A Q&A WITH THE GOLF PRO PAGE 2

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Business as usual for LPA after Supreme Court ruling

By Susan Thompson Times staff

A recent ruling by the Iowa Supreme Court that involved Lake Panorama resulted in a flurry of news and social media reports. But the ruling isn't expected to have any significant impact on the Lake Panorama Association and its members.

On January 31, the Supreme Court issued a ruling that confirmed Iowa Department of Natural Resources (DNR) has the authority to enforce Iowa boating laws on Lake Pan-

John Rutledge, Lake Panorama Association general manager, says this doesn't place a new expectation on members of LPA, since LPA rule 5.1(a)(1) states: "All vessels operated on Lake Panorama must comply with the State of Iowa Boating Regulations approved by the Iowa Department of Natural Resources except where superceded by the regulations of the Lake Panorama Association."

"This ruling only reinforces a rule LPA already has in place for the safe enjoyment of Lake Panorama," Rutledge says. "The expectation for safe, responsible and legal boating has been a longstanding expectation of LPA."

The issue of whether DNR has the authority to enforce Iowa boating laws on Lake Panorama came before the Supreme Court because of an incident on July 7, 2018. It was the night of the annual Fire in the Sky fireworks. Several state conservation officers were on boats patrolling Lake Panorama that night. Two officers stopped a pontoon boat that was displaying blue lights, because state law restricts the use of blue lights to "emergency vessels."

The two officers proceeded to do a safety inspection of the vessel, looking for required equipment.

COURT, PAGE 3

HAVE A (BEACH) I



ASHLEY SCHABLE | SPECIAL TO THE TIMES

This photo from the 2017 Beach Ball shows some of the decorated tables featured that year. About 10 tables remain for sponsorship for the 2020 Beach Ball, with the event limited to 30 tables and 240 guests.

Beach Ball April 18 to raise money for new playground equipment

By Susan Thompson Times staff

Nearly \$12,000 has been donated so far to Friends of Lake Panorama to fund new playground equipment. Friends is a 501(c)3 non-profit public charity. Its current priority project is raising \$70,000 for playground equipment, to be split evenly between Boulder and Shady beaches.

A Beach Ball fundraising event, similar to ones held in 2016 and 2017, will be Saturday, April 18, with all proceeds going to the playground project. The event will be in the Lake Panorama National banquet room, with registration and social hour beginning at 5 p.m.

So far, about 20 table sponsors have agreed to participate, with just 10 tables remaining. Table sponsorship costs \$125. Sponsors are asked to decorate their table with a theme of their choice, and will receive decorating guidelines and times when they signup. For those who do not want to decorate their tables, a few volunteers are available for an additional \$25 donation.

Each table will accommodate eight guests, with meal tickets costing \$40. Half of each meal ticket and the full cost of table sponsorships will go directly to the playground

Table sponsors are encouraged to find eight guests to fill their table, but any empty seats will be filled by those who buy separate meal tickets. Or-



This is a closeup of a decorated table from the 2017 Beach Ball, which featured a fishing theme that included live goldfish. Table sponsors and decorators are recognized on cards displayed on each table, and in the printed program distributed at the event.

ganizers hope most meal tickets are taken by generous people interested in buy items from the auctions and participating in other fundraising events

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throughout the evening. Attendance is limited to 240 people.

Additional fundraising activities include a raffle; silent and live auctions; buy-a-dessert auction; buy-a-bottomless-beer cup; a 50/50 raffle; and a mini-beach ball drawing for gift cards.

Donated items are being sought for a general raffle, mini-beach ball drawing, and silent and live auctions. Also, the buffet meal won't include desserts so Friends is looking for volunteers who will provide a dessert that will serve at least eight people. The hope is 30 donated desserts will be received and each of the 30 tables will purchase a dessert. The desserts will be auctioned.

Those interested in sponsoring a table, buying one or more meal tickets, or donating items for the raffle, buy-a-dessert,

BEACH, PAGE 7

Sheriff makes case for new jail

By Susan Thompson Times staff

At an informational meeting January 28 at the Panora Community Center, several people helped make the case for a "yes" vote on an upcoming Guthrie County 20-year bond referendum. If approved by voters, \$8.7 million would be available to build a new law enforcement center addition and parking lot improvement project at the Guthrie County Courthouse.

Marty Arganbright, Guthrie County Sheriff, told those in attendance that 10 years ago there were times when the county jail was completely empty. "But times have changed," he said. "Now we are constantly full, and often have inmates being housed in other counties. That requires our deputies to be driving back and forth transporting inmates, rather than on duty in the county."

For July through November of 2019, there were 61 overflow inmates held out of Guthrie County for a total of 761 days.

The current jail, built in 1963, has just 10 beds. "We have about 100 outstanding warrants right now on people we could pick up, but we don't have room for them," Arganbright said.

Iowa law requires jails to have cells to accommodate and separate five classifications of prisoners, such as juveniles, females, males, people charged with the same crime, and people with mental health or medical issues. Arganbright said the Guthrie County jail has just one classification.

"Any females arrested must

JAIL, PAGE 4

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LPN head pro talks about 2020 golf

A Q&A with Gary Babcock, Head PGA Golf Professional, Lake Panorama National

By Susan Thompson *Times staff*

The Lake Panorama National Resort staff is gearing

up for the 2020 golf season. This month's Q&A with Gary Babcock, LPN Head Golf Professional, includes



Gary Babcock

information to help golfing members make plans for warmer weather.

