**StocksRecap** 

1489

232

TKR

2.003

1,906

1132

1371

12

LAST

Vol. (in mil.) 4.525

Pvs. Volume 4,354

Advanced

New Highs

New Lows

NAME

AT&T Inc Abbott Labs

Adobe Systems

# Use your age, assets to guide savings rate

investments should you have by age 35 or 45? Or, for that matter, at 65 when you're likely to be near retirement?

If you don't know, you have plenty of company. So many figures are bounced about that it's often difficult for people to know what's the right amount. Many workers end up saving what they can and hoping for

That's why some financial advisers now use a simple yardstick to help clients quickly see how they measure up. It suggests the amount of savings and investments you should have in relation to income at different ages.

For example, at 35 your assets should at least equal your annual income. The formula is by no means gospel, but it's a useful tool to check if vou're largely on target, need to save more or should revise your retirement plans

The idea comes from Charlie Farrell, a Denver investment adviser and author of the book "Your Money Ratios: 8 Simple Tools for Financial Security.

Farrell says financial ratios are used to simplify complicated data for investment professionals analyzing companies. He figured workers could use a similar shortcut for personal

Mari Adam, a financial planner in Boca Raton, Fla., says she uses ratios based on Far-

"I like it because it is very simple," she says. "When you do retirement planning, it's so complicated, people just don't

The math is easy. Add up all your bank accounts, 401(k)s, individual retirement accounts and other investments. Don't include the equity in your house. That's because, Adam says, "most people still need some place to live and don't take steps to downsize and sell

Younger workers in their mid-20s aren't likely to have a lot of assets built up. What's key for this age group is to get started with saving and investing. Contribute at least enough in a 401(k) to get the employer match if you can't afford to do more now, Adam says. But — and this is crucial — don't forget to increase the contributions 1 to 2 percentage points annually to catch up.

For all other age groups Adam uses the ratios listed

Continued from Page 1

department and they couldn't

be more eager and helpful to get

Winsley Durand, the Greater

Omaha Chamber of Commerce's

director of retail and minor-

ity economic development, said

Omaha is easy to pitch to retail-

ers because of its "predictabil-

ity, steady growth and a 4.1 per-

cent unemployment rate — one

"Those are all the things re-

He said Omaha has been able

to attract several new-to-the-

market businesses, citing re-

cent announcements by Chick-

Thomas Butt, a senior real

estate manager for Dollar Tree,

called the Omaha-Council Bluffs

He said Dollar Tree plans for

at least six new stores in Ne-

braska and Iowa over the next

few years. He said a big part

of the success of his company

comes from its success among

upper-income shoppers as well

as middle- and lower-income.

"Everyone likes a great deal,"

Gordmans, a discount de-

partment store that is based

in Omaha, plans to open nine

stores this year, at least two of

those in the region. In 2013, the

company plans to open 10 to 12

stores, ideally between Utah

of the lowest in the country."

tailers look for," he said.

fil-A and Dunkin' Donuts.

area "appealing."

businesses off the ground."



The Baltimore Sun

below. Other advisers, she notes, use even more stringent savings targets. Still, if vou're not a good saver now, these

benchmarks will appear steep: >> Assets at age 35 should equal one to two times yearly gross income.

>> Assets at 45 should total three to four times income.

>> Assets at 55 should be six to eight times income.

>> And at 65, assets should equal 10 to 12 times income.

"These are aspiration levels," Adam says. And if you can't meet them, she says, it doesn't mean you can't retire.

You might be able to get along with having fewer assets if there are other financial factors in your favor. For example, Adam says, you could get by on less if your mortgage is paid off or if you will receive a fat pension or ample Social Security check in retirement. Or, she adds, if you are truly

But if you're short on savings, you still have time to make changes to improve your finances.

You can squirrel away more, work longer or take a part-time job in retirement. Or delay Social Security benefits until as late as age 70, so you'll get a bigger check. And you can always free up home equity by selling a pricey house and moving to a more modest place.

The benchmarks Adam uses aren't that far off from what T. Rowe Price recommends, said Stuart Ritter, a financial planner with the Baltimore-based investment company.

