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CITYVIEW'S

# BUSINESS JOURNAL



## Cash, card or **DIGITAL** **PAY?**

Five tips small-business owners should consider for transactions.

By Melissa Walker

Small-business owners who want to compete for customers' money have more options than ever to accept payment.

Check and cash have been mostly replaced by credit cards, and now the shift is toward online, application and contactless methods of payment. While many offer convenience for shoppers, they come at a cost for business owners with fees that can be as high as almost 4 percent.

"It's an expensive expense, but it's just one of those things you have to pay for. It's one of those things you have to do," Josh Garrett, the co-owner of Jett and Monkey's Dog Shoppe in the East Village, says of processing fees from credit cards and online payments.

Here are four things to consider when trying to decide which payment methods to accept.



Jennifer Brooks, left, and Josh Garrett, the owners of Jett and Monkey's Dog Shoppe show how to use an iPhone to make a purchase. Photo by Melissa Walker.



1. Learn what's available

Business owners can learn about payment options through the free personalized and confidential counseling services at the Mid-Iowa Small Business Development Center. About half of business owners using the service are pre-venture and trying to learn more, while the other half have already started their businesses but have questions, says Jenica Johnson, the center's regional director.

Most business owners have already researched various payment methods by the time they meet with Johnson.

"It's one of the first things they do," she says.

While the center does not track trends in payment methods, business owners may discuss various options they're considering.

"It really varies for which system they're going to use," Johnson says. "Most of the time, there is something beyond cash or check anymore. There's no way they do business anymore without something digital."

It's important business owners accept at least the basic payment options to avoid alienating clientele.

"You don't want to limit the people who can pay you by only accepting Apple Pay," Johnson says. "When you're a small business, you say: 'This is what I accept and can't' as long as you accept the basics."

2. Know your customers

With all of the options available, it can be confusing to figure out which payment method is best. That's why Small Business Computing, an online publication that provides business tips for small-business owners and entrepreneurs, recommends business owners consider which payment options appeal to their customers based on how they interact with the business. When and where the customer shops is important in determining whether the business owner needs to have an e-commerce system set up for online payments, contactless systems for mobile devices or a credit card processing system for in-store purchases.

"Nail down the where and when customer transactions occur, and you'll pretty much know which payment options to offer and what solutions you'll need to handle them," according to Small Business Computing. "At least you'll know in general what you need; you still have some work to do to determine and select specific vendors and brands."

Ann Harmon, the owner of From Our Hands in Valley Junction, has accepted cash, credit cards and even checks for the 14 years she's owned her store.

Eventually, Harmon had to accept American Express cards, even though the fees were more expensive, because more and more customers wanted

to pay with it.

Johnson, with the business development center, says fewer businesses still accept checks because fewer customers pay with one. Harmon says she only has a few customers who like to pay with check, but it's mostly older people.

"The kind of business I'm in, there doesn't seem to be a whole lot of risk of people writing me a bad check, so I just take them," she says. "It does save the merchant money, so that's great."

Recently, Harmon had one customer ask to pay with Apple Pay, which she does not accept, so they paid with a credit card. There have only been two times in her years of business when a customer did not have another option to pay with a method she accepted.

"It hasn't seemed necessary to look into it," she says of digital payment methods.

Garrett and Jennifer Brooks have owned Jett and Monkey's for nine years. Initially, they accepted Visa,



Jenica Johnson is the regional director of the Mid-Iowa Small Business Development Center. Photo submitted.

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Mastercard, Discover and cash. They held off on American Express because it had a higher processing fee but started accepting it a year later for their customers' convenience.

Accepting a variety of payment methods will help a business owner attract more customers because it means more convenience for the buyer, according to intHow, a tech media website that focuses on technology trends, gadget reviews and device updates.

3. Consider different types of sales

Small-business owners who want to accept methods other than cash or check must have the system to do so. There's a variety of options available today from Square to Apple Pay.

