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NOVEMBER 2017 | VOLUME 49 | NUMBER 11

FEATURE

# HOME BEER BREWING SPAWNS NEW CLUB, FRIENDSHIPS

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

Homebrewing beer has been around for centuries. The introduction of Prohibition in 1920, which banned the manufacture and sale of alcoholic beverages, made homebrewing even more popular. Though Prohibition was repealed in 1933, making your own beer still was illegal until 1978. That's when President Jimmy Carter signed a bill that allows adults to produce wine and beer for personal and family use.

Since then, homebrewing has grown in popularity across the country. The new Panorama Homebrewers Club is helping introduce the hobby to Lake Panorama residents.

Mark and Dana Buster lived in a suburb of Denver, Colorado, for five years before moving to Lake Panorama in June 2016. Mark had been brewing beer for a couple of years, and belonged to a homebrewing club. Last spring, Mark used the Nextdoor Lake Panorama online social network to gauge interest in starting a similar club.

While he only found one person actively brewing beer, fellow year-round lake resident Josh Strehle, he got responses from several people interested in learning more. The first meeting of the Pan-



**Mark Buster shows a handful of barley, which he purchases in bulk from a locally owned homebrew shop. Barley comes in many conditions and flavors, much like coffee beans, which makes it possible to brew beers with many different characteristics.**

orama Homebrewers was held in May, with nearly monthly meetings since then.

"It's been a great way for us to meet people here," says Mark. "We usually have eight to 15 people attend. Most didn't have any prior experience with homebrewing, but they enjoy craft beer. I'm hoping these beer enthusiasts will turn into beer brewers as well. Having Josh in the group as another expe-

**BREWING, PAGE 7A**



**Dana and Mark Buster are shown with the four-tap kegerator Mark built out of a chest freezer for use with his home brewed beer. Hanging on the nearby post are medals and ribbons he collected for placing first and second in some beer brewing competitions in Colorado.**

## Women's Groups Kickoff Holiday Season with Fundraisers

*Lake Times staff*

Two events sponsored by two local women's organizations will be held in early December, with proceeds going to scholarships for Panorama students.

First up is the Women's Service Organization (WSO) ham ball and salad luncheon on Friday, December 1. For more than 30 years, this event has been recognized as the beginning of the busy holiday season.

On Sunday, December 3, the Women for Panora's Future (WFPF) will sponsor a Christmas home tour, featuring four Lake Panorama homes decked out for the holiday season. The first WFPF home tour was held in 1978.

The WSO luncheon, which begins serving at noon, is held in the St. Cecelia Catholic Church basement. As guests arrive, they can purchase raffle tickets and

**WOMEN'S, PAGE 6A**

## Lake Panorama RIZ Election December 5

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

Voting for two positions on the Lake Panorama Rural Improvement Zone (RIZ) board will take place Tuesday, December 5. The polls will be open from noon until 8 p.m. in the lower level of the LPA office, 5006 Panorama Drive.

Two members of the current board, Doug Hemphill and JoAnn Johnson, are running for re-election and are unopposed. Other trustees on the RIZ board are Bill Dahl, Dale Grotjohn, and Corey Welberg.

Voting is limited to individuals whose voter registration address is located within the Lake Panorama subdivision. LPA members who do not consider Lake Panorama their primary residence for voting purposes are not eligible to cast a ballot. This is a government election, not an LPA election. Every eligible voter can cast a ballot. This differs from LPA elections, where each mem-

**ELECTION, PAGE 6A**

## Annual Stocking promises better fishing

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

Again this fall, about \$10,000 worth of fish were added to Lake Panorama by Fin and Feather. Fish stocking totals for 2017 include 2,500 walleye, 500 large-mouth bass and 500 perch.

Fin and Feather stocks fish between 4 inches and 8 inches to promote high survival rates. Fingerlings are less expensive, but survival rates are lower. Experience has taught group leaders stocking larger fish is a good investment.

**FISHING, PAGE 5A**



**On October 20, Kael Rutledge emptied this bucket of walleye into Lake Panorama at Boulder Beach.**



**A North Star Hatchery employee transfers walleye to a bucket, while Bill Eby, a Fin and Feather member, prepares to carry the bucket to the lake.**



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# FOUR LAKE PANORAMA HOMES ON WFPF HOME TOUR

Lake Times staff

Four Lake Panorama homes will be featured on the Women for Panora's Future (WFPF) Christmas home tour on Sunday, Dec. 3. The first WFPF home tour was held in 1978.

The four homes on the tour will be open 1:00 to 4:30 p.m. This is a come-and-go event, with participants visiting the homes in any order and any time during the open hours.

Two homes are on Lake Panorama's east side. Damon and Chaille Crandall live on Tie Road, and Reid and Cindy Strahan live on Panorama Drive. Two homes are on Lake Panorama's west

side. These are owned by Shawn Briggs and Jay and Faith Elder

Tickets are \$10 and can be purchased in advance from any WFPF member, Panora Library, Panora State Bank, Guthrie County State Bank, or at the 40th annual Holiday Boutique Craft Show November 25 at the Panora Community Center and Vet's Auditorium.

Tickets also will be available the day of the tour at the Panora Community Center, where there will be complimentary refreshments, raffle ticket sales, and the opportunity to sign up for door prizes.

Proceeds from the home tour are used to provide two \$500 scholarships each year to a Panorama High School graduating senior.



The Heying residence at 6246 Panorama Drive was designed and built in April of 1984 on lots 407 and 408. The total square footage of this walk out ranch is approximately 4,600 square feet. The home was purchased by the Jay and Faith Elder family in May of 2006. The house has gone through a few transformations, a remodel in 2010 and reconstruction in 2014 as this home was ground zero for the 2014 Mother's Day tornado. During the tornado, the garage was completely blown off the foundation and all the windows on the north side of the house blown into the residence and the roof was heavily damaged. A storage shed was completely blown away with all of its life jackets and water skis.

The property was completely rebuilt by Bill Priestly of Priestly Construction in 2014-2015 with lots of new touches and finishes.

The Elder family and friends enjoy their getaway at Lake Panorama for all seasons, including the winter Holidays.



This home at 6314 Panorama Drive, owned by Shawn Briggs, is one of the oldest homes on Lake Panorama, and still owned by the family that built it today. It's been through floods and snow storms. Several trees were destroyed by the Mother's Day Tornado in 2014.

Shawn Briggs first started visiting the home at the age of 7. The lake was pretty much a river then, she said. Her grandpa taught her to swim by throwing her into the water. She moved here permanently 12 years ago.

The house has been through a few renovations, most recently the rock walls have been redone and a man cave added. The man cave will be decorated for the holidays along with the home and welcome to tour.



Reid and Cindy Strahan have designed and built custom homes in the Ankeny area for 30 years. On vacation in Colorado they saw a rustic lodge-style home facing a majestic mountain peak. That home became the inspiration for their lake property at 5147 Panorama Drive.

The floor plan is laid out to capture beautiful lake views from their peninsula lot. They will soon be a family of 24 and this home was built to spend special times together.

The 5,500 square foot home was completed in 2016 and has five bedrooms, one which is a bunk room with six built-in beds each with canning jar wall lights. The vaulted great room features open arched beams and a stone wood-burning fireplace. There is a loft that overlooks the great room and dining room and a sun room designed with floor to ceiling and wall to all windows.

On the main level is a master suite with a cozy media room. A fun play kitchen is tucked under the stairway and there is a dramatic three story stair system. Several custom woodwork built-ins make this home unique along with ladder doors, wide base and casing, plinth blocks, lots of bead board and all hickory wood flooring. The interior design and furnishings along with all white woodwork reflect a lake home setting.




This home at 5287 Tie Road was established in 2003, and owned by Dave and Teresa Harper. In the fall of 2016 it was purchased by Damon and Chaille Crandall. The new owners have made many updates, including bathroom countertops, all new kitchen hardware and appliances, new flooring throughout the main level, and new window treatments throughout the home.

The décor has a rustic and modern feel. Chaille Crandall is a big fan of Pinterest, and has many talented friends that make things on request and used to decorate her new home. She also likes to shop local, so visitors will find decorations in this home from a little bit of everywhere in town, including Britches & Bows, Ben's Five & Dime, and Reborn, to name just a few.