Q. Let's start by sharing how you got involved in golf, and your career since then.

A. I started playing golf in Waterloo at a very young age, probably about the time I started walking. I grew up across the street from Gates Park Golf Course, and my whole family was involved in golf. My grandfather did all the golf club repair in Waterloo, Grandma worked in the pro shop, and my parents, brothers and sister all worked at the course at some point. I started working there when I was about seven years old as a caddie and shag boy for the head pro. Later I worked in the cart barn, pro shop, and even on the grounds crew. I played a lot of junior golf events growing up, and also played in high school. After high school, I enlisted in the United States Air Force and played on numerous armed forces golf teams. Even in the service I still found time to work at a few golf courses in the pro shop, and serve on many golf boards and committees. I retired from the Air Force in 2001 and entered the PGA Professional Golf Management Program. I was elected to PGA Membership in 2007. I started working at the LPN in 2002 as the assistant pro. I left in 2005 and spent two years as an assistant pro at the Harvester Golf Club before coming back to LPN in 2006 as the head professional. I missed the LPNit's the people here that

Q. It's winter and the LPA courses are unplayable right now. What do you do in the winter months?

make this such a great

place.

A. Planning, planning, planning. The majority of our time is spent planning for the upcoming season. This includes preparing and selling memberships, scheduling tournaments, corporate, charitable and member events, and booking stay-and-play packages. We also do all our purchasing and scheduling of merchandise for the pro shop, and order all the supplies we will need from golf carts down to pencils and tees.

Winter also is a time for us to complete education requirements, and required training for new systems and programs such as Handicap Systems, Rules of Golf, and certifications for golf-related products.

And as spring approaches, I'm available for private golf lessons. Even just

one or two lessons can help new golfers get more from the game. And a lesson targeted to a specific area of concern is a good opportunity for an experienced golfer to start the season on the right track. Lessons are available by appointment by calling the LPN pro shop at 641-755-2024. The cost is \$45 for a half-hour lesson.

Q. Review the various annual golf membership options available through Lake Panorama National Resort.

A. There are two golf courses at Lake Panorama, both offering annual memberships. Lake Panorama National is an 18-hole course located on the east side of Lake Panorama. Panorama West is a nine-hole course on the west side of the lake. Both courses are owned by the Lake Panorama Association, and managed by Lake Panorama National. Annual memberships are available at both courses for both Lake Panorama Association property owners and those who are not LPA members. Beginning last year, an LPN golf membership included driving range privileges, and that benefit continues in 2020. New in 2020 for Panorama West annual golf memberships is free use of the LPN driving

range. The "All-Inclusive Resort and Golf Membership" includes golf both at LPN and Panorama West, plus unlimited use of the driving range, pool and fitness center at the LPN. Distance memberships at Lake Panorama National also are available for people who do not own a home at Lake Panorama, and who live more than 18 miles from the LPN. A special "first time" membership is available for those who have never been an LPN member.

I think our golf membership options offer great value and benefits—driving range privileges, member-only events, pro shop discounts, and much more. All of this on golf courses that are second to none in the area. Our course superintendents do a phenomenal job maintaining the courses and providing superb playing conditions.

Anyone who golfs, or would like to get started in the sport, should consider becoming a 2020 golf member at either the LPN, or Panorama West, or both. All membership forms are online at www. lakepanoramanational. com/membership.

Q. To help us with the winter blahs, give us some dates of new or special events being planned for the 2020 golf season. For the second year in a row, we'll have a member mixer Saturday, February 29, for those who have joined either Panorama West or the LPN. This social event from 4 p.m. to 6 p.m. will be held at the LPN conference center. We'll pass out gift cards to those who joined

BABCOCK, PAGE 6



SUSAN THOMPSON | TIMES STAFF

It may not seem like it, but the 2020 golf league season is approaching quickly for both Lake Panorama National and Panorama West golf members.

2020 golf league plans underway

By Susan Thompson Times staff

There are several options to participate in golf leagues in 2020 at the two courses owned by the Lake Panorama Association. Both courses are operated by the LPN, LLC, a wholly owned subsidiary of the LPA.

At the 18-hole Lake Panorama National, all league players must have an LPN annual membership and an established USGA handicap. The cost of the handicap is \$30 plus tax per person per year. With questions about LPN memberships or the USGA handicap, call the LPN pro shop at 641-755-2024.

Men's leagues are on Wednesdays. For the 18hole noon league, members can play from the white, vellow or red tees. This is individual play, using the Stableford scoring system. Nine-hole, match play leagues begin at 3 p.m. and 6 p.m. Players in the 3 p.m. league can play from either red or white tees. Players in the 6 p.m. league can play from either yellow or white tees. Cost of all men's leagues is \$75.

The Men's Stag on May 6 will kickoff the league season. Members or potential members are invited to attend compliments of the LPN. Cocktails and munch-

ies begin at 5:30 p.m. with a brief program and raffle drawing at 6 p.m. League play begins May 13.

LPN members and \$180 for Panorama West members. Check in at 3 p.m. with a 3:30 p.m. tee off. The format

For women, Lake Panorama National offers both a 9-hole and an 18-hole league on Thursdays. The 9-hole league uses a twoperson, match-play format. It begins with registration at 5 p.m., announcements at 5:15 p.m., and a shotgun start at 5:30 p.m.

The 18-hole league begins at 2:30 p.m., with assigned tee times and individual play using the Stableford point system. The 18-hole league is limited to 24 players, and has a waiting list. To get on the list, contact Kathy DeLucca, 641-757-2844, larryba@netins.net; or Linda Reis, 515-490-1454, linda.reis@gmail.com.