Instore

**Square:** Square is a credit card processing and Point of Sale (POS)



system. It does not charge monthly fees but does charge a per transaction fee that ranges from 2.5 percent to 3.5 percent. Some transactions will have an additional 10 or 15 cent charge.

According to Fit Small Business, a digital resource that launched in 2013 to test products and conduct research for small businesses, a POS software system can cost between \$50 and \$100 a month per terminal. A POS system helps businesses manage sales. It includes the hardware and software associated with check-out stands.

With Square, the business owner can download the Square app and plug a card reader (the first one is free, subsequent ones are \$10) into a smartphone or tablet to make a sale. Customers swipe their cards through the reader, signs if the signature feature is enabled and then select a receipt via their preferred method to complete the sale. For chip cards or

contactless payments such as Apple Pay or Google Pay, a Square reader is \$49. A terminal costs \$399.

PayPal: Business

owners can accept in-store payments with a PayPal card reader. Customers can pay with a credit or debit card or make a contactless payment. A chip and swipe reader is \$24.99, and there are no set-up or cancellation fees or processing minimums. There is a fee of 2.7 percent per card swipe and 3.5 percent plus 15 cents to key in cards. There are fees for other transactions and international sales.



Online

Business owners who want to conduct online sales also will need a platform and processing system for that. Options include:

**Stripe:** Stripe is a payment processing system for online sales. There are no set-up or monthly fees. Business owners pay a 2.9 percent plus 30 cent fee per successful card charge. The company offers custom plans that vary depending upon sales volume and other criteria.



**PayPal:** Business owners can accept PayPal, Venmo, PayPal Credit and major debit and credit cards also with the use of PayPal through their business website after the payment method is set up. There is a 2.9 percent plus 30 cent transaction fee for online sales within the United States, and a 4.4. percent fee plus a fixed fee based on the country currency for international sales.

**Amazon Pay:** Online and mobile sales have a 2.9 percent processing fee plus a 30-cent authorization fee. Cross-border process fees are 3.9 percent.



Any online payment option should be researched and only the most reliable, secure, fast and error-free services should be used, according to intHow.



Josh Garrett, the co-owner of Jett and Monkey's Dog Shoppe, shows the business' new point of sale system, which now allows it to take Apple Pay, Samsung Pay and Google Pay. Photo by Melissa Walker.

4. Decide whether to go contactless or accept cryptocurrency

One contactless method is Apple Pay. This transaction service allows customers to use their devices to make purchases through their phones or an Apple Watch. It works with most major credit card issuers and payment providers. Merchants need a contactless payment-capable POS terminal, which can be done by contacting the POS provider, according to Apple. Merchants will be charged for Apple Pay payments as a credit card transaction, but Apple does not charge any additional fees.

Jett and Monkey's only recently began accepting



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Apple Pay, Samsung Pay and Google Pay as payment methods when it updated its POS system.

“If I’m going to change, I might as well get current with the latest technology,” Garrett says.

The new POS system is all-in-one and allows customers to insert a chip card, swipe a card, tap for payment, or use their watch or phone. It no longer requires a customer’s signature.

Business and tech experts say the time isn’t too far away when more businesses will begin to more widely accept cryptocurrency, a digital currency or asset that allows individuals and businesses to pay with virtual currency, the most widely known of which is Bitcoin. The use of cryptocurrencies eliminates processing fees to credit and debit card companies and banking institutions. Cryptocurrency payment gateways such as Bitpay or Coinpayments charge between .5 percent and 1 percent per transaction.

More businesses and companies are accepting Bitcoin: Overstock.com, Expedia, Subway, PayPal, Shopify and Microsoft all accept it, according to Nasdaq Inc.

Nasdaq reports that it’s possible more companies, specifically smaller retailers and merchants, don’t accept cryptocurrency because the fluctuation in its value makes it difficult for them to absorb losses.

