

Business Record

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A group of four people, two men and two women, are standing in front of a wall made of reflective, metallic tiles. The man on the left is wearing a purple checkered shirt and a blue tie. The woman in the center is wearing a blue blazer over a black top. The woman on the right is wearing a red top with a floral pattern. The woman in the foreground on the right is wearing a grey blazer. They are all smiling and looking at the camera.

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THE INSIDER notebook

Bits and bites of the finer side of Iowa business



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'NAIP'

BY SUZANNE BEHNKE



Suku Radia, who retired a little more than a year ago from leading Bankers Trust, continues to plug in to the Greater Des Moines business community even while traveling in Europe. He congratulated the Business Record with a kind email on the recent 90 Ideas in 90 Minutes event, signing off as PIP (Previously Important Person). We responded, noting Radia is SAIP (Still An Important Person). He replied quickly: "It should be NAIP. Never An Important Person!"

Some quick takeaways from the Denim Summit

BY JOE GARDYASZ

I sat in Oct. 25 on a couple of the morning sessions of the second annual Denim Summit hosted by Denim Labs. The conference — created by Denim founder **Gregory Bailey** — brings together insurtech and financial services experts from Greater Des Moines and around the country to discuss the latest trends in digital marketing.

The amount of money that companies spend on ads to be viewed by consumers on their smartphones is a big barometer for where the digital economy is headed, Bailey told participants at the sold-out event held at the River Center downtown.

According to Bailey, whose 3-year-old Des Moines-based startup specializes in delivering micro-targeted mobile and social media campaigns, 70 percent of all digital ad spending is now in mobile advertising. As a category, spending on mobile advertising — about \$76 billion — surpassed the \$70 billion spent on TV advertising. By 2020, experts project that mobile ad spending will surpass all other categories of ad spending as well. "So we use it as a strong measuring stick of where technology is headed," he told participants.

Among the digital experts who spoke was **Tim Hoskins**, president of consumer intelligence firm Quester, who summed up an underlying theme: "Consumers are going to expect change and drive change for our industries," he said.

The Windsor Heights-based company has developed AI-based software that "makes the average person a better storyteller," through an online interview process that digs deeper into people's responses.

"From a [business-to-business] perspective, most [artificial intelligence] is actually being leveraged to create efficiencies in the businesses, whereas on the consumer-facing front, it's making their lives easier and better," Hoskins said. "That's what consumers expect from businesses — to better their lives."

Sixty percent of people in a national survey conducted recently said they are open to making investment decisions using AI. "That was shocking to me," he said.

In one study that Quester conducted for Samsung, his company helped the electronics maker revamp its Black Friday marketing approach, which led to a campaign in which Samsung dropped coupons in New York City's Times Square that people could redeem on their smartphones to get \$100 off during Black Friday. By "gamifying" the experience, it made it personal and engaged the shoppers, he said.

Overall, engaging customers "at the digital edge" — as discussed in one of the fireside chat sessions — is a journey, as **Lori Bochner**, vice president of annuity marketing for Sammons Financial Group, said.

"There are times when someone wants to engage with an agent, and times when they don't," she said. "We just need to be there to bring in that personal communication when they want it."

Of course, participants were encouraged to post their thoughts during the conference on Twitter, which you can read at #DenimSummit.

As an endnote, if there was one image that summed up the digital consumer for me, it was the person several rows ahead of me who was busy on her laptop during the presentations while she monitored two smartphones lined up side-by-side. Now that's connected — at least digitally.

In case you missed it...

A brief look back at news from the past week on BusinessRecord.com

Everett honored

Nora Everett, president of Retirement and Income Solutions and chairman of Principal Funds with Principal Financial Group, has been honored with the 2018 Tocqueville Society Award.

<https://bit.ly/20S4zyE>

Walmart town center

Walmart Inc. appears set to wrap a transit center at its Windsor Heights supercenter in a package that will include retail shops, restaurants and bars.

<https://bit.ly/2RbtauU>

Bitcoin business

Chicago-based DigitalMint is bringing bitcoin to the real world with the launch of 17 bitcoin teller windows across Iowa.

<https://bit.ly/2yBcp5v>

Property pains?

Here's a fair warning: Property owners should gird themselves now for a double-digit increase in assessments next year.

<https://bit.ly/2ONQhPu>

Mall loan OK'd

Polk County supervisors approved a 15-year, \$2.5 million loan that will help the owners of Merle Hay Mall buy the shuttered Sears and Youngers stores.

<https://bit.ly/2PVWANB>

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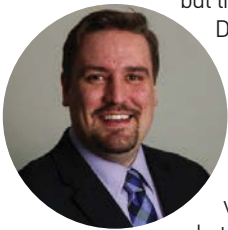
No takers yet on association health plans

BY JOE GARDYASZ

Raising the capital required to start an association or multiple-employer health plan may prove to be the biggest “show stopper” that keeps the concept from gaining renewed interest in Iowa, says **Rick DeBartolo**, senior vice president of LMC Insurance and Risk Management.

The U.S. Department of Labor in January proposed new rules making it easier for states to allow small employers to form association health plans and multiple employer welfare arrangements. Subsequently, a state law was passed this year that went into effect in July. That cleared the way for new rules issued by the Iowa Insurance Division in September, which spell out requirements for companies to form association health plans.

As of mid-October, no established associations or employer groups have been certified by the Iowa insurance commissioner under those new rules, but there has been some interest expressed, according to Iowa Insurance Division spokesman **Chance McElhaney**.



The West Des Moines insurance brokerage announced last week that it will team up with Wellmark Blue Cross and Blue Shield to offer a new health insurance pool beginning in 2019 for companies with between 51 and 500 employees. It's not, however, an AHP or MEWA, but rather a strategy to help smaller companies by giving them more voice in their health insurance program and drive lower costs through better consumerism.

There are currently just three association health plans operating in Iowa — the Iowa Bankers Benefit Plan, the PMCI Trust and the Cooperative Welfare Benefits Plan. DeBartolo said he has spoken with numerous other associations about forming an AHP or MEWA, but the conversation usually ends after hearing about the capital requirements.

“I think it has more sizzle than may materialize, unfortunately,” DeBartolo told me during an interview recently. “Every other association that has tried to do that, they look at the financial requirement to start [the plan], and the conversation's over. There's no way they can raise that kind of capital.”

The financial requirement is the greater of 10 percent of premiums or \$500,000, plus whatever an actuarial firm determines are the reserves needed if you ever needed to shut it down and pay off remaining claims.

“So you'd be well over \$1 million to get one funded, if you're an association of any size,” DeBartolo noted. “And then trying to get your members to say they're willing to do that, but I can't tell you what the rates are going to be — it's kind of a chicken-and-egg kind of thing.”

Grinnell Prize winner's gift to college: Boeuf bourguignon and gratin dauphinois

BY PERRY BEEMAN

Say you live in Paris and you are making your first trip to Iowa, in this case to pick up the Grinnell Prize, a top honor in the social responsibility world awarded by Grinnell College.

Perhaps you'd like to share some French culture with the students and staff at Grinnell, where students come from 39 countries.

For recent Grinnell Prize winner Melanie Marcel, founder of SoScience, that meant whipping up some boeuf bourguignon and gratin dauphinois, thinly sliced potatoes baked in milk in a dish that comes from the Dauphiné region of southeast France. Around here, we call it beef burgundy and au gratin potatoes.

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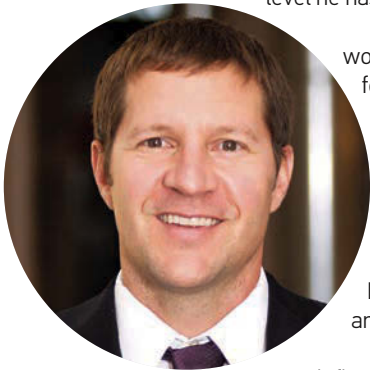
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Today is a ‘seller’s market’ for business owners

BY STEVE DINNEN

If you’ve toyed with the notion of selling your business, now might be a good time. A great time, actually, says merger-and-acquisition expert **Eric Lohmeier**, as selling prices of companies he’s working with are at the highest level he has seen in his career.



Lohmeier is president of NCP Inc., a Des Moines firm that works on merchant banking and business valuations — mainly for sellers. In recent years his firm has worked on deals large and small for the likes of John Deere, Airgas, Claas and Verizon. Their comfort zone is in deals valued between \$10 million and \$200 million.

With the economy showing sustained signs of durability, Lohmeier said valuations for these transactions are topping those last seen in 2007. And it’s all because EBITDA (earnings before interest, taxes, depreciation and amortization) is expanding and being calculated more expertly.

There are several ways to value a business — discounted cash flow, for instance, or the comparable transaction method. But Lohmeier said that corporate America seems pretty well satisfied that annualized EBITDA is a solid tool to gauge its worth.

Over the past few years a selling business might have fetched five to

maybe seven times annual EBITDA, said Lohmeier. With the economy still in high gear, and corporate tax rates trimmed, that EBITDA yardstick has bumped up to a solid seven-eight and is sometimes as high as 10.

“We’re at all-time highs with multipliers,” said Lohmeier. “We’re in the stratosphere right now.”

In addition to a rise in EBITDA because of better economic conditions, Lohmeier said business valuations also have increased as his firm has been able to delve into the quality of the earnings that are being used. For instance, he said a firm might have an airplane that it uses to shuttle executives around, something a new owner would not need or want and therefore could exclude from the expense ledger. Also liable for a cut would be executive or IT staffers whose expenses could be trimmed as their duties are shifted to the acquirer’s staff.

Lohmeier’s job, then, is to establish a really good base for EBITDA. And to hang on to it as long as is possible. After all, these valuations were impossible to come near to in the dark days of 2008-09. And he said business owners should realize current sales prices are not sustainable. No one knows quite when the economy will soften and those EBITDA numbers will tumble. Until then, though, it’s a seller’s market.

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Kate Washut

PARTNER & CEO AT FAR REACH
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“I believe empathy is really critical no matter what your job is — the ability to relate to other people, to put yourself in their shoes makes you a better contributor all around.”

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A CLOSER LOOK: *A local leader you should know*

JUSTIN GLISAN

Take a closer look at the new state climatologist

BY PERRY BEEMAN

Justin Glisan, the state's new climatologist, comes in with several years of teaching and research, three college degrees and the drive you need to have to get questions about weather trivia from everyone from farmers to reporters, at all hours.

He is replacing Harry Hillaker, who not only was a legend in his field but was as famous as someone who digs through records for a living could be. Hillaker was a favorite for decades among reporters looking for context on Iowa's quirky weather and occasional disasters, and his good cheer, sense of humor, and accessibility brought him many a gold star from the hard-bitten media types around the state.

Will Glisan be able to follow that act? What's going through his mind as he takes over talking to farmers about their rain gauges and to reporters about the last time it snowed in early October?

We sat down to ask him why he chose to succeed Hillaker, and how he approaches the job.

When did you start the new job?

May 29.

What were you doing before?

I was a research scientist at Iowa State University. I did my Ph.D., then three years of postdoc to continue my Ph.D. research, then I was hired three years ago as a research atmospheric scientist [and teaching].

What is your job like?

Climatology is a history of weather. The state climatologist is the historian in Iowa for weather. Climatology tells us a lot about the history of the state, where we've been, where we're going, changes in land use, changes in crops, things like that. Weather has an impact on all of this. So having a state climatologist to archive this information is extremely important in multiple ways, one of which is pulling out trends in precipitation and temperature, drought conditions. And also disseminating the information to the stakeholders, including farmers and the ag industry. Ag drives the state economy. So having a good idea of the climatological record and weather conditions gives us a better idea of how crops will do in a growing season, for example, or how a specific part of the state will do in terms of if we get into drought.

Another component of that is looking at the long term-trend – where are we going. We've noticed we're seeing precipitation trends in which we are getting heavier rainfall events. More often this affects drought conditions, obviously, but it also affects harvest, flooding, flooded fields; [farmers] can't get their combines in, or they compact the soil and they have planting problems.

What attracted you to the position?

It makes my hair stand up on my arms. It's history. I love history. My passion is meteorology and atmospheric science, climatology. This is the dream job. The funny side note is that when I first started my Ph.D. at Iowa State, I contacted [then state climatologist Harry Hillaker] just to get an idea of how things work. It was always in the back of my mind to check back and see if there were any openings. I never thought Harry would retire. I like to say if there were a Mount Rushmore for state climatologists, he would be on it. He's revered in the field. When he did retire, it was a once-in-a-lifetime opportunity and I jumped on it.

What's a typical day like?

I work for the taxpayers. I get calls like, "Did I set my rain gauge up correctly?" I get calls saying, "We've had this much rain in our gauge, how does that comport with what the National Weather Service has?" I get a lot of questions about temperature and precipitation outlooks. Each week during the growing season, I put out a weekly weather summary that goes along with the crop report. That gives us a summary of precipitation and temperature conditions across the state during the growing season. One of the most interesting and fun parts of the job is I get to go to visit farmers. I have a farmer in Kossuth County who calls me every Friday and tells me about his rain gauge and what he's seeing in the weather for the past week.