Both women's leagues gather in The Links after play for weekly food and drink specials, and to recognize special event winners. Annual league dues are \$75, which covers the kickoff dinner, post-season party and league prizes. The kickoff dinner May 7 begins at 5:30 p.m. League competition gets underway May 14.

The Nine & Wine Series involves nine holes of golf at the LPN on seven Monday afternoons, June 8 & 15; July 13 & 27; and August 3, 24 & 31. Cost is \$75 for

LPN members and \$180 for Panorama West members. Check in at 3 p.m. with a 3:30 p.m. tee off. The format is a 4-person, 2-couple best shot, with teams assigned each week by a blind draw. There are weekly prizes and season-ending champions. After play, the couples enjoy wine and food specials in The Links.

At Panorama West, there is a Tuesday morning women's league, a Tuesday evening men's league, and a Thursday morning men's league. League members must either purchase an annual Panorama West membership, or pay the \$16 daily green fee.

The women's league is individual play, with weekly prizes and special events. Dues for the year are \$30. The kickoff luncheon is Tuesday, April 28, at the LPN conference center. Registration begins at 11:30 a.m. with lunch at noon. The cost is \$15. Make reservations with Paula Hansen at hansen@iowatelecom. net or 712-249-0780.

League play begins May 5 with a two-gal mixer at 9 a.m., immediately preceded by a golf clinic presented by Gary Babcock, LPN Head Golf Professional. The first day of regular play will be May 12, with August 25 the last day of regular play. A four-gal best-shot

MONDAY:

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and awards luncheon will be September 1. For more information, contact Sue Merryman, 641-751-5956 or suemerryman@gmail.

The Tuesday evening men's league begins April 28 and runs through September 1. Dues are \$20 to cover weekly prizes, plus individual scores are turned in for prizes at the end of the year. Play begins at 5:30 p.m. For more information, contact Jay Merryman at 641-751-5957 or jaymerryman 1@gmail.com; or Bill Eby at 515-240-7652 or wheby@stineseed.com.

The Thursday morning men's league begins April 23 and wraps up August 27 with a tournament and awards banquet. Members can tee off beginning at 7 a.m. with play continuing until noon. Dues of \$25 covers regular play with weekly cash prizes and individual awards at the end of the season. For more information, contact Virgil Hoehne at 641-757-0962 or 2grand-kids@live.com.

There is one more opportunity for competitive golf at Panorama West in 2020 as couples are invited to participate in six "Fore Fun Friday Couples" competitions.

This two-couple scramble

THURSDAY:

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GOLF, PAGE 6



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Lake Panorama news tip?

Contact Susan Thompson at

thomcomm@netins.net

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By Susan Thompson Times staff

The deadline to file nomination papers for the 2020 election for a seat on the Lake Panorama Association board of directors is March 10.

The board consists of seven members. Board terms are three years, and members are allowed to serve two consecutive three-year terms. Terms are staggered so the number of seats on the annual ballot varies each year.

For 2020, there will be two seats on the ballot. Mary Jane Carothers is completing her first three-year term on the board. Carothers has taken out nomination papers and announced her intention to seek re-election for a second, three-year term. Carothers currently serves as LPA board president.

Tom Jeschke is completing his fourth, threeyear term on the LPA board. Jeschke was elected in May 2006 and again in May 2009. After taking a brief hiatus from the board (as required by the LPA by-laws), Jeschke was elected to the board in May 2014 and May 2017. Jeschke is ineligible to run in 2020 since this year marks the conclusion of two consecutive, three-year terms.

LPA member David Finneseth has taken out papers and announced his intention to seek the open seat currently held by Jeschke.

Nomination papers are available at the LPA office, or will be emailed on request. Candidates must collect a minimum of 18 signatures, representing 18 separate active memberships.

Along with the nomination form, candidates are asked to submit a signed statement of willingness to serve, and a 100-word statement of qualifications. Also needed is a signed conflict-ofinterest form listing any businesses or financial interests the candidate has with the LPA. These items will be included in the ballot mailing.

A mailing that includes the ballot, numbered envelope and the official announcement of the May 9 annual meeting will be sent in April. This year will mark the LPA's 51st annual meeting.

LPA members must return their completed ballot in the numbered envelope. Members are urged to return their ballots in advance of the annual meeting to speed up the tabulation process, although ballots also can be brought to the annual meeting.

Board meetings are generally held the fourth Tuesday of each month, beginning with open forum at 5 p.m., although the day and time sometimes is adjusted. The board does not meet in January or February, unless a special meeting is necessary.

Anyone with questions about the board election process, or details of serving on the LPA board, can contact the LPA office at 641-755-2301 or lpa@lakepanorama.org



COURT

FROM PAGE 1

One of the officers noticed the boat's owner might be intoxicated. He failed a field sobriety test and breath test, and was arrested. A chemical test at the Guthrie County Sheriff's office revealed his blood alcohol level was over twice the legal limit, and he was charged with one count of boating while intoxicated.

The defendant's attorney moved to suppress the results of the encounter with the DNR officers, saying Lake Panorama is a privately owned lake, and the state law regarding the use of blue lights would not apply on a private lake.

Following a hearing, the district court denied the motion, concluding the DNR has juris-

diction over Lake Panorama because it constitutes navigable waters, and is not a privately owned lake under Iowa Code. The defendant was found guilty of boating while intoxicated, and appealed to the Iowa Supreme Court.

