Moline, just felt right considering they

are in the same field. FOL-DA-TANK's mission is to assist communities by assisting first responders, and both of companies get the job done.

"We like to say what we do matters because what they do matters," Niebur said. "Simply put, we're here to help."

MILAN BLACKTOP INC.
309-787-6099

est. 1989

Serving the

Commercial Entire **Residential**

Quad-Cities

Quality Work at Affordable Prices

MILAN BLACKTOP INC.
309-787-6099

16325 Rt. 67, Milan, IL
(309)787-6099

QCCCO
QUAD CITY COIN CO.

ALEXANDER W. CURRAN
CEO/Coin Evaluation Officer

2395 Tech Drive, Suite 1 | alex@qccoin.com
Bettendorf, IA 52722 | 563-332-9189

WWW.QCCOIN.COM

THINKING ABOUT INVESTING? We buy and sell Gold Silver and Platinum. Stop by to learn how easy it is.

NEED CASH? Bring in your unwanted jewelry, sterling flatware, or pile of old coins and currency. \$\$\$

LOOKING FOR A HOBBY Great investment for you and your family.

DOWN SIZING? Let us give you a verbal appraisal.

Quad City Coin Family owned business since 1978. Stop by and Meet Alex Curran.

2395 Tech Drive, Bettendorf Iowa
563-332-9189 www.qccoin.com

Tues-Friday 10-3 pm



Grow your business with DuTrac.

Small business is the lifeblood of any community. Continue down the path of profitability with DuTrac's tailored business tools and services.

- Investment property loans
- Commercial real estate loans
- Lines of credit
- Equipment & vehicle loans
- Business credit cards
- Business checking and savings
- Business Money Market Account
- Certificates of Deposit

Contact us to learn more!



JEFF WALLER

Commercial Lending Manager
jwaller@dutrac.org
563.635.7410



DENNIS NARANJO

Commercial Lender
dnaranjo@dutrac.org
563.635.7411



A look at the Crane & Pelican Cafe in LeClaire.

Katelyn Metzger

Featured flavors:

LeClaire's **Crane & Pelican** serves up timeless flavors in a historical setting

GRETCHEN TESKE

gteske@qctimes.com

History and charm aren't on the menu at the Crane & Pelican Cafe, but they're among the first things customers notice.

Owner Mandy Harvey has lived in the Quad-Cities all her life, with a special affinity for LeClaire — a river town about 15 miles upstream from Davenport.

Harvey was working at a different restaurant in town when she heard the building at 127 S. Second St. was for sale. She'd always wanted to own her own place one day, she said, and couldn't pass up the opportunity to own a piece of LeClaire's history.



Mandy Harvey, owner and chef of The Crane & Pelican Cafe, talks about building a staff that loves what they do to provide top notch service.

Katelyn Metzger

"If you remember what was going on in the economy in 2009, this building kind of just landed in our lap," she said. "It was a deal that was too good to pass up."

It was originally built in 1851 and was the residence of Daniel and Sabina Dawley, where the couple raised nine children. Daniel spent 30 years on the Mississippi, owning and working on boats before retiring and becoming the LeClaire postmaster.

His wife, Sabina, was a prominent Universalist and during the Civil War hosted events to make bandages for Union soldiers.

"It stayed in their family for over 100 years. The unwed daughters stayed, kept living here," Harvey said.

Over the years she's collected more stories about the home. Years ago, a customer told her she rented a room upstairs in the 1940s and there was still no indoor plumbing at that time.

In the 1960s, another family moved in and renovated the home.

"A lot of their footprint on the house still remains. And then one of the descendants brought me pictures of what it looked



like at that time, which was cool to see like, all decked out for Christmas," Harvey said.

Over time the house was occupied by a couple of private families before it was turned into a funeral home in the mid-1980s, she said. The home stayed that way until 2005, then sat empty until Harvey purchased it in 2009.

The funeral home had already installed modern windows, she said, but the home still looked like it had been sitting unused for five years. Work began right away to turn the main floor into the restaurant, and the home's garage into the kitchen.

"The building was structurally very well maintained throughout its life," she said. "Most of what we did was to take it back to its original historic charm. It was wall-to-wall pink carpeting when we bought it, so that had to go."

