

Business Record

APRIL 20, 2012

Central Iowa's independent, locally owned business weekly

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IOWA'S NUCLEAR DECISION

Will Iowa be part of
an American nuclear
energy renaissance?



■ Energy & Utilities

Reporter Joe Gardyasz gives you a quick breakdown on one big industry.

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■ Terrus transition

A management change and a move are fueling the entrepreneurial spirit at Terrus.

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■ Microsoft's leader

Meet Kevin Dear, the area's new enterprise sales team manager at Microsoft Corp.

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BUILDING FOR BRILLIANCE

A BusinessRecord half-day seminar BUILDING FOR BRILLIANCE

Developing Female Leaders



Dr. Charlene Bell

Psychologist, Educator, Corporate Consultant, Author, National & International Speaker.



Sandy Hatfield Clubb

Athletic Director, Drake University - one of only 25 female athletic directors/NCAA Division I and first in Iowa.



Mary Stier

Author, former President & Publisher of The Des Moines Register.

When: May 24 1-4 pm program,
4-5 pm networking/reception

Where: HyVee Conference Center,
5820 Westown Parkway
West Des Moines

Register At: businessrecord.com/event/buildingforbrilliance

Tickets: \$99 each; \$79 each for groups
of 12 or more.

Register Now - Attendance is Limited

Whether you are a female new to management or a seasoned professional, or if you are a male manager charged with developing leadership talent within your workplace, understanding the unique gifts with which women can lead gives you a distinct advantage.

This trio of experts will help you identify those gifts, prioritize the values of a more fulfilling life and provide you with practical tools to achieve success.

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"Building for Brilliance exceeded our expectations and left our attendees asking for more. What a great day! Not only did we have the pleasure of hearing three accomplished women, we created a framework for aligning our values, actions and taking ownership for enhancing our own brilliance."

Diane Ramsey

Rockwell Collins Executive Director, IWLC

"There is a lot of conversation around self-awareness and knowing one's values when it comes to effective leadership. I think this is even more critical for women leaders. The Building for Brilliance workshop addresses both values and self-awareness in a very interactive and thought-provoking way."

Anne Parmley

President, National Services, Pearson

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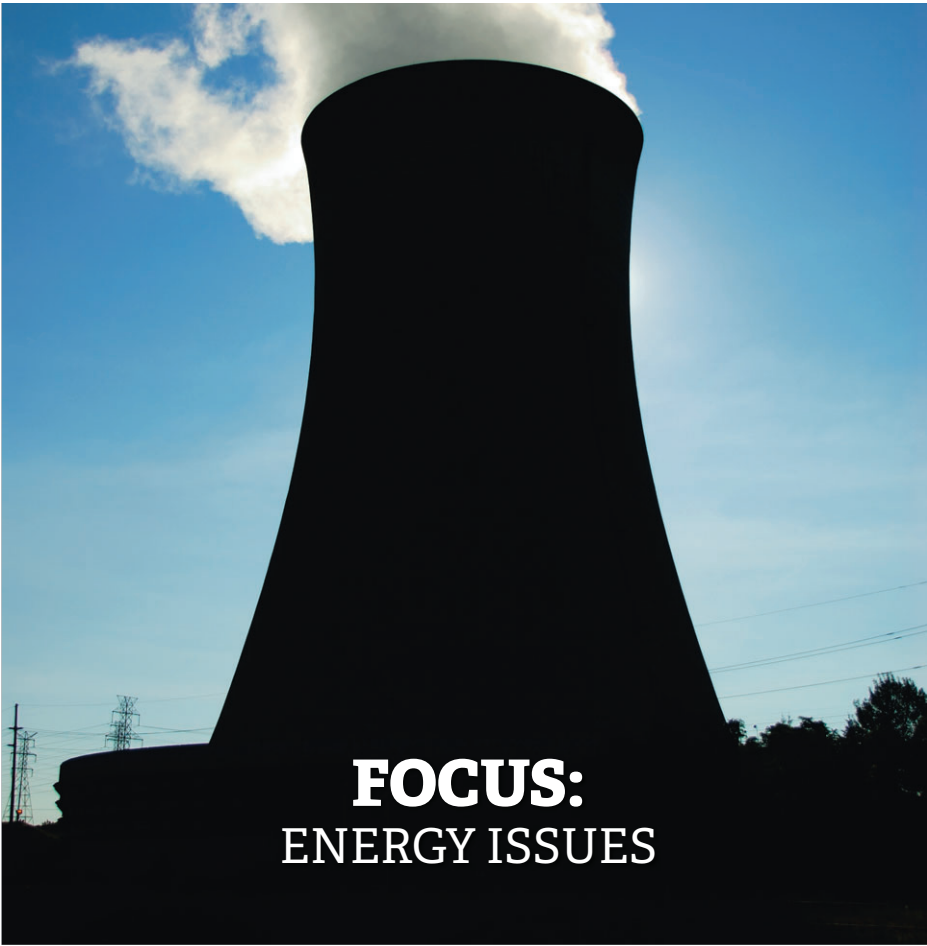
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IowaBiz.com

TOP 20 BUSINESS BLOGS

Marketing & Branding
By Drew McLellan

If you're looking for a daily dose of smarts – look no further than this list of top 20 business blogs, put together earlier this year. And wouldn't you know it, McLellan's very own Drew's Marketing Minute blog made the cut. Check out the list, read his post and other blogs at IowaBiz.com.



BRIEFS

Stat that Speaks

18.8% ... of Iowa's total electricity was produced from wind energy in 2011.

What it says: No matter how you slice it, Iowa is a leader in the wind energy industry. Only one state, South Dakota, obtained a higher percentage of its electricity from wind. Iowa also led the nation with 6,000 to 7,000 wind energy jobs. The state was also third in new capacity with 647 megawatts (MW) added in 2011, trailing only California (921 MW) and Illinois (693 MW). Nationwide, the U.S. wind industry installed 6,816 megawatts in 2011, 31 percent higher than 2010. Iowa has 470 MW worth of projects under construction in 2012.

SOURCE: AMERICAN WIND ENERGY ASSOCIATION'S 2011 MARKET REPORT

SMALL BUSINESS ADMINISTRATION LOANS APPROVED IN MARCH

DALLAS		
Pizza Ranch Waukee	Waukee	\$577,000
POLK		
Neville Investments Inc.	Ankeny	\$200,000
Valley Plbg. Co. Inc.	Clive	\$555,300
Creme Cupcake LLC	Des Moines	\$200,000
Daisy Buchanan Concepts LLC	Des Moines	\$100,000
Soccer Connections Inc.	Urbandale	\$25,000
Soccer Connections Inc.	Urbandale	\$23,000
Action Print	West Des Moines	\$367,000
SAMSEM Inc.	West Des Moines	\$302,600
MC Fitnes, Inc.	West Des Moines	\$296,700
STORY		
H&H Pizza Inc.	Ames	\$200,000
Cook Family Dentistry P.C.	Story City	\$100,000
WARREN		
Sandstone Management LTD	Carlisle	\$59,000

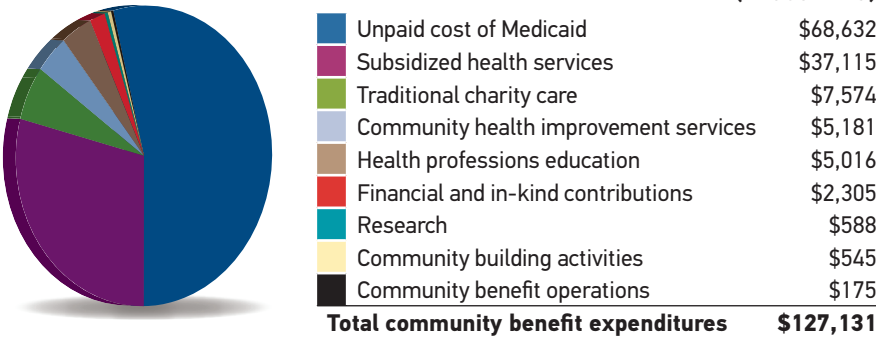
SOURCE: DES MOINES OFFICE OF THE U.S. SMALL BUSINESS ADMINISTRATION

HOSPITAL CHECKUP Iowa Health – Des Moines

(IN THOUSANDS)	2011	2010	CHANGE
Operating revenue	\$677,636	\$630,094	+7.5%
Operating expense	\$656,106	\$617,690	+6.2%
Operating income	\$21,530	\$12,404	+73%
Non-operating gain (loss)	(\$1,396)	\$63,680	NA
Excess revenue over expense	\$20,134	\$76,084	-74%

(consolidated revenue and income figures for all Iowa Health hospitals, properties and clinics in Central Iowa)

COMMUNITY BENEFIT*



*2010 figures; includes hospitals only

CALENDAR

WORKSHOP BOARD LAUNCH

23 MON Host: Community Foundation of Greater Des Moines What: Rebecca Parker, manager of human resources at Merit Resources Inc., will speak on what nonprofit board members and staff should know about employment law. When: 3 to 5:30 p.m. Where: Junior Achievement, 6100 Grand Ave. Registration: www.desmoinesfoundation.org/events Cost: \$35

CONFERENCE EMPLOYMENT

25-26 WED-THU Host: HR-OneSource What: A total of 40 presentations will be given by human resources and training consultants, attorneys and benefits consultants on issues facing employers. When: 1 to 5:15 p.m. on Wednesday, 8 a.m. to 4 p.m. on Thursday Where: The Meadows Events and Conference Center, 1 Prairie Meadows Drive, Altoona More information: http://tinyurl.com/7rc7r37 Cost: \$99 for one day, \$149 for entire conference

SEMINAR SMALL BUSINESSES

26 THU Host: Actis Wealth Management and Biz Source Iowa What: The Small Business Start, Grow & Succeed Seminar will present on topics for small business owners. When: 8:20 a.m. to 3 p.m. Where: Staybridge Suites, 6905 Lake Drive, West Des Moines Register: bizsourceiowa.com/events Cost: \$10

CONFERENCE MOBILITY MATTERS

27 FRI Host: Des Moines Area Metropolitan Planning Organization (MPO) What: Attendees can meet the region's new mobility coordinators and hear updates on what is new in Central Iowa transit from area transit organizations. When: 8 a.m. to 2:30 p.m. Where: Mercy Medical Center – Des Moines, 1111 Sixth Ave. Register: http://tinyurl.com/6lghydg Cost: Free

AREA CONVENTIONS

April 26-28: Drake Relays; 40,000 expected attendance April 28: Grand View University graduation; 2,500 expected attendance April 27-29: USSSA West Des Moines baseball events; 2,000 expected attendance

To submit items for Calendar: Go to www.businessrecord.com or email kyleoppenhuizen@bpcdm.com.



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A CLOSER LOOK: *An exclusive Q&A with a local leader*

KEVIN DEAR

Enterprise sales team manager for Iowa and Nebraska, Microsoft Corp.

Kevin Dear recently took over as the enterprise sales team manager for Iowa and Nebraska at Microsoft Corp. He leads a 10-member sales team that works with Microsoft's largest business clients in the two states. Dear has been in the company for 6 1/2 years. He has previously worked for Kingland Systems Corp. and General Electric Capital Information Technology Solutions. Prior to that, he was a seventh-grade social studies teacher at Clear Lake Middle School. Microsoft earlier this year opened an office in downtown Des Moines in the Western Gateway, moving from its previous location in West Des Moines.

What is Microsoft's role in Des Moines?

We've gotten that question a lot over the last two months. The Microsoft folks that work on the ground in this office are any Microsoft employees who happen to work for Microsoft and want to come into an office. We're a very flexible company from a work standpoint. We ripped out our time clocks many years ago. So the primary folks who work in the office here are our enterprise sales team folks. The team that I lead is made up of enterprise sellers across Iowa and Nebraska. Folks just come in here to land. We work directly with our enterprise customers in Iowa and Nebraska. We've got about 35 enterprise customers. Those would be our largest customers.

Who are your customers?

It's all businesses. We don't do any consumer activities out of this office. We're selling to our largest customers. We measure – because we're a Windows operating system company primarily, and a software company – we measure our customers by the number of desktops in our enterprise. While there are other layers of the Microsoft sales organization that operate in the Des Moines area and in Iowa, we deal with the largest customers. They may be customers with 3,000, 4,000, up to 25,000 or 30,000 desktops in the organization.

What are your goals in this position?

My goals are for everyone on my team to be successful in whatever way that means, whether it's successful at Microsoft in their careers, successful in life, successful in providing for their family. I'm a huge proponent that people in leadership roles, their primary responsibility is to

make sure that everyone on their team is happy and taken care of. In the end, for some folks, success is defined as making a good living. For other folks, it's doing something that they're very very passionate about. And for others, it's having the flexibility to balance their work with the rest of their life. We tore our time clocks out a long time ago, and the great thing about Microsoft is, everyone who works here knows we measure our folks based on their performance and results. As long as they're getting their job done, we don't pay close attention to the hours that they work. My belief is if my people are happy, then the customers are happy, and they are more likely to buy our solutions.

How did you transition from being a social studies teacher to being involved in the tech world?

When I worked at Clear Lake, I was always interested in and involved in technology. I was part of a team that wrote a grant for technology in the school through the Roy J. Carver Charitable Trust. We received a grant, and I was the primary administrator of the grant. We built a computer lab in the school for the first time. Part of the grant paid for networking in the school. I had an interest in technology, and my first job when I went to GE was selling software and hardware services to schools across Iowa.

What do you do outside work?

I've been quite busy over the last year. I got married about a year ago in May. I've been quite busy with that. We just moved into a new home recently. Outside of that, I've got two kids. I've got a daughter that goes to school in Boston, and I've got a son who lives in Milwaukee now, and he's in a band that tours nine months out of the year. What I did when I had my kids with me is we traveled a lot, and I still like to travel a lot. I was raised in a military family. Other than that, I do like endurance sports. I've run, in the last eight years, 23 marathons. I've been to Boston five times and run that. Both of my kids were in the Stebens Children's Theater in Mason City, and I've been a patron of the theater for a number of years providing financial support for a scholarship fund. My wife and I recently became involved with Youth Emergency Services & Shelter.

-Kyle Oppenhuizen



PHOTO BY KYLE OPPENHUIZEN


■ **AGE:** 52

■ **EDUCATION:** Bachelor of Arts in political science and master's degree in secondary social studies education from the University of Iowa.

■ **FAMILY:** Wife, Teri Schrettenbrunner, son Zach, 23, and daughter Ryann, 21

 To view a video of Kevin Dear, go to www.businessrecord.com/videos

Closer Look suggestion?

 Do you know a leader who's new or of growing interest in Des Moines' business community? Send an email to the editor with the name, position and reason you think your nominee should be interviewed by our reporters. Send suggestions to chrisconetkey@bpcdm.com





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MICHAEL C. KUEHNER is practicing in the litigation division of the firm. He received his B.A. with honors in political science from the University of Iowa. In 2011, he earned his Juris Doctorate degree from the University of Iowa College of law, graduating with distinction and earning the Dean's Award for Academic Excellence.



RYAN M. TEEL is practicing in the firm's litigation division. Prior to joining the firm, Ryan served as a judicial law clerk for the Honorable Ronald E. Longstaff of the United States District Court for the Southern District of Iowa (2009-2012), and for the Fifth Judicial District of Iowa (2007-2009). Ryan earned his Juris Doctorate degree from Drake University Law School, where he graduated Order of the Coif with high honors.



JOSEPH F. MOSER will be joining the litigation division of the firm. He received his undergraduate education at Saint Louis University, graduating summa cum laude with Bachelor of Arts degrees in history and political science. Joe earned his Juris Doctorate degree from the University of Iowa College of Law and was admitted to the Missouri Bar in 2011.

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ON THE MOVE: *Promotions, changes, appointments*



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Ryan Teel
Grefe & Sidney PLC
Joined as an associate attorney.



Beth Jones
Delta Dental of Iowa
Joined as the Iowa public benefits coordinator.



Steve Vaught
Lexicon Content Marketing
Joined as vice president of business development.



Steve Patterson
Meta Financial Group Inc.
Elected to Polk County Housing Trust Fund board of directors.



Linda Westergaard
The Westergaard Group
Elected to Polk County Housing Trust Fund board of directors.



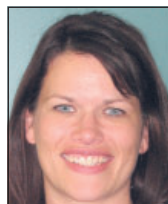
Stan Askren
Iowa Business Council
Appointed chairman.



Larry Zimpleman
Iowa Business Council
Appointed vice chairman.



John Sorensen
Iowa Business Council
Re-elected as treasurer.



Trista Cerling
Travel and Transport Vacations
Joined as a part-time travel adviser.



Alex McConeghey
Coldwell Banker Mid-America Group Realtors
Joined as a sales associate.



Faith Garnaas
Coldwell Banker Mid-America Group Realtors
Joined as a sales associate.



Nancy Behmer
West Bank
Named the vice president of the finance department.



Anne Drannen
Orchestrate Management & Associates
Promoted to event sales managers for hotels.



Jennifer Finken
NCMIC Finance Corp.
Promoted to an account manager in equipment leasing.



Keith Muhlbauer
NCMIC Group Inc.
Promoted to senior information technology technical administrator.



Michele Weddell
NCMIC Group Inc.
Promoted to junior accountant.



Nancy Hole
NCMIC Group Inc.
Promoted to senior litigation consultant in the claims department.



Kristine Creighton
American Institute of Retirement Education
Appointed to serve on the board of managers.



Missy Lucas
Pension Plan Services Inc.
Obtained her accredited pension administrator designation.




Kristin Hjemeland
Pension Plan Services Inc.
Obtained her accredited pension administrator designation.



Ryan Schutjer
Henning Construction Company LLC
Promoted to director of finance and operations at Henning Holdings.



Andy Ireland
Flynn Wright Inc.
Joined as an account executive.

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EARTH 2012 DAY April 22

Going
green
and
saving
some
green

Each year, Earth Day challenges us to put some time and effort into making our world a cleaner, healthier place in which to live. Some people mark the day by planting a tree to promote cleaner air, while others might introduce new measures to conserve water and energy at home.

As you look around, you might notice that the concepts of sustainability are showing up more and more across our communities, schools and workplaces. And it's not just an attempt on their parts to boost their image of being socially responsible; it's also good business. Organizations responding to the call to "go green" are finding that as they help secure a healthier natural environment, they are also experiencing a healthier bottom line.

"Companies can do good while doing well," said Kent Newman, executive director of the [Center on Sustainable Communities \(COSC\)](#). "Especially in tough economic times, it really makes sense."

Newman points to large organizations, such as the Des Moines Independent Community School District, that have reported hundreds of thousands of dollars of savings in energy costs a year as a result of new mechanical and electrical upgrades. Another example, the Iowa Utilities Board/Office of Consumer Advocate Building in Des Moines boasts a 68 percent reduction in energy use per year compared with a building designed and constructed to the energy code, which translates to a savings of more than \$36,000 per year. And these high-performing buildings are often more aesthetically pleasing and healthier for the users.

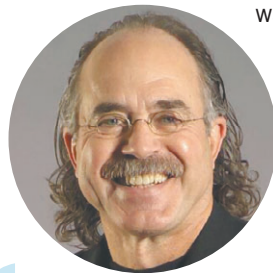
"All around us, we're seeing more examples of projects that are not only saving money, but oftentimes, the buildings become more attractive and comfortable for the users," Newman said.

According to design and sustainability experts, a successful and sustainable building project is achieved through thoughtful analysis of a project's "3 E's" - environment, economics and (social) equity.

Pat Boddy, director of environmental strategies for [RDG Planning & Design](#), said there are three keys to doing a project that will



be sustainable and will stand the test of time. These include a planning process that pays close attention to what is happening socially with the project or initiative, how the project is going to affect the organization's economic bottom line, and what the project will mean for the environment in terms of energy consumption, water usage, etc.



“If the people are saying, ‘It’s **close enough**,’ they aren’t doing it right.”

- Rod Kruse,
a principal at [BNIM Architects](#)

"I think of it as looking at systems and their interrelationships and looking at them all comprehensively," Boddy said. "It's not easy work. It's not what we are used to doing. It takes time, practice and creativity. But we are finding that we can be successful in pulling together new ways of doing things."

Rod Kruse, a principal at [BNIM Architects](#), agrees with Boddy about the importance of looking at a project holistically, and says another factor in the success and sustainability of a project is an actively engaged owner who is "all in" with supporting sustainability.

"The leadership needs to make a commitment so that every decision made is related to being more friendly to the environment, increasing the health of the employees and productivity," Kruse said. "If the people are saying, 'It's close enough,' they aren't doing it right."

Sustainable design

Designing a project to be more green involves a wide range of considerations, including site development, water savings, energy efficiency, materials selection, indoor environmental quality and more. The U.S. Green Building Council has compiled a framework for building owners and operators to guide the process with its Leadership in Energy and Environmental Design (LEED) rating system. The system is designed to identify and implement practical and measurable solutions for green building design, >>>

SPECIAL ADVERTISING SECTION

<<< construction, operations and maintenance.

Geothermal heating and cooling systems, the use of recycled building materials, employing materials low in volatile organic compounds (VOCs) in the building, sensors to turn off the lights when a room is not being used and actual “green” roofing containing plant life are a few of the many options that help a building be more eco-friendly and earn points toward a LEED certification.

Some of the more energy-efficient building materials or technologies have higher price tags up front than their more traditional counterparts, while others cost about the same. According to Nick Parenza, vice president of **Academy Roofing & Sheet Metal of the Midwest Inc.**, more energy-efficient white roofs that help reflect sunlight can cost the same as some of the black roofing materials, especially after customers take advantage of rebates being offered by local utility companies.

“With the rebates available, many of our customers are finding it possible to invest in additional insulation and white roofs that will lower their energy costs in the long run,” Parenza said.

Seth Shannon, an architect at **SVPA Architects Inc.**, says Iowa is fortunate to have energy companies that offer rebates and incentives to offset the costs of more energy-efficient technologies such as geothermal heating and cooling systems.

“In Iowa we are fortunate to have these incentive programs, but when we deal with consultants in other parts of the country, we do not see these,” Shannon said.

Iowa has seen a dramatic increase in green building over the past decade, demonstrated by the number of projects being LEED certified. In the year 2000 when the rating D system was introduced, Iowa had one building that was LEED certified. That number slowly climbed to six in 2005, and has now jumped to 90 in 2012, with another 181 in the process

The benefits of Sustainable Buildings

- Increased productivity
- Better test scores in schools
- Decreased absenteeism
- Increased sales in retail settings

of becoming certified. The LEED rating system ranks projects as silver, gold or platinum.

Examples of LEED-certified buildings in Des Moines in recent years include the platinum-certified Wellmark Blue Cross and Blue Shield corporate headquarters in downtown Des Moines, a project that RDG worked on; the gold-certified Aviva USA headquarters in West Des Moines, a project SVPA Architects worked on; and the Iowa Utility Board/Office of Consumer Advocate Building, a BNIM project. The latter project is expected to earn LEED platinum certification.

According to Kruse, there has been a focus over the last 10-12 years on the cost of LEED-certified buildings, but people also need to focus on the benefits of having a healthy building with good day light and high air quality. He cited increased productivity, decreased absenteeism, better test scores in schools and increased sales in retail settings as benefits being realized as a result of sustainable building.

Sustainable building and design methods also pay close attention to how the earth is affected by the construction process.

Geotechnical Services Inc. (GSI) helps its clients be green in a variety of ways, including the use of passive remediation techniques, when feasible, to clean up surface contamination. >>>

“It’s not just a matter of saving a few boards or nails, but a **paradigm** switch in the **way that people look** at their waste stream.”

- Tony Colosimo,
CEO of Phoenix Renewable
Resources

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“You can **design a beautiful daylight school**, but if that instructor doesn’t understand the positive effects on productivity that daylight has and they close the shades all the time, you do not get that benefit. There is a **lot of work** to be done with the public, with all of us, to understand what these different design pieces mean.

- Pat Boddy,
RDG Planning & Design

<<< The use of these techniques helps clients reduce the amount of energy required to restore the site and reduce the amount of above-ground construction that traditional pump-and-treat cleanup systems employ.

“Using less energy and reducing the amount and duration of both construction and environmental remediation projects saves our clients money,” said Mike Lustig, GSI senior vice president.

The company has also expanded into testing construction materials to help clients identify local materials and contractors as a means of saving money on transportation costs and reducing the project’s carbon footprint.

Phoenix Renewable Resources gets involved in the construction process by offering an easy, green solution for recycling construction debris, according to CEO Tony Colosimo.

“Green building protocol calls for recycling waste and debris from the construction process,” Colosimo said. “We provide contractors a sustainable, low-cost solution to recycle their materials. Our recycling rate is 85-90 percent, which is unheard of in the industry.”

In addition to recycling construction debris, Phoenix Renewable Resources also processes

biomass fuel.

“With Phoenix, you’re not only reducing landfill waste, but reducing our need for fossil fuels,” Colosimo said. “It’s not just a matter of saving a few boards or nails, but a paradigm switch in the way that people look at their waste stream.”

Renewable energy sources, such as biomass and wind, are getting an increasing amount of attention from utility companies as a means of providing customers with energy from sustainable sources. According to Tom Aller, President of **Alliant Energy’s Interstate Power and Light Company**, ten percent of Alliant Energy’s supply comes from renewable energy sources, a large amount of which is produced from developers across the state.

Through its Renewable Rebates Program, Alliant Energy offers rebates to customers in Iowa for qualifying renewable generation systems including wind, solar PV, anaerobic digesters and solar thermal water heating systems.



“If it **costs more**, it’s **not sustainable**.”

- Chris Draper,
CEO of Meidh Corp.

