

# BUSINESS JOURNAL



## The business of PAWN

Trends, regulations and stigma of the pawn store industry

By Colson Thayer

Weekdays are typically quiet at A Quality Pawn and Jewelry at 1135 Army Post Road in Des Moines. The owner, Adrian Welch, says she only sees up to five customers on any day of the week. But she knows all her customers and wants the best for them.

On a Wednesday afternoon in November, one of her pawning customers came in to make her \$40 monthly payment, the same amount she has been making on her \$200 loan for the last two years. Welch welcomed her by name, asked how her family was doing and inquired about her plans for the holidays. As a courtesy, Welch reminded her that she

accepts CashApp or Venmo in case of winter road conditions. If Welch cannot make it in for the same reason, she'll update her customers through text.

"I try to make it a personal (connection)," Welch said. "I want people to come in and not feel bad that they have to borrow money...You're coming in at a low part of your life...I've been there."

This is the case for Des Moines' pawn shops. First and foremost, they are businesses that have to adhere to laws and regulations to turn a profit. But they also serve as financial institutions for members of the community in need.

An eclectic mix of items can be found at Solar Loan and Sales.





A Quality Pawn and Jewelry, 1135 Army Post Road, Des Moines, is owned by Adrian Welch.



A variety of pawned items are displayed at A Quality Pawn and Jewelry.



Solar Loan and Sales, 3311 Ingersoll Ave., Des Moines, is owned by Steve Kouri.

## Industry trends

“Pawn shops, to me, are people getting fast, short-term loans,” said Welch. “That has been on the rise... Volume-wise, I’m doing more this year than I’ve probably done in 20-some years. But I think that has to do with the economy.”

Welch went on to explain that, as prices go up, so does the need for quick cash. Today, many of her customers are coming in after getting laid off to make ends meet. For a pawn shop, that means more loans to hand out and more interest to collect.

However, Steve Kouri, owner of Solar Loan and Sales at 3311 Ingersoll Ave., sees the opposite.

“We do the best when the economy is booming,” said Kouri. “It may seem counterintuitive, but people have excess money to spend and, also, they may pawn based on spending habits versus direct need.”

Kouri explained that, during times of economic strength, somebody might go out and pawn to purchase concert tickets. They do so knowing they can rely on their steady job and income to repay their loan. During the height of the pandemic, customers pawned based on immediate needs and did not have the secure income necessary to pay off those loans.

“The loan value may go up; but, overall, business is better when the economy is better,” Kouri said.

The nationwide pawn industry has two publicly traded companies: EZPawn and FirstCash. Since the pandemic, their stock prices have gone up. However, the number of small pawn shops has gone down. According to market research group IBISWorld, the number of pawn shop businesses in

the U.S. declined 1.7% from 2021 to 2022.

Jeffrey Pocock, owner of The Pawn Store at 3005 Douglas Ave. in Des Moines, can attest to this decline.

“When I came to my current location 26 years ago, there were four other pawn shops within a 1.5-mile radius,” he said. “I’m the only one left.”

Part of the reason has to do with buying.

“Buying has backed off significantly,” Pocock said. “[Pawn shops] are having to be more selective about what they purchase because everybody’s got inventory now.”

Pocock has had to turn away customers, just because he is not able to turn their items into cash. He has noticed that, as time goes by, the quality of inventory declines. The value of all things brought into his store continues to decrease. He says there is no sense in him buying or pawning something that will never leave his store. On his way to retirement, Pocock is in the process of liquidating everything The Pawn Store owns. Some items are easier to sell than others, like unique firearms, higher-end watches and diamond rings.

This is why Welch decided to primarily focus on jewelry. Random items, like tools, depreciate quickly, and she has difficulty selling them. However, she can quickly sell gold, diamonds and jewelry. In fact, A Quality Pawn and Jewelry only pawns and sells jewelry with the occasional coin, silver or newer electronic goods. Welch uses the Rapaport for diamond prices and the daily gold price to determine the value of items.

In recent years, Pocock has seen more and more

items being forfeited due to failures to pay off loans.

“I would say, currently, more people forfeit their goods because I think times are tough,” Pocock said. “It’s always been the case, but more so now... I think it’s easier to acquire the funds when you’re in need without taking into consideration that you have to pay that money back, and then some.”

## Laws and regulations

In Des Moines, pawnbrokers have their own section in the city’s municipal code. Like most other businesses, pawnbrokers must also obtain a license, display the license and renew it. But there are plenty of regulations pawn shops must adhere to that other retail outlets do not.

For starters, they are limited to certain hours. Section 30-304 of Des Moines’ municipal code states they are prohibited from purchasing, receiving or surrendering any property between 6 p.m. and 8 a.m., Monday through Saturday. They are completely prohibited from doing so on Sundays.

Another hurdle for business, Section 30-304, prevents the sale of those items within 15 calendar days after the receipt and report of any property. The 15-day hold period is to give the police department time to identify and locate any stolen goods. But, there is another system in place that already prevents that.

