

BACK TO BUSINESS IOWA PODCAST

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

SEASON 2 | EPISODE 3: SBDC Counselors Share Their COVID Experience

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Description: *SBDC Iowa regional director Kimberly Tiefenthaler and SBDC business counselor Darcy Swon speak to host Steve Adams about their experiences working with small business owners and entrepreneurs throughout the COVID-19 crisis. They also speak about a new program they have developed called "Innovate U," which allows DMACC students in Carroll to experience the process of starting a new business over a six-week period.*



[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

Hi, 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, we are fortunate enough to have two guests on the program today from the Small Business Development Centers of Iowa. First off, Kimberly Tiefenthaler is a regional director with the SBDC and Darcy Swon, who is a business counselor with the SBDC. And I believe you're both returning victims, or I should say guests. So thank you so much to the both of you for being with us here today.

Kimberly Tiefenthaler 01:30

Thank you, Steve. And you're right, we're returning victims.

Steve Adams, host 01:34

All right. [laughter]

Steve Adams, host 01:36

Well, I hope I wasn't too rough on you the first time around. Anyway, Kimberly first question goes out to you. Can you describe what the Iowa SBDC is and what it does?

Kimberly Tiefenthaler 01:47

I sure can. So the Iowa SBDC is actually part of a nationwide organization providing counseling to small businesses and entrepreneurs. So we are full of experienced counselors. And we provide information to individuals who want to start a business, grow an existing business or plan a transition. So we are in all 99 counties across the state of Iowa. Our services are free and confidential. So that is a that's a good thing, we're very affordable that way. And we're certainly, we're doing everything we can to support our businesses and our communities across the state

Steve Adams, host 02:29

Well, free is always good, Kimberly, and how many centers are there, Kimberly, across the state, of SBDC offices?

Kimberly Tiefenthaler 02:39

Let's see, there are 15 centers spread across the state and with our state office, being in Ames hosted by Iowa State University. And we are hosted across the state in community colleges. And from there we serve the counties.

Steve Adams, host 02:59

Okay, terrific. Terrific. So Darcy, how long have you been with SBDC? And is your role as business counselor any different than what Kimberly is doing?

Darcy Swon 03:10

So, Steve, I've been with the SBDC as a part time business counselor, I believe, coming up now on two years. Prior to that I was a consultant with the center. So I've been with the SBDC for probably about four years now in a couple of different capacities.

Steve Adams, host 03:29

So Kimberly, what about you, how long with the SBDC?

Kimberly Tiefenthaler 03:33

Well, I just had my five-year anniversary. So that's just really hard for me to believe, it's gone very quickly and a lot of things have taken place during those five years. But it's been good, it's been good.

Steve Adams, host 03:44

Well, yeah, I think all of us realize that time goes by really quickly, as you said. And sometimes it's hard to believe you've been someplace as long as you have. You are both also, and I think this is somewhat unique, you're also both small business owners. So Kimberly, you first, but can you tell us a little bit about your business? And how that experience maybe influences the work you do for the SBDC?

Kimberly Tiefenthaler 04:12

Yeah, so my husband I own a Goodyear Tire dealership and we own four towing, four wreckers, and we have storage units. We had a restaurant and have since sold that, but so yes, definitely a small business owner. I worked with my husband in our family business for a little over 30 years prior to coming to the SBDC and really our, working in our business was a great training ground for what I do now. Just having, you know, come out of a business where I manage the cash flow and inventory and accounts receivables and a lot of those things that businesses are dealing with on a day in and day out basis, employees, customers, what have you. So the best training ground I could have had was the 30 years prior to my position here with the SBDC.

Steve Adams, host 05:10

Really and truly on-the-job-training then, right, Kimberl?

Kimberly Tiefenthaler 05:14

Very much so. And pretty much the school of hard knocks as well.

Steve Adams, host 05:18

While there you go, sometimes that's the best education you can get. So Darcy, what about you? What's your small business opportunity then?