Individuals play a role

Chris Draper, CEO of **Meidh Corp.**, a Des Moines consultant group that focuses on energy issues in the commercial real estate market, sees misconceptions about why companies should invest in greener design and technologies.

“Some people initially want to go green because it’s the right thing to do - or the cool thing to do,” Draper said. “But the right argument for making these changes needs to be that when you look at all the costs and the benefits, this is profitable. If it costs more, it’s not sustainable.”

Meidh was recently able to achieve LEED platinum certification 550 South Hope, a Los Angeles building at a cost of 16 cents per square foot. This high-rise office building owned by Principal Real Estate Investors uses 40 percent less water and reduced its greenhouse gas emissions by 50 percent. The property has also reported a 21 percent reduction in operational costs.

Draper says the LEED approach can be profitable if those involved make sure that the building is working for the tenants and the operator and that the tenants understand the systems.

“Buildings are 1 percent buildings and 99 percent people,” Draper said. “You need to make sure the people understand how to use the system in front of them and they are trained on how it works and why it works. When we really focus on the people, we get really good, immediate results.”

Meidh recently teamed with COSC to launch COSC Evergreen, a program designed to gather information about building users’ everyday choices as a way for individuals, businesses and communities to both understand their impact and take actions to be more ecologically sustainable.

Local architects agree that there is a need for increased understanding of these newer green technologies and processes in order for projects to have the greatest impact.

“You can design a beautiful daylight school, but if that instructor doesn’t understand the positive effects on productivity that daylight has and they close the shades all the time, you do not get that benefit. There is a lot of work to be done with the public, with all of us, to understand what these different design pieces mean. That’s a key to success for all of us moving forward.” ☺



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Iowa's nuclear decision

■ Will Iowa be part of America's nuclear energy renaissance?

BY JOE GARDYASZ

What could be better than launching a billion-dollar economic development project that would provide more reliable energy for Iowa? MidAmerican Energy Co. officials say a new nuclear power plant in Iowa would provide both benefits for the state.

Opponents of expanded nuclear energy in Iowa, meanwhile, are concerned about untested technology and a financing plan they say would lay all the development risks at the feet of the utility's customers.

If approved by the Legislature, House File 561 would allow the Iowa Utilities Board (IUB) to consider a rate-making case by MidAmerican Energy to finance and construct a new nuclear plant in Iowa.

There are now 104 nuclear reactors operating in 31 states. Iowa's only nuclear reactor, the Duane Arnold Energy Center in Palo, has been operating since February 1975 and produces approximately 9 percent of the electricity generated in the state. MidAmerican owns a 25 percent stake in that plant, whose majority owner is Florida-based NextEra Energy Resources LLC.

The proposed legislation would allow MidAmerican to impose fees on its customers to recover the financing costs for a nuclear plant while it's still under construction. Though MidAmerican officials say that imposing those fees would save its customers a significant amount on the final cost of the project, opponents liken the scheme to a buyer paying interest on a house for several years before moving in.

Some utility customers in other states have already paid millions of dollars in cost-recovery fees for proposed nuclear plants – which may or may not be built – through advance cost-recovery fees that regulators have approved in their electric bills. However, MidAmerican



Construction crews work on assembling a containment vessel at Plant Vogtle in Georgia; the two additional reactors being built are the first new reactors approved by the Nuclear Regulatory Commission in 30 years.

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says it's pursuing a much lower-cost option – small modular reactors – that will enable it to start small and add generating capacity as needed. Whether the state will choose to join other states in a renewed push for nuclear power may or may not be resolved by the final gavel of the legislative session.

Meeting customers' needs

MidAmerican began considering the feasibility of adding nuclear power to its production portfolio in Iowa about three years ago, said Dean Crist, the company's vice president of regulation.

"This is a 10-year process, and as we look forward, we're going to have to retire some coal plants, reduce some coal (power) output and switch some over to natural gas," he said. "Our

demand is increasing; we've set new demand (levels) every year since 2008. We need to plan how we're going to meet our customers' needs, and with this long-term type of project, you need to start now."

Increasingly stringent environmental regulations on coal-fired plants are requiring utilities to consider other options for producing power, he said, noting that natural gas and nuclear power are the only two alternatives that can generate electricity on a 24/7 basis.

The Des Moines-based utility company, which now generates nearly 50 percent of its power using coal, is seeking a balanced approach that uses a diverse mix of fuel sources.

"If nuclear isn't an option, then it's all natural gas," Crist said. "This is all about protecting

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BY THE NUMBERS

104
Number of operating nuclear power plants in United States

31
Number of states in which plants are located

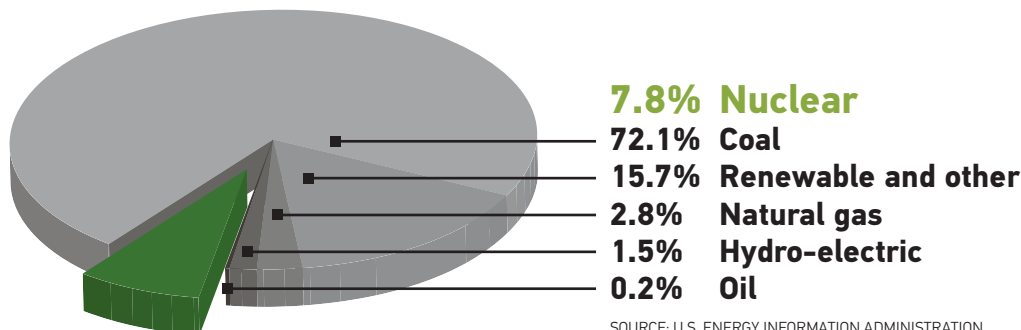
23%
Anticipated increase in electricity demand by 2035

20%
Share of U.S. power generated by nuclear plants

SOURCE:
NUCLEAR ENERGY INSTITUTE

FOCUS: ENERGY ISSUES

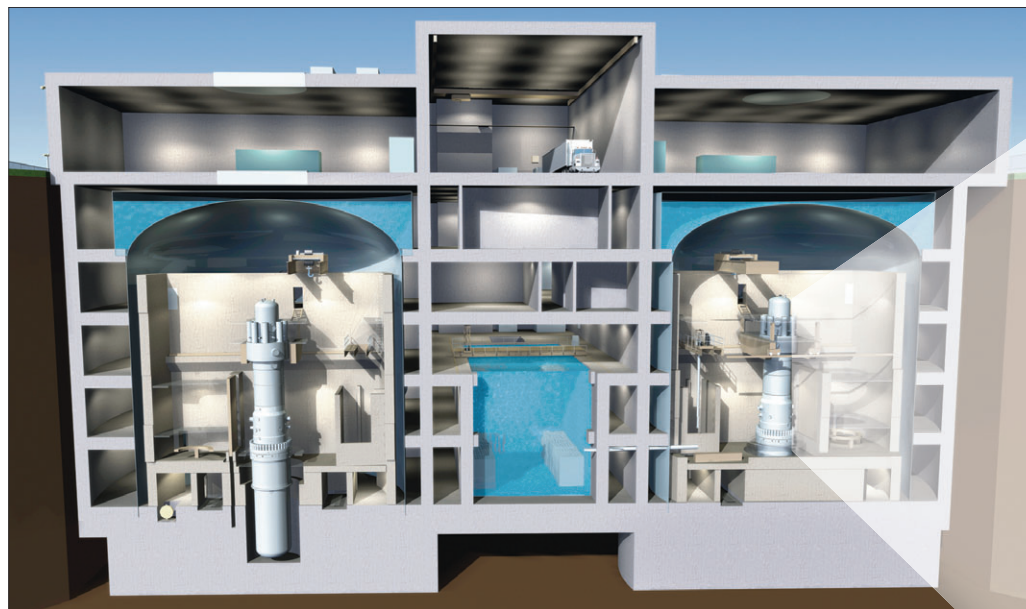
IOWA'S ELECTRICITY GENERATION MIX



SOURCE: U.S. ENERGY INFORMATION ADMINISTRATION

WHAT IS A MODULAR REACTOR?

Small modular reactors, or SMRs, are small-scale nuclear plants that are designed to be factory manufactured and shipped as modules to be assembled at a site. The concept offers promising answers to many questions about nuclear power, including proliferation, waste, safety and start-up costs, according to the U.S. Department of Energy. Pictured at right is a cross section conceptual drawing of a dual-reactor SMR plant proposed to be built near Knoxville, Tenn. Shown at far right is a cutaway drawing of one of the reactor cores.



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“Utilities considering investment in nuclear energy maintain that it would be difficult, if not impossible, to finance one or more nuclear plants without a greater level of assurance of cost recovery than is provided by traditional public utility regulation.”

— Libby Jacobs, IUB Chair

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customers and keeping electric prices low.”

Out of favor politically for decades following the near-meltdown in 1979 of the Three Mile Island nuclear plant in Pennsylvania, the nuclear power industry seems poised for a renaissance as new technologies promise to deliver safer and in some cases less costly options for construction.

On Feb. 9, the Nuclear Regulatory Commission (NRC) approved the first construction permits for new nuclear reactors in 30 years. The Plant Vogtle expansion in Georgia will add two reactor units to an existing two-reactor plant, which currently provides power for a three-state region. And on March 30, the NRC announced its approval for two new reactors to be built in South Carolina.

The future of other nuclear projects is less certain, which has provided ammunition for opponents of further nuclear development.

In Florida, the state's two largest utilities, Progress Energy Inc. and Florida Power & Light Co., are seeking NRC approval to operate two new nuclear reactors each. However, neither utility has committed to building the nuclear plants. Progress has spent \$1.1 billion of customers' money developing and planning the \$22.4 billion project, which has been delayed several times and won't come on line until after 2021, if

at all, according to the Tampa Bay Times.

On April 12, the Florida AARP joined a lawsuit before the Florida Supreme Court in which the Southern Alliance for Clean Energy is appealing Public Service Commission decisions in 2011 that allow the utilities to collect millions in construction fees in advance.

Other utilities are looking toward small modular reactor (SMR) technology as a more cost-effective model for bringing more nuclear power on line. In May 2011, the Tennessee Valley Authority (TVA) signed a letter of intent to build what could be the first small reactor project. The TVA plans to build up to six of the mini reactors at a site west Knoxville, Tenn.

Another modular reactor project was announced earlier this month. On April 11, NuScale Power LLC, one of four SMR manufacturers, announced an agreement to work with an economic development group to build a modular reactor at the Savannah River Site, an existing nuclear plant operation in the state. The company said it plans to apply for federal funding through the U.S. Department of Energy's \$452 million Small Modular Reactor Licensing Technical Support program.

‘Fundamentally flawed’

Under traditional rate-making rules, state regulators typically allow costs for power plants to be recovered only after the facility becomes

operational. However, because of the increased costs and lead time needed to plan, license and build a nuclear plant, that approach might be inadequate, proponents say. In a January guest opinion in The Des Moines Register, IUB Chair Libby Jacobs wrote: “Utilities considering investment in nuclear energy maintain that it would be difficult, if not impossible, to finance one or more nuclear plants without a greater level of assurance of cost recovery than is provided by traditional public utility regulation.”

Because the three-member utilities board would be hearing the case if the bill is passed, IUB officials declined a request for an interview.

In a prepared statement, the board said it will be ready to carry out its responsibilities as outlined in any legislation that is approved.

“The IUB appreciates changes to the legislation which includes an appropriation for additional full-time staff and consultants,” the board said. “Making sure we have access to knowledgeable, qualified professionals with nuclear energy experience will be the first order of business for the IUB.”

The type of advance cost recovery that Iowa regulators may consider for MidAmerican has generated considerable controversy in other states, possibly even more so than environmental or safety concerns.

An expert on nuclear reactor financing said that allowing advance cost recovery in Iowa would lead to significantly higher electricity costs for consumers – up to \$70 a month more. Mark Cooper, a senior fellow for economic analysis with the Institute for Energy and the Environment at Vermont Law School, authored a study released in March that analyzed the effects of advance cost recovery in Florida, Georgia, North Carolina and South Carolina.

“In addition to the dismal economics of nuclear power, the primary reason that the practice is limited to a very few states is that ad-

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vance cost recovery is fundamentally flawed," Cooper wrote, "placing ratepayers at extraordinary risk for an excessive and unnecessary cost burden that runs into the billions of dollars."

In Georgia, legislators in 2009 authorized the state's largest power provider, Georgia Power Co., to collect nearly \$1.7 billion in advance from its customers in the form of a cost-recovery charge that went into effect on Jan. 1 of this year. Those fees, which added an average of \$3.73 to customers' monthly bills, will increase annually to nearly \$9 in added monthly charges by 2015, a year before the first of the two scheduled reactors is due to begin operating. A consumer advocacy group, Georgia Watch, said nearly \$1 billion of the cost recovery amount, which pays finance costs on the plant, will be used to ensure that the utility maintains a guaranteed profit margin of more than 11 percent.

Clare McGuire, director of Georgia Watch's consumer energy program and a former Georgia Public Service Commission (PSC) staff attorney, said the advance cost recovery plan approved by her state's legislature is "along the lines of paying finance charges on a house five or six years before you move in."

More cards have been stacked in Georgia Power's favor as well, McGuire said. The legislature approved a provision that exempts Georgia Power's major commercial and industrial customers from the cost-recovery fees, placing the full burden of the payments on residential consumers. Once the two reactors go into service, an additional \$4.4 billion will begin to be recovered from customers. Under a risk-sharing mechanism approved by the Georgia PSC, that amount could be increased if the regulatory agency determines that the cost overruns are "reasonable and prudent."

The increases from cost-recovery fees are in addition to a \$2.1 billion increase in electricity rates the Georgia PSC approved in December 2010 that is being phased in during the next three years, McGuire said.

"Georgia is a state that has been hit very hard by the recession," she said. "Another \$15 or \$20 a month may not sound like a lot to some-

one in the top 1 percent, but it is a lot for someone in the 99 percent."

Cutting-edge technology

Crist contends that MidAmerican Energy will be paying all of the financing and construction costs up front for any nuclear project, with cost recovery taking decades to complete.

"So our company is at risk for that long period of time," he said. "What our customers are paying is financing costs through the construction period to reduce the final cost of the plant. Our company puts up all the money before our customer puts up a dime."

By recovering the financing costs of the plant, MidAmerican will "avoid paying interest on interest" and will save an estimated 20 to 25 percent on the final cost of the plant, Crist said. Additionally, because MidAmerican's favored approach is to build a modular reactor, the total project cost would be much smaller than the projects under way in the Southeast, he noted.

"The plants in Georgia, Florida and other states are almost apples to oranges because what they're looking at is tens of billions of dollars in plant," Crist said. "The small modulars we're looking at are a \$2 billion to \$3 billion investment. So the impact with those plants is much larger. It's the same technology, yet it's the smaller modulars versus the very large multibillion-dollar plants."

In 2010, the Iowa Legislature approved a bill authorizing MidAmerican to conduct a study to assess the potential for more nuclear generation in Iowa. Crist said that study, which was intended to be up to a three-year effort, is not yet completed.

"We've answered some questions; we haven't gotten them all answered yet," he said, adding that the company has not released any interim report. "But we know there are some sites in Iowa that are accessible, at least from publicly available data."

MidAmerican officials have also investigated options for modular reactors with all four existing vendors of the technology, and the company likes what it has found, Crist said.

Modular reactors "are on the cutting edge of where nuclear is today," he said. "Even though today's nuclear plants are considered very safe,

MIDAMERICAN: EXCESS CAPACITY KEPT RATES LOW

In 2010, MidAmerican Energy Co. exported approximately 30 percent of the electricity it generated. That excess capacity has been a major factor in why MidAmerican hasn't had to raise electric rates for the past 16 years, and keeping rates competitive in the state is a major imperative for economic development in the future, said Dean Crist, the company's vice president of regulation.

"What we've told regulators is that if we can sell that energy for a profit, we'll bring those dollars back and use it to provide rate stability. So it's not a negative that we're exporting power." MidAmerican currently charges the sixth-lowest electric rates in the country among investor-owned utilities, he said.

Sen. Rob Hogg, a Cedar Rapids Democrat who opposes the nuclear legislation as "fundamentally flawed," said he believes that the reason for higher electricity rates in many other states is a failed nuclear power plant in their past. "There's one thing about paying money for electricity that you're likely to get," he said. "It's another to pay for a plant that's speculative. Florida had a similar law and consumers were left holding the bag for about \$1 billion in costs, and the plant hasn't even gotten to the construction phase."

Hogg also said he thinks that Iowa has "enormous" options for alternative energy and does not need another nuclear plant. "The future for Iowa is biorenewables," he said.

Crist said that given the increasingly strict environmental regulations on coal, electric rates have nowhere to go but up as the oldest coal-fired plants are shut down and costly upgrades to newer plants are made.

"There's no question about it," he said. "With the environmental protection rules on coal and shutting down what is essentially cost-effective coal, electric rates are going to rise. What we're trying to do is manage that to a very modest level to keep us at a competitive level so that this state can continue to grow."

these are even increments above that in terms of safety. Also, they're small; we can add capacity when we need it. With some of the plants being built elsewhere, you build this large plant and you hope you grow into it. With small modulars, you can add as you grow, so it's a cost-effective way to meet the needs."

What's next

Crist said he's still hopeful the legislation will pass this year.

"We still think it's the right thing for customers," he said. "At some point, if the state decides that nuclear is not part of the energy mix, then we'll shift our focus to natural gas; we have no other alternative." ■



JOE GARDYASZ

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Iowa Utilities Board building achieves double-digit energy savings

A combination of energy-efficient design elements and cost-saving components have made a new state office building one of Iowa's greenest structures. **The Iowa Utilities Board/Office of Consumer Advocate office building** used 68 percent less energy in its first year of occupancy than a typical office building its size would use, according to its Kansas City, Mo.-based design firm, BNIM Architects.

"The most interesting thing about that project is that the owners set the goals from the outset," said Rod Kruse, a principal with BNIM. "In every decision we made, the energy-consumption aspects of the building were considered."

Built at a cost of \$10.1 million, the high-efficiency building is considered "net-zero ready," meaning it's feasible that all of the building's annual energy costs could eventually be offset by renewable energy systems. Currently, rooftop photovoltaic cells mounted on the roof supply 18.5 percent of the building's energy needs.

FOCUS: ENERGY ISSUES

The building's energy-saving features range from a highly insulated building envelope to a lighting system that dims in response to available sunlight. The single-largest portion of the building's total energy savings -- 39 percent -- is achieved from a geothermal well system that augments the building's heating and cooling systems. A total energy recovery unit, which preconditions outside air and captures heat from inside air before it exits the building, accounts for another 12 percent of the savings.

The incremental cost of building in the energy-efficient features -- less than \$145,000 -- will pay for themselves in less than five years, noted Carey Nagle, a BNIM architect who helped lead the project.

Nagle said his firm is currently designing an office building for a client in San Diego that will implement many of the Utilities Board building's energy-saving strategies. "I think once people start to see how favorable the paybacks are, it certainly makes economic sense to do it," he said.

ISU researchers aim to make grid more efficient

A team of Iowa State University professors is working on a new approach for scheduling and pricing wholesale electric power. Their goal is to help electricity market managers meet energy demands in the face of new uncertainties arising from the growth of renewable resources such as wind and solar power.

Sarah Ryan, professor of industrial and manufacturing systems engineering, is heading up the research effort for ISU, which received a \$1.7 million Department of Energy grant and will serve as the lead institution for the two-year study. Other participants include Sandia National Laboratories; University of California, Davis; Alstom SA; and the Independent System Operator New England. The intended users of the new formulation are seven U.S. wholesale electric power markets, which collectively handle more than 60 percent of the nation's generation capacity.

Bringing generators online or off-line can take several hours; current scheduling methods use single-number forecasts for demand and renewable generation for each hour of the next day.

"This is like deciding whether to go on a picnic based on a weather forecast that only says, 'Yes, it will rain' or 'No, it will not rain,'" Ryan said. "You can make a better decision, understanding the risks, if you know there's a 60 percent chance of rain. We are building information about the uncertainty of demand and renewable generation into optimization methods that can use that information."

With more precise modeling, the industry can rely more on less costly slow-start generators and reduce the use of more expensive fast-start generators, she said.

Working with Ryan are Dionysios Aliprantis, assistant professor of electrical and computer engineering, and Leigh Tesfatsion, professor of economics, mathematics and electrical and computer engineering.

With the cost of producing electricity in the billions of dollars annually, shaving a few percentage points off that total will make a significant difference, Ryan said. It could also lead to broader economic benefits. "Once we create an integrated power grid that makes the best use of alternative energy sources, I think you'll see jobs and industries grow as a result," she said.



Regional utilities conference coming to Des Moines

Regulators and utilities industry representatives will gather in Des Moines June 10-13 for the annual meeting of the Mid-America Regulatory Conference (MARC). The Iowa Utilities Board (IUB) last hosted the annual conference in Des Moines in 1997, said IUB Commissioner **Darrell Hanson**, the current MARC president. Formed in 1956, the 14-state conference's principal activity is informing people of regulatory issues.

"It's very difficult in state government to send public officials and staff members to meetings out of state," Hanson said. "But these conferences can be incredibly valuable. When we are able to host MARC, it becomes much more affordable. Also, we have groups like the rural electric co-ops and independent telephone companies that will find it much easier to send their staffs to this meeting."



Among the topics that will be discussed are U.S. Environmental Protection Agency's new air and water quality rules for electrical generating plants. "Here in the Midwest where we depend very heavily on coal-fired power plants, these rules will have much more of an impact than other parts of the country," Hanson said. "We are fortunate that we are going to have a high-level official from EPA here to discuss this."

Other significant topics will include a recent Federal Communications Commission order dealing with fees that long-distance telephone service providers pay to local telephone companies to originate and terminate calls. Federal Energy Regulatory Commission (FERC) member

John Norris will be on hand to discuss national and regional issues, among them a recent FERC order dealing with electric transmission policy. Gov. Terry Branstad, who chairs the Midwestern Governors Association and is co-chair of the Governors Wind Energy Coalition, is the invited speaker for the Iowa luncheon during the event. Additionally, Bob Baur, chief global economist for Principal Global Investors, will provide his insights on the economic and financial forces that affect utilities and their customers.

"We also want to showcase Iowa," Hanson said, noting that field trips have been arranged for participants to tour facilities such as the Lincolnway Energy LLC ethanol plant in Nevada.

To register for the meeting, visit www.marc-annualmeeting.org.

Shovel-ready in Iowa

■ Ankeny will add depth to the city's development site options with Crosswinds Business Park

BY JOE GARDYASZ

An Ankeny business park development plan that's been in the works for the past seven years will begin to take shape this year in the southeastern corner of the city.

The project, known as Crosswinds Business Park, is situated on a roughly 400-acre tract of rolling farmland accessible from the Corporate Woods Drive interchange. Development of the site, a cooperative effort between the city and eight landowners, represents not just the next business park for Ankeny, but also the execution of a larger strategy to accelerate the creation of shovel-ready sites.

"We're obviously on a great corridor with Interstate 35 and a great intersection with I-35 and I-80, so there will be people interested in investing in Ankeny," said Tim Moerman, an assistant city manager. "What we need to do is make sure that businesses with all kinds of needs have a chance to develop in Ankeny."

The city identified the development of Crosswinds as one of its top two priorities in a strategic plan that the City Council adopted in August 2010. The other top priority is developing the 36th Street interchange on Interstate 35, a project that is under way.

'Square in the middle'

Commencement of Crosswinds begins at a pivotal time for site development efforts in both Greater Des Moines and the state. On a regional basis, the Capital Crossroads plan released last year calls for solidifying a technology corridor between Ames and Des Moines, which puts Ankeny in the cross hairs of that initiative. On a broader level, the Iowa Economic Development Authority is working to expand the Shovel Ready Iowa program, launched three years ago by the Iowa City Area Development Group, into a statewide program (see sidebar). Ankeny officials believe both initiatives provide opportunities for the city's business park developments to attract more companies to the area.

During discussion of the project at a City Council meeting in February, Ankeny Mayor Steven Van Oort said Crosswinds could get considerable leverage from the Capital Crossroads biosciences corridor initiative.



"Businesses value **time** and **certainty** in location decisions, and having the zoning in place both reduces time and provides a degree of certainty."

— Curtis Brown

economic development director, City of Ankeny



This map outlines the approximately 400-acre Crosswinds Business Park, a collection of parcels owned by eight families who collaborated with the city to devise a coordinated plan to develop the farmland. Shown in red are two access roads to be built this summer.

SUBMITTED ILLUSTRATION

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"Clearly, Ankeny is going to be square in the middle of that," he told the council.

Based on conversations with Steve Zumbach, the chair of the Capital Corridor committee, and Gene Meyer, the Greater Des Moines Partnership's president, Van Oort said approximately \$1 million in advertising and branding will be invested in the corridor. "If we can be ahead of the curve, we will reap the advantages of upwards of \$1 million in promotion," he said. "So I think we have the opportunity to leverage this with a larger program."

The Ankeny City Council in February approved a resolution to move forward with the Crosswinds development agreement and contracted with Grimes-based Civil Design Advantage LLC to provide engineering services for the project's first phase. Those actions capped years of preparation.

Moerman, who began working for the city in 2005 as its economic development director, that year met with 16 property owners in the vicinity of the proposed business park. He found that half of the owners were interested in partnering with the city for development, while the other half decided they would pursue development on their own.

That former group "concluded that good planning adds value to their ground, and that joint planning adds more," Moerman said. "If you think about developing 400 acres, it's not going to happen in five or 10 years; it's going to happen over several decades. And so you have to have a strong plan that can last several decades so you've got orderly growth within that area."

Those early discussions with the landowners led to the development of a master plan for the area that the City Council approved in 2007, followed by the formation of a planned unit development (PUD) in 2008. Having the PUD in place eliminates the need for rezoning the land in the future, said Curtis Brown, Ankeny's economic development director.