After purchasing or receiving any item, Section 30-301 requires pawn shops to immediately enter the following information into Leads Online, an electronic reporting system available to the Des





The Pawn Store has everything from video games to bicycles, sporting goods, musical instruments and more.



The Pawn Store, 3005 Douglas Ave., Des Moines, is owned by Jeffrey Pocock.

Moines Police Department: date and hour of the transaction; the amount paid, advanced or loaned for the item; a detailed and accurate description; model or serial number; a digital photograph of the item; and the name, address, date of birth and Iowa driver's license number (or Iowa identification number) or social security number of the person selling or handing over the item.

To further ensure that pawn shops are not buying stolen goods, each owner usually has a good read on whether the item is truly in the legal possession of the customer.

For example, if a customer brings a camera to Kouri at Solar Loan and Sales, he'll ask them about the technical components, whether it's a Canon or a Nikon and even how to operate it.

"That, of course, is one easy way," Kouri said. "Being polite about that and direct, just asking normal informational questions about the item."

If a pawn shop does purchase stolen goods, or the police suspect there to be stolen goods on the property, DMPD has the right to enter and search the licensed premise, with or without a warrant, according to Section 30-305.

The Pawn Store's relationship with the police department has caused Pocock frustration for quite some time.

"They walk in the door and give us shit rather than really working and going and solving crime," said Pocock. "I heard my safe open one time, and I walked back there, and there's a detective...

rummaging through my safe."

One time, Pocock says he found an officer going through all of his DVDs because they were not individually tagged. Pocock reasoned it's ridiculous to tag and ID each individual DVD after someone brought in hundreds, even though he was supposed to.

His frustration with regulations does not end there. He questioned why anyone with stolen goods would sell to a pawn shop if they are required to give so much information. Pocock reasoned they might as well go to online platforms or antique shops, where they do not require the same information. However, Des Moines' municipal code holds "secondhand goods dealers" to the same standards.

"It'd be so much more challenging to be a crook in this business because it's so challenging in general," Pocock said.

## Addressing the stigma

"I don't want to say I was ashamed, sometimes embarrassed, that I worked at a pawn shop because I always knew they looked at you a certain way," said Welch.

Working in the pawn industry comes with one big con: the public image.

"I most definitely think there is (a stigma), typically until they go to (a pawn shop)," said Pocock.

And it's true, walking into a pawn shop is like



walking into an antique shop or reseller.

"I mean 40 to 50 people come in a day," said Kouri. "You just always try to treat them with respect and make it a welcome place to come in. And you realize you're always struggling not to fall short of that with people that are in need. It's difficult because their frame of mind is not always the greatest. And maybe the items don't warrant what they're after, so that's kind of one tough part of the business." ■





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## COMMERCIAL REAL ESTATE

## COMMERCIAL REAL ESTATE TRANSACTIONS IN POLK COUNTY FROM SEPT. 28, 2023, TO OCT. 24, 2023

**6200 PARK AVE., DES MOINES**

SALE DATE: 2023-09-28  
 SALE PRICE: \$18,000,000  
 SELLER: WILLIAM C KNAPP LC  
 BUYER: STATE OF IOWA  
 ACRES: 15.227  
 SQUARE FEET: 138,978

**300 WALNUT ST., UNIT 211, DES MOINES**

SALE DATE: 2023-09-28  
 SALE PRICE: \$240,000  
 SELLER: SJJR PROPERTIES  
 BUYER: A&T VENTURES LLC  
 ACRES: 0.012  
 SQUARE FEET: 2,693

**2940 INGERSOLL AVE., DES MOINES**

SALE DATE: 2023-09-28  
 SALE PRICE: \$750,000  
 SELLER: ALDRICH, JENNIFER L  
 BUYER: BIENVILLE LLC  
 ACRES: 0.273  
 SQUARE FEET: 4,296

**3834 DOUGLAS AVE., DES MOINES**

SALE DATE: 2023-09-29  
 SALE PRICE: \$2,000,000  
 SELLER: KNAPP INVESTMENTS LLC  
 BUYER: DOUGLAS AVENUE PLAZA LLC  
 ACRES: 1.235  
 SQUARE FEET: 29,488

**615 E. 14TH ST., DES MOINES**

SALE DATE: 2023-09-29  
 SALE PRICE: \$650,000  
 SELLER: RUETER, CONSTANCE  
 BUYER: APS PROPERTIES LLC  
 ACRES: 0.498  
 SQUARE FEET: 7,200

**3718 S.W. NINTH ST., DES MOINES**

SALE DATE: 2023-10-02  
 SALE PRICE: \$550,000  
 SELLER: DANLEE CORP  
 BUYER: ARSHI LLC  
 ACRES: 0.460  
 SQUARE FEET: 2,380

**603 S.E. 15TH ST., DES MOINES**

SALE DATE: 2023-10-02  
 SALE PRICE: \$46,500  
 SELLER: BURKHARDT INVESTMENTS LC  
 BUYER: KING OF KINGS MISSIONARY BAPTIST CHURCH  
 ACRES: 0.459  
 SQUARE FEET: 0

