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CITYVIEW'S

BUSINESS JOURNAL



WIRELESS Internet

What every business owner should know

By Melissa Walker

Walk into most any coffee shop in downtown Des Moines, and you'll see laptops open, phones out and patrons typing away.

Some will be using their own mobile hotspots, while others will have logged into the business' public wireless network.

Head to the service station, the car wash or even the doctor's office, and the same is likely to occur. More and more, customers view access to wireless Internet as a necessity, especially within the hospitality industry, while-you-wait services and other appointment-based businesses, information technology experts say.

Many business owners say wireless, or WiFi, can make wait times seem shorter, distract customers if a service delay occurs, or allow them to do work or conduct online research when necessary.

Information technology advisers, attorneys and other experts say there's no doubt free wireless service has its benefits, but they also caution how the free network is used and, in some cases, whether to even use it at all.

Should my business offer public wireless?

Studies show that businesses that offer free WiFi have customers who stay longer and spend more money. This also helps businesses cut down on hardware and software expenses because a WiFi network allows employees to Bring Your Own Device (BYOD) to work for company business, according to Tech Republic, an online organization of information technology professionals that offers peer-to-peer advice.

Fast, free WiFi also is viewed as a way for businesses to stay competitive and brand their network with the use of the business' name as a user logs into the WiFi network, according to Business Insider.

The Internet world is rapidly increasing as consumer demands increase. Wireless hotspots are expected to grow four times from 169 million in 2018 in North America to almost 628 million by 2023, according to the annual Internet usage report released in February by Cisco Systems Inc., a multinational technology company.

During that same timeframe, networked devices and connections will increase from 3 billion to 5 billion, 75 percent of all mobile devices will be wired or connected over WiFi, and broadband and WiFi speeds will increase.

Public wireless is a benefit to offer customers from a public relations perspective, says Ryan Weston, the manager of security and connectivity for Associated Computer Systems Ltd. in Urbandale. He says he has some friends and family members who won't shop at businesses unless they offer public wireless.

Many mobile carriers provide 4G Internet service, but some WiFi connections can still provide faster speeds and usually aren't subject to usage limits. WiFi also can be offered where 4G access isn't available and for laptops, tablets and mobile devices that aren't equipped with it, according to PC World.

That's why Mason Zimmerman has given out the password to the WiFi network at Crossfit in Norwalk, where he works and manages the gym.

"It keeps their kids occupied," Zimmerman says of his clients who bring their children to the gym while they work out.

Is public wireless safe?

While Weston says patrons like the convenience of public wireless networks, he advises users not to log in. Instead it is better to use the company's hotspot or their own personal hotspot, which decreases the risks of a virus, ransomware, malware or another type of hacker attack.

Business owners also need to limit access to their own existing WiFi network and have a separate one for guests or the public. Otherwise, allowing outsiders on the private, internal network could put the company at risk to hacks or data theft.

Weston says business owners also need to have a firewall in place that filters content and controls bandwidth. This will stop downloads of illegal content,



Ryan Weston is the manager of security and connectivity for Associated Computer Systems Ltd. in Urbandale.



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copyright material or pornography. The protection also can stop someone from trying to hack into the network, the business' cash register, its Square account or other proprietary information. The guest network will run on a separate IP address. The bandwidth control will prevent one or a few users from streaming videos or any other item that could bog down the network.

A business owner will need to continue to monitor its firewall and keep it up to date with any new updates or patches similar to how they would with an antivirus software program, Weston says.

Zimmerman doesn't have a separate network for guests, so he says he has noticed that, when numerous users are using his business' WiFi, it slows down. There could be 10 to 15 people logged onto the wireless at any given point. During those times, it's caused his Spotify music streaming to delay in loading or lose its connection.

Zimmerman says he doesn't have a terms of use for guests who access the WiFi network and hadn't thought about security issues until being interviewed for this article. He provides the wireless to his clients and their children as a way to help them keep their kids occupied and out of harm's way so the parents can be engaged and focused on their workout.

