

# Business Record

JANUARY 18, 2013

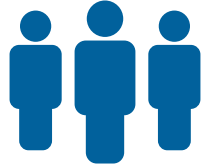
Central Iowa's independent, locally owned business weekly

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## TOMORROW'S WORKERS

Six local college presidents, including AIB's Nancy Williams, talk about what their colleges are doing to prep students for your workforce.



### ■ Too Irresistible?

Should it be legal to fire an employee you think is a threat to your marriage?

**PAGE 14**



### ■ Take a Closer Look at...

Jessica Brown, director of marketing and communications for the Community Foundation.

**PAGE 6**



### ■ History's take

Columnist Dave Elbert shares a few lessons from famed historian Doris Kearns Goodwin.

**PAGE 15**

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2

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# TABLE OF CONTENTS

VOLUME 31 | NUMBER 3 | JANUARY 18, 2013



## FOCUS: UNIVERSITY REPORT

### WHO'S IN THIS ISSUE?

A list of local people in this issue and the page number of the article in which they are mentioned.

- Carol Bamford, p. 10
- Joseph R. Benesh, p. 15
- Scott Berry, p. 14
- Jessica Brown, p. 6
- Bill and Jean Buchanan, p. 10
- John Byrd, p. 10
- Shawn ClarkWilt, p. 14
- Rob Denson, p. 10
- Greg France, p. 14
- Angela Franklin, p. 10
- Carol Pollock, p. 14
- David Maxwell, p. 10
- Jay Simmons, p. 10
- Nancy Williams, p. 10
- Michael Wolnerman, p. 14

### ^ ON THE ^ COVER

## 10 Tomorrow's workers

Six local college presidents, including AIB's Nancy Williams, talk about what's new in preparing students for career success.

## THIS WEEK

### 4 Briefs

### 4 Calendar Picks

Your first look at upcoming events

### 6 Jessica Brown

Take a closer look at Jessica Brown, director of marketing and communications for Community Foundation of Greater Des Moines.

### 8 On the Move

Promotions, job changes and appointments

### 14 Social Report: Too irresistible?

Should it be legal to fire a good employee who is sexually irresistible?

## VOICES

**We want to hear from you.** To submit an article for the Guest Opinion column or to send a letter to the editor, please contact editor Chris Conetzkey at chrisconetzkey@bpcdm.com or (515) 661-6081.

### 15 Putting problems in perspective

The Elbert Files: By Dave Elbert

### 15 Conquering the 'say-do' ratio

Guest Opinion: By Joseph R. Benesh

### 16 Measuring success in sales

Sales: By Jeffrey Gitomer

### 16 Take it bite-sized

Marketing: By Drew McLellan

### 17 Dump plain-vanilla Invesco

Investing: By Malcolm Berko

PHOTO BY DUANE TINKEY

## BRIEFS

## NEW LEADERS



Mark Petri



Jerry Foster



Mark Stadtlander

**New energy center director**

Mark Petri has been named the next director of the Iowa Energy Center. Petri is an engineer with 23 years of experience at Argonne National Laboratory, near Chicago. Argonne is one of the U.S. Department of Energy's largest laboratories for energy research. He will start on February 25 at the Iowa Energy Center in Ames. The center is financed through an assessment on intrastate revenues of Iowa's gas and electric utilities, for its purpose of Iowa-focused energy research and energy efficiency.

**Foster Group announces executive changes**

Foster Group Inc., a fee-only investment advisory firm based in West Des Moines, announced that its founder and CEO, Jerry Foster, has assumed a new role as chairman. Foster founded the firm, which is headquartered in Iowa, in 1989. It now has more than \$1.1 billion in assets under management and services more than 850 clients across 38 states with a specialization for clients in the medical profession.

The firm's longtime president, Mark Stadtlander, has been named CEO. The changes are part of Foster Group's growth and leadership continuity strategy, according to a news release.

**ELBERT NOTES:****This week in history**

On Jan. 19, 1857, Iowa's third constitutional convention was called to order in Iowa City to change a provision in the 1846 constitution which had outlawed banks.

- Dave Elbert

Read Elbert's column with perspective from historian Doris Kearns Goodwin on the challenges facing Barack Obama: **PAGE 15**

## Business leaders listening to Branstad's education reform plan

BY KYLE OPPENHUIZEN

Business leader Larry Zimpleman said this week that Gov. Terry Branstad's education reform proposal "seems to be pointed in the right direction."

Zimpleman, who is Principal Financial Group's president and CEO, vice chair of the Iowa Business Council (IBC), and was chairman of the Greater Des Moines Partnership's executive committee last year, is the co-author of a Business Council opinion piece that supports merit-based pay to encourage teacher achievement and excellence. (You can read that opinion at BusinessRecord.com under the opinion sub-category.)

"I would specifically support the new teacher leadership roles and the college- and career-ready seals (although details aren't completely clear)," he said in a statement to the Business Record. "We know that change has to start inside the classroom and that an engaged teacher is the best way to ensure a positive education outcome."

Branstad's plan, which would cost \$187 million annually in five years, has these key components:

- Raising the minimum teacher salary and a compensation system to entice teacher leadership in the education system. Iowa's minimum starting salary for teachers would raise from \$28,000 to \$35,000.
- Teachers could earn additional compensation for taking instructional leadership responsibility alongside school administrators. It would be designed to essentially give intermediate career steps between teachers and school administrators. A similar model of a teacher career ladder proposed in 2001 was not funded by the Iowa Legislature.
- Top Iowa college students pursuing a teaching degree, would receive tuition reimbursements if they commit to teach in Iowa schools for five years.
- Graduating high school students could earn college-ready and career-ready "seals" in addition to diplomas.
- And performance evaluation systems should be improved for teachers and administrators.

The proposal follows the Greater Des Moines Partnership's Business Summit to Drive Education Reform on Jan. 7 in Des Moines, where business leaders came together to hear about ideas on how they could encourage education reform in the state.

"More than ever, the concept of 'economic development' cannot be discussed without recognizing its critical dependence on a rigorous, seamless, accountable education system - one taught at all levels by qualified, enthusiastic teachers possessing a worldwide perspective," wrote Zimpleman and Iowa Business Council chairman Stan Askren in the IBC paper.

## CALENDAR

SPEAKERS  
**NAFTA**

**Host:** The Greater Des Moines Partnership  
**What:** Roger Scarbrough, CEO of Scarbrough International, and Michael Joseph, COO of Great

Plains, will present on what businesses need to know about the North American Free Trade Agreement.

**When:** 8 a.m. to 1 p.m.

**Where:** Greater Des Moines Partnership building, 700 Locust St.

**Registration:** [www.dsmtromembers.com](http://www.dsmtromembers.com)

**Cost:** \$50 for members, \$75 for nonmembers

LUNCH  
**MBA STUDENTS**

**Host:** Iowa State University  
**What:** The part-time MBA program will host an informational lunch.

**When:** Noon to 1 p.m.

**Where:** Biaggi's, 5990 University Ave., West Des Moines

**Registration:** <http://apps.bus.iastate.edu/mbasessions/>

**Cost:** Free

PANEL  
**ADVERTISING**

**Host:** American Advertising Federation

**What:** A panel, moderated by Iowa State University Director of University Marketing Carole

Custer, will address what to look for in an agency partner.

**When:** 11:30 a.m. to 1 p.m.

**Where:** Forte Banquet & Conference Center, 615 3rd St.

**Registration:** [www.aafdsm.com/events](http://www.aafdsm.com/events)

**Cost:** \$20 for members, \$35 for nonmembers

KICKOFF  
**YOUNG PROFESSIONALS**

**Host:** Young Professionals Connection

**What:** YPC will host its annual kickoff party.

**When:** 5:30 to 8:30 p.m.

**Where:** The Exchange, 216 Court Ave.

**More information:** [www.ypcdsm.com](http://www.ypcdsm.com)

**Cost:** Free

**CONVENTION AND SPORTS CALENDAR**

**Jan. 23 to 24:** Iowa Pork Producers Association Iowa Pork Congress; 7,000 expected attendance

**Jan. 25 to 26:** Kruse Motorsports Battle at the Barn; 4,500 expected attendance,

**Jan. 26 to 27:** USA Swimming Central Iowa Aquatic Swim Club Winter Blues Buster; 1,500 expected attendance



**To submit items for Calendar:**

Go to [www.businessrecord.com](http://www.businessrecord.com) or email [kyleoppenhuizen@bpcdm.com](mailto:kyleoppenhuizen@bpcdm.com).

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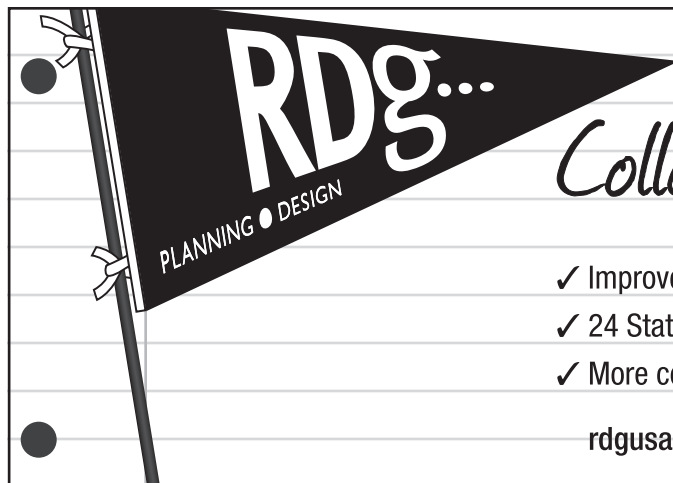
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## A CLOSER LOOK: *An exclusive Q&A with a local leader*

# JESSICA BROWN

Director of marketing and communications, Community Foundation of Greater Des Moines

BY CHELSEA KEENAN

Usually behind the scenes, Brown has worked at the Community Foundation of Greater Des Moines for almost five years. As the marketing and communications director, she shares the work that the Community Foundation is doing in the community, as well as what its donors, affiliate nonprofits and community partners are doing to improve the quality of life in Greater Des Moines. During her tenure, Brown has helped plan and launch large projects like the Community Foundation's Giving Card program – gift cards that can be donated to the recipient's favorite charity or nonprofit organization.

### Did you always want to work for a nonprofit?

Right out of college, I worked for a home builder before transitioning to the wonderful world of nonprofits. The right opportunity came at the right time. I had interned for a nonprofit and for a for-profit organization while in college. I remember mentally noting the differences between the two organizations, but I don't think I ever intentionally thought I wanted to work for a nonprofit. But, you know, it's something where you feel like you're making a difference in your everyday work and you're improving the quality of life in your community. It's a great thing to do every day.

### What was your role in helping develop the Giving Cards?

Last fall, some of our leadership team members went on a site visit to another community foundation and found that (giving cards were) something that other community foundations throughout the nation were doing, but there was nothing like this in Iowa or the Greater Des Moines community. We really felt that, given our work, this was a great fit and a great tool to have available to our community. So much of our work is to connect donors with causes they are passionate about, to lift up the nonprofit sector and just to encourage giving. It encouraged people to give back in a unique way and gets others to give back.

My role with that, I pretty much took the lead, so all of the logistics that go into planning a new project. We were also launching a new website, so it made sense for the giving cards to be a component of that and be able to handle all of this electronically. We wanted to be able to offer a hard copy card as well as an electronic card. We were very pleased with last year – we are right at the \$30,000 mark in cards purchased.

### What do you like to do outside work?

My husband and I love the theater – we are huge theater fans. We love to go see shows but we also do some volunteering at theaters around town as well. I think theater is a magical process. The way people and things come together to put on a show, and the magic that can happen on stage. I did do some theater in college and my passion developed there. I was in “Cinderella”. It wasn't the musical version, though.

### What part of parenthood are you most excited about?

We are just ready and excited. There are so many things we're looking forward to. Obviously it's hard to know what to expect, not being a mom yet, but I just think that it's a miracle, and I'm looking forward to just experiencing all of it.

### Growing up in the Des Moines area, what changes are you most appreciative of?

It's so funny you should ask that. I feel like I was just driving downtown with my husband and telling him about how proud I am of our downtown. It's beautiful and vibrant. There are wonderful places to eat and activities to do. It's been exciting for me to just watch downtown really grow and change and thrive. The leadership in our community and the people who care to invest in those initiatives are just very encouraging.

### There are plenty of new things in the works, whether it's Walnut Street renovations or the new (Des Moines) Social Club building. What projects are you looking forward to the most?

The Principal Riverwalk is just going to be a huge, great asset to our community. But also, there are some things that I've learned about while working at the Community Foundation, which aren't always tangible or that you see. There are the things that are happening behind the scenes, for instance, initiatives to address education, poverty or homelessness.

And I feel that with the Capital Crossroads plan, there is some great leadership behind those initiatives, and so I'm just looking forward to seeing our community address those intangibles a little bit better, the things you don't see. Workforce development is another one. My eyes were really opened to that when the Evelyn Davis Center was developed. It's just important to address some of those needs that we don't see all the time. ■



PHOTO SUBMITTED

■ **AGE:** 29

■ **HOMETOWN:** Altoona

■ **EDUCATION:** Bachelor's degree in journalism and mass communications from Grand View University.

■ **FAMILY:** Brown and her husband, Brenton, are expecting their first child, a little girl, in April.

### 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 [chrisconetzkey@bpcdm.com](mailto:chrisconetzkey@bpcdm.com)

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Greater Des Moines  
Convention and  
Visitors Bureau

Promoted to vice president of finance and administration.



**Katie Fencil**  
Greater Des Moines  
Convention and  
Visitors Bureau

Promoted to sports project manager.



**Scott Koch**  
Greater Des Moines  
Convention and  
Visitors Bureau

Promoted to director of sports sales.



**Mark Kostek**  
Greater Des Moines  
Convention and  
Visitors Bureau

Named sports event manager.



**Lauren Steenhoek**  
Greater Des Moines  
Convention and  
Visitors Bureau

Named project administrator.



**Tiffany Tauscheck**  
Greater Des Moines  
Convention and  
Visitors Bureau

Promoted to vice president of marketing and development.



**Matt Reeves**  
Coldwell Banker  
Mid-America Group  
of Realtors

Joined as a sales associate for the Westown office.



**Jo Eckert**  
West Des Moines  
Business Incubator

Completed the National Business Incubation Association's Incubator Management Certificate program.



**Frederick Buie**  
AIB College of  
Business

Elected to the board of trustees.



**Sheila Tipton**  
AIB College of  
Business

Elected to the board of trustees.



**Randy Forburger**  
AIB College of  
Business

Elected to the board of trustees.



**Paul Brown**  
AIB College of  
Business

Elected to the board of trustees.



**Chad Harris**  
AIB College of  
Business

Named the first head baseball coach in program history.



**Katherine Carlucci**  
Davis Brown  
Law Firm

Joined as an associate attorney in the business division.



**Matthew Coryell**  
Davis Brown  
Law Firm

Joined as an associate attorney in the business division.



**Amanda Enochs**  
Work Systems Rehab  
& Fitness P.C.

Joined as an office assistant/athletic trainer.



**Jon Schultz**  
Work Systems Rehab  
& Fitness P.C.

Joined as a physical therapist.



**Carina Vandenaeker**  
Veridian Credit Union

Promoted to Ankeny Hy-Vee branch supervisor.



**Carly Bahnsen**  
AIB College of  
Business

Joined as a receptionist.



**Keena Canevit**  
AIB College of  
Business

Named athletics coordinator.



**Rich Gilbreath**  
AIB College of  
Business

Named an admissions executive.