I get to visit people throughout the state. I made the amateur mistake of promising a radio interviewer that I was going to do the 99-county "Grassley" [which means visiting every county in a year, per U.S. Sen. Chuck Grassley], so I started getting invites from various counties. I've had drought meetings in the southeastern part of the state that got crowds of 60 to 80 people and you see the anguish on their faces because they haven't had precipitation for a month or two. They are up to 30 inches below average over the past three years. One of the major parts of my job is to make recommendations to the U.S. Drought Monitor each week. [The U.S. Drought Monitor is a U.S. map, released weekly, that shows areas that are in drought, and how bad the drought is. It is produced by the federal government and a center at the University of Nebraska-Lincoln.]

What are you seeing in Iowa's climate trends?

We need to make changes in agriculture. We're getting a lot of runoff events in terms of drought. You get compaction of the soil, so then when you get rainfall events it runs off. It doesn't soak in. Cover crops are a big thing. If we keep the trend going with these precipitation events, [there will be trouble]. You look at the June 30, July 1 event in Ankeny where they had up to 8 inches of rain in three hours; that is not sustainable as far as urban infrastructure [such as sewers].



PHOTO BY DUANE TINKEY

HOMETOWN: St. Charles, Mo.**LIVES IN:** Des Moines**AGE:** 36**EDUCATION:** Bachelor's and master's degrees, atmospheric science, University of Missouri; Doctorate in atmospheric science, Iowa State University**FAMILY:** Wife Maggie Glisan, senior food editor at Better Homes and Gardens magazine; puppy named George**ACTIVITIES:** Des Moines Art Center volunteer**CONTACT:****Phone:** 515-281-8981**Email:** Justin.Glisan@iowaAgriculture.gov

“THIS IS THE DREAM JOB. THE FUNNY SIDE NOTE IS THAT WHEN I FIRST STARTED MY PH.D. AT IOWA STATE, I CONTACTED [THEN STATE CLIMATOLOGIST HARRY HILLAKER] JUST TO GET AN IDEA OF HOW THINGS WORK. IT WAS ALWAYS IN THE BACK OF MY MIND TO CHECK BACK AND SEE IF THERE WERE ANY OPENINGS. I NEVER THOUGHT HARRY WOULD RETIRE. **”**

Your predecessor, Harry Hillaker, was a legend among reporters and other members of the public. He was incredibly accessible, and could answer virtually any weather or climate trivia question in minutes or less. What's it like following him?

He casts a long shadow. He's well known in the field, and he sets the bar high. The way that I look at my job every morning — there was trepidation when I first started because I'm filling Harry Hillaker's shoes. I'm only the third state climatologist, and Harry is my predecessor. He's always in the back of my mind.

Sometimes the weather patterns get weird, right?

Look at this year. May was the third-warmest [May] on record; April was the coldest [April]. June was the 10th-warmest and the 10th-wettest [June].

How are you wired?

I'm a nerd. Data is important. My mind never shuts off. There's always something there to figure out. I love my job. I love my field. I don't know a lot of people who can say they are excited to walk into their office in the morning. I am. I am surrounded by history.

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 suzannebehne@bpcdm.com



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COVER STORY

A group of four people, three women and one man, are standing outdoors in front of a wall made of white and gold bricks. The man on the left is wearing a purple checkered shirt and a blue tie. The woman in the center is wearing a blue blazer over a black top and a black skirt. The woman on the right is wearing a grey blazer over a black top and a black skirt. The woman in the back is wearing a red top with a black pattern. They are all smiling and looking at the camera.

MAKING GREATER DES MOINES A 'STICKIER' DESTINATION FOR DIVERSITY

Inaugural class of DSM Fellows helps shape new program's direction

BY JOE GARDYASZ

When Central Iowa business and community leaders travel to Washington, D.C., next year for the Greater Des Moines Partnership's 40th annual lobbying trip, they'll be joined by a particularly enthusiastic group of 24 young professionals known as the DSM Fellows.

Launched by the Partnership in June, the DSM Fellowship Program is taking the hand-picked group of diverse, high-potential leaders through a two-year curriculum of leadership development courses, community projects and professional networking activities designed to embed them in the community and to help them become highly engaged and more likely to stay.

The initiative is based on a highly successful fellowship program developed by the Indianapolis business community to attract and retain college graduates in Indiana — the Orr Fellowship. Named in honor of former Indiana Gov. Robert Orr, the program was started in 2001 to match graduating college seniors with Indiana companies for a two-year fellowship.

Mary Bontrager, the Partnership's executive vice president of talent development, credited Matt Haney, vice president and deputy general counsel with Deere & Co., with bringing the idea for replicating the program in Des Moines. Haney's daughter was selected as an Orr Fellow after graduating from Notre Dame University.

Bontrager said the Partnership developed its own version of the program, with a couple of important variations from Indiana's structure.

"One, fellows do not have to be graduates of Iowa colleges and universities," she said. "We also wanted a strong focus on a diverse group of fellows in the program. We hear a lot from our employers of their challenges in attracting diverse talent, but even more so on the back end of retaining that talent. Some of that is because they don't necessarily find their community here, that network of friends and colleagues that have similar interests and backgrounds as they do."

For the initial class, the Partnership approached a number of large employers and asked them to identify recent graduates they had hired who would be a good fit for the program. The professional training curriculum for the program, developed by a Partnership committee under Bontrager's leadership, is being delivered by Tero International.

"The curriculum is very intentional — training that many companies would offer to midlevel professionals," Bontrager said. "So it's all about giving them this experience early on in their careers that they will build on. Many of them later will likely go through some leadership program."

Once the program has completed its first two-year cycle, the DSM Fellowship will shift into a true recruiting program to seek subsequent participants.

"We will then go on college campuses to recruit those soon-to-be high-potential college graduates, so they will come here not only for career opportunities, but also to participate in the fellowship program," Bontrager said. "So it's really serving a niche in the long term as a recruiting tool and also as a retention tool."

Bontrager anticipates on-campus visits to begin next fall to build the candidate pool for the 2020-22 class. "Our intention, starting with the 2020 class, is that we will bring on board a new class every year," she said. "We're now trying to decide if with our capacity that makes sense. We'll all have a better idea after we get through that full cycle."

Andrea Woodard, the Partnership's director of public policy and strategic initiatives, is coordinating the operational details of the program. On average, the group gets together two or three times per month, in a schedule that varies between professional development sessions, leader connections with the participating companies, social events and civic engagement projects.

Among the activities they've done has been a full-day retreat held at Camp Dodge, which included team-building exercises such as rappelling down a wall.

CONTINUED ON PAGE13 >>



Swati Panchal

Administrative fellow in health care administration,
UnityPoint Health

Swati Panchal interned with UnityPoint Health while she was completing her master's degree in health care administration from the University of Iowa. After she graduated, UnityPoint Health offered her a three-year administrative fellowship. UnityPoint's vice president of human resources, Joyce McDanel, recommended her for the DSM Fellows program.

"My role as an administrative fellow, a lot of it is professional development and getting involved in the community to build those leadership skills so that at the end of three years I'm ready for a permanent position in the organization," Panchal said. "This was just a great opportunity to develop my skills both personally and professionally."

Having just completed the MHA program, she thought that the DSM Fellowship would repeat many things she had just learned. "But there is still so much more that I have learned through this program because it touches on it in levels you can't do in one-hour courses," she said. "It really does an eight-hour, daylong course. ... It's much more powerful."

The program has also been valuable for building professional relationships beyond the health field, Panchal said.

"When you're leaving college or graduate school, you just have these preconceived notions of what types of positions are available, but you see this group and they've just received wonderful opportunities, and you can tell why," she said. "I didn't think when we started that we would look forward to these daylong classes, but the retreats and all the things they've done have really had in impact in giving us a bond."

KRISTIN PETERSEN
ASSISTANT PROJECT ENGINEER

As an Assistant Project Engineer, Kristin is required to balance her time between both office and jobsite tasks. From performing safety audits to keeping track of job costs, her attention to detail is vital to keeping a project running on schedule. As is in woodworking, omitting even the most minor component or skipping a single step can lead to issues.

LEARN MORE ABOUT KRISTIN'S STORY:
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Rob Gavaro

Director, Mercy Connect

Rob Gavaro has been director of Mercy Connect, a transfer center program of Mercy Medical Center-Des Moines, for just over a year. He was raised in Falls Church, Va., and went to college in Maryland and graduated three years ago from Cornell University in New York with a master's in health administration. While at Cornell, Gavaro met Mercy Network President Bob Ritz, who was taking the same master's program, and Ritz recruited him to Mercy.

"I had actually never been to Iowa before, but came out here to interview and fell in love with the city, but more so the organization," he said. "I thought if I was going to do something outside the box, that would be the time to do it."

In a similar fashion, Mercy-Des Moines President Karl Keeler recruited Gavaro to the DSM Fellows program.

"I thought it was an amazing opportunity, and it has been so far," Gavaro said. "I've really enjoyed the sessions and experiences I've had with the program, and it's been nothing but positive for me."

A recent session on presentation skills was particularly helpful for Gavaro, who is regularly called upon to brief Mercy's senior leadership team. "For me, just with some of the Tero work we've done so far, some of the [speaking] strategies that I've learned have been amazing and have really helped me to adjust the pace I'm speaking at and to eliminate some of the filler words that I use. It's been a nice experience to evaluate myself and hopefully to grow from that."

"The curriculum is very intentional — training that many companies would offer to midlevel professionals. So it's all about giving them this experience early on in their careers that they will build on. Many of them later will likely go through some leadership program."

Mary Bontrager, executive vice president of talent development, Greater Des Moines Partnership

<< CONTINUED FROM PAGE 11

They'll attend the Partnership's annual dinner in January as a group, and participate in the Day on the Hill at the Iowa Statehouse.

"The curriculum is laid out so that the group will travel together for the Partnership's D.C. trip," Woodard said. "In the second year, they will be asked to plan a forum or summit to present to the congressional delegation around a specific issue that they choose."

Community engagement is also a significant part of the program. Bontrager's team will identify four or five nonprofits that the fellows will work with in small groups to complete first-year capstone projects.

"They'll know in advance which nonprofits so they can pick and choose which nonprofit fits best based on the group's skill sets and where their passions align," Bontrager said. "In year two, we're going to encourage them to seek out community engagement opportunities on their own so they can start to live their passions."

Diversity is another key element of the initiative. In recruiting from each participating company, "we said we wanted to have a strong focus on having a diverse group, with diversity of gender, industry, ethnicity and also diverse backgrounds," she said. "It truly is a very diverse group."

The ways in which the fellows have interacted with the programming has demonstrated that diversity, Woodard said.

"They ask questions that provide different perspectives than I think we sometimes bring to the table," she said. For instance, following a presentation they heard about the Des Moines water trails project, one of the fellows raised a question about whether people from different backgrounds would feel welcome using the water trails.

Feedback from the fellows and their companies will be critical for shaping the program. As part of the process, each of the fellows will conduct a presentation at the end of the first year to update their supervisors on what they've learned and the impact it's had on them.

Additionally, "we're hearing back from those supervisors in the companies, and they're providing feedback to us on what they're hearing from the fellows and what they're experiencing in the workplace, Bontrager said.

Future classes could potentially be tailored to specific industry needs, she said.

CONTINUED ON PAGE 14 >>

“The curriculum is laid out so that the group will travel together for the Partnership’s D.C. trip. In the second year, they will be asked to plan a forum or summit to present to the congressional delegation around a specific issue that they choose.”

Andrea Woodard, director of public policy and strategic initiatives, Greater Des Moines Partnership

“Maybe one year we bring in a group focused in the IT industry, where we have high demand,” she said. “Right now we don’t have any small businesses participating, and I think that will be important moving forward to have some smaller companies involved. Just the experience of a smaller company versus a larger company would be valuable.”

How will success be measured?

“First and foremost, the program is a retention tool, but I think the best way to work with these individuals is to talk about their goals,” Woodard said. “Because if their goals and passions in the community are being met, then we’ve done our job. On the other side of that, it will be important to continue those relationships as they leave the program. Maybe there will be some opportunities to work with past classes for mentoring opportunities.”

“In the long term, we’ll be able to measure whether they’re staying in the community,” Bontrager said. “On a short-term measurement, all of the programming is evaluated by the fellows, so we have those evaluations telling us if it was worthwhile and they learned something they can put to use. So we’re gathering that feedback as we go. This is a long-term initiative, and we’re in this for the long haul.” ■

THE REST OF THE CLASS

Matthew Anderson member senior specialist,
Federal Home Loan Bank of Des Moines

Marisa Anfinson commercial mortgage underwriting,
Principal Financial Group

Kenneth Chandler technology associate,
Wellmark Blue Cross and Blue Shield

Audriana DeBuse talent acquisition consultant,
Holmes Murphy & Associates

Sabrina Fest credit development program, *John Deere*
Naga Gaddam actuarial assistant, *Fidelity & Guaranty Life*

Justin Greenwood risk and cash lead analyst,
Federal Home Loan Bank of Des Moines

Quiana Hampton financial analyst, *Wells Fargo & Co.*

Kownoon Her data scientist, *John Deere*

Raymond How technical administration, *FBL Financial Group Inc.*

Mackenzie Kaplan technology associate,
Wellmark Blue Cross and Blue Shield

Eli McKeever technology associate, *Wellmark Blue Cross and Blue Shield*

Kyrell Newell non-injury liability claims associate, *Nationwide*

Emilia Otting associate accountant, *FBL Financial Group Inc.*

Harrison Richards actuarial associate I, *FBL Financial Group Inc.*

Sarah Schalm sales support coordinator, *Corteva Agriscience*

Kartikeya Vavilala technology associate,
Wellmark Blue Cross and Blue Shield

Alanna Verner commercial mortgage loan analyst,
American Equity Investment

Daianera Whitaker consultant, business analyst, *FBL Financial Group Inc.*

Rachel Wooschlager financial analyst II,
Federal Home Loan Bank of Des Moines



Angela Hoffman

Consumer lending associate, Bankers Trust Co.