What type of wireless should my business offer?

Weston suggests a business have three wireless networks: one for guests, one for employees who bring their own devices for work, and one for the business itself. This will help prevent employees from bringing in a virus from their own network or another network they've been connected to or opening a ransomware attack on their device that will filter into the company's network. A guest wireless connection also will help prevent a hacker from infiltrating the business' network through the wireless system.

Many cities have followed in the steps of private businesses and started to offer free public wireless in their facilities. Within the metro area, these include the cities of Clive, Des Moines, Urbandale and West Des Moines, according to the Iowa League of Cities.

Patrons to the West Des Moines Library have access to free public wireless, per the library's usage policy, says Lucinda Stephenson, who oversees communications for the city.

PC World suggests business owners also consider their budget for Internet usage, their current Internet setup, who will be able to use the Internet, how many users are likely to be using WiFi at once and whether



Brian McCormac, an attorney with BrownWinick Law, practices business, data security and privacy law.

other systems such as a phone also will be connected to the WiFi.

Small businesses can receive 40 megabytes per second of wireless Internet per month for about \$65, plus the cost of the modem and installation, according to CenturyLink's website. Packages offering faster speeds, more networks or a phone line can cost more.

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What kind of policies should my business have in place?

The West Des Moines Public Library offers wireless Internet access to patrons. Users must follow set guidelines in its computer/Internet use policy:

- They have a wireless network interface card
- They have the ability to configure the laptop to use the library's connection
- Anyone using audio or video also uses headphones
- The library's employees will not assist customers with configuring their computer to connect to the wireless because of the liability of handling non-library equipment

All use of the wireless network also requires users to follow the library's conduct policy, which prohibits people from engaging in conduct that disturbs or interferes with use of the library. This includes use of any audio, personal communication or computing device that disturbs other patrons, or the exposure of patrons and staff to offensive images or language.

Before a business offers a public wireless network, Weston suggests they develop several policies and consider who will use the network.

An acceptable use policy is also necessary to require any user on either the employee or the public wireless network to adhere to the company's terms of use. Guests will be asked to review the policy and click a box to agree to the terms and proceed with use of the network. The business also will want to have an incident response plan in place that details what action will be taken if the business' networks have any sort of security breach, Weston says.

Anytime an employee leaves a company, the business should change all passwords including that to the wireless network to ensure the individual can no longer log in and have access to the network.

"That's really an important one to make sure to change," Weston says.

It's difficult to impose liability on a business that provides free Internet service, but the business can take additional steps to ensure it is protected should a user download inappropriate material, says Brian



McCormac, an attorney with BrownWinick Law, who practices business, data security and privacy law.

"It's a best practice for businesses to require users to acknowledge a terms of use before they can access the free network," he says.

These terms will prohibit the download and use of copyrighted material or indecent materials such as pornography and will require users to agree to these terms before they receive access to the public wireless network.

"Businesses should also provide a warning that the network is not secure, and the user should not send confidential or private information through this service," McCormac says. "The warning that this is not secure is clearly important in that regard to limit

liability." To further limit liability, businesses should also consider using filtering technologies to prevent users from accessing inappropriate content.

The Digital Millennium Copyright Act provides a safe harbor for Internet service providers, which generally shields companies such as Mediacom or CenturyLink from liability for the unlawful downloading of copyrighted materials. This safe harbor could also protect businesses offering free public Internet access, McCormac says.

"The law acknowledges it's pretty hard to control what users are doing on an Internet service," he says, adding that, in order to qualify for the safe harbor, a business must take several steps, including having a user policy and terms of use in place. ■



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HUMAN RESOURCES

What are your tips for success as a first-time manager?

If you are in a management role early in your career, you likely have been chosen for your performance and work ethic. But many professionals often find the road from employee to manager bumpier than expected. Here are our tips for success for managers stepping into the management role for the first time.