**Stacy Henningsen**  
AIB College of  
Business

Named an admissions executive.



**Bradford Johnson**  
AIB College of  
Business

Joined as a graphic designer.



**Josh Kruse**  
AIB College of  
Business

Joined as a Web designer and digital marketer.



**Hillary Brown**  
Blue Compass  
Interactive LLC

Joined as an online marketing associate.



**Katie Ostrem**  
Grand View University

Promoted to director of alumni relations.



**Robert Oxenford**  
Grand View University

Joined as director of advancement relations.



**Matthew McKinney**  
BrownWinick law firm

Joined the government relations team.



**Michael McDaniel**  
Veridian Credit Union

Named manager of marketing.



**Jay Byers**  
American Chamber of  
Commerce Executives

Appointed to the board of directors.



**Claire Celsi**  
Lessing-Flynn  
Advertising Co.

Joined as director of public relations.



**Loraine Springer**  
Veridian Credit Union

Joined as a mortgage loan originator.

ON THE MOVE: Promotions, changes, appointments



**Craig Rueschhoff**  
American Diabetes Association of Central Iowa  
Appointed to the board of directors.



**Elizabeth Howell**  
American Diabetes Association of Central Iowa  
Appointed to the board of directors.



**Julie McMillin**  
American Diabetes Association of Central Iowa  
Appointed to the board of directors.



**Randy Bergman**  
American Diabetes Association of Central Iowa  
Appointed to the board of directors.



**Sean McTaggart**  
American Diabetes Association of Central Iowa  
Appointed to the board of directors.



**Kate Anderson**  
Coldwell Banker Mid-America Group Realtors  
Joined as a sales associate in the Westown office.



**Richard Marooney**  
MetLife Inc.  
Promoted to market leader for Minnesota and Iowa.



**Joni Pine**  
Charitable Giving Resource Center  
Joined as an associate.



**Christine Newsom**  
Two Rivers Insurance Services  
Joined as a sales executive.



**Matt Newton**  
Businessolver.com Inc.  
Joined as a sales director.



**Sheila Nelson**  
Businessolver.com Inc.  
Joined as a national account executive.



**Mitch Ronnei**  
Businessolver.com Inc.  
Joined as a sales executive.




**Rhonda Joens**  
Businessolver.com Inc.  
Joined as an analyst.



**Estelle Kodjo-Ayivor**  
Businessolver.com Inc.  
Joined as a client services manager.



**Ken Olsen**  
Businessolver.com Inc.  
Joined as a training consultant.

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**Calan Smidt**  
Businessolver.com Inc.  
Joined as an analyst.



**Deanne Donnelly**  
Businessolver.com Inc.  
Joined as a travel and office coordinator.



**Tami Kitner**  
Businessolver.com Inc.  
Joined as a technical training consultant.



**Greg Peiffer**  
Businessolver.com Inc.  
Joined as a QA testing analyst.



**Staci Scheurenbrand**  
The National Balloon Classic  
Named executive director.



**Jim Hogan**  
Ryko Solutions Inc.  
Named vice president of human resources.



**Brent Harris**  
Midwest Heritage Bank  
Joined as a sales associate for the Ames branch.



**Peter Kitundu**  
Young Women's Resource Center  
Joined the board of directors.

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# Tomorrow's workers

How are six of Greater Des Moines colleges prepping students for career success?



PHOTO BY DUANE TINKER

BY KYLE OPPENHUIZEN

Even in this age of technology, many businesses are concerned that college students are graduating with some old-fashioned skills they'll need to succeed in their careers.

## FOCUS: UNIVERSITY REPORT

Things like verbal communication, in-person presentations and the ability to think critically are skills that many Des Moines area colleges are trying to re-emphasize with their students.

Nancy Williams, president of AIB, said her college has grown its online education presence. College presidents talked about the importance of teaching skills such as communication and problem solving to today's tech-savvy students who tend to learn differently than previous generations.

That can become tricky when on one hand, mastering technology is necessary in education and in the business world, but on the other hand, relying on computers and text messaging can affect and even fundamentally change a person's communication and reasoning skills.

"One of the things employers are telling us is they want students with good communication skills, and so that's something that we've really been focusing on," said Nancy Williams, president of AIB College of Business. "They have to be able to write a business letter still. It can't just be all 'LOL' and lingo. We really talk about that, and it goes along with talk about basic skills of profes-

sional dress, how to be successful in business, you have to present well and learn how to network and talk to people."

At the same time, businesses "want grads who have good knowledge of how to use a computer," she said.

Williams believes AIB is striking a good balance on how to effectively teach both. How to teach both the use of technology and what are often referred to as "soft" skills are on the minds of many university officials.

The Business Record caught up with officials from six area colleges and universities to find out, essentially, "what's new?"

CONTINUED ON FOLLOWING PAGE >>



■ **FALL ENROLLMENT: 5,270**  
(down 2 percent from 2011)

■ **WEBSITE:** [www.drake.edu](http://www.drake.edu)

■ **WHAT'S NEW: The "Drake Curriculum"**

Six or seven years ago, said Drake President David Maxwell, the university launched a campus-wide discussion with faculty, staff and students to come up with a consensus of what a Drake student looks like. The university turned it into a 4-page "foundational document" that answers the questions of "what are the habits of mind, skills and abilities that students need?" They came up with things such as verbal and written communication skills, analytical skills and critical judgement, which have become part of what Maxwell calls the "Drake Curriculum." A similar planning process is in the works again, of which the results will be released early this year.

■ **BUSINESS DEMAND:**

**New majors, more globalization**

Drake two years ago started an entrepreneurship major in recognition of how much the economy is being driven by small businesses, especially in the technology field. That program was endowed by Bill and Jean Buchanan. Other areas that have seen strong demand are actuarial science and pharmacy, as well as a health sciences major that was started four years ago. Maxwell also believes in the power of international experiences in the business world and in life, so the college added a J-term in January, in which students can spend three weeks abroad during the break between semesters.

■ **BIGGEST CHALLENGE:**

**Students are wired differently**

Students entering higher education today have spent much of their lives communicating through computers. Maxwell points to studies that show that people's brains are literally wired differently in the upcoming generation of students. As such, current teaching models must adjust. Their brains are trained to think of many things on a superficial level as opposed to one thing on a deep and thoughtful level. "So how do you create learning environments that engage people who think that way when they get here, and then gradually rewire them to do the higher order of things of thoughtfulness and reflection?" Maxwell said. Also a challenge faced by the school, and not unique to Drake: the current financial model of higher education, which is causing students to graduate with debt.



■ **FALL ENROLLMENT: 2,232**  
(up less than 1 percent from 2011)

■ **WEBSITE:** [www.grandview.edu](http://www.grandview.edu)

■ **WHAT'S NEW: Growth**

Grand View has seen an explosion in enrollment growth in the past decade or more. The university has grown from 907 students in 2000 to 2,232 this year. A large part of that has come from growing the school's athletic programs. Grand View launched its football program in 2008, and now has 24 sports teams after only having seven in 2000. Grand View is also preparing to launch a new core curriculum this fall, and will also restructure the organization of the university into two colleges: social and natural sciences, and arts and humanities.

■ **BUSINESS FEEDBACK: "Soft" skills**

The basis of the university's new curriculum, said Carol Bamford, vice president of marketing, is on the "soft" skills – communication ability, analytical and quantitative skills, problem solving and critical thinking. Also a large part of the curriculum will be initiatives related to helping students find their "calling" or "purpose" in life. "Employers tell us that a graduate's passion for all of life is important," Bamford said. "They want graduates who have been exposed to breadth and depth of thinking, creativity and global awareness, not just the nuts and bolts of a discipline."

■ **BIGGEST CHALLENGE: Finding space**

With growth comes space issues, Bamford said. "It continues to challenge us in terms of residential space, classroom space and staffing," she said. Grand View in recent years has opened 180-person and 235-person residence halls, and has another residence facility under construction currently. The university this spring will also construct a pedestrian mall and plaza on Grandview Avenue between East 14th and East 13th Streets, and will begin renovating science labs and other facilities, Bamford said.



■ **FALL ENROLLMENT: 921**  
(up 6.5 percent from 2011)

■ **WEBSITE:** [www.aib.edu](http://www.aib.edu)

■ **WHAT'S NEW:**

**Online education classes**

Online education has become a large focus at AIB in recent years, particularly for working adult students, said President Nancy Williams. Though online learning might have a negative connotation, she says, AIB has strict standards to make online courses every bit as valuable as being in the classroom. "(Students) still have the exact same education taking their classes that way," Williams said. "It just makes it more convenient for people that are working." Many classes are what Williams refers to as "blended": Instead of meeting for four hours or so on a given night, students meet for less time and do more of the work online, to save them from having to stay on campus until 9:30 p.m. Elements of online courses are largely the same as other course offerings. They fit into the college's 11-week quarter system. They still require assignments to be completed, students get together for group projects and chat online or over the phone with their teachers, Williams said.

■ **WHAT EMPLOYERS WANT:**

**Keeping up with technology trends**

Businesses have been looking for students to have more knowledge of how to use and promote their business on social media, and easily find information online. That has led to an increased cross-curriculum focus on those skills as well as a new contemporary business communications major to begin in fall of 2013. AIB last summer also started a corporate partner program to give tuition discounts to employees of partnering companies.

■ **BIGGEST CHALLENGE: Marketing the college as a private four-year institution**

Many people still think of AIB as a two-year college, Williams said, but "we're not the old AIB anymore." Also playing into that challenge is fighting any perception that AIB is a for-profit institution. That has become more of a challenge in part because of the online curriculum, Williams said. "Sometimes I think online gets a bad rap because it gets tied to some of the for-profit colleges, but the online itself really is a teaching tool, a delivery tool."



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## DMACC

DES MOINES AREA  
COMMUNITY COLLEGE

■ **FALL ENROLLMENT: 23,685**  
(down 6.8 percent from 2011)

■ **WEBSITE: www.dmacc.edu**

■ **WHAT'S NEW: New degree programs**

DMACC has added a number of new programs in recent years in response to business demand, including optometric technology, health information technology, paramedic specialists, pharmacy technician, wind turbine technologies and biomass maintenance.

■ **EMPLOYER DEMAND: Skilled workers**

A recurring theme: "Not enough skilled workers for jobs that are currently open, or that are likely to come open," said DMACC President Rob Denson said. DMACC works closely with the Iowa Association of Business and Industry, the Iowa Business Council and others, and Denson said he's never seen a better team at the table to address the issue. DMACC has seen a large increase in demand for welders, even through the recession, in addition to machinists, healthcare

professionals, criminal justice professionals and information technology workers. DMACC is also working to reach out to more minority students, Denson said, citing the college's work with the Latino community in Perry.

■ **BIGGEST CHALLENGE:**

**Money to add capacity**

"We need physical space in order to offer more programs," Denson said. "We've got waiting lists for nearly every one of our vocational programs." For example, Denson says the school is running welding labs nearly 24 hours a day because there's not enough space to teach during other hours. And he suspects students are either going to other colleges or choosing less in-demand majors when they can't get into the program they want right away. The addition of 64,000 square feet at Southridge Mall will help. DMACC will use the space as a Career Academy and Learning Center, which will offer high-level vocational training for high school students and house the college's Success Center, which offers GED and English language learning programs.

## SIMPSON COLLEGE

■ **FALL ENROLLMENT: 1,897**  
(up 1.6 percent from 2011)

■ **WEBSITE: www.simpson.edu**

■ **WHAT'S NEW: Change in leadership**

Simpson recently hired Jay Simmons as the college's 23rd president. Simmons, who has been president of Iowa Wesleyan College in Mount Pleasant for the past four years, will replace John Byrd, who is retiring at the end of May. "He's going to want to reach out to the business community in the same way we've been doing for the last several years," Byrd said of Simmons. "He'll continue the process of finding ways to partner with the business community in terms of the type of graduates that we're churning out."

■ **EMPLOYER DEMAND: Student traits**

Simpson recently completed a strategic planning process where it asked about 1,000 people, alumni and business leaders in Greater Des Moines: What do students out of college need to enter the workforce and be engaged citizens? People called for "things like the ability to work collaboratively, critical thinking skills, the ability to process information, the ability to public speak, quantitative reasoning, written communication," said Steve Griffith, vice president and academic dean for the college. Simpson has made a point to infuse those things into its core curriculum. For example, rather than requiring students to take an oral communication class, more classes in a student's major and core curriculum will require speeches and presentations.

■ **BIGGEST CHALLENGE: The economy**

With Iowa student debt among the highest in the nation, uncertain economic conditions are not what the doctor ordered for higher education. Students and parents must deal with paying for higher education with shrinking budgets, and in some cases just not knowing what the future holds financially. "I think we're probably not alone in that regard," Griffith said.



■ **FALL ENROLLMENT: 1,801**  
(down less than 1 percent from 2011)

■ **WEBSITE: www.dmu.edu**

■ **WHAT'S NEW:**

**New president, new focus**

Angela Franklin took over as president of Des Moines University less than two years ago, and since then the university has laid out four distinct vision statements of its roles: being a leader in health education, cultivating researchers, being a leader of health services in the community and being a catalyst to make Des Moines a more healthy community.

■ **BUSINESS DEMAND:**

**Partnering with others**

Franklin wants to figure out where to take the university's clinic, and she's looking for feedback from other health organizations in the city. DMU has already partnered with Mercy, Iowa Health, Broadlawns Medical Center and the Veterans Affairs Central Iowa Health Care System. "We're all working together in what we're calling a Des Moines University clinical collaborative, focusing on finding better ways to interface to benefit the training of our students," Franklin said. "It's pretty clear that healthcare is changing so drastically that we can't afford to be on an island by ourselves." Another way that DMU has plugged itself into the community was by moving the Hispanic clinic, La Clinica de la Esperanza, to the DMU campus. La Clinica is owned by Iowa Health but rents out DMU space.

■ **BIGGEST CHALLENGE:**

**More student opportunities**

"How do we get more opportunities for students to train in environments where we'd like to keep them for practice?" Franklin asks. She would like to see more opportunities for students to stay in Iowa for post-graduate residency training. She hopes that by partnering with other health providers in the area on the university clinic, students will have with more opportunities. ■



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# SOCIAL REPORT

## Fired for being too irresistible?

The Iowa Supreme Court made national and international headlines late last year when it ruled that a Fort Dodge dentist was within his rights to fire a good employee simply because he found her irresistible and a threat to his marriage. We asked our readers their thoughts on the issue, and while the vote was about two-thirds against the ruling, the responses were passionate from both sides. Below is a sampling of the responses, which ranged from the outraged, to the sympathetic. The toxicity of a question like this is displayed in the responses,

as of those who provided a response supporting the less popular side of the debate, not a single person felt comfortable enough to provide their name. One thing is for sure, this isn't a situation any business owner or employee wants to find themselves in.

- Chris Conetzkey,  
Editor of the Business Record

### WE ASKED

**Should it be legal for an employer to fire an employee who is viewed as a threat to his/her marriage?**

### YOU RESPONDED (via a Business Record poll)

**Shawn ClarkWilt,**  
*Owner, Crooked Trees LLC.*

**No:** This sets a precedent for employers to fire anyone simply because they might put negative thoughts of action into someone's mind. Discrimination based on thoughts? Do we not hire paroled convicts because we might be inclined to commit a crime? When is someone held accountable for their own actions, or in this case, NO action.

**Scott Berry,**  
*Vice President, Stanbrough Realty*

**No:** Because this is 2013, NOT 1953! Guys who can't control themselves, and/or wives who are insanely jealous, are NOT a "protected class"!

