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The evolution of OFFICE TECHNOLOGY

We have come a long way since carbon paper.

By Melissa Walker

Technology is constantly changing, which means office equipment and devices have continually evolved through the years. With that evolution has come the extinction of some equipment, changes in others, and the creation of many new products that have sped up the business world and made today's office operations quicker and more efficient.

"I can tell you that technology has changed immensely," says Marilyn Leek, the director of procurement at Simpson College in Indianola.

Leek has worked at Simpson for 50 years and, during that time, has seen devices become extinct, others be transformed, and some be invented during that timeframe. Each advance has made the workplace more efficient, modified the communication process and reduced the consumption of paper.

Pat Pithan, director of sales and consulting at MMIT Business Solutions in Urbandale, shows how one of the interactive whiteboards the company sells works.

Technological evolutions have also led to new business trends. Organizations can connect to teams and colleagues across the country and the globe to conduct business on an international level. Employees no longer need to work in a physical office because they have the tools at their fingertips to work from anywhere remotely.

Today's office doesn't look like it did when Leek first began, or even 20 years ago. Typewriters and large desktop computers have been replaced with hand-held devices and smart boards with information that is transferred and stored in a digital cloud instead of on paper or a hard drive. Face-to-face meetings have been replaced with videoconferencing technology tools that allow participants to look at the same presentation without being in the same room.

Telephones have more features than ever before. The creation of email replaced many memos and letters sent through the U.S. Postal Service. Communication is faster and happens

in more ways.

"It's changed the way you communicate internally and the way you communicate externally," Leek says. "It has made communication easier, in my opinion."

All of these advancements have led to higher expectations in the workplace. Some employers expect their employees and other colleagues to be available around the clock. Likewise, customers can call or email any time of day and often want an immediate response.

Technology advisers say more changes are likely on the horizon as businesses adapt to new tools and technology to build their global organizations.

Here's a look at some of the biggest changes in office technology from the 1950s through today.

Overhead projectors

While the first overhead projectors were invented in the mid- to late-1800s, they weren't widely available until after World War II and in the

1950s when schools and businesses started to use them. The OHP used a light to project an enlarged image on a screen. The images were printed or hand-written onto page-size sheets of transparent plastic film called "foils." Traditional overhead projectors were slowly phased out and completely gone by the 2010s with the invention of lamp-less projectors that use lasers and are essentially maintenance free.

Computers

The office world was forever changed when the first microcomputer was introduced to the small-business sector in the 1970s. The technology gave larger corporate entities the opportunity to better analyze business data. The machines, called personal computers, also eliminated redundancies in the workforce.

The introduction of computers to the Simpson College campus in the late 1970s and early 1980s allowed employees to produce financial statements more quickly.

Personal computers became more

predominant in the workplace by the 1980s and created a demand for new jobs such as computer technicians, application specialists, network technicians and microcomputer support technicians.

In the 1990s, the Internet ushered in a new age of information in which businesses used the Internet, and therefore their computers, to do even more in the areas of customer support, Internet marketing, e-commerce and more. More software- and Internet-related jobs were created such as web developers, Internet marketing specialists, Internet consultants and information management specialists.

While the first laptop computers were released in the 1980s, their popularity increased in the 1990s because more models were released and prices dropped.

Today, computers come in all shapes and sizes and are inside of almost every electronic device as the Internet of Things makes devices interconnected so they may work with each other. For example, each copier



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at Simpson College is monitored remotely. MMIT Business Solutions, an Urbandale company that provides printing equipment, network design solutions and IT services and support, monitors each copier and notes when the toner is down to 25 percent. A replacement is automatically ordered and sent directly to the operator for that copier. Previously, Leek ordered toner when it ran out and had to wait for it to be mailed to the school.

Pagers

Pagers were a popular way in the 1980s and 1990s to let employees know they're trying to be reached. The pager would beep with the name and number of the person trying to contact the individual who would then have to use a payphone or a landline to call. Pagers became mostly extinct by the 2000s as more individuals relied on cell phones to receive and make immediate calls.

Tablets

A few companies dabbled in the creation of a tablet device in the late

1980s, but they wouldn't launch in popularity and accessibility for another five to 10 years. Apple, in 1993, launched its first Personal Device Assistant, a tablet-style device that had a few applications but mostly worked as a calendar with a to-do list. It had a stylus to write on the screen. In 1997, the Palm Pilot was released and was considered to be in-between a cell phone and a laptop.

In 2010, Apple released its first iPad, which launched the popularity of tablets. The ease of both the tablet and laptop then started to replace desktop computers, typewriters and paper. They could be used to email, create spreadsheets and presentations, and much more. Tablets continue to develop in popularity and sophistication.

Telephones

From the switchboard to the rotary dial phone, the telephone had already undergone a series of updates to make it easier and faster to use, but the invention of the cellular telephone in

the 1990s changed communication forever.

The first car phones and bag phones were created in the 1980s. The phones were held inside a bag that often plugged into a cigarette lighter and allowed the user to make calls on the go.