With only being in their home just over a year, the home owners say there is still more they plan to do, especially in their basement. It is currently the place they send sons, Cruz, 9, and Ca-cen, 6, to play. They hope to remodel it in the future into a fun place to have a get together with friends and family. Chaille says the possibilities are endless when you have a "handy husband."

There will be a fun activity in this home during the home tour, as guests are encouraged to count the number of snowflakes throughout the home. The person closest to the correct number of snowflakes will win a prize.



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# Q&A: Jan Reinicke, President, Friends of Lake Panorama

## FRIENDS OF LAKE PANORAMA CELEBRATES FOURTH ANNIVERSARY

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

Friends of Lake Panorama is a 501(c)3 nonprofit charity dedicated to supporting recreational amenities at Lake Panorama. The charity is separate from the Lake Panorama Association, and is governed by a volunteer, seven-member board of directors.

In this month's Q&A, Jan Reinicke, current Friends president, talks about completed projects, current priorities and future goals.

**Q. The fourth anniversary of the Friends of Lake Panorama is coming soon. Tell us about the timeline of events.**

**A.** The first meeting of the Friends of Lake Panorama board of directors was December 3, 2013. An application for nonprofit 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.

In May 2016, we completed a successful \$80,000 fundraising campaign to build the Sunset Beach playground. The LPA provided an additional \$50,000. The playground equipment was installed in mid-July last year. The finishing touches were added this year, with three benches and a donor recognition sign. We're happy to see so many children and their families enjoying this great new addition to our community.

Our 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. With the playground complete, we made new sports courts at Boulder Beach our next priority.

**Q. Give us an update on the sports courts.**

**A.** The goal of our Friends board was to raise \$150,000 for new tennis, pickleball and basketball courts at Boulder Beach, and get the sports courts installed in 2017. It was exciting to raise the needed funds, and get the construction process underway. Unfortunately, there wasn't enough time to get the concrete vendor to the project this year, because of previous commitments and a wet fall. Now the courts are at the top of the vendor's list for next spring, and the work will be done as soon as weather permits. We're hoping that means concrete can be poured in late April, the sports courts tile will be laid a few days later, and the fencing will follow. We expect play on all the courts to be possible sometime in May.

As with the Sunset Beach playground, fundraising for the sports courts was a cooperative effort. Friends had about \$7,500 in "seed money" from 2014 when we initially tried to raise money for sports courts. We got an early boost when the LPA board voted in October 2016 to commit at least \$50,000, once Friends raised \$50,000. Another benchmark was the \$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 we held in early May put us over \$50,000. At its meeting later that month, the LPA board of directors voted to match the \$75,000 raised by Friends, and proceed with construction.

When complete, the courts will include one regulation tennis court, with two regulation pickleball courts adjacent. These three courts will be inside the same fenced enclosure.

A separate fence will surround a basketball court that is slightly smaller than regulation size. It will feature two half courts with Goalsetter MVP basketball systems and white lines. There will be some space between the two fenced court areas, with plans to install at least two benches between the courts.

**Q. In August, Friends of Lake Panorama received \$473,000 from the estate of James and Joyce McLuen to be used at the Panorama West golf course. What's happening with those funds?**

**A.** When the Friends board of directors began to discuss ways to use this gift, there was agreement we needed to get input from LPA members, especially those who play the Panorama West golf course. A special open meeting was scheduled for September 11, and was designed to give anyone interested the chance to comment on how they would like to see the gift used.

At that meeting, representatives of each of the three Panorama West golf leagues presented ideas raised at earlier league meetings. Individuals also made suggestions. We also received ideas from members who completed a short survey, and left ideas in a suggestion box in the Panorama West pro shop.

It was decided a task force made up of three representatives each from the Friends of Lake Panorama board of directors and the Lake Panorama National board of managers would review all suggestions, and draft a recommendation to present to these two boards. After those two boards provide input, a final recommendation will be presented to the LPA board of directors at its November meeting.

The task force held its first meeting September 27. They toured the golf course and reviewed the list of all ideas presented at the input meeting, plus submitted via email and the suggestion box.

We were fortunate to have three turfgrass specialists from the Iowa State University Department of Horticulture also tour the course that day. Some of the projects they discussed were irrigation, improving the turf condition on tee boxes and fairways, tee box and directional signage, bunker renovations, and concrete cart paths in selected locations. They also offered ongoing support as needed.

Task force members discussed the observations made by the ISU turfgrass specialists, and the fact many of the projects mentioned also had been highlighted by Panorama West members at the input meeting and in direct contacts. The task force members next prioritized potential projects, and are working with staff to gather project cost estimates. For now, the McLuen funds are invested in short-term CDs.

Over the next few years, I expect the McLuen gift to make a tremendous difference in the quality of the Panorama West golf course. Their generous gift is a wonderful example of long-time Lake Panorama residents who cared about this particular recreational amenity, and made a decision to help support something they

loved by including a bequest in their will.

We hope this gift will encourage others to think about the future impact they can have on recreational amenities at Lake Panorama, either through an estate gift, some other financial planning mechanism, or a direct donation now.

**Q. Will you be sponsoring another Beach Ball fundraiser in 2018?**

**A.** The Friends board has discussed this, and currently we're not planning a Beach Ball in May as we've done the last two years. Those events were held to raise money for specific projects, and we think that was the main reason for our success. But fundraising is ongoing, and we're always looking for new ways to engage possible donors. We'd like for the next Beach Ball to actually be on one of Lake Panorama's great beaches, so we continue to discuss fundraising event options for 2018 and beyond. We're always happy to hear suggestions for possible ways to raise money for recreational amenities at Lake Panorama.

We will continue to solicit donations for the sports court project until May 2018, which will be used to help pay for additional expenses such as benches and signage. While donations of all sizes are welcome, only donors of \$500 or more are recognized on the Friends website. A sign listing these donors also will be installed next spring near the courts.

Donations also can be directed to any of the three beaches; to a golf course beautification fund, with the opportunity to designate either Lake Panorama National or Panorama West; or to a general fund, which is used at the discretion of the Friends' board.

Donations can be made in someone's memory or in honor of someone. Checks can be mailed to PO Box 488, Panora, Iowa, 50216. Donations also can be accepted electronically on the website at [www.friendsoflakepanorama.org](http://www.friendsoflakepanorama.org).

Donations of securities (stocks, mutual funds, etc.) are sold once transferred, with the proceeds deposited into the Friends bank account. A securities account has been established with GCSB Investment Center in Panora. All contributions are tax deductible, and donors receive a receipt for tax preparation purposes.

Elsewhere in this November issue of the Lake Panorama Times, you'll find a full-page ad that details some of the highlights of the first four years of the Friends of Lake Panorama. It includes a coupon that can be clipped and submitted with mailed donations.

**Q. What else has Friends been involved in during 2017?**

**A.** A rain garden was installed June 10 near the Panorama West clubhouse. A rain garden is a perennial flower garden strategically located to capture runoff from rain that falls on parking lots, roofs, driveways and yards. Rain gardens help reduce surface runoff and protect water quality.

An existing water drain on the east side of the Panorama West parking lot receives rainfall runoff, and the garden covers 500 square feet surrounding this drain. LPA staff provided materials and prepared the site. A total of 170 native plants, featuring a dozen different varieties, were planted by volunteers. This garden is a pilot project to show how rain



### BUSINESS

## Sonya Pierce joins Guthrie County State Bank as Universal Banker

Guthrie County State Bank is proud to announce the addition of a new team member. Sonya M. Pierce has accepted a position as a Universal Banker. This role works with customers to evaluate needs and offer financial products and services as well as building strong relationships by listening and communicating solutions.

Sonya graduated in May 2008 from Grand View University in Des Moines, where she majored in Business Administration and Economics. She will contribute her positive relationship building skills and attention to details for this position. Most recently, she was employed as a Customer Service Representative at the Farmers State Bank in Yale. Previously Sonya simultaneously managed the Mercy Medical Center West Lakes Gift Shop and Coffee Shop in West Des Moines, where she was awarded Top Talent Member in 2011, served on the Lean-Process Improvement team, and lead the Employee Activity Committee.