"Businesses value time and certainty in location decisions, and having the zoning in place both reduces time and provides a degree of certainty," he said.

Risk to city?

Under the development agreement, the city will pay approximately \$2.8 million toward the \$4.2 million project, which includes a \$1.4 million state transportation grant to have roads and utilities extended partially into the property from its north and south ends to open up approximately 120 acres initially for development. As the lots are sold by the landowners, they will reimburse the city approximately 75 percent of the amount they receive for the property. When each property is developed, the landowners will then pay the water and sewer connection fees to the city, which is how the city will recover its

\$1.4 million match to the state's Revitalize Iowa's Sound Infrastructure (RISE) grant.

Kent Tipping and his family are among eight landowners the city has worked with on the plan.

"We didn't want to be developers, but through this process we've kind of become developers in a way," said Tipping, whose family leases out about 62 acres of farmland in the future business park. "Once we get roads in there, I think we'll see lots come up for sale. The city is doing a really nice job of marketing the project."



Kent Tipping

Bid letting is anticipated by May, with work beginning in June; most of the construction should be completed by the end of the year, Moerman said.

In the past, the city has partnered with several private developers in business park ventures, among them LGI Business Park, Metro North I and II and Prairie Trail. In the case of Crosswinds, the city of Ankeny will front the infrastructure costs, not the landowners or a developer. That difference made the two newest council members question whether the city was taking on too much risk with the project.

"I don't think the city should be acting as the developer," said Councilman Jim McKenna, who voted against proceeding with the project. "My concern was that this became an uneven playing field for developers," McKenna said. Additionally, he said the city risks not being paid back for the development costs for an extended number of years. Councilman Mark Holm voted against the park's neighborhood (platting) plan and the engineering services agreement, but voted to proceed with the development agreement.

McKenna, a former city employee who worked for the Ankeny utilities department for 21 years, said he's not anti-development, just opposed to the way the deal was structured. "I think it will be a great deal if it comes to fruition; that would be just great," he said. "I don't see it as a matter of being 'in' or 'out' on economic development; I see it as a matter of how we're going to do it."

Moerman acknowledged there is some risk to the city in fronting the infrastructure costs. However, he said, "One of the things we've found out is that the possibility of success is increased by having water, sewer and streets in place. So one of the opportunities we have as a community is speeding up the process by getting the sites ready. If you believe that having sites ready for development will increase their likelihood of sale and investment, then you minimize the risk you have of carrying the cost of construction." ■



JOE GARDYASZ

is a senior staff writer for the Business Record.

Have an idea or tip?
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STATE WORKING TO EXPAND SHOVEL READY PROGRAM

About five years ago, some members of the Iowa City Area Development (ICAD) Group's board asked the organization's staff to list the top four issues affecting the Iowa City area.

Land use was one of the issues that rose to the top in that discussion, said Joe Raso, the development group's president and CEO. "Do we have enough available land and buildings to keep us competitive?"

Raso discovered that there were no programs available in Iowa to help commercial property owners expedite the development of their land, so the group decided to create its own. They hired a Cleveland-based site-selection consulting group, Austin Consulting, to assist them in developing a program.

From that effort in 2009, the ICAD Group pioneered the Shovel Ready Iowa program, an initiative that the Iowa Economic Development Authority is now seeking to expand from a regional to a statewide effort.

According to an executive summary of the program at www.shovel-readyiowa.com, its purpose is to provide consistent standards regarding the availability and development potential of commercial and industrial sites. To become a certified site means that a third-party site selection or engineering firm has deemed the site as having the attributes or conditions that meet the demands of current and future commercial development opportunities.

Raso said the pilot program was designed with participation from economic development groups from across the state as well as the state's economic development department. "It wasn't built with just serving the Iowa City market in mind," he said. "We wanted a program that could serve the whole state."

Two certified, more on the way

To date, the ICAD Group has two certified sites available, and a third is under development. The first two sites are a small industrial park in Tipton, located in Cedar County, and the University of Iowa Research Park. This month, the group hopes to announce its third certified site, the Wind Energy Supply Chain Campus, which is located on Iowa City's southeast side.

The Iowa Economic Development Authority will soon seek bids for contracts with two site-development consulting groups, one for large sites and another for "mega-sites," said Tina Hoffman, a spokeswoman for the authority. The consultants will work with the state to develop a list of certification characteristics by June 1, she said.

McCallum Sweeney Consulting, a site selection firm based in Greenville, S.C., is vying to be the contractor to provide mega-site advice to Iowa. The firm has worked with several states, among them South Carolina, Tennessee, Mississippi and Kentucky. In the past three years, it has helped bring a Volkswagen plant to Chattanooga, Tenn., a Toyota plant to Tupelo, Miss., and a Paccar Inc. engine manufacturing plant to Columbus, Miss.

"We are first and foremost a site selection firm that works with companies," said Ed McCallum, one of the firm's principals, said. "We got into this because we were approached, and continue to be approached, by states. We turn down more states than we work with. Because we are site selectors, that's why our process works so well; we're looking at it from a market perspective."

Lessons learned

Raso said one of the lessons learned from building the program is validation that it takes considerable time to get sites truly "shovel-ready."

"If you have a prospect that wants to get up and running in eight or nine months, it takes that long to get all the paperwork in place," he said. "To some extent, doing this project has proven why we need it."

The Iowa Economic Development Authority has allocated \$75,000 that local economic development organizations can draw from to assist them as they begin using this program, Hoffman said.

State funding to assist with both infrastructure investment and due diligence of companies will be essential, said Raso, who estimates his organization still loses up to 10 projects a year because it's not prepared to respond.

"Public organizations so far have made investments in our program," he said. "But I think long-term, if we don't have the state partnering with the local governments and the utilities, we're probably not going to get all the assets in place to be able to attract new interstate commerce." ■

Feeding the entrepreneurial fire at Terrus

■ A management change another step forward as company refocuses and 'retools'

BY KENT DARR

Terrus Realty Group LLC plans a full-scale push into the real estate brokerage market, with changes that give a new title to a trusted hand and provide the company's original broker more freedom to do what he does best.

Terrus President and CEO Randy Minear said the company had "no great expectations" eight years ago when it hired Bill Wright as its one and only broker.

That arrangement worked just fine. Wright represented clients and eventually became the manager of a crew of brokers that now stands at nine.

Wright "was a draw for other brokers," Minear said.

In 2011, the brokerage division had its best year since Minear founded the company in 2000, leaving Principal Financial Group Inc. after its decision to get out of the business of managing its own properties.

Terrus was formed as a multifaceted real estate management company. Minear eventually built a staff made up of former Principal property specialists.

The company is noted as a dominant player in the downtown market, but it has a national reach, and its offerings include transaction services, development and construction management. It provides services for investor-owned properties as well as corporate facilities.

Until last year, it managed Principal's 2.4 million-square-foot downtown campus and the company's satellite offices in 15 countries. Principal decided last year to go with Chicago-based Jones Lang LaSalle Inc. to manage its corporate properties.

That decision rekindled an entrepreneurial spirit at Terrus, allowing it to focus on projects already in the works, such as a Web portal where clients can keep up to date on their properties, learning details about maintenance expenses, for example, Minear said.

"It allowed us to fully focus on where we were headed and provided a chance to retool what we are really about. That's one of the big positives about it. ... It got us over the goal line," he said.



Everything has picked up. There is momentum and energy in every market we're in."

- Bill Wright

senior vice president for transaction services, Terrus Realty Group LLC



Terrus Realty Group LLC moved into new digs in an old building in the past week. Terrus is the managing member of an ownership group for the building at 100 Court Ave.

PHOTO BY DUANE TINKER

Though losing the Principal account was a blow, Terrus is not staggering. It still manages more than 3 million square feet of property and its brokers list about 150 properties.

Terrus was a player in the deal that brought Microsoft Corp. downtown, and it is slowly filling space at the Bank of America Building, where the StartupCity Des Moines incubator has opened shop in a long-vacant first floor.

StartupCity's presence downtown in a relatively small space - about 10,000 square feet - is an indication of the types of businesses that can help rejuvenate the area after big-scale occupants have left for the suburbs or moved out of older buildings and into their own corporate campuses downtown.

"You've got a couple of guys taking some risks and encouraging other people to take some risks," Minear said. "Start-ups are a good fit for downtown. The Class B, older buildings, are great for small professional companies. Some law firms are increasing their footprint by a small amount. The trend line is shifting to small companies wanting to be downtown."

Terrus also has spent about \$500,000 over the last two years making improvements to 100 Court Ave., where the company is the managing member of the building's ownership group. This past week, Terrus moved its headquarters to the fourth floor of that building from a Principal-owned building on 10th Street.

Part of the climate of change at Terrus was Wright's desire to focus on his role as a broker rather than as a manager.

"After seven or eight years, I just wanted to focus on what I do best," Wright said.

He approached Minear about making a change. The two men decided that Terrus Vice President Dan Dutcher, who joined the com-

pany in 2008 after working for Hubbell Realty Co. and R&R Realty Group, would be the best candidate to take Wright's position as a managing director.

Minear and Wright made the decision, then they told Dutcher about his new "opportunity."

"We told him on a Thursday," Minear said. "Dan wanted the weekend to think about it. I told Dutcher that if he didn't make up his mind by Monday, to clear his schedule because I would take the entire day to convince him to take the job."

Dutcher said his 25 years of experience in marketing and leasing will help him tie together Terrus' various functions and direct business opportunities he recognizes in other division toward the brokers.

"I think I can integrate all aspects of Terrus," he said. "I think I can have a bigger-picture perspective."

In addition, he will be in the office, where he can resolve issues when they occur.

"Anytime you're managing people, you don't know how it's going to go. ... A lot of times, it's the little things that bother people rather than the big things," Dutcher said.

For Minear, the change provides an opportunity to make the brokerage division a significant element of the company.

Wright said the future is bright.

"Everything has picked up," he said. "There is momentum and energy in every market we're in." ■



KENT DARR

is the Business Record's Real Estate & Development beat reporter.

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Overlooked wellness component affects employers' bottom line

One of your best employees just hasn't been herself lately. She's quick to anger, looks exhausted and her productivity has declined dramatically. She's been receiving more personal phone calls at work and a bottle of antacids has taken up residence on her desk. Her symptoms fit the classic profile of an employee under financial stress.

Studies have shown that financial stress is a major issue. Financial stress touches every part of your employees' lives – from relationships, to safety and the ability to focus on the job, to physical health. That can mean reduced productivity and increased health-care claims, which in turn affects your bottom line.

Financial wellness moves to the forefront

Iowa is focused on wellness, as witnessed with our current push for Blue Zones and our desire to become the nation's healthiest state. Over the past few years, many Central Iowa companies have placed a strong emphasis on the physical health of their employees. Health risk assessments, classes, wellness centers and



BRIAN HOOD

incentives to participate are just a part of the onsite wellness trend. Now there's a new wellness component moving to the forefront: financial wellness.

Basic financial education, access to resources and encouragement empower employees to make changes in their financial habits that can truly change their lives. Whether it's the basics such as creating a spending plan and getting debt under control or classes in retirement readiness, employees are given the confidence that they can achieve financial success.

Financial wellness in the workplace

Convenience and accessibility are key factors of offering education in the workplace. Classes should be offered in the format that best suits the needs of the employees – such as lunch-and-learns or a series of educational programs. Even webinars may engage a geographically scattered work force.

Lessons learned

Legacy Financial Group has provided finan-

cial wellness education in the workplace for the last 16 years, and we have discovered two key components:

1. Education, not advice, is what you are looking for. Our goal is to provoke thought, discussion and discovery to help people make their own decisions versus "just tell me what to do."

2. Use the practitioner versus the theoretician. The PowerPoint and script written by a Wall Street executive who has never been in the trenches with real clients is not going to be as effective as a certified financial planner. Real experience and time-tested stories drive home the key points and lessons.

What can you do?

Resources are available to help you begin or expand your corporate financial wellness programs. The point is to get started. You'll see positive returns for your employees and for your bottom line just by showing you care. ■

Brian Hood, a certified financial planner, is a senior partner with Legacy Financial Group in Urbandale. He can be contacted by email at brian.hood@LFGplanners.com.

“Now there's a new wellness component moving to the forefront: financial wellness.”

ESOP: A plan that supports opportunity

The Great Recession has forced many business owners to consider what should happen with their business as they prepare to depart.

Though many may be unaware of its benefits, there is a type of plan available to business owners to help support this transition and create business sustainability.

This plan provides a market for owners to sell their business at a fair price, spread the equity to all employees, increase the chances that the company and its employees will stay in the community, allow employees the chance to build a retirement nest egg, and – if implemented in the right fashion – create a culture in which employees are engaged and have the opportunity to benefit from their own sweat and stress on the job.

The program is called an ESOP (Employee Stock Ownership Plan). ESOPs have been around for more than 30 years and have pro-

vided many companies the opportunity to continue on after an ownership transition vs. the horror of a company shutdown.

In the current economy, many businesses face failure due to leadership issues, financing, professional counsel, market conditions, etc. Yet, the power of an ESOP is that it allows the leaders and its employee owners the opportunity to keep the business alive and grow it.

How many of us will have the opportunity to help build a company and reap the reward? As with any new business owner, there is the risk of failure and the risk of reward.

One of the most significant factors to living in the United States is the idea that there is an opportunity to build a better life. It is the opportunity that is critical.

When there is no opportunity, that is when cynicism, anger, and fear creep in. An ESOP is an opportunity for success, not a guarantee. As with any new business owner, it will take a lot

of hard work to tip the scales toward success rather than failure.

The Iowa House of Representatives passed a proposed bill in support of creating more ESOPs in Iowa - 97 ayes, 2 nays. Given the political climate, this type of support for a bill is unique. The support comes from both sides of the aisle, smart people and people that represent our best interests. The proposed bill would rank Iowa as one the leading states in promoting ESOPs. Leading, not following; that is how change truly happens.

The bill is before the Iowa Senate awaiting a vote. Let us hope that bipartisanship is alive and well in the Senate. More important, let us hope that our senators believe in the power of opportunity. ■

Victor N. Aspengren is a vice president with Prairie Capital Advisors Inc. and a former CEO and human resources manager in ESOP companies. He also blogs on the topic of company culture at IowaBiz.com. He can be reached at vaspengren@prairiecap.com.

“Given the political climate, this type of support for a bill is unique.”

HAVE AN OPINION?

We're always on the lookout for community leaders who want to voice their opinion on the issues affecting Central Iowa business. If there's an issue or challenge in your industry that you think our readers should hear about, consider submitting a column for publication. For more information, contact the editor at chrisconetzkey@bpcdm.com.

SALES

Maybe it's your own ineptitude?

I overheard sales dialogue on the airplane this morning: "He (the customer) has never responded to one of my emails, and never calls me back. The ONLY time he calls me is when he needs something." Then back to devouring this week's edition of *Us Weekly* magazine.

Sound familiar?

Why do salespeople blame other people or other things for their own ineptitude? Why didn't this salesperson say: "I gotta work on my voicemails and emails. They're not getting any traction, and they're costing me major money. I'm going on an all-out effort to improve my writing skills, my voicemail skills and my creativity to generate better response."

I'll tell you why: It's easier to blame others for your shortcomings than it is to take responsibility for them. It's easier to blame than it is to improve. It's easier to blame than face your own reality.

And I'm certain this message applies to you.

You blame the customer when something goes wrong, something didn't happen as planned, someone didn't respond, or you lost a sale to a competitor – especially at a lower price. Wrong. Very wrong.

I have been helping salespeople sell more and sell better since 1976, and during that time, no one has ever come to me and said, "Jeffrey, I

didn't make the sale, and it was all my fault!" Interesting statistic.

Rather than blame, I have some answers that will help you. Actually, I have some questions. Questions you **MUST** ask yourself **BEFORE** you blame. These questions will give you a brand-new perspective, and they automatically shift blame to responsibility. Ask yourself "WHY" to get to the truth.

- Why was my call not returned?
- Why did they cancel my appointment?
- Why did they not respond to my email?
- Why did they say, "Not interested"?
- Why can't I get through to the decision maker?
- Why did they buy from the competition?
- Why did they tell me that my price is too high?

Why are you blaming others (especially customers) for your inability to attract, engage, connect and create value that leads to a sale?

One of the weakest and least exposed shortcomings of salespeople is how they use time. If you're allocating too much time to watching TV or other nonsense activities, you're wasting valuable career-building opportunities.

Whatever you're doing with your non-business, non-family time, ask yourself these reality questions:

- Will this help me double my sales?
- Will this help me build better relationships?

JEFFREY GITOMER

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- Will this help me become better known?
- Will this make me be perceived as a person of value?
- Will this help me build my reputation?
- Will this help me build my sales and personal development skills?

Work on these elements of your sales and business life:

- Message leaving. Are your messages in any way affecting your standing and status with the customer?
 - Be available. Your prospects will call you when they are free. This may be before or after business hours.
 - Be easy to do business with. Customers want everything NOW!
 - Leave value messages. Something short and sweet that they can use.
 - Be more friendly than professional. Sales is a profession, but salespeople (you) must be perceived as friendly.
 - Build your business social media presence.
 - Use meals to build relationships. You'll be amazed how much more available customers become once you get to know them personally.
- SIMPLE SELF-EVIDENT FACT:** If you want customer response, you have to **EARN** it. ■

MARKETING

The only constant is change

You know, the annoying thing about clichés is that they're based on truth, though that truth may be a bit worn in places. And lately I've been very aware of the idiom "the only constant is change" as it relates to business.

Maybe it's always been this way and our parents and grandparents had to wrestle with constant change too, but it seems to me that the acceleration curve has gotten incredibly steep over the last 15 or 20 years.

For example, when I started my career, computers were certainly a part of the mix, but we never showed a client a computer-generated layout. We'd take mock-ups that were drawn in pencil and very rough. Today, we upload PDFs to our extranet, and they look practically finished before we've even begun.

I get it. I'm the first one to espouse the convenience of our new way of doing business. I love that we can work with clients (and partners) from all over the world – digitally sharing files and ideas and collaborating.

So while I long for the showmanship of the old days, I do appreciate what we have today. But sometimes it also makes me a little tired of thinking about it.

Here's our reality as business people. It's

never done. No matter how successful your business is, it's still in transition. Every day.

There's a new technology or a new consumer trend right around every corner. And to stay relevant and profitable, there's no hiding from them.

Last week, I gave a presentation to a room full of bank and credit union leaders about what's coming at them in terms of mobile banking.

Looking across the room as I spoke, I could see that while some of them were anticipating this tsunami of a trend, others were either not ready for it or weren't looking forward to facing it.

Keep in mind that many of them are still trying to build their online banking infrastructure to compete against the big banks, and now they have to develop a mobile platform too?

So how do we keep up? How do we stay current and able to anticipate what the next change is going to be so we can get a running start?

Read. Do you know that most business leaders don't read anything more than their local newspaper? Are you kidding me? Turn off the TV and read a book a month. Find the top 10

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blogs in your field and subscribe to them. Find the most controversial, far-out-there publication or blog in your industry and subscribe to that too. It's better to anticipate too much than get blind-sided by something.

Attend. Trade show and professional development attendance has been dropping since the recession took a big bite out of everyone's travel budgets. It's time to put some money back on that line item. You need to go and listen to experts. You need to hang out with peers and share stories and resources.

Teach. One of the best ways to learn is to commit to teach others. Make sure your entire staff is ready for what's coming. More important, teach them how to recognize the trends and track them, so you don't have to be the only one doing it. If you know you have to conduct a class, even if it's an informal one, you're much more likely to keep sharp.

There are lots of ways to stay current, but it all starts with the attitude of recognizing that it's a part of your job and it's one of the ways you keep your company relevant and profitable. ■



This week's QR code takes you to a trend report that is filled with some of the things you should be tracking for your own business and the world around you.

A soybean-frosted market goes best with a slice of grape pie

Dear Mr. Berko:

Like you, I think the Dow Jones is way too high and that current prices for many stocks are too high. But I have \$26,000 I can afford to put at risk in the market. I don't want to buy commodities or options or invest in fancy computer trading strategies. I would like to buy some issues you think are very underpriced for the long haul. I don't need this money, and I don't want to lose it, but I don't want it to sit there in cash earning less than 1 percent. So I'm willing to risk it in hopes of a potentially good return.

M.B., Aurora, Ill.

Dear M.B.:

Federal Reserve Chairman Ben Bernanke finally came clean in late March, commenting that there is not enough domestic spending to sustain an economic recovery and admitting that: "We lack a source of demand to keep the economy growing." Few comments could be closer to the truth or as publicly candid.

Bernanke knows there's trouble in River City, which is why he's keeping interest rates low. However, Ben won't give us the straight skinny about the economy until after the election, because truth always defers to politics, no

matter who runs the White House.

I think of the market like grape pie, radish cake and soybean frosting. It looks good, but it just doesn't taste right to me. However, there may be some very low priced regional bank stocks if you have three to five years' worth of patience.

One issue that may be fruitful is Doral Financial Corp. (DRL-\$1.73), home ported in San Juan. DRL, founded in 1972, has 29 branches in Puerto Rico and seven in Florida and New York, and it could earn 18 cents this year and 49 cents in 2013. Its book value is \$3.80 per share, and DRL could be at \$8 a share in five years.

Another is Huntington Bancshares Inc. (HBAN-\$6.22), a Columbus, Ohio, bank founded in 1866, with 652 branches in Ohio, Michigan, Pennsylvania, Kentucky, West Virginia and Indiana. Its book value is \$6.53 per share, it pays a 16-cent dividend (which may increase), and it expects to earn 56 cents per share in 2012 and 66 cents in 2013. By 2017, HBAN could trade in the mid-teens.

Synovus Financial Corp. (SNV-\$2), founded in 1888 and home ported in Georgia, generates \$1.1 billion in revenues from locations in Florida, Tennessee, Georgia, South Carolina and

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To read two more new Malcolm Berko columns, go to businessrecord.com.

Alabama. SNV has a \$2.55 per share book value and should earn 9 cents per share in 2012 and 18 cents in 2013. By 2017, its share price could reach \$8 to \$10.

Flagstar Bancorp Inc. (FBC-84 cents) is a Troy, Mich., bank founded in 1987. FBC has 162 locations in Michigan, Indiana and Georgia, and with \$303 million in revenues, it may earn a penny a share in 2012. In 2013, revenues should increase by 10 percent, and per-share earnings could improve to 6 cents. The shares, trading at 54 percent of its \$1.55 per share book value, are likely to grow fourfold in the next five years.

Finally, Popular Inc. (BPOP-\$1.80), founded in 1917 and based in San Juan, Puerto Rico, expects to produce revenues of \$1.8 billion in 2012 from nearly 300 branches in Puerto Rico, the Virgin Islands, New York, New Jersey, Illinois, California and Florida.

BPOP has a \$3.97 per share book value and should earn 19 cents per share in 2012 and 29 cents in 2013. BPOP could trade at \$10 in the next five years.

Don't try to cherry-pick from this list. Rather, invest \$5,000 in each issue, and use a discount broker such as Schwab or Vanguard and save more than \$600 in commissions costs. ■

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Distinguished Business Leadership Award:
Joyce Chapman, *West Bank, retired*

Distinguished GDMLI Alumni Volunteer:
Jackie Matt, *Wesley Life*

Community Visioning Award – Connecting:
Joe Gonzalez, *Des Moines Police Department*

Community Visioning Award – Inspiring:
David Stark, *Blank Children's Hospital*

Community Visioning Award – Challenging:
Vernon Delpesce, *YMCA of Greater Des Moines*

Community Visioning Award – Developing:
Kim Butler, *The PrivateBank*

THURSDAY, MAY 3, 2012

Des Moines Marriott – Downtown
5 p.m. Cocktails 6:15 p.m. Dinner 7 p.m. Program

TICKETS

\$85 individual, \$75 dues-paying GDMLI alumni
To purchase a table of 10, contact Amy Jennings,
director@gdml.com, (515) 286-4980



Business Record

RSVP by April 30th at gdml.com



PLEASE JOIN THE COMMUNITY
IN HONORING ONE OF
BUSINESS PUBLICATIONS CORPORATION INC.'S
MOST TREASURED FORMER COLLEAGUES,
THE INCOMPARABLE,

LORETTA SIEMAN

May 1, 2012 - 6:30 p.m.

Prairie Meadows Hotel - Skinner Ballroom

Tickets: \$100/To benefit local charities

RSVP to Pats@fergusoncres.com

Questions: 515.240.1828

MAKE-A-WISH^{lowa} *Dancing with the Stars*

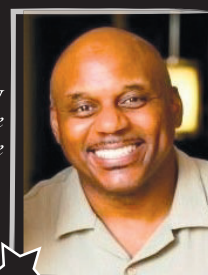


Presented by Iowa Health System

Our Celebrity Dancers with the Des Moines Ballroom!
Featuring Cynthia Fodor as the evening's emcee!

Meet our dancers!

Lew Montgomery
*Iowa Hawkeye
Football Fame
& Wish Dad*



Jeriann Ritter
*WHO Channel 13
Meteorologist*



Colleen Kelly
*of Star 102.5's
"Big Ken & Colleen
in the Morning"*



...and More Stars
to be Announced!

...and our celebrity judges!