**5145 N.W. BEAVER DRIVE, JOHNSTON**

SALE DATE: 2023-10-03  
 SALE PRICE: \$1,190,000  
 SELLER: RUETER CORP  
 BUYER: 5145 NW BEAVER DRIVE LLC  
 ACRES: 2.005  
 SQUARE FEET: 8,000

**610 FOREST AVE., DES MOINES**

SALE DATE: 2023-10-03  
 SALE PRICE: \$35,000  
 SELLER: ST VINCENT DEPAUL INC OF DES MOINES IOWA  
 BUYER: INDIGO DAWN LLC  
 ACRES: 0.073  
 SQUARE FEET: 1,440

**1405 S.E. ORALABOR ROAD, ANKENY**

SALE DATE: 2023-10-03  
 SALE PRICE: \$10,000,000  
 SELLER: RGBA LC  
 BUYER: MBB HOLDINGS LLC  
 ACRES: 9.371  
 SQUARE FEET: 53,518

**520 40TH ST., DES MOINES**

SALE DATE: 2023-10-03  
 SALE PRICE: \$216,000  
 SELLER: 520 40TH STREET LLC  
 BUYER: MCDOWELL, ALEXA KAY  
 ACRES: 0.247  
 SQUARE FEET: 2,815

**110 S.E. GRANT ST., UNIT 201, ANKENY**

SALE DATE: 2023-10-03  
 SALE PRICE: \$62,000  
 SELLER: IOWA DISTRICT CHURCH OF THE NAZARENE  
 BUYER: BLAST HOLDINGS LLC  
 ACRES: 0.047  
 SQUARE FEET: 800

**600 N. THIRD ST., POLK CITY**

SALE DATE: 2023-10-04  
 SALE PRICE: \$300,000  
 SELLER: TOURNAMENT CLUB OF IOWA LLC  
 BUYER: KAHLER GOLF LLC  
 ACRES: 2.990  
 SQUARE FEET: 7,500

**526 48TH ST., DES MOINES**

SALE DATE: 2023-10-04  
 SALE PRICE: \$1,110,000  
 SELLER: 48TH N INGERSOLL LLC  
 BUYER: DOUBLE CW INVESTMENTS LLC  
 ACRES: 0.884  
 SQUARE FEET: 9,308

**3300 VANDALIA ROAD, DES MOINES**

SALE DATE: 2023-10-05  
 SALE PRICE: \$550,000  
 SELLER: SAM'S RIVERSIDE INC  
 BUYER: GALINSKY FAMILY REAL ESTATE LLC  
 ACRES: 32.524  
 SQUARE FEET: 9,360

**7421 REGISTER DRIVE, DES MOINES**

SALE DATE: 2023-10-05  
 SALE PRICE: \$387,040  
 SELLER: ABC PARTNERS LP  
 BUYER: WDW LLC  
 ACRES: 3.94  
 SQUARE FEET: 0

**7600 S.W. 22ND ST., SUITE 102, DES MOINES**

SALE DATE: 2023-10-05  
 SALE PRICE: \$199,900  
 SELLER: 7600 SW 22ND STREET LLC  
 BUYER: GRIFFIN LAND INVESTMENTS LLC  
 ACRES: 0.110  
 SQUARE FEET: 1,500

**5795 N.W. SECOND ST., DES MOINES**

SALE DATE: 2023-10-06  
 SALE PRICE: \$500,000  
 SELLER: 426 PROPERTY LLC  
 BUYER: LEA INVESTMENTS LLC  
 ACRES: 0.888  
 SQUARE FEET: 6,000

**5985 N.W. 62ND AVE., JOHNSTON**

SALE DATE: 2023-10-09  
 SALE PRICE: \$500,000  
 SELLER: IRISH LILY PROPERTIES LLC  
 BUYER: VETLEY JOHNSTON LLC  
 ACRES: 0.434  
 SQUARE FEET: 1,680

**5245 E. UNIVERSITY AVE., PLEASANT HILL**

SALE DATE: 2023-10-10  
 SALE PRICE: \$400,000  
 SELLER: WADSWORTH, BRIAN T  
 BUYER: GERBER REAL ESTATE INC  
 ACRES: 0.827  
 SQUARE FEET: 3,200

**8950 N.W. 62ND AVE., JOHNSTON**

SALE DATE: 2023-10-11  
 SALE PRICE: \$1,370,600  
 SELLER: DECOOK, STEPHEN K  
 BUYER: THE CHURCH OF JESUS CHRIST OF LATTER-DAY SAINTS  
 ACRES: 9.791  
 SQUARE FEET: 2,966

**9050 N.W. 62ND AVE., JOHNSTON**

SALE DATE: 2023-10-11  
 SALE PRICE: \$1,370,600  
 SELLER: ROTTENBERG, PAUL  
 BUYER: THE CHURCH OF JESUS CHRIST OF LATTER-DAY SAINTS  
 ACRES: 9.791  
 SQUARE FEET: 0