1) Stop Thinking About Yourself

One of the most common challenges is the shift from working only as an individual to now being tied to the success of the entire team. You'll need to inspire and motivate your team to perform.

2) Get Schooled

You don't have to do it all alone. Look to your network to find a mentor. It's also a great idea to read relevant books or take a course to support your leadership training.

3) Study Your Team

Take the time to learn about the people you will be managing and understand their role in the company; get to know their skillsets and review their goals. Observe how they communicate with each other.



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Commercial real estate transactions in Polk County from Jan. 15, 2020, through Feb. 13, 2020

ADDRESS: 3205 KINGMAN BLVD., DES MOINES
SALE DATE: JAN. 15, 2020
PRICE: \$925,000
SELLER: KINGMAN APARTMENTS LLC
BUYER: DRAKEMAN, LLC ACRES: 0.864
SQUARE FEET: 11,368

ADDRESS: 3410 EIGHTH ST. S.W., ALTOONA
SALE DATE: JAN. 15, 2020
PRICE: \$2,450,000
SELLER: LAGNIAPPE INVESTMENTS LLC
BUYER: ARZOUMANIAN FAMILY TRUST ACRES: 1.281
SQUARE FEET: 4,772

ADDRESS: 6375 N.E. 14TH ST, DES MOINES
SALE DATE: JAN. 15, 2020
PRICE: \$1,600,000
SELLER: PRAIRIE LEGACY VENTURES LLC
BUYER: JEMSA LLC ACRES: 3.443
SQUARE FEET: 21,150

ADDRESS: 1150 E. FIRST ST., GRIMES
SALE DATE: JAN. 15, 2020
PRICE: \$1,050,000
SELLER: TIMPER LLC
BUYER: DESTINATION MARKET, LLC ACRES: 4.061
SQUARE FEET: 3,408

ADDRESS: 441 S.E. GATEWAY DRIVE, GRIMES
SALE DATE: JAN. 16, 2020
PRICE: \$765,530
SELLER: KAUSALIK INTEGRATED DAYCARE SERVICES LC
BUYER: ET REAL ESTATE HOLDINGS, LLC ACRES: 1.486
SQUARE FEET: 9,180

ADDRESS: ACROSS N.E. HUBBELL FROM THE ZIEGLER CAT, ALTOONA
SALE DATE: JAN. 16, 2020
PRICE: \$815,000
SELLER: BR ALLEN PROPERTIES LLC
BUYER: I-80 BUSINESS PARK LLC ACRES: 17.298
SQUARE FEET: 0

ADDRESS: 1110 S.E. BELMONT DRIVE, ANKENY
SALE DATE: JAN. 16, 2020
PRICE: \$230,000
SELLER: MCL PROPERTIES HOUSING COOPERATIVE ASSOCIATION
BUYER: MORRISON RENTALS CO-OP IV INC ACRES: 0.523
SQUARE FEET: 2,928

ADDRESS: 1816 CENTER ST., DES MOINES
SALE DATE: JAN. 16, 2020
PRICE: \$65,000
SELLER: MOFFAT, AMANDA SCARLETT M
BUYER: MCCAMMON, ROBERT ACRES: 0.14
SQUARE FEET: 0

ADDRESS: 5525 MEREDITH DRIVE, DES MOINES
SALE DATE: JAN. 16, 2020
PRICE: \$498,000
SELLER: ZIEGENBERT HOMES INC
BUYER: SLASHFROG LLC ACRES: 1.413
SQUARE FEET: 14,442

ADDRESS: 915 28TH ST., DES MOINES
SALE DATE: JAN. 16, 2020
PRICE: \$280,000
SELLER: ANDERSON, JAMES L., ESTATE
BUYER: NONE YA LLC ACRES: 0.331
SQUARE FEET: 2,696