5. Pay attention to fees, transaction expenses

Most customers want to pay with a credit card, which has a 1.5 percent or 3 percent transaction fee, plus other fees associated with it that can be tied to volume of sales.

Garrett says transaction fees are high and cut into profits. They can range from 2.5 percent to 4 percent for rewards cards.

“Our third highest bill we have to pay each month is credit card processing fees,” he says, adding that wages and rent are higher.

Garrett and Brooks chose a local credit card processing company to handle their transactions, so some of the 3 percent they pay will stay locally in the form of wages and employing people in the Des Moines area.

In the end, any payment solution has to be easy for the customer to pay but also easy for the business owner to process and account for, according to Small Business Computing. Small business owners need to take the time to ensure they completely understand the system before they buy it or start using it. ■



Ann Harmon, the owner of From Our Hands in Valley Junction, has accepted cash, credit cards and checks for the 14 years she has owned the store. She eventually added American Express cards as well. Photo by Melissa Walker

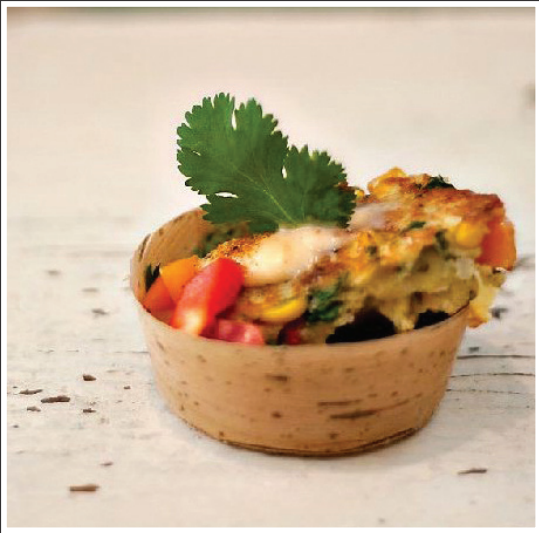


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Clive Behavioral Health celebrated a groundbreaking for their new facility in Clive on May 2.



The West Des Moines Chamber of Commerce celebrated a ribbon cutting for SVPA Architects on May 22.



Tiffany Luong, Tara Cox and Laurel Swanson at the Bondurant Chamber Annual Breakfast hosted by Reclaimed Rails on April 16.



Pam Woodard, Dustin Klein and Dan Hatzel at the Grimes Chamber & Economic Development BIG held at Shade Tree Auto on April 18.



McB McManus and David Pargulski at the Des Moines West Side Chamber's Wake Up West Side hosted by Silver Fox on May 1.



Melissa McDonald, Jaci Wilcox, Jayme Daly, Nathan Deutmeyer, Julie Smith and Karen Beck at Edencrest in Beavercreek's celebration of their Best Of Des Moines designation by CITYVIEW readers on May 3.

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# CITYVIEW'S BUSINESS JOURNAL

# EXPERT ADVICE

## ON ISSUES THAT MATTER TO YOUR BUSINESS

### MARKETING

#### *Let your customers tell your story*

Don't make marketing statements when you can share a story instead. This might sound daunting at first, but every brand has a story; it's just that many of us fail to share it. Stories are what make your brand personal and connect with others.

It is important to share your own story. How did the business start and get to where it is today? It is more important to be authentic and genuine than to embellish in order to sound impressive.

The most effective brands let their customers do the talking. For example, you can claim you are the best, but if you let your customers say this instead and how you've made their lives better it is going to be much more effective.

Always remember: The customer is the hero and the main character and your company is offering the support your customer needs to be successful.