Extra care was taken to ensure the original pine floors, chandeliers, fireplaces and trim were all kept in top shape, in an effort to showcase the beauty of 1800s craftsmanship. The home sits on a hill, overlooking the Mississippi River, with two porches and a generous lawn space for entertaining.

"There's so much character to it," Harvey said of the house. "Anything that we did to the property has been to try and restore the original charm because it just makes sense for our purposes."

The historic home, which was built in 1851, sat empty for five years before Harvey bought it. The house has functioned as a home, funeral home and now restaurant.

Katelyn Metzger



*Serving the Quad Cities
Since 1952!*

CRAWFORD
company

*Residential,
Commercial and Industrial:*

**Heating • Cooling
Plumbing • Electrical**

309-788-4573 
crawford-company.com

(Above) A look at one of the dining rooms in The Crane & Pelican on Thursday, Oct. 10, in LeClaire. (Upper right) A vintage chandelier hangs in each dinning room at The Crane & Pelican Cafe, adding to the historic ambiance. (Lower Right) The Crane & Pelican Cafe owner Mandy Harvey restored the historic building after she bought it. The first job was getting rid of the pink carpet in order to restore the pine floors.

Katelyn Metzger

Once the house was finally up to par, the new restaurant needed a name. Pelicans were something Harvey and her family had always loved, and right around the time she was renovating the house, they were beginning to return to the upper Mississippi Valley.

"When this house was originally built 170 years ago, pelicans would have migrated through here," she said. "But when I was a kid, you never saw a pelican here in the Quad-Cities. But then about 2009 they started migrating through, which is a sign, actually, of a cleaner, healthier river."

Chef and owner **Mandy Harvey** assembles Sabina's Cobb salad at The Crane & Pelican on Thursday, Oct. 10, in LeClaire.

Katelyn Metzger



A friend later suggested Crane & Pelican Cafe, and it stuck. With a name ready to be printed on menus, next came the food.

Harvey largely created the menu herself, using her decades of experience in restaurants for reference. The menu is full of classics like a chicken salad sandwich and gourmet grilled cheese, alongside a variety of soups and salads.

For those looking for a heartier meal, the "Bourbon & Blue" New York strip, slow roasted beef brisket and pecan crusted salmon stand out. Orange crepes, hummingbird cake and homemade ice cream round out the sweets menu, with local beer, wine and spirits offered on the drink menu.

After 15 years in business, Harvey has learned to adapt to and expect change. As soon as things are figured out, she said, change happens.

But, that's okay. A majority of the staff at Crane & Pelican have been with Harvey for years and are all dedicated to it. It shows, she said, in their level of service.

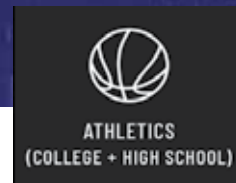
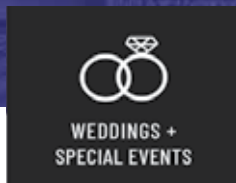
"I like to say we're restaurant professionals. That's my little tagline right now because everybody that works here, we know what we're doing and we enjoy doing it," she said. "There's nobody who works here because we want to just work in a restaurant so we can do something else with our lives. We actually love doing this."



Sabina's Cobb Salad features chicken salad, bruschetta mix, avocado, blue cheese crumbles and hard-boiled eggs.

Katelyn Metzger

"Quad Cities Leader in People Transportation"



Experience a Touch of Class

WITH OUR PROFESSIONALLY CHAUFFEURED DRIVERS

Our Fleet includes:

EXECUTIVE COACH BUSES, MERCEDES SPRINTER LIMOUSINES,
BUSINESS CLASS VANS & LUXURY SUVS

Reserve a Vehicle: 309.799.8891 | ActIITransportation.com



EXPAND YOUR SPACE

Reach your full profit potential by adding square footage to your manufacturing, shop or shipping department.

Start by asking Estes about a space analysis and budgetary estimate to achieve your business goals.



QUAD CITIES | DES MOINES
estesconstruction.com | 563.322.7301

THANK YOU QUAD CITIES!



WE COULDN'T
DO IT
WITHOUT YOU!



VOTED #1
NEW CAR DEALER
AUTO SERVICE
AUTO BODY SHOP



VOTED #1
TRUCK DEALER



VOTED #1
LUXURY DEALER
BMW VOTED #1!!