ADDRESS: 1405 S.E. 28TH ST., GRIMES
SALE DATE: JAN. 16, 2020
PRICE: \$485,000
SELLER: VOSS CONCRETE INC
BUYER: HD COMMERCIAL LLC ACRES: 2.36
SQUARE FEET: 0

ADDRESS: 139 FOURTH ST., WEST DES MOINES
SALE DATE: JAN. 20, 2020
PRICE: \$505,000
SELLER: THE PAT & PATTY COMPANY LLC
BUYER: FOUROVERFIVE LLC ACRES: 0.12
SQUARE FEET: 4,213

ADDRESS: 720 S.E. 14TH COURT, DES MOINES
SALE DATE: JAN. 21, 2020
PRICE: \$40,000
SELLER: TERRASZS, FERNANDO
BUYER: CORTEZ, MICHAEL A. ACRES: 0.115
SQUARE FEET: 0

ADDRESS: 3612 S.W. NINTH ST., DES MOINES
SALE DATE: JAN. 21, 2020
PRICE: \$275,000
SELLER: COMMUNICATION WORKERS OF AMERICA LOCAL 7102 #CORP
BUYER: FT DM LODGE NO 25 INDEPENDENT ORDER OF ODD FELLOWS ACRES: 0.306
SQUARE FEET: 4,638

ADDRESS: 304 FIFTH ST., WEST DES MOINES
SALE DATE: JAN. 22, 2020
PRICE: \$300,000
SELLER: 304 CAMP LLC
BUYER: TEEWINOT LLC ACRES: 0.166
SQUARE FEET: 3,472

ADDRESS: 4090 WESTOWN PARKWAY, UNIT A-2, WEST DES MOINES
SALE DATE: JAN. 23, 2020
PRICE: \$315,000
SELLER: POLO CASEYS INC.
BUYER: MANNING AUDIBLES, LLC ACRES: 0.366
SQUARE FEET: 3,225

ADDRESS: 4090 WESTOWN PARKWAY, UNIT A-2, WEST DES MOINES
SALE DATE: JAN. 23, 2020
PRICE: \$37,120
SELLER: VALHALLA ENTERPRISES, LLC
BUYER: MANNING AUDIBLES, LLC ACRES: 0.366
SQUARE FEET: 3,225

ADDRESS: 1425 COPPER CREEK DRIVE, PLEASANT HILL
SALE DATE: JAN. 23, 2020
PRICE: \$1,107,780
SELLER: KC PROPCO LLC
BUYER: STORE MASTER FUNDING XVII, LLC ACRES: 1.479
SQUARE FEET: 6,078

ADDRESS: 1202 ARMY POST ROAD, DES MOINES
SALE DATE: JAN. 24, 2020
PRICE: \$164,000
SELLER: REED E. BETTS REVOCABLE TRUST
BUYER: TIGER KNIGHT LLC ACRES: 0.436
SQUARE FEET: 5,377

ADDRESS: 2165 N.W. 108TH ST., CLIVE
SALE DATE: JAN. 27, 2020
PRICE: \$3,660,000
SELLER: BRODY, MARTIN
BUYER: ATERRA 152, 2165 NW 108TH ST., CLIVE, LLC ACRES: 3.03
SQUARE FEET: 52,050

ADDRESS: 5301 N.E. 17TH ST., DES MOINES
SALE DATE: JAN. 27, 2020
PRICE: \$625,000
SELLER: MEARS EQUIPMENT SERVICES, LLC
BUYER: 6450 LLC ACRES: 3.967
SQUARE FEET: 8,400

ADDRESS: 2500 UNIVERSITY AVE., DES MOINES
SALE DATE: JAN. 28, 2020
PRICE: \$2,000,000
SELLER: FIRST CHRISTIAN CHURCH
BUYER: LUTHERAN CHURCH OF HOPE ACRES: 1.269
SQUARE FEET: 63,980

