

ASHLEY SCHABLE | LAKE TIMES



JUNE 2018 | VOLUME 50 | NUMBER 6

## LAKE PANORAMA FIREWORKS UPDATE

The Fourth of July holiday brings two types of fireworks to Lake Panorama.

The annual “Fire in the Sky” fireworks display sanctioned by the Lake Panorama Association, and put on by the Scheiring family, will be at dusk on Saturday, July 7. The fireworks will be set off from the traditional spot at Shady Beach. For safety reasons, the LPA Lake Patrol and the Iowa DNR require boats anchored during the display to have running lights on during the show.

With the passage of a bill in the 2017 Iowa legislative session, consumer fireworks now can be legally sold in Iowa. In May 2017, the LPA Board of Directors passed a motion that states the LPA does not consent to the use of consumer fireworks on

FIREWORKS, PAGE 6A

## Sports Courts at Boulder Beach to open soon

By SUSAN THOMPSON  
*Lake Times staff*

Sports courts that have been in the planning stages for nearly four years will open by mid-June. The courts complex at Boulder Beach includes one regulation tennis court, with two regulation pickleball courts adjacent. These three courts are inside the same fenced enclosure.

A separate fence surrounds a basketball court that is slightly smaller than regulation size. It features two half courts with Goalsetter MVP basketball systems and white lines.

A PowerGame two-tiered surface covers the concrete base of the court. This modular flooring features a locking system, so no glues or anchors are needed. The five-eighths inch high, self-draining surface stays clean by allowing water, dirt and debris to drain through. The cushioned design also provides shock absorption to help reduce joint stress and fatigue.

The idea for the new sports courts came from the Friends of Lake Panorama board of directors. The board held its first meeting December 3, 2013. An application for nonprofit

COURTS, PAGE 8A



The basketball court is on the north side of the other two courts. A concrete patio between the two fenced sections will be used for two benches, a trash receptacle, and perhaps a picnic table.

## Panorama West Improvements Underway

By SUSAN THOMPSON  
*Lake Times staff*

Installation of a new irrigation system at the Panorama West golf course began in late May. The system will make it possible to water all fairways, tees and greens on the course, which wasn't possible with the existing system.

The work is possible because of a gift from Jim and Joyce McLuen, who died in 2016. Twenty percent of their estate was directed to Friends of Lake Panorama, a 501(c)3 nonprofit charity. Last August, members of the Friends board were presented with a check for \$473,700.64. The McLuens stated the bequest was to be used at the Panorama West golf course.

Landscapes Unlimited, which has its home office in Lincoln, Nebraska, was the low bidder for



Kevin and Martin Wood, and Martin's son Casey, dig out old roots and pea gravel from the south side of the Panorama West clubhouse.

the irrigation project. The first materials were delivered May 21, and work began a week later. Construction is to be complete

by July 30.  
The course remains open during the project.

WEST, PAGE 3A

## Committee focuses on golf course improvements

By SUSAN THOMPSON  
*Lake Times staff*

A board of managers that oversees the Lake Panorama National operation is entering its third year. The LPA Board of Directors created and appointed the LPN Board of Managers, which held its first meeting October 6, 2015. The board works with John Dinnebier, LPN director of operations, to oversee LPN policy and direction.

In May 2017, the Greens and Grounds committee was formed, with Dave Greiner as chair. This committee is responsible for generating and reviewing recommendations to the LPN board for both Lake Panorama National and Panorama West golf courses. The Board of Managers must approve a committee recommendation prior to implementation.

The committee now is chaired by Brice Oakley, who serves on

GREENS, PAGE 7A



Before the irrigation pipe is trenched in, strips of sod are removed and set aside. Once the pipe is placed in the trench, workers cover it with dirt, then replace the sod.



MASSAGE THERAPY NOW AVAILABLE AT:  
**Allen Family Chiropractic, PC**

**Dr. Andrew W. Allen • Cindy Denniston, LMT**  
108 N. 3rd St., Guthrie Center • Call 641-747-8247 Today

**Join our Monthly Massage Club to save 10%-15%**

*Providing Health Solutions Through Chiropractic Care*



- Conforming Fixed Rates & ARM's
- Jumbo Fixed Rates & ARM's
- VA and Jumbo VA
- FHA/203k Full & Streamline
- USDA/Rural Housing
- Reverse Mortgage

- 97% Conventional No PMI
- Step Up
- Homepath
- Investment Property
- Second Homes
- Home Possible/Home Opportunities
- HomeStyle Renovation



**Carrie Hansen**  
Mortgage Loan Originator,  
NMLS# 403055  
Direct: (515) 963-2504 • Mobile: (712) 249-4311  
carrie.hansen@htlenders.com

BACoon RIDE

# Riders gear up for bacon, biking

Lake Times staff

An annual bicycle ride that loyally incorporates bacon will once again ride through Guthrie County this weekend.

The 71-mile ride starts and ends in Waukee this Saturday and cycles through Dallas Center, Minburn, Perry, Dawson, Jamaica, Herndon, Yale, Panora,

Linden, Redfield and Adel on the Raccoon River Valley Trail.

The day starts with a 7-9 a.m. gathering in Waukee before the crowd takes to the trail.

Here are the details for the Guthrie County stops:

—Jamaica: 9 a.m.–2:30 p.m., bacon corn dog treat from Lucas Concessions.

—Yale: 9 a.m.–3:30 p.m., visit

to Just Ethel's Homestyle Cafe.

—Panora: 10 a.m.–4 p.m., loaded bacon nachos treat from PJ's Drive-In.

The bacon-and-bicycle-themed BACoon Ride is jointly inspired by the Register's Annual Great Bicycle Ride Across Iowa, or RAGBRAI, and the Blue Ribbon Bacon Festival.

It's co-presented by RAGBRAI, the Blue Ribbon Bacon Festival and the Iowa Bicycle Coalition. All of the proceeds benefit the Iowa Bicycle Coalition, RAGBRAI's Dream Team and other Iowa charities, according to the BACoon Ride website.

It's a great training event for riders planning to ride RAGBRAI later this summer, according to the website.

Registration for the ride costs \$100 before Friday, with an additional \$65 for a jersey. Registration includes "bacon stops" featuring bacon snacks and samples, a bacon-themed lunch, a commemorative "PassPORK" snack punch card, drink specials at party stops, a custom moisture-wicking T-shirt, a commemorative slap coozie and ride support and mechanics, although some merchandise might not be available for last-minute registrants.

To learn more and register, visit [www.baconride.com](http://www.baconride.com).



New look...  
Same Peoples

People First Banking  
Serving Iowa since 1917

**Lori Faucher**  
Customer Service Representative

**Penny Wetzel**  
Loan Officer

**Dennis Flanery**  
SVP, Guthrie Center Market President

**Not Pictured**  
**Paige Anderson**  
Customer Service Representative

**Kristina Swensen**  
Customer Service Representative

**Janae Eisentrager**  
Customer Service Representative

**Courtney Sheeder**  
Customer Service Representative



(800) 891-9389 | [MyPeoples.Bank](http://MyPeoples.Bank)

ADEL | CLIVE | GRAND JUNCTION | GUTHRIE CENTER | JEFFERSON | OGDEN | RIPPEY | SCRANTON | WAUKEE



TIME'S  
Your Friends ...  
Your Neighbors ...  
Your Newspaper





GE APPLIANCES

★ ★ ★

CELEBRATE  
& **SAVE**  
UP TO 40%  
ON SELECT GE APPLIANCES  
THRU JULY 11

★ ★ ★

515.993.4241



618 GREENE STREET  
ADEL, IA 50003

WWW.ARCHERHOMECENTER.COM

## WEST

FROM PAGE 1A

ing construction. Work is being done on one hole at a time, which means each hole will be closed for a few days. During construction, players need to check-in at the pro shop to find out what hole to skip.

Another improvement made possible by the McLuen gift is updated landscaping around the clubhouse. In early June, Wood Brothers Landscaping removed undesirable plants and trimmed shrubs that would stay.

Old pea gravel was removed from the beds on the north and west sides of the clubhouse, and replaced by river rock. New shrubs and perennials have been added to the landscaped beds on all four sides of the clubhouse, with new pea gravel added on the south and east. A flowering crab tree also was placed on the east side.

A six-foot metal bench has been ordered, and will be placed in the landscape bed near the clubhouse entrance. A bronze plaque on the bench will express appreciation to the McLuens. A second plaque with additional detail also is planned.

New signs, yardage markers, ball washers and trash receptacles have arrived, yet another improvement made possible by the McLuen gift.

Each of the 15 tee boxes now will have a sign showing distances to the green from all tee markers. Nine of the posts will have trash receptacles attached, with five of these also holding ball washers. Having the trash receptacles and ball washers mounted on these single posts will make maintenance easier.

Six additional signs will be added to the course at various locations. These signs will help direct players to the par-four tee boxes that exist on five holes, plus make it clearer where carts should park near the par-four tee boxes on the fourth hole.

Eighteen 5"x7" granite yardage markers will be installed on the nine par-three tee boxes, showing distances to the green from both the red and blue tee markers. All signs, tee markers and other new items will be installed as staff time allows, and in coordination with the irrigation construction.

Once the irrigation construction is complete, attention will turn to a cart path improvement plan. This will include adding concrete paths to most par-four tee boxes, plus a section of concrete adjacent to par-three tee boxes where none currently exists. A decision on the extent of the cart path additions will be made once bills for the irrigation work have been paid.

In the fall, a three-year project to improve turf conditions of fairways and tees will begin. Fifteen acres of tees and fairways will be aerified and interseeded, plus starter fertilizer applied. This project will result in better disease and drought-tolerant turf conditions.

In 2019 and 2020, funds will be added to the existing Panorama West annual operating budget for additional seed, fertilizer and weed control as turf conditions improve.



In conjunction with the clubhouse landscaping, river rock was added to the west side of the rain garden. In April, volunteers added a row of large boulders around the other three sides of the garden.



The west side of the Panorama West clubhouse now sports a variety of shrubs and perennial flowers. New plastic and river rock surround the plantings to keep weeds at bay and protect the new plants.



Six cast aluminum signs will be added to the course to help direct golfers to par-four tee boxes. Signs like these have become increasingly important as new players discover Panorama West.



Cast aluminum signs like this one will be added to the 15 tee boxes on the Panorama West golf course.



Martin Wood and his son Casey install heavy plastic around new plantings on the west side of the clubhouse. River rock was placed over the plastic.



These granite yardage markers will be added to the nine par-three tee boxes, showing distances to greens from both blue and red tee markers.



A flowering crabapple tree has been installed on the east side of the Panorama West clubhouse, filling in a spot where old shrubs were removed.



New shrubs were planted on the south side of the clubhouse, where old shrubs were removed by Wood Brothers Landscaping.

**AVAILABLE NOW!**  
ONLY AT THE  
**Guthrie County Vedette Newspaper**  
**THE ALL NEW COLOR PLAT BOOKS**

**GET YOURS TODAY!**  
FOR ONLY  
**\$32.10**  
INCLUDES TAX

**Guthrie County Vedette**  
111 East Main,  
Panora, IA 50216  
641-755-2115  
[www.guthriecountynewspapers.com](http://www.guthriecountynewspapers.com)

The advertisement features a map background and a spiral-bound 'Plat Book' showing various local businesses and services, including FHD Farm & Home Plat & Directory, First State Bank, State Farm, Peoples Trust & Savings Bank, Horizon Financial Resources, Farmers State Bank, Guthrie Livestock Auction, and Guthrie County State Bank.

# Big Box Pricing Small Town Service



Lake Side Floors

MOHAWK

FREE QUOTES!

Call Us Today at 641-755-3400 or stop in and see us at  
409 E. Market in Panora

FINANCING AVAILABLE Call Us Today at 641-755-3400

We offer professional installation and assure you that the job will be done right.

**We guarantee all of our work!**

**We have a beautiful selection of quality**

• Hardwood • Laminate • Ceramic • Vinyl • Carpeting  
• Granite & Quartz Countertops

**\*Select carpets on sale now**

**Now Offering!**

Custom Tile Showers & Tub Backsplash

**NEW!!** Carpet cleaning Services Commercaill & Residential

• Heat Extraction (recommended by carpet manufacturers)  
• Water Damage 24 Hr Emergency Service

Please ask about our gold package.

