

BACK TO BUSINESS IOWA PODCAST

A partnership of Iowa State University Extension and Outreach and America's SBDC Iowa

SEASON 1 | EPISODE 36: Small Business Insights from the NFIB Research Center

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Description: *Matt Everson, State of Iowa Director for the National Federation of Independent Business, talks about the various resources available to the more than 10,000 small business owners who comprise the membership of the NFIB.*



[music]

Steve Adams, host 00:10

Hello, and welcome to the Back to Business Iowa podcast from Iowa State University Extension and Outreach. This podcast is a collaboration between Iowa State University Extension and Outreach and the programs including Community and Economic Development, Farm, Food and Enterprise Development, and the Iowa Small Business Development Centers. These podcasts cover relevant topics for businesses and individuals related to education, research and technical assistance during and post COVID-19.

Steve Adams, host 00:54

I'm Steve Adams, field specialist three at Iowa State University Extension and Outreach, part of the Community and Economic Development unit and your host for these podcasts. Today, our guest is Matt Everson, state of Iowa director for the National Federation of Independent Business, or NFIB, if you so prefer. Thank you for being here with us today, Matt.

Matt Everson 01:17

Hey, thanks for having me, Steve, this is great.

Steve Adams, host 01:20

Well, in this podcast will be discussing the ways that NFIB helps its members across Iowa and the United States. Matt, as you and I spoke over the phone last week, you revealed, in my mind, some very fascinating facts about your background and the work you've done over the years. And I'm sure that our listeners will enjoy finding out, how did you end up back in Iowa?

Matt Everson 01:43

I'm originally from the Seattle area. I grew up there, born and raised and went to school in Portland, Oregon—two cities in the news a lot lately. And just really like politics and wanted to serve, and after college, went to Washington, DC for almost 13 years, working in the US Senate, working at the Treasury Department. And then of course, where everybody ends up going, to K Street to lobby—actually for the National Association of Broadcasters, which represents radio and TV, which was an awesome gig. But in that time, I met an Iowan who wasn't involved in politics. She actually worked in corporate America there in Baltimore.

Matt Everson 02:29

And we got married and when we had kids, we said, you know what, Iowa is the best place in the world to raise kids. And so we did whatever it took to move back here. And we did in 2013. And I've been here ever since, in Adel, Iowa. We're really moving from a town of 7 million people to 5000 people, and it's

been great. We have two kids now, seven and four. And you know, we got the farm that my wife grew up about 30 minutes away from us, and Des Moines is only 30 minutes away from us. No traffic, great people. And so it's been an awesome, awesome experience. I've experienced both coasts, big city, lots of traffic, and really love where we're at now.

Steve Adams, host 03:17

Well, good for you. And I'm one of those people that took some time away from Iowa too, and was gone 14 years in the Dallas-Fort Worth area before coming back to do the same things you did, Matt, which is to raise my family, and I'm glad I'm back. Well I, for one, am glad you're here and I look forward to your expertise as we all do our best to assist our independent business owners. So Matt, can you give the listeners the kind of the 50-cent version of what the Iowa NFIB does in the state?

Matt Everson 03:48

Yeah, so NFIB, we're an organization, been around for 75 years, really started in California. There was a big organization there that really only represented the big corporate folks and so some small businesses started it and we've been around now. We're technically headquartered in Nashville and we have an office in every single state, which is really cool. You know, a lot of the time organizations just focus on DC, but we—we have a great team in DC, don't get me wrong—but we have an office in every state, and that includes Iowa.

Matt Everson 04:23

And so not only are we advocating for our members, which are about 300,000, nationwide, 10,000 here in Iowa, not only are we advocating for them in Washington, DC, but you know, I'm here on the ground, advocating for our small businesses at the Iowa legislature and really holding them accountable to small business issues. Our membership is wide ranging, you know, we've probably got every single business sector within our membership. So we really focus, we're a business organization that really focuses on legislation and policies that affect a majority of our small businesses.

Matt Everson 05:09

You know, a member of ours would also probably be a member of a niche, you know, whether you know, the Plumbers Association or something like that, but we're the force behind general policies that help a majority of true small businesses. And that's, you know, what we're doing here in Iowa at the state capitol every session. So that's sort of the 50-cent version of NFIB here. But a great organization, and I would say 95% of our members are 10 employees or less.

