Business Journa

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June 2019

CMO 20587

RECREATION ISSUE

More miles to

Sioux City grows network of recreational trails

INSIDE THIS MONTH'S ISSUE:

and the se



Ex-Gateway space home to sports academy



Arena to offer youth sports in ex-Hobby Lobby 93431

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)N THE COVFR

Tim Hynds, Sioux City Journal

A runner heads towards a pedestrian bridge that spans the Union Pacific tracks in Sioux City's Leeds neighborhood Tuesday. The bridge, directly links the Flovd River and Outer Drive trails, officially opened in July 2018. It's part of the city's expanded trail system.





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A NU WAY TO **RELIEVE STRESS** & ANXIETY





HO-CHUNK CENTER - 600 4th STREET

Youth sports venue opens in ex-Gateway space

NICK HYTREK

Business Journal staff writer NORTH SIOUX CITY -During the winter months and basketball season, Don Craig settles for any time he can get on a court for his club volleyball teams.

His players often must wait until after high school basketball teams have finished practice before they can get on the court at Siouxland Christian School. If there's a game, forget it.

"We kind of get what's left. I think court space is at a premium in the Sioux City area and in surrounding schools," Craig, director of Assist Volleyball Club in Sioux City, said in March.

Craig and other club vollevball and basketball coach- naments. es have a spacious new option now, one that offers emv. located in the for-



Justin Wan photos, Sioux City Journal The multi-purpose court at United Sports Academy in North Sioux City can be aligned to have eight youth-size basketball or volleyball courts or four college-size basketball or volleyball courts. There is room to expand to add more courts in the future, if necessary.

travel to out-of-town tour-

The United Sports Acadplenty of space, the ability mer Argentina building on to schedule regular practices the old Gateway computer



FOR SALE: The Home Builders Association of Greater Siouxland's Project Home, 730 Brentwood St. (Woodbury Heights).

This home will feature 1595 sq. ft. with 3 bedrooms, a master bedroom with master bath and large walk-in closet, living room with vaulted ceiling, safe room in the basement, and a 2 stall garage.

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and a chance to cut down on campus at 300 Centennial Drive in North Sioux City. is a 56.000-square-foot multisport facility can be set up for four college-size basketball or volleyball courts or eight youth-size basketball or volleyball courts. It opened in February and has already hosted several youth sports events.

"This is a place for club sports in the community to come together and share a facility," said Academy developer Bart Connelly, of Connelly Development, which has redeveloped numerous historic buildings in Sioux City among other projects.

Connelly and co-developer Doug Skinner have had children involved in club



United Sports Academy partner Doug Skinner shares details about the new North Sioux City facility. The 56,000-squarefoot academy also includes a concession stand, arcade, locker rooms and offices.

how hard it can be to find practice space in the Sioux and food service. City area. They're also fa-Academy will be able to host down on the time Siouxland families spend on the road.

"I've been a coach for 13 years, in the club system for 10, and it's needed here," Connelly said. "We've spent a lot of money in a lot of looking to develop a sports cities and we'd like to keep academy since 2010. He had some of that here."

the facility features a concession stand and adjacent cafeteria-style seating, changing and locker rooms, offices for coaches and referees and an purchased, all the pieces arcade. A second phase to be couldn't be put together," completed later this year will add a health club and performance training center, two set this property apart."

sports and know first-hand golf simulators and corporate event space with a bar

Hundreds of parking spacmiliar with the hours of es in the former Gateway travel to tournaments across employee parking lots surthe Midwest. United Sports round the building, which still features the familiar several tournaments, cutting black-and-white cow-spotted pattern and also houses VIP Gymnastics, Government Acquisition, Pella Windows and Connelly Development.

Connelly said he's been identified possible locations In addition to the courts, in the metro area, but the Argentina building, which Connelly bought in January 2018, made the most sense.

"Until this building was Connelly said. "The physical aspects of this property

Before construction could begin in May, workers removed dozens of cubicles from the call center that had previously been located in the building. Much of the second floor was removed, creating an open space two stories high to accommodate the playing courts.