**Michael Wolnerman,**  
*Senior Sales Associate, OutcomesMTM*

**No:** This is ridiculous and awful! It made national headlines? Friends and family have reached out to me from all over the country about this news and I am speechless. I'm surrounded by beautiful, happy, shiny people at my office and love it. My wife knows where my heart is and has no problem with my co-workers or me for that matter.

**Carol Pollock,**  
*Executive Director, Hoyt Sherman Place*

**No:** I think an employer who fires an employee because she/he is viewed as a threat to a marriage has some serious personal problems within the marriage that need to be resolved. Depriving a good loyal employee of their livelihood because he views her/him as a distraction to his daily work is deplorable. I can only hope that many of his patients have the good sense to find a new dentist. I certainly would.

**Greg France,**  
*Account Executive, Stroh Corporation*

**No:** Why should someone lose their job because a supervisor can't control themselves? If there was no harassment by the employee, he/she is punished for being attractive?

**Anonymous**

**No:** I am a successful MALE executive and for years have been responsible for hundreds of employees, men and women, young and old. The Iowa Supreme Court judges have lost their minds. This IS the 21st century and it IS blatant discrimination.

**Anonymous**

**No:** If the marriage is so poor to begin with, "everyone" is a threat. People have choices. Employers have choices. Choose the marriage or choose to give in to supposed temptation. It's not the employee's fault. Unless there is a non-fraternization agreement, the employee has done nothing wrong.

**Anonymous**

**Yes:** We're an "at will" state. Besides, if he or she is that good looking they won't have a problem finding another job.

**Anonymous**

**Yes:** I do not claim to know every detail of the story, but I feel that if the move was sincerely to protect his marriage, he did the right thing. Since he is self employed, he has limited options and cannot change jobs. If he was not a business owner I would say too bad, get another job. Another point, is that some guys have addictions to women, kind of like an alcoholic. Do you think it's right to have a bottle of whiskey floating in a recovering alcoholic's face all day long. I'm sorry ladies, but in this instance only, I am siding with the dentist.

**Anonymous**

**Yes:** It is unfortunate that the dentist was so severely tempted. Unfortunately, we all have our unique temptations that can overwhelm. That being said, his decision should be legal for at least two reasons. First, if it is his company the government should not interfere with his choice as to whom he employs (protected classes excepted). Second, any threat to a business owner's marriage is a giant threat to the business as a whole and the jobs of all employees.

The dentist should be commended for making the bold decision to face his own weakness and to mitigate the risk to everyone concerned. Truly, the easy thing would have been to pretend all was well and to do nothing.

**Anonymous**

**Yes:** This is a very unusual case. I do not expect it to occur very frequently. In this day and age of difficulty in finding good employees, the employer must have had significant issues to fire a good person. I do not think the law can detail every circumstance in which it will be applied. Yes, the employer should have the right to fire - even a good employee.

**Anonymous**

**Yes:** If a person has enough sense to realize the consequences of this magnitude and they own the company, rather than destroying everything in their life, it makes sense to make this decision.

**Anonymous**

**Yes:** Iowa is an "at will" state. You can fire somebody for any reason or no reason at all so long as it doesn't violate a constitutional or statutory right. No such rights are at issue here.

### SURVEY RESULTS:

**Yes: 29.6%**  
**No: 66.4%**  
**Undecided: 4%**

# Putting problems in perspective

Historian Doris Kearns Goodwin is a bit of an optimist; it comes with the job.

Taking a long view levels out events like the Vietnam War or Iran-Contra or even Watergate. For historians, events that seem disjointed and messy up close fold into patterns not always apparent in real time, but which ultimately determine how progress is measured.

Goodwin was the speaker at the Greater Des Moines Partnership's annual dinner last Tuesday evening. She has written biographies of Abraham Lincoln, Franklin Roosevelt and Lyndon Johnson and is working on a new book about the complicated relationship between Theodore Roosevelt and William Howard Taft.

I spoke with her by telephone the week before the event from her home in Concord, Mass., and asked how the problems faced by President Barack Obama compare with those faced by presidents who were subjects of her books.

It's not the problems that are causing the difficulty today, she said, as much as it is the culture.

"Forty or fifty years ago, there was a political culture in Washington where Congressmen formed friendships across party lines," Goodwin said.

"They weren't going home every weekend

to raise money, as they do now. They would drink together on weekends, or play poker together. The districts were more swing districts, so there was more pressure for moderation on both sides."

Another factor that bound both parties together was the shared experience of World War II, she said.

An attitude of "we are all in this together" continued into Johnson's presidency when Republican Senator Everett Dirksen helped break the filibuster on civil rights legislation. And it was still evident in the 1980s when Ronald Reagan was able to work with Democratic House Speaker Tip O'Neill, Goodwin said.

As bad as it may seem today, she said, dysfunctional political cultures are not new.

"Certainly, it's not as bad as the 1850s when they were carrying revolvers on the Senate floor and Senator (Charles) Sumner (of Massachusetts) was hit on the head" with a cane by South Carolina's Preston Brooks, who continued to beat the unconscious Sumner bloody, Goodwin said.

"We are not at that level," she said. But today's problems are exacerbated by a news media that focuses on polarization and by the fact that people today have short attention spans.

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When I spoke with Goodwin, she was still working on her presentation, which she said would focus on leadership and the relationship between FDR and Teddy Roosevelt and the business leaders of their times.

"FDR's relationship with the business community in the 1930s was one of great hostility, until he finally realized in 1940 the only way to mobilize for the war and convert industries was for him to form a partnership with the business community," she said. "That's when he brings business leaders into his government and ends his war with business."

Teddy Roosevelt also had complicated relations with business leaders, which Goodwin said she will explore in the speech.

When I asked about Obama's place in history, she said, Obama will, of course, be remembered as the first African American president and the president "who got health care passed after 100 years of other presidents trying."

"A lot depends on the second term, because all of the great presidents have had a second term, pretty much," she said.

"The next year will make a big difference." ■

**"Certainly, it's not as bad as the 1850s when they were carrying revolvers on the Senate floor."**

**-Doris Kearns Goodwin**

## GUEST OPINION

# How to conquer the say-do ratio

I've been involved in many different types of organizations. Something I've always struggled with is how to balance what I agree to do and what it is possible for me to do. I'm always eager to help and always feel that I can, but sometimes it's easy to lose sight of how much I agree to do and balance that against my available "bandwidth."

That was less of a factor until recently, when my 10-year-old daughter moved in with me. As a single dad, the shift in my priorities was immediate, but my aspiration to contribute as much as possible was unchanged. It got me thinking about my own personal say-do ratio and something I read about a long time ago: Abraham Maslow's hierarchy of needs.

Maslow's hierarchy of needs is a five-level diagram that outlines how individuals' needs are categorized, in ascending order. It starts with the basics – physiology, food, shelter. Then it moves up to the need for security. Then come social needs, then self-esteem ... and at the very top, self-actualization, which is achieved only if the other needs in the pyramid have been satisfied.

So, how do I scale my own personal pyramid?

How do I balance my need to contribute with my need to provide the best possible environment for my daughter? If I say I will do something, I need to do it. It's important not only for my personal identity, credibility and brand, but it's also important that my daughter believes in me and knows that she can depend on me.

So, what do I do? It was difficult at first. I'll be honest: I felt overcommitted. But then I remembered something my very first project manager said to me about a building I was designing. I felt overwhelmed at the scale of it at first, but then he said to me: "Everything is like a garage. It has a foundation. It has walls. It has a roof. Don't try to do it all at once.

Break it into parts and keep the scale of what you're doing in mind. Small or large, every building has the same steps to the solution."

Realizing that, I started building interdependencies between my professional Maslow's pyramid and my daughter's personal one. For each step up in my professional development, such as a move into feeling secure with what I'm doing at work (Level 2), I make sure that my daughter has the security of knowing that I'm



**JOSEPH R. BENESH**

home with her in the evenings. For belonging and social needs (Level 3), I make sure that my professional relationships are nurtured, but balanced against my social interaction with her and making sure she is making lasting relationships within her social groups. The same with my feelings of professional self-esteem (Level 4) and her personal self-esteem.

At the top of the pyramid is the need for self-actualization. This desire to feel like you are consistently reaching your full potential as a person (for me as a father) and a professional is the ultimate goal. I think the epiphany for me came when I realized that I need to make choices that allow me to make the best contributions, not necessarily the most contributions.

For my daughter and for me, finding a balance allows me the peace of mind to say "no" or direct resources or members of my personal network to help solve the issue in the best possible way.

As you think about how to climb up the pyramid, you may find that balance is the ladder you build to scale it to the very top. ■

*Joseph R. Benesh is the K-12 Focus Market Leader and project manager at RDG Planning + Design. He can be reached at [joe@joebenesh.com](mailto:joe@joebenesh.com).*

## SALES

# How do you measure success?

The amount of time management spends measuring sales activity and salespeople (or dumber, the ROI of some investment they made in sales software), is generally wasted effort.

The same amount of time could be invested in making millions of dollars worth of sales if the salesperson was just pointed in the right direction, and trained what “to produce” rather than what “to do.”

How do you measure sales success?

What's on your sales dashboard?

What's on your manager's sales dashboard?

Most dashboards (big picture numbers) are full of useless information that only lead to depression and posting your resume online under an assumed name.

Maybe I'm old-fashioned, but I measure sales in 3.5 ways:

1. How many sales did you make?
2. What was the dollar amount?
3. What was the profit?
- 3.5 What was the source of the sale?

All other measurements pale by comparison.

There are many sales managers who measure “activity.” Complete waste of time. If you're comparing a salesperson who makes 100 cold calls a day but zero sales to a salesperson who makes one appointed sales call from a referral and makes one sale, what's the measurement?

I may be old fashioned, but I'm pragmatic, especially about the sales process. Measure sales, not activity. Measure dollars, not activity. Measure profit, not activity. Document sources, not activity.

I don't care about activity, even though activity may eventually lead to results. The real question is: what kind of results? If you have to measure a salesperson's daily activity, you have hired the wrong salesperson or (worse) the wrong manager.

A salesperson or a sales manager looking at activity without understanding what the activity actually is, or produces, is basically staring at a black hole – and worse, blaming some one or some thing, rather than taking responsibility to study “What am I doing with my time?” or better “How am I investing my time?”

Here are some measurements to uncover REALITY:

- Is this the highest, best use of my time?
- Will this produce the best results for my invested time?
- Is there a better way for me to achieve a higher result?
- Is this activity producing sales?
- Is this activity producing profit?
- When I go home at night, what's my feeling about my job?

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The combination of these questions could be the best use-of-time tool ever created.

Now that I've buried activity, time management, and cold calls, it's time to move on to pipeline.

When The Tubes recorded The Completion Backward Principle in the early '80s, their hit song, “Talk to You Later,” was a satirical comment on how backwards politics was. So, they started at the core and worked forward to society.

I created a similar backward principle on accident in the early '60s. I was running my dad's kitchen cabinet factory, and the output production goal was 200 cabinet doors per day. Somehow I knew if we didn't cut and prepare 200 doors a day we could never produce them. So I started with “cutting” rather than measuring activity.

Surprise, surprise, once I “measured” 200 doors cut, I ended the day with 200 doors produced. No rocket science there.

It's the same in sales. If your goal is two sales a week, and it takes four appointments to get one sale, then you need eight appointments. If it takes four calls to make one appointment, then the goal is NOT two sales, the mission is thirty two calls. Duh.

Got activity? Or got sales? Get real. ■

## MARKETING

# Make it bite-sized

It's the middle of January and by now most people have gone back to life as they knew it prior to January 1st. They aren't getting up at 5 a.m. to jog or only eating grapefruit rinds and prunes or chewing on licorice instead of smoking.

No doubt there have been all kinds of studies done on why we both set and violate our New Year's resolutions each January. I think one of the reasons resolutions are so seductive and yet so elusive is because they're too ambitious. We don't resolve to work out once a week or lose five pounds or reduce our cigarette consumption by 20 percent. We want to go whole hog. We're going to work out six days a week, lose 50 percent of our body mass and stop smoking tomorrow.

No wonder we cave so quickly.

I think the same logic applies to that marketing plan you wrote in the past couple months. It was a thing of beauty, with colored Excel spread sheets, infographic-like charts and a litany of marketing tactics, each one designed to make one of your specific target markets fall to their knees.

If you have the resources (time, money and people) to execute on all of that – more power to you. Go get 'em! But if you're the average marketing director or business owner, you

are awash in great ideas but bone dry when it comes to the resources to get it all done.

I'd like to suggest a less overwhelming way to tackle your marketing for 2013.

**Prune:** Look at everything you are currently doing on a consistent basis and have been doing for at least 12 months. Rank them on their effectiveness in relation to your sales goals. If you can't measure a tactic's effectiveness, put it at the bottom of the list. Whatever tactic is last, eliminate it and direct the time and effort towards something else.

**Listen:** Call up five former clients who were at one time good, steady clients. Ask them to candidly tell you why they aren't buying from you anymore. Be ready to probe and dig a little to get to the truth. (You'll have to overcome that Midwest nice thing). If you hear the same thing more than twice, consider addressing that issue or the missing element. If you resolve that issue somehow, make sure your entire client base and past client base knows about the change.

**Take your best shot:** Review that marketing plan you drafted. What's the one tactic that you believe can have the most significant (and measurable) impact on the company's bottom line? Keep in mind that it might

## DREW McLELLAN

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be new sales, or growth from existing clients. It could also be something that reduces customer erosion or returns. Whatever it is and however it adds to the bottom line, implement it immediately and completely.

Don't worry about the rest of the tactics for now. Get this one launched and a part of your routine. Once that is done – then you can consider adding another tactic to the mix.

**Monitor and measure:** This is where a lot of marketing falls flat. If you can't measure it, how can you possibly know if your investment of time and resources is paying off? People give this lip service but few will spend the time or money to actually implement a measurement program. Yes, it does take some up-front costs and time to build out the tactic in a measurable way – but isn't that a better expense than just continuing to do something because you “think” it's effective?

Eliminate something, listen to past customers for clues to what's missing, add one new thing and measure it all. That's a bite-sized way to tackle your marketing for this year that will help you stay on course! ■



This week's QR code will take you to an article that outlines some metrics that matter.

# Dump plain-vanilla Invesco

Dear Mr. Berko:

We bought 260 shares of Invesco Ltd. in December 2007 at \$31.45, and the stock hasn't been back there since. We have nine other stocks, but this is the only one we are concerned about. We need to raise about \$7,500 more in cash to modify our home so our Marine son, who was injured in Afghanistan, can move in with us till he recovers. We are thinking of selling Invesco. Should we sell now or wait until Invesco returns to our purchase price? Also, our son has about \$18,000 in his checking account and receives a monthly government check. Are there any banks that can give him more than 0.5 percent on his money? We appreciate your help.  
R.P., Gainesville, Fla.

Dear R.P.:

Morgan Stanley took Invesco (IVZ) public with a 29 million-share initial public offering priced at \$14. Then, 18 months later, Morgan Stanley underwrote 31 million more IVZ shares at \$21.38. Today IVZ is trading at \$27 and has 445 million shares outstanding, of which about 190 million shares are owned by Highfields Capital, Vanguard, Goldman Sachs, JPMorgan Chase, BlackRock, T. Rowe Price and Wellington at, I suspect, lower than the current price.