# Got Radon?

Call the radon “problem solvers.”  
Serving Western Iowa Since 2000



## Strocher

### Radon Mitigation Service


Elk Horn, Iowa • 712-773-4748 • 712-579-1461  
www.radonsafehomes.com  
email: stramit@metc.net

## SHOPPING FOR A

# wciautos.com

SEE WEST CENTRAL IOWA'S NEW AND USED CAR/TRUCK INVENTORY ONLINE!

West Central Iowa's **LOCAL** Auto Dealers...  
*IN ONE PLACE FOR YOU!*



## EXPRESS YOUR PERSONALITY!

Let the Professionals Take Care Of You and Your Eyes with Quality Eye Care and Eye Wear!

### Eye Care Associates

Cassie Martinson, O.D. • James Koch, O.D. • Kyle Stalder, O.D.  
102 E. Main • Panama • 641-755-3699



TOO MANY PROJECTS AND NOT ENOUGH TIME?  
**ONE CALL WILL DO IT ALL**

SERVICES WE OFFER:  
• Tree Removal • Lawn Care • Irrigation • Electrical  
• Maintenance • Pest & Weed Control

Contact Ben Schwartz at 641.757.7204

## B&C SOLUTIONS

\*FULLY LICENSED AND INSURED\*

## VENTEICHER ELECTRIC, INC.

HOME COMMERCIAL FARM


*Servicing Guthrie Center and Panama areas for all your electrical needs.*

641-332-2675 OR 641-755-3638

25+ years experience in agricultural, commercial, residential, industrial wiring along with trenching & boom truck services.



# LET US DO THE COOKING FOR YOU!



Great Tasting Fresh Fried Chicken - Cooked to perfection with a unique taste and style. A family recipe and process that's been successful for over 50 years.

Available at your Panama

## Hometown foods

601 E Main St • Panama, IA  
(641) 755-2213

**DON'T LET DIRTY WINDOWS SPOIL YOUR PRICELESS VIEW!**

Let us take care of keeping your windows clean.

Z TO A WINDOW CLEANING  
ZAAVAN ANNEAR, OWNER



CALL TODAY! 515-298-9973  
FULLY INSURED

## GOPHER & MOLE TRAPPER

Let Allen Pierce help get rid of those pesky critters!



Call 641-757-1101



Lake Panorama  
**TIMES**  
Your Friends ...  
Your Neighbors ...  
Your Newspaper

# Van Houten Barge Service

- Boat lift and dock installation, removal and repair
- Custom built cantilever docks
- Rip-rap and shoreline work

**Customer Service is our #1 goal.**

**We want to get you boating as soon as possible.**

--Call for free estimates--

**Mark Van Houten**  
(515) 975-7016 or  
(641) 431-4002

## Keep your Golf Cart or Lawnmower in TIP TOP SHAPE!

Give **Wilbur** a call today!



**Riding Mowers \$48.00**



**Golf Carts \$40.00**

We have Batteries & Tires in stock for you mowers & golf carts.  
We will check your deck, bearings & belts.  
Adjust and level deck so it gives your lawn the perfect cut!  
**Free Blade Sharpening!**

**Free Pick Up and Delivery**

# BATES

206 E Main • Panama  
Wilbur Bates, Cory Bates

## Small Engine Service

Call Us Today!  
641.757.1243 or 641.755.3277

## PUBLIC NOTICE

Lake Panorama Association  
Board of Directors Meeting  
April 24, 2018  
Lake Panorama Association  
Office

The Lake Panorama Association Board of Directors met April 24, 2018, at 5 p.m., at the Lake Panorama Association Office. Board members present were Larry Babcock, Mary Jane Carothers, Gary Evans, Thomas Jeschke, Mindy Larsen Poldberg, Charles Schnack, and Jim Spradling.

LPA Staff present: Brad Halterman, Danna Krambeer and John Rutledge

Visitors present: Jim Koch and Chris Welp, Water Safety Committee Members

2018 LPA BOD Candidates - Emily Donovan, Andy Harrelson, Rich Schumacher

Everett Grasty, Guthrie County Supervisor

President Spradling called the meeting to order at 5 p.m.

Spradling directed the board to Agenda Item 4a.

### Agenda Item 4a – Review unconventional vessel (houseboat) with water safety committee

An LPA member is requesting a sticker for a houseboat that has been deemed “unconventional” by the LPA general manager. The boat is currently over length, but could easily be modified. Rutledge noted his authority in this matter was to deny a sticker until such time when the water safety committee and the board of directors can view the vessel.

The board of directors convened outside to physically inspect the house boat. The rules

do not specifically state a house boat is not allowed. Language was dropped from the rules over the years, as house boats were considered to be over the length rules and, therefore, would be denied access to Lake Panorama because of length. The boat was inspected by the board. The board deemed the construction and style of the house boat caused safety concerns. Although this boat could be modified to meet the length requirements, safety was deemed to be a substantial concern.

Jeschke moved to deny the issuing of a boat sticker for this house boat due to safety issues pursuant to the rules. Motion seconded, carried unanimously.

Schnack moved to direct LPA management not to issue any stickers for new house boats and to research and provide new rule language to be brought to the next meeting regarding house boats. Motion seconded, carried unanimously.

An additional item came to the office regarding an unusual type of watercraft. A member has requested a boat sticker for a Wilcraft Amphibious Water Craft - ATV/vessel. The DNR registers this as an ATV and a watercraft. ATVs are not allowed on LPA Roads, per existing rules, it would have to be trailered to the marina.

Jeschke moved to approve the unusual boat sticker for the DNR registered ATV/vessel. Motion seconded.

Discussion by the board focused on the use of it as an ATV on LPA roads. The rules were reviewed and ATVs are not allowed on LPA roads unless hauling brush to the dump. The use

as a vessel did not cause any concerns with the board. Motion carried unanimously.

### Agenda Item 1 – Approval of the Agenda. Poldberg moved to approve the agenda. Motion seconded, carried unanimously.

### Agenda Item 2 – Open Forum. No one present.

### Agenda Item 3 – Consent Agenda. Rutledge noted there is a change in the proposed ballot counters; Steve Brannan will be replacing Rita Brannan as a counter.

Jeschke moved to approve the consent agenda as amended. Motion seconded, carried unanimously.

Consent agenda to include:

a) LPA General Manager's Report

b) Accept 2017 Audit Report from Meriwether Wilson

c) Acceptance of the 03.31.2018 LPA LPN Consolidated Financial Statements

d) Approval of minutes from 03.20.18 LPA Board meeting

e) Approval of minutes from 2017 LPA annual membership meeting

f) Approval of 2018 LPA Annual Meeting Agenda

g) Approve ballot counters for 2018 Annual Meeting

h) Set date for next board meeting

i) Accept minutes from March 2018 LPN, LLC Board of Managers meeting

### Agenda Item 4b – Marina Lease to Coulters Panorama Marine for period of 1/1/2019 through 12/31/2023

Jim Spradling and John Rutledge met with Lyn Coulter to discuss the renewal of the marina lease. Terms of the proposed lease are essentially the same.

The board and attorney discussed a few minor corrections and updates related to outdated insurance language and time-frame for default cure.

Evans moved to authorize President Spradling to enter into the January 1, 2019 through December 31, 2023 lease between LPA and Coulter's Panorama Marine with the minor changes and updates discussed. Motion seconded, carried unanimously.

### Agenda Item 4c – Offer on Lot 2848

LPA received an offer of \$5,000 for lot 2848. LPA land sales committee recognized this lot does have an inferior value as a stand-alone lot, but believes it should be closer to the \$10,000 minimum. The LPA land sales committee recommended the LPA board of directors respectfully decline this offer.

Babcock moved to respectfully decline the offer on lot 2848 for \$5,000. Motion seconded, carried unanimously.

### Agenda Item 5a – Propose release of survey data to the membership, excluding comments

An executive summary of the 2017 LPA member survey has been provided to the board and used to write articles for the LP Times. It seems appropriate for LPA to release the results of the survey so members can look through the results.

Poldberg moved to release the survey data to the membership, excluding comments. The information will be posted on the website. Motion seconded, carried unanimously.

### Agenda Item 5b – Stand-up paddleboard length discussion

A request has been made to

allow a 50-ft Stand-Up Paddleboard (SUP). This would only be used on the lake in connection with a special promotional event, perhaps once or twice per year.

Schnack moved to allow a temporary sticker be issued by the LPA general manager for the use of a 50' stand-up paddleboard on a case-by-case basis. Motion seconded, carried unanimously.

### Agenda Item 5c – Quit Claim Deed to Lahner

David Lahner has requested to gain title to an area of 1.84 acres that is adjacent to his farm. This topic was discussed in closed session in 2017. An agreement was reached between LPA and Lahner to exchange the 1.84 acres (Quit Claim Deed) for an ingress/egress easement over Lahner's property including 1.84 acres that would bear a flowage and impoundment easement to ensure LPA could continue to use Jones Cove. Rutledge emphasized the agreement is mutually beneficial with LPA obtaining necessary access to the north side of

the Jones Cove basin. No money will change hands.

Evans moved to execute a Quit Claim Deed for Lot 1 of the Northeast Quarter of the Northwest quarter (NE ¼ NW ¼), Section 26, Township 80 North, Range 31 West of the 5th P.M., Guthrie County, Iowa to David B. Lahner and Nancy S. Lahner in exchange for an ingress and egress easement over the adjacent Lahner property. Motion seconded, carried unanimously.

### Agenda Item 6 – Other Business – None


### Agenda Item 7 – Closed Session. The Board entered closed session at 5:55 p.m. to discuss legal matters and exited closed session at 6:15 p.m.

With no further business, the meeting was adjourned at 6:15 p.m.

Danna Krambeer  
Recording Secretary  
Mindy Larsen Poldberg  
Board Secretary

*IT'S TRUE.  
You REALLY CAN  
afford to switch  
to Solar.*

*And we can't wait  
to tell you about it.*

 **IOWA**  
Wind and Solar

REACH OUT TO IOWA WIND AND SOLAR  
REPRESENTATIVE JEREMY RIERSON AT  
JEREMYRIERSON@IOWAWINDANDSOLAR.COM  
OR BY PHONE AT 712-292-8220.

<http://goiowa.solar/LiveWithJeremyRiersen>

# Your property should reflect your high standards.

**Our reputation speaks for itself.**

*We've been providing quality landscaping, beaches and rocking at Lake Panorama for over 30 years.*



## Rock Walls • Beaches • Shorelines








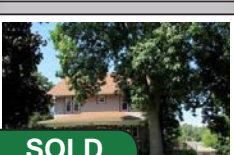
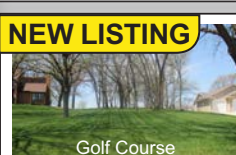

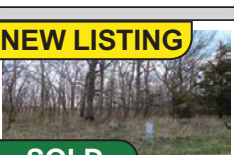
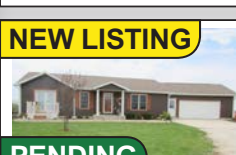
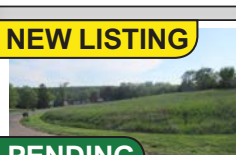
Crawler-loaders ~ Trackhoes ~ Loaders ~ Trucks


Dean A. Stanley, owner  
Panora • 641-757-0205

# STANLEY EXCAVATION

# FOR A FAIR DEAL, SEE DAVE!



 <p>4317 Panorama Drive \$679,000</p>	 <p><b>SOLD</b> 7023 Andrews Terrace \$669,000</p>	 <p><b>PRICE REDUCED</b> 6066 Panorama Road \$305,000</p>	 <p><b>PRICE REDUCED</b> 2323 Wagon Road, Panora ACREAGE \$299,000</p>
 <p>5158 Panorama Drive \$299,000</p>	 <p><b>NEW LISTING</b> <b>PENDING</b> 4012 127th St., Urbandale \$289,900</p>	 <p><b>NEW LISTING</b> <b>PENDING</b> 211 Oakridge Drive \$275,000</p>	 <p><b>SOLD</b> 5034 Karen Drive \$189,900</p>
 <p><b>NEW LISTING</b> <b>PENDING</b> 107 N. 6th St. Place, Guthrie Center \$185,000</p>	 <p><b>NEW LISTING</b> <b>SOLD</b> 704 River Hills, Panora \$169,900</p>	 <p><b>NEW LISTING</b> <b>SOLD</b> 213 W. Jackson \$159,900</p>	 <p><b>NEW LISTING</b> 7067 Andrews Terrace \$150,000</p>
 <p><b>SOLD</b> 119 E. Market \$149,900</p>	 <p><b>NEW LISTING</b> Golf Course 5126 Panorama Dr \$25,000</p>	 <p><b>SOLD</b> 5311-13 Corner Court \$21,500</p>	 <p><b>PENDING</b> 6545 Panorama Road \$5,900</p>
 <p><b>NEW LISTING</b> <b>SOLD</b> 6513 Panorama Dr \$5,800</p>	 <p><b>NEW LISTING</b> <b>PENDING</b> 25677 Amarillo, Linden \$399,000</p>	 <p><b>NEW LISTING</b> <b>PENDING</b> 6910 Petersen Hill \$184,900</p>	 <p><b>NEW LISTING</b> <b>PENDING</b> 4764 Panorama Drive \$75,000</p>




Visit us at  
[www.countryrealtyiowa.com](http://www.countryrealtyiowa.com)  
Member of Des Moines Multi Listing Service  
**Your Independent Agency**  
**Dave Ryan, Agent/Owner**  
**641-755-2990**

**Since 1976...** Locally owned & operated by Dave & Barb Ryan  
**COUNTRY REALTY LLC**  
World Headquarters at 108 East Main • Panora • 641-755-2990 • email: [country@netins.net](mailto:country@netins.net)  
Licensed in the State of Iowa, USA

IT'S TRUE.  
You REALLY CAN  
afford to switch  
to solar.