Many of the 24 basketball hoops can be lowered to a height of 8 feet for youth practices and games. Skinner said the courts will be open for clubs to use for practice and skills training. Many of those players are local kids who would otherwise be going to Sioux Falls, Omaha or elsewhere for tournaments and workouts. and it will be nice for them to be able to stav home to play and practice, Skinner said.

"The bigger piece is all those kids that we have come in here won't have to travel to get the same experience and training," Skinner said.

Four pickleball courts are marked on the wooden floors, and there is interest in having wrestling, indoor soccer, archery and many other sporting events in the building. There's room to expand and add more courts in the future.

"It's a multi-use facility. It's not just to house a narrow focus. We're looking at the future and how we can expand this," Connelly said.



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Youth sports complex advances Arena slated to open in former Hobby Lobby in the fall

80,000-square-foot sports com-

EARL HORLYK Business Journal editor

SIOUX CITY – A \$13 million project that will benefit young, upand-coming Siouxland athletes is taking a major step forward.

classrooms and locker rooms.

Slated to open in the fall, it repre-

Phase two, spearheaded by busi-



project.

Developer Jeff Carlson recently announced plans to turn the Southern Square building that formerly housed Hobby Lobby, transforming it into a

plex in the former stockyards, next to the Siouxland Expo Center. The site is near downtown and visible from Interstate 29.

Carlson did not offer a completion date for the later phase.

In 2017, the city entered into an agreement to provide The Arena developers a more than \$1.5 million economic development grant. Executive direc-

tor Dustin Cooper said Thursday that The Arena has already been working with 1,500 to 2,000 kindergartenthrough-college Cooper aged athletes by hosting wrestling,

sents the first phase for The Arena dance and basketball academies and tournaments.

Hesse, calls for construction of a Morningside College and Western Iowa Tech Community College," he said. "Being able to have space dedicated strictly to The Arena will be huge for us."

Friends since childhood, Cooper and Carlson grew up playing sports together.

While Carlson went into business and staved in the area. Cooper pursued a teaching and coaching career in Arizona for more than a decade.

"I came back home because Sioux City was such a great place to raise a family," Cooper said. Carlson nodded his head in

agreement. "We got into this for somewhat selfish reasons," he said. "We wanted our kids to be on the same playing field as kids in other communities."

Indeed, he said The Arena will "We've borrowed space at 4 or have a feel comparable to Council ness partners Jeff Carlson and Mike 5 different facilities, including Bluffs' MidAmerican Center and

SPORTS ACADEMY

Sioux Falls' Sanford Pentagon.

Cooper said the venue also will serve local rec teams and youth tournaments. locally and throughout their tri-stare region.

"We tend to be a bit fragmented when it comes to sports," Cooper said. "Kids from Sioux City don't hang with South Sioux City kids who don't hang out with Dakota Vallev kids."

"When we recently held a basketball camp, we had athletes wearing t-shirts from Sioux City schools. Le Mars and, even. Cherokee. It was a beautiful sight."

In addition to grooming elite athletes, Carlson also wants young place for us," Carlson added.

people to become better people.

That's why he and Cooper founded the We Got Next Foundation in 2015, which works to provide a positive impact on Siouxland vouth by providing free opportunities through sports camps, equipment, training and nutritional needs.

"We've been using the 'If you build it, they will come' analogy from 'Fields of Dreams' a lot when it comes to The Arena." he said. "However, I'm changing it to 'If you build it with the right people and the right plans in place, they will come?"