Angela Hoffman studied criminal justice and sociology at Des Moines Area Community College and Iowa State University. She started out working as a manager in a local company before joining Bankers Trust Co.

“I came to Bankers Trust because my father has worked here for several years, and I really felt it was a great place to work,” she said. “I would say the bigger reason is because of how broad Bankers Trust is [represented] in the community. Everywhere I went, I always saw branding for Bankers Trust, and I thought that was great. It made me feel like I was included, and wanted to be included.”

Hoffman is keenly interested in promoting diversity, and currently chairs the bank’s diversity and inclusion committee.

“A lot of people believe that diversity is all about black and white, and it’s not,” she said. “It’s about young, it’s about old, it’s about disabilities. The goal is to get that message out, that diversity is about everything, not one or two things.”

The lessons from the fellowship and her experiences through work will flow both ways, she said.

“Whatever I learn in the diversity and inclusion committee at work, I try to bring here. And whatever I learn here, I try to bring to work and give them more education about what we’re doing on a broader scale,” she said. “I think the DSM Fellowship is doing a good job in trying to make that balance and to make that known. Obviously they have things to work on as it’s their first year and they’re learning as they’re doing this, but I definitely think they will get there.”



Maggie Martin
Marketing/Communication specialist,
Federal Home Loan Bank of Des Moines

Maggie Martin initially stayed in Iowa City to work for a marketing firm after graduating from the University of Iowa in 2016, but a job posting from the Federal Home Loan Bank provided the opportunity she had been waiting for to return to her hometown of Des Moines.

She joined the bank in January, and this summer was approached by her supervisor with the opportunity to participate in the DSM Fellowship program. “When I saw the opportunity and read more about what the program was going to be like, I thought it would be a perfect fit for me,” she said.

About six months into the program, “it’s been great,” she said. “Everyone is pretty equally motivated and driven, which is pretty exciting to be part of a group like this. We’ve all really bonded within the last few months. And it’s been really great to tour different companies and see how they’re run and how they deal with employees. We’ve done a lot of service and volunteer projects as a team, which has been great as well.”

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NEWSMAKER Q&A

INSURTECH INVESTMENT FIRM BUILDS UP PORTFOLIO

David Miles, Co-founder, ManchesterStory Group

BY JOE GARDYASZ

In early 2017, Des Moines investment professionals David Miles and Matthew Kinley partnered to launch ManchesterStory Group. The new venture capital firm has established a foothold with initial investments in the insurance technology sector, along with an eye on promising financial technology and health care technology startups. In less than two years, the West Des Moines firm has attracted just under \$50 million in capital from investors toward a \$125 million funding goal. ManchesterStory last year reviewed some 500 potential deals and to date has invested in six startups that are spread across the United States.

Among its portfolio companies, which so far have predominantly been within the insurtech orbit, is Groundspeed Analytics, a Michigan-based firm that developed an application for applying machine learning to handling claims-related information for the property-casualty insurance industry.

Coincidentally, Groundspeed was the first investment that ManchesterStory made in March 2017, and earlier this year the young company reached a significant milestone in announcing a \$30 million financing round to support the next leg of its growth, and has grown its top-line revenues significantly in the past year.

Eight of ManchesterStory's institutional investors are insurance companies, a fact that Miles and Kinley believe differentiate the firm from other venture capital firms. "It brings dual benefits to the insurance carriers that commit to the fund," Miles said. "They have the

potential for a financial return, but they also have the opportunity to get a window into the world of innovation in insurance, financial services and health care. For us, we think we get an investment edge because we have this level of engagement with all of these insurance companies who know their industry."

Incidentally, the firm's name is a combination of Kinley's hometown of Manchester with Miles' hometown of Story City.

Miles and Kinley make all of the investment decisions jointly, supported by a team that currently includes two other investment professionals and an administrative assistant. Miles is also chairman of Miles Capital Inc. in Des Moines. Before co-founding ManchesterStory Group, Kinley was executive vice president of Pappajohn Capital Resources and Equity Dynamics in Des Moines, where he worked for more than two decades.

I sat down recently with Miles for an update on the firm and its portfolio, and to gain some insights into what they have brought to the venture capital table across the country.

Has the economy been beneficial for investors seeking insurtech deals?

It has been. You know, extreme swings in the economy make it difficult. It's a really good time to invest, which can mean prices are low and it's harder for the companies to get traction and for them to grow. The flip side is, if the economy is really going, the compa-

“IT BRINGS DUAL BENEFITS TO THE INSURANCE CARRIERS THAT COMMIT TO THE FUND.”

David Miles, Co-founder, ManchesterStory Group

nies have a better chance to grow, but valuations can be higher. This is really a pretty good environment; the economy is sufficiently strong; there is a lot of motivation to advance technology for insurance.

What underlying trends are driving insurers to partner with firms like yours?

We hear more and more frequently from carriers about issues in digitizing their business, and insurance is a bit behind the curve in becoming a digital business. One of the biggest challenges they have is all the technological demands just keeping their current business operating. So I would say the majority are reaching a conclusion that at least a part of their strategy should be to partner with entrepreneurs outside the company who can focus singularly on taking the next step forward in advancing insurance-related technology, rather than trying to do it internally along with all the other things they ask their tech teams to tackle.

Is ManchesterStory the lead investor in most of these deals?

Historically, Matt's background with John Pappajohn [with Pappajohn Capital Resources and Equity Dynamics] is that they have been lead investors about two-thirds of the time. That's kind of what we think we'll end up doing in this fund. At this point, we've been the lead in four of six deals.

Any Iowa companies you're invested in?

At this point, all of them are outside of Iowa, which is not what we expected to occur. But by the time we're done, we expect to have some local companies because

we have a great relationship with the Global Insurance Accelerator. We think they're doing tremendous things and bringing great quality firms here. There are good quality insurtechs based in Des Moines, and we are very supportive of that ecosystem.

How far along is the fund toward its \$125 million goal?

We're just a little less than \$50 million right now, and we feel good about that. We're feeling good about our investor-partners. Eight of our investors are insurance carriers; we were at five when we launched the fund, and now we have eight. For us, we think we get an investment edge because we have this level of engagement with all of these insurance companies who know their industry.

How do you hope to see the portfolio fill out in the next couple of years?

Our investment strategy is fairly concentrated, fairly high conviction. By that we mean probably a couple of dozen companies that we would back. So we would be the lead investor in about 18 of those. Probably most of that will be in insurtech, because eight of our backers are insurance companies. With the return expectations out there for venture capital type of investments, one has to be investing in companies where you think there's a significant upside if they perform well. So you're looking for good ideas backed by a team that is capable of delivering. And oh, by the way, even though they completely invested in that idea, we're almost certain it won't end up being exactly that — which is one of the real challenges of being an entrepreneur.

MANCHESTERSTORY'S CURRENT INVESTMENT PORTFOLIO:

Groundspeed Analytics	www.groundspeed.com
Matic Insurance	www.matic.com
Insurdata	www.insurdata.io
PLNAR	www.plnar.co
reThought Insurance	www.rethoughtinsurance.com
Finmkt	www.finmkt.io

What's the end goal for the portfolio companies?

We believe that most of them will end up being acquired. We always identify strategic players that would be logical buyers for our companies before we invest. And that buyer is typically buying them because they have a network of customer relationships to help them accelerate their growth even faster. ... We go in saying we're going to build a great company, and as we build a great company, there will come a time when the best way for them to take it to the next leg of growth is to partner with the right group.

Would you have felt comfortable investing in a company like Tesla?

Our experience tells us that hardware of any kind is really hard [to do]. Until something works, it doesn't work. You can run all kinds of estimates of how long it's going to take, how much money, who do we need to hire, but you don't ever know for sure. When I think about Tesla, I think about the early days when they were going to have this fancy sports car driven around on batteries. They were taking that kind of risk, which is impressive. In addition to all the commercial challenges they have now, there was just that pure technology risk — will it even work? And they're really capital-intensive. What we tend to invest in are less capital-intensive businesses. There may be a reason why we're not doing automotive tech. ... But I think there is some really interesting hardware devices in the health care and insurtech [sectors]. ■





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2018

ECONOMIC IMPACT AWARDS

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On October 15, the Greater Des Moines Partnership and Des Moines Business Record honored nine businesses with the 2018 Economic Impact Awards. These awards are presented in order to recognize local companies for their contribution toward the economic vitality of Greater Des Moines (DSM) in terms of job creation, capital investment and facility expansion.

2018 ECONOMIC IMPACT AWARD WINNERS



Kirk Tyler, Chairman & CEO

Atlantic Coca-Cola Bottling Company

Atlantic Coca-Cola Bottling Company is a 109-year-old, 4th-generation, privately-owned independent bottler of Coca-Cola products for almost all of Iowa and parts of Minnesota, Wisconsin, Illinois and Missouri. The company moved back to its roots on the south side in 2017 and purchased a 407,938-square-foot industrial building at 3600 Army Post Road in Des Moines to accommodate its future growth.

In addition to the building purchase, the company made significant investments in racking, shelving, IT equipment, vehicles, furniture, fixtures and other commercial infrastructure. Atlantic Bottling is also focused on cultivating partnerships to invest in grass-roots initiatives and major events in local Iowa communities where their employees live, work and play.



Melissa Lawrence, Data Center Site Coordinator

Facebook

Since selecting Altoona for a data center in 2013, Facebook has not stopped construction on its Altoona campus. The campus, which began with 120 acres, now encompasses 400 acres and, with the completion of the fourth building, 2.5 million square feet.

Currently, more than 1,100 construction workers are on-site each day. Facebook's investment in the latest Altoona project, announced in May of 2017, is 1 million square feet of data center space. Inside the Altoona data centers, more than 400 people are employed full-time in operations that keep the network moving. This new building will be powered as the others have been, using 100 percent renewable wind energy from Wellsburg Wind Farm and MidAmerican Energy's portfolio of wind projects, as tracked by renewable energy certificates.



Maureen Henderson, Senior VP & Associate General Counsel

Global Atlantic Financial Group

Global Atlantic Financial Group, through its subsidiaries, offers a broad range of retirement, life and reinsurance products designed to help customers address financial challenges with confidence. A variety of options help Americans customize a strategy to fulfill their protection, accumulation, income, wealth transfer and end-of-life needs.

The company is in the process of expanding its presence in Des Moines, where its life insurance business is based. The \$13 million project enlarges and remodels the company's existing office in the Davis Brown Tower to 55,000 square feet.

2018 ECONOMIC IMPACT AWARD WINNERS



Dan Keough, Chairman & CEO

Holmes Murphy

Holmes Murphy originated in Des Moines in 1932 and has since expanded with offices in 12 states. Holmes Murphy is an employee-owned insurance brokerage that partners with business and industry leaders in the areas of property and casualty insurance, employee benefits, captive insurance, risk management and loss control.

With recent growth of the company and the addition of employees, Holmes Murphy designed a 93,740-square-foot office building in the Kettlestone Development in Waukee. The company moved into its space in early 2018.



Donna Tweeten, Executive VP
Chief Marketing Officer & Chief Customer Officer

Hy-Vee, Inc.

Based in West Des Moines, Hy-Vee has 248 grocery stores in eight states. Hy-Vee also operates convenience stores, car washes, wine and spirits stores, and pharmacies.

Hy-Vee recently constructed a new 202,000-square-foot building in Ankeny to manufacture some of its products. Perishable Distributors of Iowa (PDI), a subsidiary of Hy-Vee, Inc., also has a corporate office in Ankeny, and is expanding its current warehouse facility. Hy-Vee recently invested in a 108,000-square-foot expansion at its PDI campus, which will include additional docks, a floral distribution warehouse and additional freezer space.



Marsha Aldridge, VP Talent & Engagement

IMT Insurance

IMT Insurance is a regional property and casualty insurance company incorporated in 1884. The company writes personal and commercial insurance products and bonds in the upper Midwest using independent agents.

Since 2007, IMT has experienced very strong growth. Due to past and projected growth and an increased workforce, the company is building a new 85,000-square-foot home office in West Des Moines, which it plans to occupy by the end of the year. IMT has invested more than \$36 million in the facility and created 33 new jobs.



Tanner Krause, President

Kum & Go

For nearly 60 years, Kum & Go has been dedicated to the communities it serves, sharing 10 percent of its profits with charitable causes. For four generations the family-owned convenience store chain has focused on providing exceptional service and delivering more than customers expect. Established in Hampton, Iowa, in 1959, the chain has since grown to employ more than 5,000 associates in 400 stores across 11 states including Iowa, Arkansas, Colorado, Minnesota, Missouri, Montana, Nebraska, North Dakota, Oklahoma, South Dakota and Wyoming.