The ability to communicate and access data changed forever with the invention of the first smart phones in the 1990s that allowed individuals to make telephone calls and access emails and the Internet all with a handheld device.

Smart phones continue to add more applications that do more for individuals as well as businesses. As the camera and microphone/audio recording features grow more sophisticated, most business people can now operate entirely using their handheld device.

Fax machines/copiers

The use of fax machines, which have been available for several decades, peaked in the 1980s when



This LC Smith typewriter from the 1920s and '30s is similar to the ones sold and serviced by MMIT Business Solutions in Urbandale.

it allowed businesses to send paper communications and images through telephone lines. It became one of the first universal methods of communication with images being sent to any place on a telephone line.

Standalone fax machines have gone to the technology gravesite, says

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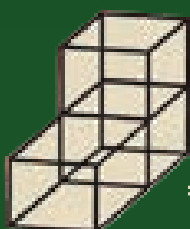
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FEATURE

Dominic Tucci, a customer care agent with Midwest Office Technology who has worked in the industry for 29 years. He says he hasn't sold a fax machine in about a decade.

Fax machines have gone away because copiers have become more sophisticated and now do the job of multiple devices.

When Leek first came to Simpson College in the 1960s, the copiers only copied items. If she needed to send documents to a vendor, she had to copy and mail them. Today, if she needs to transmit a purchase order to a vendor, she can use one of the college's 30 copiers. Any supporting documentation that is required can be scanned in and sent along with the order.

Most businesses now have copiers that are digital machines that print in color, as well as black and white. Most businesses want a copier that can scan, fax, copy and print from a PC or network work station, whereas the old analog machines are a walk-up and copy machine, Tucci says.

In the course of 29 years, Tucci says he's seen three evolutions of the copier. While the cost of machines may be more, the overall cost per copy is much less because of digital efficiencies and higher-yield toner cartridges.

"There's always something new coming out that's quicker, faster and better," he says.

Pat Pithan, the director of sales and consulting at MMIT, says less than a handful of the company's clients have a standalone fax machine. Most have one that is included in their copier, though the medical industry still mostly faxes records because it's a secure way to send documents, Pithan says.

As copiers continue to improve in multifunctional capabilities, the machines move faster, produce a better product and cost less, he says. Because they serve as a computer, concerns have arisen about security with the device since it is connected to a network, Pithan says.

Whiteboards

Whiteboards replaced blackboards and chalk by the 1990s in most schools and offices because of health concerns



This Wales adding machine was donated to MMIT Business Solutions and would have been used for accounting in the 1920s.

over allergies and the potential for chalk dust to damage computers. The boards use dry-erase markers that can be wiped away with a type of cloth and eliminate the use of paper. Many offices and schools still use whiteboards today; however, interactive whiteboards, which were introduced in the late 1990s, are becoming more popular and continue to advance. SMART Technologies introduced its first interactive whiteboard, which was an LCD screen attached to a computer, in 1991. Interactive whiteboards, introduced in the 2010s, continue to advance and allow individuals to use their fingers or a facsimile pen to write instead of markers. Files can be saved and sent directly via email.

Adding machines

Adding machines were a necessary component of office life from the 1940s and helped make calculations for bookkeeping. The first machines only added. Later machines also subtracted. Digital adding machines added more features and could also divide and multiply calculations. They also had a paper tape that could be reviewed to check a calculation.

MMIT sold ribbons for adding machines and serviced them until calculators took over in the 1970s. By the 1980s, personal computers did most office computing. Older adding machines were phased out of most offices by the early 2000s.

FEATURE

Email

Email started to hit its high when individuals heard the tone of “You’ve Got Mail” from their computer inbox in the 1990s. Email revolutionized the workplace as documents were no longer needed to be printed and mailed. Workers also had an alternative to faxing and could now send information in a matter of seconds. Email also replaced the Rolodex, as workers could input contact information into their email contacts.

Data storage

Floppy disks and external hard drives have been replaced with small USB drives that hold gigabytes of data along with invisible cloud storage methods that allow businesses to eliminate paper copies for more permanent storage of data.

Today, Leek, who manages Simpson College’s credit card program, can use the school’s website and copy all of the emails of a specific group of cardholders to send them a message.

“It’s much more efficient,” she says.

How technology drove one company to change

Jerry Minor, 92, started replacing ribbons in typewriters and adding machines in the 1940s for his dad’s company, now MMIT Business Solutions in Urbandale.

His father, Gilbert, started the company in 1937 when he decided to branch off to create his own business selling typewriters, adding machines and the supplies to service them.

“That was a big part of the typewriter business, to put the ribbons on the machines because the secretaries didn’t want to get their hands dirty,” Jerry recalls.

Jerry graduated from Dowling High School, joined the Navy and then graduated from college. He joined his father’s business in 1950. Adding machines were a necessity for business, but, even then, companies such as Victor were making new machines that were smaller and less clumsy.

The Minors’ company had to keep abreast of the newest machines while still serving and cycling out the old ones. LC Smith and Royal were popular typewriter companies.

By the 1950s, copy machines were starting to emerge with more popularity and convenience. Earlier methods and machines existed, but the American Photocopy Equipment Co. (APECO) introduced a new concept of an office copier. By 1952, MMIT added copiers to the equipment it was selling.