In the Iowa Supreme Court ruling, much of the discussion relates to the fact the Middle Raccoon River flows into Lake Panorama, which means vessels on the stretch of the river north of the lake's upper basin can enter the lake there.

"LPA has always understood Lake Panorama and the Middle Raccoon River are interconnected," says Rutledge. "The legal nuances of this ruling are largely a moot point to LPA. LPA continues to control all access points to Lake Panorama, with the minor exception of the upstream Middle Raccoon River channel. Boat access from upstream is not practical for vessels of measurable size and those small vessels that enter from upstream are few and far between. The occasional kayak or canoe visitor to Lake Panorama is a reality LPA has understood and accepted for many years."

Rutledge says Lake Panorama will continue to be a lake used by LPA members, because it is impractical for non-members to access the lake with boats of measurable size. "This court ruling will not represent a new policy or trend in lake usage," he says.

The Supreme Court ruling includes a review of the many reasons LPA states Lake Panorama is private.

"All of the property surrounding the lake is privately owned and every owner of lakefront property is a member of the LPA. The LPA owns the dam. The LPA also owns the bed under the lake, as well as the lake's only marina and boat ramp. Use of the boat ramp is limited to LPA members. The LPA also conducts its own patrols of the lake and has its own boating regulations, which it enforces."

Despite those things, the majority of the six Supreme Court justices ruled Lake Panorama is not private because it is possible for vessels to gain access to the lake from the Middle Raccoon River.

Another legal argument presented by the defendant's attorney was that the LPA's debris trap doesn't allow access by vessels to Lake Panorama. Rutledge said the LPA does not attempt to block boat access

COURT, PAGE 6



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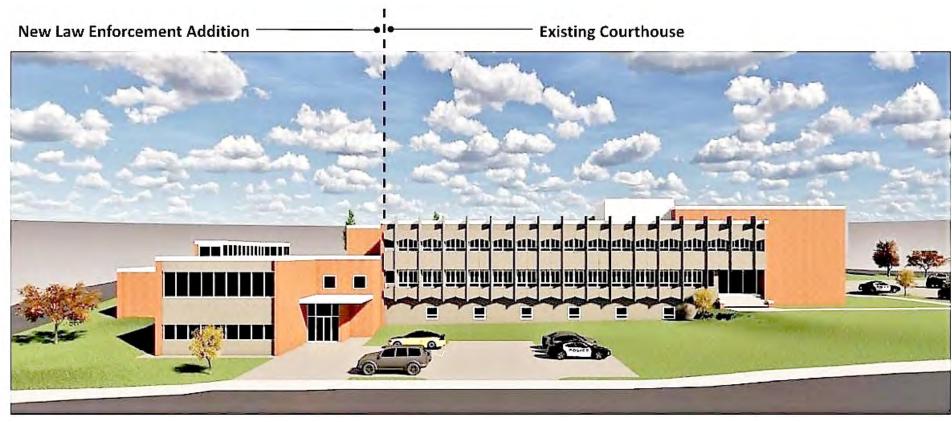
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		Number of Sales	Average Price		
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This conceptual plan shows the existing Guthrie County Courthouse on the right, with the new law enforcement addition on the left. The two-story structure includes a public entrance to administrative offices on the lower level, accessed from a new parking area. A covered entrance to the second level will be on the east side of the building. This is where inmates will enter, and be moved directly to a booking area, holding cells or by elevator to the jail cells below.

be transported to another

met the state code for many years. An inspector comes yearly and we get written up for a number of violations. I keep telling him we're gocounty," he said. "We haven't ing to build a new jail. He

could have closed us down by now because of our current conditions."

Arganbright and others showed photos and described a litany of problems with the aging facility. The design of the building provides poor inmate transport throughout the space, presenting safety risks to the staff, inmates and visitors.

There is overcrowding, both of staff and inmates, and a serious lack of evidence storage. Other problems include dripping pipes, outdated cell doors that are difficult to open and close, flooding caused by water that runs into the building from the parking lot, mildew and hot water issues.

An architect with Shive-Hattery reviewed details of the new law enforcement center that would be built adjacent to the courthouse. The 14,800-square-feet building will be a two-story structure, partially built into the hill on the north side of the courthouse. There would be a public entrance to the ground floor administrative offices on the west side, with a small parking lot nearby.

A covered entrance to the

JAIL, PAGE 5

Inmates are brought in and out of the current jail via these stairs for booking, treatment and transports to other facilities. In the winter, the stairs are cold and sometimes icy, and an officer must walk both in front of and behind the inmate. This situation poses a safety and security risk for deputies, staff and inmates, especially when an inmate is intoxicated or confrontational.

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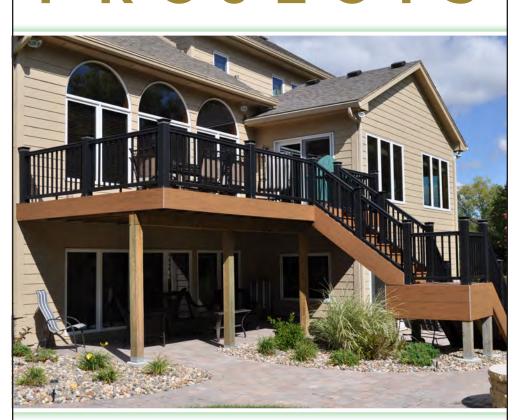
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JAIL FROM PAGE 4

second level will be on the east side of the building. This is where inmates will enter, and be moved directly to a booking area, holding cells or by elevator to the courtroom. In contrast, inmates in the existing jail are moved through general areas because there are no secure corridors to booking, jail or the courtroom.