Steve Adams, host 05:43

Oh, terrific. You know, and we're going to dive into some of that policy stuff here in just a minute. But if I was looking for you to tell what the benefit would be of my membership with NFIB, what would you say was the major benefit for an independent business owner?

Matt Everson 06:00

Yeah, there's a few things. You know, I mean, obviously, our voice is very powerful, both in Washington, DC, and then at the state level. You know, legislators on both sides of the aisle listen when NFIB comes to the table. I think that's because we have a mantra of you know, we're not run by a board. We're one member, one vote. We have a huge research arm in our organization that is constantly surveying our members. So we're getting data, like real time data on what our members are feeling, thinking, what's affecting them, what's not, which is great.

Matt Everson 06:35

You know, our optimism index is something that Wall Street uses to indicate how the economy is doing. And so I think that's one thing, we've got a tremendous voice, both at DC and you know, here in

Iowa or wherever you are in the country at state capitals. You know, we obviously have some member benefits, stuff that is beneficial when you join, and, quite frankly, would make up that membership dues right away. If you're smart, you know, 25% off here, 50% off there, if you're a member.

Matt Everson 07:10

But also we have a great legal foundation, where people have a resource to, you know, ask questions of our legal foundation on all sorts of business activities. And we're just accessible, you know. I'm always available, our team's always available for member calls, we're gonna answer you and get you an answer. So I think those are some of the big things that, when you're a member of NFIB, you're gonna get world class service and advocacy.

Steve Adams, host 07:48

Well, certainly that pandemic threw us all, and I think the world is now spinning in the opposite direction. But did you have resources immediately available to handle the COVID pandemic or were there some tried and true methods that you already had on hand that you were able to kind of have a go-to toolbox, so to speak?

Matt Everson 08:08

Yeah, you know, I think the 2008 financial crisis sort of prepared us for like, rapid response getting up and that's what, you know, I think our organization was well positioned to do I guess. The new kind of tougher obstacle was, everybody had to do it from home, you know, with our IT folks setting up people at home and to be able to go online. But we were able to really quickly set up shop per se, remotely all over the country. And, you know, we have the big DC staff where it really was the central focus.

Matt Everson 08:49

We knew right away that if something wasn't done at the federal level to help minimize the economic damage that we were headed down a big dark path, but you know, we were ready to roll. We just have awesome folks at all levels that just stepped up to the plate and it really was, I thought, NFIB's shining moment. You know, I mean, not to drag on big corporate, but they've got tons of lawyers and lobbyists ready at the helm to like, go after all this stuff. And, you know, sometimes we're the mom and pops' only voice up there in DC.

Matt Everson 09:32

And so we went straight into action, utilized all the technologies we could, because really, our lobbyists couldn't even go up to Capitol Hill and lobby on this stuff, Steve, you know, they're having to like phone calls, emails, you know, a little probably out of their comfort zone. But we were up ready to go, you know, everybody adopted the Zooms and the meetings and webinars. And it's really been a tremendous kudos to our DC team, and really all across the country, just helping connect members with legislators and officials that were making decisions in those initial two weeks. So yeah, obviously, strange times. But everybody adapted, and we were ready to roll.

Steve Adams, host 10:21

Well, again, lessons learned out of the 2008 recession. So it's been, I guess, a good thing that you're able to carry that forward. So we've also heard a lot during this podcast series that businesses have had to significantly pivot their way of doing business. And you mentioned just a moment ago about having all this work from home type thing and adapt into the new IT. Would you say the same thing was true for NFIB? Did you guys have to pivot somewhat in order to adapt quickly, as you put it?

Matt Everson 10:55

Yeah, I mean, you know, I think a lot of our members just had a bit of it, like, think of, like, restaurants or bars, like the service industry, you know, they had to pivot into new business models, whether it was

delivery or take out. You know, our organization, personally, obviously, working from home, I mean, an interesting stat is like, you know, only 20% of jobs in the US are solely adaptable to work from home. So there's still, you know, jobs that require people to be on site and things like that.

Matt Everson 11:30

And, you know, I think the biggest thing in talking to our members is, you know, I don't think a lot of times people see big corporate, and it's just like, you're pushing employees in and out, right, but for small businesses, these are families. I mean, your greatest asset, as a small business owner, is a good employee or good employees, and so you want to protect them. And so just seeing, like, our small businesses adapt, and the flexibility and able to, you know, work with families. You know, you have kids basically at home all day, now, there's no schools to go to.