Price, though, offers another way for workers to look at retirement savings. It calculates how much you should be saving at different ages based on how much you have already put away.

For example, if you're 35 and have assets worth twice the amount of your annual income, then you need to save 12 percent a year to stay on target, Price calculates. But if you're 55 and have saved only three times your income, you will need to squirrel away 32 percent of pay annually.

Retail market: Omaha gains

Other companies in expansion

>> Pancheros Mexican Grill

mode that were represented at

plans to open nine stores in the

region in 2012 and possibly 10 to

>> Verizon Wireless plans to

>> Pizza Ranch plans to open

>> Starbucks Coffee is pursu-

ing all opportunities that meet

the company's financial objec-

tives and could possibly relo-

panies, some of which are

franchise-driven, didn't speak

to specifics about expansion in

Omaha and Council Bluffs, they

said they are open to growing in

Midtown Crossing is work-

ing with at least five potential

tenants, said Molly Skold, the

spokeswoman for Midtown

headed to Omaha but aren't at

west," said Ed Kaizer, the leas-

ing manager at Merle Hay Mall

in Des Moines. However, he

said, regardless of location, the

economy still "affects the psy-

chology and mind-set of people,

making them less likely to shop

and spend money.'

the announcement stage.

More stores are known to be

"We are buffered in the Mid-

the Midwest.

Though most of the com-

cate some existing locations.

15 to 20 stores in the region this

year and 20 to 25 more in 2013.

open one new store in the region

this year and possibly relocate

existing stores in 2013.

steam in attracting new businesses

the conference:

12 in 2013.

Ideally, all of us would begin our careers saving 15 percent of gross pay annually, Ritter said. If your employer provides a 401(k) match — say, 3 percent of pay — then you can save 12

At this savings rate and with the money invested in a diversified, age-appropriate portfolio, you should be able to maintain your lifestyle in retirement. Ritter says.

But many of us don't start out putting away 15 percent of pay. And some workers begin contributing only the minimum to a 401(k) to get the employer match and then stop there.

It's sort of like the doctor advising you to exercise 30 minutes a day, Ritter says, but you work out only six minutes. "If six minutes at the gym sounds ludicrous, you should have the same reaction to saving only 3 percent for retirement," he

Sometimes workers wait until they've been in the labor force for a decade or more before they start saving. And the longer they delay, the more they must put aside.

Start saving at age 35, for example, and you will need to put away 20 percent of pay each year, Price calculates. But begin at 45, and you must salt away 29 percent of income annually to get on track. Start at 55, and a whopping 43 percent of pay must be set aside for retirement each year.

For some, any of these sayings targets will be overwhelming, given the amount of debt they shoulder. But there's a guideline on debt, too.

Farrell, the Denver adviser, said debt — including a mortgage — should never exceed twice your annual income. "If debt is higher than two times your pay, it's very hard to have extra income to save," he said.

And by age 65, he added, vou should be debt-free. That way, if the financial markets plunge, you aren't forced to sell investments at a loss to pay the mortgage.

Of course, people living in areas of the country where housing is expensive might balk at Farrell's guidelines. But Farrell said that if high house payments prevent you from saving enough for retirement, you need to plan how you will make up the shortfall later – including selling the house.

But those in the industry are

starting to see more confidence

among both consumers and

Randy Wieseler, president

of First Management Inc., said

commercial properties are get-

ting leased, in some cases for

For example, the former

Gordmans in Bellevue is now

home to Marathon Ventures, the

parent company of Herman's

Nuts and several other brands.

Another former Gordmans

building in Lincoln houses an in-

dustrial company, and a former

Gordmans in Omaha was split

Even Gretna's Nebraska

Crossing Factory Stores isn't

just for shopping. There's office

space, a day care center and a

ly turns around, you have to do

what you can to fill the space,"

Wieseler said. "And that means

At NAI NP Dodge, inqui-

ries about available properties

picked up at the beginning of

the year, said Deb Graeve, a

vice president for the real es-

activity now have a lot of inter-

est," she said. "People are more

ready to make decisions and

close deals. And it's exciting."

"Listings that have had no

"Until the economy complete-

for three tenants, he said.

banquet facility.

nontraditional uses."

tate company.

business owners.

nontraditional uses.