Terry Brandstad
Governor



Shawn Johnson
*Olympic Medalist &
Dancing with the Stars Winner*



Tim Dwight
*All-American &
Iowa Hawkeye Legend*



19th Annual Gala | May 5, 6PM, Prairie Meadows
For Tickets Call 515-334-2636

POLK COUNTY NOTICES

POLK COUNTY'S PUBLICATION					
BILL LIST FOR 4-10-2012					
VENDOR	ACCOUNT	AMOUNT			
7625 HICKMAN LLC			HUMAN RES PROV CHGS	\$451.00	1
HUMAN RES PROV CHGS		\$1,058.00	CAPITAL CITY EQUIPMENT CO., INC.		
AB HOME IMPROVEMENT			SUPPLIES	\$479.48	1
HUMAN RES PROV CHGS		\$3,576.88	CAPITAL SANITARY SUPPLY CO.INC		
ABC SIGN & DISPLAY			SUPPLIES	\$248.88	1
OTH SVCS & CHGS		\$367.50	CAPSTONE CENTER INC		
ACK ENTERPRISES			HUMAN RES PROV CHGS	\$183.50	2
OTH SVCS & CHGS		\$186.55	CARQUEST AUTO PARTS	SUPPLIES	\$164.67
ACKERMAN, TOM			CASSIDY TECHNOLOGIES		
HUMAN RES PROV CHGS		\$640.00	CAPITAL OUTLAYS		\$235.00
ADECCO EMPLOYMENT SERVICES			CATANZANO, MARGARET		
OTH SVCS & CHGS		\$814.08	HUMAN RES PROV CHGS	\$250.00	1
ADVANCED HEATING & COOLING INC			CCVI, LLC		
HUMAN RES PROV CHGS		\$1,866.00	HUMAN RES PROV CHGS	\$650.00	1
ADVENTURE LIGHTING	SUPPLIES	\$235.65	CDW GOVERNMENT, INC.	SUPPLIES	\$54.46
AERIALINK	OTH SVCS & CHGS	\$254.08	CEDAR VALLEY RANCH, INC.		
AHLERS & COONEY, P.C.			HUMAN RES PROV CHGS	\$1,574.18	1
OTH SVCS & CHGS		\$2,771.00	CENTER ASSOCIATES		
AHLERS & COONEY, P.C.			HUMAN RES PROV CHGS	\$96.00	1
MISCELLANEOUS		\$2,405.00	CENTER FOR DISEASE DETECTION LLC		
AIR FILTER SALES SERVICES INC			OTH SVCS & CHGS	\$1,461.00	1
SUPPLIES		\$1,153.49	CENTRAL IOWA RESIDENTIAL SVCS.		
AIR MANAGEMENT COMPANY			HUMAN RES PROV CHGS	\$136.44	1
OTH SVCS & CHGS		\$5,411.27	CENTURY LINK		
AIR-MACH	SUPPLIES	\$45.00	OTH SVCS & CHGS	\$22,312.02	4
AIRGAS NORTH CENTRAL	SUPPLIES	\$293.05	CHARLES GABUS FORD	SUPPLIES	\$254.59
ALAWADI, OMAR W			CHATHAM OAKS INC		
HUMAN RES PROV CHGS		\$400.00	HUMAN RES PROV CHGS	\$2,223.01	1
ALL CITY SERVICES			CHESAPEAKE HEALTH EDUCATION PROGRAM		
HUMAN RES PROV CHGS		\$451.00	HUMAN RES PROV CHGS	\$600.00	2
ALLEN, ELLEN MAE			CHILD AND FAMILY POLICY CENTER		
OTH SVCS & CHGS		\$37.20	OTH SVCS & CHGS	\$4,000.00	1
ALLIED OIL & TIRE COMPANY			CHILDREN & FAMILIES OF IOWA		
SUPPLIES		\$2,061.25	HUMAN RES PROV CHGS	\$35,233.33	1
AMERICAN BAPTIST HOMES OF THE MIDWEST			CHUCK & LARRY'S TRANSMISSIONS		
HUMAN RES PROV CHGS		\$9,129.98	OTH SVCS & CHGS	\$3,373.22	2
AMERICAN LUNG ASSOCIATION OF IL/IA			CITY OF ANKENY MUNICIPAL WATER DEPT		
SUPPLIES		\$500.00	HUMAN RES PROV CHGS	\$194.97	1
ANDERSON, HEIDI	SUPPLIES	\$31.79	CITY OF DES MOINES		
ANDERSON, HEIDI			HUMAN RES PROV CHGS	\$152.00	1
OTH SVCS & CHGS		\$30.00	CITY SUPPLY CORP	SUPPLIES	\$361.50
ANDERSON, RICHARD L			CLARK, KATHY		
OTH SVCS & CHGS		\$280.00	HUMAN RES PROV CHGS	\$150.00	1
ANDERSON, TERRY			CLIVE POWER EQUIPMENT	SUPPLIES	\$32.58
HUMAN RES PROV CHGS		\$430.00	CM HOLDINGS II LLC		
ANKENY COMMUNITY SCHOOLS			HUMAN RES PROV CHGS	\$430.00	1
HUMAN RES PROV CHGS		\$1,500.00	COMFORT KEEPERS		
ARAMARK UNIFORM SERVICES, INC.			HUMAN RES PROV CHGS	\$322.50	1
OTH SVCS & CHGS		\$297.65	COMMUNICATION TECHNOLOGIES INC		
ASCHEMAN, PHILIP L PH.D.			OTH SVCS & CHGS	\$172.50	1
OTH SVCS & CHGS		\$4,060.00	COMPREHENSIVE INTERPRETING SERVICES INC		
ASHER, CHARLES E.			OTH SVCS & CHGS	\$225.00	1
PERSONAL SERVICES		\$544.20	CONLIN PROPERTIES		
AT CONFERENCE INC			HUMAN RES PROV CHGS	\$108.00	1
OTH SVCS & CHGS		\$86.09	CONNETT SERVICES		
AUDLEHELM, JOHN			HUMAN RES PROV CHGS	\$130.00	2
OTH SVCS & CHGS		\$123.70	CONSTELLATION NEWENERGY GAS DIVISION		
BEACON MOTEL			LLC		
HUMAN RES PROV CHGS		\$200.00	OTH SVCS & CHGS	\$55,567.80	1
BEELINE & BLUE	SUPPLIES	\$18.00	CONTROL INSTALLATIONS IA INC.		
BENEDICT HOME			SUPPLIES	\$366.95	2
HUMAN RES PROV CHGS		\$860.00	CORRECTIONAL VISITATION TECHNOLOGIES INC		
BEST HEATING COOLING ELECTRIC INC			OTH SVCS & CHGS	\$325.00	1
HUMAN RES PROV CHGS		\$6,581.00	COUNTRY CLUB CROSSING		
BLACK BOX NETWORK SERVICES			HUMAN RES PROV CHGS	\$454.00	1
OTH SVCS & CHGS		\$1,507.01	CREATIVE COMMUNITY OPTIONS		
BLACK BOX NETWORK SERVICES			HUMAN RES PROV CHGS	\$5,579.28	3
CAPITAL OUTLAYS		\$14,372.78	CRESCENT ELECTRIC SUPPLY CO.		
BLACK HILLS ENERGY			OTH SVCS & CHGS	\$93.89	1
OTH SVCS & CHGS		\$628.59	CRESCENT ELECTRIC SUPPLY CO.		
BLOCKER, JEFF (FEC)			CAPITAL OUTLAYS		\$40.64
OTH SVCS & CHGS		\$366.30	CROP PRODUCTION SERVICES		
BOB'S TOOLS, INC	SUPPLIES	\$310.89	SUPPLIES	\$2,859.75	2
BOESE, SARAH M.			CRUCELL VACCINES, INC.		
OTH SVCS & CHGS		\$247.76	SUPPLIES	\$3,400.00	1
BOUGHER, KAREN A.			CULLIGAN WATER CONDITIONING		
OTH SVCS & CHGS		\$58.11	OTH SVCS & CHGS	\$262.00	1
BOYD, MARTIN W.			CUSTOM AWARDS & EMBROIDERY INC		
PERSONAL SERVICES		\$271.71	SUPPLIES	\$235.00	1
BP AMOCO	SUPPLIES	\$292.81	CW CONSTRUCTION		
BP AMOCO	OTH SVCS & CHGS	\$134.24	HUMAN RES PROV CHGS	\$3,931.00	5
BRADLEY TOOLS & FASTENERS, INC.			D & D INTERESTS LLC		
OTH SVCS & CHGS		\$260.00	HUMAN RES PROV CHGS	\$430.00	1
BROADLAWNS MEDICAL CENTER			DA PLUMBER GUY MECHANICAL LLC		
HUMAN RES PROV CHGS		\$70,219.36	HUMAN RES PROV CHGS	\$600.00	1
BROADLAWNS MEDICAL CENTER			DALLAS COUNTY RECORDER		
OTH SVCS & CHGS		\$4,321.00	OTH SVCS & CHGS	\$5.00	1
BROWN, KARL (GEN SVCS)	SUPPLIES	\$12.66	DAVE'S BACKHOE		
BURDETTE LAW FIRM PC			OTH SVCS & CHGS	\$5,475.00	2
OTH SVCS & CHGS		\$1,920.00	DEAF SERVICES UNLIMITED INC		
BURGUS, GREGORY J.	SUPPLIES	\$56.05	OTH SVCS & CHGS	\$3,605.00	1
BUSINESS PUBLICATIONS			DEER RIDGE 3 APARTMENTS		
OTH SVCS & CHGS		\$713.90	HUMAN RES PROV CHGS	\$451.00	1
CAMPBELL, DALE L			DES MOINES PASTORAL COUNSELING		
HUMAN RES PROV CHGS		\$400.00	OTH SVCS & CHGS	\$165.00	1
CAMPBELL, NICK			DES MOINES REGISTER		
HUMAN RES PROV CHGS		\$225.50	OTH SVCS & CHGS	\$167.92	2
CANFIELD, MELVIN			DES MOINES WATER WORKS		
			HUMAN RES PROV CHGS	\$1,044.49	10
			DES MOINES WATER WORKS		
			OTH SVCS & CHGS	\$22.40	1
			DES STAFFING SERVICES INC		
			OTH SVCS & CHGS	\$444.50	1
			DEVELOPMENTAL SERVICES OF IOWA		
			HUMAN RES PROV CHGS	\$7,620.48	1
			DEVRIES, DOUGLAS E		
			OTH SVCS & CHGS	\$42.00	1
			DEWALT SERVICE CENTER		
			OTH SVCS & CHGS	\$3,599.92	1
			DIAGNOSTIC IMAGING ASSOC		
			PERSONAL SERVICES	\$50.40	2
			DIAMOND VOGEL PAINT	SUPPLIES	\$18.75
			DIAMOND VOGEL PAINT		
			CAPITAL OUTLAYS	\$1,467.15	4
			DIAMOND VOGEL PAINT (PO)		
			CAPITAL OUTLAYS	\$4,650.00	1
			DICKINSON, MACKAMAN, TYLER		
			OTH SVCS & CHGS	\$614.00	1
			DIRKS, JODI TRIMBLE (FEC)		
			OTH SVCS & CHGS	\$376.85	1
			DOMINO'S PIZZA	SUPPLIES	\$96.35
			DOORS, INC.	CAPITAL OUTLAYS	\$84.82
			DSM AREA REGIONAL TRANSIT AUTH		
			HUMAN RES PROV CHGS	\$1,209.00	3
			EASTERN IOWA THERAPEUTICS PC		
			PERSONAL SERVICES	\$6,055.57	9
			EASTERN IOWA TIRE	SUPPLIES	\$1,715.30
			EASTVIEW CIRCLE APTS LLP		
			HUMAN RES PROV CHGS	\$200.00	1
			ED ROEHR SAFETY PRODUCTS		
			SUPPLIES	\$646.90	2
			ELECTRONIC ENGINEERING CO.		
			OTH SVCS & CHGS	\$129.28	2
			ELSIE MASON MANOR		
			HUMAN RES PROV CHGS	\$50.00	2
			ESSEL IOWA HOSPITALITY LLC		
			HUMAN RES PROV CHGS	\$533.00	1
			EVANS, CHRISTY (FEC)		
			OTH SVCS & CHGS	\$159.84	1
			EVANS, JAY (SHERIFF'S OFFICE)		
			PERSONAL SERVICES	\$772.56	1
			EYERLY BALL CMHS		
			HUMAN RES PROV CHGS	\$4,393.75	2
			EYERLY-BALL COMMUNITY MENTAL		
			HUMAN RES PROV CHGS	\$115,003.36	15
			FACTORY MOTOR PARTS	SUPPLIES	\$289.83
			FAREWAY GROCERY	SUPPLIES	\$71.98
			FAREWAY GROCERY STORE		
			OTH SVCS & CHGS	\$9.58	1
			FEDERAL ADVOCATES INC		
			OTH SVCS & CHGS	\$5,000.00	1
			FEDEX	OTH SVCS & CHGS	\$224.83
			FIFIELD PHARMACY	SUPPLIES	\$186.79
			FIRST BANK CARD	SUPPLIES	\$234.69
			FIRST BANK CARD		
			OTH SVCS & CHGS	\$250.06	5
			FIRST CHOICE DISTRIBUTING		
			SUPPLIES	\$2,108.10	2
			FLEMING, ALYSON		
			HUMAN RES PROV CHGS	\$375.00	1
			FRANKLIN PHARMACY		
			PERSONAL SERVICES	\$818.52	1
			FREILINGER, SARAH A		
			OTH SVCS & CHGS	\$144.86	1
			FRITO LAY, INC	SUPPLIES	\$1,902.60
			FUNK, WILLIAM	OTH SVCS & CHGS	\$39.60
			G & S SERVICE INC		
			OTH SVCS & CHGS	\$525.00	2
			GALLAGHER BENEFIT SERVICES INC		
			OTH SVCS & CHGS	\$2,500.00	1
			GENESIS MENTAL HEALTH ASSOCIATES LLC		
			HUMAN RES PROV CHGS	\$88.00	1
			GHORMLEY, HUGH		
			HUMAN RES PROV CHGS	\$2,677.50	1
			GLACIER PROPERTIES L.C.		
			HUMAN RES PROV CHGS	\$430.00	1
			GLAXOSMITH KLINE	SUPPLIES	\$2,210.00
			GLOBAL SYSTEMS INTEGRATION INC		
			OTH SVCS & CHGS	\$6,000.00	1
			GOLDEN CIRCLE BEHAVIORAL HLTH.		
			HUMAN RES PROV CHGS	\$16,829.06	4
			GRAHAM COMMERCIAL TIRE		
			SUPPLIES	\$341.40	1
			GREAT AMERICAN OUTDOORS		
			SUPPLIES	\$11.82	1
			GUILLOZ, SANDRA SUE		
			OTH SVCS & CHGS	\$42.00	1
			GUS FARMS & HOME JUICE	SUPPLIES	\$20.25
			H & S FEED AND COUNTRY STORE, INC		
			SUPPLIES	\$201.87	1
			HACHMANN, TODD (FEC)		
			OTH SVCS & CHGS	\$247.53	1
			HAEFNER, STEVE	SUPPLIES	\$120.00
			HAMILTON'S FUNERAL HOME INC.		
			HUMAN RES PROV CHGS	\$775.00	1
			HAMMER MEDICAL SUPPLY		
			PERSONAL SERVICES	\$269.80	1
			HANIFEN CO INC		
			OTH SVCS & CHGS	\$427.50	1
			HARBOR OF HOPE MISSION		
			HUMAN RES PROV CHGS	\$1,040.00	4
			HAWKEYE FOOD	SUPPLIES	\$5,689.41
			HENDERSON, CHARLES		
			HUMAN RES PROV CHGS	\$225.50	1
			HENSLEY, CONNIE (SHERIFF'S OFFICE)		
			PERSONAL SERVICES	\$640.77	1
			HERRSTROM, BRIAN	SUPPLIES	\$120.00
			HERRSTROM, BRIAN		
			OTH SVCS & CHGS	\$18.00	1
			HEWLETT PACKARD	SUPPLIES	\$538.69
			HILLYARD/DES MOINES SANITARY SUPPLY		
			SUPPLIES	\$362.70	1
			HOME DEPOT CREDIT SERVICES		
			CAPITAL OUTLAYS	\$122.65	1
			HOPE INC		
			HUMAN RES PROV CHGS	\$11,613.36	4
			HOTSY CLEANING SYSTEM INC		
			SUPPLIES	\$1,000.00	1
			HOTT, DAVID		
			HUMAN RES PROV CHGS	\$435.00	1
			HRUBES, DAN	OTH SVCS & CHGS	\$30.00
			HY-VEE FOOD STORE	#1759	
			HUMAN RES PROV CHGS	\$18.03	1
			HY-VEE FOOD STORE	#1888	
			OTH SVCS & CHGS	\$73.27	1
			HY-VEE FOOD STORE	#01136	
			SUPPLIES	\$14.09	1
			INDIANOLA RESIDENTIAL		
			HUMAN RES PROV CHGS	\$1,297.66	1
			INFOMAX OFFICE SYSTEMS INC.		
			OTH SVCS & CHGS	\$190.32	1
			INSIGHTSOFTWARE.COM INC		
			OTH SVCS & CHGS	\$21,138.38	1
			INTOXIMETERS INC.		
			OTH SVCS & CHGS	\$58.50	1
			IOWA COALITION AGAINST SEXUAL ASSAULT		
			OTH SVCS & CHGS	\$2,258.00	1
			IOWA DEPARTMENT OF PUBLIC HEALTH		
			OTH SVCS & CHGS	\$60.00	1
			IOWA DEPT. OF PUBLIC SAFETY		
			OTH SVCS & CHGS	\$17,162.97	1
			IOWA DIAGNOSTIC IMAGING		
			PERSONAL SERVICES	\$1,586.40	2
			IOWA HEALTH HOME CARE HME		
			PERSONAL SERVICES	\$116.00	1
			IOWA METHODIST OCCUPATIONAL MEDICINE		
			PERSONAL SERVICES	\$496.47	2
			IOWA ORTHOPAEDIC CENTER,PC (PAYMENTS)		
			PERSONAL SERVICES	\$442.70	3
			IOWA PHYSICIANS CLINIC MEDICAL		
			PERSONAL SERVICES	\$445.50	2
			IOWA PHYSICIANS CLINIC MEDICAL		
			OTH SVCS & CHGS	\$185.00	1
			IOWA RADIOLOGY		
			PERSONAL SERVICES	\$48.00	1
			IPJ MEDIA, LLC		
			OTH SVCS & CHGS	\$1,300.00	1
			JANSSEN, CARMEN		
			HUMAN RES PROV CHGS	\$295.00	2
			JENNIFER KRUSE, M.A., LMHC, PLLC		
			HUMAN RES PROV CHGS	\$75.00	1
			JESTER INSURANCE SERVICES		
			OTH SVCS & CHGS	\$2,000.00	1
			JIM'S JOHNS INC		
			OTH SVCS & CHGS	\$200.00	1
			JOENS, DAVE (PLANNING)		
			OTH SVCS & CHGS	\$37.20	1
			JOHNSTON CONSTRUCTION INC		
			HUMAN RES		