Matt Everson 12:08

And so a lot of that was adapting, and people, you know, making changes in how they operate and allowing people the flexibility to, obviously, take care of their families and things like that, you know, to just industries that really couldn't have employees at their offices, and setting up shop in people's homes. So, yeah, it's interesting, and I, you know, I bet some businesses are going to reevaluate how much money they spend on commercial real estate, you know, and seeing maybe some of the benefits of some of their employees working from home.

Matt Everson 12:50

I've heard things like, they're actually getting more production done from folks working from home, you know, which is a great work-life balance. And so some of the businesses are seeing the benefits of that. But I think like in the small business community, they're resilient, they're always coming up with new ways, you know, to keep those revenue streams going in which ultimately pay their employees, you know. They're in charge of ... every business owner has that burden of making sure that their employees are paid, because those are all families out there.

Matt Everson 13:27

So yeah, I really have, I'm optimistic on this whole thing, because I've seen our small business community just rally. You know, the safety of their employees is number one, you know, making sure that their work places, if you need to come into work are, you know, as clean and safe as possible, and it's just been a great, I think, a great thing to see under the circumstances.

Steve Adams, host 13:57

Well, you know, it's interesting that you should mention some of these things, because I know that again, having to adapt and change has been a big part of the whole mindset with most of our podcasts. And you know, our guests have come out, we've had several economists on that came on and talked about, you know, commercial real estate, and there may not be that big a need going forward, which is kind of an interesting dynamic in its own right. So I mean, those are all things to keep an eye on.

Steve Adams, host 14:27

Another little anecdotal story on my part was, I had a supervisor who said, Well, now that things have slowed down for you, maybe we can start looking at some other areas for you to work on. And I had to reply, I've never been this busy in my life. So just because it was go home, stay away from the office, that didn't change the workload. In fact if anything, the workload got greater. And I hear you kind of saying the same thing, Matt.

Matt Everson 14:54

Yeah, it's, I mean, yeah, I think a lot of people are picking up, you know, a lot of the loose ends on this stuff. And, you know, whether you're working from home or, you know, going into the office only part

time and things like that, I think people have been more busy than ever. It's interesting on the commercial real estate, I've heard both ends, you know, like, commercial real estate's doomed. But I've also heard, you know, like, with these new things moving forward, whether it's, you know, other viruses or flu virus or other future viruses, I mean, now, you'll probably, you know, we kind of have that open concept, everybody's smashed in together.

Matt Everson 15:37

And I think now, businesses that still need actual office space will probably need more space, because they'll create more offices in spaces that will allow people to still be at work, even if there is a virus going around without having to totally close down shops. So I wouldn't count out the commercial real estate business yet. Maybe they'll have a couple down years. But, you know, I think businesses will probably move away from let's stuff 200 people on a floor to let's build more offices again.

Steve Adams, host 16:10

That's kind of interesting and that's first time I believe we've heard that on this podcast series. Well, we talked about this just a moment ago and alluded to it earlier, but it's obvious that NFIB is in this for the long haul, no matter what happens. Are you out there currently supporting any specific policy positions at the state or the national level?

Matt Everson 16:33

Yeah, so the state, obviously, we're done with the session until next year. We got some liability protections passed, that'll help our small businesses feel safe to reopen and not worry about lawsuits coming down their way on this thing. Really the play is at the federal level, I think we've all seen in the news, they're working on a fourth package. And part of the things that we're advocating for that are most relevant to our small businesses. Obviously, first and foremost, there's still like 100 billion dollars left in the PPP program. I think current talks are they may add some money to that and let some businesses that have been more affected.

Matt Everson 17:28

I think the threshold now is if you've had a 35% reduction in revenue over the past cycle or year, you're 300 employees or less, you can have a second round of forgivable PPP loans. I think that'll be important. You know, you think of all the service industry, event industry businesses out there, the people that support those businesses, you know, they're still struggling as most of those things are still either closed down or half closed down. So we'd like to see that.

Matt Everson 18:02

Another element of that legislation that the House and Senate at the federal level is negotiating is just forgiving any loan that's \$150,000 or less. I think, you know, paperwork is a huge burden for our small businesses, and quite frankly, the government, so we'd love to see that. I think getting a program, a long-term loan program that has as low an interest rate as possible and easy access to that capital will be huge. I think, you know, as businesses are running out of money in our latest survey, I think 81% of small businesses have spent their PPP loans. Not many of those will get a second run at that.