Darcy Swon 05:26

So I own a small marketing firm that works almost specifically with small businesses. I've had a passion for entrepreneurs for years and have kind of worn several different hats in those arenas. But um, you know, the benefit to owning a small business is you can truly relate to the clients that you're working with. You know, you've been there, you've done it, regardless of you know, how big or small that role was. But I can remember the first time that I was out on my own, and I needed a pencil, and I literally got up from my desk, and then realized I don't have a supply closet. I am the purchasing agent and I am responsible for those things.

Darcy Swon 06:13

Because I used to work in corporate and, you know, you always had a supply closet you went to, so you learn quickly. And I think one of the most valuable lessons that I've probably learned is, cash is king and cash flow can truly make or break a business. And, you know, I think most business owners can relate to that. So I think there's definitely advantage to having kind of been in that position. And so we can really relate to the clients that we're working with.

Steve Adams, host 06:42

I have to imagine, Darcy and Kimberly, that your credibility is greatly increased by the fact that you both own and operate small businesses. Would I be wrong in making that assumption?

Kimberly Tiefenthaler 06:56

No, I don't think you're wrong. I have felt that as well. You know, I feel like business owners quickly listen and kind of, not attach themselves, but they appreciate your words and your advice because you have lived it, and you've done that. And so, you know, there's a lot of questions about, you know, well, what did you do in your business when you came across this type of situation? and things like that. So they know that, you know, the experience does mean quite a bit.

Steve Adams, host 07:34

Well, certainly over this past year, and I cannot believe you know, you all were talking about anniversaries, but on March 16 of 2020, basically, the University told us to shut down our offices and go home and stay away from the general public. And, you know, while in our line of work that's entirely possible, in your line of work that isn't necessarily how you really conduct business as being with the SBDC. So how has COVID-19 especially impacted your jobs with the SBDC?

Kimberly Tiefenthaler 08:10

Well, much like you, we were told to go home as well. And as you can imagine, the folks that do, that are based out of the university were told the same thing. And then the community colleges had the same response, pretty much. And so we did have home offices, and our state director made sure quickly that we all had the equipment that we needed to have an efficient home office. I was lucky enough that I was able to office at the chamber in Carroll. So that was very helpful for me. The chamber was closed to the public, but I was still able to function inside of an office space. So that was really pretty nice that way.

Kimberly Tiefenthaler 08:52

We learned very quickly how to use Zoom really well, like most everyone across the world. But we also learn very quickly how to become more efficient in different kinds of ways. Zoom allowed us to have more meetings in a day's time, which proved to be good, and it has also proven to be exhausting. We you know, the whole thing about where you have to schedule a little bit of time to get up and go to the restroom and maybe get a glass of water is was very true and it's kind of still true today. But it really, you know, we learned quickly how to triage. We learned quickly how to pivot and focus on things that

we weren't used to focusing on, kind of hyper-focus on certain topics. So yes, we, like the rest of the entire nation, we learned to go home and set up an efficient office as well.

Steve Adams, host 09:58

Darcy, any horror stories from you?

Darcy Swon 10:00

[laughter] No, I'm just, I, you know, I'm a big technology person anyway. But you get burned out real quickly by being forced to use it all the time. But I will say that I think Kimberly and I, I hate to use the word pivot, but I think we did have to make that pivot. And I think we are definitely more efficient in the way that we go about with our client meetings and such. Because, you know, we can do more in a day versus being on the road, you know, we cover 13 counties between the two of us and you know, you may have a meeting in one end of the region, and then have to be in the other end, and those aren't so productive days. But now we're able to get, you know, meetings with clients at all different times that work for them, which makes the clients happier. And, yeah, I think we're more connected probably now than we were before, just because of the technology that's helped us come together.

Steve Adams, host 11:01

I would agree, I definitely, I feel the same way, you know, with having to office from home. I kind of jokingly heard from one of my supervisors, "Well now that you're not so busy," and I had to stop them at that point and say, "I'm busier right now than I've ever been, I'm meeting with more people now than I've ever been, what I'm not doing so much of is traveling place to place. But I still am meeting with the same number, if not more."

Steve Adams, host 11:29

But I think we've all gotten to the point where the word "Zoombie" might come into effect here, because we spend so much time in that kind of medium and communicating with people. And I really want to emphasize, you guys really hit the nail on the head. I think my producer and I both would say, if we had gotten \$5 for every time we heard the word "pivot" during this podcast series, we probably both could have retired early. So I get that, you know, I get that change, you know, that we had to and we were forced to go into.

