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Lake PanoramaTIMES

DECEMBER 2016 | VOLUME 48 | NUMBER 12

2017 golf memberships now available

By **SUSAN THOMPSON**
Lake Times staff

Early plans for the Lake Panorama development included two golf courses, one on each side of the lake. In the late 1960s, Richard Watson was hired to design both. The result was the 18-hole Lake Panorama National on the east, and the 9-hole Panorama West, both of which opened in 1971. Since 2013, both courses have been managed by LPN, LLC., a wholly owned subsidiary of the Lake Panorama Association. By now, everyone who had a 2016 Lake Panorama National or Panorama West membership should have received renewal forms for the 2017 season.

Lake Panorama National At the LPN, membership fees increased three percent to help cover the increasing cost of the golf operation. Price increases also have been made for golf outings and tournaments, plus daily and stay-and-play fees.

The LPN mailing includes three types of golf membership applications. Regular memberships are available to both LPA members and non-members. There is an “early bird” discount available to those who pay in full by January 31. The membership application shows both the early bird rates and the regular rates for those who pay after January 31.

There is an additional incentive for members who pay in full by December 30. They will be entered into a drawing with the grand prize being a new set of Ping irons with a retail value of \$799. Three other prizes awarded will be a Titleist golf bag, a round of golf for four with carts and a \$100 pro shop gift certificate.

GOLF, PAGE 10A

Lake Panorama RIZ Trustees re-elected

By **SUSAN THOMPSON**
Lake Times staff

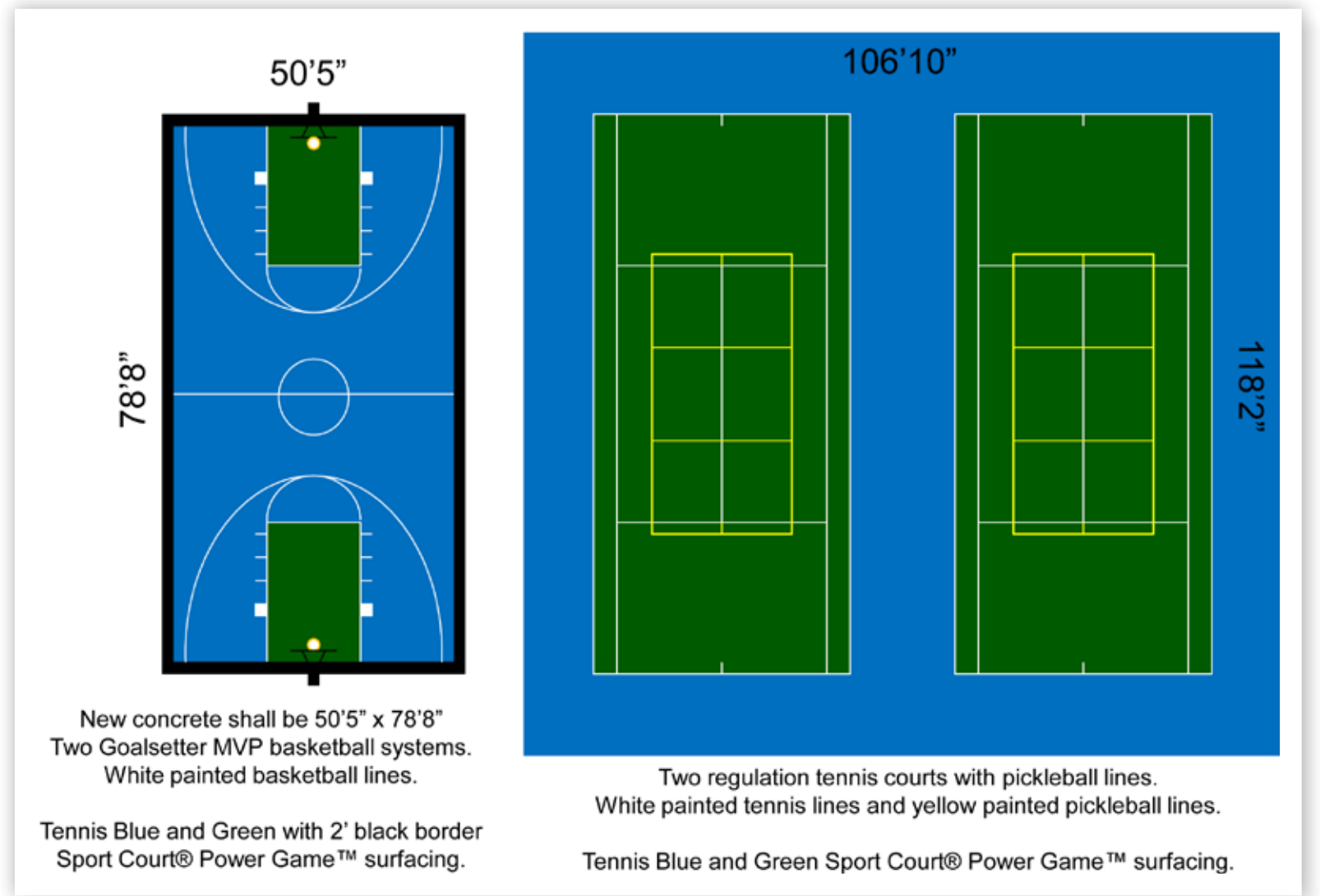
There were 41 voters in an election held December 6, in which two trustees of the Lake Panorama Rural Improvement Zone (RIZ) board was re-elected. Bill Dahl and Corey Welberg ran unopposed and retained their seats on the board. Other trustees on the five-member board are Doug Hemphill, Dale Grotjohn, and JoAnn Johnson. 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 at Lake Panorama. This has included the complete dredging of the upper basin and Middle Raccoon River channel, plus the acquisition and construction of the County Basin. That basin is where current dredge spoil is being stored.

This year, the RIZ completed the new Cory Sediment Basin. Some dredged material from both Boulder Cove and Helen's Cove was pumped into the new basin this fall. Hughes Cove will be dredged in the future, at which time that material also will be pumped to the Cory Basin.

In addition, the new Donahey Conservation Reserve Enhancement Program (CREP) wetland now is complete. The Donahey CREP wetland will help reduce sediment running into Helen's Cove. A second project, the Elmquist CREP wetland, is in the planning stages and will be constructed in 2017. It will help protect Hughes Cove.

TRUSTEES, PAGE 4A

DONATIONS COMING IN FOR NEW SPORTS COURTS



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

Building new sports courts at Boulder Beach is the latest priority fundraising effort for Friends of Lake Panorama, and donations are starting to come in. The Friends nonprofit is separate from the Lake Panorama Association, and has a goal of improving recreational amenities at Lake Panorama.

The sports courts project got an early boost when the LPA board voted at its October meeting to commit at least \$50,000 to new sports courts, once Friends raises \$50,000.

The main focus is a new concrete base surrounded by black vinyl fencing, featuring two regulation-sized tennis courts with both tennis and pickle ball lines painted on the court surface.

PowerGame two-tiered surface will be placed over the concrete base. The 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 provides shock absorption to help reduce joint stress and fatigue. This project is estimated at \$125,000.

It is hoped an additional \$25,000 can be raised to also pour a separate concrete pad for a dedicated basketball court. If there isn't enough financial support for a separate court, two basketball hoop systems would be added to the tennis courts.

In 2014, Friends proposed renovating the LPN courts, and adding a separate basketball court. While some donors contributed to that project, it didn't generate enough interest to be viable. The \$7,500 from those early donors provides seed money for this new sports courts project.

The goal of the Friends board is to raise enough money to have the sports courts installed at least by 2018. A full-page ad in the December Lake Panorama Times provides

details on the project and how to donate. Personal contacts also are being made.

While donations of all sizes are welcome, only donors of \$500 or more are recognized on the Friends website. In addition, a sign listing these larger donors will be erected near the sports courts.

Statistics show a high percentage of charitable contributions are made in the last few weeks of the year. Friends of Lake Panorama is a relatively new option for charitable giving, having just received 501(c)(3) status from the IRS in July 2014. All contributions are tax deductible, and all donors receive a letter of thanks as their receipt.

COURTS, PAGE 8A

Gas pumps removed from former Panora Oil site

By **GORDON CASTILE**
Lake Times staff

The final evidence of Panora Oil once being a business where gas was sold disappeared last week.

Closed December 31, 2015, the wrecking crew came last week to take out everything associated with selling gas.

First to go was the 20,000

gallon underground double-wall fiberglass tank that held gas fed to the pumps.

"I was required by state regulars to take the tank out," said owner Kim Lubeck, "they said either use it or take it out."

This included taking the pipes out that ran to the pumps and removing the gas pumps.

Lubeck hadn't intended to take out the large canopy over the pumps, but since the pipes ran underneath the canopy, it had to be removed.

Left is the building that housed an area where vehicles were serviced and repaired and a smaller area where the Cargo Market convenience store was located. And a large empty

space standing between the building and Highway 44 where the gas pumps and canopy once stood.

Asked if he had offers on the property, Lubeck said, "Not as a gas station." And with the recent work, he points out, it's no longer a gas station.

During his first year of retirement, Lubeck said he took one vacation to

Florida. He closed the business after 42 years because he still had his health and could do the things he enjoys, such as traveling.

He continues to provide towing and locksmith services.

Also, one goal that continues is restoring a 1939 Chevrolet he drove to high school.

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COMMUNITY

BREAKFAST WITH SANTA A SUCCESS



Hailey and Hannah Hellman are excited about the sprinkles they get to decorate their Christmas cookies with during Santa's Workshop at the Panora Community Center Saturday. The sisters creations were almost too good to eat, they said.

By ASHLEY SCHABLE | Lake Times staff

The big guy from the North Pole was popular at the Panora Chamber's annual Breakfast with Santa on Saturday morning, but it's possible those flipping pancakes were just as important.

Mike Ketelsen, Dave Grove and Kristen Crouthamel were tossing pancakes every five minutes and say they served around 300 an hour during the holiday event that welcomed children and adults at the Panora Community Building from 8:30-11:30 a.m.

