

# PROGRESS 2007

## Summers Car Credit: Where customers are like family

Summers Car Credit, formerly known as Hawkeye Car Credit, has been in business together since 1993. When James and Sara Summers took ownership in October 2003 it became known as Summers Car Credit.

Summers Car Credit is a special financing company that sells used cars and has in-house financing. Summers Car Credit is designed to help out honest, hard-working customers who may have had struggles in the past, present, or no struggles at all.

And over the last 14

years, Summers Car Credit has had an opportunity to help out many wonderful, honest and hardworking people.

Summers Car Credit offers affordable down payments; payment terms to fit the customer's pay schedule, a reasonable annual percentage rate, and all of their cars are paid off within 20 months. To obtain financing at Summers Car Credit, all you need is honesty, accurate information and the ability to pay.

Every car sold comes with Auto Knights Roadside Assistance program, which

will assist you 24 hours a day, seven days a week at no extra cost.

Summers Car Credit allows all of their vehicles to be checked out by your mechanic(s) of choice before purchasing the vehicle.

Summers has a bright outlook for this year.

"This year started out more successfully than last year," James Summers said. "Business is better. Progress is about the customers. Without my dedicated and faithful customers, I'd have nothing."

Summers said his business is about people. He esti-

mates that 75 percent of his customers are repeat business.

Upon entering Summers Car Credit, you will not doubt hear a booming, "How's it goin'? Welcome!" from Summers.

"My goal is (that) I want to make people happy," he said. This is coming from a guy who has a smiley face in a sunburst for a logo. A design that came from an artist at his church.

In all seriousness, however, Summers wants his customers to know what that smiley face means.

"If you see a smiley face,

I want you to think of me," he said.

Every August, on the first or second Saturday, Summers Car Credit holds a Customer Appreciation Day. This is a chance for the citizens of Oskaloosa to come out to hear a live band, let the kids enjoy carnival rides, be eligible for free giveaways and take part in special financing terms, like zero down payment and a low annual interest rate.

"It's something I've always wanted to do," Summers said of the special event he holds in his parking lot. "Something kind of cool.

It works very well. I'm very impressed with the turnout."

Summers Car Credit is a member of the Oskaloosa Chamber of Commerce, the Better Business Bureau of Iowa and NFIB, National Federation of Independent Business.

Stop by Summers Car Credit at 911 A Ave. West and meet the staff: James Summers, owner; Sara Summers, owner; Greg Pope, assistant manager; Byron Inman, lot manager; and Allen Goemaat and Rollie Rigg, car buyers. Give them a call at 673-0401.

## The Hair Designers Salon and Spa: Hair styling and so much more!

OSKALOOSA — There are a lot of places in Oskaloosa that can cut and style hair. What sets The Hair Designers Salon and Spa apart is their emphasis on customer service.

Owner Pam Peters and her stylists work hard to make sure each customer is taken care of when they visit The Hair Designers.

In April of 2004, The Hair Designers moved into their current location at 1210 B Avenue West. When Pam's business moved into the larger location, she was able to offer many new services. In addition to hair cutting, styling and traditional salon services such as highlights, colors, perms, special occasion and prom updos, her staff is also able to offer services like facials, spa pedicures, spa manicures, leg and bikini wax-

ing, makeup, reflexology, spray tanning and tanning beds.

A massage therapist, Denise Bever, is also available at the salon.

When clients come into the salon, we offer them refreshments and style books on current trends. We visit with them and discuss what they use on their hair, what concerns they are having, and what they would like to see different. Our goal is to meet the needs of our clients. Our stylists consult with them about a total look. We offer suggestions and show them how they can handle their style at home. Education is very important to our staff and we like to make sure our styles stay current with the latest trends and techniques. We attend continuing education classes, as well as hav-

ing hands on training within the salon. A group of our stylists are attending an extended education seminar in Saskatchewan, Canada, later this year.

In addition to keeping her stylists up-to-date, Pam likes to keep her customers updated as well.

Enjoying the marketing section of the business, she plans promotions for both the stylists and the clients. Newsletters are emailed out to inform all of our upcoming promotions each month.

One way to enjoy all of these services is to have a "spa day" for a group of friends or family members. We have many groups of friends come in to get facials, manicures, pedicures or other spa treatments. They are able to visit and get pampered at the same time. We also offer



photo provided

The staff at Hair Designers Salon and Spa.

birthday bashes for young girls.

The Hair Designers Salon and Spa is located at 1210 B Ave. West and they're open

six days a week: Mondays from 10 a.m. to 6 p.m., Tuesday through Thursday, from 9 a.m. to 8 p.m., Fridays from 8 a.m. to 5

p.m. and Saturdays from 8 a.m. to 2 p.m. Please feel free to make an appointment, or set up a spa day by calling (641) 673-5170.

## Inglenook and Norwich Apartments: your cozy home on the corner

OSKALOOSA — Inglenook and Norwich apartments, at 309 and 319 North D St., in Oskaloosa, offer apartment living, with peace of mind, in a safe, secure environment.

The apartment complexes were built by Wells Construction Company, founded by Vernon Wells, in 1946. The masonry and brick buildings were completed in 1976 and 1981 and designed to fulfill a need for low-income housing for the elderly and handicapped residents of Oskaloosa.

Norwich and Inglenook apartments' convenient location, just north of downtown, gives the complex easy access to shopping, dining and the Senior Citizen's center, as well as being within a short walking distance of all the other amenities of downtown Oskaloosa. Perfect for

seniors or handicapped adults who desire independent living, security and peace of mind.

Each of the three-story buildings that make up the Inglenook and Norwich campus offer community rooms with kitchens, laundry facilities, cozy gathering places, a shared patio and ample parking. Both buildings feature a resident manager on site as well as office staff available during office hours, Monday-Friday from 9 a.m. to 3 p.m.

There are a total of 82 apartments in the complex, with eight of those specially designed for handicapped residents. Each buildings feature both stairs and an elevator for accessibility, as well as a modern security system that requires guests to contact a resident by intercom before being admitted to the build-

ing.

The typical apartment features 544 square feet of carpeted living space, with a living room, bedroom, a galley kitchen, a bathroom, and a storage area. The apartments also feature an emergency call system incorporated into each room.

The apartments are unfurnished, so residents are free to bring in their own furniture, along with any other keepsakes they may have.

Apartments at Inglenook and Norwich complexes are eligible for Section 8 subsidies from the Department of Housing and Urban Development.

Interested parties can contact Wells Construction regarding Inglenook and Norwich Apartments at (641) 673-8508, Monday through Friday, from 9 a.m. to noon and from 1 p.m. to 3 p.m.

If you see news, call 672-2581

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