

Don D. Bowers

September 15, 2008

Congress of the United States
U.S. House of Representatives
Committee on Small Business
2357 Rayburn House Office Building
Washington, DC 20515-6315

Dear Committee Members:

I would first like to thank you for allowing me the privilege of telling our story and demonstrating to small towns in Iowa that our voices can be heard.

I will first explain what happened, then how we responded and finally, what I believe the SBA and/or Congress can do to help.

The flooding began in our town of Anamosa, Iowa, twenty miles Northeast of Cedar Rapids, on Thursday June 12th. It became apparent a couple days before that the rains weren't going to let up and the levy across from our store was not high enough. The city brought in many truck loads of clay and raised the levy several more feet. On that final day over 100 volunteers showed up to add sandbags to the top of the levy as well as help shore up the levies by the city's sewage plant, add sandbags along our store and a low area along the highway leading from the town. We went home that night and slept well, believing we had secured our business. It was hard to imagine what we would see the next morning.

That night brought more rain onto the already saturated land and overflowing river banks. A five inch rain fell into the Buffalo Creek and right on top of the newly raised levies and by the morning of Friday the 13th two and a half feet of water was surrounding my store and destroyed the city's sewage treatment plant.

Over the next couple days my wife and I watched as the water slowly receded. On Saturday I had the first opportunity to look through the windows and observe the damage. It was shocking.

On Monday, four days after the flood, we were in the store with squeegees, pushing the remaining inch or two of murky water out the door. The store looked like everything had been thrown into a blender and just dropped when the blender stopped. We moved things as much as we could to make walk room around the store and made phone calls to see who could help and to obtain giant dumpsters. It was obvious not much could be salvaged.

On Tuesday, day five, we had more than forty volunteers as we began to throw away over \$60,000 worth of merchandise. We moved all the refrigeration equipment outside and disassembled all the shelving and moved it out as well. With the store now empty, we began power washing the floors and knocking holes in walls to prevent mold. On this day the power was restored to the store with only the ceiling light breakers turned on.

Over the next few days we began cutting the walls to a height of four feet and removing all the insulation and dry wall, scrubbing and bleaching the studs, washing all the refrigeration equipment with clear water (before the muck had a chance to dry on the motors and contacts) and placing fans at strategic locations to keep the air circulating throughout the store. By washing the refrigeration equipment right away we found most of it worked after it had a chance to air dry. We then thoroughly cleaned and sanitized it and moved it inside.

By the end of the second week the store was a shell. The walls and studs had been scrubbed, bleached and sealed with a spray sealant and ready for the next step. All of this work had been done with volunteers and fourteen hour days.

I can't overstate the importance of a caring community.

The first estimate to tear out and rebuild my store was almost \$250,000, not counting the inventory already lost. I knew the business couldn't support that on top of the existing mortgage. It was at this point that the volume of volunteer work began to diminish and expert workmen were needed.

My customer base included a plumber, an electrician, a furnace man, drywall installers, and contractors. As they came forward and offered their services at reduced rates or in some cases, totally free, I began to understand what the word community truly meant. Four other men were there almost every day of the six weeks it took to get back up and running. These four men, we called the fantastic four, were either retired or as in the case of one man, used most of his vacation time to help.

Others in the community stopped by and offered words of encouragement that lifted our spirits. A few even offered cash donations, ten dollars from a little old lady for whom we'd often pump gas, one hundred dollars from the man that mowed our lawn and several others. We used these donations to buy food for the volunteers.

It was a long six weeks of grueling and often backbreaking work. My wife and I would often go home too tired and sore to do anything but shower and go to bed. On Thursday, July 24th, exactly six weeks after the flood began, we reopened our doors. By the following week we were back to normal and are now running twenty percent ahead of last year.

I believe the people of Anamosa are incredible and I am proud to be associated with that community.

I believe what we accomplished in Anamosa could be replicated almost anywhere. It may not be able to be done as inexpensively as our store but costs multiply as time goes by. Getting into the store quickly was critical in preventing the development of mold and eliminated the need of respirators and air purifiers, which slow the progress further. Rinsing all the refrigeration equipment before the muck hardened, was essential in saving the equipment. Once the mud has hardened, the pressure required to remove it usually destroys the components. Being able to see progress immediately brings hope and enthusiasm to everyone involved, motivating even more volunteerism.