"It's a lot of fun," Ketelsen

said, as he challenged Grove and Crouthamel to flip the hot cakes high into the air. Most returned to the plate, while only a few landed on the floor.

The event is a fundraiser for the Panora Chamber. A breakfast of pancakes, sausage, orange juice and milk was served to those attending.

Once again chamber members had help from the Panorma Student Council, dressed as holiday characters, the students greeted children and families throughout the event.

Children posed for photos with Santa Claus and his friends, including young Kevie Hall, who sat on Santa's lap with her sparkling pink boots and wished for a new doll carrier under the tree this year.

Young Clint Isom asked Santa for a "tiny new firetruck" and Ewin Solarzano hopes to find a new tablet and a tractor under his tree this year.

SANTA, PAGE 7A

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Coffee with the GM provideds LPA updates

By **SUSAN THOMPSON**
Lake Times staff

About 25 LPA members attended “Coffee with the GM” December 8 at the Lake Panorama National conference center. John Rutledge, LPA general manager, provided an update on LPA business, before taking questions.

Looking back at 2016, Rutledge said it has been a good year. “There are many ways to measure success,” he said. “One of those is financial performance and I’m happy to report our numbers are on track with our planned budget. Another measure of success is the amount of work accomplished. With no floods or other major distractions, and a warm fall, we’ve been able to get a lot of projects accomplished.”

Dredging was completed in Log Cabin Cove, Boulder Cove and the north end of Helen’s Cove. “These all are small areas and didn’t involve a lot of yards of dredge material removed,” Rutledge said. “But the people who live in these coves had been waiting for a while, and were happy to see us.”

The 2017 budget was approved by the LPA board of directors at its November meeting, and resulted in a dues increase of 3.5 percent. “The LPA board has the authority to increase dues up to 5 percent, but always makes a concerted effort to come in lower than that cap, and were able to do so this year,” he said.

Boat sticker prices will change for 2017, with boats 10 hp and up increasing from \$125 to \$150. Boats less than 10 hp will increase from \$25 to \$30. For non-motor vessels, such as kayaks, canoes and standup paddleboards, sticker prices will decrease from \$25 to \$10.

“This category has really exploded in recent years,” Rutledge said. “We’re seeing a lot more families with several of these, and it made sense to see if we could do something to encourage this type of healthy recreation.

These vessels have low impact on the lake, and often are used in coves, especially on busy weekends. I’m glad we were able to reduce the cost of these stickers for families.”

Rutledge said the 2017 budget should keep LPA cash reserves at about 17 percent of annual expenditures. “We try to shoot for about 20 percent, and the board took a hard look at the budget with that in mind. But they decided there were some long-term projects that justified the extra expenditures,” he said.

Key investments in 2017 include new siding on the east side of the Lake Panorama National conference center, plus window replacements on both the west and the east side. The board gave approval to go ahead with this 2017 project in 2016, because the fall weather made it possible and doing it now means it won’t interfere with the LPN’s busy season.

Improvements will be made to the jetty at the marina. The LPA will work with Coulter’s Marine to replace all the docks along the east side of the jetty. Currently, members who have a spot along the jetty own their own dock and lift.

Rutledge said the annual jetty rental fee will increase to cover the cost of the new docks, but after several years, it should be a “wash” because these users won’t have to replace their own docks. “This will make the jetty a much safer area for members,” he said. Letters explaining the change will be mailed to those who have spots on the jetty.

Another 2017 project will be a new boat storage building. “This is a good investment for the LPA,” Rutledge said. “As we collect rent, the money goes to pay off the debt we incur for the building. Once the debt is paid off in eight years or less, this becomes a steady source of income, and helps hold down future dues increases.”

COFFEE, PAGE 6A

BABCOCK SIGNS WITH KIRKWOOD



SPECIAL TO THE LAKE TIMES

Panorama senior Will Babcock signs a National Letter of Intent to continue his golf career at Kirkwood Community College in Cedar Rapids, under the direction of men’s head golf coach Darin Pint at the high school in Panora. Babcock has been a big part of back-to-back boys state golf championships at Panorama and added the Class 2-A individual state title in 2015. Pint begins his 20th season as head coach of the Kirkwood men’s golf team. He currently has an overall record of 1033-286 in his 19 years at Kirkwood, with 70 national qualifiers in that span. Last year, the team continued their success in Region XI by winning their 10th Regional Championship in the last 12 years while also finishing sixth in the nation at the NJCAA National Tournament. It was the 10th time in the last 12 years Pint’s Kirkwood men’s golf teams have finished in the top 15 in the country. Pictured with Babcock are (front, from left) Kirkwood coach Darin Pint, Panorama assistant golf coach David Van Ahn, parents Gary and Jody Babcock, (back) Thad Stanley, Panorama principal, and Erin Ambrose, Director of Operations and Events at Panorama. Gary Babcock is the Head Golf Pro at Lake Panorama National.



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BUSINESS

Brokers leaves Panora location

By GORDON CASTILE
Lake Times staff

Brokers International has left the location in Panora, according to a spokesperson. The firm announced August 22 it would be leaving Panora for a location at 4134 Urbandale Drive in Urbandale, south of the Target Store. It leaves after 22 years, having been here since 1994. The first day in its new location, some 34 miles from Panora, was Monday, Dec. 5. The physical moving took place over the prior weekend. About 100 persons are employed by the firm. No one will lose their job. Most will make the move while up to ten have chosen not to stay, according to the spokesperson. Some employees live in the Des Moines area as Brokers work force comes from a large area. It was reported earlier the move will cost the City of Panora about \$52,000 in annual revenue from providing electric, water and sewer service. However, since the city has expenses in providing services, this won't be a net loss.

Panora Telco owns the business park where Brokers International is located. General manager Andy Randol earlier termed the firm the "front door to the park." Telco provides Internet and phone service to the firm, but Randol said its leaving won't have a major impact as Telco is not dependent on any one business. Local restaurants and others also depend on a portion of their business from Brokers. It's hoped a buyer can be found for the buildings, owned by the McCarty family, which owns Brokers International. Brokers president and CEO Mark Williams, in announcing the move earlier, said the firm had outgrown its facilities here. Also, the new building will provide a state or the art training facility and is located closer to a major airport, hotels and restaurants. Brokers calls itself one of the nation's largest retirement marketing organizations offering independent financial professionals marketing programs and diverse retirement solutions.

BUSINESS

Kristen Crouthamel of GCSB Investment Center receives AIF designation

GUTHRIE CENTER

Kristen Crouthamel, Financial Advisor at Guthrie County State Bank (GCSB) Investment Center, has been awarded the Accredited Investment Fiduciary® (AIF®) designation from the Center for Fiduciary Studies™ (the Center), the standards-setting body for fi360. The AIF® designation signifies specialized knowledge of fiduciary responsibility and the ability to implement policies and procedures that meet a defined standard of care. The AIF® designation is the culmination of a rigorous training program, which includes a comprehensive, closed-book final examination under the supervision of a proctor, and agreement to abide by the Code of Ethics and Conduct Standards. On an ongoing basis, completion of continuing education and adherence to the Code of Ethics and Conduct Standards are required to maintain the AIF® designation.

"We are extremely proud of Kristen's latest achievement," said Mike Underwood, chief executive officer and president, Guthrie County State Bank. "She has continued to advance her skills so that our clients can carefully plan their financial futures whether that is retirement forecasting, investments, group benefit and retirement plans or individual health insurance and Medicare supplements." Kristen brings her clients more than 16 years of experience in the financial planning, investment, tax and banking industries. She joined GCSB Investment Center in January 2014 and is committed to educating clients about the variety of investment and insurance options available. Kristen holds the FINRA Series 6, 7, 66 and 63 securities registrations, Life, Health & Accident Insurance Licenses, and now the Accredited Investment Fiduciary® designation. She is securities registered in Iowa and nine other states and is insurance licensed in Iowa and Ohio. Born and raised in rural Boone County, Iowa, Kristen earned an associate degree from the American



Kristen Crouthamel, Financial Advisor at Guthrie County State Bank (GCSB) Investment Center.

Institute of Business and a Bachelor of Science degree from Upper Iowa University, both in Des Moines, Iowa. She actively serves on several local organizations as a committee member and/or board member, such as Main Street Guthrie Center, Guthrie County Conservation's Prairie Woodland Conservation Foundation, both Panora's and Guthrie Center's Chamber of Commerce, PRIDE and Guthrie Center Lions Club.

ABOUT GCSB INVESTMENT CENTER

GCSB Investment Center is located within Guthrie County State Bank, with locations in Guthrie Center and Panora. For more information, visit investgcsb.com

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throughout the United States and abroad. The Center for Fiduciary Studies confers the AIF® designation as well as the Accredited Investment Fiduciary Analyst™ (AIFA®) and Professional Plan Consultant™ (PPC™) designations. AIFA® designation holders are the only recognized professionals trained to perform fiduciary assessments, which measure how well investment professionals are fulfilling the fiduciary duties required of them by the applicable investment legislation, case law, and regulatory opinion letters. PPC™ designation holders possess an ability to employ best practices that help plan sponsors run successful and compliant practices. The PPC™ designation is awarded to those who complete a curriculum based on ERISA regulations and industry best practices as it pertains to the management of a qualified plan.

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PANORA

Nebraska toddler drowns in bathtub

By REBECCA MCKINSEY
Lake Times staff

A toddler with a big smile and an unruly mane of hair died on Thanksgiving, a day after her family found her facedown and unconscious in a whirlpool bathtub in Panora. Last Wednesday, Panora had served as a central location for the Madsen family, of Lincoln, Nebraska — parents Elena and Joshua and kids Huckleberry, Harper and Sawyer — to meet with family members for Thanksgiving, according to Guthrie County Sheriff Marty Arganbright. They bought a timeshare at Clover Ridge Resort in Panora and, when their 4-year-old daughter, Harper, wanted to play in the condo's whirlpool tub, 21-month-old Sawyer asked to join in.