"Things are suddenly falling into



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and dance facilities in addition to

Nearly 500 attend Small Business Expo

DAKOTA DUNES - The vendors included: Aggies 2019 Small Business Expo Inc.; BeYou Cosmetics & attracted 51 vendors and Skincare; Big Frig; Brightnearly 500 attendees to the Holiday Inn Express and Vista University; Buy Fresh Suites Events Center in Da- Buy Local - Siouxland, Inc.; kota Dunes

The vendors were comprised of Chamber members with 20 or fewer em - Family Heritage: Full Effect plovees and a wide variety Productions: Gunderson's of industries. The Taste of Jewelers: Hilton Garden the Siouxland Chamber. Inn: Isagenix: I&M Real featuring Chamber foodies Estate; Jumpy Monkey® who provided complimentary tastings of their culi- eth Hospitality, Sioux City nary delights, was a big hit Convention Center; Koated against this year.

visit with many of Sioux- LLC; Little Red Embroidery land's small businesses that Company; Lots of Love Pet they may not have known Care: Louie's Cleaning and about and learn about their Disaster Restoration: Marv products and services while Kay - Shari Black: Medenjoying great food, drink Pharm Iowa; M's on 4th/ and making contacts.

side Cafe & Deli; Buena Chicoine Peterson Chiropractic and Nutrition Clinic: Delta Hotels by Marriott: Coffee Roasting Co.: Kins-Kernels; Level Spine Chiro-Attendees were able to practic; Linda Sue Manor UnCorked: Network Sys-



Great networking and great food were part of the recent Siouxland Chamber Small Business Expo at the Holiday Inn Express and Suites Events Center in Dakota Dunes.

TriState Realty; Octapharma Plasma. Inc.: Old Chicago Pizza and Taproom: Olson's Pest Technicians:

Provided



It was a family affair at the 2019 Small Business Expo for vendors Emily Ross with Lots of Love Pet Care and her father, Rod Wellman with Full Effect Production and their mother/ wife, Marilyn.

Salem Real Estate: Sandler & Printing: Smarter Spac- stract & Title Company: Sales Training: Sedgwick es: Solve For Tech: Suing Wall of Fame/Creative Talley Abstract: Shirley Studios: Thornton Floor- Embroidery: Ward Electric OsteoStrong - Morningside Chic; Siouxland Chapter ing; Thrive Fitness; Time Company, Inc.; Williams & South; Profile by Sanford; of the Society for Human Management Systems; Company Communications 2019 Small Business Expo tems + Inc.; NextHome; Promenade Cinema 14; Resource Management Triview Communications Inc.

Rooster's Harley Davidson; (SHRM); Siouxland Signs Inc.; Union County Ab-



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RushHourConnect



Chamber of Commerce



RUSH HOUR CONNECT

The Holiday Inn Express and Suites Events Center in Dakota Dunes hosted the Siouxland Chamber's April Rush Hour Connect. The event was held jointly with the Chamber's Small Business Expo. Not yet having reached its one-year anniversary, the event center expertly managed the event providing excellent exhibit space, a great bar and chic outdoor space for networking.

ChamberInvestors

GALLERY 103 Mary Sterk Sioux Citv

Thamber

OSCAR CARL VINEYARD Melanie Olsen Sioux Citv

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IT'S \$5 Zach Dahlgren Elk Point, South Dakota Sioux City

ChamberAnniversaries

The following businesses and organizations are celebrating milestone anniversaries as Siouxland Chamber of Commerce investors.

45 YEARS - 1974 HOLIDAY INN DOWNTOWN Bruce Perone Sioux City **TOUCHSTONE HEALTHCARE** COMMUNITY Kaitlin Thomas Sioux City

25 YEARS - 1994 **HOLIDAY INN EXPRESS** Lindsay Hacker Sioux City

20 YEARS - 1999 CENTRAL CATERING

Jake Fox Hawarden, Iowa SIOUXLAND CIVIC DANCE ASSN. Shirley Dill

Sioux City

SIOUXLAND YOUTH FOR CHRIST Karl Van Cura Sioux City 10 YEARS - 2009 **BIG SOO TERMINAL** Kevin Knepper Sioux City **BIG SOO WAREHOUSE** Ed Kellogg Sioux City **KOLLARS AND LEWON PLC** Michele Lewon Sioux Citv **PERKINS FAMILY RESTAU-**RANT Nick Rahfaldt Sioux City **PERKINS RESTAURANT &** BAKERY Jim Rahfaldt Sioux City