APECO assured the Minors that there was a demand for copiers in the business world. They sent the men a box of potential leads for their salesmen.

“It was a hard sell at first because people would say, ‘Why do I need a copier?’” Jerry recalls.

At the time, many insurance companies had a camera they used to take pictures and make copies of important documents. The idea of the copier took hold. Then other companies jumped on board, and there were more models to offer. MMIT didn’t have much competition in the Des Moines area until Xerox introduced a machine that utilized the electrostatic method, so users no longer had to clean and refill a tank. Larger companies started buying the dry machines.

By the 1960s, MMIT still sold Victor adding machines, but copiers had become a larger part of their sales. Copiers kept improving and getting bigger and better.

“We just grew with the industry,” Jerry recalls. “It was our main business because the machines needed a lot of service. You’ll sell maintenance contracts and supply the paper and toner.”

Meanwhile, typewriters advanced to portable ones for travel to school or work. IBM developed an electric typewriter. The introduction of computers meant a keyboard similar to that of the typewriter, which was familiar to office people, but it soon meant that there was no longer a need for typewriters.

Copiers continued to advance through the years into the 1990s when they became digital. Not only could office people use them to copy, but they could also print to the copier. Soon, scanners were added, and copiers could staple, punch holes and make reports. They also took over faxing capabilities, which made them a true



Tom Minor, the current family owner of MMIT Business Solutions, left, stands with his father Jerry Minor, the second-generation of the family to own the company, and Pat Pithan, the director of sales and consulting, among the display of copiers the company sells, which is still their largest source of revenue.

multifunctional device.

Office printing overall has decreased with the increase in electronic transmission and storage of documents, says Pithan. While copier sales and service of copiers is still 90 percent of the company’s revenue, it’s looking to the future of office technology.

Because technology changes so frequently, the company trains its sales staff once a week on the newest products and updates. Sometimes this includes training from manufacturer representatives. The products MMIT sells are also hanging. Interactive displays and boards are now part of the product offerings.

In the early 2010s, the company branched out into managed network

services and now offers IT support for small businesses. Pithan says this is a large area of future business growth, as MMIT develops into more of a technological solutions company. Instead of only offering equipment such as copiers and fax machines, the company is now including the services for the entire technology infrastructure of a business.

Jerry Minor, who retired in 1992, has personally seen much of this change through the years. His son Tom is now the third generation of the family to run the company. Jerry fondly recalls the past but continues to be excited about what future technology will bring with paperless devices.

“We have come a long way from carbon paper,” says Jerry. ■

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SALE DATE: SEPT. 30, 2019
SALE PRICE: \$850,000
SELLER: GDM PROPERTIES LLC
BUYER: IPE1031 REV313 LLC
SQUARE FEET: 14,718
ACRES: 0.345

ADDRESS: 5515 N.W. 88TH ST., JOHNSTON
SALE DATE: SEPT. 30, 2019
SALE PRICE: \$767,500
SELLER: BIERMAN INVESTMENTS LLC
BUYER: MHEC LAND TRUST
SQUARE FEET: 5,830
ACRES: 0.595

ADDRESS: NORTH OF BEAVER CREEK ON HWY 141, GRANGER,
SALE DATE: SEPT. 30, 2019
SALE PRICE: \$690,000
SELLER: HIGHWAY 141 STORAGE LLC
BUYER: FREEDOM ONE LLC
SQUARE FEET: 19,900
ACRES: 2.2

ADDRESS: 12061 HICKMAN ROAD, URBANDALE
SALE DATE: SEPT. 30, 2019
SALE PRICE: \$960,940
SELLER: S&S HERITAGE PARK LLC
BUYER: 12103 HICKMAN ROAD, LLC
SQUARE FEET: 0
ACRES: 2.051

ADDRESS: 422 INDIANOLA ROAD, DES MOINES
SALE DATE: OCT. 1, 2019
SALE PRICE: \$139,100
SELLER: HAUGH, CRAIG A
BUYER: JS2000 LLC
SQUARE FEET: 1,800
ACRES: 0.298

ADDRESS: 1720 E. COURT AVE., DES MOINES
SALE DATE: OCT. 2, 2019
SALE PRICE: \$325,000
SELLER: PAIN ENTERPRISES INC
BUYER: AG WESTOWN LLC
SQUARE FEET: 5,272
ACRES: 0.918

ADDRESS: OUTLOT X BRIARWOOD COMMERCIAL PLAT 1, ANKENY,
SALE DATE: OCT. 2, 2019
SALE PRICE: \$1,550,000
SELLER: BRIARWOOD GOLF COURSE OF ANKENY LLC
BUYER: DESTIGTER FAMILY LP
SQUARE FEET: 0
ACRES: 8.252

ADDRESS: 7827 UNIVERSITY BLVD., CLIVE
SALE DATE: OCT. 3, 2019
SALE PRICE: \$260,000
SELLER: BEVER, LAWRENCE E.
BUYER: CITY OF CLIVE
SQUARE FEET: 4,644
ACRES: 0.572