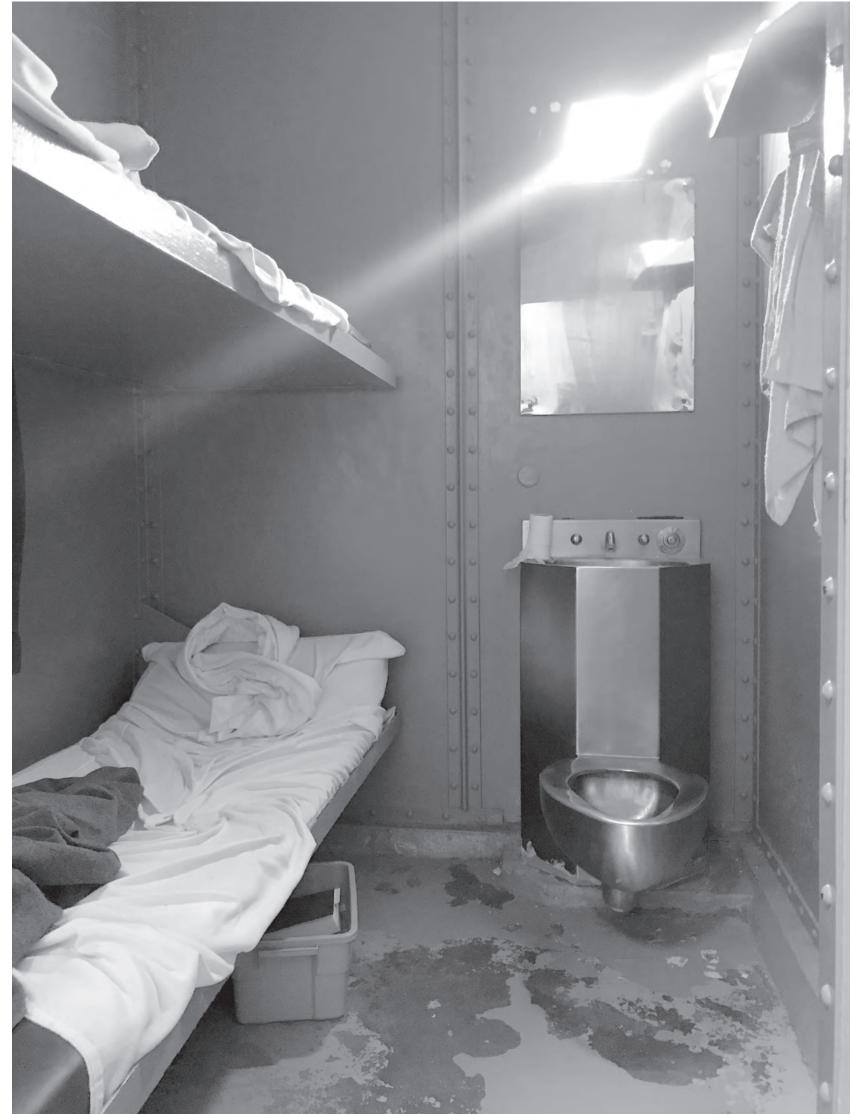
An elevator will take inmates down to the jail cells. There will be 28 beds in the new jail, which will meet the state's space requirement for five classifications. A dormitory space will provide complete separation of males and females. An inside exercise yard, which is another state requirement, will be included in the building.

The parking lot issues that cause basement flooding in the courthouse will be fixed as part of the project. A small building also will be constructed on the east side, to replace maintenance and storage space being removed to make room for the new structure.

Over 30 years, it will cost \$52,092,000 to build and operate the new facility. Over the same time period, it would cost \$54,261,000 to keep and operate the existing facility. This means building the new facility is projected to save Guthrie County \$2,169,000 over the next 30 years.

The tax impact of the project will be spread over 20 years. As an example, for a house assessed at \$100,000, the increase is estimated at \$34 a year. Those interested in checking the tax impact on property they own can go to www.guthriecountyvote.com and use the calculator available under the "tax impact" tab. This site also provides additional information on the need for the new facility, benefits and voting.

The voting date for the bond referendum is Tuesday, March 3. The question on the ballot will be: "Shall the County of Guthrie, State of Iowa, enter into a loan agreement and issue its general obligation bonds in an amount not exceeding the amount of \$8,700,000.00, for the purpose of constructing, furnishing and equipping a County Law Enforcement Center as an addition to the



SPECIAL TO THE TIMES

JAIL, PAGE 9

This cell, called the bullpen, often is used to accommodate six inmates, by adding mats on the floor.

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AA/E





COURT

FROM PAGE 3

to Lake Panorama from upstream.

"The LPA maintains a debris retention device, which is in place to capture sticks, logs, corn stalks and other items that could represent a boating safety hazard. This debris device was misrepresented during

these legal proceedings as being a boat barrier, which it is not," he said. "This device aids Lake Panorama's debris removal efforts, and enhances boater safety and water quality."

Rutledge said LPA maintains a 130-feet opening on one end of the debris barrier, which allows for navigation of the Middle Raccoon River. Past and recent conversations between LPA and DNR have confirmed this strategy is mutually acceptable.

The majority opinion of the Supreme Court ruling was written by Justice Edward Mansfield, with three other members of the court supporting. A footnote in the ruling authored by Mansfield makes it clear he wasn't saying Lake Panorama now can be accessed in other ways than the Middle Raccoon River. "Of course, we do not suggest that the LPA or any individual property owner has any obligation to permit public access to Lake Panorama over their land," he said.