Matt Everson 18:51

But having some loan programs that are long-term, you know, almost like home mortgage, 30-year low-interest loans to help them, you know, sustain what is the inevitable—a slowdown probably in economic input over the next, you know, several months if not the next year. So those are three of the things we're pushing for. Another, a fourth thing that we're pushing for that's huge is tax deductibility on any of the forgivable loans. If you took out a \$100,000 loan or say \$200,000 loan and 180 of it was forgivable, you shouldn't be taxed on the 180,000, since that was being used for payroll, electricity, things like that. And it's really a grant, not income.

Matt Everson 19:44

And so the intent of the original bill that was passed by the House and the Senate in DC was meant for that money to be deductible on your taxes. The rules that were sort of sent out through Treasury did not implement it that way, and so there's a fix. And I think that's...all these things I mentioned, by the way, are bipartisan. Like, Democrats, Republicans are on board on all of these elements. You know, that deductibility really is a hidden tax, and unfair to most of the businesses out there. So those are the four things we're working on in this new round of legislation in DC. And we're hopeful that something can get negotiated and passed out of the chamber and then signed by the president, of course.

Steve Adams, host 20:44

Oh, it sounds like you're somewhat optimistic, then that we will see a fourth stimulus package, which I think would be great. And again, I I've noticed the struggles of a lot of those industries you were speaking to. So as you visit with members around the state, as a general rule, what are you hearing? Is it a sense of optimism, pessimism, or kind of a mixture of both?

Matt Everson 21:07

Yeah, no, you know, what? It's really optimism, in my opinion. A lot of our businesses are very optimistic about the future. I think Iowa is, you know, we're set up pretty well, you know, our state budget is pretty good. I think the Workforce Development just came out with the 2021 tax table for unemployment, which is going to remain the same, so that's huge news. You know, and that's all due to, you know, a good sound budget and unemployment fund. So things like that keep our businesses super optimistic, you know, and it's just going to be access to capital, which I think will happen in this fourth round.

Matt Everson 21:59

And just really, getting back to somewhat normal as we start weighing back into normal life, you know, as we start going out, going back to work, maybe next year, you know. Well, I guess Iowa State's going to do 25,000, you know, things like that. Just getting, you know, schools getting back, everything and people getting comfortable and spending money and being back out in the economy is, is going to be a big deal and really getting people back to work.

Matt Everson 22:30

You know, we were at such a low unemployment, and then we spiked up and we've been coming down ever since as people start to rehire and things like that, but we got a long ways to go on even that front and getting people back to work. 100 people working means people, you know, spending money and able to get that cash back into the economy. So I really think at least here in Iowa, I can only speak for Iowa, our businesses are very optimistic. But it's also most small business owners or entrepreneurs. And, you know, they're optimistic, usually anyways, so.

Matt Everson 23:06

And that's really, you know, Steve, small business is going to get the economy, they're going to be the ones that, you know, if small business is successful, our economy will be successful, if small businesses isn't, then we're in this for a really long time. Because they're the ones that are creating new business, creating new jobs and hiring people. So really, you know, we say this all over, whether it's here at the capital or in DC or whatever capital across the US, I mean, truly, small business is the backbone of any economy.

Steve Adams, host 23:41

Yeah, I think people largely forget that. Statistically, they say 44% of US economic activity comes from small businesses, and then they employ almost half of all Americans, but I think people sometimes

don't realize the importance of small business. And I really want to compliment you on your comment regarding a lot of entrepreneurs have to be optimistic. Yeah, because if you you weren't, you'd be damn near suicidal, I think. [laughter] But so being able to keep that sense of optimism and a sense of humor, I think, Matt, is taking a lot of these small businesses a long way.

Matt Everson 24:21

Yeah, absolutely. You know, and your right, I mean, you know, what gets all the headlines is, you know, the big corporate offices that employ three, four, five, 6000 people. But really, you know, those are sort of the one-offs and it's the thousands of — I think Iowa has 200,000 small businesses that employ over 600,000 people, you know. And so that's just where [unclear], most people work for a business that has 10 employees or less, and they're small communities, but they're like these little gadgets that make the entire economy roll.