Invesco is a plain-vanilla, unimpressive money manager (\$680 billion under management)

that runs plain-vanilla investment accounts for institutions, corporations and high-net-worth individuals, with plain-vanilla results. Not a particularly well-managed company, IVZ trails its peers on a profitability basis, with operating margins of 21 percent, well below the industry standard of 29 percent. Its 2012 purchase of Morgan Stanley's retail mutual fund operations, as well as Van Kampen, put more than 1,100 different mutual funds under the IVZ umbrella. Frankly, I can't imagine how any management company has the time, skills and personnel to effectively oversee the portfolio management and marketing of 1,100 mutual funds while managing tens of thousands of investment accounts for corporate clients, institutional clients and high-net-worth individuals. That doesn't seem to concern the suits on Wall Street. But my opinion of IVZ differs from their bullish projections. The Street appears enamored of IVZ's management, its recent acquisitions, its huge smorgasbord of mutual funds and its future revenue, earnings and dividend growth. The consensus believes IVZ, in a few years, could trade in the high \$50s and report earnings of \$3 a share. I don't see enough continuing demand for IVZ's services or its plain-vanilla product offerings.

In 2012, revenues grew to \$4.2 billion from 2011's \$4.1 billion; net income increased 8 percent, to \$1.70 a share, as the dividend zoomed 43 per-

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cent, to 69 cents, and yields 3 percent. Those are good numbers, but I doubt IVZ's future share price performance will be worth a tinker's dam. I'm impressed that CEO Martin Flanagan owns 1.4 million shares, but I respectfully advise him to diversify his portfolio to include some telephone utilities, railroads, banks, drug stocks, toiletry issues, and oil and gas pipelines.

I strongly doubt IVZ will return to your 2008 basis of \$31.45 in the coming couple of years. So sell your 260 shares and put a certain \$7,000 in your hands. Then make those improvements so your Marine can move home and recover in the bosom of his family.

Next, go to <http://www.oldfnb.com> and visit the Old Florida National Bank – home-ported in Orlando and the 39th-largest bank in Florida. If your Marine opens a checking account and applies for a debit card, OFNB will pay him 3 percent interest on his checking account balance up to a maximum of \$20,000. There are a few minor caveats but no sneaky rules or complex requirements like the big banks'. OFNB is a solid bank, and several readers in the Orlando area tell me that OFNB is consumer-friendly, that management doesn't nickel-and-dime you to the poorhouse and that the tellers greet you by name. This sounds like my kind of bank. ■

 To read two more new Malcolm Berko columns, go to [businessrecord.com](http://businessrecord.com).



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Don't miss this year's event featuring a panel of local business leaders who will provide insight into the biggest challenges and opportunities facing their industries and impacting the Central Iowa economy.

**when**

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11:30 am Luncheon

12-1 pm Program

**where**

Sheraton

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West Des Moines

**RSVP at [businessrecord.com](http://businessrecord.com) \$30 per person**

## Panelists



**Debi Durham**  
Director  
Iowa Economic  
Development  
Authority



**Larry Zimpleman**  
Chairman, President  
and CEO  
Principal Financial  
Group Inc.



**Kevin Crowley**  
Sales Manager  
Iowa Realty  
Commercial



**Tom Root**  
Associate Professor  
of Finance  
Drake University  
College of Business

## Congratulations 2013 Deloitte CFO of the Year:

**Doug Gulling**, executive vice president and chief  
financial officer for West Bank/West Bancorporation Inc.



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POLK COUNTY NOTICES

POLK COUNTY PUBLICATION BILL LIST			TO BE PAID 1-8-2013		
VENDOR	ACCOUNT	AMOUNT			
0906116 BC LTD	OTH SVCS & CHGS	\$500.96	1		
AB HOME IMPROVEMENT					
HUMAN RES PROV CHGS		\$501.40	2		
ABC INSULATION					
HUMAN RES PROV CHGS		\$2,656.00	1		
ABC INSULATION					
FINES, FORFEITURES AND DEFLT.		\$(250.00)	1		
ABUHL, TONY					
HUMAN RES PROV CHGS		\$225.50	1		
ADVANCED HEATING & COOLING INC					
HUMAN RES PROV CHGS		\$3,578.00	1		
AERIALINK	OTH SVCS & CHGS	\$264.62	1		
AERO RENTAL AND PARTY SHOPPE					
SUPPLIES		\$74.54	1		
AHLERS & COONEY, P.C.					
MISCELLANEOUS		\$36,586.96	2		
ALLIED SYSTEMS, INC.					
OTH SVCS & CHGS		\$1,508.33	1		
AMERICAN MARKING, INC.					
SUPPLIES		\$52.50	1		
AMERICAN MARKING, INC.					
SUPPLIES		\$79.98	1		
ANDERSON, DR. DONALD					
PERSONAL SERVICES		\$150.00	1		
ANIMAL RESCUE LEAGUE					
OTH SVCS & CHGS		\$1,983.60	1		
ANKENY COMMUNITY SCHOOLS					
HUMAN RES PROV CHGS		\$1,500.00	1		
APEX INSULATION AND CONSTRUCTION					
HUMAN RES PROV CHGS		\$5,285.00	2		
ARAUCO, CHRISTINE M.					
OTH SVCS & CHGS		\$59.94	1		
ARCHITECTURAL WALL SYSTEMS CO					
OTH SVCS & CHGS		\$689.00	1		
ASHWORTH MANOR APARTMENTS					
HUMAN RES PROV CHGS		\$595.00	1		
AUDITOR OF STATE					
OTH SVCS & CHGS		\$850.00	1		
BANK OF AMERICA					
HUMAN RES PROV CHGS		\$685.00	1		
BEN MEADOWS SUPPLIES		\$134.94	1		
BEST BUY COMPANY, INC					
OTH SVCS & CHGS		\$8,773.90	1		
BEST HEATING COOLING ELECTRIC INC					
HUMAN RES PROV CHGS		\$15,622.00	8		
BLUE HERON INC					
HUMAN RES PROV CHGS		\$2,586.00	5		
BOB LENC LANDSCAPING INC & LAWN CARE					
OTH SVCS & CHGS		\$1,511.70	2		
BOB'S TOOLS, INC	SUPPLIES	\$38.98	1		
BRAUN, TERRI	OTH SVCS & CHGS	\$72.00	1		
BREWER WHOLESALE MEATS INC.					
SUPPLIES		\$1,561.92	1		
BREWTON, BOBBRETTA					
PERSONAL SERVICES		\$50.00	1		
BRINEGAR & SONS CONSTRUCTION CORP					
HUMAN RES PROV CHGS		\$262.00	2		
BROADLAWNS MEDICAL CENTER					
HUMAN RES PROV CHGS		\$382,627.59	31		
BROADLAWNS MEDICAL CENTER					
OTH SVCS & CHGS		\$3,047.00	1		
BUSINESS PUBLICATIONS					
OTH SVCS & CHGS		\$1,550.81	1		
C. H. MCGUINNESS CO., INC.					
SUPPLIES		\$1,137.91	2		
CAMPBELL, DALE L					
HUMAN RES PROV CHGS		\$500.00	1		
CAPITAL CITY EQUIPMENT CO., INC.					
SUPPLIES		\$62.04	1		
CAPITAL ORTHOPAEDICS &					
PERSONAL SERVICES		\$1,190.95	3		
CARPENTER UNIFORM AND					
OTH SVCS & CHGS		\$224.95	1		
CARQUEST AUTO PARTS					
SUPPLIES		\$1,912.21	6		
CASH-WA DISTRIBUTING CO.					
OTH SVCS & CHGS		\$347.70	1		
CATALDO, FRANK JR.					
OTH SVCS & CHGS		\$45.00	1		
CENTENNIAL PRODUCTS INC					
SUPPLIES		\$782.64	1		
CENTER FOR OCCUPATIONAL & PHYS MED					
PERSONAL SERVICES		\$400.00	1		
CENTRAL IOWA RESIDENTIAL FUND I LLC					
HUMAN RES PROV CHGS		\$725.50	2		
CENTRAL IOWA WATER ASSN					
OTH SVCS & CHGS		\$137.59	1		
CENTURY LINK					
OTH SVCS & CHGS		\$5,822.16	4		
CFI TIRE SERVICE	SUPPLIES	\$32.90	1		
CHARLES GABUS FORD	SUPPLIES	\$453.15	2		
CHILD AND FAMILY POLICY CENTER					
OTH SVCS & CHGS		\$15,000.00	1		
CHILDREN & FAMILIES OF IOWA					
HUMAN RES PROV CHGS		\$48.41	1		
CHINA MOON	OTH SVCS & CHGS	\$617.50	1		
CINTAS CORPORATION	SUPPLIES	\$111.04	2		
CITY SUPPLY CORP	SUPPLIES	\$78.15	1		
COMMUNICATION SERVICE FOR THE DEAF					
HUMAN RES PROV CHGS		\$589.82	1		
CONTRACT EXCHANGE CORP					
HUMAN RES PROV CHGS		\$225.50	1		
CONTRACTORS RENTAL COMPANY					
OTH SVCS & CHGS		\$528.00	1		
CONTROL INSTALLATIONS IA INC.					
OTH SVCS & CHGS		\$95.53	1		
CONTROLLED ASBESTOS INC					
OTH SVCS & CHGS		\$9,250.00	1		
CORVEL CORP					
PERSONAL SERVICES		\$475.09	6		
COUNTRY LIVING MOBILE HOME PARK LLC					
HUMAN RES PROV CHGS		\$320.00	1		
CRESCENT ELECTRIC SUPPLY CO.					
SUPPLIES		\$515.73	1		
CRUCCELL VACCINES, INC.					
SUPPLIES		\$1,360.00	1		
CSC	OTH SVCS & CHGS	\$4,500.00	1		
CW CONSTRUCTION					
HUMAN RES PROV CHGS		\$10,248.00	4		
DAHL'S FOOD MART					
HUMAN RES PROV CHGS		\$504.71	5		
DAHL'S FOODS					
HUMAN RES PROV CHGS		\$269.72	5		
DAHL'S FOODS #21					
HUMAN RES PROV CHGS		\$40.00	1		
DALLAS COUNTY CARE FACILITY					
HUMAN RES PROV CHGS		\$9,067.50	1		
DALLMANN, SHARON					
OTH SVCS & CHGS		\$40.00	1		
DANIELS, SHEA D.	OTH SVCS & CHGS	\$33.30	1		
DAVISON, WAYNE					
OTH SVCS & CHGS		\$13.32	1		
DAWSON, KIRK					
HUMAN RES PROV CHGS		\$262.50	1		
DECK THE WALLS SUPPLIES		\$67.36	1		
DENOVO	OTH SVCS & CHGS	\$1,100.00	2		
DES MOINES HEATING COOLING LLC					
HUMAN RES PROV CHGS		\$9,393.00	8		
DES MOINES ORTHOPAEDIC SURGEONS					
PERSONAL SERVICES		\$240.00	1		
DES MOINES STEEL COMPANY, INC.					
OTH SVCS & CHGS		\$40.00	1		
DES MOINES STEEL FENCE CO INC					
SUPPLIES		\$500.00	1		
DES MOINES WATER WORKS					
OTH SVCS & CHGS		\$4,893.78	14		
DES STAFFING SERVICES INC					
OTH SVCS & CHGS		\$580.65	1		
DEVELOPMENTAL SERVICES OF IOWA					
HUMAN RES PROV CHGS		\$7,056.00	1		
DIAGNOSTIC IMAGING ASSOC					
PERSONAL SERVICES		\$160.88	1		
DILULLO, AMANDA M					
OTH SVCS & CHGS		\$72.00	1		
DIRKS, JODI TRIMBLE					
OTH SVCS & CHGS		\$304.37	1		
DOORS, INC.	SUPPLIES	\$457.00	3		
DOUGLAS WOODS L.P.					
HUMAN RES PROV CHGS		\$430.00	1		
DSM AREA REGIONAL TRANSIT AUTH					
HUMAN RES PROV CHGS		\$9,035.88	3		
DWB CONSTRUCTION LLC					
HUMAN RES PROV CHGS		\$4,710.00	1		
DYMIN SYSTEMS					
OTH SVCS & CHGS		\$1,529.91	1		
EASTERN IOWA THERAPEUTICS PC					
PERSONAL SERVICES		\$7,887.28	13		
EASTERN IOWA TIRE	SUPPLIES	\$794.58	1		
ELECTRONIC ENGINEERING CO.					
OTH SVCS & CHGS		\$7.95	1		
ELLINGSON, BRIAN					
HUMAN RES PROV CHGS		\$465.00	1		
ELSIE MASON MANOR					
HUMAN RES PROV CHGS		\$25.00	1		
EMBARKIT INC	OTH SVCS & CHGS	\$111.75	1		
EVANS, ALEXANDRIA M.					
OTH SVCS & CHGS		\$73.26	1		
EVANS, BECKY	OTH SVCS & CHGS	\$19.43	1		
EVANS, CHRISTY	OTH SVCS & CHGS	\$300.81	1		
EVANS, JAY	PERSONAL SERVICES	\$772.56	1		
EYERLY-BALL COMMUNITY MENTAL					
HUMAN RES PROV CHGS		\$45,472.22	2		
FAMILY PRACTICE CLINIC					
PERSONAL SERVICES		\$631.74	2		
FAREWAY GROCERY STORE	#925				
HUMAN RES PROV CHGS		\$200.00	1		
FAREWAY GROCERY STORE	#933				
HUMAN RES PROV CHGS		\$57.41	1		
FAREWAY GROCERY STORE #983					
OTH SVCS & CHGS		\$12.06	1		
FAREWAY GROCERY STORES INC.	#909				
HUMAN RES PROV CHGS		\$450.00	3		
FEDEX	OTH SVCS & CHGS	\$82.40	2		
FIFTH JUDICIAL DIST					
OTH SVCS & CHGS		\$1,924.10	1		
FORBES, MELISA D.					
OTH SVCS & CHGS		\$16.29	1		
FORGET, NORMAN					
HUMAN RES PROV CHGS		\$575.00	1		
FOUR SEASONS APARTMENTS					
HUMAN RES PROV CHGS		\$430.00	1		
FRANCIS MOSAIC	OTH SVCS & CHGS	\$49.40	1		
FRANTSVOG, CHRIS					
OTH SVCS & CHGS		\$24.46	1		
FRITO LAY, INC	SUPPLIES	\$231.52	1		
G & K SERVICES	SUPPLIES	\$31.50	1		
G & K SERVICES	OTH SVCS & CHGS	\$29.10	1		
GARDNER, JARED	OTH SVCS & CHGS	\$66.87	1		
GARVIS HONDA TOWN	SUPPLIES	\$38.64	1		
GESTACH AND PAULSON PROPERTIES LLC					
HUMAN RES PROV CHGS		\$902.00	2		
GOLDEN CIRCLE BEHAVIORAL HLTH.					
HUMAN RES PROV CHGS		\$25,568.62	3		
GOSHORN PSYCH SERVICES PLLC					
HUMAN RES PROV CHGS		\$62.50	1		
GOVERNMENT RESOURCE GROUP LLC					
OTH SVCS & CHGS		\$4,967.00	2		
GRAINGER	SUPPLIES	\$150.78	3		
GRAYBAR ELECTRIC COMPANY, INC.					
SUPPLIES		\$93.60	1		
GREAT AMERICAN OUTDOOR					
SUPPLIES		\$1,031.09	3		
GREENWOOD'S SEWER SERVICE					
OTH SVCS & CHGS		\$350.00	1		
GRIMES ASPHALT & PAVING CORP.					
OTH SVCS & CHGS		\$1,455.12	2		
GRIMES TRUE VALUE	SUPPLIES	\$73.68	1		
GUARANTEE OIL CO, INC	SUPPLIES	\$790.90	2		
H & S FEED AND COUNTRY STORE, INC					
SUPPLIES		\$191.49	1		
H. B. LEISEROWITZ COMPANY					
SUPPLIES		\$416.77	2		
H. B. LEISEROWITZ COMPANY					
OTH SVCS & CHGS		\$140.00	1		
HACHMANN, TODD					
OTH SVCS & CHGS		\$172.61	1		
HAMMER MEDICAL SUPPLY					
PERSONAL SERVICES		\$272.32	1		
HANDS UP COMMUNICATIONS					
HUMAN RES PROV CHGS		\$800.00	2		
HANGER PROSTHETICS & ORTHOTICS					
PERSONAL SERVICES		\$574.70	1		
HARRINGTON, NATHAN					
HUMAN RES PROV CHGS		\$2,374.60	1		
HARTMAN, LILLITH					
HUMAN RES PROV CHGS		\$500.00	1		
HAWKEYE FOOD	SUPPLIES	\$1,898.74	1		
HAWKEYE TRUCK EQUIPMENT					
SUPPLIES		\$302.50	1		
HEARTLAND SERVICES INC					
OTH SVCS & CHGS		\$754.41	1		
HEWLETT PACKARD	SUPPLIES	\$778.34	2		
HIGHLAND PARK MALL INVEST. INC					
OTH SVCS & CHGS		\$12,671.39	1		
HOPE LAW FIRM, PLC					
OTH SVCS & CHGS		\$258.00	1		
HUBBELL REALTY CO					
OTH SVCS & CHGS		\$12,570.08	1		
HULEN, SARA E.	OTH SVCS & CHGS	\$153.74	1		
HY-VEE FOOD STORE	#1530				
HUMAN RES PROV CHGS		\$440.00	3		
HY-VEE FOOD STORE	#1759				
HUMAN RES PROV CHGS		\$466.92	5		
HY-VEE FOOD STORE	#1318				
HUMAN RES PROV CHGS		\$53.66	1		
HY-VEE FOOD STORE	#01136				
HUMAN RES PROV CHGS		\$777.99	13		
HY-VEE FOOD STORE	#01148				
HUMAN RES PROV CHGS		\$529.19	4		
HY-VEE FOOD STORE	#01895				
HUMAN RES PROV CHGS		\$779.42	5		
HY-VEE FOOD STORE	#1011				
HUMAN RES PROV CHGS		\$80.00	1		
HY-VEE FOOD STORE	#1022				
HUMAN RES PROV CHGS		\$235.06	2		
HY-VEE FOOD STORE	#01142				
HUMAN RES PROV CHGS		\$343.48	8		
HY-VEE FOOD STORE	#01151				
HUMAN RES PROV CHGS		\$250.80	5		
IOWA DEPARTMENT OF NATURAL RESOURCE					
OTH SVCS & CHGS		\$130.00	1		
IOWA DEPARTMENT OF PUBLIC HEALTH					
OTH SVCS & CHGS		\$60.00	1		
IOWA DEPT OF NATURAL RESOURCES					
OTH SVCS & CHGS		\$15.50	1		
IOWA DEPT OF PUBLIC SAFETY					
MISCELLANEOUS		\$5,240.00	1		
IOWA DEPT. OF TRANSPORTATION					
SUPPLIES		\$244.52	2		
IOWA ENVIRONMENTAL HEALTH ASSOC					
OTH SVCS & CHGS		\$20.00	1		
IOWA HEALTH PHYSICIANS					
HUMAN RES PROV CHGS		\$6,127.50	2		
IOWA LUTHERAN HOSPITAL					
HUMAN RES PROV CHGS		\$31,			