"Sonya is ready to provide you with excellent customer



service and personal attention," said Mike Underwood, chief executive officer and president, Guthrie County State Bank. "Her strong customer service and process improvement experience brings our team additional leadership in those areas."

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PUBLIC NOTICE

Lake Panorama Association  
Board of Directors Meeting  
September 26, 2017  
Lake Panorama Association  
Office

The Lake Panorama Asso-  
ciation Board of Directors met  
September 26, 2017, at 5 p.m. at  
the Lake Panorama Association  
office. Board members present  
were Larry Babcock, Gary Evans,  
Tom Jeschke, Mindy Larsen Pol-  
dberg, Charles Schnack, and Jim  
Spradling.

LPA Staff present: Michael  
Gliem, Brad Halterman, Dan-  
na Krambeer and John Rutledge.

Visitors present: Tom Madden,  
Professional Engineer, Short El-  
liott Hendrickson, Inc. (SEH)

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

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

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

**Agenda Item 3 – Consent Agen-  
da.** Evans moved to approve the  
consent agenda. Motion second-  
ed, carried unanimously.

Consent agenda to include:  
a) LPA General Manager's Re-  
port  
b) Approval of minutes from  
08.22.2017 LPA Board Meeting  
c) Acceptance of the 08.31.2017  
LPA LPN Consolidated Financial  
Statements  
d) Confirm date and time of  
LPA Board meetings through the  
end of 2017  
e) Accept 09.11.2017 LPA Build-  
ing Code Committee Minutes

President Spradling moved to  
items 5a, 5b and 5c.

**Agenda Item 5a – Reverse os-  
mosis pilot plant report – Tom  
Madden (SEH Project Manag-  
er) and Mike Gliem (LPA).** Mad-  
den and Gliem reviewed the re-

port, highlighting the results of  
the study. Madden explained  
the process of running the pi-  
lot plant and the DNR require-  
ment of doing so. The running  
of the pilot plant gathers data  
which is used to determine fin-  
ished water quality and the cost  
of operation and maintenance, as  
well as an estimated cost of con-  
struction. The results were very  
good with good finished water  
quality with the treated Reverse  
Osmosis (RO) process. The test  
was based using the current Jor-  
dan Well only. The project scope  
includes a new Jordan Well, to  
be drilled in close proximity to  
the water plant. Madden pro-  
vided a timeline of the process  
from final design, permitting  
approval through construction  
completion. The timeline is two  
years from start to completion.  
This time frame will remain two  
years, no matter when we start  
the process.

**Agenda Item 5b – Discussion  
of water plant financing**

The water infrastructure project  
is projected to cost \$3.6 million.  
1) Options to finance the proj-  
ect: Secure financing from local  
banks. Guthrie County State Bank  
has offered to take the lead role in  
organizing a consortium of par-  
ticipating local/regional banks.  
This would be an Adjustable Rate  
Mortgage, with current interest  
rates between 3.24% and 4.23%.

Second option to finance the  
project is the State Revolving  
Loan Fund (SRF). The SRF offers  
financing for 2.0%, up to 20 years.  
The SRF is a bit more cumber-  
some to apply for versus a loan  
with local banks. The SRF would  
require compliance with Davis-  
Bacon wage law and requirement  
to buy American Steel. If SRF is  
pursued, LPA will have to com-  
mence with a small amount of  
planning to submit an application.  
It is LPA's staff current evaluation  
these hurdles seem rather minor  
in the scope of the entire project,  
to secure 2% financing funds.

To apply for the SRF there is

some preliminary planning and  
an engineering to meet the Decem-  
ber 1 deadline. SEH cost for this  
work is \$5,500.00. If this dead-  
line is not met, the next round  
of available financing deadline  
is not until March 1. An intended  
use application can be made now  
for the full estimated cost of \$3.6  
million, with the actual payback  
plan detail coming later in the  
application process.

Poldberg asked the other board  
members for a sense of their com-  
fort level going forward with the  
project. The board responded  
100% approval to proceed with  
initial engineering and submit  
application for SRF financing.

**Evans moved to go forward  
with the application for the  
State Revolving Loan Fund to  
meet the December 1, 2017 dead-  
line. Motion seconded, carried  
unanimously.**

2) How to Repay. Various fund-  
ing scenarios were reviewed for  
10 and 15 years at both 2.0% and  
4.0%, based on current number of  
water users of 1,071. If 2% interest  
for 15 years was pursued, an LPA  
customer using 3,300 gallons of  
water per month would incur a  
charge of \$51.66 per month, cur-  
rent rate for this usage is \$30 per  
month. The \$51.66 cost is compa-  
rable with local municipality con-  
sumer costs for water. Rutledge  
noted this was a substantial per-  
centage increase, but also noted  
LPA customers are substantially  
below market costs as compared  
to the City of Panorama. This in-  
crease would bring LPA customers  
up to a comparable level.

The Board discussed the vari-  
ous options of payback through  
usage, through membership spe-  
cial assessment, general dues in-  
crease or a combination of these  
options. General consensus was  
that all property owners should  
provide some contribution to the  
project, but that rates would also  
need to increase to cover some  
of the costs.

Jeschke asked Rutledge if an  
emergency assessment had been  
considered in his analysis of re-  
payment options. Rutledge noted  
that he did not feel an emergency  
assessment was warranted as LPA  
could obtain 2% funding for this  
project, which would result in an  
affordable monthly cost to con-  
sumers. Rutledge restated that the  
monthly cost to LPA customers  
would be comparable to what  
Panora residents are currently  
paying. Rutledge suggested the  
emergency fund should be uti-  
lized only when all other op-  
tions had been exhausted and/  
or the monthly fees fell outside  
of market parameters. The board  
agreed there is an affordable op-  
tion available without using an  
emergency assessment for this  
project. Jeschke asked that the  
board minutes reflect the emer-  
gency assessment was consid-  
ered, as a matter of due diligence.

**Agenda Item 5c – Discussion  
of topics to be included in LPA  
membership survey**

Topics for the survey discussed:  
Water infrastructure – Pay-  
ment options and billing options  
(monthly vs quarterly)  
Boat Length and Motor Size  
General Amenity Satisfaction  
Equalize the Dues between lot  
designations  
Include some of the questions  
from the previous survey done  
in 2012

Rutledge is to come back with  
options and questions for the  
survey.

**Agenda Item 4a – LPN, LLC  
Board of Managers' report.** Ac-  
ceptance of August 2017 LPN, LLC  
Board of Managers' minutes.

**Jeschke moved to accept the  
August 15, 2017 LPN, LLC Board  
of Managers' minutes. Motion  
seconded, carried unanimously.**

**Agenda Item 4b – Variance for  
Mark Parker.**  
Mark Parker's variance request  
was tabled for further information

at the August LPA BOD meeting.  
Mike Gliem and John Rutledge  
met with Parker shortly after the  
meeting and reviewed three items  
in question:

1. Termite / pest inspection –  
Inspector confirmed no termites,  
carpenter ants, etc.
2. Parker provided an im-  
proved elevation (illustration)  
of the house – flat roof pitches  
are part of the plan and will need  
to be approved
3. The route which the house  
would use to get to the lots pro-  
posed on Corner Court.

Parker's variance request for  
roof pitch was discussed at the  
September 11 Building Codes  
Meeting.