Steve Adams, host 12:03

And again, I think you really covered that pretty well. Well, while I'm sure there are many sad stories, you've got to share about COVID-19 and its impact with your clients. Can you tell us about any surprise successes, or maybe some truly enterprising things that entrepreneurs did that, maybe where they've identified a new market or a new way of delivery? Or I'm just kind of curious, surely you've got some things out there that you can put up there and say, Hey, you know what, this really turned out to be a good thing for that client.

Kimberly Tiefenthaler 12:40

You know, the first thing that comes to mind, Steve, for me is some of our restaurants that I've been working with. You know, the second round of PPP came out, and also the restaurant and bar grants from the IEDA. And, you know, I have restaurants that don't qualify, because they don't have that downturn in revenue that was required to meet those qualifications for that second round. And for that grant, and, you know, according to everything that we hear, you wouldn't think that to be true. Because restaurants are one of the hardest-hit industries. But in our small communities, we're seeing somewhat the opposite of that, where our folks, our rural folks have, they go out and they support their local restaurants, because they don't want them to go away.

Kimberly Tiefenthaler 13:31

And we've been able to, you know, they've been able to serve us in different ways than what they ever have before by having curbside pickup and some of them doing delivery. But, you know, they've done a great job of that. And, you know, I've got a restaurant that I'm working with right now that's expanding, that has been in business for, you know, 15 years, and they're expanding. So in the midst of a very hard time period, you know, there's some really neat things happening to businesses that have just, they decided to buckle down when they needed to, and grab the bootstraps and do the best they could. And they did it to the point where they don't qualify for some of the federal and state relief coming out which I you know, I again, kudos to them for buckling down like that and doing that.

Kimberly Tiefenthaler 14:24

But another interesting story that I have is a client that I have that is launching a business, it's a brand new startup business and she's been working on it for quite some time. It's a telehealth-based business in schools and it's focused on on children, so elementary children, mostly tele-health, in the psychology realm, because so many children need assistance in that way and it's a way of getting that assistance to them when there's a shortage of therapists and psychiatrists. And her platform was starting to get some traction, and I can tell you now, because of COVID-19, her platform and her her startup business is definitely getting some recognition, to the point where, you know, the lieutenant governor was interested in hearing more about it during the meeting that we were in.

Kimberly Tiefenthaler 15:23

And, you know, it's, there are things that are so needed, and especially with the mental health issues that we had going into the pandemic, and certainly we're going to have now coming out of it, during this pandemic and then coming out of it, that the telehealth, I think, industry is really taking off in different ways than what we thought it might. So neat stories like that about businesses that you, you know, that you don't expect maybe. I think this might be a pretty common story.

Kimberly Tiefenthaler 15:58

But some of our distilleries did a pivot, to use that word again, you know, in the onset of COVID, to make hand sanitizer, because they had the means to do so. And it was so needed, as we remember, there was a shortage. So they did that, and it, certainly they saw the problem, they met the need. And that was something that was really good and great in the beginning when it was so needed, as well. Maybe Darcy has something that she would like to add to that.

Darcy Swon 16:29

Yeah, I think the biggest thing for me is looking at the retailers and how they've had to figure out, hey, if our front door is closed, how do we continue to do sales? And there's been a surge of retailers going online that never had been before. So we've been doing a lot here at the center with marketing and providing resources to help businesses. We've been helping promote the Shop Iowa program to let those retailers kind of dip their toes in the water before they go fully online with an e-commerce site.

Darcy Swon 17:00

But I was just out about a maybe a week or two ago, and I stepped into one of our clients, and she ended up doing a weekly Facebook Live, showcasing the products that she has in her store. And she told me her business is doing way better today than it had been pre-COVID, because it pushed her outside of a comfort zone. You know, she was content and things were moving along. She was making money. But she's really, you know, kind of catapulted her business ahead of where it would have been because she did step outside of that zone. And she said, it's a lot of work to do those Facebook Lives every week, and to showcase products and stuff. But she said, it's probably one of the best things that's happened to her business. So we are seeing some of that.