#### IBM IBM JPMorgan Chase & Co JPM 16 19 **ADBE** +10.3 107.348 Cellogg Co Kimberly Clark Kinder Morg Engy

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Wilshire 5000

Russell 2000

DOW Util.

NASDAQ

S&P 500

S&P 400

LOW

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The World-Herald 150

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NAME

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CHG.

-22.33

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**TKR** 

+0.39%

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47,706

61,730 7,555

40.341

182,605

34,743 73,416

2,947

4,691

13,568 39,951

42,897

158.25 157.55 158.10

96.15 96.65

82.80 81.95 82.55 83.75 83.05 83.40

95.40

+.2 -1.1 -2.1 +3.6 +3.3

+15.2

+3.4

-4.3 -1.1 +2.9

+10.6 +13.6

+9.8 +9.1

+10.3

+.1 +.3

+10.5

+3.1 +1.1 -2.1 +10.4

+3.5

+4.6 -1.4 +7.2

+30.8

+7.3 +3.6 +2.7 +5.9 +13.5

+14.6

-.7 +2.0

+6.1

+8.1 +.8 +4.8

+14.7+7.1 +2.9

-3.7 +5.9 -.03 -.17

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+5.44% +7.68%

+4.84%

+6.64%

+5.32%

ALU AA LNT ALTR MO AEE ATAX Alcatel-Lucent 15 .12 15 1.80f 17 .32 Alcoa Inc Alliant Energy 10.36 43.22 40.38 KMB 71.98 +.11 -2.0 +8.8 5,961 48,341 KMF Altera Corp Kraft Foods Altria Group Ameren Corp Am Fst Tx Ex Inv -3.3 -3.7 +5.9 Level 3 Commun LVL<sub>1</sub> 1.60f .50 1.88 Lindsay Corp Macy's Inc 109,355 Amer Elec Power AEP Martha Stewart Liv MSC ASCA APC AON APA Ameristr Casinos +14.6 .42 .36 .60 MCD MRK McDonalds Corp Merck & Co Aon Corp MetLife Inc MET Apache Corp MSF MON 29.50 81.15 Apple Inc Applied Matls Aqua America Inc Arch Dan Mid Microsoft Corp AAPL AMAT Monsanto Co WTR ADM MOS NCR +.1 +4.3 NCR Corp BP PLC NNI BTN BAC +9.8 900 +31.32,573,240 +6.2 19,024 NWS NUE Nucor Corp OGE Energy Occid Petl Becton Dickinsn BDX 79.37 +6.2 +4.1 14 1.80f OGE 54.06 Berkshire Hath A BRK/A 119450 BRK/B BKH HRB Berkshire Hath B +4.4 +2.5 +3.6 +2.7 -7.8 -2.9 +4.4 -1.3 ONEOK Partners LF **OKS** Black Hill Corp ORCL OSK OTTR 28.29 24.80 22.19 41.26 Block H&R 16 .80f 14 1.76f Oshkosh Corp Boeing Co Brist Myr Sqb Buckeye Part Otter Tail Corp +.19 PCG PEP PFE 66.52 Buckle Inc CME Group 42.68 240.45 Pfizer Inc 5.60 POT PFG CSG Systems Int CSX Corp CVS Caremark Corp CSX CVS CAB Principal Fncl Grp -.10 27.19 PG PRU 64.80 55.59 -.18 -.22 Cabelas Inc Caseys Gen Store Caterpillar Inc CenturyLink Inc CASY CAT CTL CVX 52.69 Qualcomm Inc **QCOM** 57.81 111.31 37.15 106.59 172,734 64,478 68,948 Royal Dutch Shell A SAIC Inc RDS/A SAI 2.90 3.24 Chevron Corp Schwab Corr **SCHW** 11.61 SJM SO SYK STI 19.83 30.38 68.84 Cisco Syst CSCO Citigroup Clorox Co Southern Co CLX KO Stryker Corp Suntrust Bks CocaCola 68.01 Comcast Corp A ConAgra Foods .45 .96 2.64 2.42f CMCSA 26.31 Sysco Corp SYY 30.35 AMTD TGT MMM TD Ameritrade Hldg ConocoPhillips Target Corp
3M Company Con Edison 87.58 Corning Inc Costco Wholesale Covidien PLC GLW 12.67 37.97 74.59 Toyota Mot TRV 58.70 Travelers Cos DTE Energy Co +.28 -.2 -.10 +13.3 TYC USG Deere Co DIS D DOW 39.35 50.85 33.41 13.29 USG Corp UNP UPS USB 113.68 75.84 27.79 **Dow Chemical** 79,330 72,575 +11.3 -2.4 +19.0 **US Bancorp** Duke Energy EMC Corp Edison Intl Utd Technologies Valero Energy EIX EMR 41.38 52.07 +.47 ... -.03 +11.8 +.43 +2.7 -.02 -7.8 -.45 +2.4 +.15 +11.1 Valmont Ind VMI 104.03 Emerson Elec VZ Energizer Hold Exelon Corp Exxon Mobil Corp ENR EXC XOM FDX 100.86 60.97 34.32 V WMT WalMart Strs Walgreen Co FedEx Corp WSO 69.68 .20 1.88 .68f Ford Motor WellPoint Inc WLP Gen Dynamics Gen Electric GD GE Wells Fargo & Co