Acting Chief Justice David Wiggins and Justice Brent Appel dissented, concluding Lake Panorama is privately owned as defined by Iowa Code. Wiggins wrote boating while intoxicated wouldn't be tolerated, even if the majority of the court had agreed Lake Panorama is private.

"I note that my holding does not mean that boaters can boat while intoxicated on private lakes that are not under the commission's jurisdiction. Section 462A.14 provides that a person commits the offense of boating while intoxicated if that person operates a boat while

intoxicated on the navigable waters of this state."

The state code's definition of navigable waters is "all lakes, rivers, and streams, which can support a vessel capable of carrying one or more persons during a total of six months in one out of every ten years."

The full ruling is online here: www.iowacourts.gov/ courtcases/7953/embed/ SupremeCourtOpinion

BABCOCK

FROM PAGE 2

by January 31, and have information available on the upcoming golf season at both courses. This is a great opportunity to come out and see your fellow members and meet some new ones.

One new offering that was tested in 2019 and is being expanded in 2020 is the Nine & Wine series

for couples. Cost of this league is \$75 for LPN golf members and \$180 for Panorama West golf members. Check in is at 3 p.m. with a 3:30 p.m. tee off. The format is a 4-person, 2-couple best shot, with teams assigned each week by a blind draw. We have weekly prizes and also season-ending champions. After play, the couples enjoy wine and food specials in The Links. This

days last year, but the couples had so much fun, we've added two additional dates this year. Play for 2020 in the Nine & Wine couples series will be June 8 & 15; July 13 & 27; and August 3, 24 & 31. Interested couples can call or stop in the LPN pro shop to get signed up. A new event on the schedule will be May 30. We plan to have a fun night on the LPN putting green and chipping area with series was on five Monclosest-to-the-pin and putting contests using glow balls. Details still are being worked out so watch for more details. The 49th annual LPN Club

Championship is being held earlier in the season this year. We moved this event to June 27-28, from its usual spot in early August. We feel the June date works better on the schedule so the championship isn't sandwiched between two other member events on consecutive weekends.

Of course, both golf courses have several league options. Check out the story elsewhere in this newspaper for league details.

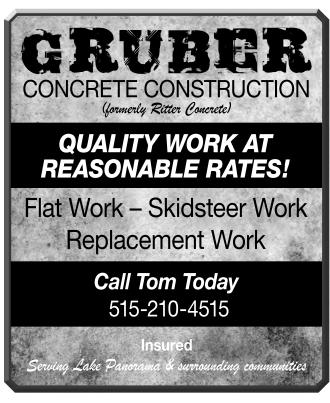
Q. Junior golf has been a passion of yours for a while, why is that, and

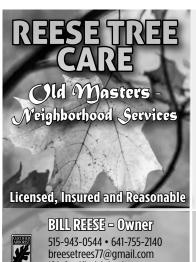
what's available?

A. It's easy for me to understand the importance of junior golf since I was a junior golfer once myself. I grew up in the 1970s. Sure, we had video games like Pac-Man, but it was an afterthought, not a lifestyle. Today's kids need to get away from the computer games, get outdoors, and socialize with their friends, and golf is a great way to accomplish

Golf is a sport that teaches kids integrity and respect, lessons that will translate into everyday life. We real ize junior golf is an integral part of our business

when it comes to growing the game and we are proud to host our annual Junior Golf School each June. The dates for the school this year are June 3, 10, 17, and 24. We'll be publicizing details on how to get signed up soon. Also, junior golf memberships are available at both of our golf courses for kids whose parents are not members. A junior membership is \$100 at Panorama West, and \$350 at the LPN. Finally, our Panorama High School coaches do a tremendous job providing juniors an opportunity to learn the game and





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GOLF

FROM PAGE 2

with fun twists and strategies will be held June 5, June 19, July 10, July 31, August 14 and August 28. Play begins at 5 p.m. Registration begins at 4:30 p.m., with couples asked to arrive early to learn about that week's event, get hole assignments, and pay the \$1 per couple entry fee. Those who aren't Panorama West annual golf members also will need to pay green fees.

No preregistration is necessary, but those who need a cart should call the Panorama West pro shop at 641-755-2250 to reserve. Entry fees are returned as prize money as players gather on the deck after the round. For more information, contact Bill and Karen Eby at 515-

480-4633. Annual membership forms for both LPN and Panorama West, plus LPN golf league forms, are available at lakepanoramanational.com.



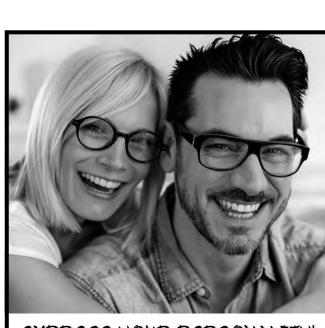
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BEACH

FROM PAGE 1

and live and silent auctions should contact Susan Thompson, thomcomm@netins.net or 515-240-6536.

All funds for table sponsorships and meal tickets will be collected in advance of the event.

Donations to Friends of Lake Panorama are tax-deductible. Donors receive a confirmation letter for tax purposes, both for direct donations at any time, plus

contributions made as part of the April 18 Beach Ball.

A sign recognizing all donors of \$500 or more will be installed near both playgrounds, with these donors also recognized on the Friends website.