ADDRESS: 1416 BEAVER AVE., DES MOINES
SALE DATE: OCT. 4, 2019
SALE PRICE: \$222,500
SELLER: PENFIELD, GARRETT
BUYER: WILLIAMS, BRIANNE
SQUARE FEET: 2,660
ACRES: 0.19

ADDRESS: 770 S.E. CREEKVIEW DRIVE, ANKENY
SALE DATE: OCT. 4, 2019
SALE PRICE: \$3,430,000
SELLER: ALBAUGH CHEMICAL CORP
BUYER: LEA HOLDING COMPANY LLC
SQUARE FEET: 68,096
ACRES: 23.89

ADDRESS: 2801 COTTAGE GROVE AVE., DES MOINES
SALE DATE: OCT. 5, 2019
SALE PRICE: \$410,000
SELLER: BNL INVESTMENTS LLC
BUYER: DSM MF LLC
SQUARE FEET: 8,046
ACRES: 0.677

ADDRESS: 6150 S.E. 14TH ST., DES MOINES
SALE DATE: OCT. 7, 2019
SALE PRICE: \$525,000
SELLER: U.S. BANK NATIONAL ASSOCIATION
BUYER: 6150 SE 14, LLC
SQUARE FEET: 4,949
ACRES: 1.106

ADDRESS: 2121 DELAWARE AVE., DES MOINES
SALE DATE: OCT. 7, 2019
SALE PRICE: \$233,490
SELLER: LOCAL UNION NO 177
BUYER: 2121 DELAWARE, LLC
SQUARE FEET: 5,000
ACRES: 0.699

ADDRESS: 932 42ND ST., DES MOINES
SALE DATE: OCT. 7, 2019
SALE PRICE: \$263,000
SELLER: TWO WOMEN & A BLDG LLC
BUYER: ZADOK VENTURES LLC
SQUARE FEET: 3,655
ACRES: 0.22

ADDRESS: 551 S.E. GATEWAY DRIVE, GRIMES
SALE DATE: OCT. 8, 2019
SALE PRICE: \$513,000
SELLER: WILLIAM C KNAPP LC
BUYER: LATITUDE LOFTS, LLC
SQUARE FEET: 0
ACRES: 4.71

ADDRESS: 3305 COTTAGE GROVE AVE., DES MOINES
SALE DATE: OCT. 9, 2019
SALE PRICE: \$139,000
SELLER: CAPONI, JOHN L.
BUYER: NEUFELD, JONATHAN
SQUARE FEET: 2,268
ACRES: 0.137

ADDRESS: 1121 21ST ST., DES MOINES
SALE DATE: OCT. 10, 2019
SALE PRICE: \$40,000
SELLER: AMERICAN TITLE INC
BUYER: MOHAMED, ABUBAKER
SQUARE FEET: 3,676
ACRES: 0.207

ADDRESS: 821 E. EUCLID AVE., DES MOINES
SALE DATE: OCT. 10, 2019
SALE PRICE: \$250,000
SELLER: NEW MIDWEST IOWA LLC
BUYER: SINGH, INDER
SQUARE FEET: 1,537
ACRES: 0.386

ADDRESS: 4801 GRAND AVE., DES MOINES
SALE DATE: OCT. 10, 2019
SALE PRICE: \$300,000
SELLER: ATERRA 5
BUYER: INITECH LLC
SQUARE FEET: 1,860
ACRES: 0.2

ADDRESS: 4405 S.E. BEISSER DRIVE, GRIMES
SALE DATE: OCT. 11, 2019
SALE PRICE: \$800,000
SELLER: LIBERTY READY MIX
BUYER: WESTERN PROPERTIES LLC
SQUARE FEET: 0
ACRES: 6.974

ADDRESS: 756 NINTH ST., DES MOINES
SALE DATE: OCT. 11, 2019
SALE PRICE: \$1,250,000
SELLER: NINTH STREET LLC
BUYER: OUR LEGACY PROPERTIES LLC
SQUARE FEET: 37,574
ACRES: 0.739

ADDRESS: 1606 N.W. SECOND ST., ANKENY
SALE DATE: OCT. 11, 2019
SALE PRICE: \$1,825,000
SELLER: SMITHFIELD DEVELOPERS HOUSING COOPERATIVE ASSOC
BUYER: REILAND RENTALS LLC
SQUARE FEET: 20,320
ACRES: 1.494

ADDRESS: 206 BROWN ST., RUNNELLS
SALE DATE: OCT. 14, 2019
SALE PRICE: \$115,000
SELLER: LAWRENCE, DAVIS W
BUYER: TINLEEHE ENTERPRISES LLC
SQUARE FEET: 960
ACRES: 0.457

ADDRESS: 801 ASHWORTH ROAD, WEST DES MOINES
SALE DATE: OCT. 15, 2019
SALE PRICE: \$274,320
SELLER: RONALD A. DAVIS TRUST
BUYER: CHANNEN COMPANIES LLC
SQUARE FEET: 2,097
ACRES: 0.947