Matt Everson 25:04

And so it's important, and, yeah, and that's what makes my job a little easier, is I'm working with some awesome, optimistic people. And you really see it in times like this, you know, where they're working overtime to make their business work. And like I said previously, like, 99.9% of our business owners, you know, feel that burden, and they're doing it for, you know, their employees,. I've heard, you know, lots of people say, Well, I'm not getting, I'm not taking a paycheck, you know, over these last few months, because I want to make sure my employees are getting paid and, you know, their families are able to do what they need to do to sustain that.

Matt Everson 25:54

You just hear stories like that over and over and over again. And so that's what I love about this job is working with people like that who are, you know, really selfless. I think sometimes, you know, the one or two bad apples get all the press, but it's the thousands of great great small business owners out there, who will take care of their own first before they take care of themselves, that really makes this job awesome.

Steve Adams, host 26:20

So you kind of touched on this as well, but any success stories or other anecdotes you may have come across that really were unexpected consequences of COVID and, you know, I thought this business might not do well and then all of a sudden, they're having monumental success or rapid growth that they weren't expecting? Anything like that out there Matt, wandering around the state that we're not aware of?

Matt Everson 26:49

Yeah, you know, it's interesting, I think you might have them on as a guest. But I always say, this is, you know, I think a lot of people are home now. And so, we have a business owner, she owns a few businesses, she's just a serial entrepreneur. And, you know, I think she takes some struggling businesses over and she tries to right it. You know, they've had a family business for seven years that she sorts of runs. And so these are side businesses, and I think, quite frankly, businesses that her kids help run.

Matt Everson 27:21

But she bought a pool company a couple years ago, and she was telling me before COVID, I guess in the fall that, you know, they're just struggling and didn't look like it was gonna make and they're like, maybe gonna wind that thing down. And then COVID hit, and now they're booked out for three years on pools, because I think people are realizing now like, you know, gotta, I guess, build entertainment in your own home. If this is going to be the new normal, or the new future, I would say, some of our home builders, I mean, they're booming, a lot of home building going on.

Matt Everson 28:00

A lot of our construction people, it seems construction has been booming, trucking, getting, you know, supplies to here and there and everywhere is been bigger than ever. But I love that pool story, which is so interesting. I mean, just a short few months ago, gonna wind it down. And now they're really like, booked out for three years, which is amazing. You know, some of our restaurant/bar, I mean, they've, some of them have actually adjusted and done better, whether it's, you know, food delivery, or ...

Matt Everson 28:38

I would say probably one of the more popular pieces of legislation, I think it was only a couple lines in a bill was, now you can, restaurants and bars can sell alcohol that you can take home. That was one of the more popular things and so, you know, that was great for the restaurant/bar industry that's still sort of shut down to be able to, you know, sort of make up for some of that lost income. So there's a lot of interesting stories out there. And like I said, just, we're in weird times and, you know, sort of the market's shifting I guess a little bit to what people are going to spend their money on.

Steve Adams, host 29:23

It's interesting you should mention the package liquor sales. Our local Mexican restaurant on Friday evenings has a long line of people up buying their \$15 margaritas. I think Iowa's the only state in the union that actually allows that kind of thing to happen, so....

Matt Everson 29:43

Yeah, it's, uh, yeah, we've got the same thing in Adel. We have a little Facebook page in our neighborhood, and somebody will be like, hey, heading down. Anybody need a margarita? Which is, that's I guess another thing. I mean, this is off the business topic, but like, think of how many like neighborhoods have coalesced and people have gotten together, you know, after it was safe. I know our neighborhood, you know, we did socially distanced in the driveway or outside and we really got to know our neighbors a lot better.

Matt Everson 30:17

And so there's always positives, I guess, in these crises, which is is always nice to see and people were out. You know, I think that too, like people rallying around their small business, I think we've seen that a lot too, in towns or even in, you know, demand, whether it's your favorite restaurant or whatever. So that's nice, too, when the community comes around and rallies around a small business.

Steve Adams, host 30:41

Totally agree. Well, so Matt, is there anything else you would like our listeners to know about the Iowa National Federation of Independent Business?

Matt Everson 30:51

Yeah, you know, we're a great resource out there. Even if you're not a member, you can always go to our website, NFIB.com. We have unbelievable materials on anything, everything COVID, you know, how to go through a PPP loan, or how to get it, apply for the forgiveness or how to even, you know, I know some haven't even applied. How to get long-term low-interest loans. We have weekly webinars on what's happening in DC, and we have legal people running through all that stuff. We're an unbelievable resource of information. Because I know like, legislation can be intimidating. It can be like, long, it can be buried in things.