The new home of Kum & Go corporate headquarters, Krause Gateway Center, is located at 1459 Grand Avenue in Downtown Des Moines. The building was designed by world-renowned Italian architect Renzo Piano and his firm, Renzo Piano Building Workshop. With both associates and community in mind, the building has been guided by a vision to contribute to a modern, vibrant Downtown where people are encouraged to connect with one another. The design fosters increased collaboration through innovative and unique use of space and light, along with flexible work areas including a variety of outdoor space. Constructed for LEED certification, the five-story building features glass prominently on all sides to provide transparency and light throughout the building for more than 300 employees.



Earl Whipple, Regional CFO CUSA

Siegwerk USA Co.

Siegwerk is a global company headquartered in Germany. The Siegwerk USA company, located in Des Moines, is the North American headquarters servicing customers throughout the USA and Canada. Siegwerk USA develops custom ink portfolios to match customers' requirements. Siegwerk experts create innovative ink formulations with unique properties and functionality for all types of packaging and labels.

Siegwerk recently completed a 48,500 square foot warehouse building to support its flexible packaging business unit. The warehouse was constructed on Siegwerk's Southside Des Moines campus adjacent to its existing manufacturing plant and corporate office. This project will attract high paying technology as well as manufacturing jobs with expected business growth for the next 10 years.



Bill Tindell, Director of Marketing & Product Development

Windsor Windows & Doors

Windsor Windows & Doors is a manufacturer of high-quality wood and vinyl windows and doors for residential and commercial structures. The company, headquartered in West Des Moines, has been in operation since 1946 and due to the company's growth had become land-locked at its current location.

With the need to expand its manufacturing operation, Windsor evaluated several location options within Iowa and in other states. It purchased 27 acres of the 60-acre certified site on Highway 28 in Norwalk and constructed a 160,000-square-foot manufacturing building. The company has invested \$11 million in the facility and will have 130 employees in Norwalk.

GUEST OPINION

Honoree's life shows what a helping hand can mean

Each year in October, when the Iowa countryside transforms from gorgeous summer greens to harvest-season hues of tan, some of the world's top agricultural scientists and anti-hunger activists gather in Des Moines to compare notes.

The occasion is the presentation of the annual World Food Prize. It's three days of conversations about the progress, or the setbacks, in the quest to adequately feed the world's expanding population.

A few weeks ago, as in years past, the event brought 1,200 people from 50 countries to Iowa.

The highlight came during a Thursday-night ceremony at the Iowa Capitol when the 32nd annual World Food Prize honorees were honored for their leadership and advocacy in working to reduce poor nutrition among pregnant women and their infants.

Lawrence Haddad and Dr. David Nabarro, both British citizens, were singled out for making a difference in the lives of millions of children whose growth and development were being stunted from the lack of adequate nourishment between conception and the age of 2.

One of the laureates provided a poignant, personal reminder of the importance of the helping hand in dealing with the effects of poverty. More about that in a bit.

The World Food Prize ceremony is an event that should make the chest of every Iowan swell with pride. People from around the globe squeeze into the spectacular chamber of the Iowa House of Representatives. Iowa Public Television cameras carry the pageantry, the speeches and the inspiration to an audience across Iowa.

While the spectators were there to applaud the new laureates, they also were there to celebrate the legacy of the greatest Iowan — Norman Borlaug, a humble farm kid from Cresco who became one of the foremost plant breeders in world history. He died in 2009 at age 95.

Beginning in the 1940s, Borlaug developed disease-resistant strains of wheat that produced high yields under a wide range of growing conditions. In the process, his breakthroughs saved an estimated 1 billion people from famine and starvation — an achievement that earned him the Nobel Peace Prize in 1970.

I wish more of our nation's leaders were paying attention to what Lawrence Haddad said in his acceptance speech.

Haddad, 59, is the executive director of a nongovernmental organization called Global Alliance for Improved Nutrition. He was born in South Africa in 1959 to Lebanese parents. When he was not yet 2 years old, the family emigrated to England. His parents split up when he was 7, and his mother was left to raise Haddad and his sister.

"I was brought up by a warrior mother. She fought like a tiger for me and my sister," Haddad said. "When we no longer had a father, she became both parents. When we had no money for new clothes, she got us good secondhand clothes. When it looked like I couldn't get into a good state school, she made sure I did. And that is the power of mothers."

He continued: "I was lucky to be brought up in a country like the United Kingdom with its powerful welfare system. Our small family qualified for a council flat" — a reference to government-subsidized housing.

"I got free school meals, free prescription glasses and free university education, and that is the power of the state," Haddad said.

His mother worked, but she also volunteered at a Save the Children charity store in London. She could not afford child care, so she took her son with her to the store.

"While she was helping out, I took to the staff and was really inspired by their sense of purpose, their conviction that they would make a difference. That is the power of civil society."

"So, by age 18, I had powerful examples of the roles mothers, governments, civil society and businesses play in shaping destiny. But one in three people on this planet are denied a say in shaping their destiny because they are malnourished."

"That is outrageous. It is unacceptable, and it cannot be tolerated," he said.

It will take everyone to end malnutrition, including government, civil society, businesses and families themselves.

Haddad had this admonition: "They have to come together because the things that converge to generate malnutrition are powerful — not enough food, not enough water, not enough sanitation, not enough health care, not enough time to take care of kids — and they must be vanquished by even more powerful alliances drawn from all corners of society."

"But even that's not enough," he said. "These

RANDY EVANS

Randy Evans is the executive director of the Iowa Freedom of Information Council.



coalitions, alliances and movements need a spark. They need a spark to catalyze the outrage.

"When I went to work in the Philippines and India as a young man, the fire was lit in me. ... This is when I realized that malnutrition was about injustice, and it radicalized me."

Lawrence Haddad,
Global Alliance for Improved Nutrition

While Borlaug, Haddad and Nabarro's work took them to impoverished regions of the world, Iowans should not think that these are just problems in poor nations. There are children and single-parent mothers fighting the same fight in the United States — and that exists not because of laziness or a lack of motivation.

This has been a struggle going back to biblical times. Lawrence Haddad's life shows what a difference a leg up from government and society, along with a first-rate education, can do to lift a young man out of poverty and set him on a course in which he can make this world better.

That was the message from the World Food Prize ceremony I wish people from coast to coast could hear. ■

Have an opinion?

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

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More than cosmetics

Federal Home Loan Bank of Des Moines wanted renovation to 'change who we are'

BY KENT DARR

If you're one of the 300 or so employees of the Federal Home Loan Bank of Des Moines, bring a sense of wanderlust to the office.

A stroll through the specialized lender's new offices can easily add a mile to your pedometer. It's a mile of open spaces, natural light — lots of it — collaboration areas that resemble the living room at home, and interesting decorative touches that are moss-inspired.

Yes, moss, something akin to the natural rooftop on the nearby Central Library, which can be viewed along with the busy intersection of 10th and Locust streets and other downtown views from privacy nooks that resemble cabanas and come complete with sound-absorbing materials for when you need quiet time, even though it is quiet time surrounded by big open spaces.

The Federal Home Loan Bank of Des Moines has been at home for a little more than two weeks now at 909 Locust St., where the organization ordered a major — estimates are up to \$25 million major — renovation of a 225,000-square-foot office built in the mid-1990s by Graham Group.

It was initially intended as the home of Equitable of Iowa, which was sold to Dutch financial services firm ING U.S., which then became a stand-alone company and was rebranded as Voya Financial.

In 2017, running out of space at its former offices at 801 Walnut St., the Federal Home Loan Bank of Des Moines bought the six-story structure and adjacent parking lots for \$20.4 million.

The operation has been located in Des Moines since 1932, when Congress created the cooperatively owned Home Loan Bank system to provide funds to other lenders for afford-



SUBMITTED PHOTO

able home mortgages by obtaining low-cost money from investors and lending it to savings and loans.

It is a notable calling at which the Federal Home Loan Bank of Des Moines has excelled. In 2015, the merger of the Des Moines and Seattle operations became official, with the Des Moines operation emerging as the lead agency.

The merger marked the first structural change in the Home Loan Bank system in 25 years and the first-ever merger between any of the nation's 12 Home Loan Banks, Business Record columnist Dave Elbert pointed out in an article after the merger was announced in 2014.

About 45 people still work in Seattle, but when they visit Des Moines, the new offices provide what are called hoteling spaces, open

offices of sorts that provide work areas for the visitors.

Those hoteling spaces, as with most work areas, are set in the wide-open expanses of the 2½ floors of the Federal Home Loan Bank of Des Moines in the new building.

The renovations were carried out by Graham Group, following the designs of Substance Architecture, where principal Tim Garner said his firm was given the task of letting "the space change who we are."

Nancy Betz, senior vice president in charge of human resources and administrative services for the lender, explained what her organization wanted out of the new design: an open environment, transparency, cross-cultural appeal, inclusiveness.

Business Record
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power

BREAKFAST SERIES

INNOVATION ACCELERATION

How to strengthen our entrepreneurial ecosystem

Talk of innovation and entrepreneurialism is everywhere. From the startup scene to big-time corporations and at college and university campuses, the recognition is there for the need and importance for our region's future to embrace the entrepreneurial spirit and accelerate innovation. But challenges remain. Bottom line: In comparison with our peers, Iowa isn't creating enough new businesses, it's not seeing those new ventures grow as fast, and it lags behind in capital investment. Iowa ranked 45th for entrepreneurship and 38th for venture capital in the most recent U.S. News & World Report Best States ranking. In a Kauffman Index look at 25 "small" states, Iowa ranked No. 21 in startup activity and No. 22 in entrepreneurial business growth. Iowa trailed the likes of South Dakota, Nebraska and Montana in both rankings. But despite those challenges, much work is being done and the challenges are being tackled from multiple angles. And if you dig deeper into the rankings, there are reasons for optimism. Our expert panel will discuss tough questions about how Des Moines and the state can position themselves to strengthen their entrepreneurial ecosystems and accelerate the rate of innovation in our community.

THURSDAY, NOVEMBER 29

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7:30 – 9 AM panel discussion

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WE'LL DISCUSS QUESTIONS SUCH AS:

- Why does Iowa rank poorly for entrepreneurship?
- What efforts are currently underway to accelerate innovation?
- How can we increase the amount of venture capital investment?
- What can existing businesses do to get involved and benefit from innovation?
- How can our colleges and universities be better leveraged?

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"We wanted a space that would be for various work styles," she said.

Betz has dogged the renovation since it was first considered in January 2017.

"Even though the building was outdated, it was so immaculate," Betz said. Graham Group was a good owner. Before deciding to buy the building, Federal Home Loan Bank of Des Moines officials considered building a new office and moving to the suburbs.

In the end, "we were committed to staying downtown," Betz said.

But still, there were all those walls, somewhat dark offices — all standard fare for an office building of the 1990s.

Graham punched a giant hole between the fifth and sixth floors, creating space for a large stairwell that ascends toward daylight and drops into a spacious lobby. Look up from the fifth floor to the corporate boardroom on the sixth and it appears that you are gazing into a big sky. In fact, it is a trick of lighting that pervades all of the Federal Home Loan Bank of Des Moines space. All of the work areas line the exterior of the floors, while enclosed offices — with glass walls, remember — are on the interior.

The layout encourages movement, and that is what Federal Home Loan Bank of Des Moines officials desired. The sixth-floor break

area does not have a microwave; if you want to warm a pastry, go to the fifth-floor break area. It's intentional; it creates a collision zone where workers might meet and exchange ideas. In addition, there are no trash cans, or printers, for that matter, near workspaces. Printers and trash cans have their own spaces. Walk to them if you need them.

The Federal Home Loan Bank of Des Moines

also has space to lease at its new home. Dwolla, LightEdge and Starbucks Coffee have signed up. A restaurant will move into first-floor space. Negotiations are underway for more tenants.

Tenants' amenities offered by the bank include a first-floor fitness area that is open 24/7 for those folks who find exercise an around-the-clock calling. Another amenity is a street-level conference room. ■



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CALENDAR

6-7

TUESDAY - WEDNESDAY

IWLC CENTRAL IOWA LEADERSHIP CONFERENCE

Host: Iowa Women Lead Change
About: Iowa Women Lead Change is dedicated to the development, advancement and promotion of women, their organizations and to improving the greater Iowa economy. Join IWLC for the Central Iowa Leadership conference, a two-day event filled with inspiring and intellectual speakers, hands-on breakout sessions, and more.

When: Various times
Where: Community Choice Credit Union Convention Center

More calendar info

For more details on these events and to learn about even more events, please go to businessrecord.com/calendar. You can also find a form to submit your events at this site.

8

THURSDAY

2018 NAWBO Iowa Celebration of Excellence Awards Luncheon

Host: The Iowa chapter of the National Association of Women Business Owners
About: They awards luncheon will be honoring recipients of three annual awards: NAWBO Iowa Hall of Fame Legacy Award, NAWBO Iowa Woman Business Owner of the Year Award, and the NAWBO Iowa Advocate of the Year Award. The reception for the honorees begins at 11:30 a.m. with the program and luncheon at noon.