SIOUXLAND INVESTMENT GROUP

Kris Westergaard Sioux City **5 YEARS - 2014 BEYOND THE BELL** Allison Petersen Sioux City LOHR FAMILY DENTISTRY P.C. Julie Lohr Sioux City **MOD HOUSE INTERIORS** Lisa Kalaher Sioux City SHELTER INSURANCE Denise Melo Sioux City **US ARMY SIOUX CITY, US ARMY RECRUITING CENTER** James Puckett Sioux City

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100 residential loans or \$15

million in total loan value.

Schmidt, vice president of

mortgage services for Se-

curity National Bank, has



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OnTheMove

Tri-State Drywall announces hires. promotions

SIOUX CITY - Tri-State Drywall, LLC recently announced new hires and a promotion at the firm.

Vamsi Krishna joined Tri-State's estimating team in February.

He recentlv moved to Sioux City from Ar-Texas,

Krishna

Master's degree in construction management at The Univerwhere he received his Bachelor's degree in Civil Engiof Technology.

Krishna is experienced with On-Screen Take Off, Quick Bid Estimating programs and CAD drawings.

BusinessPeople

Services Inc.

in Sioux City,

has reached

milestone

company's

Circle of

Success

career

received his

Acker reaches career milestone

SIOUX CITY - Donald M. Acker, a financial adviser with Ameriprise Financial

а

Acker

program by achieving years of consistently high performance.

Fewer than 8 percent of Ameriprise advisers have earned this distinction. Acker was one of 65 advisers to achieve this milestone and will be recognized at the company's 2020 National



Newburn Thompson

project manager, joined Tri-State's project management team in February. Lucy grew up in Sioux City and graduated from Bishop Heelan High School.

Newburn has a vast knowledge of construction. lington, She received a Bachelor of Iowa Mortgage Associa-Arts and Sciences degree where he in business administration from the University of South Dakota. She completed an internship with a local architect and is fasity of Texas at Arlington. miliar with the CAD system. Krishna grew up in India, She is an assistance project manager on the Warrior Hotel project. She is also neering at Vellore Institute Tri-State's new safety di-

recently promoted to senior

Lucy Newburn, assistant Tri-State Drywall for two the state who meet an Bettendorf, Iowa.

with Ameriprise Financial.

Western Iowa Tech Commu-

in April at the Phi Theta

Darin Moeller. execu-

tive dean of instruction at

WITCC, was recognized

with a Distinguished College

Administrator Award. More

than two dozen officials at

nation were also recognized.

ed to college vice presidents,

These awards are present-

WITCC dean

recognized

through the Kappa Honor Society (PTK)

in Orlando, Florida.

years. He has 13 years of experience in the construction field and six years of experience in project management. Phil is has served 19 years in the U.S. Military. He is also a Scout Master in Elk Point, South Dakota, where he lives with his family.

SNB employees recognized in IMA Winner's Circle

SIOUX CITY - The tion has recognized Security National Bank's Julie earned IMA recognition



distinguishes mortgage the IMA's Annual Spring Thompson has been at originators from across Conference on April 3 in

Noreen exceptional level of loan

Schmidt, every year since 2004. This



Noreen and recognition for Noreen, Holly June mortgage originator and branch manager at SNB's bers of the Dakota Dunes location. Iune, mortgage originator Winner's at Security National Bank's Circle for downtown location, is now outstanding a six-time IMA honoree. All three SNB mortgage The Winner's Circle lenders were recognized at

Conference in Chicago. Ack- who have shown strong super has 26 years of experience port of student success on their campus by recognizing academic achievement, leadership and service among high-achieving students, according to a news SIOUX CITY – A dean at release. Kruse

nity College was recognized Kruse named to 'Top of the Table' of Million **Dollar Round Table**

DAKOTA DUNES - Ioseph Kruse of New York Life in Dakota Dunes has qualified for the "Top of the Table" of the Million Dollar colleges from around the Round Table – The Premier Association of Financial Professionals.