And we can't wait  
to tell you about it.



REACH OUT TO IOWA WIND AND SOLAR  
REPRESENTATIVE JEREMY RIERSON AT  
JEREMYRIERSON@IOWAWINDANDSOLAR.COM  
OR BY PHONE AT 712-292-8220.


<http://goiowa.solar/LiveWithJeremyRierson>

## FIREWORKS

FROM PAGE 1A


LPA-owned property, such as beaches, campgrounds, parking lots, roads, the marina, golf courses and community areas. Guests of Lake Panorama National and Clover Ridge Time-shares are being notified of this action. Both LPA members and guests can be found in violation of LPA rules if they use consumer fireworks on LPA property, and could be subject to a monetary fine. LPA members also are reminded they are responsible to avoid any activity that could be declared a nuisance to their neighbors. And that they are liable for any damage or injury they or their guests cause to neighbors and their property.

# Poolside Teller










Trust Farmers State Bank to serve you any time, any place...even poolside this summer! Through our FREE online banking and mobile app, we provide all the services of traditional banking at your fingertips!

Farmers State Bank has served the area for nearly a century, providing reliable, trustworthy banking. "Growing Trust. Building Community." is more than a tagline, it's who we are.




## Farmers State Bank


Growing Trust. Building Community.



201 Main Street | Yale, IA 50277 | 641-439-2221 | 877-439-2221  
[yalebankiowa@yalebankiowa.com](mailto:yalebankiowa@yalebankiowa.com) | [www.yalebankiowa.com](http://www.yalebankiowa.com)



Lake Panorama  
**TIMES**  
Your Friends ...  
Your Neighbors ...  
Your Newspaper



PRINTED WITH  
SOY INK

# Hometown foods



**GET YOUR GRILL ON**  
Hot Dogs, Brats, Steaks and more!

**DELHI SALADS**

**BEER AND SPIRITS**

**POP AND CHIPS**

**VEGGIE AND FRUIT TRAYS**

## We have everything you need to grill out over the FOURTH OF JULY!

601 E Main St • Panora, IA  
(641) 755-2213  
[panorahometownfoods.com](http://panorahometownfoods.com)

LIKE US ON FACEBOOK!



# CORNER STONE LANDSCAPING & TREE CARE



Fully Insured for all Services

### LANDSCAPING & SERVICES:

- Custom Designing • Patios & Outdoor Living Spaces
- Retaining Walls • Water Features Landscape Lighting
- Fire Pits • Outdoor Kitchens
- Planting of Trees, Shrubs & Perennials

### TREE CARE:

- Tree Removal • Tree Trimming • Stump Grinding
- Cabling • Risk Assessment
- Shrub Trimming
- Emerald Ash Borer Treatment**



**Tyler Carney, Owner** Landscape Designer • ICPI & NCMA Certified • Member INLA  
email: [tyler@cs-l-ia.com](mailto:tyler@cs-l-ia.com) | 641-742-3009 | [www.cs-l-ia.com](http://www.cs-l-ia.com)

Monthly Maintenance Packages

## GREENS

FROM PAGE 1A

the LPN board. Newly appointed to the committee in May is Bill Eby. Other committee members are Brian Denham, Mary Hills, Bob McCleary and David Van Ahn.

"We are pleased Bill has agreed to serve on the greens and grounds committee," Oakley says. "A lifelong golfer who plays frequently on both courses, Bill is already a valued member of the group. He and Mary Hills will be our principal conduits for exchanging information and ideas regarding Panorama West, as we work to more closely integrate both golf courses into longer-term marketing and capital improvement planning."

"The generosity of the McLuen estate gift and extensive efforts driven by Friends of Lake Panorama are moving improvement of the Panorama West course forward rapidly. Once renovations underway this year are complete, our committee will become more active and visible there," says Oakley.

The committee met several times in 2017. One meeting included walking the entire LPN course, which resulted in a preliminary 13-point project list. The list was refined in consultation with Dan Wollner, LPN course superintendent, and Dinnebie.

Last October, the LPN board approved Dinnebie's recommendations based on the greens and grounds committee report. These recommendations included mowing wider fairways on holes 8, 14, 17, and 18, plus making permanent the mowing of a previously designated "no mow" area on the second hole. These approved recommendations were implemented last fall and have continued into 2018.

The greens and grounds committee met this April, and developed suggested priorities to guide its 2018 work plan. These include:

- Evaluate annual and long-term improvements to the LPN and Panorama West golf courses in terms of cost/benefit, new playability and pace of play improvements, player response to reconfigured teeing ground options at the LPN, and robust co-marketing of both golf courses to potential dues paying members and daily fee players.

- Monitor, but not interfere with, Panorama West's 2018 McLuen estate gift improvement project; add an active Panorama West course advocate to the committee. (This second priority was completed with the May appointment of Bill Eby.)

- Submit recommendations concerning annual and long-term needs to maintain a high level of excellence in golf course maintenance and capital im-



**A worker with Landscapes Unlimited uses a shovel and a hand-held machine to tamp down dirt covering a newly installed irrigation line. Rolls of sod are placed on top, which can be seen in the foreground of this picture. The goal is to do as little damage as possible to the existing turf.**

provements.

- Create a long-term strategy for course memorials and commercial signage.

- Prepare 2019 course-specific capital budget for LPN Board of Managers to consider.

Oakley says over the past decade, golf course management has changed. "Environmental concerns, proliferating recreational opportunities, and golfer expectations have created new challenges for public and private golf courses of all sizes, configurations, and degrees of difficulty," he says. "Surveys by state and national golf associations show generating more revenue must be aimed at attracting both new golfers and retaining current golfers. This has led course managers to evaluate their golf facility for both playability and pace of play."

Maintenance changes such as wider fairways and fewer no-mow areas help with both playability and pace of play, Oakley says. So does offering more forward tee opportunities. That's why permanent yellow tees were added to the LPN course last fall, and are included on new scorecards for the 2018 season.

This spring, a temporary red tee box was added to holes 4, 9, 14 and 16. The original red tee box on those four holes will remain in place in addition to the newly mowed areas. These tees are an experiment to give red tee players a chance to tee off closer to the green on these four holes. When the experiment is over, players will be surveyed for their opinion on any proposed changes.

The new yellow tees now on all 18 holes and the four ex-

perimental red tee locations cannot be used during 2018 league play.

As changes are implemented, Oakley hopes members will give any change a chance. "While you yourself may not be a consumer of a yellow tee, or a new red tee placement, please understand these changes are being implemented to be competitive in the industry and to continue to attract and retain players," he says.

Planning and construction of both golf courses began in 1971, and both are owned by the Lake Panorama Association.

"Lake Panorama National and Panorama West are an integral part of one of America's largest privately owned and managed recreational lake areas," Oakley says. "While the lake is for the benefit of LPA members and their guests, the golf courses must maintain an even balance among dues-paying members, guests and the general public who pay green fees. The maintenance level of these courses is a testament to both the investment the LPA has made over the years, and excellent management by the course superintendents and their staffs."

"Success for us is all about getting constructive feedback from LPA members, achieving a growing sense of mission and accountability from our staff, and a tangible willingness from all to contribute to long-term improvements. This will ensure the LPA capital investment at these two facilities continues to give customers a satisfying golfing and resort experience," Oakley says.

Suggestions for the greens and grounds committee can



**One major project of interest to the LPN greens and grounds committee is the new irrigation system being installed at Panorama West. Work got underway in late May, and involves trenching in pipe to provide water to all tee boxes, fairways and greens on the golf course.**

### Design • Installation • Construction

**"More than a shovel and a truck."  
We have the equipment to do the job right!**

- Retaining walls • Walkways • Patios
- Seeding • Sodding • Grading
- Plant materials • Planting • Pruning
- Landscape Material • Affordable Quality
- Insured

**"Don't pay too much for too little"**

**GREENSPIRE  
LANDSCAPING**

**Over 25 years of dependable service**

*Phone Dan 641-439-2482  
or 641-757-1497.  
Please leave a message.*



**GCSB INVESTMENT  
CENTER**  
*Connecting Communities*

### INVESTING IN YOU

## Retirement Planning Weak Spots *They are all too common.*

Many households think they are planning carefully for retirement. In many cases, they are not. Weak spots in their retirement planning and saving may go unnoticed.

#### **You may face major medical expenses.**

Fidelity Investments says that on average, retiring men will need \$133,000 to fund health care in retirement; retiring women, \$147,000. Even baby boomers in outstanding health should accept the possibility that serious health conditions could increase their out-of-pocket hospital, prescription drug, and eldercare costs.

#### **Retirement savers will want to diversify their invested assets.**

A hypothetical portfolio analysis from StreetAuthority split evenly

between equities and fixed-income investments at the end of February 2009 would have been weighted 74/26 in favor of equities exactly nine years later. If a bear market arrives, that lack of diversification could spell trouble.\*

**Big debts can put a drag on a retirement saving strategy.** The less debt a pre-retiree has, the more cash he or she can free up for investment or put into savings.

#### **The biggest weakness is not having a plan at all.**

A conversation with a financial professional may help to clear up any ambiguities — and lead to a strategy that puts new focus into retirement planning.

**Visit [investgcsb.com](http://investgcsb.com) to read this article in its entirety.**

**Kristen Crouthamel, AIF®, Financial Advisor**

**GUTHRIE CENTER: 413 State Street • Guthrie Center, IA 50115  
PANORA: 505 East Main Street • Panora, IA 50216**

**PH: 641.755.2799 • CE: 641.757.2737  
EM: [kcrouthamel@ibasecurities.com](mailto:kcrouthamel@ibasecurities.com)**

**InvestGCSB.com**



\* Diversification does not guarantee a profit or protect against a loss in a declining market. It is a method used to help manage investment risk. Securities offered through IBA Securities, a division of Broker Dealer Financial Services Corp. (BDFS), Member SIPC. Investment advisory services offered through Investment Advisors Corp., an SEC Registered Investment Advisor. Guthrie County State Bank and GCSB Investment Center are not affiliated with BDFS. NOT FDIC INSURED-NO BANK GUARANTEE- MAY LOSE VALUE. GCSB Investment Center does not offer legal or tax advice. Please consult the appropriate professional regarding your individual circumstance.



**Free Water Tests and Estimates.**

Prevent water problems with Culligan water treatment

**Rental or Purchase**  
Steve 515-478-0600



*We know what it took to build this business.*

*And we know what it takes to protect it.*

To find out how West Bend can help protect your valuable business, contact this Official Supplier of the Silver Lining®.