Living in the nearby city of Cedar Rapids and having a mother-in-law and a niece that both lost homes in the floods there, I believe the difference has been the speed with which we responded. Weeks after the flood, many people haven't been able to do anything. They are being told different things by different governing bodies, from the city to the state to the federal government and this confusion causes despair and depression. One agency needs to have the authority to speak.

As example, the City of Anamosa is caught in the crosshairs of the DNR and the SBA and what financially can be done with the sewage treatment plant. There are real world limitations as to what a city the size of Anamosa and its residence can afford. Common sense needs to prevail.

As for me...we are in full operation and doing well. I have an original mortgage of about \$430,000 which the business can manage well. I now will need to add a second mortgage of approximately \$140,000 (\$80,000 in rebuild, plus inventory). This amount is difficult to manage. Merging the two mortgages together at a 4% rate is critical to my future success.

To restate simply, we went through a natural disaster and came out stronger. We rebuilt without governmental help but now need financial help on the backside. We saved money in this process and are even closer to the community we serve. We are not seeking a handout or a bailout, just a lower interest rate to help a good business remain strong.

Sincerely,

Don D Bowers

Owner

Attachments: Resume, 5 Photos, Newspaper Article

Joint Effort Brings Tapken's Back

By Mike Moynihan

It wasn't until after the rains and flooding came in June and virtually wiped out their business, Tapken's Convenience Store, that Don and Vicky Bowers of Cedar Rapids found out they were really citizens of Anamosa.

Their last day of business before the flood, June 12, they were giving away a lot of pop and water to the sandbaggers working along the Wapsipinicon River just yards from their store. They received deliveries on almost everything that day: groceries, cigarettes and delicatessen items. They left at about 10 p.m., and on the way home to Cedar Rapids, it began to storm and hail. "Our car had about \$1,400 worth of damage from the hail," Don said. It turned out to be a blessing in disguise. "We got a check for \$900 for the car, which came in handy. After that day, we didn't have any paychecks coming in."

On June 14, Don was able to come back and waded up to their business to take some pictures of the damage. Water on the inside of the building had risen to 28 inches off the floor, floating freezers, coolers and other machinery, and ruining all the products it reached, including sealed products. After all, no one would want to buy a candy bar in a package covered with flood scum. The Bowerses lost an ice-cream machine, two chest freezers and an ice-cream novelty case. They were able to save most of their other machinery in the store by moving it outside and hosing it off before the scum dried.

"This being a metal frame building, we didn't have any structural issues," Don said. "We had the walls all opened up, and the insulation pulled out, to let them dry out. Some structural engineers from the University of Iowa said they were impressed by the lack of damage inside the walls, and that was all because we were able to get the water out of them quickly and let them air dry."

Don and Vicky started cleaning up Monday afternoon, June 16. "Right from the beginning, there was never any question about reopening the business," Vicky said.

"During the cleanup, we had 30 or 40 people helping just throw stuff away," she said. During those first days, some \$60,000 worth of inventory had to be trashed.

Many of the volunteers the Bowerses didn't know except as customers. They had familiar faces, but Don and Vicky didn't have names to go with the faces.

"I wish I'd kept a list," Vicky said. Different people showed up at different stages of the rehabilitation process, including family, friends and employees, who volunteered while they were on unemployment. But for the most part, the Bowerses learned to rely upon the kindness of, if not strangers, people they just didn't know that well.