In addition to his role as post-secondary institutions 1988. Kruse is a 22-year over 30 years.



MDRTmember and a sixtime Top of the Table qualifier. Top of the

Table status is the highest level of

MDRT membership and places Kruse among the top professionals in the global life insurance and financial services industry. It recognizes him for demonstrating exceptional professional knowledge, client service, ethical conduct and production.

Kruse, president and owner of Kruse Financial Group in Dakota Dunes, has been a practicing Certified Finandeans or directors serving at a New York Life agent since cial Planner in Siouxland for

rector. Project Manager.

Phillip Thompson was performance in the field.



MASON DOCKTER Business Journal staff writer

he system of recreational trails will continue to expand in Sioux City through this summer and into next. Meanwhile, bicycle lanes, a popular amenity in other metro areas which have yet to come to Sioux City, remain a tantalizing possibility for City officials.

Matt Salvatore, the city's parks and recreation director, said a trail project to connect segments of the Missouri riverfront trail, from the city's most-southern trail, in Chautauqua Park, to Chris Larsen Park, will go out for bids tentatively in August.

"Construction would start soon thereafter if there aren't any additional delays," he said. He expects the project would be completed roughly in the fall of 2020 if all goes well, at a budgeted cost of about \$2.6 million.

That project, which involves two bridges over the Floyd Channel and Floyd River, will close the 1.5-mile gap between the Chautauqua Park and Chris Larsen Park trails. Both are adjacent to Interstate 29 and construction timing was linked to

Sioux City expands network of recreational trails



Jim Lee, Sioux City Journal file

Two people walk a dog along the riverfront trail in Chris Larsen Park in Sioux City in May 2017. A longawaited project will connect segments of the Missouri riverfront trail, from the city's most-southern trail, in Chautauqua Park, to Chris Larsen Park. If all goes well, the project will be completed in the fall of 2020.

the 10-year project by the Iowa Department of Transportation to expand I-29 in Sioux City to six lanes. "The riverfront trail is the most crucial connection to not only Sioux City's trail system but all of Siouxland's," Salvatore said in March. "When this trail is completed, bikers, runners and walkers will be able to enjoy over 12 miles of continuous trail along the Missouri and Big Sioux Rivers."

City officials are also looking into adding the first biking lanes onto city streets, something most medium- or large-sized cities already have. Currently Sioux City has zero miles of bike lanes.

A public meeting is scheduled for June 25 to discuss a bike lane "project in design," Salvatore said, though he added there are "no plans to actually construct anything in the near future."

"I think the community is ready for it," he said of bike lanes. "Sioux City is one of the largest communities in the state and possibly even the nation not to have a bike lane."

Local advocates for bike lanes say the number of commuters will increase once that infrastructure is in place, not before.

Siouxland District Health Department health planner Angela Drent frames it by using a modified line from "Field of Dreams": If you build more trails and bicycle lanes, the users will come.

The research into adding bike lanes is being done because Sioux City ranks low on various metrics that judge cities'

Trails FROM 9

bicycle-friendliness, and leaders say lack of infrastructure has contributed to a low number of people commuting to work by bicycle.

Rec trails were first built in Sioux City in the early 1990s, with the Floyd River Trail being added about the same time as the Missouri riverfront trail. The most recent development in the system came in July 2018, with the opening of a new railroad bridge that connects two recreation trails in Sioux City's Leeds neighborhood.

Built at a cost of \$1.2 million. the nearly half-mile connection provided a direct link between the Flovd River and Outer Drive trails.

Bill DuBois lives closest to the new railroad bridge, which sits about 40 yards southeast of his home in the 3800 block of Jefferson Street, and he said he likes the trail extension.

access – you don't have to drag your bike over these tracks," he



A pedestrian bridge that spans the Union Pacific tracks in Sioux City's Leeds neighborhood is shown May 13. The bridge directly links the Floyd River and Outer Drive trails and officially opened in July 2018.

said.