**JEREMIAH TERHARK**  
*Founder/CEO*



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### HUMAN RESOURCES

#### *Can my nonprofit's board member be our HR department?*

In the effort to fulfill the mission, nonprofits can de-emphasize the importance of a strategic human resources capability. Often they will turn to a knowledgeable board member to fill this role. Nonprofits go this route at their own peril. Boards of directors for nonprofits are generally volunteer positions, and in the face of acute HR challenges may be unavailable for timely responses. More worrisome is that board members may be reluctant to provide much beyond general advice, because they can place themselves in personal legal liability by doing more. Finally, board members typically have a managed stream of information from the organization; executive directors are hired in part because of their board management capabilities. With limited detailed operational knowledge, board members may not have all the pieces to construct a strategic HR path for the organization. Over time, that pitfall can have drastic effects on the ability of a nonprofit to fulfill its mission.



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### ACCOUNTING

#### *What is an LLC and how is it taxed?*

LLC stands for Limited Liability Company and is a business entity form that generally grants protection for the business owner personally from the business's legal issues. Organizing as an LLC does not replace the need for business insurance.

Interestingly, the Internal Revenue Service does not have a separate tax return form just for LLCs. Instead, every LLC gets to choose how it is taxed.

The four options are Sole Proprietor, Partnership, S corporation or C corporation. By default, a single member LLC will be taxed as a Sole Proprietor and a multi-member LLC will be taxed as a partnership. Any LLC can elect to be taxed as a S corporation or a C corporation by filing a form with the IRS.

The beauty of an LLC is that it can change how it is taxed once every five years without dissolving.



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# CITYVIEW'S BUSINESS JOURNAL

# EXPERT ADVICE

## ON ISSUES THAT MATTER TO YOUR BUSINESS

### FINANCIAL STRATEGIES

#### *Defer up to \$250,000 in Taxable Income per Year*

I am amazed at how many high income business owners I work with who do not understand the concept of defined benefit plans. Traditional pension and cash balance plans allow for owners and executives to shelter large amounts of income on an annual basis with plan designs that can maximize their contributions while still being compliant with discrimination rules.

Cash balance plans were formalized and the lump sum based benefit formula approved through the Pension Protection Act of 2006 and have replaced the traditional pension popular before the 1990s. These plans have become common with small, professional groups such as doctors and dentists but work for any profession.

The benefit of deferring income today and the ability to control distributions in retirement can have a major impact on total taxes paid. Smart tax planning starts with controlling your money and not handing it over to Uncle Sam.



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*President, AIF*

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### COMMERCIAL BANKING

#### *Should your company buy or lease its technology?*

Technology is ever-evolving and change happens in the blink of an eye. Many times you've just purchased and installed your equipment when something bigger and better is announced. Leasing has many advantages, such as:

- **Conserving cash** – When you lease equipment, you pay as the equipment is used, rather than making one up-front payment.
- **Tax benefits** – Rather than depreciating the equipment over a long period of time, leasing can enable you to expense the equipment in regular intervals. Always consult a tax advisor.
- **Efficiency** – Direct your resources where they will be best used. Rather than going through large-scale technology overhauls every few years, leasing can allow you to rotate equipment quickly and efficiently.

While the economy is doing well today, recession will come eventually. Finding efficiencies now can help prevent making more significant cuts down the road. When you consider the time and cost savings certain technology can provide, it's worth considering leasing now.



**Eric Drexler**  
*Managing Director, Commercial Leasing*

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### ADVERTISING

#### *Branding is important to your advertising strategy*

Brand advertising builds a connection with consumers over a long period of time. It establishes your identity and credibility in the market place, providing tremendous value to your business. Branding helps make the cash register ring.

Successful branding starts with a thorough understanding of your business. What is your niche? How are you better than your competitors? Why are your customers loyal? What do they say about you? Who are you or who do you want to be in the market place? Are you quality, fast, cheap, friendliest, award-winning, dependable, giving back to the community, etc.? Through brand advertising, you control your story, image and reputation.

Pinpoint your brand and communicate it to your customers and community. Include brand advertising in your marketing strategy with the goals of 1) creating a positive impression, 2) increasing awareness, 3) supporting loyalty among current customers and 4) generating demand for your products and services.