POLK COUNTY NOTICES

APPE, KRISTY	OTH SVCS & CHGS	\$348.00	1	HUMAN RES PROV CHGS	\$1,434.51	2	OTH SVCS & CHGS	\$36.80	1	HUMAN RES PROV CHGS	\$628.00	2	
LINN COUNTY SHERIFF				O'HALLORAN INTERNATIONAL, INC.			SHERWIN WILLIAMS			WILLOW BEND II LP			
HUMAN RES PROV CHGS	\$31.32	1		SUPPLIES	\$645.33	5	OTH SVCS & CHGS	\$160.26	3	HUMAN RES PROV CHGS	\$185.00	1	
LITWILLER, JIMMY				O'REILLY AUTOMOTIVE, INC.			SHOPPERS SUPPLY-DES MOINES			WILLOW HEIGHTS INC			
HUMAN RES PROV CHGS	\$628.00	1		SUPPLIES	\$71.64	1	SUPPLIES	\$31.96	1	HUMAN RES PROV CHGS	\$1,975.62	1	
LOSE, MICHAEL (SHERIFF'S OFFICE)				OCWEN LOAN SERVICING LLC			SHRED-IT DES MOINES			WILSON, DEEGE, DOLLAR, DESPOTOVICH & REI			
PERSONAL SERVICES	\$778.86	1		HUMAN RES PROV CHGS	\$650.00	1	OTH SVCS & CHGS	\$1,802.00	1	OTH SVCS & CHGS	\$591.00	2	
LOWE'S SUPPLIES	\$169.00	1		OHNMUS, JUDITH			SHUCK-BRITSON, INC.			WINDSTREAM			
MACNEIR, DONNA				CHGS FOR SVCS: NON-STAT. FEES	\$100.00	1	OTH SVCS & CHGS	\$4,542.86	1	OTH SVCS & CHGS	\$59.61	1	
OTH SVCS & CHGS	\$62.72	1		OLSON, TREVA R			SOUTHLAND MEDICAL CORP			WOODLAND WEST ASSOCIATES LP			
MADSEN, JACOB LEIGH				OTH SVCS & CHGS	\$195.36	1	SUPPLIES	\$196.36	1	HUMAN RES PROV CHGS	\$430.00	1	
OTH SVCS & CHGS	\$34.00	1		OUTLOOK MGMT LLC DBA NATIONAL VENDING	\$580.75	1	STEIN, THOMAS M.			WURTH/SERVICE SUPPLY, INC			
MAHATME, MAYURESH R.				SUPPLIES			OTH SVCS & CHGS	\$91.02	1	SUPPLIES	\$64.56	1	
OTH SVCS & CHGS	\$132.09	1		PAPER CORPORATION (THE)			STERICYCLE, INC.			WWCON INC			
MAINSTAY SYSTEMS INC				SUPPLIES	\$5,880.00	1	OTH SVCS & CHGS	\$1,849.87	2	HUMAN RES PROV CHGS	\$115.00	1	
OTH SVCS & CHGS	\$237.00	1		PAPER CORPORATION (THE)			STEWART, ROBERT			XEROX CORP			
MAINSTREAM LIVING INC (UNITY PLACE)				OTH SVCS & CHGS	\$691.20	1	HUMAN RES PROV CHGS	\$451.00	1	OTH SVCS & CHGS	\$15,153.92	8	
HUMAN RES PROV CHGS	\$350.00	1		PARTON, MICHAEL N			STONE, DIANE C.			XPEDX (PO)	OTH SVCS & CHGS	\$176.08	
MALLARD VIEW INC				OTH SVCS & CHGS	\$66.60	2	OTH SVCS & CHGS	\$40.52	1	YOUTH & SHELTER SERVICES INC.			
HUMAN RES PROV CHGS	\$2,529.60	1		PASSAGEWAY			STRAWHACKER & ASSOCIATES LLC			HUMAN RES PROV CHGS	\$1,772.70	1	
MANNING PROPERTIES LLC				HUMAN RES PROV CHGS	\$5,248.50	3	HUMAN RES PROV CHGS	\$42,925.41	3	ZAJEC, JUDY KAYE			
HUMAN RES PROV CHGS	\$500.00	1		PENDLETON, JESSICA L.			STRUTHERS BROS. KAWASAKI-			OTH SVCS & CHGS	\$34.00	1	
MANNO, MICHAEL J.				OTH SVCS & CHGS	\$65.21	1	SUPPLIES	\$573.62	2	ZEE MEDICAL SERVICE COMPANY			
OTH SVCS & CHGS	\$186.00	1		PENSKE TRUCK LEASING			SUNBURST APARTMENT LTD			SUPPLIES	\$23.75	1	
MARIE GRABENBAUER & ASSOCIATES				OTH SVCS & CHGS	\$244.65	1	HUMAN RES PROV CHGS	\$630.00	1	IOWA EVENTS CENTER -			
OTH SVCS & CHGS	\$5,580.00	1		PERFORMANCE FOOD GROUP			TARGET STORES SUPPLIES	\$30.39	1	MARCH 24, 2012 THRU APRIL 6, 2012			
MARSHALL & SONS CONSTRUCTION				SUPPLIES	\$2,514.58	3	TARGET STORES			ADP, Inc.			
HUMAN RES PROV CHGS	\$5,406.00	1		PERKINELMER GENETICS INC			HUMAN RES PROV CHGS	\$93.82	1	Computer/Data Processing(Outside)	\$598.38		
MARTIN BROTHERS DIST. CO., INC				OTH SVCS & CHGS	\$50.00	1	TASER INTERNATIONAL HEADQUARTERS			AmeriPride Linen & Apparel			
SUPPLIES	\$3,409.92	1		PERRY'S SERVICE STATION			OTH SVCS & CHGS	\$695.00	1	Equipment Rental	\$1,111.05		
MARTIN MARIETTA AGGREGATES				HUMAN RES PROV CHGS	\$88.01	2	THOMSON, PATRICIA EILEEN			Baldwin Supply Company			
SUPPLIES	\$285.03	1		PHAM, NAM HIEP NGHIA			OTH SVCS & CHGS	\$32.00	1	Building Supplies	\$104.79		
MAURO, MICHELLE				OTH SVCS & CHGS	\$37.20	1	TIMBERLAND PARTNERS XXIII, LLP			Consolidated Electrical Dist.			
OTH SVCS & CHGS	\$104.34	1		PLUMB SUPPLY SUPPLIES	\$159.05	2	HUMAN RES PROV CHGS	\$430.00	1	Building Repairs & Maintenance	\$1,031.00		
MC CLISH, MIKE				POLK COUNTY EXTENSION OFFICE			TIMBERLAND PARTNERS XXIV, LLP			Central Iowa Mechanical			
HUMAN RES PROV CHGS	\$825.00	2		OTH SVCS & CHGS	\$90.00	1	HUMAN RES PROV CHGS	\$381.00	1	Event Expense	\$987.06		
MC CLISH, TODD				POLK COUNTY HEALTH SERVICES			TOMPKINS INDUSTRIES (PO)			CenturyLink Telephone	\$624.91		
HUMAN RES PROV CHGS	\$850.00	2		HUMAN RES PROV CHGS	\$126,555.67	7	SUPPLIES	\$163.50	1	CenturyLink Telephone	\$10,016.08		
MC MASTER CARR SUPPLIES	\$731.53	2		POLK COUNTY TREASURER (PV'S)			TOMPKINS INDUSTRIES, INC.			C.H. McGuiness Co			
MC MILLAN, SARA (VICTIM SVCS)				HUMAN RES PROV CHGS	\$2,413.00	1	SUPPLIES	\$1,544.51	5	Building Repairs & Maintenance	\$221.38		
OTH SVCS & CHGS	\$79.45	1		PRALL, JILL (FEC)			TONER PLACE (THE) SUPPLIES	\$356.25	2	Cintas Corporation #762			
MCINROY, VICKI LYNN				OTH SVCS & CHGS	\$546.68	1	TOWNSEND, KAREN J			Uniforms & Laundry	\$46.95		
OTH SVCS & CHGS	\$34.80	1		PRAXAIR DISTRIBUTION INC			OTH SVCS & CHGS	\$36.80	1	Combined Utilities Box Systems			
MCKESSON GENERAL MEDICAL CORP.				SUPPLIES	\$16.79	1	TRANS IOWA, L.C.			Building Supplies	\$374.73		
SUPPLIES	\$24.28	1		PRIMARY HEALTH CARE INC			HUMAN RES PROV CHGS	\$16,101.48	3	Contemporary Services Corp			
MEDICAP PHARMACY - INDIANOLA				HUMAN RES PROV CHGS	\$10,000.00	1	TRANS IOWA, L.C.			Building Security	\$18,362.29		
HUMAN RES PROV CHGS	\$178.27	1		PRINE & CORSELLO LAW FIRM			OTH SVCS & CHGS	\$896.50	1	Crystal Clear Water Co.			
MEEK, NINA				HUMAN RES PROV CHGS	\$797.50	3	TREASURER-STATE OF IOWA			Office Supplies	\$105.30		
HUMAN RES PROV CHGS	\$126.00	1		PROTEX CENTRAL			MISCELLANEOUS	\$1,855.50	1	Des Moines Register	Event Expense	\$2,694.51	
MENARDS SUPPLIES	\$467.53	8		MISCELLANEOUS	\$148.75	1	TRIPLETT OFFICE ESSENTIALS			Dotzenrod, Ruth			
MENARDS	OTH SVCS & CHGS	\$32.45	1	PTS OF AMERICA, LLC			SUPPLIES	\$1,810.77	6	Travel & Entertainment	\$22.00		
MENARDS	CAPITAL OUTLAYS	\$23.99	1	OTH SVCS & CHGS	\$300.00	1	U.S. CELLULAR	OTH SVCS & CHGS	\$113.01	1	Dunn & Company	Building Supplies	\$483.32
MENTAL HEALTH CENTER OF NORTH IOWA				PUBLIC SAFETY VOLUNTEER INSTITUTE			UGOLINI, RON	OTH SVCS & CHGS	\$30.00	1	Ecolab Pest Elim Div	Exterminator	\$610.00
HUMAN RES PROV CHGS	\$302.00	2		OTH SVCS & CHGS	\$375.00	1	UHLE, ROBERT A.	SUPPLIES	\$30.00	1	Electrical Engineering & Equip		
MERCY CLINICS INC				QUAIL HOLLOW FARM SUPPLIES	\$1,388.40	2	UNDERWOOD, BLAIR JOSEPH			Building Supplies	\$148.94		
PERSONAL SERVICES	\$299.20	1		QUAIL ROCK RANCH LLC			OTH SVCS & CHGS	\$37.20	1	FedEx Postage	\$59.81		
MERCY PROFESSIONAL PRACTICE ASSOC				SUPPLIES	\$1,032.00	1	UNITED REFRIGERATION, INC			Ferrellgas Building Supplies	\$95.25		
PERSONAL SERVICES	\$851.70	4		QUALITY STRIPING INC DBA DPLM			SUPPLIES	\$164.93	1	Flack Adam L.			
MERIC PROPERTY MANAGEMENT LLC				SUPPLIES	\$31,795.80	1	UNITED REFRIGERATION, INC			Travel & Entertainment	\$324.67		
HUMAN RES PROV CHGS	\$430.00	1		QUICK FUEL FLEET SERVICES INC			OTH SVCS & CHGS	\$196.90	2	Hilltop Tire Service			
MEYER, MICHAEL				SUPPLIES	\$6,830.15	1	UNITED STATES POSTAL SERVICE			Vehicle Repairs & Maintenance	\$248.86		
HUMAN RES PROV CHGS	\$150.00	1		R KROHN PROPERTIES II LLC			OTH SVCS & CHGS	\$1,350.00	1	IATSE Local 67			
MID-IOWA WORKSHOPS, INC.				HUMAN RES PROV CHGS	\$425.00	1	UTILITY EQUIPMENT CO.	SUPPLIES	\$67.44	1	Union Dues - Payable	\$1,001.39	
HUMAN RES PROV CHGS	\$283.01	1		RADIO CITY MOBILE HOME PARK			VALGOI, ROY	OTH SVCS & CHGS	\$226.44	1	IATSE National Benefit Funds		
MIDAMERICAN ENERGY				HUMAN RES PROV CHGS	\$377.04	1	VAN WALL EQUIPMENT INC			Union Health & Welfare - Payable	\$6,258.69		
OTH SVCS & CHGS	\$6,193.74	4		RADISH (THE)	OTH SVCS & CHGS	\$300.00	1	SUPPLIES	\$1,379.49	1	IKON Financial Services		
MIDAMERICAN ENERGY (GA'S ONLY)				RANDOLPH INVESTMENT CORP.			VAN WALL EQUIPMENT, INC.			Equipment Leases	\$994.11		
HUMAN RES PROV CHGS	\$201.02	2		HUMAN RES PROV CHGS	\$3,091.00	7	SUPPLIES	\$20.13	1	Intl Union of Operating			
MIDWEST AUTOMATIC FIRE				REINHARDT, JOHN (FEC)			VARIABLE MEASURES LLC			Union Dues - Payable	\$466.00		
CAPITAL OUTLAYS	\$600.00	1		OTH SVCS & CHGS	\$355.76	1	HUMAN RES PROV CHGS	\$375.00	1	Johnson Controls			
MIDWEST OFFICE TECHNOLOGY, INC				REINHART FOODS SUPPLIES	\$2,087.14	2	VERA FRENCH MENTAL HEALTH CTR			Equipment Repairs & Maintenance	\$1,462.00		
OTH SVCS & CHGS	\$659.22	3		RICHMOND CENTER			HUMAN RES PROV CHGS	\$94.28	1	Rochester Armored Car Co, Inc.			
MIDWESTERN CULVERT, LTD.				HUMAN RES PROV CHGS	\$487.08	2	VERIDIAN CREDIT UNION			Protective Services	\$541.20		
SUPPLIES	\$268.06	1		ROBERT HALF TECHNOLOGY			HUMAN RES PROV CHGS	\$430.00	1	LINA	Employee Benefits	\$153.37	
MILLER HARDWARE, INC.	SUPPLIES	\$3.50	1	OTH SVCS & CHGS	\$2,366.88	2	VERIZON WIRELESS			Matheson Tri-Gas, Inc.			
MILLER HARDWARE, INC.				ROGERS LAW FIRM PLLC			OTH SVCS & CHGS	\$675.33	1	Building Supplies	\$95.18		
CAPITAL OUTLAYS	\$2.76	1		HUMAN RES PROV CHGS	\$825.00	1	VILLAGE GREEN PARTNERSHIP			Cyndi Lorenzen	Dues & Subscriptions	\$20.00	
MINISTRY PLACE LLC				SALVATION ARMY			HUMAN RES PROV CHGS	\$2,135.00	3	LSREF2 Baron, LLC	Electric	\$1,153.75	
HUMAN RES PROV CHGS	\$365.00	1		HUMAN RES PROV CHGS	\$49.99	1	VOORHEES, BRADLEY JASON			M&M Cartage, Inc.	Event Expense	\$339.00	
MITCHELL INTERNATIONAL, INC				SANFORD OPTICIANS SUPPLIES	\$379.00	2	OTH SVCS & CHGS	\$36.00	1	Mediacom	Event Expense	\$1,113.20	
PERSONAL SERVICES	\$25.50	1		SANOFI PASTEUR INC SUPPLIES	\$9,510.38	1	W. W. GRAINGER, INC.			Menards - Clive	Building Supplies	\$19.94	
MOSAIC				SAVAGE, DIANA L (ELDERLY SVCS)			OTH SVCS & CHGS	\$358.58	1	Menards - Ankeny	Building Supplies	\$85.40	
HUMAN RES PROV CHGS	\$6,901.71	1		OTH SVCS & CHGS	\$210.35	1	WALDINGER CORPORATION			Menards - Des Moines			
MP CONSTRUCTION				SCHMUNK, GREGORY A.			CAPITAL OUTLAYS	\$27,190.00	1	Building Supplies	\$507.81		
HUMAN RES PROV CHGS	\$5,545.00	1		OTH SVCS & CHGS	\$164.16	2	WALSH DOOR & HARDWARE CO			MidAmerican Energy Co			
MR FREEZE HTG & A/C				SCHUMANN, CHRISTINE M.			SUPPLIES	\$111.48	1	Electric - Gas	\$15,848.33		
HUMAN RES PROV CHGS	\$1,825.00	3		OTH SVCS & CHGS	\$132.09	1	WARD, BREANNE D.			Nationwide Office Cleaners LLC			
NADING LAW FIRM				SCHWENK, RICKELL			OTH SVCS & CHGS	\$89.91	1	Event Expense-Contract Cleaning	\$20,920.65		
HUMAN RES PROV CHGS	\$185.00	2		OTH SVCS & CHGS	\$1,038.89	1	WEITZ COMPANY INC	\$542,884.00	1	OPN Architects, Inc.			
NAPA AUTO PARTS SUPPLIES	\$983.02	10		SCI IOWA FUNERAL SERVICES, INC			WELBOURN, GREGORY LEE			Signage Production	\$404.11		
NATUREWATCH SUPPLIES	\$187.84	1		HUMAN RES PROV CHGS	\$775.00	1	PERSONAL SERVICES	\$704.70	1	Payless Office Products, Inc.			
NELSON, SONJA				SECRETARY OF STATE			WEST CENTRAL			Office Supplies	\$330.00		
OTH SVCS & CHGS	\$787.50	5		OTH SVCS & CHGS	\$30.00	1	HUMAN RES PROV CHGS	\$141.44	1	PC Connection Sales Corp	Computer	\$349.00	
NEMMERS, PATSY				SECURITY LOCKSMITHS SUPPLIES	\$14.60	1	WEST CENTRAL CO-OP SUPPLIES	\$983.58	1	Petty Cash - IA Events Center			
PERSONAL SERVICES	\$618.53	1		SERVE OUR YOUTH NETWORK			WHITE CAP CONSTRUCTION SUPPLY			Travel & Entertainment - Equipment Rental			
NETWORKS, INC. SUPPLIES	\$584.50	1		OTH SVCS & CHGS	\$7,372.11	3	CAPITAL OUTLAYS	\$19.99	1	Shaw, William			
NEXTEL COMMUNICATIONS													

POLK COUNTY NOTICES

Building Supplies	\$868.06
Stitzell Electric Supply	
Building Supplies	\$142.80
Tennant Sales & Service Co	
Building Repairs & Maintenance	\$1,141.58
The Waldinger Corporation	
Equipment Repairs & Maintenance	\$4,720.60
Windstream Baker Solutions Inc	
Computer	\$302.50
Ziegler, Ryan R.	
Travel & Entertainment	\$73.79
Ovations Due to Ovations	\$229,655.34
Jeffrey A Cronin	
Payroll Check Replacement	\$246.17
POLK COUNTY EMPLOYEE INSURANCE	
TO BE PAID 4-10-2012	
Wellmark	
Health Insur Claims	\$241,150.34
Principal Financial	
Health Insur Claims	\$9,406.40
Principal Financial	
Health Insur Claims	\$8,346.42

OFFICIAL PUBLICATION
Des Moines,Iowa
April 3, 2012
Tuesday, 9:30 a.m.
PROCEEDINGS OF THE POLK COUNTY
BOARD OF SUPERVISORS

The Polk County Board of Supervisors met in regular session Tuesday, April 3, 2012 at 9:30 a.m.

MEMBERS PRESENT: E.J. Giovannetti, Robert Brownell, John F. Mauro, Tom Hockensmith, Angela Connolly.

LET THE RECORD SHOW Supervisor Hockensmith is out of the county and his physical presence was impossible. He will be participating in the meeting by telephone, which is allowed per Iowa Code Chapter 21.8 and his votes will be recorded.

Moved by Mauro, Seconded by Brownell to dispense with the reading of the March 27, 2012 minutes and they stand approved as printed.

VOTE YEA: Giovannetti, Brownell, Mauro, Hockensmith, Connolly.

The Bills as certified by the County Auditor were allowed or disallowed on each according to the certified list.

VOTE YEA: Giovannetti, Brownell, Mauro,

Hockensmith, Connolly.

AWARDS: Chairperson Connolly presented the Employee of the Month Award to Ty Stamper, General Services Department.

PROCLAMATION: Proclamation recognizing the Polk County Sheriff and staff as recipient of the Mary Louise Smith Human Rights Award.

PUBLIC HEARING: TONINI SEWER EXTENSION PROJECT

Proof of Publication is on file with the Clerk of the Board. No one appeared for or against. Public Hearing closed.

RESOLUTION: Resolution accepting bid from The Underground Company for the Tonini Sewer Extension Project.

VOTE YEA: Giovannetti, Brownell, Mauro, Hockensmith, Connolly.

APPOINTMENTS: Moved by Brownell, Seconded by Mauro that the following Resolution be adopted: BE IT FURTHER RESOLVED that the individuals named on this Memorandum be approved for personnel action:

Kristin Exline, Secretary, CFYS, \$46,923 beginning April 9, 2012

Paul Houston, Investigator, Co Attorney, \$82,676 beginning April 1, 2012

Angela Owen, Detention Supr, Sheriff, \$55,108 beginning April 7, 2012

Robert Rice, Interim Dir of Public Works, \$114,180 beginning March 31, 2012

Ryan Scrivner, Detention Supr, Sheriff, \$55,108 beginning April 7, 2012

VOTE YEA: Giovannetti, Brownell, Mauro, Hockensmith, Connolly.

RESOLUTIONS: Resolution approving agreement amendment with Iowa Department of Public Health for Community Transformation Grant Community Projects.

VOTE YEA: Giovannetti, Brownell, Mauro, Hockensmith, Connolly.

Resolution ordering destruction of noxious weeds and other offensive growth and authorizing the Auditor to publish notice.

VOTE YEA: Giovannetti, Brownell, Mauro, Hockensmith, Connolly.

Resolution approving right-of-way contracts for the Tonini Sewer Extension Project.

VOTE YEA: Giovannetti, Brownell, Mauro, Hockensmith, Connolly.

Resolution accepting bid from Fexsteve Limited for rehabilitation of a home at 4725 NW 48th Street.

VOTE YEA: Giovannetti, Brownell, Mauro, Hockensmith, Connolly.

Resolution approving schedule of assessments for the health nuisance abatements.

VOTE YEA: Giovannetti, Brownell, Mauro, Hockensmith, Connolly.

Resolution approving position modifications within the Sheriff's Office.

VOTE YEA: Giovannetti, Brownell, Mauro, Hockensmith, Connolly.

Resolution approving amendment to 28E agreement with Neighborhood Finance Corporation.

VOTE YEA: Giovannetti, Brownell, Mauro, Hockensmith, Connolly.

Resolution approving Second Amendment to the Amended and Restated Agreement for Des Moines Regional Transit Authority.

VOTE YEA: Giovannetti, Brownell, Mauro, Hockensmith, Connolly.

Moved by Brownell, Seconded by Giovannetti to adjourn until April 10, 2012 at 9:30 a.m.

VOTE YEA: Giovannetti, Brownell, Mauro, Hockensmith, Connolly.

ANGELA CONNOLLY
CHAIRPERSON BOARD OF SUPERVISORS

JAMIE FITZGERALD
POLK COUNTY AUDITOR

No qualified individuals with a disability will be excluded on the basis of a disability from participation in meetings, hearings, programs, activities or services conducted by Polk County. To request information in an alternative format or request an accommodation to participate in a meeting, hearing, program, activity or service, contact the office conducting the meeting or offering the program, activity or service.

NOTICE OF PUBLIC HEARING

Polk County will be holding a Public Hearing to review the proposed vacation of unused road right-of-way no longer in public use, known as Lot "E" of Avon Gardens, an official plat in Section 33, T-78-N, R-23-W, Allen Township, Polk County, Iowa, and described as follows:

A parcel of land known as Lot "E" of Avon Gardens, an Official Plat in Section 33, T-78-N, R-23-W, of the 5th PM, Polk County, Iowa.

The proposed vacation is made with reservations of right-of-way easements

for existing public utilities (electric, gas, communication, cable TV, water and sanitary sewer) within the above described parcel for the right to service said utilities: and

The purpose of this Public Hearing is to inform area residents of Polk County of this proposed action and to address citizen's concerns. The Public Hearing location and time are as follows:

April 24, 2012 – 9:30 a.m.
County Administrative Building, Room 120
111 Court Avenue
Des Moines, Iowa

All interested persons are encouraged to attend this hearing. Written comments on this proposal may also be submitted prior to the hearing. Questions regarding this hearing or the availability of documentation may be directed to the Polk County Public Works Office at 515-286-3705.

NOTICE OF PUBLIC HEARING
POLK COUNTY DEPARTMENT OF GENERAL SERVICES

You are hereby notified that a Public Hearing will be held at 9:30 am, Tuesday April 24, 2012 in Room 120, county Administration Building, 111 Court Avenue, Des Moines, Iowa, at which time any interested party may appear and speak for or against Polk County proposing to lease purchase certain equipment necessary for the operation of the Polk County Supplemental Foods Program; for a period of sixty (60) months, with the total obligation to Polk County of \$472.00 per month. The equipment will replace outdated equipment and provide increased workflow efficiencies and production capacity. Oral or written objections from any County resident or property owner will be received and considered by the Board of Supervisors at a public hearing in room 120, Polk County Administrative Office Building, 111 Court Avenue, Des Moines, Iowa , at 9:30 am on April 24, 2012.

Copies of the proposed lease/ purchase and maintenance agreement are available at the office of the Polk County Auditor, Room 230 of the Polk County Administration Building. Published by order of the Polk County Board of Supervisors, Polk County, Iowa

PUBLIC NOTICES

PUBLIC NOTICES
DEADLINES AND REQUIREMENTS

The deadline for public notices is 3 p.m. Wednesday, 7 business days prior to publication date. TO ENSURE ACCURACY, NO PUBLIC NOTICES WILL BE ACCEPTED BY FAX OR TELEPHONE.

We must be notified of any changes to or cancellations of previously submitted notices no later than noon Thursday prior to publication.

Notices should be typed (including all signatures, preferably double-spaced) and accompanied by a cover letter stating any publication requirements (such as the number of times the notice is to be published and whether it must be published by a certain date), whom to bill, and a phone number at which you can be reached should any question arise.

When submitting by mail, send all public notices to:

Business Record
Attn: Michea Boyd
The Depot at Fourth
100 Fourth St.
Des Moines, Iowa 50309
(515) 288-3338 ext. 217

By e-mail, send public notices to: publicnotices@bpcdm.com.

E-mails should be sent either in a Microsoft Word or Excel document, Text, or PDF.

Please direct all inquiries concerning billing and affidavits of publication to Jeanne Bowles at (515) 288-3338 ext. 436.

NOTICE OF PROOF OF WILL
WITHOUT ADMINISTRATION

The Iowa District Court
Polk County

Probate No. ES 63457

IN THE MATTER OF THE ESTATE OF
ELIZABETH FAYE MCCLELLAND, Deceased.
To All Persons Interested in the Estate of
ELIZABETH FAYE MCCLELLAND, Deceased, who

died on or about November 1st, 2011:

You are hereby notified that on the 23rd day of February, 2012, the last will and testament of ELIZABETH FAYE MCCLELLAND, deceased, bearing date of the 17th day of June, 1971, was admitted to probate in the above named court and there will be no present administration of the estate. Any action to set aside the will must be brought in the district court of the county within the later to occur of four months from the date of the second publication of this notice or one month from the date of mailing of this notice to all heirs of the decedent and devisees under the will whose identities are reasonably ascertainable, or thereafter be forever barred.

Dated this 29th day of March, 2012.

Arthur F. McClelland
Proponent

Steven C. Despotovich, ICIS PIN No: AT0002014
Attorney for estate
1601 22nd Street, Suite 300
West Des Moines, Iowa 50266
Date of second publication
20th day of April, 2012

ORIGINAL NOTICE FOR PUBLICATION

In The Iowa District Court
For Polk County

Equity No. EQCE070858

FEDERAL NATIONAL MORTGAGE ASSOCIATION, 52-0883107,
Plaintiff,
vs.
AMANDA RIDLING AND JON MAHER AKA JOHN MAHER AKA JONATHON MAHER; C & J LEASING CORP.; SPOUSE OF JON MAHER AKA JOHN MAHER AKA JONATHON MAHER, IF ANY; STATE OF IOWA, IOWA DEPARTMENT OF HUMAN SERVICES; SUSAN E. MAHERS; Defendant.

TO THE ABOVE NAMED DEFENDANTS:

You are hereby notified that there is a petition on file in the office of the clerk of the above court which petition prays for a judgment in rem against the property involved in this action for the sum of \$48,781.61 with interest at 7.5% per annum from and including July 1, 2011, on the promissory note executed by Amanda Ridling and mortgage executed by Amanda Ridling and John Maher aka Jonathon Maher to Mortgage Electronic Registration Systems, Inc. and assigned to Plaintiff, who is the sole and absolute owner thereof.

Said note, together with the mortgage given to secure the same are due and payable by reason of the failure of the Defendants Amanda Ridling and John Maher aka Jonathon Maher to pay the installments of principal when due. Plaintiff also prays in said Petition for the foreclosure of said mortgage dated August 27, 2007 recorded in Book 12356, Page 466 in the Recorder's Office of Polk County, Iowa, with said note dated August 27, 2007 on the following described property, to-wit:

Lot 12 in Block 9 in Eshbaugh and West's Addition to the Town of Chesterfield, an Official Plat, now included in and forming a part of the City of Des Moines, Polk County, Iowa

and also asking that said mortgage be declared a prior and superior lien to that of each of the above named Defendants; for appointment of a receiver; for the amount paid by Plaintiff for attorneys' fees, abstract expense, costs and accruing costs of this action; that special execution issue for the sale of said real estate to satisfy said judgment, interest, attorneys' fees and costs and for such other and further relief as may be just and equitable.

FOR FURTHER PARTICULARS, SEE COPY OF PETITION NOW ON FILE.

THE PLAINTIFF HAS ELECTED FORECLOSURE WITHOUT REDEMPTION. THIS MEANS THAT THE SALE OF THE MORTGAGED PROPERTY

WILL OCCUR PROMPTLY AFTER ENTRY OF JUDGMENT UNLESS YOU FILE WITH THE COURT A WRITTEN DEMAND TO DELAY THE SALE. IF YOU FILE A WRITTEN DEMAND, THE SALE WILL BE DELAYED UNTIL SIX MONTHS FROM ENTRY OF JUDGMENT IF THE MORTGAGED PROPERTY IS YOUR RESIDENCE AND IS A ONE-FAMILY OR TWO-FAMILY DWELLING OR UNTIL TWO MONTHS FROM ENTRY OF JUDGMENT IF THE MORTGAGED PROPERTY IS NOT YOUR RESIDENCE OR IS RESIDENCE BUT NOT A ONE-FAMILY OR TWO-FAMILY DWELLING. YOU WILL HAVE NO RIGHT OF REDEMPTION AFTER THE SALE. THE PURCHASER AT THE SALE WILL BE ENTITLED TO IMMEDIATE POSSESSION OF THE MORTGAGED PROPERTY. YOU MAY PURCHASE AT THE SALE.

The Plaintiff's attorneys are Petosa, Petosa & Boecker, L.L.P. by Benjamin W. Hopkins, whose address is 1350 NW 138th Street, Suite 100, Clive, Iowa 50325-8308, telephone number (515) 222-9400, facsimile number (515) 222-9121.

You must serve a motion or answer on or before the 10th day of May, 2012 and within a reasonable time thereafter file your motion or answer in the Iowa District Court of Polk County, at the Courthouse in Des Moines, Iowa. If you do not, judgment by default may be rendered against you for the relief demanded in the Petition.

If you require the assistance of auxiliary aids or services to participate in court because of a disability, immediately call your district ADA coordinator at (515) 286-3394. (If you are hearing impaired, Call Relay Iowa TTY at 1-800-735-2942).

Randy Osborn
Clerk of the Above Court
Polk County Courthouse
Des Moines, Iowa 50309

YOU ARE ADVISED TO SEEK LEGAL ADVICE AT ONCE TO PROTECT YOUR INTERESTS.

Published in the Business Record on April 6 & 13 & 20, 2012.

PUBLIC NOTICES

ORIGINAL NOTICE FOR PUBLICATION

In The Iowa District Court
For Polk County

Equity No. EQCE070621

BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P., 94-1687665,
Plaintiff,

vs.

CHRISTOPHER C. HESS AKA CHRISTOPHER HESS; SPOUSE OF CHRISTOPHER C. HESS AKA CHRISTOPHER HESS, IF ANY; WEBSTER BANK, N.A.;

Defendant.