In the next room, the family listened as the two girls splashed, played and laughed. Then, Harper began screaming. Sawyer's parents found her floating facedown in the tub and immediately removed her from the water and called for help from Panora's Emergency Medical Services. Members of Panora's EMS, fire department and police department, as well as Guthrie County Sheriff's Office deputies responded and found the toddler unconscious, Arganbright said. "They worked on her for a long time," he said. The toddler was flown in a medical helicopter to Blank Children's Hospital in Des Moines and died there the next day. An autopsy determined that drowning had caused her death, Arganbright said. Sawyer's sister, Harper, who had been in the tub with her, was unharmed. An investigation into the drowning continues, and no criminal charges have been filed, Arganbright said. Sawyer was born prematurely in February 2015 and was a "fighter all her life," according to her obituary. The toddler loved skipping stones at a park in Lincoln. Her obituary describes Sawyer's early-morning habit of holding her parents' hands and touching her father's beard. "Her life was marked with joy, a smile and a mane of hair that won over all who met her," the obituary states.

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COMMUNITY



CAITLIN WARE | LAKE TIMES

The coordinators for A Giving Christmas, Deb Douglass and Kellie Flanery. So far, the two women have raised \$480 to help buy Christmas gifts for local families in need.

Local salon owner celebrates the season of giving

By CAITLIN WARE
Lake Times staff

For most people, by the first week of December, Thanksgiving is already an afterthought, and the Christmas season is in full force. Everyone's attention quickly turns from turkey and stuffing to finding the perfect tree, the best cookie recipe and the ideal gifts.

But for Kellie Flanery, owner of Panora's Retro LUX hair salon, the start of the Christmas season means a time to redirect the focus of the holiday to giving back. Now in its third year, "A Giving Christmas" will adopt local families, and provide them with the materials for their own holiday celebration.

"I just was at the point where I felt like Christmas was getting away from the original meaning," Flanery said of her inspiration to start the cause. "I decided that I wanted to give back, because I feel very fortunate for what me, my husband and my kids have.

Flanery did not start out with intentions of creating a fundraiser. In 2014, she hosted a Christmas party, and charged a small entrance fee. Originally, the pool of money was supposed to be a prize for someone at the party who was the best dressed. But the more she thought about it, the more it seemed like a better idea to put the money to work within the community. And just like that, A Giving Christmas was born. With the money raised, Flanery was able to adopt a local single father in need, and his two children. After asking him for a list of what his family needed for Christmas, she bought and wrapped all of their presents and gave them to him.

"It felt really good," Flanery said. "I think that many of us don't understand the stress of whether you even can do a Christmas, or whether you

have to tell your kids there's no (Santa Claus) because you just can't do it. Those are the types of people we're trying to ease those worries (for)."

By its second year, A Giving Christmas changed slightly. While it still kept the names of the adopted families anonymous to avoid stigma or discomfort, its fundraising opened to donations of any size, from anyone willing to contribute. People were more familiar with the fundraiser this time around, and enough money was raised in 2015 for Flanery to adopt three families — one from Panora, one from Perry and one from between the two towns. There was even enough funding left over for her to pay utility bills for another local single mother.

"My main reason of doing this is because I was once pretty poor," Flanery said. "I remember what it was like when I was a young mom, and it was Christmas time, and I was trying to figure out how to buy Christmas gifts for my son and still buy groceries. We want to help out people that may not even know it's possible to be helped out."

This year, Flanery teamed up with Panora resident Deb Douglass to double the amount of groundwork and fundraising they could do. Together, they hope to raise enough money to adopt five local families for Christmas. Although official fundraising only began at the beginning of November, the duo have raised \$480 between extra tips for services at Flanery's salon, and other donations.

"We're just excited to help families," Douglass said. "We're hopeful it really grows into something that's permanent."

To get more information about A Giving Christmas, or make a donation, Flanery can be reached at 641-431-1025, and Douglass can be reached at 901-484-3937.

COMMUNITY

10 SQUARED MEN DONATES \$11,500 FOR VETERANS MEMORIAL



CAITLIN WARE | VEDETTE

Jason Lewis, from 10 Squared Men, presents a check for \$11,500 to the The Guthrie County Veterans Memorial Committee.

By CAITLIN WARE | Lake Times staff

After five years of work, the Guthrie County Veterans Memorial finally has the funds needed to be installed, thanks to one of the county's newest fundraising organizations.

10 Squared Men — a group that brings at least 100 Guthrie County men together to raise money for a local cause — presented a check for \$11,500 for the memorial project on December 1.

At the group's November 16

meeting, member Jason Lewis suggested the memorial as a cause worth backing. The two other projects up for funding were the Panorama Youth Soccer organization, and the Guthrie County Fair small animal barn. It was the second time

Lewis brought the memorial to 10 Squared's attention. As a veteran himself, he believed having the memorial erected on the county courthouse lawn would create a lasting reminder of the sacrifices made on both local and national levels.

"(The Guthrie County Veterans Memorial Committee) has worked for five years getting this thing done, we can finish it for them," Lewis said during the November 16 meeting. "For the veterans, myself, the veterans of Guthrie County. It's a great way to say thanks for the veterans, thanks for the service."

When all was said and done, it was Lewis' presentation that won the hearts of 10 Squared. The memorial committee had already raised \$53,000 on their own, and the extra \$11,500 raised by the group of local men will be used to pay for the finishing touches on the project. The memorial will feature two large stones, two statues, and a flag and flag pole. It is expected to be finished by spring 2017.

"Being able to complete the project feels very good," Lewis said. "I'm very happy to have it completed for the veterans. I think it will be a lasting memorial for the county."




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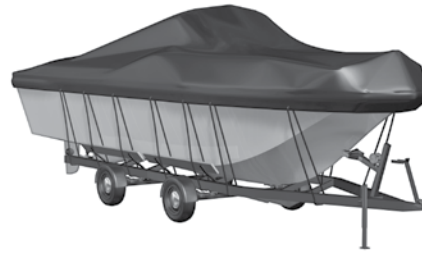
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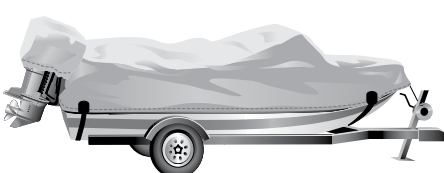
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BUSINESS

Wild Rose Clinton launching TV horse and dog racing

Casino management says Jefferson will be next if plan works

By DOUGLAS BURNS
Lake Times staff

Wild Rose president and chief operating officer Tom Timmons this week said the casino-and-entertainment company's Clinton location plans to introduce simulcast dog-and-horse race wagering by the end of January.

If the system in the eastern Iowa gaming facility runs as planned, Wild Rose would then add TV screens and remote betting systems for such racing in Jefferson — perhaps in time for the Kentucky Derby in early May, Timmons said in an interview with this newspaper. "I think it's possible before the Derby," Timmons said.

The simulcasting likely would be installed in the Coaches Corner restaurant in Jefferson.

There will be no actual horse or dog track at Jefferson or Clinton. Rather, Wild Rose patrons will be able to gamble daily on horse and dog racing from around the nation through an arrangement with the Iowa Greyhound Association, which operates a track — The Iowa Greyhound Park — and provides live televised racing in Dubuque.

The simulcasting plan would mean that in addition to betting day-to-day tracks from Florida to California, Wild Rose patrons sitting in Jefferson could possibly watch and bet on the Kentucky Derby, Preakness, Breeders Cup and other top races.

Casinos in Iowa that don't already simulcast races or the rights to run them, which includes all facilities except Prairie Meadows Racetrack & Casino in Altoona and Horseshoe in

Council Bluffs, are, under 2014 state legislation, allowed to ink deals with the Iowa Greyhound Association, which has a lease to run live dog races at a Dubuque track and simulcast horse and dog races from around the nation, state regulators say.

The simulcasting rights for the Iowa Greyhound Association emerged with a deal that allowed Horseshoe in Council Bluffs and Mystique in Dubuque to jettison live dog racing.

Brian Ohorilko, Racing and Gaming Commission administrator, said that panel in October approved a simulcasting agreement between Wild Rose and the Iowa Greyhound Association subject to some regulatory review.

Timmons, a former top Prairie Meadows executive, has served as a consultant to the Iowa Greyhound Association, and is familiar with the racing industry and the rules associated with the simulcasting opportunities.

"It's more complicated than a casino," Timmons said.

He sees simulcasting as a way to expand the customer base of the casinos.

"It opens it up to a different patron," Timmons said. "I think it gives them (people interested in racing) a chance to bring somebody with them."

Wild Rose operates a third casino in Emmetsburg and is seeking to develop one in Cedar Rapids.



Tom Timmons

COFFEE

FROM PAGE 3A

Other 2017 capital expenditures will include a new security boat, which will replace one that is 18 years old, a skid loader, a maintenance department pickup truck, and some new valves and fire hydrants for the water distribution system.

A \$60,000 reverse osmosis pilot plant will operate for three months at the water plant. Rutledge said this project will help determine if installation of reverse osmosis (RO) equipment at the plant would improve the quality of the water provided by the Lake Panorama Water Company. It also will help determine the cost of adding this equipment to the current plant, and the ongoing cost of water treatment if RO equipment is installed.

A complete inspection of the dam, which is done every five years, is scheduled for 2017 and will cost \$12,000. A separate \$8,000 contract will cover an engineering study of the berm between the dam and the emergency spillway.

"We don't have any concerns," Rutledge said. "The dam is well built and in great shape, but this doesn't happen by accident. It's these regular inspections, which LPA boards have consistently said are a priority, that have helped keep the Lake Panorama dam in good working order."

Rutledge said the LPA board in October approved a \$50,000 matching contribution to Friends of Lake Panorama to build new sports courts at Boulder Beach. Construction could begin in 2017, but will depend on how quickly the necessary funds can be raised.

"We try to balance requests for new recreational amenities," Rutledge said. "We can always find a reason to defer spending on recreation, because this is a 'want' rather than a 'need.' But I think the LPA board has done a good job trying to balance spending on recreation while keeping up with the association's other expenses."