**3324 UNIVERSITY AVE., DES MOINES**  
SALE DATE: 2023-10-12  
SALE PRICE: \$214,000  
SELLER: CALIGIURI, MICHAEL D  
BUYER: FREDDY'S HOMES LLC  
ACRES: 0.394  
SQUARE FEET: 3,460

**2301 W. FIRST ST., ANKENY**  
SALE DATE: 2023-10-12  
SALE PRICE: \$485,000  
SELLER: AMP PROPERTIES LLC  
BUYER: TIERNAN PROPERTIES LLC  
ACRES: 0.372  
SQUARE FEET: 2,861

**929 E. FIRST ST., ANKENY**  
SALE DATE: 2023-10-12  
SALE PRICE: \$971,214  
SELLER: CIP FUND II LTD  
BUYER: SARAH C FAYMAN REVOCABLE TRUST  
ACRES: 1.020  
SQUARE FEET: 6,144

**1032 E. NINTH ST., DES MOINES**  
SALE DATE: 2023-10-12  
SALE PRICE: \$128,500  
SELLER: HBW LLC  
BUYER: RANGER 51 LLC  
ACRES: 0.084  
SQUARE FEET: 3,450

**4415 DOUGLAS AVE., DES MOINES**  
SALE DATE: 2023-10-13  
SALE PRICE: \$1,725,000  
SELLER: BERNARD J CONNOLLY FAMILY LLC  
BUYER: CARDINAL GREEN INVESTMENTS LLC  
ACRES: 2.271  
SQUARE FEET: 17,900

**3722 SECOND AVE., DES MOINES**  
SALE DATE: 2023-10-13  
SALE PRICE: \$235,000  
SELLER: KELLY-FORRET, JANE  
BUYER: HTET, MIN  
ACRES: 0.296  
SQUARE FEET: 4,477

**4920 PLEASANT ST., WEST DES MOINES**  
SALE DATE: 2023-10-16  
SALE PRICE: \$515,000  
SELLER: 4920 PLEASANT LLC  
BUYER: PHILLIPS REAL ESTATE HOLDINGS II LLC  
ACRES: 0.686  
SQUARE FEET: 5,760

**2720 GARDEN ROAD, DES MOINES**  
SALE DATE: 2023-10-18  
SALE PRICE: \$487,000  
SELLER: RODISH, GARY D  
BUYER: HURD GARDEN LLC  
ACRES: 0.275  
SQUARE FEET: 4,300



**672 19TH ST., DES MOINES**  
SALE DATE: 2023-10-18  
SALE PRICE: \$180,000  
SELLER: ESSEX HOUSE LLC  
BUYER: HOLLAND HILL INC  
ACRES: 0.172  
SQUARE FEET: 4,737

**1329 S.W. ORDNANCE ROAD, ANKENY**  
SALE DATE: 2023-10-19  
SALE PRICE: \$810,000  
SELLER: WILLIAMS, CHARMAINE C  
BUYER: SLICE OF SKY LLC  
ACRES: 1.306  
SQUARE FEET: 9,408

**1826 SIXTH AVE., DES MOINES**  
SALE DATE: 2023-10-19  
SALE PRICE: \$231,500  
SELLER: BC PROPERTY MANAGEMENT LLC  
BUYER: HERRERA HOLDINGS LLC  
ACRES: 0.147  
SQUARE FEET: 2,256

**1519 S. ANKENY BLVD., ANKENY**  
SALE DATE: 2023-10-19  
SALE PRICE: \$962,500  
SELLER: ANKENY SELF STORAGE LLC  
BUYER: STREAMLINED SELF STORAGE LLC  
ACRES: 2.050  
SQUARE FEET: 28,950



**696 18TH ST., DES MOINES**  
SALE DATE: 2023-10-23  
SALE PRICE: \$49,900  
SELLER: KOSHIYO RE LLC  
BUYER: C-BUILD LLC  
ACRES: 0.184  
SQUARE FEET: 3,939

**3801 EASTON BLVD., DES MOINES**  
SALE DATE: 2023-10-24  
SALE PRICE: \$150,000  
SELLER: LEPLEY, LISA  
BUYER: AMG INVESTMENTS ONE INC  
ACRES: 0.424  
SQUARE FEET: 2,168

**5400 E. UNIVERSITY AVE., PLEASANT HILL**  
SALE DATE: 2023-10-24  
SALE PRICE: \$1,854,545  
SELLER: STRIFEX HOLDINGS LLC  
BUYER: GREAT AMERICAN REALTY OF GRAND BLVD LLC  
ACRES: 1.121  
SQUARE FEET: 2,470



**5919 N.W. 62ND AVE., JOHNSTON**  
SALE DATE: 2023-10-24  
SALE PRICE: \$240,000  
SELLER: GREIMAN, TINA M  
BUYER: VETLEY JOHNSTON LLC  
ACRES: 0.245  
SQAURE FEET: 1,581 ■