The Flovd River Trail was tout ed as a way for residents of Leeds and the north side to take a southbound route. The trail was built on the Outer Drive extension project. top of a Flovd River control dike built by the U.S. Army Corps of River Trail could be reached on Eventually, city officials came up "It is safer, obviously. Ease of Engineers, and it runs along the west side of the Floyd River.

The northern trailhead, a poorly

was all but obliterated when Union Pacific Railroad tracks were moved 100 yards east in 2009 as part of

After that, the three-mile Flovd the north end only by those de-

marked dirt area to begin with, Street - walking up a slope to a trail section was added to the west railway bed, across the tracks and down an embankment to reach the intersection of Floyd Boulevard paved trail.

under the railway was discussed. High School and beyond. with a way to finance a bridge. A termined enough to navigate an railing and safety fence are also often-muddy area east of Jefferson part of the bridge. A new curving

side, eventually connecting to the and Outer Drive, where an existing At one point in 2014, a tunnel trail runs west up a hill to North

> The Business Journal's Bret Hayworth contributed to this story.



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RibbonCuttings

Photos courtesy of the Siouxland Chamber of Commerce



Chamber NEW IMPROVEMENTS

The Mary Treglia Community House celebrated recent renovations to its preschool, kitchen and gym. The improvements are in hopes of getting the facility licensed by the Department of Human Services for childcare services. The project was funded with contributions from Women United, Tyson Foods, and Missouri River Historical Development.



NEW IMPROVEMENTS

Security National Investments Services recently completed a beautiful renovation to its offices, as part of the new updated branding for Security National Bank. Pictured pepresenting Security National Bank Security National Investment Services are David Harris, Jim Forey, Lance Heimsoth, Nancy Edwards, Patty Mohning, Stephanie Hirsch, Tim Van Peursem, Brian Johnson and Emily Jones.

Chamber



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RibbonCuttings Photos courtesy of the Siouxland Chamber of Commerce



Chamber WELCOME NEW MEMBER

Lots of Love Pet Care recently celebrated its opening in Siouxland. Pictured cutting the ribbon are Kalynn Manker, Kati Brewer, Owner Emily Ross and Mikaela Livengood. The new business is ready to provide whatever services your pets need in your absence. Following an initial consultation to meet your pets, you can arrange for Lots of Love Pet Care to travel to your home and lovingly provide pet sitting, pet walking, pet taxi service and other services.



Chamber WELCOME NEW MEMBER

Hop-A-Lot Playground recently celebrated its opening in the former Younker's space at Southern Hills Mall as Chamber Ambassadors tested different inflatables. Pictured cutting the ribbon are owner Jennifer Dunham; manager Tarah Sopoci, and Brian McNaughton. The indoor playground is full of fun and unique inflatables for all ages. Open play is available daily, and the business also offers private party rooms and rentals.



4209 Denice Court 1.86 acre multi-family building lot on the corner of Outer Drive and Denice Court. Private cul-de-sac street with sewer and water at the site. Zoned RG20. Can be combined with the 1.24 acre and 1.35 acre lots adjacent.

And the state of the



5780 Sunnybrook 1,500 sf end cap space in the premier location of Sunnybrook & Sergeant Road--the hottest commercial area in Siouxland. Ideally set up for a financial branch office or restaurant w/drive-up lanes & ATM pad. Great signage & off-street parking for customers. Can be enlarged. Available by the end of 2019.

NEW/FOR LEASE



Plaza Professional Center is a signature property located just off Hamilton Blvd w/20,000 VPD. Suite 105 has 1,826 sf of professional space & is ready to move-in w/offices, break room, conference room & restrooms. It also offers convenient front door parking--no ramps, stairs or elevators.

NEW/FOR LEASE

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Prime retail space with glass atrium & street level

exposure located in the Professional Frances Office

Building. Nice office suite with company signage &

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& telephone.