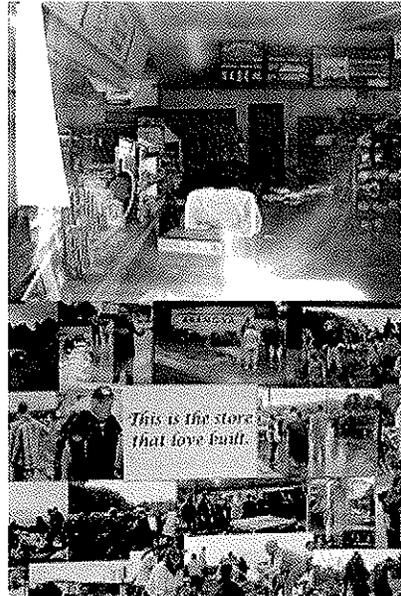
"If you really want to help after a disaster, just show up," she said. "Don't wait for somebody to call, just go."

The people who showed up at Tapken's C Store brought their own tools, and sometimes their wives brought food. It was a community effort on behalf of two people who, although they didn't live in the community, were nevertheless considered a part of it.

"No one asked for anything in return," Vicky said. "We used their nail guns and nails, and their screws.



Above: Don and Vicky Bowers outside the newly remodeled Tapken's; Below: Items float around inside the store on June 14, the day after the building was flooded.



A wall of photos inside Tapken's commemorates the hard work by those who helped to get the store back in business.

And we had a lot of support from community people who came in and said they were thinking of us.” “Nothing makes you feel better than to have someone come in and bolster your spirits by saying they’re thinking of you,” Don said. “I don’t think we could have done it without all the help.”

The Anamosa Fire Department came in and used its hoses to power-wash the entire parking area around Tapken’s and the adjoining Subway sandwich shop.

Randy Gombert, who did the floor tiling inside Tapken’s some years ago, stopped in to see how well his work had held up. He was pleased by and proud of what he saw, Don said, and then came back to install new flooring despite not really having the time to do it.

Professional painter Karen Wheeler, of Karen’s Painting in Anamosa, came in and volunteered her skills. “She was so fast,” Vicky said.

Dave Condit of Anamosa’s Main Street Millwork did the store’s new counters at a price significantly less than what the Small Business Administration said it would cost.

Anamosa Building and Supply told Don to get anything he needed and not to worry about billing until August. “I always try to buy local,” he said, “and 90% of the stuff we bought was from here in Anamosa. Everybody who helped had somebody they knew who could help us out if we ran into any obstacles. Anything we’d need, we just had to mention it.”

Wal-Mart’s manager, Adam McMillin, showed up with two meat-and-cheese trays, bread, fixings for sandwiches, ice and more than five cases of bottled water.

Several people gave cash donations, something Don said was so unexpected he was nearly moved to tears in the face of such generosity.

With all the help from volunteers, four gentlemen from the Anamosa area stood out for the time and efforts they bestowed upon the rehabilitation of Tapken’s. Junior Hinz, who is 83, Virgil Martensen, Ron Stange and Barry Anderson were in the store nearly every day for more than four of the five-and-a-half weeks it took to get it back up and running.

Anderson, who said he had always wanted to go on a mission and build a church somewhere, figures he’s done that now. He even took two weeks of vacation time from his job to help out.

“All the volunteers needed was to be pointed in the right direction and told what was on the day’s agenda,” Don said. “These four, we called them our fantastic four, I didn’t have to tell them much of anything. They did it all on their own and brought in their own tools and equipment to boot.

“In those first three weeks, it was overwhelming. I don’t know what we would have done without them.”

The Bowerses created a pictorial tribute to the people who helped them out, putting more than 200 photos on the wall of their dining area showing people working and helping at the store.

Throughout the store’s rehab, the biggest concern Don and Vicky had was that their customers would somehow forget them. Their nightmare was to reopen and find they no longer had any business.

Tapken’s reopened last Thursday, and the initial trickle of customers grew steadily to the point that on Monday Vicky could say, “I think our lunch business is back. It’s so exciting.”

Monday all the gas pumps were back in operation, too, and Tapken’s was once again in business. In some ways, it’s better than ever. The inside of the store is laid out to more efficiently use the available space, and the store’s new fryer is an automatic one that pulls the food out and shakes the excess oil off fried foods all on its own.

All together, Don and Vicky Bowers figure they lost more than \$120,000 to the floodwaters of 2008.