ADDRESS: 5975 N.E. BERWICK DRIVE, BERWICK
SALE DATE: OCT. 16, 2019
SALE PRICE: \$3,000,000
SELLER: TANDEM/QCA INCOME PRNTNS III
BUYER: SUNNYBROOK MHC LLC
SQUARE FEET: 4,456
ACRES: 38.684

ADDRESS: 1401 E. NINTH ST., DES MOINES
SALE DATE: OCT. 16, 2019
SALE PRICE: \$135,000
SELLER: J ALEXANDER HART REVOCABLE TRUST
BUYER: NIGHTHAWK MANAGEMENT, LLC
SQUARE FEET: 1,584
ACRES: 0.366

ADDRESS: 2453 E. GRAND AVE., DES MOINES
SALE DATE: OCT. 16, 2019
SALE PRICE: \$80,000
SELLER: PLESENT, ANA
BUYER: HOLT, MICHELLE D.
SQUARE FEET: 5,132
ACRES: 0.241

ADDRESS: 2800 E. UNIVERSITY AVE., DES MOINES
SALE DATE: OCT. 16, 2019
SALE PRICE: \$490,000
SELLER: JS BAKER PROPERTIES LLC
BUYER: THE OUTLET INC
SQUARE FEET: 7,700
ACRES: 0.65

ADDRESS: 1325 N. ANKENY BLVD., ANKENY
SALE DATE: OCT. 17, 2019
SALE PRICE: \$1,530,000
SELLER: CLASS OF '87 LLC
BUYER: SPLASH EXPRESS LLC
SQUARE FEET: 5,848
ACRES: 1.907

ADDRESS: 2055 E. FIRST ST., GRIMES
SALE DATE: OCT. 17, 2019
SALE PRICE: \$1,695,270
SELLER: MENARD INC
BUYER: ALDI INC
SQUARE FEET: 0
ACRES: 2.289

ADDRESS: 3301 N. ANKENY BLVD., ANKENY
SALE DATE: OCT. 17, 2019
SALE PRICE: \$635,110
SELLER: CLASS OF '87 LLC
BUYER: SPLASH EXPRESS LLC
SQUARE FEET: 0
ACRES: 1.625

ADDRESS: 4837 N.E. 21ST COURT, DES MOINES
SALE DATE: OCT. 18, 2019
SALE PRICE: \$4,250,000
SELLER: D&M PARTNERS LLC
BUYER: IPE1031 REV305 LLC
SQUARE FEET: 46,622
ACRES: 4.142

ADDRESS: 540 S. 51ST ST., WEST DES MOINES
SALE DATE: OCT. 18, 2019
SALE PRICE: \$1,869,000
SELLER: HY-VEE INC
BUYER: SRGL WEST DES MOINES OWNER LP
SQUARE FEET: 0
ACRES: 4.291

ADDRESS: 1333 24TH ST., DES MOINES
SALE DATE: OCT. 21, 2019
SALE PRICE: \$127,000
SELLER: RJD PROPERTIES LLC
BUYER: DECMORE, LLC
SQUARE FEET: 2,018
ACRES: 0.199

ADDRESS: 1588 N.E. 58TH AVE., DES MOINES
SALE DATE: OCT. 22, 2019
SALE PRICE: \$1,050,000
SELLER: BEAVER CREEK DEVELOPMENT LLC
BUYER: PENTA PARTNERS LLC
SQUARE FEET: 15,040
ACRES: 3.29

ADDRESS: 2777 S.W. 30TH ST., DES MOINES
SALE DATE: OCT. 22, 2019
SALE PRICE: \$175,000
SELLER: DKP PROPERTIES LLC
BUYER: LAURIDSEN, WALTER E., II
SQUARE FEET: 5,900
ACRES: 1

ADDRESS: 2725 S.W. 30TH ST., DES MOINES
SALE DATE: OCT. 22, 2019
SALE PRICE: \$400,000
SELLER: AUGUST HOME PUBLISHING CO
BUYER: LAURIDSEN, WALTER E., II
SQUARE FEET: 0
ACRES: 6.47

ADDRESS: 109 S. ANKENY BLVD., ANKENY
SALE DATE: OCT. 22, 2019
SALE PRICE: \$1,150,000
SELLER: 4 G PROPERTIES LLC
BUYER: CWP WEST CORP
SQUARE FEET: 3,453
ACRES: 1.452

ADDRESS: 2287 N.E. 54TH AVE., DES MOINES
SALE DATE: OCT. 22, 2019
SALE PRICE: \$300,000
SELLER: YRC
BUYER: JHTK LLC
SQUARE FEET: 0
ACRES: 5.572

ADDRESS: 1700 N.W. 118TH ST., CLIVE
SALE DATE: OCT. 23, 2019
SALE PRICE: \$10,300,000
SELLER: KUMAGAI PROPERTIES I LLC
BUYER: IPE 103 REV321 LLC
SQUARE FEET: 90,444
ACRES: 20.739