POLK COUNTY NOTICES

NAVRKAL, AMY		SINK PAPER COMPANY	SUPPLIES	\$5,679.00	2	OTH SVCS & CHGS		\$99.00	1	Principal Financial	
OTH SVCS & CHGS	\$228.00	SLAUSON, RUSSELL F.				ZIEGLER INC	SUPPLIES	\$686.04	3	Health Insur Claims	\$10,208.86
NEMMERS, PATSY		PERSONAL SERVICES		\$628.08	1	IOWA EVENTS CENTER - 12/29/12-1/4/13				Principal Financial	
PERSONAL SERVICES	\$618.53	SNYDER & ASSOCIATES INC.				ADP Inc.				Health Insur Claims	\$6,085.20
NEREM, RANAE I.		OTH SVCS & CHGS		\$34,872.64	6	Computer/Data Processing(Outside)		\$624.06		Principal Financial	
OTH SVCS & CHGS	\$121.55	SOLINGER, MYNDI				Alliance Technologies				Health Insur Claims	\$4,295.80
NETWORKS, INC.	\$254.75	OTH SVCS & CHGS		\$24.42	1	Software Purchase/Maintenance		\$1,886.25		Principal Financial	
NEWTON MANUFACTURING		SOUTHWESTERN COMMUNICATIONS INC				AmeriPride Services, Inc.				Health Insur Claims	\$7,398.42
OTH SVCS & CHGS	\$563.02	OTH SVCS & CHGS		\$6,519.00	1	Equipment Rental		\$1,067.45			
NFM BUILDER SALES		SPAIN FARM LLC	SUPPLIES	\$258.50	1	AON Risk Services Central, Inc.					
HUMAN RES PROV CHGS	\$1,028.00	STAR EQUIPMENT	SUPPLIES	\$301.86	1	Insurance		\$22,576.19			
NGUYEN, TRUNG		STECH, BILL	OTH SVCS & CHGS	\$21.09	1	AVI Systems, Inc.	Building Supplies	\$785.00			
HUMAN RES PROV CHGS	\$362.00	STETSON BUILDING PRODUCTS INC.				Capital Sanitary Supply Co.					
NORRIS, JOYCE		SUPPLIES		\$9.54	1	Cleaning Supplies		\$1,369.96			
OTH SVCS & CHGS	\$116.00	STEVENS, GARTH JR., MD PC				CenturyLink	Telephone	\$365.04			
NORTHERN TOOL & EQUIPMENT CO		PERSONAL SERVICES		\$133.34	1	C.H. McGuiness Co					
SUPPLIES	\$220.91	STODGEL, PAULETTE A.				Building Repairs & Maintenance		\$738.89			
O'DELL, BRANDI	OTH SVCS & CHGS	OTH SVCS & CHGS		\$66.05	1	CGLIC	Employee Benefits	\$58,801.84			
O'HALLORAN INTERNATIONAL, INC.		STRAUSS LOCK & SAFE CO., INC.				Cintas Corporation #762					
SUPPLIES	\$646.07	SUPPLIES		\$39.00	1	Uniforms & Laundry		\$104.46			
O'REILLY AUTOMOTIVE, INC.		STRAWHACKER & ASSOCIATES LLC				City of Des Moines					
SUPPLIES	\$299.62	HUMAN RES PROV CHGS		\$41,137.37	3	Building Repairs & Maintenance		\$300.00			
OLDS, JOHN DR.		SUCCESSFUL LIVING				Clear Channel Broadcasting Inc					
PERSONAL SERVICES	\$150.00	HUMAN RES PROV CHGS		\$900.00	1	Event Expense		\$9,100.00			
OPTIMAE LIFE SERVICES		SWAIM, JILL M.	OTH SVCS & CHGS	\$57.50	1	Coastal MRO, Inc.					
HUMAN RES PROV CHGS	\$1,022.46	SWANK MOTION PICTURES INC				Personnel Recruiting		\$1,320.00			
OVERTON, DEB	SUPPLIES	OTH SVCS & CHGS		\$4,050.00	1	Competitive Edge					
P.J. IOWA LC	\$122.10	T3 TECH	OTH SVCS & CHGS	\$11,595.00	1	Customer Relations		\$4,238.85			
PAPER CORPORATION (THE)		TAHER, INC.				Contemporary Services Corp					
OTH SVCS & CHGS	\$2,694.25	HUMAN RES PROV CHGS		\$36,953.84	2	Event Expense		\$974.82			
PARKVIEW ALTOONA RESIDENTIAL HOUSING		TAYLOR INDUSTRIES, INC.	SUPPLIES	\$10.13	1	Crystal Clear Water Co.					
HUMAN RES PROV CHGS	\$460.00	TENNANT SALES & SERVICE CO				Office Supplies		\$103.70			
PASSAGEWAY		OTH SVCS & CHGS		\$279.91	1	CSS Inc.	Employee Benefits	\$583.95			
HUMAN RES PROV CHGS	\$4,128.82	THIRD LLC				Delta Dental of Pennsylvania					
PATTERSON, PAMELA		HUMAN RES PROV CHGS		\$500.00	1	Employee Benefits		\$2,627.50			
OTH SVCS & CHGS	\$80.48	TIMBERLAND AT MEREDITH				Echo Group, Inc.	Building Supplies	\$2,132.00			
PENDLETON, JESSICA L.		HUMAN RES PROV CHGS		\$630.32	1	Ecolab Pest Elim Div	Exterminator	\$1,075.00			
OTH SVCS & CHGS	\$81.31	TIMBERLAND PARTNERS XXIV, LLP				Eventbooking.com, LLC	Internet	\$906.64			
PENSKE TRUCK LEASING		HUMAN RES PROV CHGS		\$254.00	1	Forklifts of Des Moines					
OTH SVCS & CHGS	\$177.37	TOWN SQUARE RESIDENTIAL COOPERATIVE				Building Repairs & Maintenance		\$1,189.39			
PERKINELMER GENETICS INC		HUMAN RES PROV CHGS		\$78.00	1	Garner Printing	Printing & Stationery	\$167.00			
OTH SVCS & CHGS	\$100.00	TRANS IOWA, L.C.				Gonzalez Saggio & Harlan					
PFM PROPERTIES LLC		HUMAN RES PROV CHGS		\$745.00	1	Legal Fees		\$1,990.58			
HUMAN RES PROV CHGS	\$533.00	TRANS IOWA, L.C.				Graybar					
PHILLIPS, JEAN	PERSONAL SERVICES	OTH SVCS & CHGS		\$414.20	1	Building Repairs & Maintenance		\$398.41			
POIL, LINDA	OTH SVCS & CHGS	TREASURER-STATE OF IOWA				Steve Haag	Event Expense	\$85.00			
POLK COUNTY CONSERVATION BOARD		MISCELLANEOUS		\$1,613.15	1	Hy-Vee Inc.	Promotions & Brochures	\$270.00			
SUPPLIES	\$8.47	TRUCK EQUIPMENT, INC.	SUPPLIES	\$383.69	2	Iowa Audio Video	Computer	\$118.75			
POLK COUNTY CONSERVATION BOARD		TWEEDY, KIM	OTH SVCS & CHGS	\$227.00	1	In the News, Inc.					
OTH SVCS & CHGS	\$6.99	UNDERGROUND CO., LTD (THE)				Promotions & Brochures		\$146.00			
POLK COUNTY MEDICAL SOCIETY		SUPPLIES		\$22,727.50	1	Johnson Controls					
OTH SVCS & CHGS	\$375.00	UNITED STATES POSTAL SERVICE				Equipment Repairs & Maintenance		\$4,124.00			
PORTER HARDWARE INC.		OTH SVCS & CHGS		\$8,450.35	3	General Parts LLC					
OTH SVCS & CHGS	\$29.28	US BANK HOME MORTGAGE				Building Repairs & Maintenance		\$26.85			
PRATT AUDIO-VISUAL INC.		HUMAN RES PROV CHGS		\$650.00	1	Madison Avenue, Inc.					
OTH SVCS & CHGS	\$1,164.00	VARIABLE MEASURES LLC				Building Supplies		\$402.40			
PTS OF AMERICA, LLC		HUMAN RES PROV CHGS		\$8,997.00	3	Markey's Audio Visual, Inc.					
OTH SVCS & CHGS	\$300.00	VERIZON WIRELESS	SUPPLIES	\$119.88	2	Event Expense		\$64,199.74			
QUAIL HOLLOW FARM	SUPPLIES	VERIZON WIRELESS				Menards - Altoona	Building Supplies	\$43.95			
QUICK FUEL FLEET SERVICES INC		HUMAN RES PROV CHGS		\$163.69	1	Menards - Des Moines					
SUPPLIES	\$6,346.79	VERIZON WIRELESS				Building Supplies		\$129.25			
RACKSPACE MANAGED HOSTING		OTH SVCS & CHGS		\$10,814.74	1	MidAmerican Energy Co	Electric	\$936.65			
OTH SVCS & CHGS	\$3,500.00	VERMEER SALES & SERVICE				Nationwide Office Care LLC					
RACOM CORPORATION	SUPPLIES	SUPPLIES		\$395.00	1	Event Expense		\$2,802.57			
RACOM CORPORATION		VERTIQ SOFTWARE LLC				Plumb Supply Company					
OTH SVCS & CHGS	\$16,051.15	OTH SVCS & CHGS		\$4,735.00	1	Building Supplies		\$31.92			
RAHNER INC	OTH SVCS & CHGS	VETERINARY INTEGRATIVE PERFORMANCE SVCS				PlumbMaster, Inc.	Building Supplies	\$305.65			
RANDOLPH INVESTMENT CORP.		OTH SVCS & CHGS		\$375.00	3	Speck USA	Building Supplies	\$1,750.00			
HUMAN RES PROV CHGS	\$5,570.09	VISITING NURSE SERVICES				St&ard Bearings	Building Supplies	\$106.81			
RCC CONSULTANTS INC		OTH SVCS & CHGS		\$2,341.84	1	Superior Lighting Inc.					
OTH SVCS & CHGS	\$1,600.00	VITAL SUPPORT SYSTEMS				Building Repairs & Maintenance		\$689.67			
REDLING, MARTHA		CAPITAL OUTLAYS		\$1,490.00	1	Technical Solutions					
HUMAN RES PROV CHGS	\$500.00	WALSH DOOR & HARDWARE CO				Building Repairs & Maintenance		\$225.00			
RHINER'S PLUMBING CO		SUPPLIES		\$17.44	1	University Photo	Miscellaneous	\$5.00			
HUMAN RES PROV CHGS	\$6,950.00	WDM HUMAN SERVICES				United Refrigeration Inc.					
RHOADS, TONY		HUMAN RES PROV CHGS		\$3,290.20	1	Building Repairs & Maintenance		\$106.09			
OTH SVCS & CHGS	\$37.74	WEBSTER COUNTY COMMUNITY SERVICES				Vision Benefits of America					
ROSS CHEMICALS SYSTEMS INC		HUMAN RES PROV CHGS		\$90.00	1	Employee Benefits		\$249.72			
SUPPLIES	\$444.50	WESLEY AT HOME				Vivid Impressions, Inc.	Office Supplies	\$601.00			
ROTO ROOTER SERVICE		HUMAN RES PROV CHGS		\$12,117.42	3	The Waldinger Corporation					
OTH SVCS & CHGS	\$422.00	WESLEY COMMUNITY SERVICES				Equipment Repairs & Maintenance		\$4,398.15			
RW EXCAVATING & DOZING		HUMAN RES PROV CHGS		\$5,598.00	3	Wayne Dalton of Central Iowa					
SUPPLIES	\$4,720.00	WESTCHESTER SQUARE APTS				Building Repairs & Maintenance		\$423.00			
S.I.A.D.S.A. LUCAS/LEE CO		HUMAN RES PROV CHGS		\$225.50	1	Windstream Communications, Inc.					
HUMAN RES PROV CHGS	\$12,800.00	WILLIAMS, AMBER				Computer		\$110.00			
SCHMIDT, MARY		OTH SVCS & CHGS		\$675.00	1	Wood Roofing Company, Inc.					
HUMAN RES PROV CHGS	\$783.20	WILLOW BEND I LP				Building Repairs & Maintenance		\$533.22			
SCHMIDT, STEVE		HUMAN RES PROV CHGS		\$430.00	1	Zones	Computer	\$1,272.97			
HUMAN RES PROV CHGS	\$316.80	WINCHESTER, DAVID				Polk County Treasurer					
SCHMUNK, GREGORY A.		OTH SVCS & CHGS		\$100.00	1	Printing - Postage - Management Fee					
OTH SVCS & CHGS	\$144.12	WINDSTREAM	OTH SVCS & CHGS	\$127.13	2	Ovations	Due to Ovations	\$140,352.40			
SCHWEIZER, LARRY & ROWENA		WIXTED POPE NORA THOMPSON & ASSOCIATES		\$1,000.00	1	OVATIONS - WEEK ENDING 1/4/2013					
OTH SVCS & CHGS	\$100.00	OTH SVCS & CHGS				ADT	Alarm maint	\$134.20			
SCIONE, RAY ANN		WOLFE CLINIC PC				Atlantic Bottling					
PERSONAL SERVICES	\$467.32	PERSONAL SERVICES		\$107.95	1	Catering & Concessions Beverages		\$1,960.56			
SHERWOOD GLEN APTS		WORLD WIDE AEROSPACE, INC				Global	Pest control & billed labor	\$4,018.54			
HUMAN RES PROV CHGS	\$650.00	OTH SVCS & CHGS		\$575.00	1	Norwalk Music Boosters					
SHOPPERS SUPPLY	SUPPLIES	WWCON INC				Non Profit Group		\$24.00			
SHUCK-BRITTON, INC.		HUMAN RES PROV CHGS		\$1,837.00	1	POLK COUNTY EMPLOYEE INSURANCE					
OTH SVCS & CHGS	\$3,065.00	YOUTH EMERGENCY SERVICES & SHELTER		\$4,338.45	1	- TO BE PAID 1/8/2013					
SILVER RAPIDS LODGE		HUMAN RES PROV CHGS				Wellmark	Health Insur Claims	\$171,913.19			
OTH SVCS & CHGS	\$646.06	ZEE MEDICAL SERVICE COMPANY									