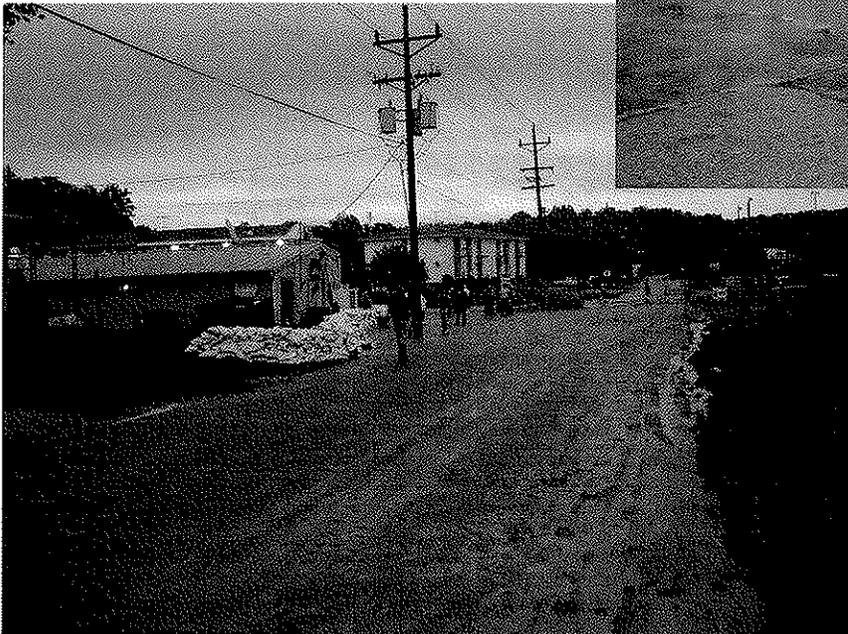
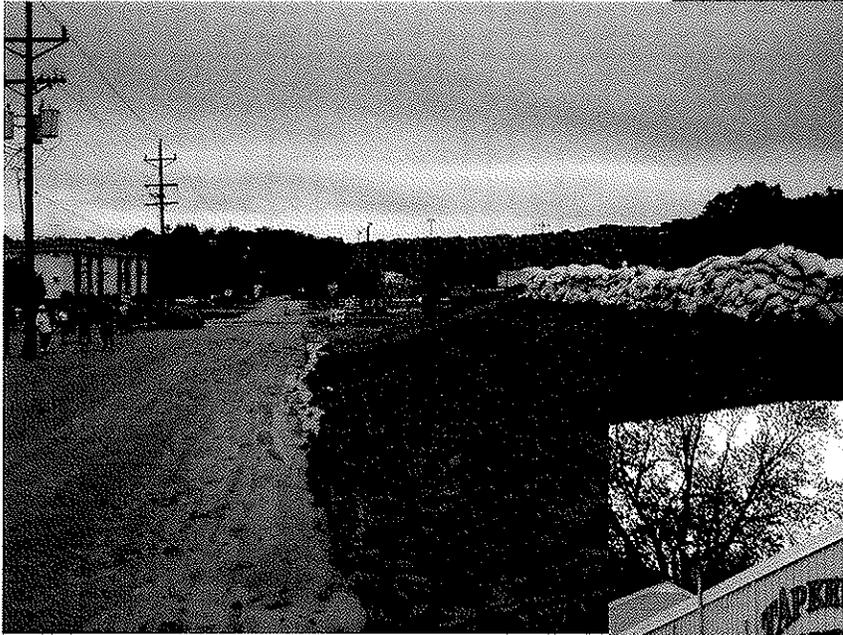
What they received in return, they both will admit, has no price.

“This is a great community,” Vicky said. “The people here are family.”