ADDRESS: 5850 MORNING STAR COURT, PLEASANT HILL
SALE DATE: OCT. 24, 2019
SALE PRICE: \$4,900,000
SELLER: PLEASANT HILL HOTEL GROUP LLC
BUYER: PLEASANT HILL HOSPITALITY, LLC
SQUARE FEET: 46,815
ACRES: 2.22

ADDRESS: ON MERLE HAY ROAD; SOUTH OF CHARLES GABUS FORD, URBANDALE
SALE DATE: OCT. 25, 2019
SALE PRICE: \$485,000
SELLER: GABUS FAMILY TRUST LC
BUYER: REMARC ENTERPRISES LLC
SQUARE FEET: 2,593
ACRES: 1.007

ADDRESS: 3641 S.W. 61ST ST., DES MOINES
SALE DATE: OCT. 25, 2019
SALE PRICE: \$2,650,000
SELLER: STICKS PROPERTIES LLC
BUYER: ANNETT HOLDINGS INC
SQUARE FEET: 24,876
ACRES: 8.628

ADDRESS: 6809 S.E. BELLAGIO COURT, ANKENY
SALE DATE: OCT. 25, 2019
SALE PRICE: \$750,230
SELLER: KIMBERLEY COMMERCIAL LLC
BUYER: ELECTRICAL WORKERS BUILDING FOUNDATION
SQUARE FEET: 0
ACRES: 2.65 ■

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- PLUS -

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COST OF ONE OR MORE QUALIFYING NEW FORD COMMERCIAL VEHICLES ON
YOUR 2019 IRS TAX RETURN, IF PURCHASED BY DECEMBER 31, 2019⁴**

¹For customer cash take new retail delivery from an authorized Ford Dealer's stock by 1/2/20. See an authorized Ford Dealer for complete details and possible program extension. ²For commercial cash must be a business owner to qualify and provide proof of business; e.g., business license, or enroll your business on fordupfits.com for eligibility. Units receiving any form of CPA (56A), Long-Term Rental (56K) or other concessions are ineligible. Must take new retail delivery from an authorized Ford Dealer's stock by 1/2/20. Restrictions apply. See an authorized Ford Dealer for qualifications and complete details. ³Fleet purchases after 11/1/19 will no longer qualify for upfit reimbursement. Must be a business owner to qualify. Take new retail delivery from an authorized Ford Dealer's stock by 7/31/20. Restrictions apply. See an authorized Ford Dealer for qualifications and complete details. No upfit minimum required. Receive upfit assistance for the entire cost of the upfit up to \$1,000. ⁴Under Bonus Depreciation in Section 168(k) of the Internal Revenue Code, companies may be eligible to fully expense the cost of trucks, vans and SUVs rated over 6,000 lbs. GVWR, when purchased for business use. Trucks and vans that are considered passenger vehicles, rated under 6,000 lbs. GVWR, are limited to \$18,000.

of depreciation in the year of purchase with additional depreciation on the remaining basis in the vehicle in subsequent years, as described by Internal Revenue Procedure 2019-13. A vehicle is not considered a passenger vehicle, and is thus not limited to the lower depreciation amounts. If it is considered a "qualified non-personal use vehicle." Qualified non-personal use vehicles are vehicles that, by virtue of their nature or design, are not likely to be used more than a de minimis amount for personal purposes. Examples of qualified non-personal use vehicles include 1) a vehicle that can seat nine-plus passengers behind the driver's seat, 2) a heavy non-SUV vehicle with a cargo area of at least six feet in interior length or 3) a vehicle with a fully enclosed driver's compartment/cargo area, no seating behind the driver's seat, and no body section protruding more than 30 inches ahead of the leading edge of the windshield. For more information, see IRC Section 280F (d)(7). Income Tax Reg., Sec. 1.280F-6(c)(3)(iii). Income Tax Reg. Sec. 1.274-5T(k), and Revenue Ruling 86-97, and contact your tax advisor for details. Consult your tax advisor as to the proper tax treatment of all business-vehicle purchases.



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*Sales ranking based on car and truck sales report of the Kansas City Region of Ford Motor Company and Lincoln Motor Company for 2018.

CITYVIEW'S BUSINESS JOURNAL

EXPERT ADVICE

ON ISSUES THAT MATTER TO YOUR BUSINESS

MARKETING

When should I send out marketing content?

You've just written up the perfect promotion and you're about ready to click and send it out. Wait – did you realize that the day and time you choose to send it into the world can significantly impact your results?

Email – Studies have demonstrated that sending out email between Tuesday and Thursday (with Tuesday being the best) will typically get you the most opens. The peak time is around 10 a.m. for morning and afternoon will perform best at around 2 p.m. The subject line you select for your email is equally as important. Make it compelling.

Facebook/Instagram – Data suggests Wednesdays at around 1 p.m. will typically get you the best chance at getting interaction with your post. Other prime days would be Mondays, Thursdays, Fridays between 1 and 3 p.m.

Follow these general guidelines, but remember every audience is different so be sure to track the results in the form of views, engagement and clicks!



JEREMIAH TERHARK
Founder/CEO



5907 Meredith Dr., DM
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HUMAN RESOURCES

What's a good bonus strategy?