An agreement with Panora to accept and treat sewage from

a storage facility that serves condos along Highway 4 on the main basin, which was set to expire in 2017, has been renewed.

Rutledge said in 2017 the South Panorama Sanitary Sewer District, which is a public entity, probably will move its lift station from the present location on Christmas Tree point to another location across the road. Members of the district board are Kim Lubeck, Scott Kemble and Chris Webner. "We are aware of this project, and know there will need to be an assessment to pay for the new facility. Anyone with questions should contact one of the board members," he said.

Dues for 2017 were mailed December 9. "These aren't due until May 1, but many of our members prefer to pay now. That's great, we're happy to take the money, it helps with our cash flow," Rutledge said.

Rutledge said there now are 1,050 people signed up to receive the LPA Prompt newsletter via email each Wednesday. "This is a great communications tool for us," he said. "If you're not signed up to receive this, I encourage you to contact the LPA office to get signed up."

Rutledge said to date 105 antlerless deer had been harvested from LPA property, which is similar to the number taken each of the last four years. "I know we have members on both sides of this issue. Some say they love the deer and think we're being too aggressive with our program to encourage hunters to take does. Others complain about too many deer eating their plantings," he said.

"We're trying to find a balance. We don't want to eradicate deer from Lake Panorama, and I think we have a good program in place to keep the population level. If we start to see a significant decline in our deer population, we can make changes to the incentives we offer hunters so not as many are harvested," Rutledge said.

In 2017, Rutledge said he expects dredging to begin in the upper basin in the spring and continue through most of the summer. In late summer or fall, the dredge will move to

Burchfield Cove. "We'll do some probes in the spring to check depths, and that will help us decide when we need to get there," he said. "But we also know a heavy rain can change things quickly."

Rutledge said the Cory sediment basin is complete, and will provide 1.2 million cubic yards of storage. The Helen's Cove CREP (Conservation Reserve Enhancement Program) wetland also is complete. The water level has been drawn down for the winter to avoid damage to the riprap, but will be brought back up in the spring. Rutledge said staff will continue to vary the water level throughout the year as needed.

This Lake Panorama Rural Improvement Zone (RIZ) project is located just east of Sage Trail near the east campground. The 26-acre wetland site includes a six-acre pool, which will host microbes that turn nitrogen into gas. "This is a neat project," Rutledge said. "We'll be hosting some tours for members to show how it works."

Rutledge said work on renewing the RIZ program with Guthrie County is underway. An engineer's report is being developed, which he said will "no doubt show the Lake Panorama RIZ is worthy of renewal under Iowa law."

He said the report, which should be completed by February 1, will be presented to the Guthrie County Board of Supervisors, and made available to LPA members. The report also will help the RIZ board of trustees prioritize future projects.

Rutledge was asked about possible water quality state legislation that might impact Lake Panorama. He responded RIZ and LPA will follow water quality proposals during the 2017 Iowa legislative session.

"I think at some point new money will flow to water quality projects," he said. "RIZ trustees, with the support of the LPA board, believe it's important to be 'shovel ready' in case we have an opportunity to get any new state and federal assistance. One of our goals the past two years has been to establish a reputation that we're interested in improving water

quality, and we have projects we could ramp up fairly quickly if funding is available," he said.

In answer to another question, Rutledge said upgrades at the marina were discussed during the 2017 budget progress because of concerns the waiting list for one of the current 120 covered slips is too long.

"All the low hanging fruit at the marina in terms of ways to expand has already been picked," he said. "Adding more slips would require moving the fuel dock, and would require finding ways to increase the amount of parking available. It would be expensive."

He said one concern is how increasing the number of marina slips might impact the number of boats operating on Lake Panorama. "When I first started working for the LPA nearly 10 years ago, all I heard about was boat density, boat density, boat density. I've encouraged this board that before they make a decision on expanding the marina, we should conduct a survey to get feedback from the membership," he said.

Rutledge said the board terms of both Tom Jeschke, current LPA president, and Bob Batschelet, will be up in 2017. Both are eligible to run for a second term, but Batschelet has said he won't run for a second term because he now is serving on the Guthrie County REC board, which meets the same days as the LPA board.

Rutledge encouraged those in attendance to consider running for a board seat, or talking with other members about the possibility. Nomination papers will be available in the spring, with election done by paper ballot in advance of the May 13 LPA annual meeting.



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SANTA
FROM PAGE 2A

Children ventured into the gym where holiday activities were a plenty in Santa's Workshop. Avery and Brayden Bahrenfuss posed in the photo booth and brought giggles as the siblings held "Naughty" and "Nice" signs, each pointing to the other.

McCormick Knapp put on a top hat and a mustache for his

holiday photo.

Hailey and Hannah Hellman decorated Christmas cookies and sampled some frosting off their fingertips.

At another activity, Rylee and Blaire Robson, made Santa hats, using popcorn to create the old man's white beard.

The community event brought hundreds together to share in the holiday spirit. Wishes of a happy and healthy season were heard throughout the morning.



Kevie Hall reads her Christmas list to Santa Claus during a visit with the jolly old fellow at the Panora Community Center Saturday morning. On top of Kevie's list this year is a doll carrier and a new Barbie.



Rylee and Blaire Robson make Santa's hats with popcorn during Santa's Workshop at the Panora Community Building on Saturday.



Members of the U.S. Sunbeams 4-H Club pose for a holiday picture during the Panora Chamber's Breakfast with Santa event on Saturday at the community building. The club helped with kids' activities in Santa's Workshop.



Danica Isom poses for a photo with Santa Claus at the Panora Community Building Saturday. The Panora Chamber sponsored Breakfast with Santa and Friends as guests enjoys pancakes and sausage, a visit with Santa and activities in Santa's Workshop, including cookie decorating, crafts and games.



Natalie Solorzano sits for a visit on Santa's lap at the Panora Community Center Saturday morning. The bubbly little girl wishes for a new tablet and a Barbie for Christmas this year.



Ewin Solarzano shares with Santa his wish for a tablet and a tractor this year during breakfast with Santa and friends at the Panora Community Building on Saturday.



Sky Larson (left) was one of many elves in Santa's Workshop at the Panora Community Center on Saturday helping kids get into the Christmas spirit with numerous crafts and activities. Santa and friends were also in attendance.

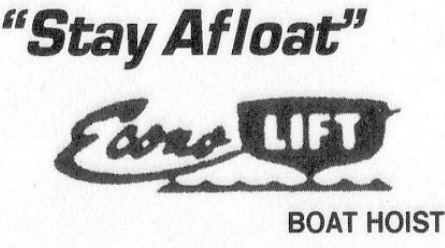
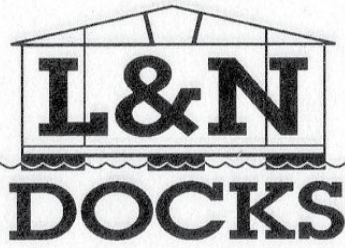


Siblings Avery (left) and Brayden (right) Bahrenfuss have some fun with the Christmas photo booth at the Panora Community Center Saturday during the Panora Chamber's Breakfast with Santa event. Avery insisted her brother is the naughty one in the family.

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PUBLIC NOTICE

Lake Panorama Association Board of Directors Meeting October 25, 2016

The Lake Panorama Association Board of Directors met October 25, 2016, at 4 p.m. at the Lake Panorama Association Office. Board members present were Larry Babcock, Bob Batschelet, Gary Evans, Tom Jeschke, Mindy Larsen Poldberg, Charles Schnack, and Jim Spradling.

LPA Staff present: Brad Halterman, Danna Krambeer and John Rutledge.
LPN Staff present: John Dinnebieer and Dave Thompson
Visitors present: Brice Oakley, President and Kane Powell, Vice President, LPN Board of Managers; Don Beal, LPA member.

President Jeschke called the meeting to order at 4 p.m.

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

Agenda Item 2 – Open Forum. Don Beal was present to ask if there were any questions with his variance request. There were none.

Agenda Item 3 – Consent Agenda. Evans moved to approve the consent agenda. Motion seconded, carried unanimously.

- Consent agenda to include:
- a) LPA General Manager’s Report
 - b) Approval of minutes from 09.27.2016 LPA Board Meeting
 - c) Accept 10.10.16 minutes from Building Code Committee
 - d) Confirm date and time of next LPA Board Meeting
 - e) South Panorama Sanitary District request regarding lift station upgrade
 - f) Acceptance of 09.30.16 consolidated financial report – LPA & LPN, LLC

Agenda Item 4a – Report from LPN, LLC Board of Managers (BOM)
i)Dinnebieer reviewed the 2017 LPN, LLC Capital Budget, which is part of the total 2017 LPA Capital Budget – Second Draft
Highlighted items:
Kitchen equipment necessary to be replaced in 2017 and 2018.
Lower level remodel to clean-up and

until a long term use plan is determined.
Upper Parking Lot – curbs and re-surface existing asphalt.
Siding & Windows West Side and East Side.
Banquet Room Supplemental A/C.
Spikes – New Railing.
Parking Lot Lights and Poles – refit existing poles with new fixtures.
2017 LPN, LLC Operating Budget – First Draft review
Dinnebieer reviewed the assumptions for the 2017 Operating Budget.
Revenue - The loss of Brokers International moving from the Panora area was taken into account and the Iowa Open will not be held at LPN for 2017.
Golf Dues are budgeted for a 3 percent increase and mandatory cart or trail fees will be included in the cost of the memberships.
Expenses – Reduced cart lease expenses with the loss of the Iowa Open.
Insurance increases and increase of maintenance and repair are included.
No capital expenditures are included for 2017 by the LPN, LLC.

ii) Driving Range Net – Clover Ridge Owners Association and Clover Ridge Interval Owners Association have requested something be done for personal safety and protection of the buildings. Several options were discussed regarding the driving range. All agreed a net is the answer that will solve the problem. Bids will be presented at the November board meeting to be considered in the 2017 LPA Capital Budget Approval.