When: 11:30 a.m. to 1 p.m.
Where: Glen Oaks Country Club

8

THURSDAY

Introduction to the Des Moines Startup Scene

Host: Gravitare Coworking
About: Join for Intro to the Des Moines Startup Scene with Geoff Wood, a local community builder who has been helping to grow our local entrepreneurial ecosystem for the last decade. Are you new to the Des Moines startup community? Thinking about moving here? Trying to figure out how to plug in? Come hear a comprehensive overview from two local community leaders and get a chance to introduce yourself and ask questions. This is a great chance to get a tour of the new Gravitare Coworking location and hear about the resources available for aspiring entrepreneurs at any stage or sector.

When: 5 to 7 p.m.
Where: Gravitare Coworking

9

FRIDAY

2018 Small Business Success Summit

Host: Greater Des Moines Partnership
About: The purpose of the summit is to inform, educate and inspire business owners in Greater Des Moines. This event will be the premier business conference of 2018. The summit will host three keynote speakers and 18 breakout sessions on a variety of timely topics that affect business owners and managers. In addition there will be 28 resource partners on site to answer specific questions related to your business.

When: 8 a.m. to 4 p.m.
Where: FFA Enrichment Center at DMACC



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State benefits from ‘tax cuts’

Here's a curious bit of financial irony: Tax cut legislation is the reason state government is flush with money leading up to Tuesday's election, and it's why state tax receipts will continue to grow next year.

To be clear, the extra income is not from an expanding economy, which is what tax cuts are often designed to do. That may happen someday, but it's way too early for anything like that yet.

This new money is coming directly from workers' and consumers' pockets in the form of higher tax payments.

I know that's contrary to what you might expect. So let me walk you through it. There are two key pieces to this situation.

The first is the U.S. Tax Cut and Jobs Act of 2017. It lowered tax rates and increased many credits and deductions so that most workers will have lower federal tax bills this year.

Paycheck recipients noticed the difference last February, when the amount of federal tax withheld from their pay decreased. Others will also see differences when they file tax returns for 2018.

Lower federal income taxes resulted in an automatic increase in state tax receipts because the extra take-home pay is subject to state income tax.

Here's an example. Assume someone is paid

\$1,000 a week and \$250 is withheld for federal taxes. When the tax law changed, only \$220 was withheld. The extra \$30 a week (\$1,560 a year) went into the worker's pocket, where it is subject to Iowa income tax.

Whenever federal income tax payments are reduced, it creates a windfall of new taxable income for state governments, unless states adjust their tax rates to reflect the change.

The massive new Iowa tax law passed earlier this year made that change, but here's the kicker. The Iowa law doesn't take effect until Jan. 1, 2019, while the federal law took effect a year earlier. That means state government will receive a full year's worth of higher tax receipts before lower Iowa rates offset the federal cut.

Iowa lawmakers could have made the state tax cut retroactive to coincide with the federal cut. But they didn't, because Iowa needed the extra money.

Without that extra income, it's doubtful Iowa tax receipts for the fiscal year 2018, which ended June 30, would have covered all of the state's expenses.

That's what happened a year ago, and it resulted in Iowa having to borrow from future revenues to close out the books on 2017.

But this time, because there was windfall income from the federal tax cut, state tax collectors were able to replace the money that was

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transferred a year ago to cover the 2017 deficit and still finish the 2018 fiscal year with a surplus of \$144 million.

The second key to explaining Iowa's increased tax receipts involves taxing online sales.

Iowa's new tax law included provisions that expanded the state's ability to tax online transactions.

The Iowa Department of Revenue predicts new taxes from online retailers and service providers will total \$22 million during the first six months of 2019. They further estimate that taxes from online transactions will increase to \$65 million the following year and then go up 8 to 10 percent each year into the future.

That might seem like new money, and it will be for a while. Eventually, though, it will largely replace taxes that are lost as increasing numbers of local retailers are forced out of business by the digital economy.

The extra revenue generated by the federal tax cut and growing receipts from online sales should keep Iowa's budget in the black during the coming year.

After that, it will be a whole new ballgame.

“Iowa's increased tax revenue is coming directly from workers' and consumers' pockets.”



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Stop selling, start helping

A couple of weeks ago, my column explored some of the key takeaways from the new content marketing trends report produced by the Content Marketing Institute, and I identified some trends worthy of more in-depth exploration. They included:

- Well-researched personas can help teams create successful content; however, too few content marketers (42 percent) are actually talking with customers to understand their needs.
- Nearly all of the successful B2B content marketers (90 percent) prioritize the audience's informational needs over their sales/promotional message, compared with the 56 percent of the least successful.
- B2B content marketers primarily use email (87 percent) and educational content (77 percent) to nurture their audience and may be missing other opportunities (e.g., only 23 percent are using community building/audience participation to bring new voices to the table).

Last week we talked about the importance and power of personas when they are done well, with actual data to augment your own customer knowledge and insights. In this week's column, we're going to tackle the second bullet, which is all about understanding what kinds of content are useful in the selling process.

What this study is emphasizing — and we've certainly seen this with our clients — is that the more you sell in your content, the less it sells. There are a couple of reasons for this. First, it's much less likely that sales or promotional content will be found in the first place. Odds are, your audience finds your content through search. The search engines work hard to respond to the query with quality content that answers the question posed. Helpful, informational content is almost always going to rank higher than promotional copy.

The second reason why salesy content doesn't sell as well is because it's a sales pitch, and as consumers, we don't respond well to sales pitches, especially when we are in the exploration stage of the buying journey. We might not even be in the market to buy anything. But when a brand consistently helps us learn more, make better decisions or do some DIY activities that serve our family or our business, we are indebted to them. We value their good counsel or how easy they made it for us to get some answers.

When we are further along in the buying journey or when someone asks for a referral, the brand that offered helpful, informative content and didn't make us feel rushed or pitched is going to be in our consideration set, if not our sole choice.

What does helpful and informative content look like?

- How-to videos with demos.
- Downloadable documents with step-by-step instructions.
- Detailed answers to questions you get asked every day.
- Hacks that a novice might not know to have a better experience.
- Best practice metrics or guidelines.
- Questions to ask before you X, Y or Z. (Do not slant these to make your product or service the only choice or option.)
- Webinars that teach.
- Podcasts with guests who illuminate, inspire or educate (or all three!).

The best helpful and informative content may not mention your specific product or service at all, but it speaks right to the needs of the people who would most likely value your product or service.

I get it. It's so tempting to toss in a little sales message. Resist the urge. Fight to have your altruistic intentions remain pure. Don't give in to the temptation. Be patient. Remember how you feel when a salesperson rushes at you. You want to flee.

Your whole goal is to make your audience want to come back again and again because you are so helpful. When they get to the right spot on the buying journey, I promise you, the results will speak for themselves. They will seek you out.

But you have to let them get there through discovery.



This week's QR code will take you to 10 samples of content that are so useful you would pay for it.