**BRYTON  
INSURANCE  
AGENCY**

128 W. Main St.  
Panora, IA 50216  
[www.brytoninsurance.com](http://www.brytoninsurance.com)  
[info@brytoninsurance.com](mailto:info@brytoninsurance.com)  
(641) 755-2123



**WEST BEND®**  
THE SILVER LINING®



*Lake Panorama*  
**TIMES**  
Your Friends ...  
Your Neighbors ...  
Your Newspaper

COURTS

FROM PAGE 1A

status was filed with the IRS in January 2014, and approved in July 2014. Fundraising began in October 2014 with two priority projects – a new playground at Sunset Beach and renovated sports courts at Lake Panorama National.

Early efforts to raise money for renovating the LPN tennis courts attracted some donors, but the project didn't generate enough interest to be viable. So full attention turned to the Sunset Beach playground. Once the playground was complete, the Friends board made Boulder Beach sports courts the non-profit's next priority.

Fundraising for the sports courts was a cooperative effort. Friends had about \$7,500 in "seed money" from 2014. The LPA board of directors voted in October 2016 to commit at least \$50,000, once Friends raised \$50,000. Another benchmark was a \$25,000 pledge from Mark and Karen Einck for the basketball court, once the initial \$100,000 level was raised.

Donations were strong through the end of 2016 and into early 2017. The Beach Ball held in May 2017 put fundraising over \$50,000. At its meeting later that month, the LPA board of directors voted to match the \$75,000 raised by Friends of Lake Panorama, and proceed with construction.

It was hoped the courts could be built last fall, but weather issues and other delays pushed construction to this spring. LPA staff handled ground preparation and project management, in consultation with the Friends of Lake Panorama.

Construction took place throughout the month of May. This included building concrete forms, pouring concrete over several days, setting fence poles, installing the PowerGame surface, basketball systems, tennis and pickleball nets, and painting lines. The last step is installing the fence on the posts already in place. The courts will open once the fence is installed.

There is a concrete space between the two fenced court areas. Two memorial benches and a black metal trash receptacle will be installed in this patio area in the next few weeks.

If more private funds are donated, additional amenities could be added to the sports courts complex. For that reason, Friends of Lake Panorama will continue to accept donations designated for use at the sports courts.

For donations by check, mail it to PO Box 488, Panora, Iowa, 50216. Or donations can be accepted electronically on the website at [www.friendsoflakepanorama.org](http://www.friendsoflakepanorama.org).

Donations of securities (stocks, mutual funds, etc.) are welcome, and will be sold once transferred, with the proceeds deposited into the Friends bank account. A securities account has been established with GCSB Investment Center in Panora.

Donations can be made in someone's memory or in honor of someone. All donations are welcome. Donors of \$500 or more are recognized on the Friends website.

Also, a sign listing donors of \$500 or more will be erected near the sports courts. Those who would like to be recognized in this way must make their donation by July 12, 2018, so the sign can be finalized and installed this summer.



This photo shows the two pickleball courts to the east, with the tennis court to the west.



The first concrete was poured May 7 at the sports courts complex at Boulder Beach.

Once the concrete base was complete, holes were dug around the perimeter of the courts, filled with concrete, and fence posts installed.



Current donors of \$500 or more to the Boulder Beach sports courts are:

**CHAMPION** - \$25,000-\$49,999  
Mark & Karen Einck

**BENEFACTOR** - \$5,000-\$9,999  
Dick & Carolyn Koberg

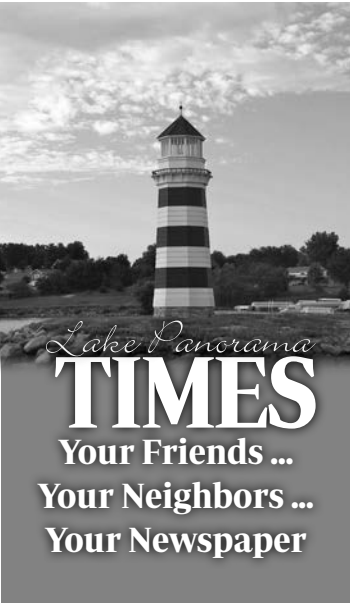
**STEWARD** - \$1,000-\$4,999  
Larry Babcock & Susan Thompson, In Memory of Paul Thompson

David & Mary Butterwick  
Davis Equipment/Turfwerks,  
Paul Z. Davis Family  
Bill & Karen Eby  
Todd & Amy Foje  
Dave & Kimberley Furbush  
Kurt & Joyce Johnson  
Scott Johnson & Julia Lawler  
Dr. Robert & Nancy McCleary  
Bill & Deb McDermott  
Barry Monaghan & Nancy Peters

Steve & Danielle Navarro  
Todd & Maureen Plumb  
Jan & Lynn Reinicke  
Russell & Susan Sanders  
Jim & Emily Spradling  
Jim & Dee Tometich  
Mark & Char Vukovich  
Dan & Gretchen Wilhelmi, In  
Memory of Rick Motsick & In  
Memory of Bill Deal  
Larry & Julie Wykoff

**FRIEND** - \$500 - \$999  
In Memory of Bruce & Naomi Barks

William & Judy Boorn  
Marc & Julie Clausen  
John & Marilyn Coghlan  
Delta Dental of Iowa & Delta  
Dental of Iowa Foundation, In  
Memory of Lynn Reinicke  
Dwight & Brenda Dinkla  
Donald & Helen Gerber  
Dr. Mark C. Menadue  
Jay & Sue Merryman  
Merlin & Jody Muench  
Ken & Sue Nelson  
Steven Rottler  
Dave & Barb Ryan  
Frank & Sandi Teale  
Evan & Annette Varley  
Dr. Mike & Nancy Wells  
Neil & Jolene Wright



**B&A PRESSURE WASHING & PAINTING**

• Interior • Painting

• Exterior • Staining

• Vinyl Siding • Sealing

Houses and Decks  
30 Years Experience  
References Available  
All Work Is Fully Guaranteed  
Call 515-833-2936 (Call After 5 p.m.)

**STAY COOL**  
WITH A NEW AC SYSTEM.

GET ENERGY STAR® PRODUCTS  
and save on utility bills!

SAVE MONEY  
with high-efficiency  
Ruud HVAC systems.

RUUD AIR CONDITIONERS  
✓ RELIABLE COOLING  
✓ QUALITY-BUILT  
✓ HIGH-EFFICIENCY

2164 Hwy 25 • Guthrie Center  
(641) 332-2198

DOUG'S PLUMBING & HEATING

In keeping with its policy of continuous progress and product improvement, Rheem reserves the right to make changes without notice.

**ALL SEASONS CAR WASH**  
EASY TO USE! CONVENIENT! AFFORDABLE!

Check us out on Hwy 44 West, Panora!  
601 W. Main, Panora

All Seasons Car Wash has  
state-of-the-art automatic  
carwash bays, and turbo dryers  
in the self service bays.

Washing Options  
from \$6-\$9 and our  
Customer Value  
Cards are always  
available

Our automatic wash bays can accommodate  
Dually & Long Bed extended cab pick ups!

Always open 7 days a week 24 hours for your convenience!

Margaret Maas  
Adair-Casey/Guthrie Center

Samuel Webster  
Panorama

Maggie Vogl  
Adair-Casey/Guthrie Center

**2018**

**Scholarship Winners!**  
Congratulations to the 2018 recipients  
of the Guthrie County REC scholarship!

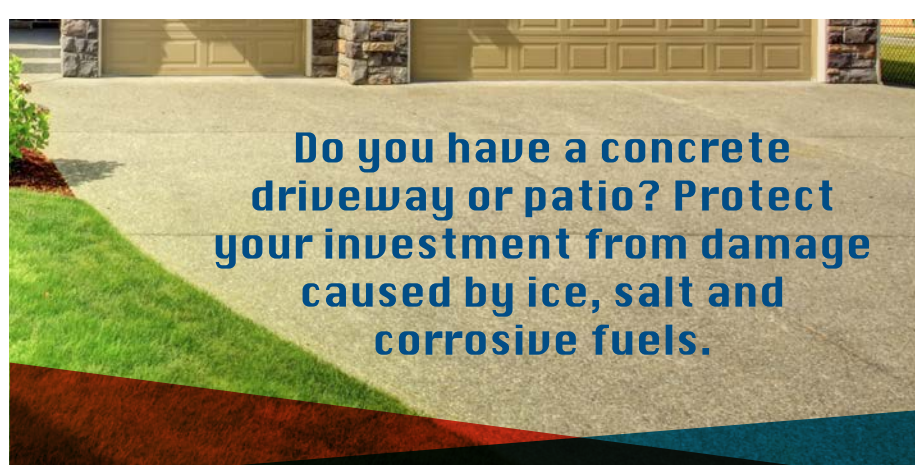
Guthrie County REC  
A Touchstone Energy® Cooperative

1406 State Street, Guthrie Center  
641-747-2206 | 888-747-2206  
[www.guthrie-rec.coop](http://www.guthrie-rec.coop)

# SUMMERTIME SHADE



Boaters in Horseshoe Cove at Lake Panorama in Panora tuck in under a canopy during a Memorial Day weekend that saw temperatures in the high 90's.



**Do you have a concrete driveway or patio? Protect your investment from damage caused by ice, salt and corrosive fuels.**



Moisture that penetrates the concrete surface and joints is the **#1 cause of cracking, scaling and deterioration.**

Concrete Shield applies a **unique, non-toxic moisture blocking** product that **shields concrete** against temperature and moisture associated problems permanently. A single application will protect your concrete from moisture for life of the product.

Concrete Shield protection guarantees to **prolong the lifespan of all concrete structures** and will **dramatically reduce maintenance costs.**

**Call Today 515.208.5171**



**CONCRETESHIELD**

*It's TRUE.*  
*You REALLY CAN*  
*afford to switch*  
*to solar.*

*And we can't wait*  
*to tell you about it.*

**IOWA**  
 Wind and Solar

REACH OUT TO IOWA WIND AND SOLAR  
 REPRESENTATIVE JEREMY RIERSON AT  
 JEREMYRIERSON@IOWAWINDANDSOLAR.COM  
 OR BY PHONE AT 712-292-8220.

<http://goiowa.solar/LiveWithJeremyRierson>

## DAILY SPECIALS

**MONDAY:**  
 TWO COMBINATIONS (1-16),  
 SMALL CHEESE DIP OR SMALL  
 GUACAMOLE & TWO SOFT  
 DRINKS **\$20**

**TUESDAY:**  
 ALL YOU CAN EAT TACOS  
**\$7.25**

**WEDNESDAY:**  
 ANY FLAVOR MARGARITAS  
**\$1.99**

**THURSDAY:**  
 ANY FLAVOR DAQUIRI  
**\$1.99**

**FRIDAY & SATURDAY:**  
 ANY FLAVOR 20oz  
 MARGARITAS  
**\$4.99**

**SUNDAY:**  
 DOMESTIC BEER: **\$1.75**,  
 IMPORTED BEER: **\$2.15**,  
 ANY DESSERTS **1/2 PRICE**



**10% OFF**

YOUR PURCHASE AT LOS ALTOS  
 MEXICAN RESTAURANT

\*Not valid with any other specials.

108 West Main Street, Panora • 641-755-3777

[www.losaltosmenu.com](http://www.losaltosmenu.com) • Like us on Facebook!

**“FOR SERVICE AFTER THE SALE”  
 PLEASE REMEMBER YOUR HOMETOWN MARINA.**

**GODFREY**



**AQUA PATIO**  
 LUXURY HIGH  
 PERFORMANCE  
 PRICED FROM THE  
 LOW-FORTIES.



**SWEETWATER  
 PREMIUM**  
 FAMILY FUN  
 PRICED FROM THE  
 MID-THIRTIES.



**SWEETWATER**  
 GOOD TIMES AND  
 GREAT VALUE  
 PRICED FROM THE  
 LOW-TWENTIES.

**MasterCraft**



**MASTERCRAFT  
 XT21**  
 Classic styling and  
 a midsize length  
 meet cutting-edge  
 performance across  
 every sport.