Darcy Swon 17:45

But Kimberly, and I always tell Kimberly all the time, I'm amazed at the amount of small businesses that are, the people who want to start small businesses right now, you know. But their philosophy, I think, their mindset is, hey, when things open up, we want to be right there in the game with everybody else. And for that, I mean, we've been really busy here at the center, you know, working with a lot of startups. And I think that's really healthy and good for for all of us.

Steve Adams, host 18:11

Yeah, I would agree. I love that Facebook Live idea. By the way, that's something I hadn't even thought about, but that's a great way to showcase those products. And for our listeners that don't know what PPP is, one of the two of you can explain that. But also another acronym we used was IEDA, which for those who don't know, is the Iowa Economic Development Authority. So this is kind of a segue, but Darcy or Kimberly, tell people a little bit about the PPP and what you understand may or may not come out of this new Rescue America COVID package that Congress is now debating.

Kimberly Tiefenthaler 18:54

Well, first of all, I'm going to say that I'm not an expert on all of that, but I will give you what I know on that, Steve. So the PPP is the Paycheck Protection Program. It was, it's a really great program that when first launched, a lot of businesses across the nation took advantage of it. It helped us meet our payroll. And I include my husband and I in that as well. Because with the onset of the pandemic, I think most all businesses saw at least somewhat of a downturn in business, for sure. You know, there were those businesses who didn't really see a downturn very much. But I would say the great majority did see a downturn, so the Paycheck Protection Program, are funds that you could apply for through your lender from the federal government.

Kimberly Tiefenthaler 19:51

But the lenders were in charge of this program, our community banks across our state did a phenomenal job of embracing this program and doing everything they could to get our businesses, their applications done and turned in and get the funds in the hands of the business owner so that payroll could be met. And so the main emphasis of this program was to keep employees on payroll. And it can also be used for some direct business needs, operating needs, like a mortgage payment or utilities, things like that. But the the main focus of the program, as it says, paycheck, paycheck protection, that's exactly what it was for, was retaining employees, retaining people and taking care of those people on your payroll. So a lot of good things coming out.

Kimberly Tiefenthaler 20:44

And most recently, we've had the focus on the schedule C small business owners, and with the Paycheck Protection Program where the federal government opened up a time of two weeks where it was just focused on those Schedule C, very small business owners who needed some of their own attention. They kind of got overlooked and passed by during the first round of PPP. And so from the federal level on down, they made it a time where the only focus was on the schedule C business owners. So good things, you know, are happening as far as, you know, I always say there's something good—and there's usually more than one thing good—but there's at least something good that comes out about a bad situation.

Kimberly Tiefenthaler 20:50

And I think we can definitely see that in the pandemic, in that there is a focus on small businesses, there's a heavy focus on small businesses. And I hope that has raised the awareness across our, you know, rural communities and counties and across our state to really know that if we don't support those businesses, that they're going to be gone. And I think people have done a good job of surrounding our small businesses and buying from them and focusing on on them. So I think the

federal programs have already raised awareness, and I think everything we're doing from the state level as well is raising the awareness as well.

Steve Adams, host 22:19

Terrific. So I understand, you two, that you just launched a new program with the Des Moines Area Community College. Could you tell us a little bit about that program and what's involved? Darcy, you go first.

Darcy Swon 22:33

Oh, all right. Well, actually, this program was rolled out in, it was October and November of 2019. And we did the kind of a pilot program down in Carroll. The program is called Innovate U, and it's a student entrepreneurial challenge. And it's really centered around helping young people understand kind of the entrepreneurial mindset, and kind of the process that one goes through to take an idea to market. And Kimberly has formed some phenomenal relationships with Availabank and then obviously, the Des Moines Area Community College in Carroll. We also have a partnership with Google to bring this program out.

Darcy Swon 23:23

We had to do that P word again—we had to pivot and figure out how can we take this in-person, one-day workshop, and truly roll it out virtually. And so that's what we're doing. We kicked it off on Friday. And the format is different, instead of doing everything in one day, we're actually rolling it out over five weeks, with the sixth week being kind of a Shark Tank-like event where the students over five weeks get to hear from entrepreneurs from their area. And last week, we kicked it off with Muff Waders, they were featured on Shark Tank Friday night, and it was wonderful.