Agenda Item 4b – Friends of Lake Panorama request for direction regarding sports court
The replacement of existing tennis courts with a new, multi-use sports court has been discussed as a priority for the association. The old courts are dilapidated and suffer from minimal use due to their aged condition.

Friends of Lake Panorama is looking for direction for their fundraising efforts, wanting to kick off a fundraising effort this year to promote tax free contributions for 2016.

Schnack moved to match funds raised for the sports courts of up to \$50,000. Motion seconded, carried unanimously.

Agenda Item 4c – LPN Conference

Center East Parking Lot rehab.
An exploratory material that was originally set to be available in November for use on the upper parking will not be available. This project remains included in the 2017 capital budget and no further action is required at this time. Choice of material and process will be made in the spring.

Agenda Item 4d – 2017 LPA Capital Budget – Second Draft
Rutledge reviewed second draft of the 2017 LPA Capital Budget. Discussion regarding the marina slip expansion ended with consent of the board removing this item from the 2017 capital budget. The jetty expansion and the boat storage building were approved to be included in the 2017 capital budget.

Agenda Item 4e – 2017 LPA Operating Budget – First Draft
Rutledge presented the LPA Operating Budget First Version. The budget included revenues of 5 percent dues increase and increases in boat stickers. Also included is an increase in slip rentals by the Marina. There will be no cash rent received from LPN for 2017. Extraordinary expense included for Pilot Test Reverse Osmosis Water Plant, LPN consultant to review the LPN Goals, and consulting for water quality research.

Discussion followed the presentation of the operational budget first draft. Rutledge and staff will prepare a final version for the November BOD meeting.

Agenda Item 4f – Variance request for 5/12 roof pitch on addition, lot 657 & 658.
Excerpt from building code committee minutes:
Bill Donovan presented his case for a 5/12 roof pitch rather than the required 6/12 on an addition to a home at 4371 Panorama Drive. The addition is designed long and narrow to accommodate vegetation on the lot and to maintain access to the rear of the lot. The homeowners would like to keep the peak of the new roof fairly even with the existing roof line and to do so requires using a 5/12 roof pitch. Using a 6/12 roof pitch puts the roof line above the other existing roof peaks. Motion by Gary Evans to allow 5/12 pitch because of the way the design of the roof blends into the existing roof and the limited access to

the rear of the lot limiting redesign of the addition. Second by John Marckres. Motion carried.

Schnack moved to grant the variance for a 5/12 roof pitch for the home addition at 4371 Panorama Drive, lots 657 & 658, as recommended by the building codes committee. Motion seconded, carried unanimously.

Agenda Item 4g – Variance request for lots 1 – 8 of Promontory Point Townhouse development, parcels B, LPA lots 9013 and 9014.
Excerpt from building code committee minutes:
Daryl Dinkla presented his case for a variance to build closer than 10 feet to the side lot line on lot #3 and #6 at Promontory Point. Daryl is buying lots 1 – 8 at Promontory Point and is wanting to build a pair of townhomes on lots 2 and 3 and another pair on lots 6 and 7. Lots 4 and 5 would be retained for a future pair of townhomes, with lots 1 and 8 being left undeveloped for greenspace.

Dinkla is asking for a 3 foot variance on the south side of lot 3 and the north side of lot 6. The committee discussed fire rating between buildings. The I.R.C. states a five foot open space between lot line and building including any overhang must exist. If the variance is approved, the building would meet this requirement.

Motion by Larry Northup to approve 3 foot variance on south side of lot 3 and north side of lot 6. Second by Ken Powell. Motion carried. Greenspace status of lots 1 and 8 to be confirmed with LPA prior to issuance of the building permits on lots 2,3,6 and 7 to ensure additional sidelot variances are not necessary on the north side of lot 2 and the south side of lot 7.

Evans moved to approve a three-foot sidelot variance on south side of lot 3 and north side of lot 6 as recommended by the building codes committee. Lot 1 will be combined with lot 2 and lot 8 will be combined with lot 7 to ensure additional sidelot variances are not necessary on the north side of lot 2 and the south side of lot 7. Motion seconded, carried unanimously.

Agenda Item 4h – Request for shoreline modifications/restoration post-boat house removal, lot 209.
Excerpt from building code committee minutes:
Don Beal presented his case to be allowed to reestablish the original shoreline on lot 209 (6878 Panorama Drive). There was an old boat house torn down

that left a square opening on their shore line that they would like to have filled in. Gary Evans moved to approve shoreline restoration request as long as a licensed geotechnical engineer is used to determine the type of soil to be used for fill and other factors to prevent any future erosion concerns. Second by Bob Akre. Motion carried.

Batschelet moved to authorize shoreline restoration of lot 209 as recommended by the building codes committee, contingent upon confirmation of appropriate fill material by a licensed geotechnical engineer. Motion seconded, carried unanimously.

Agenda Item 5a – Discuss pricing of property west of No. 16 LPN green
Batschelet reported on an inquiry of someone wanting to purchase lots around 16th green.
Land Sales Committee requests to have three perk tests completed on the property to further determine possible division of the lots and potential sale plans for sale of these lots. The perk tests will be ordered.

An offer was received yesterday for lot 2385. After discussion, a counter offer was agreed upon. Board directed Rutledge to make the counter offer.

Agenda Item 5b – Request for Quit Claim Deed regarding Lot 758
Joel Williams, LPA attorney, reviewed the plat and the history of Lot 758. It has always been treated as a water-front lot, the original plat estimation of the water line cut off section that goes to the water. Current plats and surveys include this section as part of Lot 758. To give clear title to this section, Williams recommends a quit claim deed be given to the current owners of lot 758 showing ownership of this area.

Batschelet moved to authorize the execution of the quit claim deed to the owner of lot 758, Steven Kading. Motion seconded, carried unanimously.

Agenda Item 6 – Other Business - None

Agenda Item 7 – The Board entered closed session at 6:50 p.m. to discuss legal matters and exited closed session at 7:30 p.m. With no further business, the meeting was adjourned at 7:30 p.m.

Danna Krambeer,
Recording Secretary

Mindy Larsen Poldberg,
Board Secretary

COURTS

FROM PAGE 1A

Current Friends board members are Kirk Fischer, Dave Furbush, Bob McCleary, Jody Muench, Jan Reinicke, Emily Spradling and Tricia Steffen. Susan Thompson provides administrative assistance.

In May, the charity completed a successful \$130,000 fundraising campaign that led to the construction of a new playground at Sunset Beach. The LPA provided \$50,000 as a match for the playground.

Donations for the Sunset Beach playground will be accepted through the end of 2016. Any final donations will be spent on amenities related to the playground. Next spring, a donor recognition sign and two benches will be added.

Donations can be made in someone's memory or in honor of someone. For donations by check, clip the "coupon" from the full-page ad in the December Lake Panorama Times and mail it with a check to PO Box 488, Panora, Iowa, 50216. A donation form also is available on the Friends website. Donations also can be accepted electronically on the website at www.friendso-flakepanorama.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.

While Friends has made fundraising for the sports courts its current priority, donations can be made to five other funds or a combination of funds. Money donated to any of these funds will be used at the discretion of the Friends board.

There is a general fund, plus funds for Boulder Beach, Shady Beach and Sunset Beach. There also is a Golf Course Beautification fund, which allows donors to choose either Lake Panorama National or Panorama West. Money donated to this fund could be used for golf course landscaping, benches and pond riprap.

Questions regarding the Friends of Lake Panorama can be sent to staff@friendsoflakepanorama.org.

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Q&A: Mike Gliem, LPA Water Department Supervisor

LAKE PANORAMA WATER COMPANY IS COMPLEX BUSINESS

By **SUSAN THOMPSON**
Lake Times staff

Construction of the Lake Panorama water plant began in 1969, the same year work on the Lake Panorama dam got underway. Since then, the operation has become increasingly complex. Mike Gliem, who supervises the Lake Panorama Water Company, the dam and the LPA building codes, answers questions about the water operation.

Q. First, tell us about yourself. How long have you been working for the LPA, and what are your current responsibilities?

A. I started working part-time in 1993 on water patrol, then moved to a full-time position in security and trained for three years with George Ohm, who was the dam operator, before taking over the dam in 2000. In 2004, I added responsibilities for the day-to-day operation of the water plant. This includes all testing required by the DNR, plus additional testing that helps us adjust the chemicals we add to the water as it processes through the water plant, including daily, weekly, monthly and yearly tests. I also am responsible for the monthly and yearly reports to the State of Iowa for the processes at the water plant, along with water use reports for the wells and many other required reports.

I preform maintenance on the water plant and wells, or line up outside contractors to do the work. I'm also responsible for the distribution system maintenance, repair of water leaks, flushing fire hydrants, and system improvements. Other duties include meter reading, meter change-outs, water turn-ons and shut-offs, customer relations, and managing the water department budget.

In addition to me, there are two certified water operators who are shared with the maintenance department, and one fulltime water department employee who

we hired in September who will become certified in 2017. Andy Johnson can help with day-to-day operation of the water plant and water leak repair, plus he also has training in operating the dam. Alex Gettler helps at the water plant and with water leak repairs. Chris Piper is in training to become a full-time water operator.

Q. Give us some of the history of the Lake Panorama Water Company.

A. The water plant was built in 1969 with a Jordan well at a depth of 2,241 feet at the water plant site and a water standpipe with a capacity of 250,000 gallons. The distribution system was installed, but was not as complete as it is today. Houses would often be built beyond where there were water mains. So until a water main and service line could be installed, water was provided to customers by the maintenance department filling a large tank by the road and running a hose to the house.

In 1990, the two Dakota wells were drilled, both to a depth 190 feet, to blend with the Jordan well. This made it possible to reduce the radium and the hardness of the finished water, and worked well until 2003 when the casing of the Jordan started to collapse. The pump was raised above the collapsed section, but within three years it started to pump in rocks and debris, and could only be used sparingly. So in 2008, the first Jordan well was abandoned.