At the end of the year, many companies begin to think about bonuses. Bonuses are an important part of keeping employees happy and motivated. Employers tend to give one of two types of bonuses – holiday bonuses and performance bonuses. The first are ad hoc, and usually a flat amount or a percentage of salary; provided you calculate payroll tax on them properly, they are generally straightforward. But performance bonuses are more complex; organizations need to carefully define and tailor a system that accounts for individual performance and documents performance reviews. Consider delaying annual performance bonuses until your books are closed for the year; tying bonuses to company financial performance protects your business from having to disappoint employees who were expecting a bonus check. Communicate the program clearly, as poorly communicated plans tend to demotivate employees and could lead to some HR headaches. Ultimately, be transparent and be fair.



Krista Lindholm
Business Development Mgr.



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515.334.6173

www.oasisAHR.com

ACCOUNTING

How do S corporation shareholders deduct health insurance premiums?

More than 2 percent owner of S corporations are allowed to deduct 100 percent of the owner's health insurance premiums as long as the owner pays him(her)self a reasonable salary. To correctly report and deduct the owner's health insurance premiums, the annual health insurance premiums are added to the owner's box 1 W-2 wages – not subject to either Social Security or Medicare taxes. The business takes an officer wage expense deduction for the owner's gross wages plus health insurance premiums. The increased Box 1 wages and increased business wage expense deduction offset each other. Then the owner takes a self-employed health insurance deduction on Schedule 1 of his/her individual income tax return. Health, dental, vision, long term care insurance premiums all count as self-employed health insurance premiums for this deduction. Health insurance premiums should not be reported on the owner's Form K-1.



ALICIA SHAUL
CPA MBA



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CITYVIEW'S BUSINESS JOURNAL

EXPERT ADVICE

ON ISSUES THAT MATTER TO YOUR BUSINESS

FINANCIAL STRATEGIES

Key Person Insurance

Imagine, receiving a phone call from the spouse of your business partner or star employee... "Grace is not coming into work today. She passed away last night unexpectedly." A nightmare scenario on many levels. At a time when you are dealing with the personal and operational angst of losing a mission-critical partner, and in most cases a personal friend or loved one, the last thing you should be worrying about is the financial stability of your company. How are you going to meet immediate client needs, are there financial obligations that need to be fulfilled to Grace's family, not to mention how will this loss affect future revenue. These questions pile up quickly. Planning for the unexpected is Business 101, but so few owners protect against this type of loss. Key Person Insurance is a simple yet widely overlooked risk mitigation tool. Having a financial safety net while coping with a traumatic event is worth the relatively small premium expense!



RAY HANSEN
President, AIF

AskKidder.

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rhansen@askkidder.com

COMMERCIAL BANKING

Is your business protected from fraud?

When it comes to your business, security is a top priority. Consider these five tips to help limit fraud exposure.

- 1. Two-step verification** – Using two authentication methods, performed one after the other, helps verify someone requesting access.
- 2. Employee education** – Training your employees to spot and report fraudulent emails protects your business's network, information and funds.
- 3. Payment validation** – Products like Bankers Trust's *Positive Pay* reduce fraud by validating checks or ACH transactions presented to your account.
- 4. Alerts and controls** – Alerts notify you when a payment has been made or your balance has changed. Dual controls give you an extra layer of control by requiring two admin approvals of transactions.
- 5. Card security** – Purchasing cards allow for more control of where and how much your employees spend.

With these five tips, you can improve your business's financial security and reduce the risk of fraud.



KEVIN TIERNAN
VP, Treasury Management

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ADVERTISING

Why should I advertise my business?

Let me count the whys. To gain new customers. To keep current customers. To announce new services or products. To celebrate milestones. To build your brand. To protect your brand. And these are just a few reasons.

Advertising is a necessary part of any marketing program, whether you are a new business or have been around for 75-plus years. It is an investment that should generate brand loyalty and connect you to your customers and potential customers.

When done right, as part of a multi-level marketing plan with long-term goals, advertising provides familiarity to a consumer while building trust, ultimately producing new sales and/or protecting current sales. But as the old adage goes, it costs money to make money. And the cheapest options or "flavor of the month" are rarely cost effective. Most importantly, define the goal of your advertising. Go back to my opening statement and the whys of advertising. What are the needs of your business? Research advertising options, consult a professional and ask questions. Then place the advertising, measure the results and continue to invest wisely.



JOLENE GOODMAN
Vice President

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SMALL BUSINESS ADMINISTRATION LOANS