Principal Financial	
Health Insur Claims	\$10,208.86
Principal Financial	
Health Insur Claims	\$6,085.20
Principal Financial	
Health Insur Claims	\$4,295.80
Principal Financial	
Health Insur Claims	\$7,398.42

OFFICIAL PUBLICATION  
Des Moines, Iowa  
January 2, 2013  
Wednesday, 9:30 a.m.  
PROCEEDINGS OF THE POLK COUNTY  
BOARD OF SUPERVISORS

The Polk County Board of Supervisors met in mandatory session Wednesday, January 2, 2013 at 9:30 a.m.

MEMBERS PRESENT: Steve Van Oort, Robert Brownell, Angela Connolly, John F. Mauro, Tom Hockensmith.

OATH OF OFFICE: The Oath of Office was administered by Chief Judge Larry J. Eisenhauer for Robert Brownell, 1st District Supervisor, and by Chief Judge Arthur Gamble for Steve Van Oort, 3rd District Supervisor.

RESOLUTIONS: Resolution regarding Election of Chairperson of the Polk County Board of Supervisors for calendar year 2013.

VOTE YEA: Van Oort, Brownell, Connolly, Mauro, Hockensmith.

Resolution regarding Election of Vice-Chairperson of the Polk County Board of Supervisors for calendar year 2013.

VOTE YEA: Van Oort, Brownell, Connolly, Mauro, Hockensmith.

OATH OF OFFICE: The Oath of Office was administered by Chief Judge Larry J. Eisenhauer for Bill McCarthy, Polk County Sheriff and Chief Judge Arthur Gamble for Jamie Fitzgerald, Polk County Auditor.

Moved by Brownell, Seconded by Mauro to dispense with the reading of the December 18, 2012 minutes and they stand approved as printed. The December 18, 2012 canvass minutes and the December 19, 2012 discussion meeting minutes were also approved.

VOTE YEA: Van Oort, Brownell, Connolly, Mauro, Hockensmith.

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

VOTE YEA: Van Oort, Brownell, Connolly, Mauro, Hockensmith.

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:

Nicholas Corbin, Deten Officer, Sheriff, \$39,452 beginning Jan 3, 2013

Adrian Dunbar, Deten Officer PT, Sheriff, \$18.96 beginning Jan 8, 2013

Damion Hackett, Deten Officer PT, Sheriff, \$18.96 beginning Jan 8, 2013

Christopher Jones, Deten Officer, Sheriff, \$39,452 beginning Jan 3, 2013

Ben Lacey, Asst Director, Treasurer, \$105,490 beginning Jan 22, 2013

Sarah Smith, Acct Mgr, Treasurer, \$86,861 beginning Jan 24, 2013

VOTE YEA: Van Oort, Brownell, Connolly, Mauro, Hockensmith.

RESOLUTIONS: Resolution approving MH/ID/DD service approvals and authorizing expenditures from the MH/ID/DD Services Fund.

VOTE YEA: Van Oort, Brownell, Connolly, Mauro, Hockensmith.

Resolution approving release of mortgage on 660 NE Aurora Avenue (D.Hall).

VOTE YEA: Van Oort, Brownell, Connolly, Mauro, Hockensmith.

Moved by Brownell, Seconded by Mauro to adjourn until January 8, 2013 at 9:30 a.m.

VOTE YEA: Van Oort, Brownell, Connolly, Mauro, Hockensmith.

TOM HOCKENSMITH  
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.

POLK COUNTY NOTICES

**ORDINANCE NO. 295**  
WHEREAS, on August 28, 2007, the Polk County Board of Supervisors adopted the Zoning Ordinance and map for the unincorporated territory of Polk County, Iowa; and WHEREAS, the petitioners, Marvin Perry of Glen-Mar LLP, 5647 Lisbon Street, Prole, IA and Bret Nehring of LNO Investments and Nehring Construction, 1512 E. Southside Drive, Polk City, IA are requesting a Zoning Map Amendment from the GC-General Commercial District to the LI-Light Industrial District for the subject property located at 4300 NE 14th Street, Saylor Township; and WHEREAS, a Zoning Map Amendment was reviewed and heard by the Polk County Zoning Commission on Monday, November 26, 2012, at 7:00 P.M., at the meeting room of the Polk County Public Works Department, Planning Division, 5885 N.E. 14th Street, Des Moines, Iowa, due and timely notice published as provided by law; and WHEREAS, the Polk County Zoning Commission, after hearing the evidence both in favor and opposed to the Zoning Map Amendment, voted four (4) for, zero (0) against, with three (3) absent to recommend approval to the Polk County Board of Supervisors that the zoning map amendment from the GC-General Commercial District to the LI-Light Industrial

District be approved; and WHEREAS, the Zoning Map amendment was heard by the Polk County Board of Supervisors on January 8, 2013 at 9:30 A.M., in Room 120 of the Polk County Administrative Office Building, 111 Court Avenue, Des Moines, Iowa, due and timely notice published as provided by law. NOW, THEREFORE, BE IT ORDAINED that the Zoning Map amendment (Attachment A) from the GC-General Commercial District to the LI-Light Industrial District for the subject property located at 4300 NE 14th Street for the following described property:  
-EX W 200F- LOT 1 IOWA GARDEN ACRES, Saylor Township  
BE APPROVED.  
POLK COUNTY BOARD OF SUPERVISORS:  
Tom Hockensmith, Chairperson  
ATTEST:  
Jamie Fitzgerald  
Polk County Auditor  
EFFECTIVE UPON PUBLICATION

**PUBLIC NOTICE**  
NOTICE OF HEARING ON THE PROPOSED AMENDMENT TO THE COMPREHENSIVE LAND USE PLAN MAP AND THE PROPOSED ZONING MAP AMENDMENT TO THE AREA DESCRIBED BELOW AND AS PROVIDED FOR UNDER THE

POLK COUNTY ZONING ORDINANCE AND UNDER CHAPTER 331 AND CHAPTER 335 CODE OF IOWA, AS AMENDED.  
TO: All interested persons within the unincorporated territory of Polk County, Iowa:  
NOTICE IS HEREBY GIVEN THAT on the 28th day of January 2013, at 7:00 P.M., a public hearing will be held by the Polk County Zoning Commission in the meeting room of the Polk County Public Works Department, Planning Division, 5885 N.E. 14th Street, Des Moines, Iowa regarding a Rezoning Petition. The petitioners are requesting a Polk County 2030 Comprehensive Plan Map amendment from the Agricultural and Open Space Classification to the Estate Classification and a Zoning Map amendment from the AG-Agricultural District to the ER-Estate Residential District for the subject property located at 8952 NW 121st Street (District & Parcel #240/00303-001-000) containing approximately 78.48 acres and located in Jefferson Township. The subject property and proposed map amendments are described as follows:  
Petitioners:  
Joe M. and Sharon M. Jefferson (titleholder) and Lon J. Horbach (contract buyer), 1980 Nicole Road, Fort Dodge, IA  
Polk County 2030 Comp Plan Map  
Agricultural and Open Space Classification to

the Estate Classification  
Zoning Map Amendment:  
AG-Agricultural District to the ER-Estate Residential District  
Legal Description of subject property:  
N 1/2 SW 1/4 LESS RD SEC 20-80-25 – Jefferson Township.  
Anyone wishing to appear before the Polk County Zoning Commission shall have an opportunity to be heard. A change in zoning districts and use classification will affect all of the real estate, buildings and structures included in the area being amended.  
The information identified on this agenda/notice may be obtained in accessible formats by qualified persons with a disability. To receive more information or to request an accommodation to participate in a meeting, hearing, service, program, or activity conducted by this department/office, please contact Polk County Public Works, Planning staff, 5885 N.E. 14th Street, Des Moines, Iowa 50313. 515-286-3705.  
POLK COUNTY ZONING COMMISSION  
BY: Ray Sprague, Chairperson  
ATTEST:  
BY: Bret VandeLune, Planning & Development Manager

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 Renee Courtney at (515) 288-3338 ext. 436.

**ORIGINAL NOTICE FOR PUBLICATION**  
**In The Iowa District Court For Polk County**  
Equity No. EQCE072375  
NATIONSTAR MORTGAGE, LLC, 75-2921540 Plaintiff,  
vs.  
ALEX L. RITCHIE AKA ALEX RITCHIE AKA ALEX LARUE RITCHIE; BANKERS TRUST; CITY OF DES MOINES, IOWA; DES MOINES DENTAL GROUP; MARILYN RITCHIE; STATE OF IOWA, IOWA DEPARTMENT OF HUMAN SERVICES; 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 \$106,299.29 with interest at 5% per annum from and including December 1, 2011, on the promissory note executed by Alex L. Ritchie aka Alex Ritchie and mortgage executed by Alex L. Ritchie aka Alex Ritchie and Marilyn Ritchie to Nationstar Mortgage LLC 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 Alex L. Ritchie aka Alex Ritchie and Marilyn Ritchie

to pay the installments of principal when due. Plaintiff also prays in said Petition for the foreclosure of said mortgage dated January 26, 2007 recorded in Book 12056, Page 952 in the Recorder's Office of Polk County, Iowa, with said note dated January 26, 2007 on the following described property, to-wit:  
Lot Five (5) in Block Twenty-eight (28) in Highland Park, 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 Theodore R. Boecker, 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 7th day of February, 2013 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 January 4 & 11 & 18, 2013.

**NOTICE OF PROBATE OF WILL, OF APPOINTMENT OF EXECUTOR, AND NOTICE TO CREDITORS**  
**The Iowa District Court Polk County**  
Probate No. 64660

IN THE MATTER OF THE ESTATE OF **WILLIAM H. CRAM**, Deceased.  
To All Persons Interested in the Estate of William H. Cram, Deceased, who died on or about November 5, 2012:  
You are hereby notified that on the 17th day of December, 2012, Robert W. Cram was appointed executor of the estate.  
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 27th day of December, 2012.  
**Robert W. Cram**  
Executor of estate  
13543 Oak Brook Drive  
Urbandale, IA 50323  
**Adam Doll**, Attorney, AT0002133  
Attorney for executor  
Hopkins & Huebner, P.C.  
Address: 1009 Main Street, Adel, Iowa 50003  
Date of second publication  
18th day of January, 2013

**ORIGINAL NOTICE**  
**In The Iowa District Court For Polk County**  
Equity No. EQCE073038  
REVERSE MORTGAGE SOLUTIONS, INC., Plaintiff  
vs.

ALL PERSONS WITH AN INTEREST IN THE ESTATE OF PAUL THIELKING, DECEASED DECEMBER 3, 2009, WEST BANK, PARTIES IN POSSESSION, STATE OF IOWA, STEPHEN K. THIELKING (ADMINISTRATOR/HEIR), DIANE R. ROBINETTE (HEIR) and UNITED STATES OF AMERICA, 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 November 15, 2012, and prays for foreclosure of plaintiff's mortgage against the property at 2520 Thornton Avenue, Des Moines IA 50321. For further details, including the legal description of the property, 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 February 14, 2013, 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 January 11 & 18 & 25, 2013.

**PUBLIC NOTICE OF STORM WATER DISCHARGE**  
The City of Johnston 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 a park improvements project located in the SE ¼ of Section 11, Township 79 North, Range 25 West, Polk County.  
Storm water will be discharged from 1 point source(s) and will be discharged to the following streams: an unnamed tributary to 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 January 18, 2013.

# PUBLIC NOTICES

## ORIGINAL NOTICE FOR PUBLICATION

In The Iowa District Court  
For Polk County

Equity No. EQCE073020

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.

GERALD WAYNE ANCELL AND AMY LYNN ANCELL; DISCOVER BANK; HAUGE ASSOCIATES INC.; MIDLAND FUNDING LLC; 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 \$129,099.61 with interest at 6.75% per annum from and including July 1, 2009, on the promissory note executed by Gerald Wayne Ancell and Amy Lynn Ancell and mortgage executed by Gerald Wayne Ancell and Amy Lynn Ancell 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 Gerald Wayne Ancell and Amy Lynn Ancell to pay the installments of principal when due. Plaintiff also prays in said Petition for the foreclosure of said mortgage dated September 28, 2004 recorded in Book 10764, Page 927 in the Recorder's Office of Polk County, Iowa, with said note dated September 28, 2004 on the following described property, to-wit:

The North 150 feet of the West 125 feet except the West 33 feet thereof of Lot Seventeen (17) in Macomber's Subdivision of the South 1/2 of the Northwest Quarter of Section 28, Township 78, Range 24, West of the 5th P.M., 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 7th day of February, 2013 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 January 4 & 11 & 18, 2013.

## ORIGINAL NOTICE

In The Iowa District Court  
For Polk County

LAW NO.: LACL 126245

LOUIE'S FLOOR COVERING, INC., Plaintiff,

vs.

TODD BUCHANAN, Individually and f/d/b as BUCHANAN BUILDERS, INC. Defendants.

TO THE ABOVE-NAMED DEFENDANTS:

You are notified that a petition has been filed in the office of the clerk of this court naming you as a defendant in this action, which petition prays for judgment against you for amount due on account, together with interest and costs of this action. The Plaintiff's attorney is Michael J. Green of the law firm of Sullivan & Ward, P.C., whose address is 6601 Westown Parkway, Suite 200, West Des Moines, Iowa 50266-7733, telephone number (515)244-3500; facsimile number: (515) 244-3599.