Darcy Swon 24:05

They listened to those two gentlemen talk about their journey and the amount of failures that they had, and how they kept trudging forward. And, you know, their story about being on Shark Tank and all the lessons that they've learned on this journey. And it was just awesome. I know, we were all excited. I think the students seemed to be really engaged. But over the course of the next five weeks, they'll have a, we're rolling out the Business Canvas Model [sic], and there'll be feature focusing on different areas of that. And we're very blessed at the state office to have a young gentleman by the name of Ethan Pett who works with a lot of our technology startups and he is kind of helping the students walk through that piece of it. And I'll let Kimberly talk more about it.

Kimberly Tiefenthaler 24:52

So Ethan is taking them every week through the pieces of building a pitch deck. And so they're split into teams and so by the time they arrive at Week Six, we're going to have a virtual challenge day, where they will actually have an hour and a half to work together, virtually, and actually finalize their pitch deck. And then the last piece that will happen that morning will be their actual pitch to the judges. And then Availabank has been so kind as to have some prizes and things like that. So we're making it fun, keeping it light, visiting with entrepreneurs, you know, hearing their journey. So we want it to be fun for the kids, we want it to be a learning experience, and we want to expose them to the many resources that we have available to us on a federal level, but they're right here in the state of Iowa.

Kimberly Tiefenthaler 25:45

There's just so much and, you know, we take these opportunities to talk about all the resources that are here. And what is so fun for Darcy and I, and really everyone involved, are the ideas that the kids come up with. You know, it's unbelievable how innovative they are. And it's really fun to listen to their pitches and the technology or the product that they've come up with. So that's what we really look forward to,

is those ideas and how they, you know, how their minds work and how they pull all that together. It's really fun to watch that take place, so we're enjoying it.

Darcy Swon 26:25

And going forward, we've got a virtual platform we can roll out, or if we can be in person, we have that to roll out as well. So we have, you know, kind of covered all our bases. And I know we've talked a lot about trying to roll this out in different communities within our region. So if anybody you know is interested in bringing this program to their communities, they can get ahold of Kimberly. And we'll share our contact information here shortly, but they can get ahold of Kimberly to talk to them about the opportunity to bring it into their communities. So it is a lot of fun. We're having a blast with it.

Steve Adams, host 27:03

Well, it sounds like a real hoot. I love that Shark Tank analogy. Something else you just mentioned, too, that I thought was interesting is, you know, I don't think people, most people know that a successful entrepreneur has probably had a series of failures before they actually got to something that works. Have you found that to be true as well?

Darcy Swon 27:25

Absolutely. I don't think any really successful entrepreneurs ever had it easy. I mean, it's just that gut, that grit, that, you know, you need to have to get up. And the gentleman from Muff Waders really talked a lot about how people thought their idea was stupid, and how are you guys gonna ever make that happen? And you know, they kind of have that, as most entrepreneurs do, that mentality of, Oh, yeah? Watch me. And so it's very motivating to them, because they're very competitive.

Darcy Swon 27:55

But now these were two guys that started a company that had no idea what they were doing. And they've learned a lot, they've learned a lot about relationships with vendors, and marketing. And one of the really interesting things that they shared with the students was, these guys are in their 20s, they're young, and they were talking about getting off your phone and talking to people. They learned more about how to grow their business and develop products that are going to meet the needs of potential customers by just talking to them. And so they never really talk about their product, they're just talking to people about what'd you do today, how is your day? And I thought that was really interesting coming from that age group, to say, put your phone down, nobody talks to each other anymore, you know. That just kind of blew me away that they have already experienced and understand the value of communicating. You know, it was really interesting,

Kimberly Tiefenthaler 27:56

They did make some comments that were full of wisdom, and they were really good little nuggets to kind of drive home to the kids. And that was one of the big ones you know, about, you know, put your phone down and you know, get out there, put yourself out there and go talk to people and and learn, you know, do your customer discovery and learn face to face. Obviously, when we can do that in a more comfortable way, that'll be easier. But that was a pretty strong message coming from them. So a good one.

Steve Adams, host 29:24

Yeah, I love that, I really do. So between the two of you, is there anything else you think that Iowa's small business owners may need to know, all of our listeners today?