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Arasma, LLC	INDEPENDENCE	BUCHANAN	01	\$85,000	1	1	0	NEW	Other Personal Care Services
Collins Collision LLC	CLEAR LAKE	CERRO GORDO	04	\$220,000	1	0	0	NEW	Automotive Body, Paint, and Interior Repair and Maintenance
HotBoyz Hospitality LLC	CLINTON	CLINTON	02	\$1,990,000	0	13	13	NEW	Hotels (except Casino Hotels) and Motels
Hermesen Auto Parts, Inc.	MANCHESTER	DELAWARE	01	\$300,000	0	2	2	NEW	N/A
Hermesen Auto Parts, Inc.	MANCHESTER	DELAWARE	01	\$100,000	0	2	2	NEW	N/A
KASSAS, LLC	DUBUQUE	DUBUQUE	01	\$578,500	8	2	2	NEW	Full-Service Restaurants
KASSAS, LLC	DUBUQUE	DUBUQUE	01	\$25,000	8	2	2	NEW	Full-Service Restaurants
Saltyco LLC	CORALVILLE	JOHNSON	02	\$457,500	20	20	4	NEW	Limited-Service Restaurants
RAPID OWL TOWING LLC	CEDAR RAPIDS	LINN	01	\$18,600	0	0	1	NEW	Motor Vehicle Towing
STRENGTH COACH NETWORK INC	ANKENY	POLK	03	\$20,000	0	2	2	NEW	All Other Miscellaneous Schools and Instruction
DSM Property Services, LLC	Urbandale	POLK	03	\$1,766,000	0	100	100	EXISTING	All Other Specialty Trade Contractors
KB Commercial Cleaning, LLC	WEST DES MOINES	POLK	03	\$890,000	1	1	14	NEW	All Other Business Support Services
West Des Moines School Inc.	WEST DES MOINES	POLK	03	\$300,000	1	0	1	NEW	Child Day Care Services
THE B, L.L.C.	Davenport	SCOTT	02	\$155,000	12	0	12	EXISTING	Lessors of Nonresidential Buildings (except Miniwarehouses)
PC5CB, LLC	Le Claire	SCOTT	02	\$1,348,000	10	0	14	EXISTING	Drinking Places (Alcoholic Beverages)
VCW Properties, LLC	Hull	SIOUX	04	\$734,000	3	0	11	EXISTING	Wood Kitchen Cabinet and Countertop Manufacturing
MJ 23 Wings LLC	Sioux City	WOODBURY	04	\$550,000	20	2	2	NEW	Limited-Service Restaurants

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How did they grow?  
What are they proud of?

75 YEARS

## TRAVISS AUDIO VIDEO

4931 Douglas Ave, Des Moines  
515-254-1111  
travissav.com

In 1949, R.M. Traviss opened Traviss TV & Electronics in downtown Des Moines, primarily servicing the, relatively new, innovation of television. In Des Moines, television viewers were able to pick up over the air signals from WOI (Ames), WHO (Des Moines), IA Public Television (Des Moines), and KRNT (Des Moines).

Our roots as a company are based on service. We did not expand into selling new equipment until the late 60's, early 70's. Slow, steady growth saw Traviss TV become the largest independent Sony and LG dealer in the state.

The success and growth was predicated on offering the best equipment at the best price and backing that up by providing superior service before and after the sale. Our father built a business based on honesty, integrity and treating customers as friends.

We are now a second-generation business. Three of R.M.'s children are carrying on his legacy since his passing in 2011. A lot has changed in consumer electronics over the years, but how people are treated and the values he instilled remain.

Traviss Audio Video – proudly serving Des Moines for 75 great years.



1949

R.M. Traviss Founder opens Traviss TV & Electronics at 14th Walnut in Downtown Des Moines. Moved to 1110 Locust shortly after

1967

Moved to 440 E Grand Ave

1983

Moved to 3621 Beaver Ave

1992

Moved to 4931 Douglas Ave and changed name to Traviss Audio Video

2023

Celebrating 75 years



36 YEARS

# ABENDROTH RUSSELL BARNETT LAW FIRM

2560 73rd St., Des Moines  
515-278-0623  
abendrothandrussell.com

Abendroth Russell Barnett Law Firm was established in 1987 in Urbandale. Since then, we have been providing valued legal services to meet the needs of our clients. Our practice areas include wills and trusts, probate, estate administration, guardianships and conservatorships, Medicaid and asset protection, real estate transactions, business formation and compliance, and Social Security Disability. We strive to exceed our clients' expectations, and with our staff of skilled professionals, we work to deliver an exceptional customer experience throughout the most difficult legal matters.

Community is important to us — that's why we partner with local police on safe housing issues and work closely with community service providers such as On With Life and Brain Injury Alliance.

We love our clients and look forward to serving them for many years to come.



1987

The law firm was established by Mark Abendroth and David Russell.

1999

Abendroth and Russell moved to their current location in Urbandale.

2000

Ross Barnett joined the firm, specializing in probate, estate planning, and real estate

2012

The firm celebrated 25 years in business.