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## COMMERCIAL REAL ESTATE

### Commercial real estate transactions in Polk County from March 29, 2019, through April 28, 2019

**Address: 7641 DOUGLAS AVE., URBANDALE**  
Date: March 29, 2019  
Price: \$168,000  
Seller: M&M HOLDINGS LLC  
Buyer: ZB INVESTMENTS LC  
Acres: 0.327  
Square feet: 1,400

**Address: 12129 UNIVERSITY AVE., CLIVE**  
Date: March 29, 2019  
Price: \$3,550,000  
Seller: UNIVERSITY PLACE LLC  
Buyer: UCI HOLDINGS LLC  
Acres: 1.739  
Square feet: 22,305

**Address: 216 HIGH ST. S.W., MITCHELLVILLE**  
Date: March 29, 2019  
Price: \$300,000  
Seller: CAPITAL CITY REAL ESTATE INC  
Buyer: HIGH STREET RENTALS LLC  
Acres: 0.5  
Square feet: 4,352

**Address: 2411 GRAND AVE., DES MOINES**  
Date: March 29, 2019  
Price: \$500,000  
Seller: WEIS CAPITAL INC  
Buyer: DELANEY ENTERPRISES LLC  
Acres: 0.28  
Square feet: 4,002

**Address: 1658 E. EUCLID AVE., DES MOINES**  
Date: April 1, 2019  
Price: \$2,200,000  
Seller: CF INVESTORS LLC  
Buyer: WWL PROPERTIES LLC  
Acres: 4.167  
Square feet: 57,974

**Address: 216 HIGH ST., S.W., URBANDALE**  
Date: April 1, 2019  
Price: \$250,000  
Seller: BGE HOLDINGS LLC  
Buyer: CARMONEY HOLDINGS LLC  
Acres: 0.367  
Square feet: 19,950

**Address: 5805 FLEUR DRIVE, DES MOINES**  
Date: April 1, 2019  
Price: \$350,000  
Seller: ENGMAN FLEUR LLC  
Buyer: SYNERGY CONTRACTING LLC  
Acres: 0.154  
Square feet: 3,456

**Address: 234 FIFTH ST., WEST DES MOINES**  
Date: April 1, 2019  
Price: \$400,000  
Seller: CHELIOUS LLC  
Buyer: COX, MICHAEL  
Acres: 0.127  
Square feet: 5,223

**Address: 2050 N.W. 100TH ST., CLIVE**  
Date: April 1, 2019  
Price: \$400,000  
Seller: KOETHE, LEMAR  
Buyer: BARKER FINANCIAL LLC  
Acres: 0.421  
Square feet: 0

**Address: 3606 N.E. OTTERVIEW CIRCLE, ANKENY**  
Date: April 4, 2019  
Price: \$335,000  
Seller: DRA PROPERTIES LC  
Buyer: SPIRIT OF TRUTH LLC  
Acres: 1.169  
Square feet: 0

**Address: 607 E. EUCLID AVE., DES MOINES**  
Date: April 5, 2019  
Price: \$96,500  
Seller: RAYMOND L YERGLER TRUST  
Buyer: CDM HOLDINGS LLC  
Acres: 0.209  
Square feet: 1,080

**Address: 2331 UNIVERSITY AVE., DES MOINES**  
Date: April 5, 2019  
Price: \$245,000  
Seller: CRAZYHORSE GUITARS INC  
Buyer: NEIGHBORHOOD DEVELOPMENT CORP  
Acres: 0.232  
Square feet: 5,311

**Address: 10306 DOUGLAS AVE., URBANDALE**  
Date: April 8, 2019  
Price: \$240,000  
Seller: JBL APPLIANCE REAL ESTATE HOLDINGS LLC  
Buyer: PNT HOMES LLC  
Acres: 0.19  
Square feet: 2,300