The two Dakota wells had been drilled to supplement a larger well and were never meant to be the only water source to be run through our water plant. The Dakota aquifer is very high in iron and manganese, so after several years of running only Dakota well water, our current filter system was overwhelmed and could not function as designed, which caused discolored water in the distribution system. The second Jordan well was drilled in 2010 at a depth of

2,450 feet, just west of the old Jordan well. This was done so we could once again blend our water to reduce radium, hardness, and also now to reduce iron and manganese.

Unfortunately the Dakota wells were drilled 26 years ago and now with the increased demand on water, they are being pumped harder than ever and iron and manganese are being pulled from them more and more. In 2010 the water plant building was updated and a new control system was installed. A backwash pond was built to settle out the solids from the backwash water, and a generator was added to run the water plant and the Jordan well, if the power goes out.

Q. What is the purpose of the two water towers?

A. There are two standpipes, one on the west side that holds 250,000 gallons and the one on the east side holds 300,000 gallons. The water is treated at the plant on the west side of the lake, then pumped through the system or into the west standpipe. The water moves from one side of the lake to the other through lake crossings. There is a crossing from Sunset Beach across to Beach Point area, a crossing across the upper part of Burchfield Cove, and a crossing from Christmas Tree Point to Tie Road. Several other crossings move water across the ends of coves. All of this movement is accomplished because the water towers control the pressure in the water system. The towers are always trying to seek equal el-



evation, as well as provide an ample supply of water to LPA members.

Q. Tell us about the fire hydrants scattered throughout the Lake Panorama community.

A. The LPA has 118 fire hydrants in the distribution system. We flush the system to break loose sediment that has accumulated in the bottom of the mains, and to circulate fresh water into low water-use areas. We do this twice a year because we found that if we only do it once a year, we start to get a large amount of discolored water complaints, plus taste and odor issues.

Q. Is it just my imagination or have there been more water leaks this summer?

A. I think you are probably referring to all of the emails about work in the system causing discolored water. Some of these were leaks and some were planned projects that needed water shut off to areas. A nice fall made for a great time to get caught up on some overdue work, so it may have seemed like there were a lot of leaks.

For 2017, the LPA board has budgeted for improvements to the distribution system that will include con-

necting some mains to make loops to circulate the water, rather than having so many dead ends. We'll also be replacing some broken valves. Adding more valves and fire hydrants to make sections smaller means that when there is a leak or we have to do some maintenance work, the effected area will be smaller. The better we can circulate and flush the system, while not stirring up the whole system for every problem we have, the better it will perform and our customers will be happier.

Q. What causes the discolored water we sometimes see?

A. Sometimes this is caused by water leaks, and sometimes it's caused by a change in the water chemistry that takes time to figure out. Last winter our water did not respond to the usual treatment scenarios, so we had to start calling others for help. We decided we needed to add a polyphosphate to solve the issue, but the permitting process took about three months. Since the Poly has been running, we have had good results.

Then during an annual inspection of the filters, it was discovered a black coating had formed on the filter media, which is sand. The media was sent to a lab for testing and we were told it needed to be replaced. That was done in November, and the initial testing results have been promising.

Q. The LPA board approved a \$60,000 pilot study of a reverse osmosis system at the water plant. How will this operate, and what is the purpose?

A. The pilot plant comes in a trailer and will be a completely self-contained reverse osmosis plant using RO filters matched to our Jordan well water. The pilot study will run for three months in the spring of 2017 using water directly from the Jordan

well. The pilot plant runs exactly like a real RO plant, so we can run the plant through different scenarios, then do testing to determine what works best with our well water. We will do extensive testing on the water before, during and after the RO process, plus fine-tune the process for our water to determine what works best for our situation. This will help our engineer determine what it would cost to build a reverse osmosis addition to our water plant, plus what the final cost to produce the water would be.

The 2010 water plant upgrades were a huge step towards providing better water to the LPA membership, and those upgrades have worked out great. The water department staff, with help from the maintenance staff, continues to repair and upgrade the distribution system and will ramp up that process the next couple of years. We feel the next step is an RO addition to the water plant, which would provide softer water, plus take care of iron and manganese issues from the Dakota wells. Operating this pilot plant is the only way to determine whether this is feasible.

Q. Anything else you'd like to add?

A. We continue to install new water meters and are getting closer, but still have a ways to go. If you have not had your water meter replaced, please call the LPA office to schedule a time to have the water department replace it at no charge. The new meters are made from a resin material. There are no moving parts, so accuracy never falls off and we can follow water usage more closely.

LPA recently began offering quarterly water bills via email. This is a great option for anyone who travels during part of the year, or simply prefers to receive their statements electronically. Contact the LPA office at (641) 755-2301 for more information.

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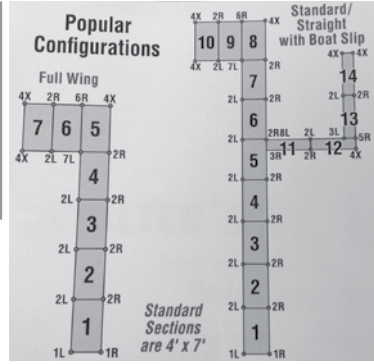
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GOLF

FROM PAGE 1A

The regular 2017 LPN membership application also has options for paying a trail fee for those with private carts they plan to use on the course, or a cart lease, which entitles the member to a seat on an LPN cart for the season.

For the 2017 season, daily LPN cart rental fees will increase to \$20 for 18 holes, and \$12 for nine, so members are strongly encouraged to take advantage of the cart lease option.

Other options on the membership form are cart storage, with just 10 spots available, driving range memberships, bag storage and a USGA handicap. Anyone who plans to play in the LPN's leagues and handicap tournaments must pay the \$30 handicap fee.

Also in the mailing are forms for special memberships for those who have never had an LPN golf membership. This promotion gives golfers an opportunity to try out an LPN annual membership at a reduced price for one year. Distance memberships are for people who are not LPA members and who live more than 18 miles from the LPN.

To help grow the LPN golf membership base, members will receive a \$50 pro shop merchandise credit for every new membership they recruit for 2017. Members also earn two free rounds of golf when their 2017 membership application and payment is received in the pro shop. A membership list is kept at the pro shop counter, and members redeem their free rounds by simply asking when they check in.

A partial list of 2017 tournaments, plus application forms for both men's and women's leagues at the LPN, are included in the mailing.

The LPN men's leagues are on Wednesdays, with a kickoff event May 3 and the first day of competition a week later. There is an 18-hole men's noon league where players can choose to play from either the red or white tees. Players in the 9-hole 3 p.m. league also have

that option. All play in the 6 p.m. league is from the white tees. Entry forms and full payment must be submitted by April 26.

The LPN women's league takes place on Thursdays. Players compete in two-person teams beginning at 5:30 p.m. A kickoff dinner will be May 4, with league competition beginning the following week. Entry forms and full payment must be submitted by April 23. Women interested in league play who do not yet have a partner will be matched with another player, or can play as a sub.

Panorama West

The Panorama West mailing includes a renewal form for the 2017 season, plus details on trail fees and cart storage.

To renew, fill out the form, make checks payable to the LPN, and mail to 5071 Clover Ridge Road, Panora, IA 50216. Or take the form and payment to the Panorama West pro shop when it reopens in the spring.

Both LPA members and non-members can purchase annual Panorama West memberships. LPA members who join annually receive a discount over non-members. For instance, a single membership for an LPA member is \$238.03, compared to \$287.05 for a non-member.

A couple's membership for LPA members is \$364.06, and \$441.08 for non-members. A family membership is \$434.06 for LPA members, with non-members at \$525.09. Students under 16 years of age can get an annual membership for \$63.66 if the family is an LPA member, and \$70 if a non-member. These prices include tax.

There is an annual trail fee of \$44.55 to use a private cart on the course. There is limited availability for storing carts at the course, with storage fees at \$203.67 for gas carts and \$235.50 for electric carts. Call 641-755-2250 for details on cart storage.

For those interested in Panorama West golf leagues, there is a Tuesday morning women's league, a Tuesday evening men's league, and a Thursday morning men's league. League members must either purchase an annual Panorama West membership,

or pay the daily green fee.

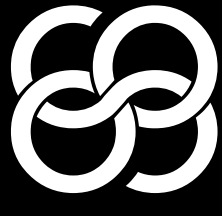
The women's league is individual play, with weekly prizes and special events. Dues for the year are \$30. There will be a kickoff luncheon April 25 at the Lake Panorama National Conference Center.

League play begins May 2 with a two-gal best shot at 9:30 a.m., preceded by a 9 a.m. golf clinic presented by John Dinnebie, LPN director of operations. The first day of regular play will be May 9, with August 29 the last day of regular play. A four-gal best-shot and awards luncheon will be September 5. For more information, contact Sharon Wedemeyer, 641-431-0104, or sharonwedemeyer@gmail.com.

The Tuesday evening men's league will begin April 25 and run through August 29. Dues are \$20 to cover weekly prizes, plus individual scores are turned in for prizes at the end of the year. An optional scramble follows the first round each week. For more information, contact Jay Merryman at 641-751-5957 or jmerryman1@gmail.com; or Bill Eby at 515-240-7652 or weby@stineseed.com.

The Thursday morning men's league will begin play April 27 and run for 18 weeks of regular play, with a league tournament and one or two more special events to follow. Members tee off between 7 and 8:30 a.m. Dues of \$20 covers regular play with weekly cash prizes and individual awards at the end of the season, plus the final tournament and banquet. An optional scramble begins at 9:45 a.m. each week for an additional \$1. For more information, contact Virgil Hoehne at 641-757-0962 or 2grandkids@live.com, or Dick Ellis at 641-757-2130.

Annual membership forms for both courses are available online at www.lakepanorama-national.com. For questions about Panorama West, call the pro shop at 641-755-2250 and leave a message. For questions about the LPN, call the pro shop at 641-755-2024. Pro shop winter hours are Tuesday through Friday 10 a.m. to 3 p.m., Saturday 10 a.m. to 2 p.m., closed Sunday and Monday.