ADDRESS: 2001 GRAND AVE., WEST DES MOINES
SALE DATE: JAN. 28, 2020
PRICE: \$4,075,000
SELLER: M & W MINI STORAGE
BUYER: MHC 80 (DES MOINES IA) LLC ACRES: 3.802
SQUARE FEET: 52,500

ADDRESS: 732 19TH ST., DES MOINES
SALE DATE: JAN. 29, 2020
PRICE: \$223,000
SELLER: CAMP 1 CAPITAL LLC
BUYER: TMORROW PROPERTIES, LLC ACRES: 0.23
SQUARE FEET: 3,174

ADDRESS: 2021 N.E. 46TH AVE., DES MOINES
SALE DATE: JAN. 29, 2020
PRICE: \$1,390,000
SELLER: ERIC & CAROL ZIEL JOINT REVOCABLE TRUST
BUYER: 2021 DES MOINES LLC ACRES: 3.072
SQUARE FEET: 12,080

ADDRESS: 3001 S.E. CONVENIENCE BLVD., ANKENY
SALE DATE: JAN. 30, 2020
PRICE: \$6,574,300
SELLER: PENTA PARTNERS LLC
BUYER: PAH FAMILY LP ACRES: 5.6
SQUARE FEET: 65,250

ADDRESS: 3409 S.W. NINTH ST., DES MOINES
SALE DATE: JAN. 30, 2020
PRICE: \$375,000
SELLER: DOERING PROPERTIES LLC
BUYER: RUBBY, LLC ACRES: 0.255
SQUARE FEET: 3,200

ADDRESS: 1466 28TH ST., UNIT 3, WEST DES MOINES
SALE DATE: JAN. 30, 2020
PRICE: \$750,000
SELLER: BAC POND PROPERTIES LLC
BUYER: NEXT STEP PROPERTIES LLC ACRES: 0.682
SQUARE FEET: 6,185

ADDRESS: 1331 NINTH ST., DES MOINES
SALE DATE: JAN. 30, 2020
PRICE: \$55,000
SELLER: DEXTER HOMES LLC
BUYER: SCOTT, GRANT ACRES: 0.226
SQUARE FEET: 2,824

ADDRESS: 1091 26TH ST., DES MOINES
SALE DATE: JAN. 30, 2020
PRICE: \$160,000
SELLER: HOME SOLUTIONS INVESTMENTS LLC
BUYER: TEN 91 LLC ACRES: 0.212
SQUARE FEET: 3,875

ADDRESS: 214 S.W. WALNUT ST., ANKENY
SALE DATE: JAN. 30, 2020
PRICE: \$140,000
SELLER: YASKE ENTERPRISES INC
BUYER: 98 AMES LLC ACRES: 0.057
SQUARE FEET: 1,456

ADDRESS: 301 S.E. EIGHTH ST., DES MOINES
SALE DATE: JAN. 30, 2020
PRICE: \$2,100,000
SELLER: MAXWELL MIDWEST HOLDING COMPANY LLC
BUYER: USS HUSMANN LLC ACRES: 2.108
SQUARE FEET: 56,114

ADDRESS: 1440 LOCUST ST., DES MOINES
SALE DATE: JAN. 31, 2020
PRICE: \$6,380,000
SELLER: WEST END LOFTS I LLC
BUYER: 1440 LOCUST STREET LLC ACRES: 0.576
SQUARE FEET: 66,849

ADDRESS: 329 FIFTH ST., WEST DES MOINES
SALE DATE: JAN. 31, 2020
PRICE: \$290,000
SELLER: DOGGETT, RICHARD
BUYER: JUNCTION HOUSE 329 LLC ACRES: 0.166
SQUARE FEET: 2,416

ADDRESS: 10930 HICKMAN ROAD, CLIVE
SALE DATE: JAN. 31, 2020
PRICE: \$4,500,000
SELLER: ASPEN HICKMAN LLC
BUYER: GENESIS HEALTH CLUBS HICKMAN LLC ACRES: 6.43
SQUARE FEET: 87,052