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REASON: CAPITAL OUTLAYS													
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ECHO ELECTRIC SUPPLY CO	\$116.42	1		DES MOINES HABITAT FOR HUMANITY	\$689.00	1	LEWIS, GINA	\$792.37	1	SINCLAIR-HALEY, ANGELA	\$314.16	1	
EXCEL/PAY-LESS OFFICE				DES MOINES STREET VILLAGE	\$381.00	1	LOPEZ, MARIA	\$487.92	1	SMITH, CRYSTAL	\$1,045.79	1	
PRODUCTS (PO)	\$1,432.00	1		DES MOINES WATER WORKS	\$2,830.96	13	LT ASSOCIATES	\$589.00	2	SMITH, TANYA R.	\$292.50	1	
GALL'S INC.	\$750.00	1		DIEW, DUKAN	\$975.73	1	LUCKETT, TANYA	\$461.90	1	SOBER FOX LLC	\$430.00	1	
JENSEN CONSTRUCTION CO	\$21,208.81	1		DILKS, JACQUE	\$606.37	1	LYNCH, CHRISTA	\$140.24	2	SOUTHBROOK GREEN APTS II LP	\$860.00	2	
NEUMANN BROTHERS, INC.	\$1,309,628.25	1		DIXON, FELICIA A.	\$259.00	1	LYNCH, SHERRY S	\$188.96	1	SOUTHRIDGE ESTATES	\$533.00	1	
NFM BUILDER SALES	\$709.99	1		DRAKE PARK APARTMENTS	\$430.00	1	MACLIN, CYNTHIA A	\$116.79	1	SOWDER, NELA I.	\$417.02	1	
OMG MIDWEST INC	\$190,850.36	1		DROTTZ, RENEE	\$117.96	1	MADERO, JENNIFER	\$294.53	1	SPRINGER PEST SOLUTIONS INC	\$350.00	1	
STIVERS FORD	\$59,916.00	1		DUBBERKE, SHARON	\$181.44	1	MARQUEZ, ALBA	\$645.69	1	ST. VINCENT DE PAUL	\$200.00	1	
VAN METER INDUSTRIAL INC	\$383.22	1		DUNCAN-BURRELL, SATIRA	\$905.67	1	MARQUEZ, IMELDA	\$229.96	1	STINSON, DONNA	\$685.00	1	
REASON: HUMAN SERVVS PROV CHGS				DUNKERSON, CINDY	\$458.84	1	MARTINEZ, MARIA	\$730.88	1	STOKES, SARAH	\$530.75	1	
15TH & GRAND PROPERTIES LLC	\$525.00	1		EDVENSON, LINDA K.	\$681.72	1	MARTONE, BETH	\$1,117.46	1	STONER, TABATHA	\$872.09	1	
1620 E GRAND LLC	\$430.00	1		ENDERTON, DINA	\$748.97	1	MAUK, KRISTINA	\$781.38	1	STOVER, JULIA	\$217.97	1	
2555 WEDGEWOOD COOP				EXCEL/PAY-LESS OFFICE			MC BROOM, MARY KAY	\$212.23	1	SUBDON, MALISA L.	\$581.30	1	
HOUSING ASSOC	\$655.00	2		PRODUCTS (PO)	\$203.40	1	MCCUDDIN, MICHELLE L.	\$875.81	1	SUNBURST APARTMENT LTD	\$806.00	2	
810 PAYTON LLC	\$216.70	1		FAMILY DISCOUNT	\$5,600.00	19	MEEKS, JOANN	\$267.96	1	SWIFT PROPERTIES LLC	\$533.00	1	
A TEAM HOME IMPROVEMENTS LLC	\$3,165.25	3		FARIS, RICHARD	\$533.00	1	MELBOURNE APARTMENTS I LLP	\$685.00	1	TAHER, INC.	\$41,204.00	2	
A1 PROPERTIES LLC	\$430.00	1		FERGUSON, DEANNA L.	\$414.00	1	MERICAL, KAREN			TALBERT, DEBORAH S	\$738.15	1	
AB HOME IMPROVEMENT LLC	\$5,630.55	2		FOLSOM, SIERRA	\$333.88	1	(FOOD SUBSIDY ONLY)	\$323.10	1	TALTON, STEPHANIE	\$258.01	1	
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ALBERIGO, KIMBERLY	\$624.20	1		FREEMAN, JALAYNE	\$550.93	1	MILLER, JENNIFER	\$634.20	1	TORGERSON EXCAVATING	\$3,400.00	1	
AMAN, MELINDA	\$162.68	1		FUENTES, KAREN	\$220.12	1	MLK BRICKSTONE II LP	\$430.00	1	TRANS IOWA, L.C.	\$623.70	2	
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AMODEO, SHELLEY L.	\$547.19	1		GARDNER, ANGELA	\$381.92	1	MOHAMED, FATIMA	\$116.23	1	TRIMBLE, KIMBERLY	\$626.36	1	
ANAYA, JESSICA	\$861.70	1		GATHERCOLE, JESSICA	\$550.96	1	MONROE, SUELLEN	\$562.00	1	TULLER, JESSICA	\$642.41	1	
ANDERSON, BETH	\$462.77	1		GLACIER PROPERTIES L.C.	\$430.00	1	MOORE, LISA	\$1,232.94	1	US BANK HOME MORTGAGE	\$593.78	1	
APARTMENTS BY ELLINGSON LLC	\$314.00	1		GOLDBRIAR COOP HOUSING ASSOC	\$451.00	1	MR FREEZE HTG & A/C	\$2,950.00	2	VAIRO, AUDREY	\$533.00	1	
APEX INSULATION AND CONSTRUCTION	\$6,610.82	2		GOMEZ, ADELA	\$896.51	1	MUMINOVIC, VESNA	\$187.92	1	VALDEZ, VANESA	\$672.37	1	
ARPY'S CONSTRUCTION	\$11,222.75	2		GORDON, J LYNNE	\$185.36	1	MURRAY, LARRAINE	\$495.13	1	VANZEE, TINA	\$263.05	1	
AUTUMN RIDGE ESTATES	\$451.00	2		GRANNAN, CORA L.	\$118.68	1	MURUETA, ANNA	\$266.01	1	VERIZON WIRELESS	\$209.16	1	
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BACA-CANALES, CONNIE	\$376.28	1		GREENE-JEWETT, STEPHANIE	\$113.48	1	NEW LIFE CENTER, INC.	\$350.00	1	WAGNER, RHONDA	\$1,324.74	1	
BAILEY, MICHELE R.	\$241.13	1		GRIMES, ASHLEY	\$2,015.33	1	NEWLIN, MERLE D	\$650.00	1	WALLS, JANICE	\$1,198.64	1	
BAKER, LYNIS	\$904.40	1		GWYIN, JENNIFER L.	\$1,578.06	1	NEWTON-WEBER, VASHARA	\$876.21	1	WARREN, DEANNA L.	\$447.34	1	
BALLENTINE, BRENDA	\$676.70	1		HAIRSTON, KIMBERLY A.	\$46.23	1	NFM BUILDER SALES	\$841.00	1	WASHINGTON, TAMMIE	\$270.37	1	
BARTON, TAMMY J.	\$884.10	1		HAMILTON'S FUNERAL HOME INC.	\$1,550.00	2	NGUYEN, TONY	\$430.00	1	WEIFENBACH, JEANNE N.	\$631.00	1	
BBT RENTALS LLC	\$430.00	1		HAMILTON, JANNETTE	\$611.92	1	NOBLE, DEBRA L	\$296.50	1	WESLEY COMMUNITY SERVICES	\$9,139.25	1	
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BEE-LINE SEWER SERVICE LLC	\$310.00	1		HARRIS, STACEY	\$1,889.02	1	NUVISION HOSPITALITY			WHITE-YOUNG, GAYLENA	\$417.50	1	
BELL, JULIE	\$471.77	1		HARVEY, MARANDA	\$565.62	1	MANAGEMENT INC	\$335.96	3	WIESE-UGLUM, SHANNON	\$306.58	1	
BELLO, ROSA	\$433.78	1		HAVLIK, DANA	\$184.52	1	OAKRIDGE NEIGHBORHOOD ASSOCIATES LP	\$444.00	1	WILLIAMS, STACY R.	\$245.84	1	
BENKUFSKY, ROBIN	\$302.80	1		HAYES, MATTIELOU	\$1,090.05	1	OCWEN LOAN SERVICING LLC	\$650.00	1	WILLIAMSON, PENNY	\$447.21	1	
BERRY, VALERIE	\$962.47	1		HEDGECOCK, ALICIA	\$418.50	1	ORTIZ, YORE	\$646.04	1	WILLOW BEND I LP	\$451.00	1	
BEST HEATING COOLING ELECTRIC INC	\$7,450.00	5		HENDERSON, ANGELA	\$286.92	1	PARKSIDE EAST APTS IV LP	\$302.00	1	WISECUP, MICHELLE L	\$240.28	1	
BLAKEMAN, DENISE	\$1,509.62	1		HERNANDEZ, SHELIA	\$392.63	1	PARKSIDE EAST III APTS LP	\$250.00	1	WOODS, KIMBERLY	\$172.58	1	
BLAYLOCK, TERESA A.	\$289.89	1		HH&L LLC	\$430.00	1	PATINO, MARIA	\$638.03	1	WRIGHT, SHEENA	\$1,009.79	1	
BLEPO, CYNTHIA	\$557.89	1		HIGHPOINT INVESTORS LLC	\$410.00	1	PATRICK, CHERYL A	\$329.39	1	WRIGHT, VANESSA	\$398.93	1	
BOAGARD, TYONDRA	\$712.01	1		HILL, DINESHA	\$523.40	1	PATTERSON, MARY	\$561.33	1	YAUK-FINKEN, KATIE	\$390.41	1	
BOLIO, MENDY	\$592.98	1		HILLTOP HOUSING LLC	\$451.00	1	PENICK, AMY	\$205.20	1	YOUNG, VERA	\$981.88	1	
BOLLES, KERI	\$272.60	1		HODGES, RUBY A.	\$588.82	1	PEREZ, MARIA	\$299.12	1	ZENTENO, VIRGINIA	\$678.07	1	
BRAGG, SHANTEL	\$423.40	1		HODGSON, EILEEN M.	\$255.92	1	PERRY, LEESA	\$1,323.05	1	REASON: LICENSES AND PERMITS			
BROOKS, PAIGE	\$467.35	1		HOGAN, KIMBERLY	\$99.92	1	POGYO, ANGELES	\$263.44	1	DICKERSON MECHANICAL	\$55.00	1	
BROOKS, PENNY	\$1,655.22	1		HOME LOAN SERV	\$526.00	1	POGYO, ROSA	\$466.72	1	GALLON INC	\$130.00	1	
BRUCE, MELISSA	\$538.54	1		HOWARD, NICOLE	\$856.71	1	POHLMAN, LISA	\$159.60	1	JASS, JACOB	\$40.00	1	
BULLS & BEARS LLC	\$430.00	1		HUDSON, ALICE	\$307.44	1	POLK COUNTY TREASURER (PV'S)	\$10,084.00	2	REASON: MENTAL HEALTH SVCS			
BURNS, JERRY	\$678.76	1		HUISMAN, REBECCA	\$490.68	1	PONDER, ALANA	\$279.88	1	DAVIS, MARGERY J	\$240.00	1	
BUSCH, RHONDA	\$425.52	1		HUNTER, STEPHANIE	\$130.56	1	POPENHAGEN, SAMANTHA	\$716.65	1	15TH & GRAND PROPERTIES LLC	\$403.00	1	
BUSHBAUM, MODUSTI	\$99.23	1		HY-VEE FOOD STORE #01138	\$278.59	2	POWELL RENTAL PROPERTIES LLC	\$430.00	1	ALFREDO PARRISH PLLC	\$1,372.38	2	
BYRD, SHELLY	\$1,072.62	1		HYGIENIC LABORATORY, ACCTS REC	\$170.50	1	PRATHER, LATOSHA	\$805.47	1	ANCHOR HOMES INC	\$903.30	1	
CALHOUN, WANDA	\$770.62	1		ILES FUNERAL HOMES, INC.	\$775.00	1	PUTZ, WILLIAM	\$430.00	1	ANKENY COMMUNITY SCHOOLS	\$4,612.50	1	
CALLAHAN, MARY	\$355.87	1		IMPACT'G, INC.	\$25.00	1	QUINN, KARAN	\$1,084.05	1	BOGACZYK LAW FIRM, PLLC	\$1,908.00	2	
CANTERBURY PARK III LLC	\$533.00	1		IOWA ASHWORTH LLC	\$958.00	2	R. J. PARTNERS LLC	\$1,597.00	2	BRANSTAD LAW PLLC	\$925.00	2	
CARDER, BENTURA	\$711.41	1		IOWA BANKERS MORTGAGE CORP	\$571.00	1	RACCOON VALLEY BANK	\$275.00	1	CHRISTIAN OPPORTUNITY CENTER	\$5,941.20	1	
CARRIERE, KATHRYN	\$180.40	1		IOWA BELL TERRACE	\$430.00	1	RADIO CITY MOBILE HOME PARK	\$430.00	1	COMMUNITY OPTIONS	\$420.64	1	
CASTRO, ITIXIA	\$431.53	1		JAMES, CHERYL	\$295.05								