Excerpt from the building codes  
committee minutes:

*Mark Park presented plans and  
drawings of what the finished  
home would look like that he  
and his wife are wanting to move  
onto a lot on Corner Court. The  
wrap around front porch only has  
4.5/12 pitch and two small rooms  
in the back of the house only have  
a 3/12 pitch with the garage side  
being broken up with a breezeway.  
Mark stated that the breezeway  
roof would be at least 6/12 pitch  
to fit between windows. The size  
and placement of the windows in  
the house make it so that the roof  
pitches can't be changed. Mark  
changed the original front porch  
to a wraparound porch and added  
two dormer roofs for more ap-  
peal. Mark has changed the plans  
shown to a one car garage and  
there are no grills in the windows.  
Mark and his wife plan to live in  
the home as their primary resi-  
dence. Ken Powell moved to ap-  
prove variance for 4.5/12 roof  
pitch and two 3/12 roof pitches  
due to older home design with  
larger windows and home owner  
adding wraparound porch and  
dormers. Second by Nate Esser.  
Motion carried. Jim Tometich  
abstained due to Mark Parker  
being a client of his.*

**Jeschke moved to grant a roof  
pitch variance to Mark Parker  
and to confirm he will be allowed**

**to bring the house onto the LPA  
subdivision, contingent upon  
General Manager confirming  
lot location and route across  
LPA's roadways are consistent  
with Parker's proposal. Motion  
seconded, carried unanimously.**

**Agenda Item 4c – LPA Capital  
Budget - Proposed 2018 budget  
and review of five-year projection**

Rutledge reviewed the LPA Five  
Year Capital Budget Projection by  
department, highlighting pur-  
chases which may be financed  
and purchases which come from  
the cash flow of the operational  
budget from non-cash items, with  
is primarily depreciation.

Discussion was held on the  
projected 2018 capital budget  
for both the LPA and LPN, in-  
cluding the proposed shop and  
location of the shop. The Board  
will do a final review for approval  
at the November meeting.

Both the LPA and the LPN will  
bring operational budget pro-  
jections to the October Meeting.

**Agenda Item 6 – Other Busi-  
ness – None**


**Agenda Item 7 – Closed Ses-  
sion.** The Board entered closed  
session at 7:40 p.m. to discuss  
legal matters and exited closed  
session at 8:05 p.m.

**Schnack moved to accept offer  
of \$2,500 for lot 474 with the re-  
quirement of rip rapping lot 474  
and the combination of lot 474  
with lot 475. Buyer agrees there  
will be no additional water ac-  
cess beyond location of current  
dock on lot 475. Motion seconded,  
carried unanimously.**

With no further business, the  
meeting was adjourned at 8:07  
p.m.

Danna Krambeer, Recording  
Secretary

Mindy Larsen Poldberg, Board  
Secretary



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Alyssa and Blake Stanley show off a five-inch walleye that was about to join 2,500 others added to Lake Panorama October 20. They are the children of Scott and Allison Stanley. Scott is the president of Lake Panorama Fin and Feather.

## FISHING

FROM PAGE 1A

Volunteers in the non-profit Fin and Feather group have been stocking fish and working to improve fishing conditions in Lake Panorama since 1984. When the dam was closed in 1970, the only thing natural to the lake was crappie, large mouth bass, carp and catfish. The Lake Panorama Association did some fish stocking, but this independent group now provides a significant boost to fishing conditions at Lake Panorama.

The long-time supplier for the fish-stocking program is North Star Fish Hatchery, a third-generation, family-owned business in Montour, Iowa. This year, North Star brought the fish to Lake Panorama's Boulder Beach on three different dates, where volunteers helped move them by bucket from the truck to the lake.

Besides stocking fish, the group works to help improve fish habitat for smaller fish.

Fin and Feather raises its money through annual memberships and a fundraising banquet each spring. The 2018 banquet will be Saturday, May 12, the same date as the LPA annual meeting.



Kael Rutledge shows a bucket of walleye he's about to transfer into the lake. Fin and Feather stocks fish that are 4 to 8 inches, rather than fingerlings, because of their higher survival rate.

## HALO Holiday Party is December 14

Lake Times staff

The annual Holiday Party sponsored by HALO (Home and Lot Owners) will be Thursday, December 14 at the Lake Panorama National Conference Center. The event begins with a cash bar social hour at 5:30 p.m., followed by dinner at 6:30 p.m.

After dinner, a local group called 4'N A Chord will be providing the entertainment. Members of the group are Rich Schumacher, Ron Morden, Dennis Shepherd, and Terry

and Mary Jane Sprague. The guys sing and Mary Jane accompanies on piano. They will sing popular songs, plus a set of Christmas music.

Tickets are \$25 per person. A portion of each ticket sold will be used to support future HALO events.

Make reservations by calling the LPN front desk during business hours at 641-755-2080. The deadline for reservations and payment is Friday, December 8. Members of the LPN Diners Club can charge tickets to their account when they make res-

ervations. For others, checks made out to the LPN can either be delivered to the front desk, or mailed to the LPN at 5071 Clover Ridge Road, Panorama, IA 50216.

Everyone is welcome, and encouraged to invite neighbors and friends. This is the latest in a long line of social events HALO has organized for more than 25 years. Members of the planning committee for this event are Lynda and Dick Pawlowski, Jay and Sue Merryman, Kathy and Bob Feilmeyer, Kathy Mahoney and Gary Evans.

## Holiday Brunch December 17 at Lake Panorama National

Lake Times staff

The annual Holiday Brunch at the Lake Panorama National Conference Center will be Sunday, December 17. Service will be 10:30 a.m. to 1:30 p.m. with reservations taken in half-hour increments. Walk-ins also are welcome.

The cost is \$19.95 for adults, \$9.95 for children ages 5 to 12, and children 4 and under eat free.

Executive Chef Andrew Labath will be offering traditional breakfast buffet items, plus a salad bar and lunch items. Lunch features will be turkey, roast beef, ham, shrimp and mashed potatoes

and gravy. There also will be a variety of desserts.

Since the kitchen staff will be busy preparing for the brunch, the Links breakfast menu won't be available that morning. Reservations are strongly recommended, especially for large groups. Call the LPN front desk at 641-755-2080 to reserve a table.

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## WOMEN'S

FROM PAGE 1A

sign up for door prizes. Tickets are \$12, with only 125 available this year. The meal includes a served ham ball and roll, then attendees go through a buffet line to choose from a large selection of salads made by WSO members.

Many of the guests stay to play card games after lunch. Tickets can be purchased from any WSO member. Or contact Mary Kay Hamilton at 755-2290, or stop in the Panora Library during open hours.

Proceeds from this annual holiday luncheon make it possible for WSO to provide a \$500 scholarship to one Panorama

High School graduating senior each year. That scholarship can be renewed annually for up to three years. So in most years, WSO is providing \$2,000 in scholarship money to four Panorama graduates.

On December 3, the four homes on the WFPF Christmas home tour will be open 1 to 4:30 p.m. This is a come-and-go event, with participants visiting the homes in any order and any time during the open hours. Home addresses and directions will be provided when tickets are purchased. Two homes are on Lake Panorama's east side. Damon and Chaille Crandall live on Tie Road, and Reid and Cindy Strahan live on Panorama Drive. Two homes are on Lake Panorama's west side. These are

owned by Shawn Briggs and Jay and Faith Elder

Tickets are \$10 and can be purchased in advance from any WFPF member, Panora Library, Panora State Bank, Guthrie County State Bank, or at the 40th annual Holiday Boutique Craft Show November 25 at the Panora Community Center and Vet's Auditorium.

Tickets also will be available the day of the tour at the Panora Community Center, where there will be complimentary refreshments, raffle ticket sales, and the opportunity to sign up for door prizes.

Proceeds from the home tour are used to provide two \$500 scholarships each year to a Panorama High School graduating senior.

## ELECTION

FROM PAGE 1A

bership is allowed just one vote.

The trustees are charged with administering the RIZ, which includes the platted portions of the Lake Panorama development. The RIZ has existed since 1997 and is responsible

for funding erosion control and water quality improvements at Lake Panorama.

This year, the RIZ completed two wetlands projects. The Donahey Conservation Reserve Enhancement Program (CREP) wetland helps reduce sediment running into Helen's Cove. The Elmquist CREP wetland helps protect Hughes Cove.

RIZ is in the process of planning a third wetland for construction in 2018. RIZ is scheduled to take possession of 42 acres of property in mid-November, which will house a 9-acre wetland pool. This project will receive a 50-percent cost share through a grant from the Iowa Department of Agriculture and Land Stewardship and the Soil and Water Conservation Society.

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## Required Withdrawals from Retirement Plans: What Should You Know?

You may spend decades contributing to your IRA and 401(k). But, eventually, you'll need to use this money. Before that day arrives, you'll want to be familiar with the rules governing withdrawals – and you'll want to know just how much you should take out.

You can take more than the minimum. You can withdraw more than the RMD, but, as the word “required” suggests, you can't withdraw less.