ADDRESS: 10980 N.E. HUBBELL ROAD, MAXWELL
SALE DATE: FEB. 1, 2020
PRICE: \$205,000
SELLER: DONLIN, TRAVIS
BUYER: JUDSON PROPERTIES AND CONSTRUCTION, LLC ACRES: 4.374
SQUARE FEET: 4,480

ADDRESS: 1275 N.W. 128TH ST., CLIVE
SALE DATE: FEB. 5, 2020
PRICE: \$10,000,000
SELLER: PENN REAL ESTATE HOLDINGS, LLC
BUYER: GALLOWAY HOLDINGS, LLC ACRES: 5.386
SQUARE FEET: 59,387

ADDRESS: 2931 KINGMAN BLVD., DES MOINES
SALE DATE: FEB. 6, 2020
PRICE: \$225,000
SELLER: 144 PROPERTIES LC
BUYER: SAM DAYS HOLDINGS LLC ACRES: 0.258
SQUARE FEET: 3,767

ADDRESS: 501 EUCLID AVE., DES MOINES
SALE DATE: FEB. 10, 2020
PRICE: \$210,000
SELLER: FIVE JAYS REAL ESTATE LC
BUYER: ATTA-OPOKU, JOYCE ACRES: 0.271
SQUARE FEET: 6,567

ADDRESS: 1112 SCOTT AVE., DES MOINES
SALE DATE: FEB. 10, 2020
PRICE: \$14,000
SELLER: NFC PROPERTIES LLC
BUYER: DES MOINES CLIMATE CONTROLLED SELF STORAGE LLC ACRES: 0.12
SQUARE FEET: 0

ADDRESS: 1821 INGERSOLL AVE., DES MOINES
SALE DATE: FEB. 12, 2020
PRICE: \$2,500,000
SELLER: LUTHERAN CHURCH OF HOPE
BUYER: D & D PROPERTY HOLDING, LLC ACRES: 1.465
SQUARE FEET: 15,932

ADDRESS: 5501 DOUGLAS AVE., DES MOINES
SALE DATE: FEB. 12, 2020
PRICE: \$870,000
SELLER: DELTA DOUGLAS 55 LLC
BUYER: ANDREW AND GEORGIA HOWARD TRUST ACRES: 1.171
SQUARE FEET: 9,010

ADDRESS: NEAR E. 28TH AND HUBBELL, DES MOINES
SALE DATE: FEB. 13, 2020
PRICE: \$30,000
SELLER: HANNAN, DANIEL J.
BUYER: TOM, JAMIE ACRES: 0.218
SQUARE FEET: 0



The Ankeny Chamber of Commerce celebrated a ribbon cutting for Vine Street Cellars Winery on Feb. 5.



Jill Ellsworth, Kristy Schmidt and Susan Dunn at the Clive Chamber of Commerce breakfast at Profile by Sanford on Feb. 4.



Shelby Bobbett is with Kelly Crosby, who received the Soozie McBroom Service Award at the Des Moines West Side Chamber's Annual Celebration hosted at Flix Brewhouse on Feb. 11.



The Norwalk Chamber of Commerce held a ribbon cutting for RC Dermatology, 1327 Sunset Drive, Suite 200, on Jan. 7.



Ardys Shervheim, Myron Shervheim and Barbara Williamson at the Johnston Chamber ribbon cutting for Vintage Cooperative of Johnston, 9001 Windsor Parkway, on Feb. 18.



Scott James and Dr. Denny Woodruff at the Carlisle Chamber of Commerce annual awards dinner at Summerset Winery on Jan. 25.



Katie Nguyen and Joe Nguyen at the Grimes Chamber & Economic Development Annual Dinner held at Stoney Creek Hotel and Conference Center on Jan. 23.