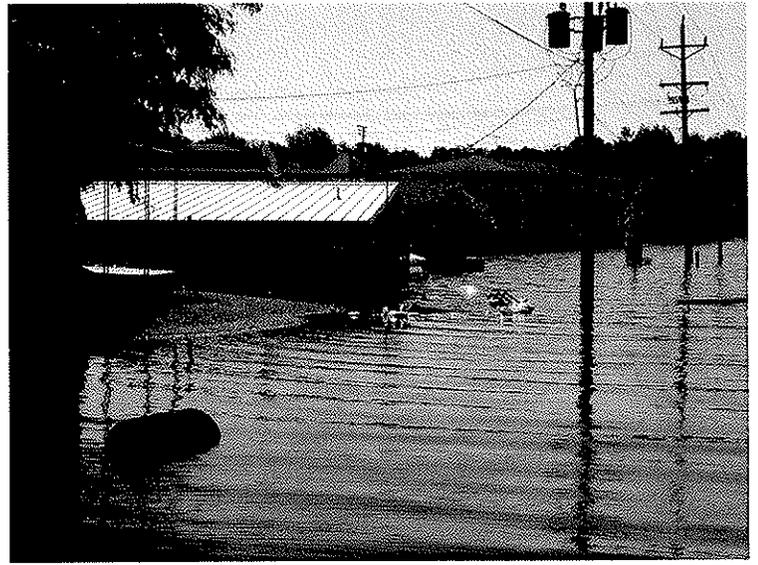
The Bowerses now know they’re a part of that family.

Getting Ready!