Matt Everson 31:38

And we've done all the work and we've got the bullet points. And I just recommend everybody going on that website. You know, you can email me at matt.everson@nfib.org if you have questions. You

know, we're just always available and if we don't know the answer, we'll get you the answer. But yeah, use us. I always say, Steve, especially to our small businesses, you know, the big guys all, they have tons of lawyers that have lobbyists, or they hire people. And for small business folks, if you're not at the table, you're pretty much on the menu.

Matt Everson 32:22

And so use us, utilize us, tell us your stories. You know, I can't tell you how many times we've held roundtable meetings, either virtually or in person with business owners and, you know, a new idea comes out, and, you know, whether it's a state legislator or federal member of Congress, you know, if you don't speak up, nobody knows about it. And, you know, then it starts the process of trying to help fix it. So, you know, be active, or use us to be active if you don't want to be the face of that. So that's what I would say.

Matt Everson 33:01

But yeah, NFIB, a great organization, and we truly, Steve, there's not many of them like it. You know, I've been in DC, I've been a part of associations, but we're really, truly fighting for the small, small person. And, you know, if you're a member that pays, I think our max is, you know, I mean, it's a sliding scale based on \$10,000 or you pay \$100, you have one vote, one voice, and we're always serving our members. So there's not, you know, big companies aren't running our organization. It truly is a small business organization run by our members.

Steve Adams, host 33:39

Well, that's intriguing. And again, I think, you know, sometimes in Iowa, we're afraid to raise our hand, but that's what you guys are there for. So Matt, if I want to become a member, I mean, is there an easy way to go about that? So how would I become a member of the Iowa NFIB?

Matt Everson 33:56

Yeah, you know, you just go to nfib.com and right on that front page, there's a join NFIB and it's easy to put in your name and your company name and address. And you can do it with your company credit card right there. There's no real set membership fee there, it's a sliding scale based on employees, a recommended. I think the minimum is 150 bucks a year and what I said, you know, you can look through the member benefits. And you can easily make up really probably 1000 bucks a year of you know, membership benefits.

Matt Everson 34:36

But really where we're powerful is the advocacy. You know, you go out and hire yourself a lobbyist, even here in Iowa, you're talking \$50,000 a session. And so we're a pretty cheap deal, and we're the voice. And I will say on small business issues, if we're for a bill, legislators perk up, if we're against a bill, legislators definitely perk up and we're just, we're powerful in our numbers. You know, we have 10,000 members here in Iowa.

Matt Everson 35:04

We send out two mailers every election cycle, people's voting records, the legislators' voting records, and sort of an endorsement flyer. You have to have 70% voting record or better with us in Iowa to get an endorsement. But those are powerful things. So we keep legislators accountable. And we truly are fighting for small business in every hall around the country including, the biggest hall of them all, Washington, DC, so you really get a one -two punch. It's the best bargain out there.

Steve Adams, host 35:40

Well, there you go. Well, folks, our guest today has been Matt Everson, state of Iowa director for the National Federation of Independent Business. Now, Matt, you've mentioned it but once again, how does somebody get a hold of you and what's the best way to do that?

Matt Everson 35:55

Yeah, just email me. Email me at matt.everson@nfib.org. And, yeah, I'm always available to help answer questions, find the answer to the question or guide you in the right direction.

Steve Adams, host 36:18

Better be careful, Matt, we'll put you to work for Iowa State University.

Matt Everson 36:23

Hey, my wife's an Iowa State undergrad, you know.

Steve Adams, host 36:27

Well, there you go. There you go. Well, it's been a super pleasure having you with us today and thanks for taking the time to visit with us. And we all, I mean, this sincerely. We all appreciate the work you're doing to assist Iowa businesses during this rather unusual time.

Steve Adams, host 36:42

So folks, if you have any questions about this Back to Business Iowa podcast, please feel free to contact me, Steve Adams, at stadams@iastate.edu. If you've enjoyed listening to this podcast, please consider posting a review on Stitcher, Spotify, Castbox, the Podcast app, Apple, Google, or whichever platform you find your podcasts. Reviews, ratings and comments will help us build a better podcast. So whether it's a one star or a five star review, we don't care. We value your input and opinion and thanks for doing that.

Steve Adams, host 37:21

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