

PROGRESS 2008

Summers Car Credit: Where customers are like family



photo provided

Summers Car Credit is located at 911 A Ave. W., Oskaloosa.

Summers Car Credit owners James and Sara Summers opened Summers Car Credit in October 2003.

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 five 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 estimates 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 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 give-aways 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, manager; Byron Inman, lot manager; Kaye Betz, secretary; and Allen Goemaat and Rollie Rigg, car buyers.

Give them a call at 673-0401.

Randau Family Insurance & Wolver Insurance 'get you back where you belong'

Two separate insurance agents are working to "Get You Back Where You Belong" with Farmers Insurance, located at 710 A Ave. W. in Oskaloosa. Wolver Insurance Agency and Randau Family Agency are proud to offer multi-line insurance products for your convenience and protection.

Jay Wolver established his agency in December, 2007. He is assisted by part-time Contact Manager/Customer Service Representative, Amy Paige. Jay provides auto, home and life insurance products, including renters and landlord coverage, as well as business insurance.

Jay, wife Wendy and children Nicole and Tiffany live in rural New Sharon. Jay is active in the Mahaska County Soccer Club, serving as current vice president and three-year coach and serves as a member of the Lacey Advisory Board.

Jay says Farmers Insurance agents provide "one-on-one" service for their clients. "We offer a local agent," he said. "NOT an 1-800 number." Jay adds that he can pro-

vide insurance services throughout the state of Iowa. Wolver Insurance Agency hours are 9 a.m. to 5:30 p.m., Monday through Friday, and by appointment on Saturdays. Jay can be reached at (641) 676-3410 or by email at rwolver@farmersagent.com.

Reg Randau has been proudly representing Farmers Insurance Group since May. Janelle K. Randau joined the family business later that year as a licensed agent. Together, they provide all lines of insurance products to meet your needs, including auto, home and life insurance, as well as commercial and small business insurance.

Reg, Janelle (Blom), and children Zac and Lexi moved "home" to Oskaloosa in 1999. Reg is originally from the Ames area, but Janelle is proud to call Oskaloosa her hometown. Active in the community, Reg serves on the Oskaloosa Area Chamber and Development Group Commerce and Friday After Five committees, Mahaska County Soccer Club Risk Manager Director and coach, Central United Methodist

Church Board of Trustees President, and the Mahaska County chapter of the National Wild Turkey Federation.

"Our continued success is thanks to the support of our great clients, a welcoming business community and the BEST small town in Iowa," says Reg. Elizabeth Crouch has joined the team as part-time Customer Service Representative. Both Reg and Janelle agree, "The addition of Jay Wolver to the 'Farmers Family' is outstanding!" Agency hours are weekdays 9 a.m. to 6 p.m. Monday through Friday, and weekends by appointment. Please contact Reg at (641) 672-0143 or by email at rrandau@farmersagent.com for your Farmers Friendly Review today.

Life changes, and so do your needs. When you're with Farmers, you receive the assistance of an insurance professional committed to fair and ethical standards. At Wolver Insurance Agency and Randau Family Agency, we are committed to you — Protecting you today, providing for your tomorrow.

Sound off on the community forum at oskaloosa.com

View our listings online at www.hawkeye-re.com



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Meland Co. Septic Service fixes septic, water problems

If you have a septic tank or water line problem that needs to be fixed, you need look no further than Meland Co. Septic Service and Excavating, of Oskaloosa.

Joe Meland has been in business for 1 1/2 years at 1311 Seventh Ave. E., Oskaloosa.

"I pump septic tanks, service and install septic systems, fix backed up sewer lines, repair and replace water lines and

excavate sewer lines," Joe said. "I don't do interior plumbing. I do grading and backfilling."

Joe and his wife, Shana, works as a team. Joe does the excavating while Shana does the books.

Joe says he uses compact equipment to do his work so the equipment has a minimal impact on your landscaping.

Joe says his business has grown by word-of-mouth and advertising, and his

business operates primarily in Mahaska County, but he has done some work in Albia, Knoxville and Sigourney.

Joe said his business hours are "flexible" to accommodate customers. He can be reached by phone at (641) 660-3464 or (641) 569-4567.

Joe is a Farm Bureau member and is bonded and licensed in Oskaloosa and licensed in Mahaska County.

Oskaloosa Food

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