2014

Charlotte Sucik joined the firm, specializing in landlord/tenant law, real estate, and business formation.

2016

The firm eliminated the Collection Department and developed a more service-oriented approach to our clients.

2017

Gail Barnett joined the firm, specializing in Social Security Disability, probate, and Medicaid planning.

2018

Charlotte Sucik and Gail Barnett were made partners at the firm.

2020

In October, Ross Barnett celebrated 20 years with the firm.

2021

Mark Abendroth retired.

2023

Celebrating 36 years in business. Ross Barnett is managing partner.



49 YEARS

# HOMEMAKERS

## FURNITURE, MATTRESSES & ACCESSORIES

10215 Douglas Ave., Urbandale  
515-276-2772  
www.homemakers.com

Carl and Ina Merschman founded Homemakers Furniture in 1974, starting a family tradition of excellence. What began as a 31,000-square-foot store with ten employees has grown to hundreds of employees and a 215,000-square-foot showroom. Throughout Homemakers’ 49-year heritage, the roots, vision, and passion the company was founded on have remained.

As a family-operated and Iowa founded business, Homemakers values community and is dedicated to being a pillar of the Des Moines area. From hosting a variety of free family-friendly events, supporting local organizations in need, and giving our employees meaningful volunteer opportunities, Homemakers is a place where community matters. We want shoppers to feel good about supporting a local, environmentally conscious business that strives to continuously give back.

At Homemakers, we are determined to inspire customers with our service, dedication, legendary low prices, and reliability to ensure a premium shopping experience. As the largest furniture store in Iowa, we offer a huge selection of furniture, mattresses, and accessories to accommodate every budget and lifestyle! When you shop Homemakers, you can rest assured you’ll have a no-pressure shopping experience. The non-commission sales team is complemented by a team of sales managers with over 150 years of combined experience, an A+ rating from the Better Business Bureau (BBB), and near perfect ratings on Google and Facebook. At Homemakers, it’s truly about making your house a home.



## THE HISTORY OF HOMEMAKERS

As we look forward to celebrating our 50th Anniversary next year, we vow to provide the same level of dedication to our customers and community for the next 50 years and beyond.

1974

Homemakers was founded by Carl and Ina Merschman. They purchased the former Gray’s Furniture Store on Hubbell Avenue, a 31,000-square-foot-store with only ten employees.

2000

Nebraska Furniture Mart, a Berkshire Hathaway company, purchased Homemakers Furniture.

2009

Grand opening of the newly remodeled Urbandale location with special guest speaker Warren Buffett.

2016

A new 120,000-square-foot warehouse is constructed, marking Homemakers’ sixth major renovation.

2018

Celebrating a non-commission sales team and the addition of the Homemakers Outlet stocked with budget-friendly furniture.

2021

2,988 bi-facial solar panels were installed to the store roof, making this one of the largest private solar arrays in Iowa.

2022

Launched new and improved Homemakers.com to give customers a stress-free and user-friendly online experience.

2023

The exterior storefront was refreshed with new paint, in addition to a newly remodeled mattress department and easy to shop home décor area.



# THE TAVERN™ PIZZA & PASTA GRILL

205 5th Street, West Des Moines 515-255-9827  
1755 50th Street, West Des Moines 515-223-6700  
tavernpizza.com

Nestled in the heart of Valley Junction is West Des Moines’ oldest restaurant. Surviving the Great Depression, wars, the floods of 1993, and the Covid pandemic, The Tavern™ stands as a testament to resilience and the timeless appeal of good food and camaraderie. For generations, The Tavern™ has not only weathered the storms but has flourished into a local legend.

The journey began in 1937 when The Tavern™ was founded. In 1945 John and Mary Rilei took the reins of The Tavern™, transforming it into a quintessential small-town tavern. However, it was in 1950 that the establishment truly etched its place in local culinary history by introducing the grinder sandwich. This delectable creation quickly became a customer favorite, laying the foundation for The Tavern™’s reputation for excellent food.

Shortly after the success of the grinder, The Tavern™ added another gem to its menu – the now-famous thin-crust pizza. The pizza, with its perfect blend of flavors and textures, became an instant hit, drawing in patrons from near and far. The combination of classic favorites, authentic recipes, and innovative offerings set The Tavern™ apart.

When Mary decided to retire, she sought out a friend to whom she could hand the baton. Someone she knew would love and nurture the restaurant into the future. In 1988, following his passion, Chuck Celsi purchased the business. Recognizing the treasure of recipes left by Mary, Chuck preserved the original flavors while infusing the menu with his own touch. The addition of authentic Italian “Calabrese” flavors paid homage to Chuck’s heritage, enriching the culinary experience at The Tavern™.

In 1990, to meet the growing demand for their memorable menu, Chuck expanded the physical footprint of The Tavern™ in Valley Junction, doubling its size. The year 1995 witnessed the birth of The Tavern II on 50th Street in West Des Moines, a testament to the enduring popularity of the cuisine. In 1997 Chuck further expanded with the Tavern South. The location however was closed in 2000 after a significant fire.