.84 Zimmer Holdings Dividend Footnotes: a - Extra dividends were paid, but are not included. b - Annual rate plus stock. c - Liquidating dividend. e - Amount declared or paid in last 12 months. f - Current annual rate, which was increased by most recent dividend announcement. i - Sum of dividends paid after stock split, no regular rate. j - Sum of dividends paid this year. Most recent dividend was omitted or deferred. k - Declared or paid this year, a cumulative issue with dividends in arrears. m - Current annual rate, which was decreased by most recent dividend announcement. p - Initial dividend, annual rate not known, yield not shown. r - Declared or paid in preceding 12 months plus stock dividend. t - Paid in stock, approximate cash value on ex-distribution date. PE Footnotes: q - Stock is a closed-end fund - no P/E ratio shown. cc - P/E exceeds 99. dd - Loss in last 12 months. Source: The Associated Press. Sales figures are unofficial.

1.38 .48 .60f

Werner Enterp

Windstream Corp

Whirlpool

WERN

WHR

WMB

WIN

ZMH

Sep Oct

158.25

Wed.'s open int 44,146, up 842

83.60 Est. sales 49,540. Wed.'s sales 33,463 Wed.'s open int 251,251, up 1,312 PORK BELLIES

40,000 lbs.; cents per lb.

No open contracts.

Jan 158.10 Est. sales 6,961. Wed.'s sales 6,233

89.00

YHOO

26.05

12.08

59.61

# **COMMODITIES**

General Motors Co

Google Inc Gordmans Stores Harley Davidson

Hartford Fn Sv

Hormel Foods

Intel Corp

LIVESTOCK DES MOINES (USDA) — BARROWS & GILTS LIVE AND CARCASS BASIS Estimated Actual Act tual Today Today Week Ago Year Ago Producer Sold Negotiated 4,325 3,313 5,057 4,355 Other Market Formula 10,110 7,465 15,344 9,160 Swine or Pork Market Formula 58,718 37,043 41,449 40,974 Other Market Formula 58,718 37,043 41,449 40,974 Uniter Purchase Arrangement 26,678 17,663 16,788 21,621 Packer Sold (all purchase types) 13,033 2,218 1,736 2,108 NEGOTIATED PURCHASE (Including Packer Sold) Barrows & Gilts (carcass basis): 11,518 Compared to Prior Day's closing weighted average (LM—HG204), 2.72 higher Base Price Range \$76.00 -\$92.25, Weighted Average \$89.07.