Here's a description of the playground improvements planned, once Friends reaches its \$70,000 fundraising goal. At Shady Beach, existing swings and teetertotter will be removed to make way for a multi-faceted play set, three swings, and a freestanding "spring rid-

What Powers Us: Commitment to Community

er" designed to accommodate a physically challenged child. The spring rider also has room for two children.

At Boulder Beach, the gray mountain and play set currently there will remain. The spring horses, tire swing and old bathroom will be removed. A freestanding spring rider similar to the one planned for Shady Beach will be added. A new playground nearby will include a play set with features geared to both older and younger kids, plus three swings.

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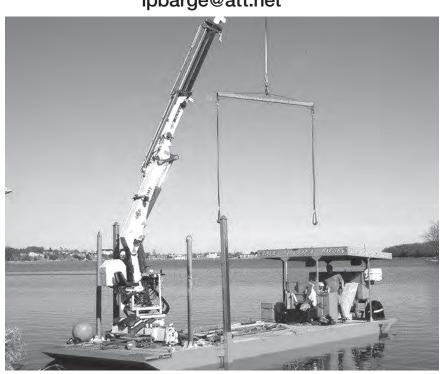


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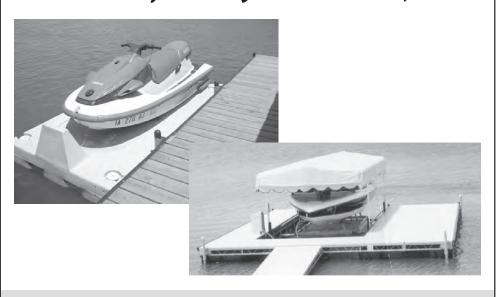
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Limits on Stretch IRAs. Under
the new rules, distributions to
non-spouse beneficiaries are
required to be distributed by th
end of the 10th calendar year

IRA Contributions and
Distributions. One major
change is the removal of the
age limit for traditional IRA
contributions. Now, you can
continue to make contributions
as long as you meet the earnedincome requirement.

Additionally, you are mandated to begin taking required minimum distributions (RMDs) from a traditional IRA at age 72, an increase from the prior 70½. This rule change only affects IRA owners turning 70½ in 2020 or later.

Limits on Stretch IRAs. Under the new rules, distributions to non-spouse beneficiaries are required to be distributed by the end of the 10th calendar year following the year of the account owner's death. Under prior law the non-spouse beneficiary could stretch his/her RMD's over their life expectancy.

Small Business Retirement

Plans. Small businesses may now buy into larger plans with other small businesses. In addition, some part-time employees may participate in their employer's retirement plan.

Visit investgcsb.com to read this article in its entirety and contact our office to discuss how these changes may affect your specific situation.

Kristen Crouthamel, AIF®, Financial Advisor

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SPECIAL TO THE TIMES

MartyArganbright.jpg: On the right, Marty Arganbright, Guthrie County Sheriff, talks with Paul Greenlee of Panora, following a January 28 informational meeting in Panora. At the meeting, Arganbright and others outlined the need for a new law enforcement center addition to the county courthouse. County voters will go to the polls March 3 to vote on an \$8.7 million bond referendum to finance the project.

JAIL FROM PAGE 5

County Courthouse as well

as improving the Courthouse Anyone unsure of their votparking lot?"

All eight voting precincts in Guthrie County will be open March 3 from 7 a.m. to 8 p.m.

ing precinct can find it on the Iowa Secretary of State website here:

sos.iowa.gov/elections/vo-

terreg/pollingplace/search. aspx

The last day to request an absentee ballot by mail is February 21, with absentee ballots postmarked no later than March 2. Absentee voting can be done at the Guthrie County Auditor's office during business hours up until 5 from 8 a.m. to noon.

p.m. on March 2. at the Tours of the current jail are available Monday-Friday from 8 a.m. to 4 p.m. and Saturdays

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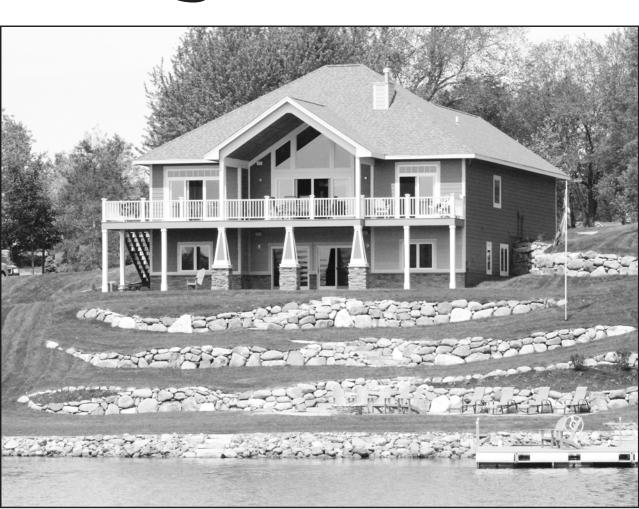
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FXGAVATION

Rick Titus in his 45th year of selling and installing more efficient Fireplace Inserts & Vent Free Gas Logs

STANLE

Rick Titus of Clarion started his business, called "The Country Store", in 1975 and even though he has moved into town now, he has no intention of retiring any time soon. "I enjoy and love doing this." said Titus. "I've covered every corner of the state because I'm an expert, and that is not meant as a boast. I don't think anyone else in the state does exactly what I do." What he does, is sell and install

- photo by Les Houser, Wright County Monitor

the Fuego Flame (brand name) fireplace insert, which he believes are the most efficient inserts on the market, for the money. However, it took him awhile to find out about that brand. "I was living in Littleton, Colorado, and came across a brochure for the Heatilator fireplaces, which were made at Mt. Pleasant, Iowa," said Titus. "When we moved back here 3 years later, I decided I was going to call them and become a dealer." Titus was soon displaying the units at county fairs and got some business. But then in checking back with his customers, to his amazement, he found out they were sending most of the heat up the chimney.