POLK COUNTY NOTICES

ADAMS COUNTY AMBULANCE	\$693.80	1	LAPPE, KRISTY	\$278.00	1	MCCOY, MICHAEL	\$40.00	1	SPORTS PLUS	\$182.00	1
ADAMS, HELEN	\$300.00	1	LAURION, CAROL	\$134.55	1	MILANI, FRANK J.	\$1,041.88	2	STAPLES CREDIT PLAN	\$1,584.43	1
ADVENTURE LIGHTING	\$3,575.00	2	LIVE 2 B HEALTHY	\$2,000.00	1	NEMMERS, PATSY	\$618.53	1	STETSON BUILDING PRODUCTS INC.	\$49.60	1
AFSCME LOCAL 1868	\$901.25	1	LOZANO, MIKE	\$65.00	1	PARISH, TAYLOR R	\$218.62	1	STOREY KENWORTHY COMPANY	\$400.37	1
ALLIANT ENERGY	\$56.69	1	LUTHERAN SERVICES IN IOWA	\$7,500.00	1	SELBY, DARRIN L	\$693.54	1	STREICHER'S POLICE EQUIPMENT	\$175.00	1
ALTES, BENJAMIN (SHERIFF)	\$338.50	1	MAIL SERVICES, LLC	\$4,000.00	1	SMITH, PATRICIA E.	\$585.11	1	THOMSON REUTERS-WEST	\$5,037.94	2
AMERICAN MARKING, INC.	\$272.00	1	MAINSTAY SYSTEMS INC	\$237.00	1	SPLASHLIGHT RX	\$10.97	1	TOMPKINS INDUSTRIES, INC.	\$421.59	2
AMOS, TRACY	\$100.80	1	MAUK, MATTHEW D	\$140.00	1	THORN, BONNIE M.	\$40.00	1	TRUCK EQUIPMENT, INC.	\$522.79	1
ASCHEMAN, PHILIP L PH.D.	\$260.00	1	MCCABE, JODY	\$108.50	1	WAGNER, ELIJAH L	\$193.93	1	UNDERGROUND CO., LTD (THE)	\$47,571.35	2
ATHLETIC AND REHABILITATION CENTER	\$250.00	1	MCCARTHY, WILLIAM M.	\$330.18	1	REASON: SUPPLIES			US FOODS	\$190.83	3
BAKER, JEANA	\$11.50	1	MCGHEE, DAVID	\$1,855.00	1	ADAMS DOOR-DES MOINES INC.	\$744.00	1	VAN METER INDUSTRIAL INC	\$208.63	1
BARRETT FARMS	\$520.00	1	MEDIACOM	\$176.16	1	ADVENTURE LIGHTING	\$411.93	3	VAN WALL EQUIPMENT, INC.	\$1,545.56	4
BLANCHARD, BRENT	\$392.70	1	MENARDS-ANKENY	\$48.77	2	AIR FILTER SALES SERVICES INC	\$630.00	2	VERIZON WIRELESS	\$40.01	1
BLANKENFELD, PAMELA S.	\$17.44	1	MENNEN, NICHOLAS	\$64.31	1	AIRGAS USA LLC	\$573.99	3	WAL-MART COMMUNITY BRC	\$124.00	1
BOB'S SEPTIC TANK AND MOBILE	\$100.00	1	METTILE, ANDREW	\$55.59	1	AMERICAN CORRECTIONAL ASSOC	\$15.00	1	WASTE MANAGEMENT OF IOWA	\$177.25	1
BORSETH LAW OFFICE PLLC	\$252.00	1	MIDAMERICAN ENERGY	\$12,485.96	9	AMERICAN LUNG ASSOCIATION			YOUNG, KENNETH H.	\$76.07	1
BRADLEY, JENNIFER (PUBLIC WORKS)	\$440.50	1	MIDLAND POWER COOPERATIVE	\$399.33	2	OF IL/IA	\$400.00	1	ZIEGLER INC	\$379.61	6
BROADLAWNS MEDICAL CENTER	\$1,300.00	1	MIDWEST AMBUCARE	\$560.00	16	AMERICAN MARKING, INC.	\$51.75	2	IOWA EVENTS CENTER		
BROWNELL, ROBERT	\$171.83	1	MIDWEST OFFICE TECHNOLOGY, INC	\$2,630.56	2	ANDERSON ERICKSON DAIRY CO	\$33,954.96	2	REASON: ELECTRIC		
BUSINESS PUBLICATIONS	\$504.93	1	MINUTE MENU SYSTEMS LLC	\$858.25	1	ARNOLD MOTOR SUPPLY	\$42.04	1	MIDAMERICAN ENERGY CO	\$72,524.05	
BYERS, TRICIA	\$102.15	1	MOELLER, ROSEMARY	\$123.75	1	B.M.S PEST SERVICES	\$330.00	4	REASON: MISCELLANEOUS		
CANINE TACTICAL	\$500.00	1	MTM RECOGNITION	\$777.60	2	BALDWIN SUPPLY COMPANY	\$7.20	1	OVATIONS	\$275,638.23	
CAPITOL CITY MINI STORAGE III	\$264.16	2	MUNOZ, VIC (SHERIFF)	\$544.88	1	BOMGAARS SUPPLY INC	\$275.65	8	REASON: OTHER SERVICES & CHARGES		
CAYLER, SUSIE K	\$119.00	1	NELSON, SONJA	\$693.75	1	BREWER WHOLESALE MEATS INC.	\$2,213.69	2	ADVANCE SERVICES, INC.	\$2,942.91	
CENTURY LINK	\$295.40	2	NEOPOST INC	\$183.00	1	CAPITAL SANITARY SUPPLY CO.INC	\$1,007.36	1	BAKER ELECTRIC, INC.	\$127.58	
CHEUNG, DAVID	\$150.00	1	NEVELN CENTER, INC	\$1,545.00	1	CARQUEST AUTO PARTS	\$833.30	19	CENTURY LINK	\$1,016.89	
CINTAS CORPORATION #22M	\$166.56	3	OSBERG, HEATH (SHERIFF)	\$336.00	1	CASSIDY TECHNOLOGIES	\$624.29	1	CINTAS CORPORATION #762	\$67.71	
CIOX HEALTH	\$549.56	1	PARKER REPORTING, LTD	\$36.80	1	CHARLES GABUS FORD	\$1,631.56	10	COMPETITIVE EDGE	\$840.67	
CITY OF RUNNELLS	\$500.00	1	PATHOLOGY LABORATORY	\$73.87	1	CHARMETRICS INC	\$1,507.60	1	CONTEMPORARY SERVICES CORP	\$2,870.06	
CITY SUPPLY CORP	\$79.95	1	PC PRINT CENTER	\$764.15	2	CINTAS CORPORATION	\$244.08	2	CSS INC.	\$194.95	
COMMUNICATIONS			PERMITIUM LLC	\$448.00	1	CITY SUPPLY CORP	\$541.98	2	DES MOINES WATER WORKS	\$12,622.53	
ENGINEERING CO.	\$27,002.74	1	PION, CURTIS (SHERIFF)	\$1,515.92	1	CLIVE POWER EQUIPMENT	\$1,285.41	4	GARRATT-CALLAHAN CO.	\$1,907.50	
COMMUNITY LAWYERS OF IOWA PLC	\$162.00	1	PLUMB SUPPLY	\$471.16	10	CONTECH ENGINEERED SOLUTIONS INC	\$3,369.80	2	KONE, INC.	\$383.88	
COMMUNITY YOUTH CONCEPTS	\$3,901.81	1	PRACTISYNERGY	\$6,414.07	1	CUSTOM SOUND AND IMAGE	\$700.00	1	MARCO, INC. NW 7128	\$240.00	
CONCRETE CO	\$71,516.25	1	PROFESSIONAL COURT REPORTERS OF IOWA	\$686.20	3	DES MOINES IRON & SUPPLY COMPANY INC	\$75.00	1	MARKEY'S AUDIO VISUAL, INC.	\$142,199.17	
CONNOLLY, JASON T.	\$56.68	1	PITS OF AMERICA, LLC	\$1,432.50	1	DES MOINES REGISTER	\$27.00	1	NATIONWIDE OFFICE CARE LLC	\$2,327.19	
CONSUMERS ENERGY	\$400.15	1	RACOM CORPORATION	\$422.20	2	DOORS, INC.	\$655.00	1	NATIONAL ELEVATOR INSPECTION	\$240.00	
CONTROL INSTALLATIONS IA INC.	\$7,220.30	2	RADISH (THE)	\$362.00	1	EARL'S TIRES & SERVICE WEST	\$632.00	1	OHC OF THE SOUTHWEST, PA, INC.	\$123.00	
CONTROLLED ACCESS OF THE MIDWEST	\$6,917.00	2	RAGALLER, ZACHARY D	\$30.52	1	EASTERN IOWA TIRE	\$572.42	3	PERFICUT COMPANIES, INC.	\$5,510.77	
CORRECT CARE SOLUTIONS LLC	\$266,468.80	1	RAHNER INC	\$1,000.00	1	ELECTRICAL ENGINEERING & EQUIP	\$3,892.90	2	THE SHERWIN-WILLIAMS CO.	\$44.73	
COTT SYSTEM	\$4,340.00	1	RANDOLPH, RAHN	\$119.70	1	EXCEL/PAY-LESS OFFICE PRODUCTS (PO)	\$12,961.59	53	JOHNSON CONTROLS	\$750.00	
COX, MICHAEL	\$440.00	1	RDG PLANNING & DESIGN	\$7,731.81	3	FAREWAY GROCERY STORE #137	\$158.09	3	TENNANT SALES AND SERVICE CO	\$115.64	
CRITICAL POWER SERVICES, LLC	\$8,709.14	1	REINHARDT, JOHN (FEC)	\$39.11	1	FAREWAY GROCERY STORES INC #900	\$102.14	1	UNITE MIDWEST	\$14,954.26	
CROW'S AUTO SERVICE INC	\$233.80	3	ROCHESTER ARMORED CAR CO INC.	\$344.50	1	FARM & CITY SUPPLY	\$84.40	2	THE WALDINGER CORPORATION	\$2,767.34	
CSB RETAIL	\$1,090.60	1	RULLMAN, DORTHY I	\$16.90	1	FASTENAL COMPANY	\$41.86	1	SPECTRA VENUE MANAGEMENT	\$47,270.00	
DEPARTMENT OF ADMINISTRATIVE SERVICES	\$3,500.00	1	RW EXCAVATING SOLUTIONS LC	\$24,840.00	1	FERRELIGAS	\$25.64	1	DAN HARTZER	\$500.00	
DES MOINES AREA RELIGIOUS COUNCIL	\$2,900.00	1	SCHACHT, DAWN	\$70.00	1	GRAINGER	\$4,076.39	7	IA DEPT OF INSPECT AND APPEALS	\$435.50	
DES MOINES PERFORMING ARTS	\$1,650.00	1	SCHAEFER, CAROLYN	\$73.45	2	GRIMES ASPHALT & PAVING CORP.	\$3,065.76	2	MEETING PROFESSIONALS INTL	\$479.00	
DES MOINES REGISTER	\$2,544.01	17	SCOTT COUNTY SHERIFF'S OFFICE	\$31.50	1	HAWKEYE TRUCK EQUIPMENT	\$220.00	1	BEVERAGE DISTRIBUTORS OF IA	\$2,054.61	
DES MOINES WATER WORKS	\$30,060.87	17	SEAHOLM, ROBERT	\$2,750.00	1	HD SUPPLY WHITE CAP			DOLL DISTRIBUTING	\$2,040.90	
DIAM PEST CONTROL	\$99.00	1	SECRETARY OF STATE	\$30.00	1	CONSTRUCTION SUPPLY	\$453.83	3	IOWA BEVERAGE	\$1,964.45	
DMACC	\$1,785.00	2	SELBY, DARRIN L	\$277.00	1	HY-VEE FOOD STORE #01138	\$44.99	1	AMERIPRIDE	\$4,612.76	
DSM AREA REGIONAL TRANSIT AUTH	\$4,166.67	1	SENTRY SECURITY FASTENERS, INC	\$1,265.10	1	HY-VEE FOOD STORE #01148	\$55.45	1	BORDENAROS	\$356.18	
EAN SERVICES, LLC	\$2,256.56	5	SHERZAN, GARY	\$1,570.00	1	IMAGE SOLUTIONS	\$319.50	1	BREWERS MEATS	\$1,051.27	
ELECTRICAL ENGINEERING & EQUIP	\$4,025.75	2	SNYDER & ASSOCIATES INC.	\$46,786.19	2	INTERSTATE BATTERY SYSTEM	\$114.95	1	CINTAS	\$274.81	
ELITE GLASS & METAL LLC	\$1,730.00	2	SOIL-TEK	\$3,900.00	1	IOWA DES MOINES SUPPLY INC.	\$1,155.36	2	FEDEX	\$472.76	
EVANS, CHRISTY (FEC)	\$161.32	1	SOLINGER, MYNDI (SUPP FOODS)	\$30.52	1	JOHNSON CONTROLS	\$6,702.34	2	GATEWAY MARKET	\$224.16	
EVANS, RYAN D.	\$336.00	1	SPARTA WASTE SERVICES	\$3,021.25	1	JOHNSTON AUTOSTORES	\$197.08	1	GENERAL PARTS	\$3,874.64	
FERRELLGAS, INC.	\$1,121.24	2	STEVENS PUBLIC MANAGEMENT, LLC	\$673.94	1	KARL CHEVROLET, INC.	\$157.94	2	GOODWIN TUCKER	\$516.59	
FIFTH JUDICIAL DISTRICT	\$20,000.00	1	STEVENSON, CAROLE (ELDERLY SVCS)	\$19.62	1	KECK OIL, INC.	\$5,699.31	3	HOBART	\$266.12	
FORENSIC CONSULTING LLC	\$1,576.92	1	STEWART, MELISSA	\$94.05	1	KOCH OFFICE GROUP	\$2,224.32	1	HOBBY LOBBY	\$1,241.93	
FOREST GREASE & COMMERCIAL LLC	\$325.00	1	STORY COUNTY SHERIFF'S OFFICE	\$16,555.00	1	LEYDENS CELLULAR	\$39.98	1	HOODZS	\$2,160.00	
FORKLIFTS OF DES MOINES	\$245.00	1	SWEENEY COURT REPORTING	\$299.40	1	LOFFREDO FRESH PRODUCE CO INC	\$1,424.56	2	HY VEE	\$410.06	
FRAZIER, TAMARA S.	\$16.99	1	TEMPLETON, SHANE	\$66.38	1	MARTIN BROTHERS DIST. CO., INC	\$23,568.97	2	LABOR READY	\$578.85	
FREESE-NOTIS WEATHER, INC.	\$375.00	1	THEISEN, KELLY	\$600.00	1	MARTIN MARIETTA	\$5,804.55	4	LARUE DISTRIBUTING	\$2,548.19	
G & S SERVICE INC	\$44.00	1	TITUS, CATHERINE J.	\$4.36	1	MCKESSON GENERAL MEDICAL CORP.	\$5,187.94	7	LOFFREDO PRODUCE	\$10,813.88	
GENERAL PARTS LLC	\$181.05	1	TOWNEPLACE SUITES BY MARRIOTT	\$2,026.04	1	MENARDS-ALTOONA	\$393.92	4	R COMM WIRELESS	\$2,974.26	
GERK, RUTH M	\$17.44	1	TRANS IOWA, L.C.	\$2,180.80	2	MENARDS-ANKENY	\$296.47	8	ROTELLAS BAKERY	\$1,179.58	
GILMORE, KATE	\$67.04	1	TUCKER, RODNEY L	\$117.78	1	MENARDS-CLIVE	\$2,332.31	3	SINK PAPER	\$291.54	
GONNERMAN, HANNAH A.	\$10.36	1	TYLER TECHNOLOGIES INC	\$17,702.18	1	MENARDS-DES MOINES	\$137.29	3	STU'S BBQ	\$768.87	
GRAHAM TIRE ANKENY	\$75.99	1	UNDERGROUND CO., LTD (THE)	\$119,290.00	1	MIDWEST OFFICE TECHNOLOGY, INC	\$48.45	1	US FOODS	\$53,501.53	
GUHL, CHRISTOPHER W.	\$17.44	1	UNITED STATES POSTAL SERVICE	\$3,454.00	2	MUNICIPAL SUPPLY, INC.	\$25.40	1	VALLEY WEST UNIFORM	\$302.00	
HANIFEN CO INC	\$75.00	1	VERIZON WIRELESS	\$11,162.06	1	NAPA AUTO PARTS	\$333.18	7	VOSS DISTRIBUTING	\$216.60	
HD SUPPLY WHITE CAP			VEST, JAMIE	\$36.23	1	NATIONAL VISION INC	\$426.00	4	REASON: SUPPLIES		
CONSTRUCTION SUPPLY	\$40.17	1	WALDINGER CORP	\$50.00	1	NOTT COMPANY	\$31.94	1	ACME ELECTRIC COMPANIES	\$118.68	
HIGH POINTE EQUINE	\$1,825.00	1	WASHINGTON COUNTY PUBLIC SAFETY	\$54,550.00	1	O'HALLORAN INTERNATIONAL, INC.	\$233.24	1	BULBGUY LIGHTING, LLC	\$1,270.00	
HODOVIC, NIHAD	\$137.50	1	WASTE SOLUTIONS OF IOWA	\$385.00	4	OMG MIDWEST INC	\$2,034.90	1	CAPITAL SANITARY SUPPLY CO.	\$271.94	
HUDDLESTON, CATHERINE	\$300.00	1	WATCH GUARD	\$15,950.00	1	P & P SMALL ENGINES INC.	\$53.98	1	CRYSTAL CLEAR WATER CO.	\$9.50	
HY-VEE FOOD STORE #1011	\$294.72	2	WHEELER,CHELSEY	\$33.00	1	PAN-O-GOLD BAKING CO ST CLOUD	\$7,452.34	2	DRAPES 4 SHOW, INC.	\$1,272.81	
HYGIENIC LABORATORY, ACCTS REC	\$990.09	1	WIMACTEL INC	\$220.00	2	PLUMB SUPPLY	\$148.46	1	FERRELIGAS	\$355.05	
IOWA CLINIC	\$246.38	1	WINDSTAR LINES INC	\$3,541.00	1	PRAXAIR DISTRIBUTION INC	\$12.00	1	GRAINGER	\$762.20	
IOWA CONTRACTING, INC	\$1,050.00	1	WIXTED POPE NORA THOMPSON & ASSOCIATES	\$2,500.00	1	QUAIL HOLLOW FARM	\$3,555.00	5	MCMMASTER-CARR SUPPLY CO.	\$166.18	
IOWA DEPT OF ADMINISTRATIVE SERVICES	\$516.00	1	Z GROUP LLC	\$117.87	1	QUALITY STRIPING INC	\$2,399.84	1	MENARDS-DES MOINES	\$228.20	
IOWA EQUINE LLC	\$157.31	2	ZAM, SAW	\$2,813.80	1	RAYNER & RINN SCOTT INC	\$65.92	1	PLUMBMASTER, INC.	\$357.84	
IOWA EVENTS CENTER	\$11,059.97	2	REASON: PERSONAL SERVICES			RIST & ASSOCIATES INC	\$439.30	2	SINK PAPER & PACKAGING	\$209.72	
IOWA ONE CALL	\$68.40	2	ANANIA, DOMINIC	\$40.00	1	ROCK RIDGE RANCH LLC	\$931.00	1	POLK COUNTY EMPLOYEE INSURANCE TO BE PAID 10-23-2018		
IOWA STATE UNIVERSITY	\$2,116.76	3	ARC PHYSICAL THERAPY PLUS, LLC	\$1,125.47	5	ROSS, TERENCE J.	\$40.00	1	REASON: OTHER SERVICES & CHARGES		
JOHNSON REPORTING SERVICES LTD	\$245.00	1	CIOX HEALTH	\$20.00	1	SANOFI PASTEUR INC	\$19,945.29	2	WELLMARK	\$368,804.15	
JOHNSON, JOSIE	\$45.50	1	CSC	\$95.30	1	SAYLORCREEK SAND COMPANY LLC	\$792.97	1	DELTA DENTAL	\$20,874.18	
JORDAN CREEK FAMILY MEDICINECLINIC P.C.	\$96.70	1	DATAFILE TECHNOLOGIES LLC	\$62.00	1	SCHAEFFER MANUFACTURING COMPANY	\$1,212.20	1	OFFICIAL PUBLICATION		
KACER, LARRY	\$119.70	1	EASTER, RYAN D.	\$365.84	1	SCHULTE, DANIEL J.	\$74.19	1	PROCEEDINGS OF THE POLK COUNTY		
KAVALIER & ASSOCIATES P.C.	\$4,583.33	1	FISHER, RON	\$40.00	1	SHEELEY, DOUGLAS G.	\$199.27	1	BOARD OF SUPERVISORS		
KOCH OFFICE GROUP	\$1,494.22	2	FUCALORO, STEVEN A.	\$673.86	1	SHEET METAL ENGINEERING CORPORATION	\$225.92	1	The Polk County Board of Supervisors met in regular session Tuesday, October 16, 2018 at 9:30 a.m.		
			IOWA ORTHOPEDIC CENTER,PC	\$8,232.75	17	SHERWIN WILLIAMS CO	\$105.54	1	MEMBERS PRESENT: Steve Van Oort, Robert Brownell, John F. Mauro, Tom Hockensmith, Angela Connolly.		
			KNIGHT, MARTIN A.	\$789.74	1	SINK PAPER COMPANY	\$3,910.91	3	Moved by Hockensmith, Seconded by Mauro to dispense with the reading of the		
			KRUSE, PAUL	\$40.00	1	SNAP-ON INDUSTRIAL, INC.	\$287.58	1			
			LACINA, RANDY E	\$769.07	2						
			MALONE, TAYLOR W. J.	\$498.74	1						