**MASTERCRAFT  
 XT22**  
 With crossover  
 capabilities serving up  
 endless possibilities  
 you can wakeboard,  
 ski and surf

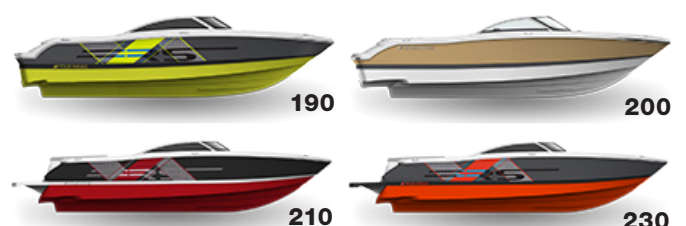


**MASTERCRAFT  
 NXT22**  
 Bigger, badder and  
 built to be attainable,  
 the NXT22 is where  
 performance, comfort  
 and style meet.

**FOUR WINNS**



**ALL FOUR WINNS LUXURY  
 MODELS IN-STOCK,  
 INCLUDING THE 190, 200, 210  
 AND 230!**



**Kawasaki**



**STX-15F**



**ULTRA**

**ShoreStation**  
 BOAT HOISTS

**MANUAL & HYDRAULIC LIFTS  
 IN STOCK**

**VW DOCKS IN STOCK: WOOD AND ALUMINUM**

**Since  
 1983!**

**COULTER'S PANORAMA MARINE**

See our inventory at [cpmboats.com](http://cpmboats.com)

SALES AND SERVICE • FULL SERVICE GAS DOCK • BOAT STORAGE • VW DOCKS

9 Spaces available for rent in 2018 on the Jetty.  
 New dock is provided.

Just add your own Shore Station Lift and enjoy the '18 Boating Season.  
 Please call for more information.

Lake Panorama, Panora, Iowa 50216

[coulters@netins.net](mailto:coulters@netins.net) • Phone: 641-755-2920 • Fax: 641-755-2772



*Imagine yourself cruising the lake in a luxury pontoon by*

*Manitou®*

*The luxury you deserve. The performance that you demand.*

***Summer clearance sale on all  
remaining 2018 Manitou Pontoons  
COME SEE US TODAY!***

**Malone**  
**Motorsports**

**HWY. 14 & 163 • MONROE, IOWA 50170**

**641-259-2628 • 888-MALONES**

**WWW.MALONEMOTORSports.NET**

# ROSE THEATER

318 Broadway St. • Audubon, IA

Completely Renovated Community-Run Theater

## OPENING JUNE 15



### Showtimes

Fridays & Saturdays  
7:00 pm  
Sundays - 2:00 pm

**Admission  
\$4.00**  
(Cash Only)

For Movie Information

Call: 712.563.2008

Online: [Rosemovietheater.com](http://Rosemovietheater.com)

Facebook: Rose Theater

## GUEST SWANS CAUSE A STIR

By **SUSAN THOMPSON**  
*Lake Times staff*

When these two white swans appeared early one morning on the pond on the fifth hole at Lake Panorama National, some people reached for their cameras. But after taking a closer look, it became clear the swans wouldn't be flying away. That's because these swans are tied to bricks located on the bottom of the pond.

Dan Wollner, LPN grounds superintendent, said adding the

swans was an effort to keep Canadian geese pairs from nesting and hatching their babies near the pond. Gary Dusenberry, a retired DNR employee, now works with Wollner and suggested geese might be afraid of the swans. He placed the swans on the pond when it was dark, which led to a morning surprise for those living near the pond.

Wollner says the swans did their job for quite a while. One pair did nest nearby and hatched three goslings. They have been observed slipping

in and out of the pond on the opposite side from the swans, exercising caution. But soon other pairs and their goslings discovered the pond. As they became convinced the swans wouldn't chase them, they settled into the area as well.

Wollner says he might try the swans again in the future, but move them around a bit more to keep geese on their webbed toes. In the meantime, the swans continue to float gently on the #5 pond. Real or not, they are photogenic.



## WE HAVE TWO WORDS FOR YOU

S<sub>1</sub> E<sub>1</sub> L<sub>1</sub> L<sub>1</sub> E<sub>1</sub> R<sub>1</sub> S<sub>1</sub> M<sub>3</sub> A<sub>1</sub> R<sub>1</sub> K<sub>5</sub> E<sub>1</sub> T<sub>1</sub>

## GET IN THE GAME!



**Dave Wagler**  
Broker/REALTOR™

**Laura Kemble**  
Broker Associate/  
REALTOR™

# LAKEPANORAMAREALTY.COM



Follow us on Facebook! 505 E. Main St Panora, IA • Ph# 641-755-3276 • Licensed to sell real estate in Iowa



THE ONLY **REAL** CHOICE

L2501DT

**Add a Loader**  
**\$36 Monthly**



BRING ON SPRING EVENT

PAYMENTS AS LOW AS  
**\$129**  
PER MONTH\*

0% APR  
FINANCING  
FOR  
84 MONTHS\*

6 YEAR  
LIMITED  
POWERTRAIN  
WARRANTY\*\*

PROMOTIONAL OFFERS END 6/30/18.



2002 St., F24  
Irwin, IA 51446  
(712)782-3171

\*0% A.P.R., 20% down, financing for 84 months on purchases of new Kubota L2501DT from participating dealers' in-stock inventory is available to qualified purchasers through Kubota Credit Corporation USA; subject to credit approval. Example: 84 monthly payments of \$11.90 per \$1,000 financed. Example amount based on sales price of \$13,545.00. Each dealer sets own price. Prices and payments may vary. Offer expires 6/30/18. Optional equipment may be shown. \*\*Only terms and conditions of Kubota's standard Limited Warranty apply. For warranty terms see your Kubota dealer or go to KubotaUSA.com.



KubotaUSA.com



Lake Panorama  
**TIMES**  
Your Friends ...  
Your Neighbors ...  
Your Newspaper

# Panorama West 2-Gal Tournament Welcomes 72 Players

The Panorama West women's golf league hosted a 2-gal best-shot tournament Tuesday, June 5, with a full field of golfers. A total of 36 teams participated, with players from Panora, Guthrie Center, Jefferson, and surrounding communities. The tournament theme was "Oink Oink Open" with personal gifts, decorations and door prizes featuring pigs.

Cash prizes were awarded to the top three teams in six flights. Winners of the championship flight were Carla Fitzgerald and Susan Thompson, with a one-under-par score of 26. Second place went to Karen Eby and Emily Spradling with a 27. Rocky Barth and Paula Hansen placed third, also with a 27. Special event winners were Janet Luing and Susan Thompson.

The tournament was followed by a luncheon in the Panorama West Clubhouse community room, catered by Lake Panorama National.



Carla Fitzgerald and Susan Thompson won the championship flight in the Panorama West 2-gal golf tournament June 5 with a one-under-par score of 26. Shown left to right are Michael Kleinwolterink, LPN pro shop manager; Fitzgerald, Thompson; and John Dinnebie, LPN director of operations.



Locally owned and operated



Free estimates and no contracts



Products used are people and pet friendly



Quality mosquito, tick, and flea control for your yard or outdoor space...Perfect for your next outdoor party or gathering!

**DON'T GET BUGGED THIS SUMMER!**

Give me a call, I handle them all!

**CYCLONE**  
Pest Management



**641-757-0605**  
Dale Hochreiter - Panora, IA

**LICENSED • INSURED • GUARANTEED**

# WOOD BROS. LANDSCAPING



**SERVICES OFFERED:**  
Landscape Design and Installation;  
Spraying; Fertilizing; Trimming;  
Mulching; Tree Removal;  
Clean-Up; Windbreaks;  
Stone/Block Retaining Walls; Steps;  
Pathways; Patios; Water Features



**Since 1986**

*Let us make your shoreline or waterfront spectacular!*

410 E. Clay St.  
Panora, IA 50216

Nursery/Tree Farm located at  
1740 Utopia Ave., Panora

Call Us Today to Schedule an Appointment:

Martin Wood  
641-755-2572  
641-757-0960 (Cell)

Kevin Wood  
641-439-6682  
641-431-0606 (Cell)

**woodbros@netins.net**

# CAUTIONARY TALE OF LYME DISEASE DANGERS

By **SUSAN THOMPSON**  
*Lake Times staff*

It's tick season in Iowa. In recent years, Iowa has seen a surge in tick-borne illnesses, with Lyme disease topping the list. The Iowa Department of Public Health is warning residents to take preventive measures now, since most cases in Iowa occur in June and July.

In 2017, 254 cases of Lyme disease were reported to Iowa public health officials.

That's up from the 232 confirmed cases reported in 2016 and nearly triples the 87 cases reported in 2010.

The disease is found throughout the United States, plus more than 60 other countries. The Centers for Disease Control and Prevention estimate 300,000 people are diagnosed with Lyme disease in the United States every year, 1.5 times the number of women diagnosed with breast cancer.

Most people get Lyme from the bite of the nymphal, or immature, form of a deer tick. Nymphs are about the size of a poppy seed. Because they are so tiny and their bite is painless, many people do not realize they have been bitten.

Once a tick has attached, it may feed for several days. Lyme disease is caused by a corkscrew-shaped bacterium called *Borrelia burgdorferi*. If not diagnosed and treated early, the bacterium can spread and may go into hiding in different parts of the body.

At first, Lyme disease results in a rash, fevers and chills. If treated early with antibiotics, most people recover without further treatment.

Lyme becomes more debilitating and harder to treat the longer a person has been infected. Weeks, months or even years later, patients may develop problems with the brain and nervous system, muscles and joints, heart and circulation, digestion, reproductive system, and skin. This condition is referred to as Chronic Lyme disease.

Dee Eckley and her husband Doug have lived full-time at Lake Panorama since 2013. Dee, a registered nurse, knows all too well about Chronic Lyme disease. She watched as her sister battled the disease for nearly three years before her death in February 2017.

In an effort to help others who might be infected with Lyme disease, Eckley agreed to help tell her sister's story by providing the following timeline.

#### Elise's Journey

Elise Huffman and her husband Dave lived in Boone. They often spent their summer weekends camping, both near their home in central Iowa, and also in northeast Iowa.

In October 2014, Elise was visiting another sister in Chicago, who noticed Elise had a bit of a foot drop while walking. This was the beginning of her journey through a fragmented Iowa medical community on the diagnosis and treatment for Lyme disease.

Her first stop was a local physician, who set her up with some physical therapy. Next she saw

a doctor in Ames who referred her to a Des Moines neurologist. She was diagnosed with a peroneal nerve problem, and encouraged to continue with physical therapy.

Elise's symptoms progressed up her leg with increasing dysfunction and pain. She also described an intermittent rash and hip pain, which no medical professional seemed interested in hearing about and did not consider to be of any consequence.

One day, while walking to her car at work, a woman stopped and asked about her condition. As Elise described her lower leg situation, rash, hip pain and general fatigue, the woman said she had the same symptoms and had been diagnosed with Lyme disease.

Elise and her husband began to investigate this possibility. Because of her insurance, her next stop was Iowa City. An extensive workup was completed with no answers. After much pleading, an infectious disease physician in Ames consented to prescribe three weeks of the appropriate antibiotic, as more testing and consulting could be done.

By May 2015, Elise had little stamina, required a cane for walking, had increasing pain, and progressive loss of function of both lower extremities. When there were long distances, she used a wheelchair.

Next was Mayo Clinic. Her insurance had to approve the visit, which caused a month's delay. By now she required a wheelchair full-time. On their departure, they were told it was probably ALS. She was to come back in six months and if it had moved into her upper extremities, they would diagnose her with ALS.

Elise and her family left discouraged, hopeless, and disappointed. No one would listen to their interest in pursuing the idea of Lyme disease.

There are tests that can diagnose Lyme, some of which have false results. After much research, the family decided the Western Blot test would be the most conclusive. They independently obtained and completed the test through a lab in California, which cost \$1,000 out-of-pocket. After weeks of waiting

due to the lab's backlog of such testing, Elise's Western Blot came back positive for Lyme disease.

The family started a new journey to seek physicians out-of-state who specialized in treating Lyme. With the Western Blot results, they chose a physician in Wisconsin, and Elise was diagnosed with Lyme disease.