Janet and Bob Baumgart at the Waukee Chamber Dinner held at the Sheraton on Jan. 30.



Marcus Schultze, Angela Oliver and Travis Gaule at the Waukee Chamber Dinner held at the Sheraton on Jan. 30.



Dawn Collins, LeAnn Thongranh and Terry Taylor at the Des Moines West Side Chamber's Annual Celebration hosted at Flix Brewhouse on Feb. 11.

SMALL BUSINESS ADMINISTRATION LOANS

Borrower Name	City	County	Cong. District	\$ Amount	Jobs Created	Jobs Retained	Existing Jobs	New vs. Existing	Business Type
The Iowa Fiber Mill, LLC	Blairstown	BENTON	01	\$260,000	1	1	1	NEW BUSINESS	Fiber, Yarn, and Thread Mills
Smarter Window Coverings, LLC	CEDAR FALLS	BLACK HAWK	01	\$473,700	1	4	6	NEW BUSINESS	All Other Home Furnishings Stores
Van Hove Dance, LLC	Cedar Falls	BLACK HAWK	01	\$283,900	0	9	9	EXISTING BUSINESS	Dance Companies
PMC Integrity, LLC	CEDAR FALLS	BLACK HAWK	01	\$93,000	7	25	25	NEW BUSINESS	Collection Agencies
Smarter Window Coverings, LLC	CEDAR FALLS	BLACK HAWK	01	\$50,000	1	4	6	NEW BUSINESS	All Other Home Furnishings Stores
Discover Spencer Hotel Group, LLC	Spencer	CLAY	04	\$1,483,000	0	0	30	NEW BUSINESS	Hotels (except Casino Hotels) and Motels
BDA LLC	CLINTON	CLINTON	02	\$70,000	0	2	7	NEW BUSINESS	Gasoline Stations with Convenience Stores
FOUR SEASONS SOLUTIONS LLC	ADEL	DALLAS	03	\$16,000	1	1	1	EXISTING BUSINESS	Other Foundation, Structure, and Building Exterior Contractors
AM Builders Iowa, LLC	URBANDALE	DALLAS	03	\$250,000	25	9	9	NEW BUSINESS	Masonry Contractors
Porbos, LLC	URBANDALE	DALLAS	03	\$202,500	0	2	2	NEW BUSINESS	Electronic Shopping and Mail-Order Houses
AM Builders Iowa, LLC	URBANDALE	DALLAS	03	\$100,000	25	9	9	NEW BUSINESS	Masonry Contractors
AMERICAN BARNWOOD COMPANY LLC	MISSOURI VALLEY	HARRISON	04	\$25,000	2	2	1	NEW BUSINESS	All Other Specialty Trade Contractors
BATEY, LTD	MOUNT PLEASANT	HENRY	02	\$853,900	7	45	45	EXISTING BUSINESS	Sawmills
BSMM Investments 2, LLC	ANAMOSA	JONES	01	\$125,000	0	5	13	EXISTING BUSINESS	Plumbing, Heating, and Air-Conditioning Contractors
Quest 5, LLC	Cedar Rapids	LINN	01	\$960,000	4	0	0	NEW BUSINESS	Car Washes
BDC Group Inc.	CEDAR RAPIDS	LINN	01	\$900,000	2	13	13	EXISTING BUSINESS	Electrical Contractors
Himalayan Investment, L.L.C.	MARION	LINN	01	\$61,300	0	3	3	NEW BUSINESS	Tobacco Stores
1300 E Buchanan, LLC	Winterset	MADISON	03	\$741,000	25	0	7	EXISTING BUSINESS	Cut Stone and Stone Product Manufacturing
X-TREME HEAT SPECIALISTS, LLC	MUSCATINE	MUSCATINE	02	\$100,000	0	4	0	EXISTING BUSINESS	Exterminating and Pest Control Services
2100 NE 60th Ave., LLC	Des Moines	POLK	03	\$837,000	0	14	14	NEW BUSINESS	Electroplating, Plating, Polishing, Anodizing, and Coloring
ANDERSON CONSTRUCTION SERVICES LLC	DES MOINES	POLK	03	\$20,000	1	0	2	EXISTING BUSINESS	New Single-Family Housing Construction (except Operative Builders)
RED 11 MEDIA LLC	DES MOINES	POLK	03	\$13,000	1	0	1	NEW BUSINESS	Marketing Consulting Services
Lyle's Discount Tires, Inc.	COUNCIL BLUFFS	POTTAWATTAMIE	03	\$312,000	0	15	15	NEW BUSINESS	Tire Dealers
Hemp Biocorp LLC	Bettendorf	SCOTT	02	\$350,000	0	1	1	NEW BUSINESS	All Other Miscellaneous General Purpose Machinery Manufacturing
Four C Enterprises, LLC	Davenport	SCOTT	02	\$810,000	1	1	1	NEW BUSINESS	Full-Service Restaurants
GREAT LAKES MEDICAL LABORATORY, INC.	TOLEDO	TAMA	01	\$1,500,000	30	105	105	EXISTING BUSINESS	Medical Laboratories
Erhardt Investments, LLC	TRAER	TAMA	01	\$203,600	0	10	10	EXISTING BUSINESS	General Automotive Repair
PJ Stephens Enterprises LLC	Sioux City	WOODBURY	04	\$189,000	3	0	0	NEW BUSINESS	Residential Remodelers