Dave Grove

To begin with, withdrawals from traditional employer-sponsored retirement plans like these fall under the Internal Revenue Service's “required minimum distributions” (RMD) guidelines. (You aren't required to take these distributions from a Roth IRA.) Here are some of the key RMD points to keep in mind:

You need to take distributions by age 70-1/2. You generally should begin taking RMDs in the year in which you turn 70-1/2. If you don't take your first RMD during that year, you must take it no later than April 1 of the following year. If you do put it off until April 1, you must take two distributions in one year.

You may be able to delay RMDs in an employer's retirement plan if you're still working. If your employer's retirement plan permits it, you may not have to take RMDs if you are still working and you are 70-1/2 or older. However, this exception won't apply if you own 5 percent or more of your company.

To determine your RMD, you'll need to use either the Uniform Lifetime Table, which is based on your life expectancy, or the Joint Life Table, if you have a spouse who is the sole beneficiary and who is more than 10 years younger. Your tax advisor can help you make this selection.

So, now that you know the basic rules of RMDs, you'll need to consider their impact on your retirement income. As mentioned above, you can certainly take out more than the RMD, but should you?

If you need the extra money, then you'll have to take it. However, when determining how much you should take beyond your RMDs, you'll need to weigh some other factors.

For one thing, if you can delay taking Social Security, you'll get bigger checks, so you might be able to lower the amounts you take from your 401(k) and IRA.

Another factor to consider is the size and composition of your investment portfolio held outside your retirement accounts. If you have a sizable amount of investments, with some of them providing regular income, you may be able to afford to take out only your RMDs, or perhaps just slightly more. On the other hand, if your 401(k) and IRA make up the vast majority of your investment holdings, you might need to rely on them much more heavily.

In any case, though, you will need to establish an appropriate withdrawal rate for all your investments to ensure you won't outlive your money. A financial professional can help you calculate this rate.

Do whatever it takes to maximize your benefits from your IRA and 401(k). They're valuable assets – so use them wisely.



BREWING  
FROM PAGE 1A

rienced and active brewer really helps.”

Being a craft beer enthusiast is one reason Mark got started homebrewing. “He enjoyed researching different types of craft beers, and I thought he might like trying to brew some of his own. So I gave him a brewing kit as a gift,” Dana says.

Mark found it to be the perfect gift. “It combines a lot of the things I love,” he says. “Science, cooking, building things, different types of equipment, and the bonus is beer comes out the other end. There are dozens of varieties of ingredients and hundreds of styles of beer. As a home brewer, you can make whatever you want.”

Once Mark learned the basics of brewing beer in their Colorado home, he joined the Parker Hopaholics brewing club, which met on a regular basis at local brew pubs or homebrewing shops. “Clubs like this are a great way to meet others interested in brewing, and to learn from each other,” he says.

Mark began using more advanced techniques and entering brewing competitions. One of those was his club’s 2016 Spring Intra-Club Competition, which he won with his homemade Belgian Blonde ale. The reward was having his recipe brewed at the 105 West Brewing Company in Castle Rock, Colorado.

On April 20, 2016, 205 pounds of grain were dumped into a stainless steel vat full of hot water. The runoff, called wort, cycled through the brewing system, yeast was added to the resulting 120 gallons, and fermentation began. The Belgian Blonde ale was tapped 16 days later.

Mark stopped in on tapping day. “I thought it was very close to my original, with lots of the Belgian character I love. We brought home four 32-ounce cans of it. Fun times for me,” he says.

A month later, the Busters were settling into their new home on Lodge Cove. The winding path that brought them to Lake Panorama is an interesting story.

They both grew up in the southeast Iowa area, near Burlington. While doing home theater installations, Mark created a home automation system that allowed people to use their smart phones to control various systems in their home. He and a partner started a company to market the system, and moved to Colorado to grow the business.

Five years later, the company was acquired by Leviton, a leader in the home security and automation market. Mark was hired as Leviton’s director of cloud services, which allows him to work from home on software development.

With most of their family still in Iowa, Dana started to talk about a move back to the state. “We had never heard of Lake Panorama,” she says. “But I started looking at Iowa lakes, and we liked the fact this one is private. We grew up on the Mississippi River and love boating and fishing. I thought if we could sell our Colorado house and find a spot on water, Mark would be willing to move.”

“We love it here,” Mark says. “I fish all the time, including ice fishing in the winter. We enjoy our pontoon, tying up with friends on the water, and we usually have lots of friends and family visit on the weekends. We’ve been made to feel very welcome here, and quickly made friends with some great folks on the lake.”

A bonus of the family’s move was being able to enroll daughter Kinsey in a smaller school. In Colorado, she attended a middle school that was larger than the entire Panorama Community School district. It was one of three middle schools that feed into a single high school. Now a sophomore at Panorama, Kinsey benefits from small class sizes.

Dana also found a niche in the community. She was hired in March as the Main Street Guthrie Center director. Guthrie Center is one of 52 Iowa communities in the Main Street program. Dana works with a volunteer board of directors and several committees to promote such things as economic vitality and beautification.

“We host special events, such as festivals in our downtown. We started an outdoor movie night this year, and we’ll continue that in 2018. We will be doing some special things for Small Business Saturday November 25, and on December 16 we will have a Candyland-themed holiday event. We try to do as many activities as possible throughout the year to encourage people to enjoy their

hometown and shop locally,” Dana says.

The purchase and rehabilitation of the Williams Building on the east end of Guthrie Center’s main drag is a current project. The two unleased street-level commercial spaces are being renovated, and will be available to rent in early 2018. There are plans to renovate the upstairs apartments in the future.

Mark says the beer brewing process requires four main ingredients. First is water, so to ensure high quality water, the couple installed a reverse osmosis system in their home. Second is some sort of grain. Mark uses malted barley, which is the most common base grain in craft beers.

“There are lots of options, from caramelized to heavily roasted to lightly malted and more. The type of grain impacts the type of beer produced,” he says.

Hops, made from the flowers of the hop plant, were originally added to the beer brewing process as an antimicrobial preservative. This third ingredient also has an impact on bitterness, flavor and aroma, and is sold in the form of pellets or whole cones. The final ingredient is yeast, which also comes in many varieties from all over the world, each imparting unique characteristics to the finished product.

To begin, Mark adds malted barley to water in a process known as mashing. This takes about an hour, and involves getting the water hot, but not boiling. This causes the barley to break down and release its sugars. Next the water is drained from the mash. The resulting sticky, sweet liquid is called wort.

The wort is boiled for another hour while hops and perhaps other spices are added. The wort is cooled, drained and filtered, before yeast is added and fermentation begins. Depending on the recipe, the fermentation process can take from a week to a month.

Mark makes beer in five-gallon batches. When he started brewing, he bottled the beer. Later he turned a small chest freezer into a kegerator, which now allows him to have four beers on tap at a time.

So far all the Panorama Homebrewers meetings have been at



The first step in the brewing process is to add malted barley to water that is then heated, but not to boiling. This causes the barley to break down and release its sugars.

the Buster home, mostly in the large garage where Mark does his brewing. Sometimes the club brews a beer and discusses the process. At the next meeting, that beer is tapped, tasted and evaluated. Club members often bring a craft beer they enjoy to share and discuss with the group.

For the club’s October meeting, everyone brought a homemade chili, and the products of eight different recipes were dumped together. “It was the best chili I’ve ever had,” Dana says. “And it’s a recipe that can never be reproduced.” Club members also enjoyed the German Oktoberfest beer brewed at the September meeting, plus a pumpkin-flavored dark fall lager Mark brewed earlier.

Club meetings generally are held on a Wednesday or Thursday the second week of each month, with club announcements shared on Nextdoor Lake Panorama. “We would love to have more people involved in homebrewing, especially the full-timers like us at the lake,” Mark says. “It’s an all-season hobby.”

“We hope to expand the group to include folks from Panora, Guthrie Center and the surrounding area,” Mark says. “One of the best parts of a homebrew club is tasting and sharing everyone’s creations, so the more brewers,



The second step in beer brewing is to drain the water from the barley/water mixture, which leaves a sticky, sweet liquid called wort. The wort is boiled for an hour while hops and perhaps other spices are added.

the better. That said, you don’t need to be a beer expert to participate. Just come, have fun, make friends and enjoy some homebrewed beer.”