**Address: 87 PAINE ST. S.E., BONDURANT**  
Date: April 9, 2019  
Price: \$255,140  
Seller: DNG PROPERTIES LLC  
Buyer: T2 HOLDINGS LLC  
Acres: 1.302  
Square feet: 0

**Address: 94 PAINE CIRCLE, BONDURANT**  
Date: April 9, 2019  
Price: \$341,650  
Seller: DNG PROPERTIES LLC  
Buyer: TLC 3 LLC  
Acres: 1.743  
Square feet: 0

**Address: 1251 KEOSAUQUA WAY, UNIT 2, DES MOINES**  
Date: April 10, 2019  
Price: \$889,000  
Seller: WALLACE PROPERTIES LLC  
Buyer: 1251 KEO WAY LLC  
Acres: 0.349  
Square feet: 6,176

**Address: 11801 HICKMAN ROAD, URBANDALE**  
Date: April 10, 2019  
Price: \$1,223,160  
Seller: S & S HERITAGE PARK LLC  
Buyer: 60 ON SET, LLC  
Acres: 3.87  
Square feet: 0

**Address: 3118 COTTAGE GROVE AVE., DES MOINES**  
Date: April 10, 2019  
Price: \$1,100,000  
Seller: BBT RENTALS LLC  
Buyer: DSM MF LLC  
Acres: 1.096  
Square feet: 17,754

**Address: 5200 N.E. 62ND AVE., ALTOONA**  
Date: April 11, 2019  
Price: \$11,430,180  
Seller: VALLEY DEVELOPMENT CO  
Buyer: SICULUS INC.  
Acres: 211.67  
Square feet: 2,160

**Address: 4055 WESTOWN PARKWAY, WEST DES MOINES**  
Date: April 12, 2019  
Price: \$700,000  
Seller: HURD REAL ESTATE SERVICES INC  
Buyer: CENTRAL IOWA HOSPITAL CORP  
Acres: 2.006  
Square feet: 0

**Address: JUST NORTH OF 4055 WESTOWN PARKWAY, WEST DES MOINES**  
Date: April 12, 2019  
Price: \$700,000  
Seller: HURD WESTOWN LLC  
Buyer: CENTRAL IOWA HOSPITAL CORP  
Acres: 0.978  
Square feet: 0

**Address: 850 ARMY POST ROAD, DES MOINES**  
Date: April 12, 2019  
Price: \$985,000  
Seller: QUIKTRIP CORP  
Buyer: CWP WEST CORP  
Acres: 1.67  
Square feet: 4,305

**Address: 333 FIFTH ST., WEST DES MOINES**  
Date: April 12, 2019  
Price: \$375,000  
Seller: CSL PROPERTIES LTD  
Buyer: DALTON PARTNERS LLC  
Acres: 0.166  
Square feet: 7,200

**Address: 5782 N.W. SECOND ST., DES MOINES**  
Date: April 12, 2019  
Price: \$125,000  
Seller: BROWN, CONNIE A.  
Buyer: MOMMA C LLC  
Acres: 3.133  
Square feet: 4,000

**Address: 1319 ARMY POST ROAD, DES MOINES**  
Date: April 15, 2019  
Price: \$200,000  
Seller: ROBERT AND EILEEN FOGARTY REVOCABLE TRUST  
Buyer: SARCONI, STEPHEN B., SR.  
Acres: 0.832  
Square feet: 990

**Address: 8801 UNIVERSITY AVE., CLIVE**  
Date: April 15, 2019  
Price: \$4,250,000  
Seller: CSFB 2005-C3 RETAIL 8801 LLC  
Buyer: WSO UNIVERSITY PARK IOWA LLC  
Acres: 17.1  
Square feet: 110,625