January 2020

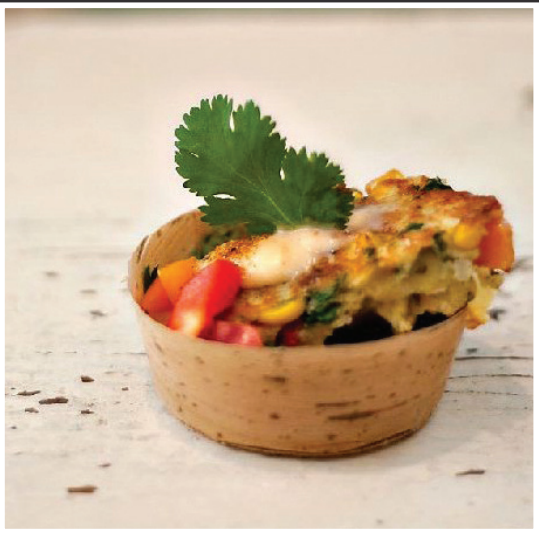


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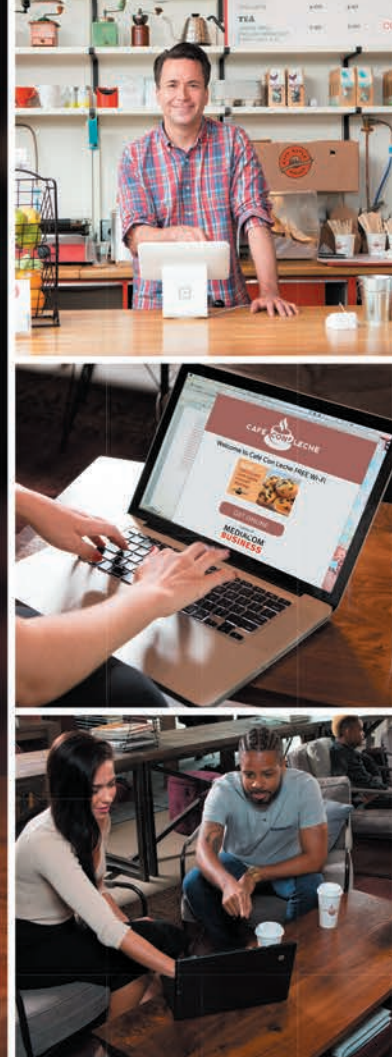
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