Borrower Name	City	County	Cong. District	\$ Amount	Jobs Created	Jobs Retained	Existing Jobs	New vs. Existing	Business Type
Hagensick LLC	WAVERLY	BREMER	01	\$117,000	0	0	2	EXISTING BUSINESS	Carpet and Upholstery Cleaning Services
American Tool & Engineering, Inc.	Greene	BUTLER	04	\$256,000	2	0	45	EXISTING BUSINESS	Industrial Mold Manufacturing
Zippy's Salt Barn LLC	MECHANICSVILLE	CEDAR	02	\$150,000	2	3	3	NEW BUSINESS	Other Chemical and Allied Products Merchant Wholesalers
Chad Harrison CPA PC	Mason City	CERRO GORDO	04	\$230,000	0	5	0	NEW BUSINESS	Offices of Certified Public Accountants
A&M Holdings, LLC	Adel	DALLAS	03	\$793,000	0	0	0	NEW BUSINESS	Lessors of Miniwarehouses and Self-Storage Units
3L Logistics Inc	BLOOMFIELD	DAVIS	02	\$350,000	7	7	7	EXISTING BUSINESS	General Freight Trucking, Local
Leanne Fangmann	Manchester	DELAWARE	01	\$120,000	0	5	5	NEW BUSINESS	All Other Miscellaneous Store Retailers (except Tobacco Stores)
JMAHER, LLC	Spirit Lake	DICKINSON	04	\$169,000	1	0	5	NEW BUSINESS	Roofing Contractors
Gonyier Services, LLC	DUBUQUE	DUBUQUE	01	\$150,000	4	1	1	NEW BUSINESS	Landscaping Services
NIGHT DIVE CO	OELWEIN	FAYETTE	01	\$30,000	1	1	1	NEW BUSINESS	Women's Clothing Stores
O.R.M. Properties, LLC	Humboldt	HUMBOLDT	04	\$747,600	8	1	1	NEW BUSINESS	Radio Stations
Austin James Properties, LLC	Coralville	JOHNSON	02	\$367,000	2	0	3	EXISTING BUSINESS	Interior Design Services
Pets Are Wonderful, Inc.	Iowa City	JOHNSON	02	\$515,000	4	34	34	EXISTING BUSINESS	Pet and Pet Supplies Stores
BDC Group Inc.	CEDAR RAPIDS	LINN	01	\$800,000	2	13	13	EXISTING BUSINESS	Electrical Contractors
Los Compadres II, Inc.	Cedar Rapids	LINN	01	\$799,000	2	0	12	EXISTING BUSINESS	Full-Service Restaurants
HSI Leasing, LLC	Cedar Rapids	LINN	01	\$105,000	4	0	14	EXISTING BUSINESS	Landscape Architectural Services
RIC Flooring, Inc	Marion	LINN	01	\$150,000	2	2	2	NEW BUSINESS	Floor Covering Stores
AWOL Outdoors, Inc.	ALBIA	MONROE	02	\$350,000	25	15	15	NEW BUSINESS	Travel Trailer and Camper Manufacturing
D&D Fitness, L.L.C.	Ankeny	POLK	03	\$1,129,000	10	0	40	EXISTING BUSINESS	Fitness and Recreational Sports Centers
J&R Excavating, LLC	Ankeny	POLK	03	\$337,000	5	2	2	NEW BUSINESS	Water and Sewer Line and Related Structures Construction
TKA Enterprises, Inc.	ANKENY	POLK	03	\$150,000	2	1	1	NEW BUSINESS	Painting and Wall Covering Contractors
B&N Enterprises, LLC	Bondurant	POLK	03	\$120,000	28	2	2	NEW BUSINESS	Full-Service Restaurants
The Cave DSM, LLC	Des Moines	POLK	03	\$110,000	5	1	1	NEW BUSINESS	Wine and Distilled Alcoholic Beverage Merchant Wholesalers
CRISP SOLUTIONS LLC	DES MOINES	POLK	03	\$25,000	1	1	2	EXISTING BUSINESS	Computer and Office Machine Repair and Maintenance
EVOLVE	DES MOINES	POLK	03	\$25,000	0	1	1	EXISTING BUSINESS	Other Computer Related Services
McIlhon Properties, L.L.C.	Urbandale	POLK	03	\$2,984,000	5	0	25	EXISTING BUSINESS	Farm and Garden Machinery and Equipment Merchant Wholesalers
Avoca Small Engine, LLC	Avoca	POTTAWATTAMIE	03	\$677,600	4	1	1	NEW BUSINESS	Outdoor Power Equipment Stores
Roadrage Bikeworks, LLC	AVOCA	POTTAWATTAMIE	03	\$25,000	0	3	3	EXISTING BUSINESS	Other Personal and Household Goods Repair and Maintenance
MIMI Properties, LLC	Council Bluffs	POTTAWATTAMIE	03	\$967,000	5	0	7	EXISTING BUSINESS	Offices of Dentists
TWIN SPAN BREWING, LLC	BETTENDORF	SCOTT	02	\$1,254,000	3	0	3	NEW BUSINESS	Breweries
TWIN SPAN BREWING, LLC	BETTENDORF	SCOTT	02	\$75,000	3	0	3	NEW BUSINESS	Breweries
Stone Medical Corporation	BETTENDORF	SCOTT	02	\$50,000	1	2	2	NEW BUSINESS	Surgical and Medical Instrument Manufacturing
MASSAWA BAR LLC	SIOUX CITY	WOODBURY	04	\$10,000	0	0	6	NEW BUSINESS	Full-Service Restaurants
Todd Ferry and Christine Ferry	Soux City	WOODBURY	04	\$362,000	5	0	0	NEW BUSINESS	Child Day Care Services

October 2019

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