June 12, 2008



**All photos are
of volunteers!**

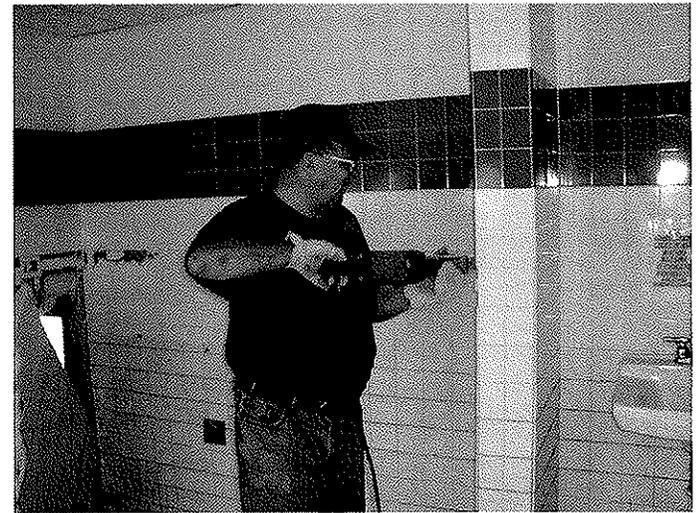


**Friday
morning**

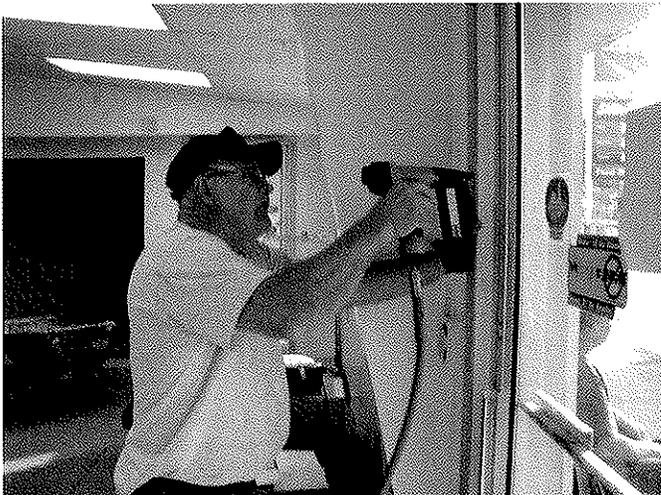
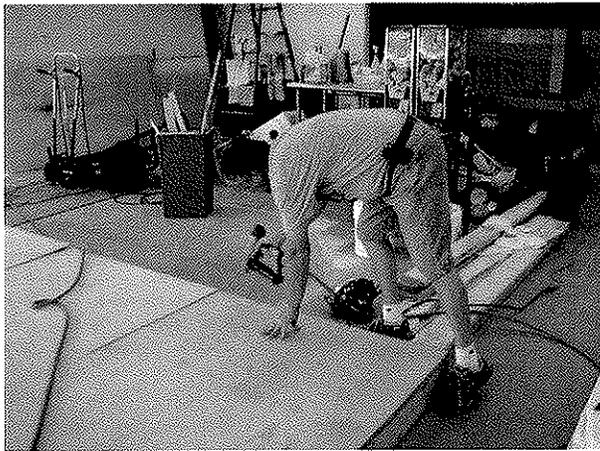
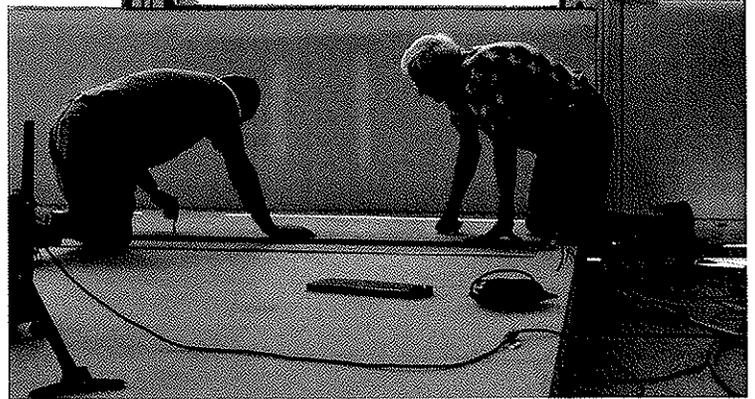
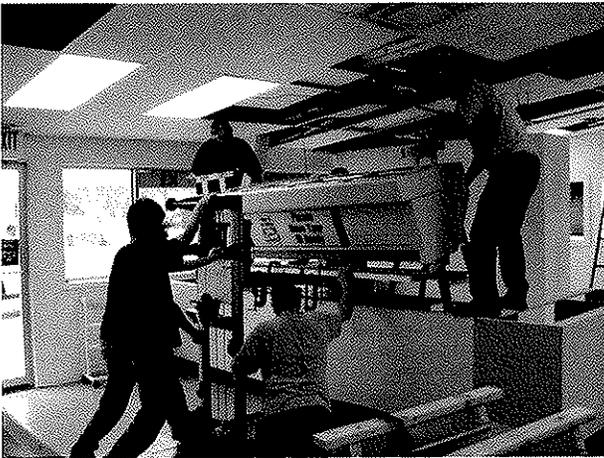
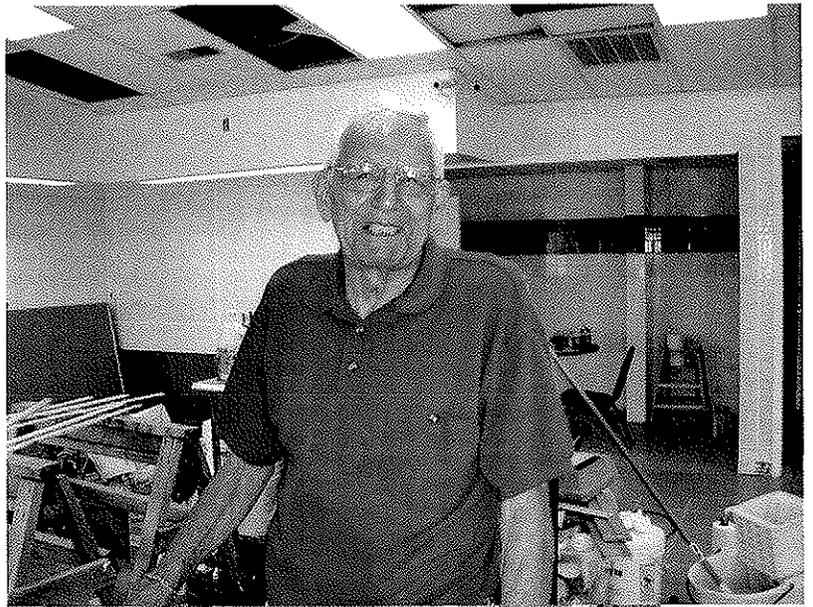


Monday morning

Clean it up & tear it out!



Putting it back together



We're Back!