The December meeting will be scheduled soon, and people with of all levels of beer experience are encouraged to participate. For those who aren’t Nextdoor Lake Panorama members, the Busters have started a Facebook group to make the club more accessible to those in neighboring communities. Search under Facebook groups for Panorama Homebrew Club.



Mark Buster brews beer in his garage. He’s shown with his brewing kettle and the paddle he uses to stir in various ingredients before fermentation begins.



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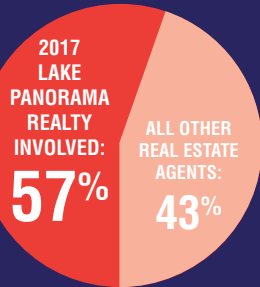
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FEATURE

# Small Town Diner gets second lease on life

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

This is the sort of tale that delights those of us who love small town Iowa living. It's the story of how a diner in Redfield closed, and a couple living in New York decided to reopen it. The woman in this tale is a native Iowan, and now the sixth generation to live on the family's Sunny Crest Century Farm.

As soon as Katie Harvey graduated in 1995 from West Central Valley in Stuart, she headed to New York City to study musical theater and voice. She took a part-time job in a video and music store, where she met Rick Martinez, who grew up in the Bronx.

The pair started dating and Harvey found success in entertainment. She performed on Broadway and toured the country in the production of Footloose. "It was a dream come true for this 22-year-old," she says.

But the travel kept the couple apart, once for three months at a time. Harvey eventually transitioned into a job as a placement counselor with a temp agency. A well-known Italian steakhouse was looking for a manager. She struggled to find someone who was a good match, and one day hopped in a cab to visit, in what she says was an effort to keep from losing the account.

"They offered me the job," she says. "I worked during my high school years at Des Moines Golf and Country Club, so had been well-trained in customer service. But I didn't have any restaurant manager experience. I called Rick on my way home and said I may have just done something crazy."

She spent 11 years at Macelleria, which means Butcher Shop in Italian. She was the general and special events manager, and worked in every aspect of the restaurant. "It was the hardest, most rewarding experience of my life," she says.

By now the couple had married. Rick Martinez worked in television and film post-production in Times Square. Katie Harvey-Martinez loved the restaurant business, but wanted to own her restaurant. Working together would be an added bonus.

"We considered opening our own restaurant in Brooklyn, but there isn't a need there," Harvey-Martinez says. "There are restaur-

rants everywhere, all different types. And the rent on restaurant space is very high. We just couldn't see making that work."

Back in Iowa, change was underway. Katie's grandparents, Gerald and Virginia Harvey, moved out of their farmhouse and into a Stuart nursing home. A farm auction was planned. The house wasn't part of the sale, and there was talk of finding a renter.

The couple discussed leaving the big city behind. "I have a huge family here, so that was a big draw for me," Harvey-Martinez says. "Rick has been coming to Iowa at least twice a year for many years, and loves it. The cost of living in New York is so high, we could never have afforded to buy a house there."

On an Iowa visit in spring 2016, the couple talked to Katie's grandfather about renting the Sunny Crest farmhouse. Her parents, Robert and Ruth Harvey, live just across the road and farms the land. Not surprisingly, Grandpa Harvey was happy about the idea, and so were Katie's parents. Her grandparents have since passed away, and the couple is in the process of purchasing the farmhouse.

The next part of the couple's plans involved taking a look at the Dexfield Diner in Redfield. Created and owned by R. Joe Smith, the restaurant had recently closed after 17 years. Smith is the founder and CEO of National Investors in Redfield. He was a teacher and coach at Dexfield Community School, and led the football team to a Class A championship in 1973.

"We had incredible meetings with R. Joe and Nancy Smith," Harvey-Martinez says. "We know they had better offers, but he said he had a good feeling about us."

The couple purchased the 100-year-old building and restaurant. They tore out the carpet, and took down some sports memorabilia. The huge trophy case, which showcases that 1973 winning football team, remains.

Harvey's Diner opened in June 2016.

"We wanted our food to be as 'made from scratch' as possible. For instance, we make our own ketchup," Harvey-Martinez says. "We wanted to keep the idea of a diner, but elevate the cuisine."



Katie Harvey-Martinez and her husband Rick Martinez, owners of Harvey's Diner and Pub in Redfield, are shown in the enclosed outdoor beer garden. The rustic wooden flag behind them was a gift from local artist Ron Smith, who has barn board art pieces for sale inside the restaurant.



Andrew Luce is the bar manager at Harvey's Diner and Pub. He drove to Redfield from Colorado with the original plan of spending two weeks to help get the bar setup, and eventually decided to stay.



Tricia Foster, a high school friend of Katie Harvey-Martinez, is the pastry chef. She turns out a rotating menu of cakes, cookies, crisps, apple dumplings and more. With five days notice, she also offers custom-baked goodies for special occasions.



Katie Harvey-Martinez and her husband Rick Martinez are shown in front of their Redfield diner and pub.



Justin Ahlberg, a Des Moines native, is the head chef. Ahlberg is 24 years old, and says he's been interested in cooking since he was a child.



Rick Martinez and his wife Katie Harvey-Martinez are shown in front of the bar at Harvey's Diner and Pub in Redfield.

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FEATURE  
FROM PAGE 1B

We still have the fryers going all the time, but we change our menu with the seasons and use local ingredients as much as possible.”

Martinez admits his only fear about the Iowa move was what role he could play at the restaurant. “Katie has all the experience, and she’s the brains of the business,” he says.

Harvey-Martinez quickly adds Rick is the “brawn. There is always something that needs to be fixed or cleaned or moved,” she says.

Martinez also has responsibility for the outside smoker, which he fires up three or four days each week, and tends throughout the day. The result is smoked prime rib dinners every Friday and Saturday night through the fall and winter. Several menu items and occasional specials also feature the smoked prime rib, as well as smoked beef brisket, bacon, pork chops, chicken and turkey.

The single burger on Harvey’s menu is a house-chopped sirloin and burger blend, topped with a fried onion ring, white cheddar and sage mayo. A “burger of the week” is introduced each Monday. A recent offering was the Spicy Cowboy, which featured Harvey’s one-third pound house-ground burger blend, white cheddar, smoky bacon, two chicken-fried onion rings, iceberg lettuce, local yellow tomato and roasted jalapeño barbecue mayo.

Other sandwiches are a tenderloin, adult grilled cheese, meatballs, The Redfield Reuben and more. For dinner, current specials are hot beef with mashed potatoes, country toast and gravy on Wednesdays. Thursday is “burger and brew” night with the house burger and a beer pairing for \$10, or the burger of the week and beer pairing for \$12.

Or consider the smoked turkey potpie, country fried chicken, smoked pork chop or braised beef short rib. A unique selection of greens, sides and small plates – such as pigs in a blanket, which includes house-made sage sausage in a puff pastry served with cowboy mayo – round out the offerings for both lunch and dinner.

At just 24 years of age, Justin Ahlberg is the head chef. He was born and raised in Des Moines, and has been working in restaurants since he was 14 years old. He was the kitchen manager at the Continental in Des Moines, and the sous chef at Harvey’s before taking over the top job. “Cooking has been my passion since I was a child,” Ahlberg says. “They saw the potential in me, and now I have a chance to shine.”

There are separate menus for lunch, dinner and a Sunday brunch. There also is a menu for craft cocktails and sweets.

The craft cocktails are courtesy of bar manager Andrew Luce. Before Harvey’s opened, he was listed as a reference for someone who had applied for a job. Luce was living in Colorado when Harvey-Martinez reached him by phone. She was so impressed, she asked him to come to Iowa for two weeks to set up the bar. So he did.

Those two weeks stretched into the year-and-a-half Harvey’s has been open. “I love it here,” says Luce, who had never been to Iowa before. “It’s quiet, the fishing is great, and there are genuinely good people. I’ve never been given the freedom to do what I wanted behind a bar before. Here I’ve been able to learn by experimenting, being creative. We’re on our third menu offering specialty cocktails people enjoy.”