Today, The Tavern™ stands as a cornerstone of West Des Moines’ restaurant scene, serving patrons with dishes crafted from original recipes, made fresh in their own kitchen. From freshly baked bread to award winning pizza, along with The Tavern™’s signature Italian sausage and creamy parm dressing, every item on the menu reflects a commitment to excellence and authenticity.

Following Chuck’s passing in 2015, his six children seamlessly continued the family tradition, ensuring that The Tavern™ remains a welcoming haven for all who seek exceptional food. So, step into The Tavern™ Pizza and Pasta Grill, delight in time-tested recipes, savor the rich history, and be part of the legacy of The Tavern™.



1937

The Tavern™ is founded.

1945

John & Mary Rilei lead the business.

1950

The famous grinder is introduced. Thin crust pizza is now offered.

1988

Chuck Celsi buys The Tavern™.

1990

The Tavern in Valley Junction expands.

1995

The Tavern™ on 50th Street was built.

1997

The Tavern South opens.

2000

The Tavern South closed after fire damages business.

2015

The legacy continues with Chuck’s children.



12 YEARS

## HEARTLAND RETIREMENT GROUP

9245 Northpark Drive, Johnston  
1-833-968-7474  
yourhrg.com

Established in 2011 by founder Tyler Lainson, Heartland Retirement Group (HRG) has become a Midwest powerhouse in the insurance marketing sector. Lainson's vision was to create a workplace where dedication equates to fulfilling career opportunities. Central to HRG's success is its commitment to liberating clients from generic retirement solutions, offering comprehensive, personalized insurance planning.

When clients engage with an HRG agent, the focus is on guiding them towards decisions aligned with their unique circumstances. HRG's emphasis on client satisfaction extends to its partnerships with agents and advisors, providing them with top-tier products and resources. The collaborative approach aims to craft tailored insurance packages addressing individual needs.

HRG's legacy is defined by a dedication to client education and empowerment. Clients choosing HRG embark on a journey with an organization deeply committed to building lasting relationships and navigating the complexities of retirement planning. With a history grounded in principles of dedication, customization, and client-centricity, Heartland Retirement Group continues to shape the landscape of insurance planning in the Midwest. As a leading force since 2011, HRG remains steadfast in its mission to redefine the insurance industry through personalized, client-focused solutions.



### - 2011

HRG is founded and begins serving Central Iowa and beyond out of its Clive location.

### - 2018

With over 75 partner agents, the first two expansion offices open in Sioux City and Denver, CO.

### - 2019

With continued expansion in multiple states, HRG moves its new Regional Headquarters to Johnston. Over 100 partner agents do business with HRG.

### - FALL 2019

HRG is acquired by Integrity Marketing Group to allow its agents an even more robust product offering and back end support to help customers plan for their good days ahead.

### - 2020

In the midst of a pandemic, the growth continues, and offices are added in Bloomington, MN. and Tarpon Springs, FL. HRG is now partnered with 150+ agents.

### - 2023

HRG expands into Wealth Management and adds the HRG Wealth Management Division to provide an even higher level of service and products to its customers.

42 YEARS

## WATERFRONT SEAFOOD MARKET

2900 University Ave., West Des Moines • (515) 223-5106  
2414 S.E. Tones Drive, Ankeny • (515) 963-1940  
www.waterfrontseafoodmarket.com

Established in 1984, Waterfront Seafood Market has blossomed from a humble fresh market selling out of the back of a pickup truck into an award-winning establishment in West Des Moines.

As a family-owned gem, the journey began with a vision to bring quality seafood to Des Moines, evolving into a comprehensive experience that includes a fresh seafood market, sushi bar, oyster bar and fine dining restaurant.

As the Midwest's premier seafood establishment, we distinguish ourselves through a commitment to excellence. Our fish and seafood arrive via air freight and are loaded directly into our specially-built cooler at the airport to keep everything as cold as when it left the docks. Sourcing fresh fish from the same trusted providers for years, we ensure the highest quality from boat to plate.

In 2008, Waterfront opened its second location in Ankeny, expanding its reach while continuing to provide top-notch food and service its known for.

Our highly-trained staff is not just here to serve; they are your culinary companions, ready to answer questions on cooking techniques, seasonings and storage. We also want you to relish the experience of cooking our fresh fish at home.

After more than 40 years of service, Waterfront's commitment is unwavering — if it doesn't meet our standards at the back door, it won't find its way out the front.



### - 1983

Began selling seafood out of a pickup truck

### - 1984

Opened West Des Moines location in Clocktower Square

### - 1996

Introduced sushi bar in West Des Moines

### - 2008

Opened second location in Ankeny

### - 2023

Celebrating 42 years as the Midwest's premier seafood establishment!



# FIDELITY BANK

177 S Jordan Creek Parkway, West Des Moines  
515-221-0022  
fidelity-bank.com

Fidelity Bank is “Smart Banking Made Simple.” When it comes to choosing a bank that genuinely cares about your financial well-being and is dedicated to helping you achieve your life’s most important milestones, look no further than Fidelity Bank. We take pride in being your local community bank, a trusted partner on your financial journey.