POLK COUNTY NOTICES

October 9, 2018 minutes and they stand approved as printed.

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

The Bills as certified by the County Auditor were allowed or disallowed on each according to the certified list, claim numbers 201810160001 – 201810161061.

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

PERMITS: New application for 5-day Class "C" Liquor License for Booze Cruiser Cocktail Company.

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

New application for Class "E" Liquor License for Casey's #1901, 2541 NW 66th Avenue.

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

Renewal application for Class "E" Liquor License for Kum & Go #539, 5050 NW 2nd Street.

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

RESOLUTIONS: Resolution authorizing the Auditor's Office to publish Notice of Public Hearing for October 30, 2018 on Disposal of County Interest in Real Estate (Lot 12 Brandt & Jacobs Sub Div).

Resolution authorizing the Auditor's Office to publish Notice of Public Hearing for October 30, 2018 on Disposal of County Interest in Real Estate (Lot 13 Brandt & Jacobs Sub Div).

Resolution approving agreement with Iowa Department of Human Services (DCAT) for psy-

chological evaluations at the juvenile detention center.

Resolution approving agreement with DMARC (Des Moines Area Religious Council) for continued operation of the River Place and Northside Food Pantries.

Resolution approving agreement with DMARC for provision of a mobile food pantry at the Norwoodville Community Center.

Resolution approving amendment to agreement with WesleyLife Community Services for the provision of evening meals at designated Polk County Community Centers.

Resolution approving agreement with Dr. Kenneth McCann, D.O., for pediatric medical advisor services for Mid-Iowa SART (Sexual Assault Response Team).

Resolution approving agreement with Susan Haines, LMHC, for clinical consultation services at Polk County Crisis and Advocacy Services.

Resolution approving agreement with Young Women's Resource Center to provide supportive services for teenagers who have been impacted by sexual violence.

Resolution approving agreement with Healing Arts PLLC for trauma sensitive yoga services for victims of sexual violence.

Resolution approving agreement with JoAnn Zimmerman for canine companion services for victims of sexual assault.

Resolution approving agreement with FAB Rehab to address lead hazard repairs at 1419 Harrison Avenue (Mamboleo/Furaha).

Resolution approving HIPAA Breach Notification Policy and Procedures (Health

Insurance Portability and Accountability Act).

REFERRED TO PUBLIC WKS & CO ATTORNEY: Notice of meeting regarding City of Johnston voluntary annexation within urbanized areas of the cities of Des Moines, Grimes and Urbandale.

Notice of consultation concerning Amendment No. 4 to the Polk City Area II Urban Renewal Plan.

Notice of meeting concerning Grimes Urban Renewal Area Amendment.

BUDGET ACTIONS:Moved by Hockensmith, Seconded by Mauro that the following Resolution be adopted: BE IT RESOLVED that the FY 18/19 Community Funding appropriation be increased by \$161,000 for the Runnells School Sidewalk project.

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

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

Jacob Harrison, Jail Svcs Aide, Sheriff, \$46,734 beginning Oct 27, 2018

Kevin Hathaway, Asst Co Attorney, \$124,193 beginning October 6, 2018

Marchele Kelley, Support Svcs Supr, Sheriff, \$61,428 beginning July 1, 2018

Jody McVey, H.R. Analyst, H.R., \$84,339 beginning October 16, 2018

Heath Osberg, Sergeant, Sheriff, \$86,928 beginning October 30, 2018

Christopher Silver, Sergeant, Sheriff, \$90,187

beginning August 29, 2018

Dennis Sorenson, Sec Roads Analyst, Pub Wks, \$101,907 beginning October 17, 2018

James Swanstrom, Elec Office Clk on-call, Auditor, \$15.12 beginning October 8, 2018

Stacy Wilson, Yth Svcs Wkr, CFYS, \$49,385 beginning October 17, 2018

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

LET THE RECORD SHOW all resolutions, including Public Hearings, were approved unanimously, unless otherwise noted.

Moved by Hockensmith, Seconded by Van Oort to adjourn until October 23, 2018 at 9:30 a.m.

The above resolutions are a summary. For the full text of resolutions, visit our website at: <https://www.polkcountyiowa.gov/auditor/administration/> or visit our office at The Polk County Auditor's Office, 111 Court Avenue, Room 230, Des Moines, Iowa, Monday-Friday 8:00 a.m. – 5:00 p.m., 286-3080

FOUND

CASH

2100 block of Fleur Drive
Des Moines, IA

Owner identify. Phone 286-3575

Published in the The Business Record November 2, 2018

Date of second publication November 9, 2018

Date of third publication November 16, 2018

PUBLIC NOTICES

PUBLIC NOTICE
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: John Retzlaff
The Depot at Fourth
100 Fourth St.
Des Moines, Iowa 50309
(515) 244-9491 ext. 251

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 Becky Hotchkiss at (515) 288-3338 ext. 436.

NOTICE FOR PUBLICATION

TRUST NOTICE

IN THE MATTER OF THE TRUST: FIRST AMENDED AND SUBSTITUTED Linda Schreurs Trust Agreement

To all persons regarding Linda Jean Schreurs, deceased, who died on or about August 28, 2018. You are hereby notified that Michael R. Schreurs is the trustee of the First Amended and Substituted Linda Schreurs Trust Agreement, dated on June 1, 2016. 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 the spouse of the decedent settlor whose identities are reasonably 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 mailing this notice if required or the claim shall be forever barred unless paid or otherwise satisfied. Dated this October 9, 2018.

Michael R Schreurs
First Amended and Substituted Linda Schreurs Trust Agreement
6829 River Bend
Johnston, IA 50131

Harlan D. Hockenberg, #AT0003483
Attorney for Trustee
2100 Westown Parkway, Suite 210
West Des Moines, IA 50265
Date of second publication: November 2, 2018.

NOTICE OF PROOF OF WILL
WITHOUT ADMINISTRATION

The Iowa District Court
Polk County

Case No. ESPR073966

In the matter of the Estate of, **Linda Jean Schreurs**, Deceased.

To All Persons Interested in the Estate of Linda Jean Schreurs, Deceased, who died on or about August 28, 2018:

You are hereby notified that on the October 11, 2018, the last will and testament of Linda Jean Schreurs, deceased, bearing date of the March 21, 2012, 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 on October 9, 2018.

Michael R. Schreurs
Proponent

Harlan D. Hockenberg, #AT0003483
Attorney for Trustee
2100 Westown Parkway, Suite 210
West Des Moines, IA 50265
Date of second publication: November 2, 2018.

TRUST NOTICE

IN THE MATTER OF THE TRUST: **Richard P. Naney Trust dated the 8th day of December 2004**

To all persons regarding Richard P. Naney, deceased, who died on or about the September 25, 2018. You are hereby notified that Mary V.

Naney and Sue E. Porepp are the trustee of the Richard P. Naney Trust dated the 8th day of December 2004. 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 the spouse of the decedent settlor whose identities are reasonably 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 mailing this notice if required or the claim shall be forever barred unless paid or otherwise satisfied. Dated on October 15, 2018.

Richard P. Naney Trust dated December 8, 2004

Mary V. Naney, Trustee
200 SW Brookside Dr., #228
Grimes, IA 50111

Sue E. Proepp, Trustee
2401 NE 11th Street
Grimes, IA 50111

Paul Thielking, #AT0007847
Attorney for Trustee
8230 Hickman
Des Moines, IA 50325
515-276-5387
Date of second publication: November 2, 2018.

PUBLIC NOTICE OF STORM WATER DISCHARGE

The City of Des Moines, or its Contractor for the following work, plans to submit a Notice of Intent to the Iowa Department of Natural Resources to be covered under NPDES General Permit No. 2 "Storm Water Discharge Associated with Industrial Activity for Construction Activities." The storm water discharge will be from the construction of the 2019 Roadway Reconstruction Program, Activity ID 06 2019 003, located in SW 1/4 Sec. 15, T78N, R24W, Polk County

Storm water will be discharged from 2 point sources and will be discharged to the following stream: Unnamed Creek to Des Moines River. Comments may be submitted to the Storm Water Discharge Coordinator, IOWA DEPARTMENT OF NATURAL RESOURCES, Environmental Protection Division, 502 E. 9th Street, Des Moines, IA, 50319-0034. The public may review the Notice of Intent from 8:00 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 The Business Record November 2, 2018

NOTICE OF FORFEITURE OF A REAL ESTATE CONTRACT

TO: JOSE R BANEGAS-COTO, Unknown Spouse of JOSE R BANEGAS-COTO and Unknown Parties in Possession

You and each of you are hereby notified:

1.The written contract dated 05/23/2005 and recorded 12/06/2005 in Book 11429, Page 957 in the office of the Polk County Recorder and executed by WILLIAM L FREEMAND & GUY L FREEMAN, as vendor(s), and JOSE R BANEGAS-COTO, as Vendee(s), for the sale of the following described real estate situated in Polk County, Iowa, to-wit:

LOT 59 IN DELAWARE PLACE, AN OFFICAL PLAT, NOW INCLUDED IN AND FORMING A PART OF THE CITY OF DES MOINES, POLK COUNTY, IOWA

Locally known as: 1431 DELAWARE AVE DES MOINES IA 50312

has not been complied with in the following particulars:

a. SEPTEMBER 2005 PAYMENT \$409.80

b. OCTOBER 2005 PAYMENT \$409.80

c. NOVEMBER 2005 PAYMENT \$409.80

2. The contract shall stand forfeited, unless the parties in default, within 30 days after the completed service of this notice, shall perform the terms and conditions in default, and in addition pay the reasonable costs of serving this notice.

3. The amount of attorney's fees claimed by Vendors pursuant to Section 656.7 of the Code of Iowa is \$ -50.00 (not to exceed \$50.00). Payment of the attorney fees is not required to comply with this notice to prevent forfeiture.

P.A. Henrichsen
Henrichsen Law Office
10430 New York Ave
Ste B, Urbandale, IA 50322
as Attorney for Vendor.

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THE
DIFFERENCE BETWEEN
TALKING
— and —
LISTENING
(IN 19 LANGUAGES)

Near the entrance of every Bankers Trust Branch is a small sign listing the languages spoken by employees in that location. I am very proud of those little signs—and the total of 19 languages they highlight. They show that Bankers Trust is a melting pot—just like the communities we serve. Banking is personal and it requires trust. We build rapport with our customers through ongoing conversations. We listen carefully so we can understand their financial goals and provide the best solutions. Listening to our customers in their own languages makes our relationships with them stronger. Many banks talk about being diverse, but Bankers Trust is truly committed to mirroring and supporting our diverse communities. It's part of the Bankers Trust Difference.

Lo Keongam, Assistant Vice President - Assistant Manager, East Branch

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BankersTrust.com
(515) 245-2863