GM

GOOG 568.10

61.53 27.99

+8.1 -.4 +8.7

-.15 +10.3 529,303

CASH GRAINS

OMAHA (USDA) — No. 2 Yellow Corn 6.42-6.43 unch-up 2 +7H to +8H unch-dn 2 No 1 Yellow Soybeans 12.04-12.13 up 10-9 -20H to -10H unch KANSAS CITY, Mo. (AP) — Wheat 5,571 bushels: 2 KANSAS CITY, Mo. (AP) — Wheat 5,571 bushels: 2 1/4 cents higher to 13 1/4 cents higher; No. 2 hard 6,53 1/4-6,84 3/4n; No. 3 6,42 1/4-6,83 3/4n; No. 2 red wheat 6,68 1/4-7,64 3/4n; No. 3 red wheat 6,57 1/4-7,63 3/4n. Corn 97,825 bushels: 8 1/2 cents higher to 8 cents higher; No. 2 white 7.76-7,86n; No. 2 yel-low 6,46-6,63 3/4n; No. 3 yellow 6,26-6,62 3/4n. No. 2 milo 10,61-11,53n. Soybeans 919 bushels: 4 3/4 cents higher to 4 3/4 cents higher; No. 1 soybeans 12,08 1/4-12,26n. Hoppers 125,00-130,00.

680 1/2 683 669 1/4 680 685 3/4 698 685 3/4 694 1/2 711 714 712 702 1/2 711 726 1/4 728 3/4 719 726 730 736 1/2 730 736 1/2 711 726 736 1/2 742 1/2 747 1/4

 
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 5,000 bu minimum; cents per busher

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 634 1/2

 May
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 638 1/4
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 Jul
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 654 1/2
 642
 643 3/4

 Sep
 592
 595 1/4
 586
 588 3/4

 Dec
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 562 1/4
 566

 Mar
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 585
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 575
 578 1/4

 Jul
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 594 1/2
 590
 590 1/4

SOYBEANS
5,000 bu minimum; cents per bushel
Mar 1224 1/2 1231 1213 1/4 1222 3/4
May 1233 3/4 1240 1222 1/2 1232
Jul 1242 3/4 1249 1/4 1232 1/4 1241 3/4
Aug 1240 1242 3/4 1239 1/2 1239 1/2
Sep 1231 1/2 1231 1/2 1229 3/4
Nov 1223 1229 1/4 1211 1/2 1221 3/4
Jan 1218 1236 1218 1228 3/4
Mar 1218 1236 1232 1234 1/2 1218 1236 1218 1228 3/4 1236 1240 1/2 1233 1/2 1234 1/2 1236 1239 1/2 1231 1/4 1232 3/4 1230 1243 1230 124 1231 1224 1231 1202 1/4 1209 1/4 1202 1/4 1209 1/4 +7 3/4 +6 +7 1/4 Aug 1206 1213 1206 1213 Sep 1207 1/4 1214 1/4 1207 1/4 1214 1/4 Nov 1197 1/4 1204 1/4 1197 1/4 1204 1/4 Jul 1205 1/4 1212 1/4 1205 1/4 1212 1/4 Nov 1194 1201 1194 1201 Est, sales 125,206. Wed\(^2\) sales 142,156

CHICAGO MERCANTILE EXCHANGE
CHICAGO (AP) — Futures trading on the Chicago

40,000 lbs.; cents per lb.
Feb 125.65 125.97 124.35 124.55
Apr 129.00 129.42 127.67 128.05
Jun 127.17 127.62 126.50 126.50
Aug 128.95 129.35 128.40 128.72
Oct 131.45 131.82 131.02 131.12
Dec 132.20 132.52 131.87 132.02
Feb 132.80 132.97 132.30 132.60
Apr 133.50 133.50 133.00 132.00
Jun 129.90 130.00 129.00 129.00
Est. sales 46,839. Wed.'s sales 51,136
Wed's onep int 338.75 1 un 3.134 Wed.'s open int 338,751, up 3,134 FEEDER CATTLE

Mercantile Exchange Thu:
Open High Low Settle Chg.
CATTLE

FEEDER CATILET
50,000 lbs.; cents per lb.
Jan 152.90 153.02 152.80 153.00
Mar 154.80 154.95 153.57 153.62
Apr 156.50 156.57 155.0 155.92
May 157.25 157.50 156.52 156.80

Selected world gold prices, per ounce, Thursday. London morning fixing: \$1713.00 up \$63.00. London afternoon fixing: \$1727.00 up \$77.00. NY Handy & Harman: \$1727.00 up \$77.00. NY Handy & Harman fabricated: \$1865.16 up NY Engelhard: \$1730.59 up \$77.13. NY Engelhard fabricated: \$1860.38 up \$83.22

NY Merc, gold Jan Wed, \$1699.80 up \$35.60. NY HSBC Bank USA 4 p.m. Wed. \$1707.00 up \$42.00.