TO THE ABOVE NAMED DEFENDANTS:

You are hereby notified that there is a petition on file in the office of the clerk of the above court which petition prays for a judgment in rem against the property involved in this action for the sum of \$245,172.31 with interest at 6.25% per annum from and including April 1, 2010, on the promissory note executed by Christopher C. Hess and mortgage executed by Christopher C. Hess to Mortgage Electronic Registration Systems, Inc. and assigned to Plaintiff, who is the sole and absolute owner thereof.

Said note, together with the mortgage given to secure the same are due and payable by reason of the failure of the Defendants Christopher C. Hess to pay the installments of principal when due. Plaintiff also prays in said Petition for the foreclosure of said mortgage dated November 10, 2006 recorded in Book 11958, Page 620 in the Recorder's Office of Polk County, Iowa, with said note dated November 10, 2006 on the following described property, to-wit:

Lot 22 in Lakewood Cove Plat 1, an Official Plat, now included in and forming a part of the City of Des Moines, Polk County, Iowa

and also asking that said mortgage be declared a prior and superior lien to that of each of the above named Defendants; for appointment of a receiver, for the amount paid by Plaintiff for attorneys' fees, abstract expense, costs and accruing costs of this action; that special execution issue for the sale of said real estate to satisfy said judgment, interest, attorneys' fees and costs and for such other and further relief as may be just and equitable.

FOR FURTHER PARTICULARS, SEE COPY OF PETITION NOW ON FILE.

THE PLAINTIFF HAS ELECTED FORECLOSURE WITHOUT REDEMPTION. THIS MEANS THAT THE SALE OF THE MORTGAGED PROPERTY WILL OCCUR PROMPTLY AFTER ENTRY OF JUDGMENT UNLESS YOU FILE WITH THE COURT A WRITTEN DEMAND TO DELAY THE SALE. IF YOU FILE A WRITTEN DEMAND, THE SALE WILL BE DELAYED UNTIL SIX MONTHS FROM ENTRY OF JUDGMENT IF THE MORTGAGED PROPERTY IS YOUR RESIDENCE AND IS A ONE-FAMILY OR TWO-FAMILY DWELLING OR UNTIL TWO MONTHS FROM ENTRY OF JUDGMENT IF THE MORTGAGED PROPERTY IS NOT YOUR RESIDENCE OR IS RESIDENCE BUT NOT A ONE-FAMILY OR TWO-FAMILY DWELLING. YOU WILL HAVE NO RIGHT OF REDEMPTION AFTER THE SALE. THE PURCHASER AT THE SALE WILL BE ENTITLED TO IMMEDIATE POSSESSION OF THE MORTGAGED PROPERTY. YOU MAY PURCHASE AT THE SALE.

The Plaintiff's attorneys are Petosa, Petosa & Boecker, L.L.P. by Benjamin W. Hopkins, whose address is 1350 NW 138th Street, Suite 100, Clive, Iowa 50325-8308, telephone number (515) 222-9400, facsimile number (515) 222-9121.

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Randy Osborn

Clerk of the Above Court
Polk County Courthouse
Des Moines, Iowa 50309

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Published in the Business Record on April 6 & 13 & 20, 2012.

ORIGINAL NOTICE FOR PUBLICATION

In The Iowa District Court
For Polk County

Equity No. EQCE070504

BANK OF AMERICA, N.A., 94-1687665,
Plaintiff,

vs.

PEGGY HOFFMAN AND MACKINZIE STANDLEE AKA M STANDLEE; CONVERGENCE RECEIVABLES LC; CREDIT BUREAU SERVICES OF IOWA INC.; GENERAL SERVICE BUREAU INC.; SPOUSE OF MACKINZIE STANDLEE, IF ANY;
Defendant.

TO THE ABOVE NAMED DEFENDANTS:

You are hereby notified that there is a petition on file in the office of the clerk of the above court which petition prays for a judgment in rem against the property involved in this action for the sum of \$136,907.70 with interest at 8% per annum from and including February 1, 2010, on the promissory note executed by Peggy Hoffman and MacKinzie Standlee aka M Standlee and mortgage executed by Peggy Hoffman and MacKinzie Standlee aka M Standlee to Bank of America, N.A. and assigned to Plaintiff, who is the sole and absolute owner thereof.

Said note, together with the mortgage given to secure the same are due and payable by reason of the failure of the Defendants Peggy Hoffman and MacKinzie Standlee aka M Standlee to pay the installments of principal when due. Plaintiff also prays in said Petition for the foreclosure of said mortgage dated August 31, 2007 recorded in Book 12364 Page 290 in the Recorder's Office of Polk County, Iowa, with said note dated August 31, 2007 on the following described property, to-wit:

Lot 4 in Valley Acres, an Official Plat, now included in and forming a part of the City of Des Moines, Polk County, Iowa

and also asking that said mortgage be declared a prior and superior lien to that of each of the above named Defendants; for appointment of a receiver, for the amount paid by Plaintiff for attorneys' fees, abstract expense, costs and accruing costs of this action; that special execution issue for the sale of said real estate to satisfy said judgment, interest, attorneys' fees and costs and for such other and further relief as may be just and equitable.

FOR FURTHER PARTICULARS, SEE COPY OF PETITION NOW ON FILE.

THE PLAINTIFF HAS ELECTED FORECLOSURE WITHOUT REDEMPTION. THIS MEANS THAT THE SALE OF THE MORTGAGED PROPERTY WILL OCCUR PROMPTLY AFTER ENTRY OF JUDGMENT UNLESS YOU FILE WITH THE COURT A WRITTEN DEMAND TO DELAY THE SALE. IF YOU FILE A WRITTEN DEMAND, THE SALE WILL BE DELAYED UNTIL SIX MONTHS FROM ENTRY OF JUDGMENT IF THE MORTGAGED PROPERTY IS YOUR RESIDENCE AND IS A ONE-FAMILY OR TWO-FAMILY DWELLING OR UNTIL TWO MONTHS FROM ENTRY OF JUDGMENT IF THE MORTGAGED PROPERTY IS NOT YOUR RESIDENCE OR IS RESIDENCE BUT NOT A ONE-FAMILY OR TWO-FAMILY DWELLING. YOU WILL HAVE NO RIGHT OF REDEMPTION AFTER THE SALE. THE PURCHASER AT THE SALE WILL BE ENTITLED TO IMMEDIATE POSSESSION OF THE MORTGAGED PROPERTY. YOU MAY PURCHASE AT THE SALE.

The Plaintiff's attorneys are Petosa, Petosa & Boecker, L.L.P. by Benjamin W. Hopkins, whose address is 1350 NW 138th Street, Suite 100, Clive, Iowa 50325-8308, telephone number (515) 222-9400, facsimile number (515) 222-9121.

You must serve a motion or answer on or before the 10th day of May, 2012 and within a reasonable time thereafter file your motion or answer in the Iowa District Court of Polk County, at the Courthouse in Des Moines, Iowa. If you do not, judgment by default may be rendered against you for the relief demanded in the Petition.

If you require the assistance of auxiliary aids or services to participate in court because of a disability, immediately call your district ADA coordinator at (515) 286-3394. (If you are hearing impaired, Call Relay Iowa TTY at 1-800-735-2942).

Randy Osborn

Clerk of the Above Court
Polk County Courthouse
Des Moines, Iowa 50309

YOU ARE ADVISED TO SEEK LEGAL ADVICE AT ONCE TO PROTECT YOUR INTERESTS.

Published in the Business Record on April 6 & 13 & 20, 2012.

ORIGINAL NOTICE FOR PUBLICATION

In The Iowa District Court
For Polk County

Equity No. EQCE070532

CITIMORTGAGE, INC., SUCCESSOR IN INTEREST TO ABN AMRO MORTGAGE GROUP, INC., 13-2999081,
Plaintiff,

vs.

ANN E. PRESTON AND SHANNON DAVIS; BABICH GOLDMAN CASHATT & RENZO; MATTHEW PIRTLE; RYAN OMARA; SPOUSE OF SHANNON DAVIS, IF ANY; WEBSTER BANK, N.A.;

Defendant.

TO THE ABOVE NAMED DEFENDANTS:

You are hereby notified that there is a petition on file in the office of the clerk of the above court which petition prays for a judgment in rem against the property involved in this action for the sum of \$86,648.76 with interest at 5.125% per annum from and including July 1, 2011, on the promissory note executed by Ann E. Preston and mortgage executed by Ann E. Preston to ABN AMRO Mortgage Group, Inc. and assigned to Plaintiff, who is the sole and absolute owner thereof.

Said note, together with the mortgage given to secure the same are due and payable by reason of the failure of the Defendants Ann E. Preston to pay the installments of principal when due. Plaintiff also prays in said Petition for the foreclosure of said mortgage dated July 22, 2005 recorded in Book 11188, Page 918 in the Recorder's Office of Polk County, Iowa, with said note dated July 22, 2005 on the following described property, to-wit:

Lot 22, Block 29, in Second Addition to Valley Junction, Plat 3, an Official Plat, now included in and forming a part of the City of West Des Moines, Polk County, Iowa

and also asking that said mortgage be declared a prior and superior lien to that of each of the above named Defendants; for appointment of a receiver, for the amount paid by Plaintiff for attorneys' fees, abstract expense, costs and accruing costs of this action; that special execution issue for the sale of said real estate to satisfy said judgment, interest, attorneys' fees and costs and for such other and further relief as may be just and equitable.

FOR FURTHER PARTICULARS, SEE COPY OF PETITION NOW ON FILE.

THE PLAINTIFF HAS ELECTED FORECLOSURE WITHOUT REDEMPTION. THIS MEANS THAT THE SALE OF THE MORTGAGED PROPERTY WILL OCCUR PROMPTLY AFTER ENTRY OF JUDGMENT UNLESS YOU FILE WITH THE COURT A WRITTEN DEMAND TO DELAY THE SALE. IF YOU FILE A WRITTEN DEMAND, THE SALE WILL BE DELAYED UNTIL SIX MONTHS FROM ENTRY OF JUDGMENT IF THE MORTGAGED PROPERTY IS YOUR RESIDENCE AND IS A ONE-FAMILY OR TWO-FAMILY DWELLING OR UNTIL TWO MONTHS FROM ENTRY OF JUDGMENT IF THE MORTGAGED PROPERTY IS NOT YOUR RESIDENCE OR IS RESIDENCE BUT NOT A ONE-FAMILY OR TWO-FAMILY DWELLING. YOU WILL HAVE NO RIGHT OF REDEMPTION AFTER THE SALE. THE PURCHASER AT THE SALE WILL BE ENTITLED TO IMMEDIATE POSSESSION OF THE MORTGAGED PROPERTY. YOU MAY PURCHASE AT THE SALE.

The Plaintiff's attorneys are Petosa, Petosa & Boecker, L.L.P. by Benjamin W. Hopkins, whose address is 1350 NW 138th Street, Suite 100, Clive, Iowa 50325-8308, telephone number (515) 222-9400, facsimile number (515) 222-9121.

You must serve a motion or answer on or before the 10th day of May, 2012 and within a reasonable time thereafter file your motion or answer in the Iowa District Court of Polk County, at the Courthouse in Des Moines, Iowa. If you do not, judgment by default may be rendered against you for the relief demanded in the Petition.

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Randy Osborn

Clerk of the Above Court
Polk County Courthouse
Des Moines, Iowa 50309

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Published in the Business Record on April 6 & 13 & 20, 2012.

ORIGINAL NOTICE FOR PUBLICATION

In The Iowa District Court
For Polk County

Equity No. EQCE070881

CITIMORTGAGE, INC., 13-2999081,
Plaintiff,

vs.

KENNETH W. MACLEOD AND DEBRA L. MACLEOD;
Defendant.

TO THE ABOVE NAMED DEFENDANTS:

You are hereby notified that there is a petition on file in the office of the clerk of the above court which petition prays for a judgment in rem against the property involved in this action for the sum of \$108,041.85 with interest at 6.875% per annum from and including September 1, 2011, on the promissory note executed by Kenneth W. Macleod and mortgage executed by Kenneth W. Macleod & Debra L. Macleod to Mortgage Electronic Registration Systems, Inc. and assigned to Plaintiff, who is the sole and absolute owner thereof.

Said note, together with the mortgage given to secure the same are due and payable by reason of the failure of the Defendants Kenneth W. Macleod & Debra L. Macleod to pay the installments of principal when due. Plaintiff also prays in said Petition for the foreclosure of said mortgage dated March 3, 2008 recorded in Book 12572 Page 341 in the Recorder's Office of Polk County, Iowa, with said note dated March 3, 2008 on the following described property, to-wit:

The South 54 feet of the West 200 feet of Lot 28 in Westover No. 2, an Official Plat, now included in and forming a part of the City of Des Moines, Polk County, Iowa

and also asking that said mortgage be declared a prior and superior lien to that of each of the above named Defendants; for appointment of a receiver, for the amount paid by Plaintiff for attorneys' fees, abstract expense, costs and accruing costs of this action; that special execution issue for the sale of said real estate to satisfy said judgment, interest, attorneys' fees and costs and for such other and further relief as may be just and equitable.

FOR FURTHER PARTICULARS, SEE COPY OF PETITION NOW ON FILE.

THE PLAINTIFF HAS ELECTED FORECLOSURE WITHOUT REDEMPTION. THIS MEANS THAT THE SALE OF THE MORTGAGED PROPERTY WILL OCCUR PROMPTLY AFTER ENTRY OF JUDGMENT UNLESS YOU FILE WITH THE COURT A WRITTEN DEMAND TO DELAY THE SALE. IF YOU FILE A WRITTEN DEMAND, THE SALE WILL BE DELAYED UNTIL SIX MONTHS FROM ENTRY OF JUDGMENT IF THE MORTGAGED PROPERTY IS YOUR RESIDENCE AND IS A ONE-FAMILY OR TWO-FAMILY DWELLING OR UNTIL TWO MONTHS FROM ENTRY OF JUDGMENT IF THE MORTGAGED PROPERTY IS NOT YOUR RESIDENCE OR IS RESIDENCE BUT NOT A ONE-FAMILY OR TWO-FAMILY DWELLING. YOU WILL HAVE NO RIGHT OF REDEMPTION AFTER THE SALE. THE PURCHASER AT THE SALE WILL BE ENTITLED TO IMMEDIATE POSSESSION OF THE MORTGAGED PROPERTY. YOU MAY PURCHASE AT THE SALE.

The Plaintiff's attorneys are Petosa, Petosa & Boecker, L.L.P. by Benjamin W. Hopkins, whose address is 1350 NW 138th Street, Suite 100, Clive, Iowa 50325-8308, telephone number (515) 222-9400, facsimile number (515) 222-9121.

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Randy Osborn

Clerk of the Above Court
Polk County Courthouse
Des Moines, Iowa 50309

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Published in the Business Record on April 6 & 13 & 20, 2012.

PUBLIC NOTICES

ORIGINAL NOTICE FOR PUBLICATION

In The Iowa District Court
For Polk County

Equity No. EQCE070620

BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P., 94-1687665, Plaintiff,

vs. KIME J. SAVAGE; BRYAN R. SAVAGE; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.; SPOUSE OF KIME J. SAVAGE, IF ANY; Defendant.

TO THE ABOVE NAMED DEFENDANTS: You are hereby notified that there is a petition on file in the office of the clerk of the above court which petition prays for a judgment in rem against the property involved in this action for the sum of \$127,342.79 with interest at 6.25% per annum from and including June 1, 2011, on the promissory note executed by Kime J. Savage and mortgage executed by Kime J. Savage to Mortgage Electronic Registration Systems, Inc. and assigned to Plaintiff, who is the sole and absolute owner thereof. Said note, together with the mortgage given to secure the same are due and payable by reason of the failure of the Defendants Kime J. Savage to pay the installments of principal when due. Plaintiff also prays in said Petition for the foreclosure of said mortgage dated September 20, 2006 recorded in Bok 11878, Page 611 in the Recorder's Office of Polk County, Iowa, with said note dated September 20, 2006 on the following described property, to-wit:

Lot 1 in Meadow Lark Estates, an Official Plat, in Polk County, Iowa and also asking that said mortgage be declared a prior and superior lien to that of each of the above named Defendants; for appointment of a receiver; for the amount paid by Plaintiff for attorneys' fees, abstract expense, costs and accruing costs of this action; that special execution issue for the sale of said real estate to satisfy said judgment, interest, attorneys' fees and costs and for such other and further relief as may be just and equitable.

FOR FURTHER PARTICULARS, SEE COPY OF PETITION NOW ON FILE.

THE PLAINTIFF HAS ELECTED FORECLOSURE WITHOUT REDEMPTION. THIS MEANS THAT THE SALE OF THE MORTGAGED PROPERTY WILL OCCUR PROMPTLY AFTER ENTRY OF JUDGMENT UNLESS YOU FILE WITH THE COURT A WRITTEN DEMAND TO DELAY THE SALE. IF YOU FILE A WRITTEN DEMAND, THE SALE WILL BE DELAYED UNTIL SIX MONTHS FROM ENTRY OF JUDGMENT IF THE MORTGAGED PROPERTY IS YOUR RESIDENCE AND IS A ONE-FAMILY OR TWO-FAMILY DWELLING OR UNTIL TWO MONTHS FROM ENTRY OF JUDGMENT IF THE MORTGAGED PROPERTY IS NOT YOUR RESIDENCE OR IS RESIDENCE BUT NOT A ONE-FAMILY OR TWO-FAMILY DWELLING. YOU WILL HAVE NO RIGHT OF REDEMPTION AFTER THE SALE. THE PURCHASER AT THE SALE WILL BE ENTITLED TO IMMEDIATE POSSESSION OF THE MORTGAGED PROPERTY. YOU MAY PURCHASE AT THE SALE.

The Plaintiff's attorneys are Petosa, Petosa & Boecker, L.L.P. by Benjamin W. Hopkins, whose address is 1350 NW 138th Street, Suite 100, Clive, Iowa 50325-8308, telephone number (515) 222-9400, facsimile number (515) 222-9121.

You must serve a motion or answer on or before the 10th day of May, 2012 and within a reasonable time thereafter file your motion or answer in the Iowa District Court of Polk County, at the Courthouse in Des Moines, Iowa. If you do not, judgment by default may be rendered against you for the relief demanded in the Petition.

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Randy Osborn

Clerk of the Above Court
Polk County Courthouse
Des Moines, Iowa 50309

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ORIGINAL NOTICE FOR PUBLICATION

In The Iowa District Court
For Polk County

Equity No. EQCE070645

BANK OF AMERICA, N.A., 94-1687665, Plaintiff,

vs. KRISTINE M. BELTRAME; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.; SPOUSE OF KRISTINE M. BELTRAME, IF ANY; Defendant.

TO THE ABOVE NAMED DEFENDANTS: You are hereby notified that there is a petition on file in the office of the clerk of the above court which petition prays for a judgment in rem against the property involved in this action for the sum of \$78,152.99 with interest at 5.5% per annum from and including August 1, 2011, on the promissory note executed by Kristine M. Beltrame and mortgage executed by Kristine M. Beltrame to Bank of America, N.A. and assigned to Plaintiff, who is the sole and absolute owner thereof.

Said note, together with the mortgage given to secure the same are due and payable by reason of the failure of the Defendants Kristine M. Beltrame to pay the installments of principal when due. Plaintiff also prays in said Petition for the foreclosure of said mortgage dated July 25, 2003 recorded in Book 10026 Page 778 in the Recorder's Office of Polk County, Iowa, with said note dated July 25, 2003 on the following described property, to-wit:

The North 123 feet of Lot 12, (except the West 100 feet thereof), in Bell Place, an Official Plat, now included in and forming a part of the City of Des Moines, Polk County, Iowa

and also asking that said mortgage be declared a prior and superior lien to that of each of the above named Defendants; for appointment of a receiver; for the amount paid by Plaintiff for attorneys' fees, abstract expense, costs and accruing costs of this action; that special execution issue for the sale of said real estate to satisfy said judgment, interest, attorneys' fees and costs and for such other and further relief as may be just and equitable.

FOR FURTHER PARTICULARS, SEE COPY OF PETITION NOW ON FILE.

THE PLAINTIFF HAS ELECTED FORECLOSURE WITHOUT REDEMPTION. THIS MEANS THAT THE SALE OF THE MORTGAGED PROPERTY WILL OCCUR PROMPTLY AFTER ENTRY OF JUDGMENT UNLESS YOU FILE WITH THE COURT A WRITTEN DEMAND TO DELAY THE SALE. IF YOU FILE A WRITTEN DEMAND, THE SALE WILL BE DELAYED UNTIL SIX MONTHS FROM ENTRY OF JUDGMENT IF THE MORTGAGED PROPERTY IS YOUR RESIDENCE AND IS A ONE-FAMILY OR TWO-FAMILY DWELLING OR UNTIL TWO MONTHS FROM ENTRY OF JUDGMENT IF THE MORTGAGED PROPERTY IS NOT YOUR RESIDENCE OR IS RESIDENCE BUT NOT A ONE-FAMILY OR TWO-FAMILY DWELLING. YOU WILL HAVE NO RIGHT OF REDEMPTION AFTER THE SALE. THE PURCHASER AT THE SALE WILL BE ENTITLED TO IMMEDIATE POSSESSION OF THE MORTGAGED PROPERTY. YOU MAY PURCHASE AT THE SALE.

The Plaintiff's attorneys are Petosa, Petosa & Boecker, L.L.P. by Benjamin W. Hopkins, whose address is 1350 NW 138th Street, Suite 100, Clive, Iowa 50325-8308, telephone number (515) 222-9400, facsimile number (515) 222-9121.

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Randy Osborn

Clerk of the Above Court
Polk County Courthouse
Des Moines, Iowa 50309

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ORIGINAL NOTICE FOR PUBLICATION

In The Iowa District Court
For Polk County

Equity No. EQCE070753

CITIMORTGAGE, INC., SUCCESSOR IN INTEREST TO ABN AMRO MORTGAGE GROUP, INC., 13-299908, Plaintiff,

vs. JAMES C. BUCHHOLZ AKA JAMES CLARK BUCHHOLZ AND ROBIN L. BUCHHOLZ; CAROLE A. SCOTT; LORI ANN BUCHHOLZ; THE CBE GROUP INC., LITIGATION CENTER; Defendant.

TO THE ABOVE NAMED DEFENDANTS: You are hereby notified that there is a petition on file in the office of the clerk of the above court which petition prays for a judgment in rem against the property involved in this action for the sum of \$41,154.97 with interest at 4.875% per annum from and including August 1, 2011, on the promissory note executed by James C. Buchholz and Robin L. Buchholz and mortgage executed by James C. Buchholz and Robin L. Buchholz to ABN AMRO Mortgage Group, Inc. and assigned to Plaintiff, who is the sole and absolute owner thereof.

Said note, together with the mortgage given to secure the same are due and payable by reason of the failure of the Defendants James C. Buchholz and Robin L. Buchholz to pay the installments of principal when due. Plaintiff also prays in said Petition for the foreclosure of said mortgage dated April 13, 2004 recorded in Book 10492, Page 951 in the Recorder's Office of Polk County, Iowa, with said note dated April 13, 2004 on the following described property, to-wit:

Lot 188 and the South 6 feet of Lot 187 in Watrous Heights Plat No. 2, an Official Plat, now included in and forming a part of the City of Des Moines, Polk County, Iowa

and also asking that said mortgage be declared a prior and superior lien to that of each of the above named Defendants; for appointment of a receiver; for the amount paid by Plaintiff for attorneys' fees, abstract expense, costs and accruing costs of this action; that special execution issue for the sale of said real estate to satisfy said judgment, interest, attorneys' fees and costs and for such other and further relief as may be just and equitable.

FOR FURTHER PARTICULARS, SEE COPY OF PETITION NOW ON FILE.

THE PLAINTIFF HAS ELECTED FORECLOSURE WITHOUT REDEMPTION. THIS MEANS THAT THE SALE OF THE MORTGAGED PROPERTY WILL OCCUR PROMPTLY AFTER ENTRY OF JUDGMENT UNLESS YOU FILE WITH THE COURT A WRITTEN DEMAND TO DELAY THE SALE. IF YOU FILE A WRITTEN DEMAND, THE SALE WILL BE DELAYED UNTIL SIX MONTHS FROM ENTRY OF JUDGMENT IF THE MORTGAGED PROPERTY IS YOUR RESIDENCE AND IS A ONE-FAMILY OR TWO-FAMILY DWELLING OR UNTIL TWO MONTHS FROM ENTRY OF JUDGMENT IF THE MORTGAGED PROPERTY IS NOT YOUR RESIDENCE OR IS RESIDENCE BUT NOT A ONE-FAMILY OR TWO-FAMILY DWELLING. YOU WILL HAVE NO RIGHT OF REDEMPTION AFTER THE SALE. THE PURCHASER AT THE SALE WILL BE ENTITLED TO IMMEDIATE POSSESSION OF THE MORTGAGED PROPERTY. YOU MAY PURCHASE AT THE SALE.

The Plaintiff's attorneys are Petosa, Petosa & Boecker, L.L.P. by Benjamin W. Hopkins, whose address is 1350 NW 138th Street, Suite 100, Clive, Iowa 50325-8308, telephone number (515) 222-9400, facsimile number (515) 222-9121.

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Randy Osborn

Clerk of the Above Court
Polk County Courthouse
Des Moines, Iowa 50309

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ONCE TO PROTECT YOUR INTERESTS. Published in the Business Record on April 6 & 13 & 20, 2012.