Tricia Foster, a high school friend of Katie’s, was recruited to handle desserts. Foster, who lives in Stuart, had been doing some custom

baking in her home. Now she’s in Harvey’s kitchen three or four days a week, whipping up special cakes, cookies, crisps, apple dumplings and more.

Foster makes her own brown sugar, marshmallows and graham crackers. “I love working with Katie, she gives me free rein to do what I want. Everything is home-made, and it’s nice to be able to create fresh desserts the way it’s supposed to be done,” she says.

The sweets menu includes German Chocolate cake, chocolate chip cookies, s’mores and a fresh fruit crisp. Specialty cakes change weekly. Foster also takes orders for carryout dessert items, such as decorated cakes for special occasions.

The restaurant features a wall of wooden booths, a bar lined with stools, and tables and chairs that can be moved around to accommodate various group sizes. There is room for about 60 customers.

The walls are decorated with historical photos of the Redfield area, on loan the diner’s previous owner. The couple added art from two local artists. Ron Smith does charcoal art on barn boards. Jennifer Carrico offers bright color photos of farm scenes, framed in a variety of sizes. All the art pieces are for sale. “People just take them right off the wall,” Harvey-Martinez says.

In the summer months, an enclosed beer garden in the back allows Harvey’s to double in size. While food isn’t served in the garden, four tap beers are offered on weekends and there is live music from local musicians every Saturday evening.

The Redfield community has embraced Harvey’s Diner, and the new owners. “We could have opened a restaurant anywhere. But we wanted to be in a community where there was a need. Even with all the crazy things we try, the community has always supported us,” says Harvey-Martinez.

“We’re happy to be here.”

Promptly at 2 p.m. each Friday and Saturday, a group of about a dozen men and women file in the back door. These loyal supporters serve themselves coffee, tea or water, and clean their tables before they leave, promptly at 3 p.m. “They solve all the world’s problems here,” says Harvey-Martinez. “They also are regular customers for lunch, dinner and Sunday brunch.”

Customers well beyond Redfield have discovered Harvey’s Diner and Pub. People drive from several surrounding communities, both big and small. Some regulars come from Lake Panorama, others from Des Moines.

Harvey’s is open every day but Tuesday. Lunch is available 11 a.m. to 3 p.m., then the doors close for an hour, and reopen at 4 p.m. for dinner. Sunday brunch is 11 a.m. to 3 p.m. Harvey’s also offers catering services.

“People can go anywhere and find good food,” says Harvey-Martinez. “Our philosophy is, if you’re not listening to your customers, you’re closing. We’re here constantly. We feel it’s important for us to be present, to greet our customers and get to know them. We and our entire staff take pride in providing great service.”

The move to Iowa brought Katie close to her family, but widened Rick’s distance to his family in New York. His mother, sisters and a niece visited last summer. “They were skeptical about Iowa, and wondered why I would want to move here. But once they got to our farmhouse, all they wanted to do was sit in the backyard and enjoy the quiet and serenity,” Martinez says. “They loved Iowa, and now they understand.”

To learn about daily specials and events, follow Harvey’s Diner and Pub on Facebook. Menus are posted on Harvey’s website at harveysdinerandpub.com.



Smoked prime rib dinners are offered Friday and Saturday evenings through the fall and winter months.



Naked caramel banana cake is one of several specialty cakes created by pastry chef Tricia Foster for Harvey’s Diner and Pub.



A different “burger of the week” is introduced each Monday. This cowboy burger featured one-third pound house-ground burger blend, white cheddar, smoky bacon, chicken-fried onion rings and roasted jalapeño barbecue mayo.



One of the craft cocktails bar manager Andrew Luce created is this violet martini.



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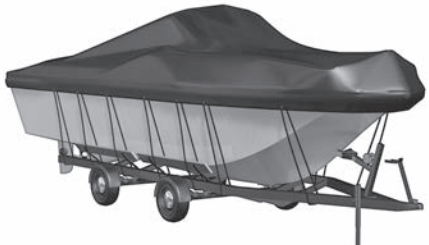
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Kim Lubeck presents a \$933 check to Panorama Speech and Drama director Deb Arganbright on behalf of the Panora Lion's Club from their joint effort with the school's Fine Arts Department for the Java Jazz program.



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CROSS COUNTRY

STATE RUNNER-UP

Panorama girls cross country team finishes 2nd on state course

By ASHLEY SCHABLE  
Lake Times staff

Panorama's girls cross country team capped the best season in school history by taking home the silver trophy. The Panthers finished as the Class 1-A state runner-up at the Iowa high school cross country championships at Kennedy Park in Fort Dodge on Saturday, scoring 115 points to finish just 11 points behind champion Hudson and well ahead of Kee Lansing who tallied 133 in the race for the

second place trophy. Ranked in the top 10 throughout the season, it was the best finish at state for the girls Panther program. The team score of 115 and the second-place team finish are both school records, topping the team's third-place, with 146 points, in 2009. "They came in ready to do something special and did, missing a state championship by a mere 11 points," said Panorama head coach Greg Thompson. Led by a sixth place finish by freshman Ella Waddle, Panorama recorded its first podium finish. Waddle took sixth place among individuals by completing the course in 19 minutes, 32.7 seconds. Waddle's showing capped a smashing freshman season. She finished top 10 in every race this season, finishing third or higher in every meet but the state race. Her rookie season includes a West Central Activities Conference championship on her

home course at Panorama West in Panora. She set a new school record for the state course by swift teammate Brianna Hoffman's time of 20:25 during the 2015 season. Waddle's sixth-place individual finish at state is the highest place finisher Thompson has coached at Panorama for the girls team. Senior Devyn Kemble, who made her fourth state meet appearance for the Panthers, placed 31st in 20:45.3. Kemble is a four-time individual state qualifier in cross country and track and field. Former Panther Hannah Appleseth was a three-time individual state qualifier for the Panthers and also made three trips to the state track and field championships. Delaney Turner ran at state cross country four years, two as an individual qualifier. Freshmen Gwen Steffen finished 52nd and twin sister Olivia Steffen 55th, while senior Brianna Hoffman completed the scoring for the Panthers by taking 87th. Hoffman, who along with Kemble competed in four state meets, is a three-time individual state qualifier. Also running for Panorama were sophomore Chloe Webster in 121st and junior Brooklyn Behrends, 125th. Coach Greg Thompson told his team afterward that it was their best race of the season and it capped a season in which the team dominated a number of invitationals and was impressive at the West Central Activities Conference and state qualifying meets. It also continued its growing emergence for the program at state. The Panorama senior girls were members of teams that placed eighth in 2014, ninth in 2015, 10th in 2016 and, second this fall. Panorama was running as a team at state for the sixth year in a row. The Panthers have been among the state field 10 of the last 12 seasons.

Saturday's showing bodes well for the program's future. Panorama's squad featured three freshmen, a sophomore, and a junior in the line-up. And the program runs even deeper. "Looking forward, I have extremely high expectations for the girls next year even though they are losing three seniors," Thompson said. "They return three of the top four runners and will be gaining several very talented eighth grade girls that will be fighting for varsity positions, including Angel Poldberg, Payton Beckman and Laci Rishel." The Panorama boys were represented by senior Josh Carstens who took 21st in 17 minutes, 5.5 seconds. He was 42nd at the state meet in 2016. "Josh ran a tremendous race," Thompson said. "This was easily the best race of his career. I am excited for him this spring as his two-mile time during the 5K race was just 10 seconds off his best two-mile in track." Nodaway Valley, ranked first all season, was a comfortable team champion with 56 points, with Bellevue second at 82. In a testament to the depth and strength of the WCAC this year, Madrid was third with 136, Woodward Academy fourth 166, AC/GC eighth 194, Ogden 10th 238 and Earlham 14th 328. A total of 15 teams and 149 runners competed in the boys race. The boys say goodbye to six seniors, including Carstens, Danny Nordquist, Brady Howard, Erik Olsen, Kaleb Randel and Sam Webster. Carstens is a two-time state qualifier, while Nordquist, Randel and Webster ran on the 2016 boys state team. Thompson said the boys will gain Kevin Cogil next season, who set many junior high records this past season, along with three other eighth graders expected to develop along the course. Thompson said the season is one he won't soon forget. "This was a very fun season for me as a coach, not just because of the numerous school records, individual and team placings, but because of the character and the personalities of all the team members," he said. "They did everything we asked them to do without complaint."