"I then tried selling other brands of fireplaces like Preway, and Majestic and found they were no better. These were touted to be energy efficient, having fans and adjustable dampers, but they still were not burning like a wood stove, so I just kept looking. I was selling wood stoves, but not everyone wants a wood stove in their home. Then I found out about the Fuego Flame Fireplaces, which were as close to wood stove efficiency as you will find. This company made Zero Clearance fireplaces and also made four different sized inserts, so now I could offer my customers a super efficient fireplace, or install one of the inserts inside of their existing wood burning fireplace, no matter how large or small," Titus said. But then it wasn't long before he found a fireplace that has an unusual shape, like a two sided, or see-thru. or arched opening, and these inserts would not fit. So he decided to just make the inserts from scratch to fit these unusual fireplaces. He even built an insert to fit a four sided fireplace for Bill Knapp in Des Moines.

The Fuego Flame fireplace inserts can make any fireplace burn up to 70% efficient, and needs no electricity while keeping 99% of the heat in the home. It burns slow like a wood stove while keeping the beauty of the fireplaces overall appearance and fun of watching the fire. Once the insert is installed, the average fireplace can heat 1,000 to 1,500 square feet of a well insulated home, while using 2/3 less wood, and protects the home from runaway fires. It can burn most of the night on just 3 or 4 hardwood logs, leaving you a nice bed of hot burning coals to ignite new logs come morning. "Some of my customers use the fireplace 24/7 all winter long, and rarely hear their furnace kick on. Thus they save a tremendous amount of fuel each month. These inserts literally pay for themselves by saving the customers fuel," Titus says. The inserts are made using 12-guage steel, which Titus said transmits the heat quicker because it's lighter. Cool air from the house enters underneath the insert, and is then circulated up the back of the fireplace with the heated air exiting out the top, all without the use of a fan. The temperature of the air coming off this insert varies from 200 to 1000 degrees. Titus says, "You bake in your oven at 350, and you can feel that kind of heat coming out of the top of the fireplaces heat opening. Most heat circulating fireplaces do not come close to putting out that kind of heat, for they send all their heat up the chimney."

The Fuego Flame inserts are installed using an insulated ceiling, which prevents the stove heat from going up the fireplaces chimney. The insert damper control is on the inserts face plate, so you can close the doors and then close the damper. The inserts also burn with their damper 95% closed, thus making the wood burn nice and slow. The twin glass doors are made using ceramic glass, which will take 1400 degrees temperature, so you never have to worry about breaking the glass with heat, and you get to enjoy watching the slow burning logs inside. These twin doors are easy to clean with very little effort. "Remember when you were a kid sitting around the campfire, or at a family reunion, how much fun it is to sit around the campfire? Well, you can have that same fun in your home with a real wood burning fire in your fireplace all winter long, and enjoy the romance of the flames; and everyone could use more romance, right? It is actually mesmerizing to watch the flames, and you don't even have to say a word as you watch the fire. Now you can have the romantic comfort of a campfire and enjoy all that warmth in your home safely and efficiently," said Titus.

For those that can't or don't wish to burn wood, Titus offers super efficient gas logs as an option. He started selling those in 1991, and they offer the same nice flame effect, but without the work and cleanup from real wood. "I've got people who bought a fireplace from me in the 70's and 80's that are now having me put gas logs in those same fireplaces," said Titus. These gas logs are capable of heating up to 1,000 square feet of the average well insulated home, so if you have a power outage, these gas logs will keep you toasty warm, and keep the pipes from freezing in your home.

Titus has covered a large area of the Midwest in his sales and installation travels, "I have built and installed units in fireplaces from Minneapolis to Kansas City and all over lowa." said Titus, "I've learned that if I go to a county fair, I get business from that area." He also feels that word of mouth has been his best advertising, and that the personal attention he can offer gets the sales. "I do all the work myself," said Titus. "I don't even charge for estimates when I come into your home. I feel an in home visit is the only way I can know exactly what the customer needs." Titus is also not afraid to tackle, or at least look at, any chimney problems including a cracked chimney. "I've fixed one of those many times for someone," said Titus. "I installed a stainless steel liner inside the chimney and made it safe and efficient." Titus explained that these inserts are not like others that you can buy, and that it takes some time to install them. "This is not a quick fix job," said Titus. "I don't just shove it into your existing fireplace, collect a check and leave. Most of the other inserts on the market make your fireplace look like it has a wood stove shoved into it, and they change the whole look of the fireplace by putting a big metal shroud around the insert. It takes me from six to eight hours to do this, but it will be done right and you'll never need to do anything more with it." Titus has even thought of people who like to cook food over a wood fire. "I've developed a barbeque grill that will fit inside there," said Titus. "You can grill steaks or bake potatoes. It will work great for putting a dutch-oven in the fireplace too." Feel free to contact Rick at The Country Store for more information. You can call either 515-532-3881 or 515-293-2455, or visit his website at: www.fireplacesatthecountrystore.com, or email him at yahtitus@gmail.com. "We don't know what the future holds for our electrical system in this country," said Titus. "If someone wants to control us, they could cut off the electricity



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