What truly sets Fidelity Bank apart is our unwavering belief in local decision-making. We understand that the success of our clients and communities hinges on this principle. Since our inception in 1927, starting with one branch in Cambridge, Iowa, we’ve remained committed to this mission. Today, we’ve expanded to six branches in Iowa and Illinois, serving the communities of Huxley, Cambridge, West Des Moines in Iowa and Savanna, Thomson, and Mt. Carroll in Illinois.

One of the hallmarks of Fidelity Bank is our commitment to making banking easy and convenient for you. With our user-friendly online account opening process, you can get started with your banking relationship from the comfort of your own home. Say goodbye to long lines and paperwork hassles. Fidelity Bank streamlines your banking experience with online banking, allowing you to manage your accounts, check balances, and transfer funds seamlessly. Sending and receiving money is a breeze with Zelle®, a secure and efficient way to share funds with friends and family. Our account alerts keep you informed, ensuring that you’re always in control of your finances.

Whether you’re dreaming of starting a business or buying a home, we’re here to help. Our mortgage division is renowned for providing a wide range of loan options, including Conventional, FHA, VA, and USDA Loans, Home Equity Loans, New Construction Financing, Rehab or Remodel Loans, Bridge or Temporary Loans, and Lot Loans. We tailor our offerings to fit your unique needs and aspirations.

For local businesses, Fidelity Bank has a long history of helping them flourish. We offer commercial loans to support your expansion, growth, and property acquisition needs. Your business’s success is our success, and we’re committed to fostering economic growth within our communities.

Fidelity Bank is a community-focused financial partner that simplifies banking for you. Choose Fidelity Bank for “Smart Banking Made Simple” and embark on a journey towards financial success with a bank that truly cares.



## 1927

Chartered as a state commercial bank, Cambridge State Bank, in Cambridge, Iowa

## 1986

Completed a new branch in Huxley, Iowa. Moved charter to Huxley and became a national chartered bank under the new name of First National Bank.

## 1989

Cambridge branch is destroyed by a gas leak and re-built.

## 1991

Charter moved back to state charter under the new name of First State Bank.

## 2004

Maximum Bancshares acquires First State Bank. Becomes Fidelity Bank

## 2005

Completed new branch in West Des Moines, Iowa at 177 S. Jordan Creek Parkway. Added a second building for our Fidelity Mortgage division.

## 2023

Merged with Savanna-Thomson State Bank adding locations in Savanna, Thomson and Mt. Carroll, Illinois



20 YEARS

# BIG GREEN UMBRELLA MEDIA

8101 Birchwood Court, Suite D, Johnston  
515-953-4822  
biggreenumbrellamedia.com

Big Green Umbrella Media began as Greater Des Moines Publishing Co. (GDMPC), an Iowa corporation formed in February of 2003 with the purchase of Pointblank Media, which included the weekly alternative newspaper Pointblank and the dining guide RELISH. The company operated out of a small office in a shopping center on Fleur Drive on the south side of Des Moines with a staff of eight people. The newspaper's direct competition was CITYVIEW, an established weekly alternative newspaper in Des Moines that first published in July of 1992.

In April of 2004, a new company was formed that merged GDMPC with an acquisition of CITYVIEW from Business Publications Corporation. The company was named Big Green Umbrella Media Inc. (BGUM).

The company grew to include a variety of events and a separate division with Iowa Living lifestyle magazines mailed to residences in a growing number of central Iowa communities while expanding to a staff of 20 employees and more than 50 freelance and contract staff members.

In 2015, BGUM created Big Green Web Design and Big Green Digital Services, a separate division focusing on website development and digital marketing options.

In 2020, BGUM purchased the Lake Panorama Times, a monthly newspaper mailed to all lake property owners, from Herald Publishing Company, marking its first venture into Guthrie County. The company then purchased the Guthrie County Times Vedette, a weekly paid subscription newspaper, and opened an office at 111 E. Main St. in Panorama. In July of 2023, BGUM launched Panorama Times, another free monthly news magazine. In September of 2023, BGUM launched Guthrie Center Times, the third free monthly news magazine.



2003

Greater Des Moines Publishing Co. (GDMPC) forms, publishing Pointblank and RELISH.

2004

Big Green Umbrella Media (BGUM) forms after merging GDMPC with the acquisition of CITYVIEW.

FEB. 2007

The first Living magazine publishes in Johnston.

2014

The BGUM office moves to Johnston, expanding staff to 20 employees and 50+ freelance and contract staff.

2015

BGUM creates Big Green Web Design and Big Green Digital Services.

2020

BGUM moves to a larger office in Johnston.

2020

Lake Panorama Times is purchased in Guthrie County.

JAN. 2021

The Daily Umbrella debuts.

JULY 2022

Guthrie County Times Vedette is purchased.

JULY 2023

The first Panorama Times publishes.

SEPT. 2023

The first Guthrie Center Times publishes.