She began a large regimen of antibiotics and natural products to combat the *Borrelia burgdorferi* organism. All of this needed to be paid out-of-pocket as insurance denied all claims. Elise was forced to go on sick leave, as she was no longer physically able to work.

Surprisingly, the family located a physician in Iowa who would be a two-hour drive rather than a six-hour drive away, plus maybe insurance would pay claims. So they transferred her care.

On Elise's 59th birthday, she received a letter from this Iowa doctor, who said the Iowa Board of Medicine had banned her from treating patients with Lyme disease. She had two weeks left of her medications. Back to the drawing board to find a physician to care for her and treat her disease.

Next was a trip to Missouri to meet with a physician who only treated patients with Lyme disease. It took six weeks to get in, was another six-hour drive, and all costs were out-of-pocket again.

At that visit, it was learned Elise had very high levels of metals in her system, which coat the *Borrelia burgdorferi* organism, making antibiotic therapy ineffective. She would need IV Chelation therapy that would remove the metals, then she would be able to start IV antibiotic therapy.

No one in Iowa performs Chelation therapy. The next choices were Omaha or Minnesota, rather than a six-hour weekly trip to Missouri. Minnesota was the choice and insurance covered part of the bills. The couple, plus a helper, made weekly trips to Minnesota, leaving early morning and getting home at dusk. For nine months, these weekly trips continued. Elise was totally dependent for all her activities of daily living, with her only motor skills coming from

her shoulders.

In February 2017, Dee and her mother went to spend four hours with Elise on her 60th birthday. That evening, Elise was quite ill, admitted to their local hospital, and diagnosed with influenza A. The next day she was transferred to a Des Moines hospital, and the diagnosis of pneumonia was added. On February 17, 2017, Elise ended her battle with Chronic Lyme disease and was now free from pain.

#### Lyme Disease Symptoms

Those who are bitten by a tick and infected with Lyme disease sometimes see a rash appear around the site of the bite within a few days to a month. The rash will first look like a small, red bump, then expand until it begins to look like a bull's-eye, with a red center and a red ring surrounding a clear area.

Individuals with that kind of rash, or with any flu-like symptoms within a month of having a tick bite, should contact their health care provider immediately.

However, many people with Lyme never knew they were bitten and never developed a rash. Dee Eckley says that was the case with Elise. Once her symptoms started to worsen, she tried to think

about possible tick bites, and did remember an undetected tick bite on her leg behind her knee after a camping trip.

Because she couldn't see the area, she never knew if she had the type of rash some people get. But she did have other rashes later, which is one of many symptoms of Lyme disease. Her other early symptoms included fatigue, joint aches, pain and insomnia.

Additional symptoms to watch for are fevers, headaches, dizziness, light sensitivity, facial palsy, heart palpitations, inflammation of the brain and spinal cord, problems with short term memory, numbness or tingling, and night sweats.

#### Iowa Law Change

In March 2017, then Iowa Governor Terry Branstad signed into law a bill to permit more aggressive treatment of Lyme disease than previously allowed by the Iowa Board of Medicine. The bill passed both houses of the Iowa Legislature unanimously.

During debate several lawmakers told personal stories of family members and others who had been unable to obtain adequate treatment for Lyme disease in Iowa, which forced Iowans to travel to doctors in Minnesota and Missouri. Earlier, the state Board of



**Elise Huffman**

Medicine had disciplined at least two doctors for prescribing antibiotics for more than 30 days as treatment for Lyme disease.

During House debate on the bill, Representative Sandy Salmon of Janesville said these disciplinary actions "had the effect of quashing the willingness of Iowa medical providers to treat and even diagnose Lyme disease."

This action was too late to

**LYME, PAGE 4B**

## SAYING "I DO" MIGHT MEAN "I CAN'T" FOR ROTH IRA

June is a popular month for weddings. If you are planning on tying the knot this month, it's an exciting time, but be aware that being married might affect you in unexpected ways – including the way you invest. If you and your new spouse both earn fairly high incomes, you may find that you are not eligible to contribute to a Roth IRA.

A Roth IRA can be a great way to save for retirement. You can fund your IRA with virtually any type of investment, and, although your contributions are not deductible, any earnings growth is distributed tax-free, provided you don't start withdrawals until you are 59-1/2 and you've had your account at least five years. In 2018, you can contribute up to \$5,500 to your Roth IRA, or \$6,500 if you're 50 or older.

But here's where your "just married" status can affect your ability to invest in a Roth IRA. When you were single, you could put in the full amount to your Roth IRA if your modified adjusted gross income (MAGI) was less than \$120,000; past that point, your allowable contributions were reduced until your MAGI reached \$135,000, after which you could no longer contribute

to a Roth IRA at all. But once you got married, these limits did not double. Instead, if you're married and filing jointly, your maximum contribution amount will be gradually reduced once your MAGI reaches \$189,000, and your ability to contribute disappears entirely when your MAGI is \$199,000 or more.

Furthermore, if you are married and filing separately, you are ineligible to contribute to a Roth IRA if your MAGI is just \$10,000 or more.

So, as a married couple, how can you maximize your contributions? The answer may be that, similar to many endeavors in life, if one door is closed to you, you have to find another – in this case, a "backdoor" Roth IRA.

Essentially, a backdoor Roth IRA is a conversion of traditional IRA assets to a Roth. A traditional IRA does not offer tax-free earnings distributions, though your contributions can be fully or partially deductible, depending on your income level. But no matter how much you earn, you can roll as much money as you want from a traditional IRA to a Roth, even if that amount exceeds the yearly contribution limits. And once the money is in the

Roth, the rules for tax-free withdrawals will apply.



**Dave Grove**

Still, getting into this backdoor is not necessarily without cost. You must pay taxes on any money in your traditional IRA that hasn't already been taxed, and the funds going into your Roth IRA will likely count as income, which could push you into a higher tax bracket in the year you make the conversion.

Will incurring these potential tax consequences be worth it to you? It might be, as the value of tax-free withdrawals can be considerable. However, you should certainly analyze the pros and cons of this conversion with your tax advisor before making any decisions.

In any case, if you've owned a Roth IRA, or if you were even considering one, be aware of the new parameters you face when you get married. And take the opportunity to explore all the ways you and your new spouse can create a positive investment strategy for your future.

### Docks – Strong & Easy To Install

**Roll-A-Dock**  
The Original Roll-A-Dock

**Sectional, Floating & Custom**  
Exceptionally Strong Docks



Aluminum or Steel • Accessories • 15 Year Warranty

**HEWITT**

[www.hewitt-roll-a-dock.com](http://www.hewitt-roll-a-dock.com)

QUALITY SINCE 1971

AUTHORIZED DEALER:



**Diamondhead Sales**

515-523-1000  
SCOTT RUBIN, OWNER  
[diamondheadsales.com](http://diamondheadsales.com)

# We Build Homes For Life!

• New Construction • Remodels • Complete Plan Service

## 37 Years of experience working at Lake Panorama

*Give me a call today  
for all your spring and summer  
construction projects!*

## Quality, Honesty & Integrity

# Rick Hayes Construction



For ideas & inspiration, contact Rick at 641-757-0137 (cell)  
or email at [hayescon@netins.net](mailto:hayescon@netins.net)

LYME

FROM PAGE 3B

help Elise Huffman.

Removing Ticks

All ticks should be removed as soon as possible. The best way is to use tweezers to grab the tick as close to the skin as possible and pull it straight out. Do not use a twisting motion as it may leave part of the tick embedded. Do not squeeze the tick's body when removing it. Do not handle ticks with bare hands. Wash your hands after removing a tick. You may want to apply an antiseptic on the bite.

Preventing Lyme Disease

- Do not walk barelegged in tall grass or woods where ticks may be found.

- Wear a long-sleeved shirt, long pants, and high socks. Tuck pants legs into socks. Wear light-colored clothing so crawling ticks can be seen more easily.

- Conduct "tick checks" every two to three hours if spending a lot of time outdoors. Check all of your skin for ticks every day you spend in areas with lots of ticks. The ticks are most often found on the thigh, arms, underarms, and legs. Ticks can be very small, so look for new "freckles."

- Use tick repellents containing the ingredients DEET for skin applications, bearing in mind that lower concentrations should be used on children, reapplying more often. Use Permethrin (on clothing). Always follow the directions on the can. Wash off all repellents after going indoors.

- Remove any attached ticks immediately, using the method above.

Source: Iowa Department of Public Health

More Information Online  
<https://www.lymedisease.org>  
<https://idph.iowa.gov/cade/disease-information/lyme-disease>

BUSINESS

Peoples Bank announces new look in drive to refresh, modernize

After more than 100 years of serving West-central Iowa with its signature People First Banking approach, Peoples Bank, which has nine locations in Greater Des Moines and surrounding communities, is launching an exciting and refreshing new look.

The new brand draws from Peoples Bank's long, storied history while positioning it for the future of banking. It also removed "Trust and Savings" from its name yet will continue to offer the same services.

"Things change in banking all the time, but our core values and how we do business is not changing," said Dennis Flanery, Senior Vice President and Guthrie Center Market President. "We'll look cleaner and more modern on paper, and we're still going to be in-

involved in the community. We're still going to provide excellent customer service."

"Peoples Bank has always had a 'People First Banking' slogan," said President and Chief Operating Officer John Rigler III. "That continues to be our slogan because it's who we are and it's what we're about. We want to give a fresh face to our look to convey the optimism and enthusiasm that we have for the future."

The fields and sky of Iowa inspire the new blue and green colors. "We think of ourselves as an Iowa bank, with Iowa-based values; green and blue are at our core," Rigler said.

Peoples Bank will continue to place a focus on the friendly, in-house services that farmers, families and businesses have come to know and love. With patient



employees who put customers before the bottom line, Peoples Bank serves as one of the most trusted names in banking.

About Peoples Bank

Peoples Bank began in 1917 in Grand Junction, Iowa, primarily serving farmers. In 1991, Green Circle Investments Inc. purchased Peoples Bank and expanded into the towns of Rippey, Jefferson, Scranton and Guthrie Center during the next decade. The growth continued into the new century, with branches

opening in Adel, Clive, Waukee and Ogden.

Last year, as the bank celebrated its 100th anniversary, the Rigler family, which owns State Bank in northeast Iowa, purchased Peoples Bank naming experienced banker, John Rigler III, as President and Chief Operating Officer.

Peoples Bank operates nine locations across the Central Iowa area: Grand Junction, Rippey, Guthrie Center, Jefferson, Scranton, Adel, Clive, Waukee and Ogden.

Complete TITLE Services

GUTHRIE COUNTY

ABSTRACT COMPANY

110 N. 4th St. • Guthrie Center, IA 50115

Judy Hilgenberg  
Lori Bennett  
Kim Buttler  
Jenn Hambleton

641-332-2339

PRIMARY

Guthrie County voters cast 1,326 ballots

By GORDON CASTILE

Lake Times staff

Two Guthrie County Republican supervisors survived challenges in the June 5 primary election as 17.6 percent (1,326) of registered voters in the county cast ballots.

Clifford Carney in District 2 edged Rick Kness by three votes, 90-87, while Everett Grasty won over three candidates in District 3. He tallied 91 votes, Randy Sparks polled 79. Joel Hester 32 and Scott Calmer 29.

Grasty will face Democrat Kevin Wirt, a former supervisor, in the general election. Wirt was unopposed and received 107 votes.

The GOP supervisor's race in District 4 was between two men looking to replace Tom Rutledge, who didn't seek reelection. In that race, J. D. Kuster received 114 votes and Dana Tews 100.

Republicans unopposed for county offices were Marci Shreck, treasurer; Tristen Richard, recorder; and Brenna Bird, county attorney. No Democrats filed for these offices.

For state representative from District 20, Ray Bubba Sorensen had 596 votes from county Republicans and Dodge Michael Perrigo 117. Sorensen will face Warren Varley, 459 votes, who ran unopposed in the Democratic primary.

Both parties had five candidates in two state races. County Democrats gave Fred Hubbell 359 votes for governor, Cathy Glasson 62, John Norris 57, Andrea McGuire 37 and Ross Wilburn three. Nate Boulton dropped out of the race after sexual misconduct allegations, but still garnered 18 votes.