**NONFERROUS METAL PRICES** NEW YORK (AP) — Spot nonferrous metal prices T. Aluminum -\$0.9915 per lb., London Metal Exch. Copper -\$3.7515 Cathode full plate, LME. Copper \$3.8250 N.Y. Merc spot Wed. Lead - \$2196.00 metric ton, London Metal Exch. Zinc - \$0.9504 per lb., London Metal Exch. Gold - \$1727.00 Handy & Harman (only daily

**WORLD GOLD BULLION PRICES** 

Gold - \$1699.80 troy oz., NY Merc spot Wed - \$33.490 Handy & Harman (only daily

Silver - \$33.092 troy oz., N.Y. Merc spot Wed. Platinum -\$1623.00 troy oz., N.Y. (contract).
Platinum -\$1577.40 troy oz., N.Y. Merc spot Wed. n.g.-not quoted n.a.-not available r-revised

# **HearthStone:** Number of workers has dropped from 120 to 25 in four years

it had others in the industry, and

that HearthStone had cut staff

and extended cycles of payments

HearthStone delays in paying

vendors prompted several of the

contractors to file liens in the

hope of locking in payments for

Liens are the method that

contractors have to make sure

they're paid. Once a lien is filed,

it must be paid off before a home

Smith said at the time that a

to contractors.

their work.

can be sold.

Continued from Page 1

build homes," Kinkaid said. Among other developments,

he said: A few employees were let go this week, including Neil Smith, a vice president who had been the company's longtime spokesman. The company currently has 25 employees, down from about 120 four years ago. Smith, who is not related to

owner John Smith, declined to comment. He had been the company's frontman, fielding recent inquiries about HearthStone's contractors

plan was in the works to keep financial health in the wake of the company in business. He dozens of liens filed against it by said that the company expected In a World-Herald story earlier this month, Neil Smith said there was no truth to rumors that

to build and sell 275 to 300 more homes this year. And he also reported different inventory numbers: 10 completed business or was headed for bankvet unsold homes and 68 houses

under contract with buyers who expected to close on their purchases within a few months. In responding to the difference in inventory reported, Kinkaid said it is a fluctuating amount that went up with additional busi-

Named as defendants in the suit with HearthStone are: Nelson Builders Inc.; Arid Resources; Shamrock Concrete; AA American Heating and Air Conditioning; Wholesale Heating & Cooling Supply, all of Nebraska; and O'Connor Co. of Kansas and Masco Cabinetry of Delaware.

The lawsuit said those codefendants might claim an interest in the homes in question, as spelled out in construction liens filed in Douglas, Sarpy and Cass Counties.

Wells Fargo wants the court to name Denver-based Western Receiver, Trustee & Consulting Services Ltd. as the independent party that would assume control of the houses for the bank.

# **COMMERCIAL REAL ESTATE TRANSFERS**

# 68108

he said.

and Michigan.

Olsen, Steven F, and Wilma to Metropolitan Community Church, 811 S. 22nd St., \$75,000.

### Feldhacker, James E. and Alene R. to Ag Contractors, 3510 Dodge St., \$190,000

# **Dundee Mammel Properties to Rensch**

Family IRA LLC, 48031/2 Chicago St., \$158,000. SARPY

Sara Lee Corp. to Earthgrains Baking Co. 1310 Fort Crook Road North, \$5,130,000

## 68046 V&K LLC to Specpro Inc., 1110 Applewood

Drive, \$160,000. **POTTAWATTAMIE** 

#### 51526 YMCA of Greater Omaha to Midwest Rock

cent, \$490,000

# Contact the writer: 402-444-1336, leia.mendoza@owh.com twitter.com/LeiaMendoza

the company was going out of

He said that the past four years of sluggish new-home construction had hit HearthStone, as

Contact the writer: 402-444-1224, cindy.gonzalez@owh.com

# E185:2