ORIGINAL NOTICE FOR PUBLICATION

In The Iowa District Court
For Polk County

Equity No. EQCE070560

BANK OF AMERICA, N.A., 94-1687665, Plaintiff,

vs. LISA M. PORTER AKA LISA PORTER; BANK OF AMERICA, N.A.; MSW CAPITAL, LLC; SPOUSE OF LISA M. PORTER AKA LISA PORTER, IF ANY; Defendant.

TO THE ABOVE NAMED DEFENDANTS: You are hereby notified that there is a petition on file in the office of the clerk of the above court which petition prays for a judgment in rem against the property involved in this action for the sum of \$92,182.18 with interest at 6.875% per annum from and including May 1, 2011, on the promissory note executed by Lisa Porter and mortgage executed by Lisa Porter to Bank of America, N.A. and assigned to Plaintiff, who is the sole and absolute owner thereof.

Said note, together with the mortgage given to secure the same are due and payable by reason of the failure of the Defendants Lisa Porter to pay the installments of principal when due. Plaintiff also prays in said Petition for the foreclosure of said mortgage dated October 26, 2007 recorded in Book 12430, Page 50 in the Recorder's Office of Polk County, Iowa, with said note dated October 26, 2007 on the following described property, to-wit:

Lot 3 (except the East 15 feet thereof) in Joy Heights, Plat Two, an Official Plat, now included in and forming a part of the City of Des Moines, Polk County, Iowa and also asking that said mortgage be declared a prior and superior lien to that of each of the above named Defendants; for appointment of a receiver; for the amount paid by Plaintiff for attorneys' fees, abstract expense, costs and accruing costs of this action; that special execution issue for the sale of said real estate to satisfy said judgment, interest, attorneys' fees and costs and for such other and further relief as may be just and equitable.

FOR FURTHER PARTICULARS, SEE COPY OF PETITION NOW ON FILE.

THE PLAINTIFF HAS ELECTED FORECLOSURE WITHOUT REDEMPTION. THIS MEANS THAT THE SALE OF THE MORTGAGED PROPERTY WILL OCCUR PROMPTLY AFTER ENTRY OF JUDGMENT UNLESS YOU FILE WITH THE COURT A WRITTEN DEMAND TO DELAY THE SALE. IF YOU FILE A WRITTEN DEMAND, THE SALE WILL BE DELAYED UNTIL SIX MONTHS FROM ENTRY OF JUDGMENT IF THE MORTGAGED PROPERTY IS YOUR RESIDENCE AND IS A ONE-FAMILY OR TWO-FAMILY DWELLING OR UNTIL TWO MONTHS FROM ENTRY OF JUDGMENT IF THE MORTGAGED PROPERTY IS NOT YOUR RESIDENCE OR IS RESIDENCE BUT NOT A ONE-FAMILY OR TWO-FAMILY DWELLING. YOU WILL HAVE NO RIGHT OF REDEMPTION AFTER THE SALE. THE PURCHASER AT THE SALE WILL BE ENTITLED TO IMMEDIATE POSSESSION OF THE MORTGAGED PROPERTY. YOU MAY PURCHASE AT THE SALE.

The Plaintiff's attorneys are Petosa, Petosa & Boecker, L.L.P. by Benjamin W. Hopkins, whose address is 1350 NW 138th Street, Suite 100, Clive, Iowa 50325-8308, telephone number (515) 222-9400, facsimile number (515) 222-9121.

You must serve a motion or answer on or before the 10th day of May, 2012 and within a reasonable time thereafter file your motion or answer in the Iowa District Court of Polk County, at the Courthouse in Des Moines, Iowa. If you do not, judgment by default may be rendered against you for the relief demanded in the Petition.

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Randy Osborn

Clerk of the Above Court
Polk County Courthouse
Des Moines, Iowa 50309

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PUBLIC NOTICES

ORIGINAL NOTICE FOR PUBLICATION

In The Iowa District Court
For Polk County

Equity No. EQCE070863

FEDERAL NATIONAL MORTGAGE
ASSOCIATION, 52-0883107,
Plaintiff,

vs.

TODD C. CROSS; SPOUSE OF TODD C. CROSS,
IF ANY;

Defendant.

TO THE ABOVE NAMED DEFENDANTS:
You are hereby notified that there is a petition on file in the office of the clerk of the above court which petition prays for a judgment in rem against the property involved in this action for the sum of \$103,273.77 with interest at 6.375% per annum from and including September 1, 2010, on the promissory note executed by Todd C. Cross and mortgage executed by Todd C. Cross to Mortgage Electronic Registration Systems, Inc. and assigned to Plaintiff, who is the sole and absolute owner thereof.

Said note, together with the mortgage given to secure the same are due and payable by reason of the failure of the Defendants Todd C. Cross to pay the installments of principal when due. Plaintiff also prays in said Petition for the foreclosure of said mortgage dated March 19, 2007 recorded in Book 12114 Page 468 in the Recorder's Office of Polk County, Iowa, with said note dated March 19, 2007 on the following described property, to-wit:

Lot 338, except the North 6 feet, and Lot 337, except the South 60 feet thereof, in Block 3 of the Official Replat of part of Northmoreland and Mann's 2nd Addition to Lake Park, now included in and forming a part of the City of Des Moines, Iowa AKA Lot 338, except the North 6 feet, and Lot 337, except the South 60 feet thereof, in Block 3 of the Official Replat of part of Northmoreland and Mann's 2nd Addition to Lake Park, now included in and forming a part of the City of Des Moines, Polk County, Iowa

and also asking that said mortgage be declared a prior and superior lien to that of each of the above named Defendants; for appointment of a receiver; for the amount paid by Plaintiff for attorneys' fees, abstract expense, costs and accruing costs of this action; that special execution issue for the sale of said real estate to satisfy said judgment, interest, attorneys' fees and costs and for such other and further relief as may be just and equitable.

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The Plaintiff's attorneys are Petosa, Petosa & Boecker, L.L.P. by Benjamin W. Hopkins, whose address is 1350 NW 138th Street, Suite 100, Clive, Iowa 50325-8308, telephone number (515) 222-9400, facsimile number (515) 222-9121.

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ADA coordinator at (515) 286-3394. (If you are hearing impaired, Call Relay Iowa TTY at 1-800-735-2942).

Randy Osborn

Clerk of the Above Court
Polk County Courthouse
Des Moines, Iowa 50309

YOU ARE ADVISED TO SEEK LEGAL ADVICE AT ONCE TO PROTECT YOUR INTERESTS.

Published in the Business Record on April 6 & 13 & 20, 2012.

ORIGINAL NOTICE FOR PUBLICATION

In The Iowa District Court
For Polk County

Equity No. EQCE070643

THE BANK OF NEW YORK MELLON TRUST COMPANY, NATIONAL ASSOCIATION, AS TRUSTEE, FKA THE BANK OF NEW YORK TRUST COMPANY, N.A., AS TRUSTEE, AS SUCCESSOR TO JPMORGAN CHASE BANK N.A. AS TRUSTEE FOR RAMP 2006RZ1, 91-1815463,
Plaintiff,

vs.

CHRISTINA SUE PARKEY AKA CHRISTINA PARKEY; ASSOCIATED ANESTHESIOLOGISTS PC; DENISE ARNETT; MICHELLE DENICE BLACK; RUSSELL EUGENE PARKEY, JR.; STATE OF IOWA, IOWA DEPARTMENT OF HUMAN SERVICES; THE CBE GROUP INC.;
Defendant.

TO THE ABOVE NAMED DEFENDANTS:

You are hereby notified that there is a petition on file in the office of the clerk of the above court which petition prays for a judgment in rem against the property involved in this action for the sum of \$127,097.62 with interest at 6.125% per annum from and including July 1, 2011, on the promissory note executed by Christina Sue Parkey and Russell Eugene Parkey, Jr. and mortgage executed by Christina Sue Parkey and Russell Eugene Parkey, Jr. to Mortgage Electronic Registration Systems, Inc. and assigned to Plaintiff, who is the sole and absolute owner thereof.

Said note, together with the mortgage given to secure the same are due and payable by reason of the failure of the Defendants Christina Sue Parkey and Russell Eugene Parkey, Jr. to pay the installments of principal when due. Plaintiff also prays in said Petition for the foreclosure of said mortgage dated November 30, 2005 recorded in Book 11434, Page 104 in the Recorder's Office of Polk County, Iowa, with said note dated November 30, 2005 on the following described property, to-wit:

Lots 21 and 22 and that part of Lot 1 lying North of adjacent to said Lots 21 and 22, all in Glen Oaks, an Official Plat, now included in and forming a part of the City of Des Moines, Polk County, Iowa

and also asking that said mortgage be declared a prior and superior lien to that of each of the above named Defendants; for appointment of a receiver; for the amount paid by Plaintiff for attorneys' fees, abstract expense, costs and accruing costs of this action; that special execution issue for the sale of said real estate to satisfy said judgment, interest, attorneys' fees and costs and for such other and further relief as may be just and equitable.

FOR FURTHER PARTICULARS, SEE COPY OF PETITION NOW ON FILE.

THE PLAINTIFF HAS ELECTED FORECLOSURE WITHOUT REDEMPTION. THIS MEANS THAT THE SALE OF THE MORTGAGED PROPERTY WILL OCCUR PROMPTLY AFTER ENTRY OF JUDGMENT UNLESS YOU FILE WITH THE COURT A WRITTEN DEMAND TO DELAY THE SALE. IF YOU FILE A WRITTEN DEMAND, THE SALE WILL BE DELAYED UNTIL SIX MONTHS FROM ENTRY OF JUDGMENT IF THE MORTGAGED PROPERTY IS YOUR RESIDENCE AND IS A ONE-FAMILY OR TWO-FAMILY DWELLING OR UNTIL TWO MONTHS FROM ENTRY OF JUDGMENT IF THE MORTGAGED PROPERTY IS NOT YOUR RESIDENCE OR IS RESIDENCE BUT NOT A ONE-FAMILY OR TWO-FAMILY DWELLING. YOU WILL HAVE NO RIGHT OF REDEMPTION AFTER THE SALE. THE PURCHASER AT THE SALE WILL BE ENTITLED TO IMMEDIATE POSSESSION OF THE MORTGAGED PROPERTY. YOU MAY PURCHASE AT THE SALE.

The Plaintiff's attorneys are Petosa, Petosa & Boecker, L.L.P. by Benjamin W. Hopkins, whose address is 1350 NW 138th Street, Suite

100, Clive, Iowa 50325-8308, telephone number (515) 222-9400, facsimile number (515) 222-9121.

You must serve a motion or answer on or before the 10th day of May, 2012 and within a reasonable time thereafter file your motion or answer in the Iowa District Court of Polk County, at the Courthouse in Des Moines, Iowa. If you do not, judgment by default may be rendered against you for the relief demanded in the Petition.

If you require the assistance of auxiliary aids or services to participate in court because of a disability, immediately call your district ADA coordinator at (515) 286-3394. (If you are hearing impaired, Call Relay Iowa TTY at 1-800-735-2942).

Randy Osborn

Clerk of the Above Court
Polk County Courthouse
Des Moines, Iowa 50309

YOU ARE ADVISED TO SEEK LEGAL ADVICE AT ONCE TO PROTECT YOUR INTERESTS.

Published in the Business Record on April 6 & 13 & 20, 2012.

ORIGINAL NOTICE FOR PUBLICATION

In The Iowa District Court
For Polk County

Equity No. EQCE070756

WELLS FARGO BANK, N.A., AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF BANC OF AMERICA ALTERNATIVE LOAN TRUST 2004-10, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-10, 95-2318940,
Plaintiff,

vs.

SCOTT S. KEES AKA SCOTT KEES AND STEVEN E. KEES; JENNIFER S. KEES AKA JENNIFER KEES; U.S. BANK NATIONAL ASSOCIATION, N.D.; WEST BANK;

Defendant.

TO THE ABOVE NAMED DEFENDANTS:

You are hereby notified that there is a petition on file in the office of the clerk of the above court which petition prays for a judgment in rem against the property involved in this action for the sum of \$67,006.77 with interest at 6.125% per annum from and including November 1, 2009, on the promissory note executed by Gayla W. Kees and Steven E. Kees and mortgage executed by Gayla W. Kees, Steven E. Kees, Scott S. Kees and Jennifer S. Kees to Bank of America, N.A. and assigned to Plaintiff, who is the sole and absolute owner thereof.

Said note, together with the mortgage given to secure the same are due and payable by reason of the failure of the Defendants Gayla W. Kees, Steven E. Kees, Scott S. Kees and Jennifer S. Kees to pay the installments of principal when due. Plaintiff also prays in said Petition for the foreclosure of said mortgage dated September 7, 2004 recorded in Book 10731, Page 908 in the Recorder's Office of Polk County, Iowa, with said note dated September 7, 2004 on the following described property, to-wit:

Lot Sixty-four (64) in Highland Hills Plat 3, an Official Plat, now included in and forming a part of the City of Des Moines; situated in Polk County, Iowa AKA Lot 64 in Highland Hills Plat 3, an Official Plat, now included in and forming a part of the City of Des Moines, Polk County, Iowa

and also asking that said mortgage be declared a prior and superior lien to that of each of the above named Defendants; for appointment of a receiver; for the amount paid by Plaintiff for attorneys' fees, abstract expense, costs and accruing costs of this action; that special execution issue for the sale of said real estate to satisfy said judgment, interest, attorneys' fees and costs and for such other and further relief as may be just and equitable.

FOR FURTHER PARTICULARS, SEE COPY OF PETITION NOW ON FILE.

THE PLAINTIFF HAS ELECTED FORECLOSURE WITHOUT REDEMPTION. THIS MEANS THAT THE SALE OF THE MORTGAGED PROPERTY WILL OCCUR PROMPTLY AFTER ENTRY OF JUDGMENT UNLESS YOU FILE WITH THE COURT A WRITTEN DEMAND TO DELAY THE SALE. IF YOU FILE A WRITTEN DEMAND, THE SALE WILL BE DELAYED UNTIL SIX MONTHS FROM ENTRY OF JUDGMENT IF THE MORTGAGED

PROPERTY IS YOUR RESIDENCE AND IS A ONE-FAMILY OR TWO-FAMILY DWELLING OR UNTIL TWO MONTHS FROM ENTRY OF JUDGMENT IF THE MORTGAGED PROPERTY IS NOT YOUR RESIDENCE OR IS RESIDENCE BUT NOT A ONE-FAMILY OR TWO-FAMILY DWELLING. YOU WILL HAVE NO RIGHT OF REDEMPTION AFTER THE SALE. THE PURCHASER AT THE SALE WILL BE ENTITLED TO IMMEDIATE POSSESSION OF THE MORTGAGED PROPERTY. YOU MAY PURCHASE AT THE SALE.

The Plaintiff's attorneys are Petosa, Petosa & Boecker, L.L.P. by Benjamin W. Hopkins, whose address is 1350 NW 138th Street, Suite 100, Clive, Iowa 50325-8308, telephone number (515) 222-9400, facsimile number (515) 222-9121.

You must serve a motion or answer on or before the 10th day of May, 2012 and within a reasonable time thereafter file your motion or answer in the Iowa District Court of Polk County, at the Courthouse in Des Moines, Iowa. If you do not, judgment by default may be rendered against you for the relief demanded in the Petition.

If you require the assistance of auxiliary aids or services to participate in court because of a disability, immediately call your district ADA coordinator at (515) 286-3394. (If you are hearing impaired, Call Relay Iowa TTY at 1-800-735-2942).

Randy Osborn

Clerk of the Above Court
Polk County Courthouse
Des Moines, Iowa 50309

YOU ARE ADVISED TO SEEK LEGAL ADVICE AT ONCE TO PROTECT YOUR INTERESTS.

Published in the Business Record on April 6 & 13 & 20, 2012.

NOTICE OF PROBATE OF WILL, OF APPOINTMENT OF EXECUTOR, AND NOTICE TO CREDITORS

The Iowa District Court
Polk County

Probate No. ES-63214

IN THE ESTATE OF
EDWARD CHARLES MUELHAUPT, JR., Deceased.
To All Persons Interested in the Estate of Edward Charles Muelhaupt, Jr., Deceased, who died on or about 31st day of March, 2012: You are hereby notified that on the 3rd day of April, 2012, the last will and testament of Edward Charles Muelhaupt, Jr., deceased, bearing date of the 2nd day of September, 1993, was admitted to probate in the above named court and that Edward Charles Muelhaupt, III was appointed executor of the estate. Any action to set aside the will must be brought in the district court of said county within the later to occur of four months from the date of the second publication of this notice or one month from the date of mailing of this notice to all heirs of the decedent and devisees under the will whose identities are reasonably ascertainable, or thereafter be forever barred. Notice is further given that all persons indebted to the estate are requested to make immediate payment to the undersigned, and creditors having claims against the estate shall file them with the clerk of the above named district court, as provided by law, duly authenticated, for allowance, and unless so filed by the later to occur of four months from the second publication of this notice or one month from the date of mailing of this notice (unless otherwise allowed or paid) a claim is thereafter forever barred.

Dated this 3rd day of April, 2012.

Edward Charles Muelhaupt, III

Executor of estate
649 - 18th Street
Des Moines, Iowa 50314

ROBERT A. VANORSDEL

Attorney for executor
NYEMASTER GOODE, PC.
700 WALNUT STREET, SUITE 1600
DES MOINES, IOWA 50309
Date of second publication
20th day of April, 2012

PUBLIC NOTICES

ORIGINAL NOTICE FOR PUBLICATION

In The Iowa District Court
For Polk County

Equity No. EQCE070632

BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP, 94-1687665,

Plaintiff,

vs.

EGBERT, INC.; CITY OF DES MOINES, IOWA; GREGORY EKSTEIN; KATHLEEN GILSON; SAMANTHA EKSTEIN; STATE OF IOWA, IOWA DEPARTMENT OF HUMAN SERVICES; WILLIAM E. GILSON;

Defendant.

TO THE ABOVE NAMED DEFENDANTS:

You are hereby notified that there is a petition on file in the office of the clerk of the above court which petition prays for a judgment in rem against the property involved in this action for the sum of \$9,212.09 with interest at 8.125% per annum from and including September 1, 2010, on the promissory note executed by William E. Gilson and mortgage executed by William E. Gilson to America's Wholesale Lender and assigned to Plaintiff, who is the sole and absolute owner thereof.

Said note, together with the mortgage given to secure the same are due and payable by reason of the failure of the Defendants William E. Gilson to pay the installments of principal when due. Plaintiff also prays in said Petition for the foreclosure of said mortgage dated February 19, 1999 recorded in Book 8146, Page 88 in the Recorder's Office of Polk County, Iowa, with said note dated February 19, 1999 on the following described property, to-wit:

Lot 16, Block 54 Stewarts Addition, now included in and forming a part of the City of Des Moines, Polk County, Iowa, according to the recorded plat thereof AKA Lot 16 Block 54 Stewarts Addition, an Official Plat, now included in and forming a part of the City of Des Moines, Polk County, Iowa

and also asking that said mortgage be declared a prior and superior lien to that of each of the above named Defendants; for appointment of a receiver; for the amount paid by Plaintiff for attorneys' fees, abstract expense, costs and accruing costs of this action; that special execution issue for the sale of said real estate to satisfy said judgment, interest, attorneys' fees and costs and for such other and further relief as may be just and equitable.

FOR FURTHER PARTICULARS, SEE COPY OF PETITION NOW ON FILE.

THE PLAINTIFF HAS ELECTED FORECLOSURE WITHOUT REDEMPTION. THIS MEANS THAT THE SALE OF THE MORTGAGED PROPERTY WILL OCCUR PROMPTLY AFTER ENTRY OF JUDGMENT UNLESS YOU FILE WITH THE COURT A WRITTEN DEMAND TO DELAY THE SALE. IF YOU FILE A WRITTEN DEMAND, THE SALE WILL BE DELAYED UNTIL SIX MONTHS FROM ENTRY OF JUDGMENT IF THE MORTGAGED PROPERTY IS YOUR RESIDENCE AND IS A ONE-FAMILY OR TWO-FAMILY DWELLING OR UNTIL TWO MONTHS FROM ENTRY OF JUDGMENT IF THE MORTGAGED PROPERTY IS NOT YOUR RESIDENCE OR IS RESIDENCE BUT NOT A ONE-FAMILY OR TWO-FAMILY DWELLING. YOU WILL HAVE NO RIGHT OF REDEMPTION AFTER THE SALE. THE PURCHASER AT THE SALE WILL BE ENTITLED TO IMMEDIATE POSSESSION OF THE MORTGAGED PROPERTY. YOU MAY PURCHASE AT THE SALE.

The Plaintiff's attorneys are Petosa, Petosa & Boecker, L.L.P. by Benjamin W. Hopkins, whose address is 1350 NW 138th Street, Suite 100, Clive, Iowa 50325-8308, telephone number (515) 222-9400, facsimile number (515) 222-9121.

You must serve a motion or answer on or before the 10th day of May, 2012 and within a reasonable time thereafter file your motion or answer in the Iowa District Court of Polk County, at the Courthouse in Des Moines, Iowa. If you do not, judgment by default may be rendered against you for the relief demanded in the Petition.

If you require the assistance of auxiliary aids or services to participate in court because of a disability, immediately call your district ADA coordinator at (515) 286-3394. (If you are hearing impaired, Call Relay Iowa TTY at 1-800-735-2942).

Randy Osborn

Clerk of the Above Court
Polk County Courthouse

Des Moines, Iowa 50309
YOU ARE ADVISED TO SEEK LEGAL ADVICE AT ONCE TO PROTECT YOUR INTERESTS.
Published in the Business Record on April 6 & 13 & 20, 2012.

ORIGINAL NOTICE FOR PUBLICATION

In The Iowa District Court
For Polk County

Equity No.EQCE070388

MIDFIRST BANK, 73-0577200,
Plaintiff,

vs.

RAYMOND J. MODLIN; HAUGE ASSOCIATES INC.; LIBERTY BANK FSB; MM FINANCE, LLC; NATIONAL CAPITAL MANAGEMENT, LLC; RUBY JANNETTE MODLIN FKA RUBY JANNETTE BROOKS; UNITED STATES OF AMERICA, INTERNAL REVENUE SERVICE;

Defendant.

TO THE ABOVE NAMED DEFENDANTS:

You are hereby notified that there is a petition on file in the office of the clerk of the above court which petition prays for a judgment in rem against the property involved in this action for the sum of \$81,978.25 with interest at 7% per annum from and including April 1, 2011, on the promissory note executed by Raymond J. Modlin and mortgage executed by Raymond J. Modlin to Glaser Mortgage Corporation and assigned to Plaintiff, who is the sole and absolute owner thereof.

Said note, together with the mortgage given to secure the same are due and payable by reason of the failure of the Defendants Raymond J. Modlin to pay the installments of principal when due. Plaintiff also prays in said Petition for the foreclosure of said mortgage dated January 2, 2001 recorded in Book 8674, Page 522 (Modification Agreements filed January 3, 2005 in Book 10889, Page 840 and November 25, 2008 in Book 12839, Page 515) in the Recorder's Office of Polk County, Iowa, with said note dated January 2, 2001 on the following described property, to-wit:

The West 65 feet of the South 155 feet of Lot 163 in Douglas Acres Plat 2, an Official Plat, now included in and forming a part of the City of Des Moines, Polk County, Iowa, subject to easements and restrictions of record AKA The West 65 feet of the South 155 feet of Lot 163 in Douglas Acres Plat 2, an Official Plat, now included in and forming a part of the City of Des Moines, Polk County, Iowa and also asking that said mortgage be declared a prior and superior lien to that of each of the above named Defendants; for appointment of a receiver; for the amount paid by Plaintiff for attorneys' fees, abstract expense, costs and accruing costs of this action; that special execution issue for the sale of said real estate to satisfy said judgment, interest, attorneys' fees and costs and for such other and further relief as may be just and equitable.

FOR FURTHER PARTICULARS, SEE COPY OF PETITION NOW ON FILE.

THE PLAINTIFF HAS ELECTED FORECLOSURE WITHOUT REDEMPTION. THIS MEANS THAT THE SALE OF THE MORTGAGED PROPERTY WILL OCCUR PROMPTLY AFTER ENTRY OF JUDGMENT UNLESS YOU FILE WITH THE COURT A WRITTEN DEMAND TO DELAY THE SALE. IF YOU FILE A WRITTEN DEMAND, THE SALE WILL BE DELAYED UNTIL SIX MONTHS FROM ENTRY OF JUDGMENT IF THE MORTGAGED PROPERTY IS YOUR RESIDENCE AND IS A ONE-FAMILY OR TWO-FAMILY DWELLING OR UNTIL TWO MONTHS FROM ENTRY OF JUDGMENT IF THE MORTGAGED PROPERTY IS NOT YOUR RESIDENCE OR IS RESIDENCE BUT NOT A ONE-FAMILY OR TWO-FAMILY DWELLING. YOU WILL HAVE NO RIGHT OF REDEMPTION AFTER THE SALE. THE PURCHASER AT THE SALE WILL BE ENTITLED TO IMMEDIATE POSSESSION OF THE MORTGAGED PROPERTY. YOU MAY PURCHASE AT THE SALE.

The Plaintiff's attorneys are Petosa, Petosa & Boecker, L.L.P. by Benjamin W. Hopkins, whose address is 1350 NW 138th Street, Suite 100, Clive, Iowa 50325-8308, telephone number (515) 222-9400, facsimile number (515) 222-9121.

You must serve a motion or answer on or before the 10th day of May, 2012 and within a reasonable time thereafter file your motion or answer in the Iowa District Court of Polk County, at the Courthouse in Des Moines, Iowa. If you do not, judgment by default may be rendered against

you for the relief demanded in the Petition.

If you require the assistance of auxiliary aids or services to participate in court because of a disability, immediately call your district ADA coordinator at (515) 286-3394. (If you are hearing impaired, Call Relay Iowa TTY at 1-800-735-2942).