GOP voters in the county followed the state results and gave Mike Naig the nod for secretary of agriculture with 245 votes as Craig Lang had 162, Ray Gaesser 136, Chad Ingels 56 and Dan Zumbach 49.

The eventual winner will be decided at the state Republican convention.

Cindy Axne with 305 votes led two other candidates for the right to face GOP incumbent David Young (675 votes) in the race for U. S. Representative from District 3. Eddie Mauro trailed Axne at 148 votes with Pete D'Alessandro receiving 74.

The only other primary race on the ballot was for secretary of state on the Democratic side where Jim Mowrer led the way with 362 votes, compared to Deidre DeJear's 147.

All other state offices were unopposed.

Of the total votes cast, 770 were by registered Republicans and 545 by Democrats in the county.

Serving Lake Panorama and surrounding area for over 30 years!



- Complete floating dock, lift and canopy starting at just \$15,000! Installed!!
- Entire dock system is floating, always stays level and fluctuates with water level.
- No need to pay barge fees to remove and re-install, if in protected coves.
- Constructed entirely of maintenance-free materials. Treated wood frame is also available.
- Full line of dock accessories: benches, ladders, cleats, bumpers, dock boxes, etc.
- Econo Lift Boat Hoists in marina starting at only \$4575! Installed!!
- Floating PWC lifts starting at just \$2050! Installed!

At L&N Dock and Lifts, customer service is and always has been our top priority for 30 years!



"Stay Afloat"



BOAT HOIST

62799 577th Street • Lewis, Iowa 51544

(712) 769-2550 • (800) 546-6985

[www.LNDocks.com](http://www.LNDocks.com)



Know what's below.  
Call before you dig.

It's the law and NOT calling could cost you money or your life!

Call 811 or 800-292-8989

[www.iowaonecall.com](http://www.iowaonecall.com)



PANORA TELCO

641-755-2424

[www.panoratelco.com](http://www.panoratelco.com)



641-755-2301

[www.lakepanorama.org](http://www.lakepanorama.org)

BUSINESS

# MORE NEWS IN YOUR NEWSPAPER FOR THE SAME PRICE

## Merger of Guthrie Center Times, Guthrie County Vedette announced; new, more complete paper will be called Guthrie County Times-Vedette

For two years the ownership of the Guthrie County Vedette and Guthrie Center Times has participated in a county-wide organization aimed at promoting cooperative economic development in the region — of getting the full county working together.

Rural Iowans ourselves, we believe such coordination is essential for small-town Iowa to compete with the sprawl of the Des Moines suburbs, the breakneck growth of Ankeny and Waukee and Grimes.

Communities in rural Iowa counties, while maintaining their rich heritages, have to work as one. It is our role to help other businesses lead with that effort.

That considered, we are announcing that next week our two strong weekly newspapers in Guthrie County will merge into one more complete, robust newspaper — The Guthrie County Times Vedette.

There is no increased cost to subscribers. Those who subscribe to both the Guthrie Center Times and Guthrie County Vedette newspapers will see a credit to their accounts to extend the subscription to the new Guthrie County Times Vedette.

For most readers the change will be a welcome one: you will simply have more news in the one paper you get from us each Thursday.

“There are important sepa-

rate identities in all the communities in Guthrie County and we will celebrate those in the newly merged newspaper,” said Douglas Burns, vice president for news and co-owner of Herald Publishing Company. “This move will allow us to focus more on the fundamentals, news gathering and community boosterism. You’ll learn about your town and also have access to more information on the region, which will boost commerce and connectivity and keep more retail and commercial dollars in Guthrie County. Simply put, you will know more about the full county because of this change.”

We are working aggressively to lure a retailer into our downtown Guthrie Center building as the Guthrie County Times Vedette will operate from our offices in Panorama.

The newspaper remains under the ownership of family-held and Carroll-based Herald Publishing Company.

The monthly Lake Panorama Times will continue to publish on its regular schedule.

Local news is vital to the vibrancy of a community. We pledge to work to watchdog local government and bring you the best possible local schools, business, features and sports stories and photography. Please support us as we make this change.

GOLF

# Shackelford finishes second in Class 2A state golf tournament



Lake Times staff

Panorama sophomore Kolby Shackelford shot rounds of 72 and 73 and earned runner-up medalist honors at the boys Class 2A state golf tournament in Marshalltown on Friday, May 25.

Shackelford, who won the district tournament to qualify for the state competition for the second year in a row, trailed medalist Bo Weissenfluh of Dike-New Hartford by just a single stroke.

The two were tied at the end of the first round at two-over par 72. The top five placing golfers earn all state honors.

Kuemper Catholic out of Carroll won the boys team title with a 604, matching rounds of 302, and were 15 strokes better than second place Prairie City-Monroe.

Kuemper Catholic seniors Nate Mertz (75-72-147) and Jared Tigges (71-76-147) tied for third place. Tigges led by a stroke after Thursday's play, but went six-over par Friday to fall out of title contention.

Tyler Merley, a senior from Sheldon, shot 72-76-148 to finish fifth, with West Branch junior Ted Bridges sixth at 76-73-149. Roland-Story's Will Larson (77-73-150) and Clarion-Goldfield-Dows' Zach Martin (74-76-150) tied for seventh to round out the top 8 medalist.

Individual qualifiers teed off on the 10th hole and played the back nine first. Shackelford birdied No. 12, then had a bogey on the 16th hole. He responded with a birdie on the 17th to finish his opening nine holes at one-under 34.

### KAUTZKY TREE CARE LLC

Call Paul at 712-249-9725

- LICENSED • INSURED • EXPERIENCED • LOCAL REFERENCES
- FREE ESTIMATES • TREE TRIMMING & REMOVAL • STORM CLEAN UP • TREE PLANTING
- PLANTING • RETAINING WALLS • PATIOS • WATER FEATURES

### ASH TREE TREATMENT

**Now's the time to make those repairs you've been putting off.**

Sails  
Boat Covers  
Lift Covers

Pontoon Canopies and Curtains

Quality canvas repairs for over 30 years.

**JOHN BOYT INDUSTRIAL SEWING**  
3101 JUSTIN DRIVE • URBANDALE  
**515-270-7031**  
Toll Free 1-888-667-3744



## tree tech

CONSULTING • INSECT & DISEASE CONTROL • FERTILIZATION

Larry Van Otterloo  
VansTreeTech@gmail.com  
515-523-1993

Protecting Quality Tree from Insect and Disease

## Goodwin & Son Painting, Inc.

Interior and Exterior | 30 years experience

Let Goodwin & Son beautify your home with a fresh new look!  
One room or the entire house.

**515-386-5282 or 515-370-1237 (cell)**

## Colin's Pest Control

Call Today!

515.490.4283 Colin Monahan

Family friendly, caring and reliable pest control!  
Let us put your pest control worries at ease.

Residential & Commercial • Locally Owned & Operated • Licensed & Insured

## Renovate your homeowners policy.

Robert Carr Insurance Agcy Inc  
Robert Carr, Agent  
111 S. 4th Street  
Guthrie Center, IA 50115  
Bus: 641-332-2263

Great insurance. Low rates.  
Remodeling your home can increase its value. Protect it by taking a new look at your homeowners insurance policy.  
**Like a good neighbor, State Farm is there.®**  
CALL ME TODAY.

**State Farm**

0901136.1 State Farm Fire and Casualty Company, State Farm General Insurance Company, Bloomington, IL

## AC SAVINGS THAT'LL MAKE YOU JUMP FOR JOY.

RELY ON RUUD™

GET ENERGY STAR® PRODUCTS  
and save on utility bills!

SAVE MONEY  
with high-efficiency Ruud HVAC systems.

RUUD AIR CONDITIONERS

- ✓ RELIABLE COOLING
- ✓ QUALITY-BUILT
- ✓ HIGH-EFFICIENCY

2164 Hwy 25 • Guthrie Center (641) 332-2198

**DOUG'S PLUMBING & HEATING**

# GRUBER

CONCRETE CONSTRUCTION

*(formerly Ritter Concrete)*

**QUALITY WORK AT  
REASONABLE RATES!**

Flat Work – Skidsteer Work  
Replacement Work

**Call Tom Today**  
515-210-4515

Insured

*Serving Lake Panorama & surrounding communities*



## LaVilla

mexican restaurant, inc.

**COME CELEBRATE YOUR BIRTHDAY WITH US!**

Bring 2 friends for lunch or dinner and you will receive a 52 oz Birthday Margarita! (your choice of flavor blended or on the rocks)  
Purchase of 3 meals required for offer to be valid.

**SPECIALS**

**Tuesdays: Fajita Tuesdays**  
All Day \$8.25 Fajita (Your choice of Steak, Chicken, or Mix)

**Wednesdays & Sundays: Kids Night**  
Kids eat free with One paying Adult (One Kid per Adult)

**Thursdays & Saturdays: 2 for 1 Margaritas**  
Flavored or Regular Margaritas  
\$2.50 on All Bottled Beer

**Fridays**  
All Pitchers of Flavored & Regular Margaritas - Only \$14

**ASK US FOR OUR 2 FOR \$22 SPECIAL!**

**CLOSED ON MONDAYS**      **HOURS:**  
**641-332-2139**      Tues.-Thurs. 11 a.m.-9:30 p.m.  
Fri.-Sat. 11a.m.-10 p.m.  
Sunday 11 a.m.-9 p.m.

104 South 3rd Street, Guthrie Center - Family Owned & Operated  
Gift Certificates Available For Any Amount!

# LEAVE THE HARD WORK TO US!

- WATER & SEWER
- TRENCHING
- BACKHOE SERVICE
- BASEMENTS
- TRUCKING
- SNOW REMOVAL



## Harmann Excavating

**Matt Harmann, owner**  
Bus. 641-755-3640 • Cell 641-757-0907  
Fax 641-755-3645  
PO Box 307  
Panora, Iowa 50216

## GOLF

FROM PAGE 5B

A bogey on the first hole put him at even par. His drive on a tough par-5 second hole landed in a rut and turned into a double-bogey. Shackelford birdied the sixth hole, and then waited

20 minutes on the eighth tee, which stalled some momentum. Shackelford finished 13th as a freshman last year and was within two pars of a state title this go around. The Panthers return their entire team next season. "I like what we have ahead of us," said Panther head coach David Van Ahn.

### Reese Tree & Lawn Care

Complete Groundskeeping & Property Management

**TREES:**

- Planting • Removal & Stump Grinding
- Pruning (Elevations, Shaping & Thinning) Cable & Bracing
- Pest & Disease Diagnosis & Treatment
- Consulting & Tree Inventory
- Storm Damage Specialist

**Lawn & Garden / SHRUBS & HEDGES**

- Mow • Trim • Shape • Weed & Feed • Mulching • Tiling • Planting
- Fall Clean-Up • Snow Removal • Firewood • Hauling

**FREE ESTIMATES INSURED**

Bill Reese; Reese Management Company  
ISA Certified Arborist  
ISA Certified Utility Specialist  
705 E. Church Street • Panora • 515-943-0544 • 641-755-2140  
breesetrees77@gmail.com  
Celebrating 37 yrs of Art, Science, Safety and Education in the Green Industry





## Welcoming new patients!

The providers at Mercy Panora Medical Clinic are welcoming new patients!