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Kristen Crouthamel, Financial Advisor

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Look what's happened in three years:

- December 2013** – Friends Board of Directors formed.
- January 2014** – Application for nonprofit status filed with the IRS.
- July 2014** – IRS approves Friends as a nonprofit charity.
- October 2014** – Fundraising begins with two priority projects - Sunset Beach Playground & LPN Sports Courts.
- December 2014** – Donations total \$35,000.
- June 2015** – Friends board votes to focus on Sunset Beach Playground.

- October 2015** – Sunset Beach Playground donations at \$30,000; LPA board approves \$50,000 donation if Friends raises another \$50,000.
- May 2016** – Beach Ball fundraiser helps Friends reach its \$80,000 playground goal.
- July 2016** – Sunset Beach playground completed.
- October 2016** – LPA board approves \$50,000 donation for new Sports Courts if Friends raises \$50,000.
- November 2016** – Fundraising begins with Sports Courts as a priority project.

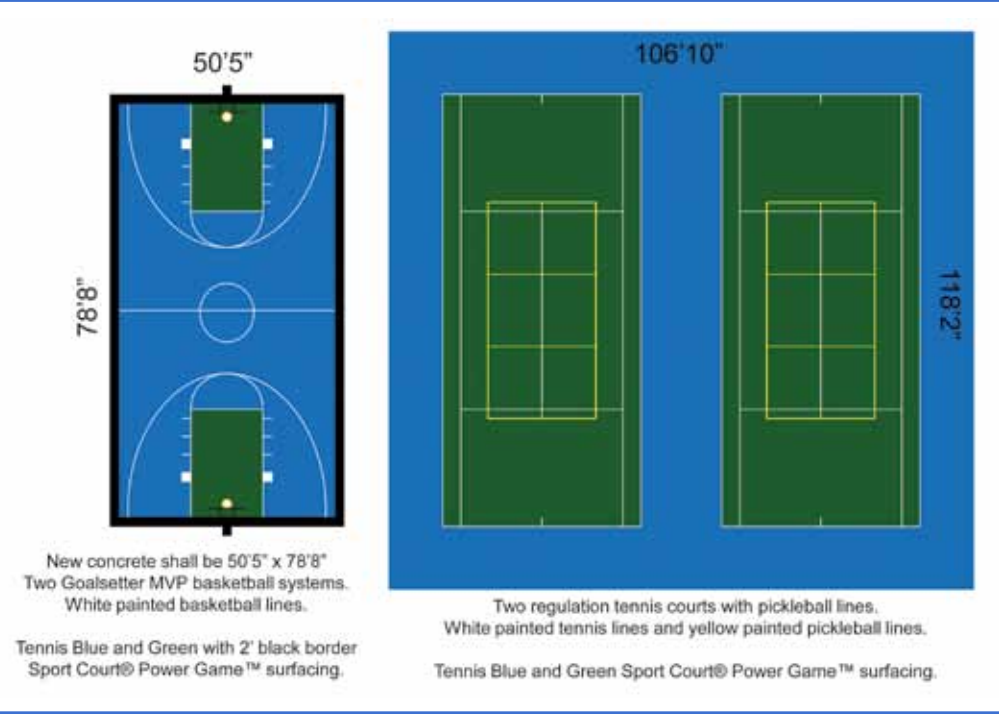


This May, Friends of Lake Panorama completed a successful \$130,000 fundraising campaign for a new playground at Sunset Beach. Thanks to everyone who played a role in making this project a reality!

Now it's time for a new priority project!

New sports courts at Boulder Beach is the latest priority. The project got an early boost when the LPA board voted in October to commit at least \$50,000, once Friends raises \$50,000. A new concrete base surrounded by black vinyl fencing will feature two regulation-sized tennis courts with both tennis and pickle ball lines.

PowerGame two-tiered surface will be placed over the concrete to help reduce joint stress and keep the playing surface dry. This project is estimated at \$125,000. An additional \$25,000 would allow a separate basketball court to be installed. Or two basketball hoops could be added to the tennis courts.



While donations of all sizes are welcome, only donors of \$500 or more are recognized on the Friends website. In addition, a sign listing these larger donors will be erected near the sports courts.

☐ **YES**, I'd like to support the Sports Courts! Direct my gift to this priority project.

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Boulder Beach Shady Beach Sunset Beach Friends General Fund
Golf Course Beautification – Lake Panorama National or Panorama West

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Donations of securities (stocks, mutual funds, etc.) are welcome.

For information, contact Kristen Crouthamel at 641-755-2799 or kcrouthamel@ibasecurities.com.

Donations can be made by credit card on the Friends website: friendsoflakepanorama.org .

Questions? Contact Susan Thompson, 515-240-6536, or staff@friendsoflakepanorama.org.

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More acts announced for Toby Keith-led River Ruckus

Colt Ford and Jeremy McComb complete Guthrie Center musical festival

By **ASHLEY SCHABLE**
Guthrie Center Times

Additional acts have been unveiled for the 2017 Guthrie's

River Ruckus, a two-day music festival in Guthrie Center. Colt Ford and Jeremy McComb complete the country lineup, joining Toby Keith, Joe

Nichols, Dustin Lynch, Clare Dunn and more. The country music superstars are slated to take over the Guthrie County Fairgrounds July 28-29.

"The additions of Colt Ford and Jeremy McComb rounds out a huge lineup of talent at next year's festival," said Grant Sheeder, founder of Guthrie's River Ruckus.

Colt Ford has had five albums peak in the Top 10 of the Billboard Country chart, and he is famously known for his duets with Jason Aldean on "Drivin' Around Song" and "Dirt Road Anthem" with Brantley Gilbert. His list of collaborations includes Jake Owen, Eric Church, John Michael Montgomery and more.

Jeremy McComb is the creative mind behind nationally-charting songs such as "Wagon Wheel," "This Town Needs a Bar" and "Cold." He has appeared on bills with acts such

as Sugarland, Trace Adkins, Montgomery Gentry and many more. Once named a "Star to Watch" by People Magazine, this will be McComb's first visit to Guthrie's River Ruckus.

Two-day general admission tickets to Guthrie's River Ruckus cost \$75 and are on sale now. VIP passes — which include closer stage access, 10 drink tickets and designated restrooms — cost \$165. Camping passes, limited to 700, are available for \$65-\$210.

"To date, we have sold nearly as many tickets as we did in total for the 2016 edition," Sheeder said in a news release. "We can't wait to see country music fans pour into Guthrie County from across the Midwest to celebrate the summer with us in Iowa."

Guthrie's River Ruckus enters its ninth year in 2017. Past headliners to the festival include Church, Chris Young, Thomas Rhett, Hank Williams Jr., Lee Brice, Big & Rich and more. Find more information at guthries-riverruckus.com.

The complete lineup now includes:

- Friday, July 28:**
- Dustin Lynch
 - Joe Nichols
 - Colt Ford
 - Casey Muessigman
- Saturday, July 29:**
- Toby Keith
 - Granger Smith (aka Earl Dabbles, Jr.)
 - Clare Dunn
 - Jeremy McComb

Consider Some New Year's (Financial) Resolutions

We're just about ready to open the door to 2017, so you might be thinking about some New Year's resolutions. What's on your list this year? More visits to the gym? Learning a new language? Mastering the perfect beef bourguignon? All worthy ambitions, of course, but why not also include some financial resolutions?

By reviewing your needs and goals, you can identify some resolutions that are particularly relevant to your own situation. But here are a few suggestions:

- Build an emergency fund. If you needed a major car repair or a new furnace, or faced some other large, unanticipated expense, could you cope with it? If you didn't have the money readily available, you might have to dip into those investments intended for long-term goals, such as retirement. Instead, build an emergency fund containing three to six months' worth of living expenses, kept in a liquid, low-risk account.
- Cut down on debts. It's not easy to cut down on one's debt load. But if you can find ways to reduce your debts, you'll help improve your overall financial picture. Many debts are not "useful" — that is, they don't carry any tax advantage — so every dollar you spend to pay down those debts is a dollar you could use to invest for your future.

Boost contributions to your retirement plan. If your employer offers a 401(k) or similar retirement plan, take full advantage of it. Your earnings have the potential to grow tax deferred and your contributions may lower your taxable income. Plus, most plans offer a selection of investment options, so you can choose the investment mix that fits your objectives and risk tolerance. Therefore, if your salary goes up this year, or if you think you can find other ways to free up some money, increase your contributions to your retirement plan.

Review your portfolio. Is your investment portfolio still on track toward helping you meet your long-term goals? If not, you may need to make some changes. You'll also want to study your investment mix to make sure it still accurately reflects your risk tolerance. Over time, and often without



Dave Grove

your taking any significant actions, your portfolio can "drift" to a place where you are taking on too much risk — or even too little risk — for your needs and long-term objectives. If this happens, you may need to "rebalance" your holdings.

- Avoid mistakes. None of us can avoid all mistakes, in life and in our investment activities. But as an investor, you'll clearly benefit from minimizing your errors. For example, it's generally a mistake to jump out of the market in response to a period of volatility. If you wait for things to "calm down" before investing again, you might miss out on the opportunity to participate in the next market rally.
 - Think long term. Keep this in mind: You're not investing for today or tomorrow, but for many years from now. Try to keep a long-term focus when making all your key investment decisions. By doing so, you can avoid overreacting to short-term developments, such as a sudden drop in the market or a "momentous" political event that actually decreases in importance as time goes by.
- Try to follow these financial resolutions as best as you can. You could make 2017 a year to remember.

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Questions To Ask Your Financial Advisor

Have you reviewed or adjusted your investments and retirement plans lately? Does your advisor earn commissions based on the trades they place or the products you buy from them? Have you discussed with your advisor a defined strategy and your goals regarding your current investments?

Kristen Crouthamel, Financial Advisor at GCSB Investment Center, was recently awarded the **Accredited Investment Fiduciary® (AIF®)** designation. The AIF designation signifies specialized knowledge of fiduciary responsibility and the ability to implement policies and procedures that meet a defined standard of care.