Panorama's Ella Waddle (397) congratulates Tri-Center's Peyton Pogge (541) following the finish of Saturday's Class 1A race at the state cross country meet. Waddle was sixth for the Panthers and Pogge was fourth.





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Panorama senior Devyn Kemble carry the team's second place trophy at Saturday's state cross country meet. The Panthers finished second in Class 1A behind Hudson (104-115). Kemble and Brianna Hoffman were four-time state qualifiers for the Panthers.



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**COMMUNITY**

# 10 SQUARED WOMEN OF GUTHRIE COUNTY PRESENT CHECK TO NEW OPPORTUNITIES

10 Squared Women of Guthrie County held their quarterly meeting at the Lake Panorama Conference Center last month and once all the checks had been collected from members, \$10,500 was presented to New Opportunities.

New Opportunities is one of 17 Community Action Agencies serving the state of Iowa. Iowa's Community Action Agencies are locally-based private, non-profit organizations that network with a wide-array of local organizations to enhance the opportunities for low-income Iowans (children and families) to meet basic needs and develop their own capacity to do so. With this generous donation, New Opportunities will be able to serve needy Guthrie County families in many additional ways, including holiday food baskets, children's winter attire, food pantry needs and mentoring program activities.

"These funds are greatly appreciated and will be used to help many Guthrie County families during the holiday season," said Tiffany Steensen, Family Development Center Coordinator at New Opportunities.

Rhonda Huggins, Guthrie County Family Development Center Coordinator added, "Many thanks to our community and community based organizations for the on-going support they provide to us."

Other programs available through New Opportunities include LIHEAP (Low-income Home Energy Assistance Program), back-to-school supplies, Christmas gifts, Summer Food Service Program, Behavioral Health Services, Head Start, WIC (Women, Infants and Children) and Financial Literacy education.

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please contact Rhonda Huggins, New Opportunities Guthrie County Family Development Center Coordinator, at 641-747-3845, or visit our website [www.newopp.org](http://www.newopp.org).

The 10 Squared Women Group has vowed to only nominate and donate funds to local organizations and groups who also vow to keep those dollars working right in our back yards, for Guthrie County projects and residents.

"We want to reach all corners of Guthrie County, not just the communities along Highway 44," said Shannon-Neff Muell, one of the group's organizers. "All three of the organizations we have donated to this year alone serve residents across the county in Adair, Stuart, Bagley, Bayard, Yale, Jamaica, Panorama, Guthrie Center and others".

The organizations who have previously received funding from the 10 Squared Women Group are the school Backpack programs (at Coon-Rapids Bayard, AC/GC, Panorama and West Central Valley) and Guthrie County Helping Hands, a sub-organization of Habitat for Humanity.

The next quarterly 10 Squared meeting will be Thursday, December 21, at the Lake Panorama National Conference Center at 6 p.m. with a light dinner served at 5:30 p.m.

For more information about the group, you can visit their Facebook page at <https://www.facebook.com/10squaredwomengc>, or email them at [10squaredgc@gmail.com](mailto:10squaredgc@gmail.com). Membership Forms and Frequently Asked Questions can be found on their Facebook page or by contacting them through Facebook or email.



**10 Squared Women of Guthrie County held their quarterly meeting at the Lake Panorama Conference Center last month and recently presented a check for \$10,500 to New Opportunities. With this generous donation, New Opportunities will be able to serve needy Guthrie County families in many additional ways including holiday food baskets, children's winter attire, food pantry needs and mentoring program activities. Attending the check presentation are (from left) Shannon Neff-Muell, Rhonda Huggins, Tiffany Steensen, Laura Stetzel, Kristin Crouthamel.**

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ENTERTAINMENT

# Jake Owen to headline Guthrie’s 10th River Ruckus

By **ASHLEY SCHABLE**  
*Lake Times staff*

The 10th annual Guthrie’s River Ruckus will feature “Barefoot Blue Jean Night” country music star Jake Owen.

Organizers announced Owen as the headliner for the music festival held each July at the Guthrie County Fairgrounds in Guthrie Center on Friday morning. This year’s event, which will celebrate a decade of Ruckus, is set for July 27-28.

Other acts announced joining Owen, an Academy of Country Music Award winner, are Chris Janson and 38 Special. Others are expected to be announced in the

coming weeks, said organizer and co-founder Grant Sheeder.

“We’re very excited to have Jake coming to town for our 10 year anniversary,” Sheeder told the Guthrie Center Times. “Time has certainly flown by and it seems unreal to be planning the 10th edition of River Ruckus.” Sheeder and friend Adam Faucher launched the event in 2009, bringing about 1,000 people through the gates for then up-and-coming acts Chris Young and Lee Brice.

Guthrie’s River Ruckus brought roughly 20,000 festival-goers, 10,000 each night, to Guthrie Center in 2017 behind headliner Toby Keith, who shared his sup-

port for the U.S. military and raised several red Solo cups during his performance. Past headliners to the festival include Eric Church, Thomas Rhett, Hank Williams Jr., and Big & Rich.

“We’re very fortunate to have such a great community, fans, sponsors, friends, and family supporting our efforts,” Sheeder said. “We look forward to seeing the fans reactions as we release more artists in the very near future.”

General admission tickets to Guthrie’s River Ruckus cost \$60, seated tickets cost \$100 and VIP packages cost \$165. Camping packages start at \$75.

Additional tickets, camping and lineup information can be found at [guthriesriverruckus.com](http://guthriesriverruckus.com).



Country music artist Jake Owen will headline the 2018 Guthrie’s River Ruckus, organizers announced Friday morning. It marks the 10th anniversary of the country music festival held each July at the fairgrounds in Guthrie Center.

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# STANLEY EXCAVATION



COMMUNITY

# Tori’s Angels accept three more children

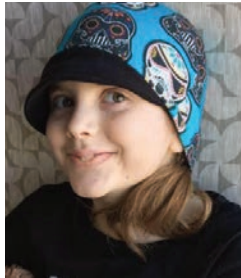
The foundation now sponsors 26 children with life-threatening medical conditions

Three more children with life-threatening medical conditions have been accepted by the Tori’s Angels Foundation since July. The foundation now sponsors 26 children and has sponsored a total of 32 children to date.

Natalie Waugaman, 16 years of age, from Des Moines, is the foundation’s 30th sponsored child. Natalie just finished chemotherapy for Stage III Large B Cell Lymphoma and Burkitts Strain. Tori’s Angels will host a benefit for Natalie in December at her 17th birthday party in Des Moines.



Natalie Waugaman



Gabby Ford



Emma Dahl

Eleven-year-old Gabby Ford of Fairfield, Iowa, is the foundation’s 31st sponsored child. Gabby was diagnosed with a brain tumor and has had chemotherapy and several surgeries to debulk the tumor. Total removal of the tumor is not possible at this time.

Emma Dahl of Coon Rapids has been accepted as the foundation’s 32nd sponsored child. Emma is a senior at Coon Rapids-Bayard High School and was diagnosed with osteosarcoma (bone cancer) in her right ankle. She has had chemotherapy to shrink the tumor as much as possible prior to her upcoming surgery.

Tori’s Angels raises funds

to help the families of their supported children who have life-threatening medical conditions. The foundation pays all medical expenses not covered by insurance from the date of sponsorship until the child’s 19th birthday. This includes travel expenses to treatment (airfare, mileage, hotel, meals), as well as prescriptions, medical co-pays and deductibles.

Anyone wishing to help Emma, Gabby, Natalie, and other Tori’s Angels children are invited to send donations to the foundation’s chairman, Bill Ridgley, at 4677 Panorama Dr, Panorama IA 50216. An on-line donation option is located on the Tori’s Angels Facebook page. Supporters can “Like”

the Tori’s Angels Facebook page to receive regular updates on the children.

For more information about Tori’s Angels or to request an application for support, con-

tact the foundation’s chairman, Bill Ridgley, at [bridgley@netins.net](mailto:bridgley@netins.net) or 712-249-6423.

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