You must serve a motion or answer on or before the 14th day of February, 2013, and within a reasonable time thereafter, file your motion or answer with the Clerk of Court for 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  
500 Mulberry Streets  
Des Moines, Iowa 50309

NOTE: The attorney who is expected to represent the Defendant should be promptly advised by Defendant of the service of this notice. Published in the Business Record on January 11 & 18 & 25, 2013.

## ORIGINAL NOTICE

In The Iowa District Court  
For Polk County

No. CE 72123

CITY OF DES MOINES, IOWA IA077011A, Plaintiff,

vs.

DARIN WILSON and CHRISTINE WILSON, Defendants.

TO THE ABOVE-NAMED DEFENDANTS:

You are notified that on the 25th day of July, 2012, a Petition was filed in the Office of the Clerk of Court for Polk County, Iowa naming you as a Defendant in the above-captioned action. The Petition prays that the property legally described as: L T 14 UNIVERSITY PLACE; AND LOT 416 UNIVERSITY LAND COS 2ND ADDITION, and locally known as 1322 23RD Street, Des Moines, Iowa, has been declared a public nuisance and violations must be abated to substantially comply with the Municipal Code of the City of Des Moines. Further, Plaintiff prays: the Court declare the main structure and accessory structure located upon this property a public nuisance and enter an order directing the Defendants who hold title and/or are contract purchasers, to immediately vacate and secure the structure and empty the accessory structure and take the appropriate steps to abate the nuisance. Further, the Plaintiff requests that if the nuisance has not been abated in the time ordered by the Court, the Plaintiff be authorized and directed to abate the public nuisance by entering upon the property and demolishing and removing the main structure and accessory structure and leveling the ground upon which they stand, and for all other relief deemed equitable under the circumstances. Further, the Plaintiff requests that the court assess in rem against the property for the costs of

this action and the costs incurred in the enforcement of the Municipal Code of the City of Des Moines, Iowa, inclusive of any costs incurred in the abatement of the public nuisance, all with interest. Further, the Plaintiff requests that any Defendants who hold an interest by virtue of a lien or mortgage be ordered to allow the abatement of the public nuisance. The attorney for the Plaintiff is Vicky Long Hill, Assistant City Attorney. Contact information for said attorney is: City of Des Moines Legal Department, 400 Robert D. Ray Drive, Des Moines, Iowa 50309-1891 , phone: (515) 283-4007; facsimile (515) 237-1746; e-mail: Vilonghill@dmgov.org.

You must file an answer to this action with the Clerk of Court for Polk County, 500 Mulberry Street, Des Moines, Iowa, on or before the 21st day of February, 2013, and within a reasonable time thereafter, send a copy of your answer to Plaintiffs attorney. If you do not file an answer within the allotted time, judgment by default may be entered 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 COURT  
Polk County Courthouse  
500 Mulberry Street  
Des Moines, Iowa 50309

IMPORTANT:

YOU ARE ADVISED TO SEEK LEGAL ADVICE AT ONCE TO PROTECT YOUR INTERESTS. Published in the Business Record on January 18 & 25 & February 1, 2013.

## ORIGINAL NOTICE FOR PUBLICATION

In The Iowa District Court  
For Polk County

Equity No. EQCE073017

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

vs.

GARRY L. FULLER AKA GARRY FULLER AND LEE ANNE FULLER AKA LEEANNE FULLER; KINTZ PROPERTIES; KIRK KINTZ; SPOUSE OF GARRY L. FULLER AKA GARRY FULLER, IF ANY; THE CBE GROUP INC. LITIGATION CENTER; 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 \$199,555.94 with interest at 6% per annum from and including August 1, 2011, on the promissory note executed by Garry L. Fuller aka Garry Fuller & Lee Anne Fuller and mortgage executed by Garry L. Fuller aka Garry Fuller & Lee Anne Fuller 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 Garry L. Fuller aka Garry Fuller & Lee Anne Fuller to pay the installments of principal when due. Plaintiff also prays in said Petition for the foreclosure of said mortgage dated August 26, 2005 recorded in Book 11259 Page 419 in the Recorder's Office of Polk County, Iowa, with said note dated August 26, 2005 on the following described property, to-wit:

Lot 96, except a portion described as follows: Starting at the front lot corner between Lots 95 and 96, thence Northerly measuring on the front lot line for a distance of 35.22 feet, thence Westerly direct to the rear lot corner between Lots 95 and 96, thence Easterly on the lot line between Lots 95 and 96 which is the point of beginning; AND a triangular piece of Lot 97 being the South 20 feet measured on the West line, all in Camelot South, 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 21st day of February, 2013 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

YOU ARE ADVISED TO SEEK LEGAL ADVICE AT ONCE TO PROTECT YOUR INTERESTS. Published in the Business Record on January 18 & 25 & February 1, 2013.

## NOTICE OF APPOINTMENT OF ADMINISTRATOR AND NOTICE TO CREDITORS

The Iowa District Court  
Dallas County

Probate No. ESPRO64624

IN THE MATTER OF THE ESTATE OF

James I. Radney, Deceased.

To All Persons Interested in the Estate of James I. Radney, Deceased, who died on or about December 14, 2011:

You are hereby notified that on the 10th day of December, 2012, the undersigned was appointed administrator of the estate.

Notice is hereby 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 the mailing of this notice (unless otherwise allowed or paid) a claim is thereafter forever barred.

Dated this 7th day of January, 2013.

Diane Radney

Administrator of the Estate  
13370 NW 166th Ave.  
Madrid, IA 50156

G. Michael Kealhofer

Attorney for the Administrator  
1024 2nd Street, P.O. Box 550  
Perry, IA 50220

Date of second publication  
25th day of January, 2013.

PUBLIC NOTICES

ORIGINAL NOTICE FOR PUBLICATION

In The Iowa District Court  
For Polk County

Equity No. EQCE073043

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.  
WILLIAM L. MICHAEL; SPOUSE OF WILLIAM L. MICHAEL, 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 \$57,388.33 with interest at 7.125% per annum from and including May 1, 2011, on the promissory note executed by William L. Michael and mortgage executed by William L. Michael 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 William L. Michael to pay the installments of principal when due. Plaintiff also prays in said Petition for the foreclosure of said mortgage dated November 3, 2006 recorded in Book 11945 Page 216 in the Recorder's Office of Polk County, Iowa, with said note dated November 3, 2006 on the following described property, to-wit: Lot 94, the North 6 feet of Lot 93, and the South 11 feet of Lot 95 in Willoughby 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.  
You must serve a motion or answer on or before the 14th day of February, 2013 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 January 11 & 18 & 25, 2013.

ORIGINAL NOTICE FOR PUBLICATION

In The Iowa District Court  
For Polk County

Equity No. EQCE073041

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 13-4994650  
Plaintiff,  
vs.  
ROBERT L. YEAGER AND KIMBERLY YEAGER; DEBRA YEAGER; GE MONEY BANK; STATE OF IOWA, IOWA DEPARTMENT OF HUMAN SERVICES;  
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 \$99,081.16 with interest at 5% per annum from and including May 1, 2012, on the promissory note executed by Robert L. Yeager and Kimberly Yeager and mortgage executed by Robert L. Yeager and Kimberly Yeager 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 Robert L. Yeager and Kimberly Yeager to pay the installments of principal when due. Plaintiff also prays in said Petition for the foreclosure of said mortgage dated December 7, 2009 recorded in Book 13305 Page 85 in the Recorder's Office of Polk County, Iowa, with said note dated December 7, 2009 on the following described property, to-wit: Lot Twenty-seven (27) in Grandshire, 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 Theodore R. Boecker, 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 14th day of February, 2013 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 January 11 & 18 & 25, 2013.

ORIGINAL NOTICE FOR PUBLICATION

In The Iowa District Court  
For Polk County

Equity No. EQCE073053

GMAC MORTGAGE LLC (SUCCESSOR BY MERGER TO GMAC MORTGAGE CORPORATION), 23-1694840  
Plaintiff,  
vs.  
DENNIS D. COLLINS AKA DENNIS D. COLLINS, JR. AND JULIE M. COLLINS;  
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 \$126,066.76 with interest at 6.625% per annum from and including January 1, 2012, on the promissory note executed by Dennis D. Collins and Julie M. Collins and mortgage executed by Dennis D. Collins and Julie M. Collins 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 Dennis D. Collins and Julie M. Collins to pay the installments of principal when due. Plaintiff also prays in said Petition for the foreclosure of said mortgage dated February 14, 2007 recorded in Book 12079 Page 946 in the Recorder's Office of Polk County, Iowa, with said note dated February 14, 2007 on the following described property, to-wit: Lot 28 in Patricia Park Plat 3, an Official Plat, now included in and forming a part of the City of Urbandale, 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 Theodore R. Boecker, 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 14th day of February, 2013 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 January 11 & 18 & 25, 2013.

ORIGINAL NOTICE FOR PUBLICATION

In The Iowa District Court  
For Polk County

Equity No. EQCE072875

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.  
BROOK GRANDSTAFF AKA BROOK L. GRANDSTAFF; SPOUSE OF BROOK GRANDSTAFF AKA BROOK L. GRANDSTAFF, 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 \$70,404.97 with interest at 6.38% per annum from and including August 1, 2011, on the promissory note executed by Brook Grandstaff and mortgage executed by Brook Grandstaff 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 Brook Grandstaff to pay the installments of principal when due. Plaintiff also prays in said Petition for the foreclosure of said mortgage dated September 15, 2003 recorded in Book 10155 Page 902 in the Recorder's Office of Polk County, Iowa, with said note dated September 15, 2003 on the following described property, to-wit: Lot 27 in Deemer Place, an Official Plat, now included in and forming a part of the City of Des Moines, 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 7th day of February, 2013 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

YOU ARE ADVISED TO SEEK LEGAL ADVICE AT ONCE TO PROTECT YOUR INTERESTS.  
Published in the Business Record on January 4 & 11 & 18, 2013.

# PUBLIC NOTICES

## ORIGINAL NOTICE FOR PUBLICATION

In The Iowa District Court  
For Polk County

Equity No. EQCE073157

REGIONS BANK DBA REGIONS MORTGAGE,  
62-0859006

Plaintiff,

vs.

DANIEL TAYLOR AKA DANIEL R. TAYLOR;  
SPOUSE OF DANIEL TAYLOR AKA DANIEL R.  
TAYLOR, 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 \$53,414.09 with interest at 7% per annum from and including October 1, 2011, on the promissory note executed by Daniel Taylor aka Daniel R. Taylor and mortgage executed by Daniel Taylor aka Daniel R. Taylor 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 Daniel Taylor aka Daniel R. Taylor to pay the installments of principal when due. Plaintiff also prays in said Petition for the foreclosure of said mortgage dated October 13, 2006 recorded in Book 11904, Page 338 in the Recorder's Office of Polk County, Iowa, with said note dated October 13, 2006 on the following described property, to-wit:

Lot 25 in Grand View Acres, an Official Plat, now included in and forming a part of the City of Des Moines, Iowa AKA Lot 25 in Grand View 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 21st day of February, 2013 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 January 18 & 25 & February 1, 2013.

## ORIGINAL NOTICE FOR PUBLICATION

In The Iowa District Court  
For Polk County

Equity No. EQCE073076

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

Plaintiff,

vs.

STACY LEE EVELAND FKA STACY L. CHANDLER;  
AQUA FINANCE, INC.; DONALD JASON EVELAND;

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 \$126,306.56 with interest at 6.5% per annum from and including September 1, 2010, on the promissory note executed by Stacy L. Chandler and mortgage executed by Stacy L. Chandler 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 Stacy L. Chandler to pay the installments of principal when due. Plaintiff also prays in said Petition for the foreclosure of said mortgage dated August 15, 2007 recorded in Book 12334 Page 905 in the Recorder's Office of Polk County, Iowa, with said note dated August 15, 2007 on the following described property, to-wit:

Lot 330 in University Heights 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 21st day of February, 2013 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 January 18 & 25 & February 1, 2013.

## ORIGINAL NOTICE FOR PUBLICATION

In The Iowa District Court  
For Polk County

Equity No. EQCE073140

JPMORGAN CHASE BANK, NATIONAL  
ASSOCIATION, 13-4994650

Plaintiff,

vs.

MARC BROOKS AKA MARC OLIVER BROOKS;  
CNAC; JESSICA R. BROOKS; SPOUSE OF MARC  
BROOKS AKA MARC OLIVER BROOKS, 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 \$68,546.61 with interest at 4.875% per annum from and including May 1, 2012, on the promissory note executed by Marc Brooks and mortgage executed by Marc Brooks 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 Marc Brooks to pay the installments of principal when due. Plaintiff also prays in said Petition for the foreclosure of said mortgage dated December 17, 2009 recorded in Book 13313, Page 938 in the Recorder's Office of Polk County, Iowa, with said note dated December 17, 2009 on the following described property, to-wit:

Lot 16 in Block 29 in Second Addition to Valley Junction Plat Three, now included in and forming a part of the City of West Des Moines, 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 Theodore R. Boecker, 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 21st day of February, 2013 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 January 18 & 25 & February 1, 2013.

## ORIGINAL NOTICE FOR PUBLICATION

In The Iowa District Court  
For Polk County

Equity No. EQCE073151

MIDFIRST BANK, 73-0577200

Plaintiff,

vs.

DARIN J. DEER AKA DARIN JON DEER AKA  
DARIN DEER AND DIANA K. DEER AKA DIANA  
KAY DEER;

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 \$53,150.66 with interest at 8% per annum from and including May 1, 2012, on the promissory note executed by Darin J. Deer and Diana K. Deer and mortgage executed by Darin J. Deer aka Darin Deer and Diana K. Deer to FirstCity Mortgage Corp. 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 Darin J. Deer aka Darin Deer and Diana K. Deer to pay the installments of principal when due. Plaintiff also prays in said Petition for the foreclosure of said mortgage dated August 20, 1999 recorded in Book 8301, Page 942 in the Recorder's Office of Polk County, Iowa, with said note dated August 20, 1999 on the following described property, to-wit:

Lot 12 in Block 4 in North Oak 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.

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 Theodore R. Boecker, 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 21st day of February, 2013 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 January 18 & 25 & February 1, 2013.

PUBLIC NOTICES

ORIGINAL NOTICE FOR PUBLICATION

In The Iowa District Court  
For Polk County

Equity No. EQCE073036

JPMC SPECIALTY MORTGAGE LLC F/K/A WM  
SPECIALTY MORTGAGE LLC, 91-2055933  
Plaintiff,

vs.  
ALL OF THE UNKNOWN CLAIMANTS, INCLUDING  
BUT NOT LIMITED TO ALL OF THE UNKNOWN  
HEIRS, SPOUSES, ASSIGNEES, GRANTEES,  
LEGATEES, DEVEISES AND BENEFICIARIES OF  
JIM KROLL, DECEASED; STATE OF IOWA, IOWA  
DEPARTMENT OF REVENUE; UNITED STATES OF  
AMERICA, INTERNAL REVENUE SERVICE;  
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 \$85,157.75 with interest at 6.875%  
per annum from and including October 1, 2010,  
on the promissory note executed by Jim Kroll  
and Diane M. Kroll and mortgage executed  
by Jim Kroll and Diane M. Kroll to Ameriquest  
Mortgage Company 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 Jim Kroll  
and Diane M. Kroll to pay the installments of  
principal when due. Plaintiff also prays in said  
Petition for the foreclosure of said mortgage  
dated March 24, 2006 recorded in Book 11590  
Pages 148-163 in the Recorder's Office of Polk  
County, Iowa, with said note dated March 24,  
2006 on the following described property, to-wit:

The North 47 feet of Lot 69 in Deerfoot  
Acres, Plat 2, an Official Plat, now includ-  
ed 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 execu-  
tion 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 Theodore R. Boecker, 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 7th day of February, 2013 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 hear-  
ing 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 January 4  
& 11 & 18, 2013.