NEW/FOR SALE

419 Nebraska Street

Owner/Investment opportunity for 2-story commercial bldg in downtown Sioux City, First floor may be used as retail/office space or divided into 2 smaller spaces. Owner replaced roof w15-year thermoplastic polyolefin (TPO) membrane roof. The second floor offers opportunities to renovate or redesign. Located within blocks of the Tyson Event Center, Hard Rock Casino, Aalfs Library, MLK Parking Ramp & the \$71 million Warrior/Davidson Project. 8,300 VPD.

FOR LEASE



3132 Floyd Boulevard

Attractive newer strip center across the street from Walmart with traffic (18,400 VPD) and exposure. 1,200 sf former bakery space available at \$14/sf NNN. 1.58 acre lot w/63 parking spaces. Join Scooters, State Farm Ins., Hair Salon, Nail Salon, Vape Shop & Massage and anchored by Jimmy John's.





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Chamber_

NEW IMPROVEMENTS

Promenade Cinema 14 recently celebrated the completion of \$1 million in upgrades to the downtown Sioux City theater, which include luxury reclining seating, new paint and flooring in the lobby, furniture, and menu boards. Pictured are Scott Rhoads (General Manager), Bill Barstow (Owner), Shawn Metzler (Regional Operations Manager) and Andrea Barstow-Olson (Director of Brand Management & Marketing). The theater also recently expanded its concessions and added alcoholic beverages, including craft and draught beers and a Jackand Coke Icee machine.



Chamber WELCOME NEW MEMBER

Eighteen local artists recently celebrated joining together to open Gallery 103 on the first floor of the Ho-Chunk Centre. Pictured holding the scissors are artists Susie Rodriguez and Mary Sterk. Other artists in the space include Rick Baker, Frank Salazar, Ann McTaggart, Austin Rodriguez, Mike Frizzel, Brian Damon, Meghan O'Connor, Terri McGaffin, Susan McCulley, Debra Knealing, Jean Guy Richard, Pauline Sensenig, Karen Emenhiser Harris, Paula Crandell, Paige DeGroot and Shannon Sargent. The art gallery and studio space, which features artwork in many different mediums including acrylic, oil, mixed media, alcohol ink, digital, graphite, ink printmaking, sculpture and jewelry, will exhibit and sell Saturday from 10 a.m. to 1 p.m., as well as in conjunction with Downtown Live during its Fridays On the Promenade events this summer.



DON'T BE AFRAID OF TO DAY'S MORTGAGE RATES

Darrel Bullock President Sioux City Building Inspections June is National Home Ownership Month and if you've been considering the purchase of a new

home, we would like to remind you that it's still a great time to buy. And owning a home is still one of the best investments you will make in your lifetime. Buying a home is not for the squeamish, so we would like to share some mortgage information to put your mind at ease.

Mortgage interest rates have been inching up, and although rates dropped at the beginning of 2019, most experts predict that rates will continue to rise throughout the year. With the average 30-year-fixed rate nearing 5%, some would-be home buyers may begin to reconsider their purchase plans. However, it's important to keep today's rates in perspective and be confident that it's still a good time to buy.

For one thing, beyond minor short-term fluctuations, rates are not expected to significantly decrease any time soon. Only a decade ago, a mortgage rate as low as 5% would have been a better-than-average deal. Go back a little further, when average rates were mostly between 7% and 9%, and it's quite a bargain. So if you're ready to buy, go ahead and lock in today's rate.

It's not just interest rates that are rising. If you're considering renting because of higher mortgage rates, take a good look at rent prices, too. When more people rent, rents tend to go up. Consider the cost of higher rent, and take another look to see how much interest those extra dollars per month might cover.

Either way, if you're thinking of buying, run the numbers and see where you stand. Many factors influence the cost of a home purchase. Does the difference in payments between an interest rate around 5% and one a couple tenths of a point lower put it out of reach? Can you tweak other factors to balance the costs and keep the purchase affordable? Consider whether you might:

• Put a bit more down so you can finance less. Is there somewhere you can dig down and find a bit more for a downpayment? Maybe look into using some of that IRA savings which you can use penalty-free if you're a first-time buyer.