Kimberly Tiefenthaler 29:35

Well, I think Steve, the thing that I would really encourage small business owners is, you know, if you feel like you need to do something in your business, and you're not sure how to go about it, and you

think maybe you might want to reach out to the SBDC, my advice is to not wait. Don't hesitate. Go ahead and get ahold of us and we can work through it. And you know, maybe you don't need help as much as you thought you did, or maybe we're, you know, our counseling or our services are exactly what you do need.

Kimberly Tiefenthaler 30:07

But sometimes we see businesses that are struggling, and they wait too long. And you know, you just wish, gosh, I wish you would have gotten hold of us sooner. So I do encourage people to not wait. Some of the things that we're dealing with right now are just businesses who are not in a bad position, but they do see the need to do some debt consolidation or, you know, restructuring things, just to put themselves in a better position. So we're doing some things like that. So, you know, there's just all kinds of things that we're working with right now. So the resources are endless, and you don't know what you don't know until you seek it out, right? And I think one thing that Darcy and I, and I'm sure, Steve, you are as well in your position, but what amazes us is the resources that are in the state of Iowa and federally as well. And so don't hesitate to reach out, don't wait.

Steve Adams, host 31:04

Yeah, you gotta always know who to ask, right, Kimberly? I mean, that's, and again, resources. We don't want for resources in the state of Iowa, folks. So if you need assistance, either through Community and Economic Development, or the Iowa SBDC, that's what we're here for. That's what, you know, we're trying to make sure that you get through this, it's in our best interest if we do. So Darcy and Kimberly both kind of touched on, Well, if you need to get in contact with us—give our listeners your contact information, if they want to talk to you, at all. I've got Darcy, let's start with you, what's the best way for somebody to get ahold of you?

Darcy Swon 31:44

They can call me here at our office, and my direct line is 515-574-1996. They can also if they want to, you know, sign up to be a client just to, you know, ask a few questions, they can go out to the IowaSBDC.org website and request counseling through the Fort Dodge office, which is where Kimberly and I are based out of, and then one of us will be in touch with them.

Steve Adams, host 32:11

Kimberly, anything different for you, different phone number, different contact information?

Kimberly Tiefenthaler 32:16

You know, the last four digits are different for my phone number. So really, honestly, if you call either 1995 or 1996, you're gonna get myself or Darcy. And so that's 515-574-1995. And Darcy is exactly right, go to the IowaSBDC.org website. And we say SBDC really fast, and so it's Small Business Development Center. So sbdc.org, and you'll see where you can click on Request Counseling and choose the Fort Dodge office, as Darcy mentioned, and we will get back with you.

Steve Adams, host 32:56

Well, there you go, folks, the tag team up there, SBDC, Kimberly and Darcy are available for you if you need their help, as is everybody at the Iowa SBDC. So if there's a regional center in your area, please don't hesitate reaching out to them. And again, most of those are affiliated—or all of them, is that right? — are affiliated with a community college in your region, is that right?

Kimberly Tiefenthaler 33:23

Yes, all of us.

Steve Adams, host 33:25

Okay, so there you go. Hey, guys, thanks again. You came back. I'm surprised. I'm glad you did. Lots of good stuff out there. Is there an SBDC program that our listeners need to be aware of that may be coming up or webinars or something else? This is your last second pitch if there's something you want our listeners to be aware of that's on the calendar for an upcoming event or something like that.

Kimberly Tiefenthaler 33:51

There are so many things right now, you know, it's the time of webinars and things like that, right? So we encourage everyone to go to our website, there'll be things listed there. Also, follow us closely on the North Central Iowa SBDC Facebook page. Darcy does a great job of making sure that everything that we've got is on our Facebook page. So everything that's going on will be there.

Steve Adams, host 34:16

Well, Darcy is a self-proclaimed tech person, so thank you.

Darcy Swon 34:21

[laughter] When it's working.

Steve Adams, host 34:23

Yes, technology's always wonderful when it's working. So hey, thanks to you both. I appreciate you being here today.

Darcy Swon 34:31

Thank you very much.

Steve Adams, host 34:33

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Steve Adams, host 35:03

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