**Address: 602 W. VAN DORN ST., POLK CITY**  
Date: April 16, 2019  
Price: \$550,000  
Seller: LAKE PARK APTS  
Buyer: LAKE PARK ENTERPRISES LLC  
Acres: 4.796  
Square feet: 15,734

**Address: 5782 N.W. 2ND ST., DES MOINES**  
Date: April 16, 2019  
Price: \$375,000  
Seller: WOLFMAN LC  
Buyer: MOMMA C LLC  
Acres: 3.133  
Square feet: 4,000

**Address: 1320 E. 25TH ST., DES MOINES**  
Date: April 17, 2019  
Price: \$150,000  
Seller: DM HOUSES LLC  
Buyer: JRTT LLC  
Acres: 0.23  
Square feet: 2,816

**Address: AT THE INTERSECTION OF N. ANKENY BOULEVARD AND N.E. GEORGETOWN, CLIVE**  
Date: April 18, 2019  
Price: \$150,000  
Seller: BARKER FINANCIAL LLC  
Buyer: ETERNITY CHURCH  
Acres: 0.748  
Square feet: 0

**Address: AT THE INTERSECTION OF N.W. 100TH AND SWANSON, ANKENY**  
Date: April 19, 2019  
Price: \$965,000  
Seller: GRAND CAPITAL LC  
Buyer: VERIDIAN CREDIT UNION  
Acres: 1.57  
Square feet: 0

**Address: 6545 N.E. 14TH ST., DES MOINES**  
Date: April 19, 2019  
Price: \$1,121,000  
Seller: MURRAY GROUP LLC  
Buyer: GRAND CAPITAL LC  
Acres: 2.66  
Square feet: 19,500

**Address: 5601 DOUGLAS AVE., DES MOINES**  
Date: April 19, 2019  
Price: \$380,000  
Seller: POTTHOFF, JEFFREY M.  
Buyer: SHREVE PROPERTIES INC.  
Acres: 0.975  
Square feet: 8,446

**Address: 3002 WOODLAND AVE., DES MOINES**  
Date: April 19, 2019  
Price: \$461,000  
Seller: SHERWOOD INVESTMENTS LLC  
Buyer: WHEELER, CHARLES E.  
Acres: 0.46  
Square feet: 6,484

**Address: 1300 WOODLAND AVE., WEST DES MOINES**  
Date: April 21, 2019  
Price: \$2,000,000  
Seller: 518 PROPERTY MANAGEMENT AND LEASING LLC  
Buyer: UNITED COMMUNITY SERVICES INC.  
Acres: 4.6  
Square feet: 20,285

**Address: 1112 SCOTT AVE., DES MOINES**  
Date: April 23, 2019  
Price: \$11,700  
Seller: KENNEY LINHART MINISTRIES INC  
Buyer: NFC PROPERTIES LLC  
Acres: 0.12  
Square feet: 0

**Address: 614 DOUGLAS AVE., DES MOINES**  
Date: April 24, 2019  
Price: \$112,000  
Seller: BARBIERI, ROBERT  
Buyer: OPEN DOOR PROPERTIES IA LLC  
Acres: 0.153  
Square feet: 2,354

**Address: MOBILE HOME PARK IN NORTHEAST DES MOINES**  
Date: April 24, 2019  
Price: \$6,125,000  
Seller: SHARP, MERRILL K.  
Buyer: MHIA STOVER HEIGHTS OF DES MOINES LLC  
Acres: 28.817  
Square feet: 3,912

**Address: 1529 MAINE ST., DES MOINES**  
Date: April 25, 2019  
Price: \$20,000  
Seller: STEVENS, PAUL E., ESTATE  
Buyer: SULJIC, DALIJA  
Acres: 0.149  
Square feet: 0

**Address: 1020 ARMY POST ROAD, DES MOINES**  
Date: April 28, 2019  
Price: \$675,000  
Seller: SPUZZELLO, FRED  
Buyer: PHAM, VIVIAN  
Acres: 0.797  
Square feet: 9,000





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