ORIGINAL NOTICE FOR PUBLICATION

In The Iowa District Court  
For Polk County

Equity No. EQCE073055

JPMORGAN CHASE BANK, NATIONAL  
ASSOCIATION, 13-4994650  
Plaintiff,

vs.  
SHEILA M. CASSADY; CASH CREDIT  
CORPORATION; JANE L. ESCOBAR; STATE OF  
IOWA, IOWA DEPARTMENT OF REVENUE;  
UNITED STATES OF AMERICA, INTERNAL  
REVENUE SERVICE;  
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 \$114,466.60 with interest at 5.125%  
per annum from and including September  
1, 2009, on the promissory note executed by  
Sheila M. Cassidy and mortgage executed by  
Sheila M. Cassidy and David M. Cassidy 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 Sheila  
M. Cassidy and David M. Cassidy to pay the  
installments of principal when due. Plaintiff also  
prays in said Petition for the foreclosure of said  
mortgage dated September 27, 2000 recorded  
in Book 8600, Page 977 in the Recorder's Office  
of Polk County, Iowa, with said note dated  
September 27, 2000 on the following described  
property, to-wit:

Unit 39 in BRIARWOOD CONDOMINIUMS,  
a Horizontal Property Regime  
(Condominium) according to the  
Declaration of Submission, pursuant  
to Chapter 499B, Code of Iowa 1977,  
recorded October 13, 1978 in Book 4854,  
page 62, as amended, located upon  
the real property described as: Lots 1  
and 2 in Briarwood Heights Plat 1, an  
Official Plat, and Lots 1, 2, 3, and 4 in  
Briarwood Heights Plat 2, an Official Plat  
(except that portion referred to as the  
"Partitioned Property", which is legally  
described in that certain Warranty Deed  
dated February 5, 1981, filed March 16,  
1981 in Book 5083, page 736), all now  
included in and forming a part of the  
City of Des Moines, Iowa, together with  
the undivided fractional ownership inter-  
ests in the general and limited common  
elements appurtenant to such unit as set  
forth in said Declaration of Submission,  
as amended, and with any and all  
other interests appurtenant to such unit  
pursuant to such Horizontal Property  
Regime. AKA Unit 39 in BRIARWOOD  
CONDOMINIUMS, a Horizontal Property  
Regime (Condominium) according to  
the Declaration of Submission, pursuant  
to Chapter 499B, Code of Iowa 1977,  
recorded October 13, 1978 in Book 4854,  
page 062, as amended, located upon  
the real property described as: Lots 1  
and 2 in Briarwood Heights Plat 1, an  
Official Plat, and Lots 1, 2, 3, and 4 in  
Briarwood Heights Plat 2, an Official Plat  
(except that portion referred to as the  
"Partitioned Property", which is legally  
described in that certain Warranty Deed  
dated February 5, 1981, filed March 16,  
1981 in Book 5083, page 736), and Outlot  
A and Outlot B in Briarwood Heights Plat  
3, an Official Plat, all now included in  
and forming a part of the City of Des  
Moines, Iowa, together with the undi-  
vided fractional ownership interests in  
the general and limited common ele-  
ments appurtenant to such unit as set  
forth in said Declaration of Submission,  
as amended, and with any and all other  
interests appurtenant to such unit pursu-  
ant to such Horizontal Property Regime.

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 execu-  
tion 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 Theodore R. Boecker, 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 14th day of February, 2013 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 demand-  
ed 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 hear-  
ing 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 January 11  
& 18 & 25, 2013.

ORIGINAL NOTICE FOR PUBLICATION

In The Iowa District Court  
For Polk County

Equity No. EQCE073065

CITIFINANCIAL, INC., AN IOWA CORPORATION,  
52-1690525

Plaintiff,

vs.  
MARY ROSENBALM AND JERRY L. ROSENBALM;  
CBE GROUP INC.; CITY OF DES MOINES, IOWA;  
CREDIT ACCEPTANCE CORPORATION; JANICE  
K. ROSENBALM; PARTIES IN POSSESSION; STATE  
OF IOWA, IOWA DEPARTMENT OF HUMAN  
SERVICES;

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 \$87,032.58 with interest at 9.144%  
per annum from and including November 5,  
2011, on the promissory note executed by Mary  
Rosenbalm and Jerry L. Rosenbalm and mort-  
gage executed by Mary Rosenbalm and Jerry  
L. Rosenbalm to Citifinancial, 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 Mary  
Rosenbalm and Jerry L. Rosenbalm to pay the  
installments of principal when due. Plaintiff also  
prays in said Petition for the foreclosure of said  
mortgage dated March 30, 2007 recorded in  
Book 12134, Page 199 in the Recorder's Office of  
Polk County, Iowa, with said note dated March  
30, 2007 on the following described property,  
to-wit:

The West 65 feet of Lot 375 Crawford  
Place, an Official Plat now included in  
and forming a part of the City of Des

Moines, Iowa AKA The West 65 feet  
of Lot 375 Crawford 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 execu-  
tion 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  
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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 14th day of February, 2013 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 demand-  
ed 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 hear-  
ing 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 January 11  
& 18 & 25, 2013.

TRUST NOTICE

IN THE MATTER OF THE TRUST:

Loren E. Cracraft 2006 Revocable Trust

To all persons regarding Loren E. Cracraft,  
deceased, who died on or about the 29th day  
of October, 2012. You are hereby notified that  
Betty M. Cracraft is the trustee of the Loren E.  
Cracraft 2006 Revocable Trust. 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 four (4) months 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 settlor and spouse of  
the decedent settlor who identities are reason-  
ably ascertainable. Any suit not filed within this  
period shall be forever barred.

Notice is further given that any person or  
entity possessing a claim against the trust must  
mail proof of the claim to the trustee at the  
address listed below via certified mail, return  
receipt requested, by the later to occur of four  
(4) months from the second publication of this  
notice or thirty (30) days from the date of mail-  
ing this notice if required or the claim shall be  
forever barred unless paid or otherwise satisfied.  
Dated this January 2, 2013..

Loren E. Cracraft 2006 Revocable Trust

Betty M. Cracraft  
7119 Jefferson Avenue  
Windsor Heights, Iowa, 50324

Date of second publication  
25th day of January, 2013

# PUBLIC NOTICES

## ORIGINAL NOTICE FOR PUBLICATION

In The Iowa District Court  
For Polk County

Equity No. EQCE071770

U.S. BANK N.A. AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION AS SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CERTIFICATEHOLDERS OF BEAR STEARNS ASSET BACKED SECURITIES I LLC, ASSET-BACKED CERTIFICATES, SERIES 2006-HE9, 41-0417860

Plaintiff,

vs.

ROBERT M. BOLDEN, SR. AKA ROBERT BOLDEN, SR.; GOLDEN RULE; KATHY BRYANT; LAWANDA SANDERS; LIDA PROP WB; PATRICIA BOLDEN; SHONDALE MARRICE BOLDEN; SPOUSE OF ROBERT M. BOLDEN, SR. AKA ROBERT BOLDEN, SR., IF ANY; STATE OF IOWA, IOWA DEPARTMENT OF HUMAN SERVICES; STATE OF IOWA, IOWA DEPARTMENT OF HUMAN SERVICES;

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 \$77,657.51 with interest at 5.315% per annum from and including October 1, 2010, on the promissory note executed by Robert M. Bolden, Sr. 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 Robert M. Bolden, Sr. to pay the installments of principal when due. Plaintiff also prays in said Petition for the foreclosure of said mortgage dated August 14, 2006 recorded in Book 11812 Page 468 in the Recorder's Office of Polk County, Iowa, with said note dated August 14, 2006 on the following described property, to-wit:

Lot 159 (except the West 45 feet thereof) in Block 7 in Lake Park, 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 Theodore R. Boecker, 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 21st day of February, 2013 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 January 18 & 25 & February 1, 2013.

## ORIGINAL NOTICE FOR PUBLICATION

In The Iowa District Court  
For Polk County

Equity No. EQCE073078

U.S. BANK N.A., AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION AS TRUSTEE AS SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CERTIFICATEHOLDERS OF BEAR STEARNS ASSET BACKED SECURITIES I LLC ASSET BACKED CERTIFICATES, SERIES 2004-HE6, 41-0417860

Plaintiff,

vs.

LAWRENCE J. EWING; CITY OF DES MOINES, IOWA; GEMINI CAPITAL GROUP, LLC; SPOUSE OF LAWRENCE J. EWING, 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 \$51,516.03 with interest at 5.84% per annum from and including June 1, 2010, on the promissory note executed by Lawrence J. Ewing to Encore Credit Corp. 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 Lawrence J. Ewing to pay the installments of principal when due. Plaintiff also prays in said Petition for the foreclosure of said mortgage dated March 24, 2004 recorded in Book 10497, Page 434 in the Recorder's Office of Polk County, Iowa, with said note dated March 24, 2004 on the following described property, to-wit:

Lot 4 in Block "C" in East Park Place, now included in and forming a part of the City of Des Moines, Polk County, Iowa AKA Lot 4 in Block "C" in East Park Place, now included in and forming a part of the City of Des Moines, 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 Theodore R. Boecker, 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 21st day of February, 2013 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

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Published in the Business Record on January 18 & 25 & February 1, 2013.

## ORIGINAL NOTICE FOR PUBLICATION

In The Iowa District Court  
For Polk County

Equity No. EQCE071540

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION AS TRUSTEE AS SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CERTIFICATEHOLDERS OF BEAR STEARNS ASSET BACKED SECURITIES I LLC, ASSET BACKED-CERTIFICATES, SERIES 2006-HE1, 94-1687665

Plaintiff,

vs.

ROBIN L. HARRIS AKA ROBIN HARRIS AND JESSIE HARRIS AKA JESSE HARRIS; AARONS SALES AND LEASE; ARROW FINANCIAL SERVICES LLC; ASSOCIATED ANESTHESIOLOGISTS PC; CITY OF DES MOINES, IOWA; ROYAL OAKS APARTMENTS; STATE OF IOWA; THE CBE GROUP, INC.;

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 \$137,236.28 with interest at 5.175% per annum from and including October 1, 2010, on the promissory note executed by Robin Harris and mortgage executed by Robin Harris and Jesse Harris to First Horizon Home Loan 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 Robin Harris and Jesse Harris to pay the installments of principal when due. Plaintiff also prays in said Petition for the foreclosure of said mortgage dated June 24, 2005 recorded in Book 11143 Page 467 in the Recorder's Office of Polk County, Iowa, with said note dated June 24, 2005 on the following described property, to-wit:

Lot Fifty-five (55) in Craig Reed Park Plat 4, 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 Theodore R. Boecker, 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 21st day of February, 2013 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 January 18 & 25 & February 1, 2013.

## NOTICE OF PROOF OF WILL WITHOUT ADMINISTRATION

The Iowa District Court  
Polk County

Probate No. ES-64707

IN THE MATTER OF THE ESTATE OF

**Loren E. Cracraft**, Deceased.

To All Persons Interested in the Estate of Loren E. Cracraft, Deceased, who died on or about October 29, 2012:

You are hereby notified that on the 2nd day of January, 2013, the last will and testament of Loren E. Cracraft, deceased, bearing date of the 3rd day of October, 2006, 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 2nd day of January, 2013.

**Betty M. Cracraft**  
Proponent

**Wayne I. Wilson**, ICIS PIN No: AT0008636

Attorney for estate  
Wilson Deege Dollar Despotovich &  
Riemenschneider  
1601 - 22nd St, Suite 300  
West Des Moines, IA 50266  
Date of second publication  
25th day of January, 2013

## PUBLIC NOTICE OF STORM WATER DISCHARGE

Priority Excavating plans to submit a Notice of Intent to the Iowa Department of Natural Resources to be covered under the NPDES General Permit No. 2 "Storm Water Discharge Associated with Industrial Activity for Construction Activities." The storm water discharge will be from Middle Creek East Sanitary Truck Sewer located in SE ¼, Section 4, SW ¼ Section 4, NW ¼ Section 9 T77N R25W, Warren County. Storm water will be discharged from 1 point source(s) and will be discharged to the following streams: Middle 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 January 18, 2013.

PUBLIC NOTICES

PUBLIC NOTICE OF STORM WATER DISCHARGE

Corell Contractors on behalf of the City of Waukee 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 construction of utility improvements located in the NE ¼ of Section 28, T-79N, R-26W, Waukee, Dallas County, Iowa. Storm water will be discharged from 2 point sources and will ultimately be discharged into Little 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 8a.m. to 4:30p.m., Monday through Friday, at the above address after it has been received by the department. Published in the Business Record on January 18, 2013.

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

The Iowa District Court  
Polk County

Probate No. ES64713

IN THE MATTER OF THE ESTATE OF  
**LaVerne A. Smith**, Deceased.  
To All Persons Interested in the Estate of LaVerne A. Smith, Deceased, who died on or about November 26, 2012:  
You are hereby notified that on the 4th day of January, 2013, the last will and testament of LaVerne A. Smith, deceased, bearing date of the 28th day of October, 2010, was admitted to probate in the above named court and that Merrie Lyn Webb 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 ascertain-

able, 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 3 day of January, 2013.  
**Merrie Lyn Webb**  
Executor of estate  
417 2nd Street NW, PO Box 11  
Buffalo Center, IA 50424  
**Nicholas W. Platt**, ICIS PIN No: AT0009770  
Attorney for executor  
Hopkins & Huebner, P.C.  
2700 Grand Avenue, Suite 111  
Des Moines, IA 50312  
Date of second publication  
25th day of January, 2013

ORIGINAL NOTICE FOR PUBLICATION

In the Iowa District Court  
For Polk County

Equity No. EQCE073054

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS COWALT, INC. ALTERNATIVE LOAN TRUST 2005-65CB MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-65C, 68-0391373  
Plaintiff,  
vs.  
MACHELLE IVORY; CAPITAL ONE BANK USA NA; CITY STATE BANK; FIRST REALTY; SPOUSE OF MACHELLE IVORY, 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 \$150,733.36 with interest at 6.25% per annum from and including October 1, 2008,

on the promissory note executed by Machellev Ivory and mortgage executed by Machellev Ivory to Great Western Bank 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 Machellev Ivory to pay the installments of principal when due. Plaintiff also prays in said Petition for the foreclosure of said mortgage dated September 15, 2005 recorded in Book 11289 Page 413 in the Recorder's Office of Polk County, Iowa, with said note dated September 15, 2005 on the following described property, to-wit:  
Lot 24 in Ashawa Estates, Plat No. 2, 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 21st day of February, 2013 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 January 18 & 25 & February 1, 2013.

PUBLIC NOTICE OF STORM WATER DISCHARGE

Soil-tek 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 SE ¼ of Section 08 in Township 79N, Range 25W, Polk County. Storm water will be discharged from 1 point source and will be discharged to unnamed ditches to North Walnut Creek 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 8:00am to 4:30pm, Monday through Friday, at the above address after it has been received by the department. Published in the DM Business Record, January 18, 2013.

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