Randy Osborn

Clerk of the Above Court
Polk County Courthouse
Des Moines, Iowa 50309

YOU ARE ADVISED TO SEEK LEGAL ADVICE AT ONCE TO PROTECT YOUR INTERESTS.
Published in the Business Record on April 6 & 13 & 20, 2012.

ORIGINAL NOTICE FOR PUBLICATION

In The Iowa District Court
For Polk County

Equity No. EQCE070633

BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P., 94-1687665,

Plaintiff,

vs.

CHONG HUI HUMPHREY AKA CHONG H. HUMPHREY; DISCOVER BANK; PARTIES IN POSSESSION; SPOUSE OF CHONG HUI HUMPHREY AKA CHONG H. HUMPHREY, IF ANY;

Defendants.

TO THE ABOVE NAMED DEFENDANTS:

You are hereby notified that there is a petition on file in the office of the clerk of the above court which petition prays for a judgment in rem against the property involved in this action for the sum of \$165,473.21 with interest at 6.25% per annum from and including August 1, 2010, on the promissory note executed by Chong H. Humphrey and mortgage executed by Chong H. Humphrey to Mortgage Electronic Registration Systems, Inc. and assigned to Plaintiff, who is the sole and absolute owner thereof.

Said note, together with the mortgage given to secure the same are due and payable by reason of the failure of the Defendants Chong H. Humphrey to pay the installments of principal when due. Plaintiff also prays in said Petition for the foreclosure of said mortgage dated May 4, 2006 recorded in Book 11642, Page 572 in the Recorder's Office of Polk County, Iowa, with said note dated May 4, 2006 on the following described property, to-wit:

Lot 29 in Pine Grove Plat No. 1, an Official Plat, now included in and forming a part of the City of West Des Moines, Polk County, Iowa

and also asking that said mortgage be declared a prior and superior lien to that of each of the above named Defendants; for appointment of a receiver; for the amount paid by Plaintiff for attorneys' fees, abstract expense, costs and accruing costs of this action; that special execution issue for the sale of said real estate to satisfy said judgment, interest, attorneys' fees and costs and for such other and further relief as may be just and equitable.

FOR FURTHER PARTICULARS, SEE COPY OF PETITION NOW ON FILE.

THE PLAINTIFF HAS ELECTED FORECLOSURE WITHOUT REDEMPTION. THIS MEANS THAT THE SALE OF THE MORTGAGED PROPERTY WILL OCCUR PROMPTLY AFTER ENTRY OF JUDGMENT UNLESS YOU FILE WITH THE COURT A WRITTEN DEMAND TO DELAY THE SALE. IF YOU FILE A WRITTEN DEMAND, THE SALE WILL BE DELAYED UNTIL SIX MONTHS FROM ENTRY OF JUDGMENT IF THE MORTGAGED PROPERTY IS YOUR RESIDENCE AND IS A ONE-FAMILY OR TWO-FAMILY DWELLING OR UNTIL TWO MONTHS FROM ENTRY OF JUDGMENT IF THE MORTGAGED PROPERTY IS NOT YOUR RESIDENCE OR IS RESIDENCE BUT NOT A ONE-FAMILY OR TWO-FAMILY DWELLING. YOU WILL HAVE NO RIGHT OF REDEMPTION AFTER THE SALE. THE PURCHASER AT THE SALE WILL BE ENTITLED TO IMMEDIATE POSSESSION OF THE MORTGAGED PROPERTY. YOU MAY PURCHASE AT THE SALE.

The Plaintiff's attorneys are Petosa, Petosa & Boecker, L.L.P. by Benjamin W. Hopkins, whose address is 1350 NW 138th Street, Suite 100, Clive, Iowa 50325-8308, telephone number (515) 222-9400, facsimile number (515) 222-9121.

You must serve a motion or answer on or before the 24th day of May, 2012, and within a reasonable time thereafter file your motion or

answer in the Iowa District Court of Polk County, at the Courthouse in Des Moines, Iowa. If you do not, judgment by default may be rendered against you for the relief demanded in the Petition.

If you require the assistance of auxiliary aids or services to participate in court because of a disability, immediately call your district ADA coordinator at 515-286-3394. (If you are hearing impaired, call Relay Iowa TTY at 1-800-735-2942.)

Randy Osborn

Clerk of the Above Court
Polk County Courthouse
Des Moines, Iowa 50309

YOU ARE ADVISED TO SEEK LEGAL ADVICE AT ONCE TO PROTECT YOUR INTERESTS.

Published in the Business Record on April 20 & 27 & May 4, 2012.

ORIGINAL NOTICE OF NOTICE OF VIOLATION

IN THE ENFORCEMENT OF THE MUNICIPAL
CODE OF THE CITY OF DES MOINES, IOWA

COD 2012

SAMUEL TIGER

AND ALL OTHERS HAVING A LEGAL INTEREST IN THE PROPERTY LOCATED AT
1124 13TH ST Des Moines IA 50314

TO THE ABOVE NAMED PARTY/PARTIES and all others having a legal interest in the subject property:

You are hereby notified that on March 19th, 2012 11:25am THE CITY OF DES MOINES, IOWA, conducted an inspection of the property located at N 78 F LTS 11 & 12 SD LTS 8 & 9 OP NW FRL 1/4 NW FRL 1/4 SEC 4-78-24 locally known as 1124 13th St Des Moines IA 50314, and found violations of Chapter 42 of the Municipal Code of the City of Des Moines Iowa. The violations constitutes a public nuisance as follows: The illegal storage of junk, debris, inoperable and/or unlicensed vehicles outside a completely enclosed building. The notice of violation and pictures can be viewed or copied in the Office of the Neighborhood Inspection & Zoning Division of the City of Des Moines, at 602 Robert D. Ray Drive, Armory Bldg, 2nd Fir, Des Moines, IA, between the hours of 8:00 am - 4:30pm, phone (515) 283-4046. The violations must be abated within 14 days from the date of this published notice by removing or causing to be stored in a completely enclosed building all illegally stored junk, debris, inoperable and/or unlicensed vehicles and you shall contact the inspector at the telephone number listed below to verify compliance. If you fail to abate the public nuisance the City will cause the nuisance to be abated, bill you al l associated costs incurred and send you a bill for payment. The City may also seek other alternative relief including legal proceedings. If you fail to pay the costs the City will file an assessment against your property to be paid the same as property tax.

You have the right to request an administrative hearing to contest the validity of the violations and the decision to assess clean up costs incurred by the City against the property, the same as property tax. If you choose to proceed with an administrative hearing you must within 10 days from the date of this published notice, file a written request for the hearing. Submit your request for the hearing to the City of Des Moines City Clerk, at 400 Robert D. Ray Dr., Des Moines, Iowa 50309. A date and time for a hearing will be sent to you at the address you provide in the Request for Administrative Hearing.

Neighborhood Inspection/Zoning
Inspector 602
Robert D. Ray Drive
Des Moines, Iowa
Telephone: (515)283-4046

If you require the assistance of auxiliary aids or services to participate in the hearing because of a disability, immediately call your district ADA coordinator at 1 (515) 286-3394. If you are hearing impaired call Relay Iowa TTY at 1-800-735-2942.
Published in the Business Record on April 20, 2012.

PUBLIC NOTICES

TRUST NOTICE

ES63627

IN THE MATTER OF THE TRUST: Julia Anne Mishler

To all persons regarding Julia Anne Mishler, deceased, who died on or about the 15th day of March, 2012. You are hereby notified that Jack Mishler is the trustee of the Julia Anne Mishler Trust. That, at this time, no probate administration is contemplated with regard to the above-referenced decedent's estate. Any action to contest the validity of the trust must be brought in the District Court of Polk County, Iowa, within the later to occur of sixty (60) days from the date of second publication of this notice or thirty (30) days from the date of mailing this notice to all heirs of the decedent, spouse of the decedent and beneficiaries under the trust whose identities are reasonably ascertainable, or thereafter be forever barred.

Notice is further given that all persons indebted to the decedent or the trust are requested to make immediate payment to the undersigned trustee and creditors having claims against the trust must mail them to the trustee at the address listed below via certified mail, return receipt requested, and unless so mailed by the later to occur of sixty (60) days from the second publication of this notice or thirty (30) days from the date of mailing this notice (unless otherwise allowed or paid) a claim is thereafter forever barred. Dated this 4-9-12.

Julia Anne Mishler Trust
Jack Mishler
1941 Maple Circle
West Des Moines, Iowa, 50265

Date of second publication
27th day of April, 2012.

CIVIL CITATION

IN THE IOWA DISTRICT COURT FOR POLK COUNTY

Civil Citation for Municipal Infraction

Civil Citation No. 6631

CITY OF DES MOINES, IOWA IA077011A,
Plaintiff,

vs.
JUSTIN LEWIS,
Defendant.

COUNT I

YOU ARE HEREBY NOTIFIED that the undersigned City of Des Moines enforcement officer states that on the 29th day of July, 2011, at 11:30 o'clock am at: LOTS 1119 & 1120 FOUR MILE PLAT NO 2 and locally known as 2309 E 42nd Street, the above named Defendant did violate Chapter 102, Section 5, of the Municipal Code, City of Des Moines, Iowa, as follows:

Chapter 102, Section 5: No person shall abandon, leave or place in any street, alley or public place property of any kind. Any property so abandoned, left or placed in any such street, alley or public place and any property abandoned, left or placed by any person on any private property is declared to be a public nuisance and an obstruction and a menace to the public welfare, comfort, safety and health.

THE ABOVE VIOLATION IS HEREBY ATTESTED TO ON THE 1st day of December, 2011, by:

Aaron Johnson
Traffic Analyst, City of Des Moines, Iowa

YOU ARE FURTHER NOTIFIED that the above named Plaintiff demands from you by reason of this violation, a civil penalty in the amount of \$750.00, plus court costs, and fees and the following additional relief:

Order enjoining and directing Defendant to immediately cease placing illegal signs and to remove all illegal signs and for all other relief the Court may deem equitable under the circumstances.

COUNT II

YOU ARE HEREBY NOTIFIED that the undersigned City of Des Moines enforcement officer states that on the 28th day of July, 2011, at 1:30 o'clock pm at: LOTS 1 THRU 9 & LOTS 18 THRU 22 BLK 4 PLEASANT VIEW and locally known as 31st Street EB off ramp SW corner, the above named Defendant did violate Chapter 102, Section 5, of the Municipal Code, City of Des Moines, Iowa, as follows:

Chapter 102, Section 5: No person shall abandon, leave or place in any street, alley or public place property of any kind. Any property so abandoned, left or

placed in any such street, alley or public place and any property abandoned, left or placed by any person on any private property is declared to be a public nuisance and an obstruction and a menace to the public welfare, comfort, safety and health.

THE ABOVE VIOLATION IS HEREBY ATTESTED TO ON THE 1st day of December, 2011 by:

Aaron Johnson
Traffic Analyst, City of Des Moines, Iowa

YOU ARE FURTHER NOTIFIED that the above named Plaintiff demands from you by reason of this violation, a civil penalty in the amount of \$1000.00, plus court costs, and fees and the following additional relief:

Order enjoining and directing Defendant to immediately cease placing illegal signs and to remove all illegal signs and for all other relief the Court may deem equitable under the circumstances.

YOU ARE FURTHER NOTIFIED that you are to appear in Iowa District Court for Polk County, Small Claims Division, Riverpoint Office Center, 500 SW 7th Street, Suite 100, Des Moines, Iowa, by filing the attached written Appearance and Answer of Defendant within twenty (20) days after service of this civil citation upon you.

TO APPEAR you must file with the Iowa District Court for Polk County, Small Claims Division, Clerk of Court the attached Appearance and Answer of Defendant at or before 4:30 p.m. on the date which is twenty (20) days after the date that this civil citation is served upon you.

IF YOU FAIL TO APPEAR a judgment shall be entered against you as demanded by the Plaintiff and you will be ordered to bring the property into compliance with the Municipal Code, City of Des Moines, Iowa. Also, you will be ordered to pay a civil penalty, costs, and fees which will be assessed as a judgment.

IF YOU APPEAR AND DENY the above allegations cited against you, you will then be notified of the date, time, and place of trial.

YOU ARE FURTHER NOTIFIED IF YOU DENY the charge and fail to appear in court without good cause, judgment will be entered against you as demanded by the Plaintiff and you will be ordered to bring the property into compliance with the Municipal Code, City of Des Moines, Iowa. Also, you will be ordered to pay a civil penalty, costs, and fees which will be assessed as a judgment.

YOU ARE FURTHER NOTIFIED IF YOU APPEAR AND ADMIT the above allegation(s) a judgment may be entered against you as demanded by the Plaintiff and you will be ordered to bring the property into compliance with the Municipal Code, City of Des Moines, Iowa. Also, you will be ordered to pay a civil penalty, costs, and fees. You shall make full payment of the fees, civil penalty amount of \$1750.00, plus court costs, to the City of Des Moines, 602 Robert D. Ray Drive, Armory Building, 2nd Floor, Neighborhood Inspection Division, Des Moines, Iowa. The costs, fees, and civil penalty may be assessed as a judgment, if Defendant fails to pay in full.

Vicky Long Hill, AT0004876
Assistant City Attorney
400 Robert D. Ray Drive
Des Moines, IA 50309
Telephone: (515) 283-4007
Facsimile: (515) 237-1746
vlonghill@dmgov.org

NOTE: If you require the assistance of auxiliary aids or services to participate in court because of a disability, immediately call your district ADA coordinator at 1-5 15-286-3394. (If you are hearing impaired, call Relay Iowa TTY at 1-800-735-2942.) IMPORTANT: YOU ARE ADVISED TO SEEK LEGAL ADVICE AT ONCE TO PROTECT YOUR INTERESTS.

Published in the Business Record on April 20 & 27 & May 4, 2012.

APPEARANCE AND ANSWER OF DEFENDANT

IN THE IOWA DISTRICT COURT FOR POLK COUNTY

CIVIL CITATION NO. CI 6631

CITY OF DES MOINES, IOWA IA077011A,
Plaintiff,

vs.
JUSTIN LEWIS,
Defendant.

IF YOU ADMIT the charge(s) against you file this form with the Clerk of Court and a judgment for the civil penalty and court costs will be entered against you as prayed for in the petition. You will be ordered to make payment

of a civil penalty in the amount of \$1750.00 and court costs to the City of Des Moines, 602 Robert D Ray Drive, Annory Building, 2nd Floor, Neighborhood Inspection Division, Des Moines, Iowa (515) 283-4193.

I hereby enter my appearance and ADMIT the charge that I placed signs illegally in violation of the Municipal Code of the City of Des Moines, as cited in the petition and further, I confess judgment and request the Clerk of Court, pursuant to Iowa Code Chapter 676, enter judgment against me in the amount of \$1750.00 plus court costs. I agree that this amount is justly due.

OR

Justin Lewis, Defendant
Address of Defendant
Phone Number of Defendant

IF YOU DENY the charge(s), sign below and file this form with the Clerk of Court. I hereby enter my appearance and DENY the claim of Plaintiff and request a hearing.

Justin Lewis, Defendant
Address of Defendant
Phone Number of Defendant

THIS FORM MUST BE COMPLETED AND FILED WITH THE CLERK OF POLK COUNTY DISTRICT COURT, RIVERPOINT OFFICE CENTER, 500 SW 7TH STREET, SUITE 100, DES MOINES, IOWA 50309-4506 (515) 286-3921, WITHIN TWENTY (20) DAYS AFTER SERVICES UPON YOU OF THE CIVIL CITATION.

FAILURE TO RETURN THIS FORM WITHIN TWENTY (20) DAYS WILL RESULT IN THE ENTRY OF JUDGMENT AGAINST YOU IN ACCORDANCE WITH THE PLAINTIFF'S DEMANDS.

Published in the Business Record on April 20 & 27 & May 4, 2012.

NOTICE OF PROBATE OF WILL, OF APPOINTMENT OF EXECUTOR, AND NOTICE TO CREDITORS

The Iowa District Court Polk County

Probate No. ES 63564

IN THE MATTER OF THE ESTATE OF

Clara Lorraine Reinholdt, Deceased.

To All Persons Interested in the Estate of Clara Lorraine Reinholdt, Deceased, who died on or about February 24th, 2012:

You are hereby notified that on the 2nd day of April, 2012, the last will and testament of Clara Lorraine Reinholdt, deceased, bearing date of the 5th day of August, 1997, was admitted to probate in the above named court and that Jerrold B. Oliver and Susan Marie Reinholdt was appointed executor of the estate. Any action to set aside the will must be brought in the district court of said county within the later to occur of four months from the date of the second publication of this notice or one month from the date of mailing of this notice to all heirs of the decedent and devisees under the will whose identities are reasonably ascertainable, or thereafter be forever barred.

Notice is further given that all persons indebted to the estate are requested to make immediate payment to the undersigned, and creditors having claims against the estate shall file them with the clerk of the above named district court, as provided by law, duly authenticated, for allowance, and unless so filed by the later to occur of four months from the second publication of this notice or one month from the date of mailing of this notice (unless otherwise allowed or paid) a claim is thereafter forever barred.

Dated this 5th day of April, 2012.

Jerrold B. Oliver and Susan Marie Reinholdt

Executor of estate
PO Box 230 Winterset, IA 50273
4011 Windsor Ct. Des Moines, IA 50320

Jerrold B. Oliver, ICIS PIN No: AT0005825

Attorney for executor
Jordan, Oliver & Walters, P.C.
PO BOX 230, Winterset, IA 50273
Date of second publication
27th day of April, 2012

ORIGINAL NOTICE

In The Iowa District Court For Polk County

Equity No. EQCE070812

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC TRUST 2003-NC8, POOLING AND SERVICING AGREEMENT DATED AS OF

SEPTEMBER 1, 2003,
Plaintiff,

v.

TIMOTHY TERRY, DIANNA STREEPER, SPOUSE OF TIMOTHY TERRY, SPOUSE OF DIANNA STREETER, AMERICAN GENERAL FINANCIAL SERVICES, INC. and STATE OF IOWA,
Defendants.

TO THE ABOVE-NAMED DEFENDANTS:

You are notified that a petition has been filed in the office of this court naming you as the defendant in this action. The petition was filed on February 21, 2012, and prays for foreclosure of plaintiff's mortgage against the property at 1705 East 12th Street, Des Moines, Iowa 50316, which is legally described as Lot 95 in Corrected Plat of Washington Heights in Capital Park, now included in and forming a part of the City of Des Moines, Iowa. For further details, please review the petition on file in the clerk's office. The plaintiff's attorney is Gregory J. Kreitner, of Metcalf, Conlon & Siering, P.L.C., whose address is 126 West Second Street, Muscatine, Iowa 52761-3713. His phone number is (563) 263-9494; his facsimile number is (563) 263-7824.

You must serve a motion or answer on or before May 24, 2012, and within a reasonable time thereafter file your motion or answer with the Clerk of Court for Polk County, at the county courthouse in Des Moines, Iowa. If you do not, judgment by default may be rendered against you for the relief demanded in the petition.

If you require the assistance of auxiliary aids or services to participate in a court action because of a disability, immediately call your District ADA Coordinator at 1-515-286-3394. If you are hearing impaired, call Relay Iowa TTY at 1-800-735-2942.

Randy Osborn
CLERK OF THE ABOVE COURT
Polk County Courthouse
Des Moines, Iowa 50309

IMPORTANT:
YOU ARE ADVISED TO SEEK LEGAL ADVICE AT ONCE TO PROTECT YOUR INTERESTS.
Published in the Business Record on April 20 & 27 & May 4, 2012.

NOTICE OF PROBATE OF WILL, OF APPOINTMENT OF EXECUTOR, AND NOTICE TO CREDITORS

The Iowa District Court Polk County

Probate No. ES 63627

In The Estate Of

Julia Anne Mishler, Deceased.

To All Persons Interested in the Estate of Julia Anne Mishler, Deceased, who died on or about March 15th, 2012:

You are hereby notified that on the 9th day of April, 2012, the last will and testament of Julia Anne Mishler, deceased, bearing date of the 26th day of September, 2006, was admitted to probate in the above named court and that Sue Mishler was appointed executor of the estate. Any action to set aside the will must be brought in the district court of said county within the later to occur of four months from the date of the second publication of this notice or one month from the date of mailing of this notice to all heirs of the decedent and devisees under the will whose identities are reasonably ascertainable, or thereafter be forever barred.

Notice is further given that all persons indebted to the estate are requested to make immediate payment to the undersigned, and creditors having claims against the estate shall file them with the clerk of the above named district court, as provided by law, duly authenticated, for allowance, and unless so filed by the later to occur of four months from the second publication of this notice or one month from the date of mailing of this notice (unless otherwise allowed or paid) a claim is thereafter forever barred.

Dated this 31st day of March, 2012.

Sue Mishler
Executor of estate
2913 78th Street
Urbandale, Iowa 50322

Harlan D. Hockenberg, ICIS PIN No: AT0003483
Attorney for executor
Coppola, McConville, Coppola, Hockenberg & Scalise, P.C.
2100 Westown Parkway, Suite 210
West Des Moines, IA 50265
Date of second publication
27th day of April, 2012

PUBLIC NOTICES

PUBLIC NOTICE OF STORM WATER DISCHARGE

Hy-Vee, Inc. plans to submit a Notice of Intent to the Iowa Department of Natural Resources to be covered under the NPDES General Permit # 2 "Storm Water Discharge Associated with Industrial Activity for Construction Activities". The storm water discharge will be from construction of new gas station, car wash, and grocery store located in SE 1/4, Section 27, T79N, R26N, Dallas County. Storm water will be discharged from 1 point source and will be discharged to the following streams: unnamed tributary to Walnut Creek.

Comments may be submitted to the Storm Water Discharge Coordinator, Iowa Department of Natural Resources, Environmental Protection Division, 502 E. 9th Street, Des Moines, IA 50319-0034. The public may review the Notice of Intent from 8 a.m. to 4:30 p.m., Monday through Friday, at the above address after it has been received by the department.

Published in the Business Record on April 20, 2012.

PUBLIC NOTICE OF STORM WATER DISCHARGE

The Vista Real Estate and Investment Corporation plans to submit a Notice of Intent to the Iowa Department of Natural Resources to be covered under NPDES General Permit

No. 2 "Storm Water Discharge Associated with Industrial Activity for Construction Activities".

The storm water discharge will be from the development of a residential subdivision located in the SW 1/4 of Section 13, Township 79N, Range 26W, Polk County.

Storm water will be discharged from 2 point source(s) and will be discharged to an unnamed tributary of Walnut Creek.

Comments may be submitted to the Storm Water Discharge Coordinator, IOWA DEPARTMENT OF NATURAL RESOURCES, Environmental Protection Division, 900 E. Grand Avenue, Des Moines, IA 50319-0034. The public may review the Notice of Intent from 8 a.m. to 4:30 p.m., Monday through Friday, at the above address after it has been received by the department.

Published in the Business Record on April 20, 2012.

PUBLIC NOTICE OF STORM WATER DISCHARGE

The Elder Corporation, on behalf of the City of Granger, plans to submit a Notice of Intent to the Iowa Department of Natural Resources to be covered under the NPDES General Permit # 2 "Storm Water Discharge Associated with Industrial Activity for Construction Activities". The storm water discharge will be from the grading and construction of a Community Center Park located in the SW 1/4 of Section 1, T-80N,

R-26W, of Granger, Dallas County, Iowa. Storm water will be discharged from 1 point source and will ultimately be discharged into Beaver Creek.

Comments may be submitted to the Storm Water Discharge Coordinator, Iowa Department of Natural Resources, Environmental Protection Division, 502 E. 9th Street, Des Moines, IA 50319-0034. The public may review the Notice of Intent from 8 a.m. to 4:30 p.m., Monday through Friday, at the above address after it has been received by the department.

Published in the Business Record on April 20, 2012.

PUBLIC NOTICE OF STORM WATER DISCHARGE

Concrete Technologies, Inc. plans to submit a Notice of Intent to the Iowa Department of Natural Resources to be covered under NPDES General Permit No. 2 "Storm Water Discharge Associated with Industrial Activity for Construction Activities". The storm water discharge will be from construction activities located in the SW 1/4 of Section 11, Township 78N, Range 25W, Polk County. Storm water will be discharged from 2 point sources and will be discharged to storm sewer to the Raccoon River. Comments may be submitted to the Storm Water Discharge Coordinator, IOWA DEPARTMENT OF NATURAL RESOURCES, Environmental Protection

Division, 502 E. 9th Street, Des Moines, IA 50319-0034. The public may review the Notice of Intent from 8:00 am to 4:30 pm, Monday through Friday, at the above address after it has been received by the department. Published in Des Moines Business Record, April 20, 2012.

PUBLIC NOTICE OF STORM WATER DISCHARGE

MILLS PROPERTIES, INC. plans to submit a Notice of Intent to the Iowa Department of Natural Resources to be covered under the NPDES General Permit NO. 2 - MILLS FLEET FARM - ANKENY, IOWA #2 "Storm Water Discharge Associated with Industrial Activity for Construction Activities". The storm water discharge will be from MILLS FLEET FARM (RETAIL) located in SW 1/4 OF SECTION 31, T80N, R23W. Storm water will be discharged from ONE point source and will be discharged to the following streams: unnamed tributary to Walnut Creek.

Comments may be submitted to the Storm Water Discharge Coordinator, Iowa Department of Natural Resources, Environmental Protection Division, 502 E. 9th Street, Des Moines, IA 50319-0034. The public may review the Notice of Intent from 8 a.m. to 4:30 p.m., Monday through Friday, at the above address after it has been received by the department.

Published in the Business Record on April 20, 2012.

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