The AIF designation is the culmination of a rigorous training program. The program includes a comprehensive exam and agreement to abide by the Code of Ethics and Conduct Standards. In addition, annual Continuing Education to maintain the designation is required.

At the GCSB Investment Center, we focus on your best interests by getting to know you and discussing your goals, needs, time line and risk tolerance. Working together, we will implement an investment strategy suited to your needs and regularly monitor your progress, rebalance your portfolio and make necessary changes as your life and needs evolve.

Call us today to schedule an appointment to discuss your goals, retirement plans and investments.

Kristen Crouthamel, Financial Advisor

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PANORA: 505 East Main St. • Panora, IA 50216

PH: 641.755.2799 • CE: 641.757.2737
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MWP seeking nominations for two annual awards

Recognizing excellence in leadership and highlighting the success of small business

Midwest Partnership EDC (MWP) will present two awards—the Guy Powell Award and the Entrepreneur of the Year Award—at its Annual Dinner and is currently seeking nominations for each.

About the Guy Powell Award
Guy Powell, past president of Midwest Partnership EDC and active volunteer on the board of many other area organizations, was passionate about local and regional economic development. He was a strong believer in the region's potential. In recognition of his lifelong dedication, commitment, and service, the Midwest Partnership Development Corporation created the Guy Powell Award, and has been presenting it annually since 2009. Businesses and individuals who are members of Midwest Partnership EDC are encouraged to nominate individuals who stand out as outstanding leaders in this area of west central Iowa, particularly in the counties of Adair, Audubon, Greene and Guthrie, and who work to make it a more economically vital place to live, work, and play. Those submitting nominations should consider the vision, leadership, courage and impact of the nominee and include a recommendation letter describing those qualities or examples of his or her leadership.

About the Entrepreneur of the Year Award
Since 2014, and as a part of the Regional Entrepreneurship Project, MWP has honored a local business owner with the Entrepreneur of the Year Award. The award is an opportunity to highlight the success of our small businesses in the region. Success can be defined as significant increase in sales, securing a large contract, innovative process or entrepreneurial ideas that result in meaningful performance improvements in the firm. Success may be also from within the community, a positive workplace initiative, an example of community volunteerism and/or can simply be a unique product or service offering.

Nominees must be businesses based in Adair, Audubon, Greene or Guthrie County; and can be employees, owners and/or management teams who demonstrate some level of entrepreneurial success with their area firm. Self-nominations are accepted. Judging will be based on specific achievements, as well as impact to the region at-large, company employees, customers, and other area businesses. Those submitting nominations should include a recommendation letter describing the success of the nominee.

The nomination forms for both awards can be found on the Midwest Partnership website (About Us > Annual Awards); www.midwestpartnership.com and can be completed and sent back to Sarah Gomez at sgomez@midwestpartnership.com, faxed to (515) 523-1397, or mailed to PO Box 537, Stuart, Iowa 50250. The nomination deadline is Friday, January 6.

Awards will be announced at the MWP Annual Dinner on January 26th, at the Lake Panorama National Resort & Conference Center in Panora.

About Midwest Partnership EDC
Midwest Partnership EDC is the non-profit, collaborative economic development organization formed to strengthen the economic vitality of the communities within Adair, Audubon, Greene, and Guthrie counties, as the region's leading facilitator for the retention, expansion and attraction of business to create jobs and improve quality of life in West Central Iowa.

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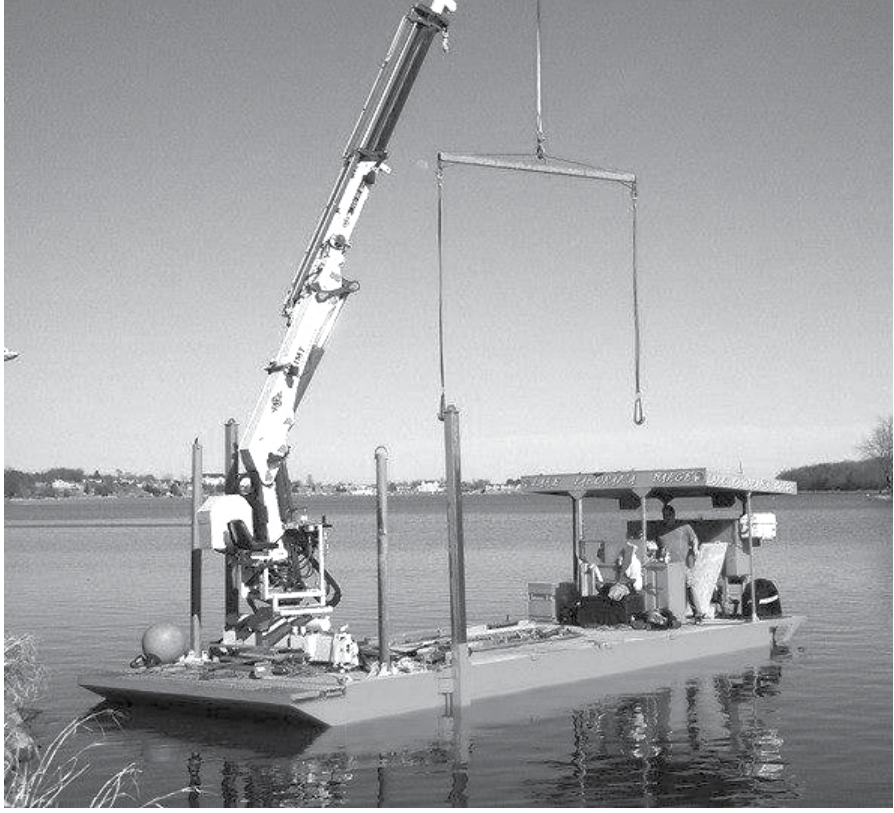
For ideas & inspiration, contact Rick at 641-757-0137 (cell) or email at hayescon@netins.net




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Lots For Sale

EAST SIDE	
Lot 1572 - Golf Course	\$25,000
Lot 1453 - Golf Course	\$20,000
Lot 1601, 1600, 1599 and 1598 - Golf Course - 4 lots - many options	\$160,000
Lot 1613, 1614, 1615, 1616, and 1617 - Golf Course - 5 lots	\$50,000
Lot 3747 and 3748 - 2 lots - corner location	\$40,000
Lot 3667 - Level wooded lot	\$20,000
Lot 3687 - Large corner lot	\$25,000
Lot 6497 - Corner lot in Burchfield Cove area	\$15,000
Lot 6457	\$10,000
Lot 6043	\$10,000
Lot 6256	\$10,000
Lot 6461	\$10,000
Lot 1252 - 5265 Tie Road	\$20,000
Lot 1267 - 5274 Panorama Dr	\$20,000
Lots 3707 & 3708 - 4812 & 4814 Panorama	\$22,500
Lot 1147 - 5310 Panorama Terrace	\$15,000
Lot 1148 - 5308 Panorama Terrace	\$15,000
Lot 1155 - 5307 Chimra Rd	\$15,000
Lots 1597 & 1598 - 5180 & 5182 Panorama Dr	\$22,000

WEST SIDE	
Lot 34 - Wooded	\$13,500
Lot 37 - Good for walkout	\$18,000
Lot 2357 - Lake View	\$17,500
Lot 421 A - WATERFRONT	\$25,000
Lot 2921 and 2922 - 2 lots	\$35,000
Lot 784A and 785 A - WATERFRONT - 2 lots	\$75,000
Lot 786A, 787 A, 788A - WATERFRONT - 3 lots	\$125,000
Lot 884A, 885A, 886A - WATERFRONT - 3 lots	\$125,000
Lot 895A , 896A - WATERFRONT - 2 lots	\$100,000
Lot 897A, 898 A, 899A - WATERFRONT - 3 lots	\$125,000
Lot 4059	\$10,000
Lot 2012	\$10,000
Lot 2092	\$10,000
Lot 2925	\$10,000
Lot 2959	\$10,000
Lot 2366	\$10,000
Lot 3083	\$10,000

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A New Home Makes A Great Stocking Stuffer!

New Listing



\$482,500

5205 Neva Pt., Panora, Iowa

If you love to entertain this is the property for you. This house has full kitchen on the ML and one on the LL. There are 3 bd on the ML with one full and one 3/4 baths. Combine this with the fireplace, kitchen and open floor plan equals a spacious area to host family and friends. The LL is a place the kids and adults both can enjoy. The pool table with a wrap around bar makes the LL a deluxe entertainment center. Off the LL there is a covered patio that can be enjoyed when the weather is inclement. The fire ring with a cantilever dock invites all boaters to enjoy the party also!! Golf cart distance to all the amenities the lake has to offer, 2 restaurants, golf course, pool, and beaches. 215 ft of shoreline makes this a truly lakefront getaway!

New Listing



4936 Lynn Dr.,
Panora, Iowa
\$409,900

This magnificent condo has sliders that allow you to enjoy views of the lake with a wrap around deck. The master bedroom has a lake view with a walk in closet with a full bath/laundry on the main level. Open floor plan so no one is left out.. The lower level has two bedrooms with a wet bar/game room and a 3/4 bath. Within walking distance to Main Beach, Conference Center and Lake Panorama Golf course. This truly has to be seen to encompass everything it has to offer. Could be the #1 condo on the lake!! If you are ready to leave the hassle of home ownership, you will find none better. Plenty of room for guests to park with this flat lot and enjoy boating (back door) and golf (front door). Definitely a must see with a price to sell.



4922 Lynn Dr.,
Panora, Iowa
\$272,900

This newly remodeled condo sits in the Boulder Cove complex with beautiful lake views and the golf course is across the road. This one floor is perfect for the couple that is tired of the upkeep of a house. It is golf cart ready to enjoy the lake, golf course, conference center, pool and driving range. The inside has a newly remodeled kitchen that opens to the spacious dining and living room. With two bedrooms and two baths there is room for over night quests! The deck offers a great setting to barbeque, entertain or just enjoy the lake views. Lots of parking. Move in ready!!



Accepted Offer

5209 Tamara Point,
Panora, Iowa
\$465,000

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