**Hours of operation:**  
Monday–Friday, 8:30 a.m. to 5 p.m.  
319 E. Main St., Panora  
(641) 755-2121

**Providers:**  
Eric Ash, M.D.  
Tonia Erickson, ARNP  
Amy Harland, PA-C

*DOT physicals are offered by certified providers.*

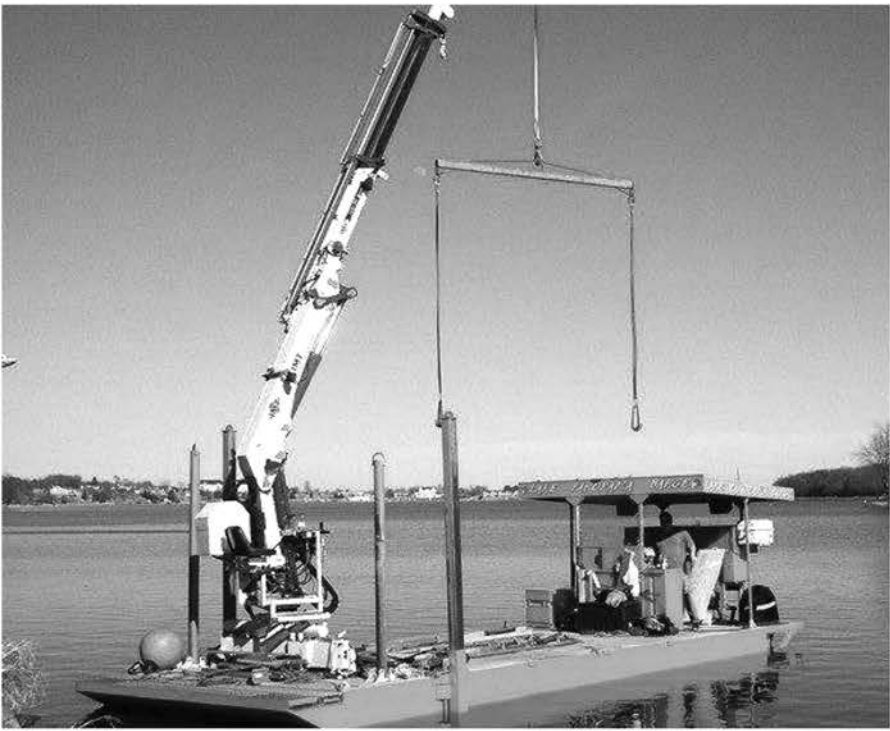


**Mercy Clinics**  
PANORA MEDICAL CLINIC


# LAKE PANORAMA BARGE SERVICE

641-755-3351      515-971-0226  
OFFICE      DANNY'S CELL

lpbargo@att.net



Offering



**ShoreStation**  
BOAT HOISTS

*Make Us Your First Call!*

## LPN JUNIOR GOLF SCHOOL MARKS 20TH ANNIVERSARY

By **SUSAN THOMPSON**  
*Lake Times staff*

The Lake Panorama National Junior Golf School marked its 20th anniversary this year. Young people ages 5 to 17 are eligible to attend the school, which takes place each Wednesday morning in June.

There are 40 participants this

year. During the school, juniors learn full swing, pitching, chipping and putting fundamentals along with golf etiquette and rules of golf. Participants are divided into three age groups, and rotate between the putting green, chipping area and driving range. At the end of the hour, the juniors head to Spikes to choose a free drink.

This year the school is being led by Michael Kleinwelterink, LPN pro shop manager. Assisting are Gary Babcock, LPN head golf professional, plus several current and past players from the Kirkwood Community College golf team and the Panorama High School boys golf team.

On the last day of school, June 27, the juniors will play

a few holes at the Panorama West golf course, followed by a pizza party and distribution of gift bags.

The Junior School has two sponsors that have supported the school for many years — the Lake Panorama Association and Guthrie County State Bank. These sponsors make the pizza party and gifts possible.

George Appleseth, who played on the Kirkwood Community College golf team this season, demonstrates proper chipping techniques for the group that included eight- and nine-year-old golfers at the LPN junior golf school. Kolby Schackelford, a member of the Panorama School boys golf team, helped with the chipping session.



Junior golfers in the eight- and nine-year-old group took turns practicing their chipping by aiming at buckets placed 25-feet away. Assisting the players with their grips and stance, and high fiving to celebrate good shots, were George Appleseth and Kolby Schackelford.



Gary Babcock, LPN head golf professional, talks about putting with junior golfers ages eight and nine. He encouraged them to keep their putters flat on the green, and to be confident in their putting skills.



Gary Babcock, LPN head golf professional, spent individual time with junior golfers on the putting green during the first week of the annual LPN Golf School.

## Two “Coffee with the GM” events planned

By **SUSAN THOMPSON**  
*Lake Times staff*

An effort to find new ways to keep lines of communication open between the Lake Panorama Association and LPA members continues in 2018. The first “Coffee with the GM” was held in April 2015. These events provide LPA members the opportunity to discuss topics of interest in a candid, conversational format.

The next two coffees are scheduled for Friday, June 29, and Friday, September 7, both at the Lake Panorama National conference center. John Rutledge, LPA general manager, invites LPA members to join him for coffee and other refreshments at these informal gatherings. Each will begin at 10 a.m. and last about an hour. At each, Rutledge will provide an update on current happenings, and take questions from members in attendance.

If members have questions or items they would like covered

about LPA policies or developments, they can email [lpa@lakepanorama.org](mailto:lpa@lakepanorama.org) to give Rutledge an opportunity to prepare in advance. LPA members with questions specific to their own membership or property should call the LPA office during regular business hours at 641-755-2301.

**Catering, Private Events or just feeding your family... Let DEARDORFF HIGHLAND CATTLE be your choice!**

- ✓ 100% grass fed and finished
- ✓ Non GMO
- ✓ Antibiotic & Artificial Growth Hormone Free
- ✓ More Protein & Iron and less Fat & Cholesterol than any other Beef!

**Give us a call today! 406.600.4263**  
or email [clintdeardorff@yahoo.com](mailto:clintdeardorff@yahoo.com)

Check us out on

**ARE YOU CONSIDERING PURCHASING A NEW HOME, HOME IMPROVEMENT PROJECT OR NEW CONSTRUCTION?**



We are your experienced community bank and we are committed to helping you.

**Come see us today!**

**PANORA STATE BANK**

120 EAST MAIN STREET • PANORA • (641) 755-2141



*Lake Panorama*  
**TIMES**  
Your Friends ...  
Your Neighbors ...  
Your Newspaper



**Lake Panorama Realty Presents:**

Select Lake Panorama Association Lots For Sale

**IF YOU'VE BEEN WONDERING WHAT THESE SIGNS WERE...**



These special signs are placed throughout Lake Panorama on lots that are owned by the Lake Association and have been selected for sale. For a complete list of these lots, please contact Lake Panorama Realty for more information.

All currently listed lots can be found on

[www.lakepanoramarealty.com](http://www.lakepanoramarealty.com)

If you are interested in a Lake Panorama Association Lot and do not see it on the list, please call for more information.

**Lake Panorama Realty**

505 E. Main Street Panora | 641-755-3276 | [www.lakepanoramarealty.com](http://www.lakepanoramarealty.com)  
Licensed to Sell Real Estate in Iowa

**Rural Development Leader.  
Panora City Administrator.  
Educated at UI.**



Lisa Grossman found her career and passion at University of Iowa.

Today, she's the city administrator in Panora, Iowa, and a strong voice for business development in rural America.

At the University of Iowa Lisa went to football games, helped build a float for the Alumni Association and rode in the Homecoming Parade.

She also interned in Washington, D.C. for a semester with the U.S. Department of Justice.

Ultimately a class she took opened Lisa's eyes to a career in city government.

**“With the multitude of opportunities the university provides, you can be involved in as little or as much as you want. The knowledge and expertise of the professors push you to think for yourself. I feel like I grew up on the campus and found my career in the process.”**

**for IOWA**



**THE UNIVERSITY OF IOWA**

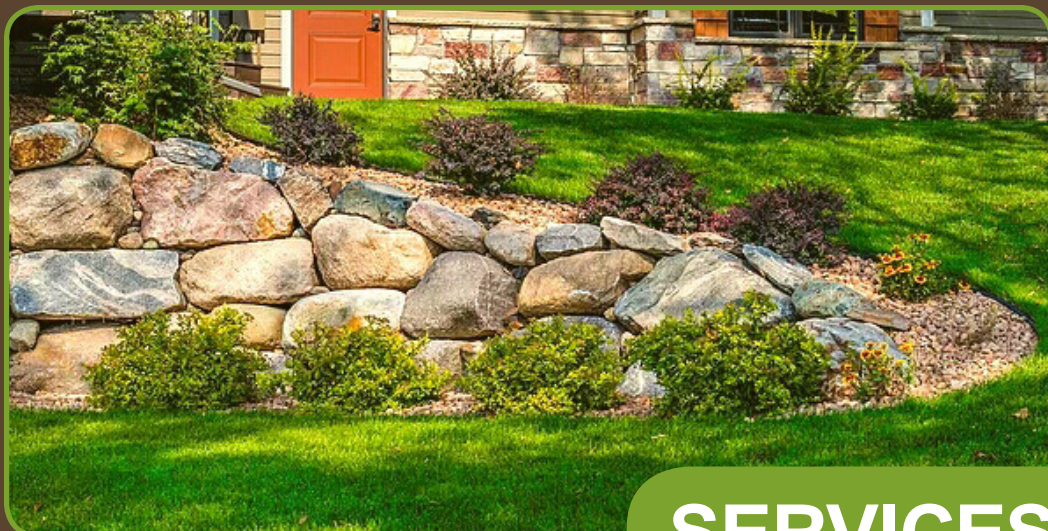
[uiowa.edu](http://uiowa.edu)



# Wood Duck Landscape Solutions

Creating Beautiful Outdoor Environments

LET US TRANSFORM  
YOUR YARD INTO  
THE PERFECT  
RELAXING OASIS!  
**CALL US TODAY**  
**515.661.3208!**



SERVICES PROVIDED

PATIOS & WALKWAYS  
RETAINING WALLS  
BOULDERS AND STONE  
SHORELINES  
OUTDOOR KITCHENS

LANDSCAPE DESIGN  
TREES, SHRUBS & PERENNIALS  
ANNUAL FLOWER INSTALLATION  
MULCHING & RIVER ROCK

SPRINKLER SYSTEMS  
LANDSCAPE LIGHTING  
SEEDING & SODDING  
GRADING & DIRT WORK  
EROSION CONTROL

1589 HWY. 4, YALE, IOWA



WWW.WOODDUCKLANDSCAPESOLUTIONS.COM

INFO@WOODDUCKLANDSCAPESOLUTIONS.COM | JOSH EIKE CELL: 515.661.3208

"FAMILY OWNED AND OPERATED BY LAKE RESIDENT RON EIKE FOR 19 YEARS"

SUNDAY

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

JUNE 2018

3

Point WIN  
Bloody Mary

10

Point WIN  
Bloody Mary

17

FATHER'S DAY  
BUFFET

24

Point WIN  
Bloody Mary

Margarita Mondays

\$3 MARGARITAS  
5 PM - CLOSE

20% OFF

12

50+ Day  
Club Freedom

19

50+ Day  
Club Freedom

26

50+ Day  
Club Freedom

5

50+ Day  
Club Freedom

12

50+ Day  
Club Freedom

19

50+ Day  
Club Freedom

26

50+ Day  
Club Freedom

6

BRING YOUR  
WINGMAN  
WHISKEY WEDNESDAY

13

BRING YOUR  
WINGMAN  
WHISKEY WEDNESDAY

20

BRING YOUR  
WINGMAN  
WHISKEY WEDNESDAY

27

BRING YOUR  
WINGMAN  
WHISKEY WEDNESDAY

TALLBOY  
THURSDAY

\$2 TALLBOYS  
5 PM - CLOSE

Local Support

1

ON THE FLOOR  
CASH & CAR GIVEAWAY  
10X ENTRIES  
IT'S FINALLY FRIDAY!

8

ON THE FLOOR  
CASH & CAR GIVEAWAY  
10X ENTRIES  
IT'S FINALLY FRIDAY!

15

ON THE FLOOR  
CASH & CAR GIVEAWAY  
10X ENTRIES  
IT'S FINALLY FRIDAY!

22

ON THE FLOOR  
CASH & CAR GIVEAWAY  
10X ENTRIES  
IT'S FINALLY FRIDAY!

29

ON THE FLOOR  
CASH & CAR GIVEAWAY  
10X ENTRIES  
IT'S FINALLY FRIDAY!

HOT WHEELS  
HOT SEAT

EVERY SATURDAY  
IN JUNE

Pick a Hot  
Wheels Car  
Off of the  
Display and  
Reveal it's Prize.

Pick the Hottest  
Wheels  
and Win Up to  
\$1,000 CASH!



# WILD ROSE

CASINO & RESORT®

JEFFERSON, IOWA

wildroseresorts.com | 777 Wild Rose Drive Jefferson, Iowa | 515.386.7777 | find us on facebook!

If you or someone you know needs gambling treatment, call 1.800.BETS.OFF