• Consider a shorter-term mortgage. If you can afford the monthly payments, a 15-year mortgage will cost a lot less in interest over the life of the mortgage than a 30-year mortgage.

• Weigh your "must have" factors for a house — are there any that you're willing to let go of for a lower asking price? Would a smaller house, or the next neighborhood over from your favorite, or one fewer half bath still work for you?

• Shop and compare mortgage rates, fees and terms. Whatever the going rates, there will differences in rates and fees with different lenders.

Throughout the upcoming year, housing markets should expect rates to resume their ascent, heading near 5% by the end of 2019.

The Home Builders Association of Greater Siouxland has several realtor members to help you with your new home purchase.

You can find them at www.siouxlandhba.com/members.

RibbonCuttings Photos courtesy of the Siouxland Chamber of Commerce



StoneyBrook Suites Assisted Living in Dakota Dunes recently celebrated its 10th anniversary serving Siouxland. Pictured are Erica Fenske, marketing director; Beth Reynolds, vice president of medical operations; Nancy Jarman, RN since StoneyBrook opened; Angie Lewis, administrator; and Bruce Burckhardt, president and CEO. StoneyBrook recently completed renovations to both private living areas and common areas at the Dakota Dunes site, one of six locations in South Dakota.



Camilla-Jean recently celebrated becoming a Siouxland Chamber member. Camilla-Jean Ringkob, shown cutting the ribbon, is a "mompreneur," coach and teacher who works with other moms with big dreams but want to design a life that lets them and their families thrive. She offers one-on-one coaching and online courses with lots of support and accountability as well as a blog that can be found at camilla-jean.com





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Tune into KSCJ 1360 Talk Radio Saturday mornings from 8:10 to 8:30 a.m. to hear interviews with the "movers & shakers" of Siouxland or go to www.kscj.com for streaming live broadcast.

GET TO KNOW NATHAN...



Nathan and his wife, Heidi have been married for five years. They met at Morningside College where it took Nathan the entire four years to win her over. They enjoy watching their 13-month-old son, Cooper, learn and discover new things. Nathan enjoys spending time with family and friends, coaching basketball, golfing, and cheering on the Dallas Cowboys.

PROFESSIONALLY

Nathan has been working with NAI United for over 5 years. He covers all facets of commercial real estate including office, retail, industrial, multi-family, and investment. He has been NAI's top producing commercial broker 2 out of the last 3 years. He was also named Time Magazine's Person of the Year in 2006.





PHILANTHROPICALLY

PERSONALLY

Nathan has a huge commitment to faith, community, and family. In 2018, Nathan joined the board at Opportunities Unlimited. He is also very active in his church, Hopesprings which he helped start five years ago. Nathan also spends most of his winter months coaching high school basketball at Dakota Valley High School. He has been coaching at DV for 6 years.

NEW

117 Nebraska St, Ponca, NE 8,576 SF, 16 unit motel for sale. Recent updates: new steel roof, new furnace, new water heater, lots of interior and exterior painting has been done. Comes with 2 BR / 2 BA

house. Some long term leases in place. Units

could easily be converted to apartments.



4242 Gordon Dr This unique office space is ready for you. This gem sees over 17,000 VPD. Space includes private parking & entrance for you and your clients. A total of 1,400 SF in 5 spaces available.



545 Chambers St 5,400 SF steel framed building for sale 1.1 acre, fenced lot. Two 20' x 12' OH doors, one 20' x 10', floor drains, large storerooms, waiting/reception area, private office, & restrooms. Businesses for sale at this location too.



103 Pine St, Bronson, IA Turnkey bar/restaurant for sale. Property consists of 2 separate buildings including covered outdoor patio bar and beer garden. Completely renovated in 2017.

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NEW