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Lake PanoramaTIMES

AUGUST 2017 | VOLUME 49 | NUMBER 8



This section of the map shows Panora, plus planned locations for the dam, marina, 18-hole golf course and an airport. Note the location that is now Boulder Beach was originally planned to include a clubhouse and swimming pool.

Land of Fun and Recreation

By SUSAN THOMPSON
Lake Times staff

A glimpse of Lake Panorama's beginnings can be found inside a small storage building at the St. Thomas More Center. On the back wall is a painted mural of Lake Panorama. Large block letters across the top read "Land of Fun and Recreation."

The property that now houses the St. Thomas More Center played a key role in the early days of Lake Panorama.

Lot sales for the new lake development began in the fall of 1967. At about the same time, the West Lodge was built. It offered a restaurant, meeting rooms, and swimming pool. A two-story building near the lodge was the sales office for Lake Panorama lots.

Potential buyers would arrive at the west entrance to Lake Panorama, where remnants of the old guardhouse

still stand. Radio contact was made with people in the sales office, who would pick up visitors near the entrance to show them some available lots. The next stop was the West Lodge and the nearby sales office.

The mural inside that small storage building used to be a stand-alone structure, with a peaked roof and open front. There is a small platform in front of the sign where people could step up to get a closer look, as sales people pointed out future plans and lot locations. A patchwork of flat stones on the ground formed a patio in front of the sign. Now the stones provide a floor in the storage building.

In 1983, the Lake Panorama Association sold a 10-acre site with lake access that included the two-story lodge, the swimming pool, two tennis courts and the sales office to the Des

MURAL, PAGE 2A

MEMORIES OF LAKE PANORAMA'S EARLY DAYS



Roger and LaVonne Martin were married August 21, 1949, in the Christian Church in Knoxville. The couple were Lake Panorama lot owners before there was a lake.

By SUSAN THOMPSON | *Lake Times staff*

Over the last 14 years, I've written perhaps 200 feature stories for this Lake Panorama Times newspaper. While everyone I've interviewed has been interesting, my favorites are those who have tales to tell about Lake Panorama's early days.

Roger and LaVonne Martin, who will celebrate their 68th wedding anniversary August 21, are my latest "favorites." LaVonne is 88 years old, and Roger will turn 87 on August 27.

LaVonne grew up east of Des Moines. She attended the Iowa State Teachers College in Cedar Falls. Her first teaching job took her to a kindergarten classroom in Redfield.

Roger was a high school senior, and caught her eye. "It was really love at first

sight, and sort of scandalous, because I was practically engaged to someone else," she says.

LaVonne tells the story of how they became Lake Panorama lot owners before there was a lake. "We had seven kids, and we loved to travel. In the summer of 1969 we took a long trip to Mexico, and then back up the coast of California," she says.

When they arrived back home, there was an invitation in their mailbox to a free dinner at Tiny's Horse

& Buggy Restaurant in Adel. The Martins, who were living on a farm near Adel at the time, decided to attend. After the meal, there was a presentation about plans to build a dam on the Middle Raccoon River to form a lake. There also was talk of two golf courses, community beaches, a shopping area, and an airport. And there was a sales pitch to get in on the ground floor.

We had about \$1,000 left from our summer trip, so decided to go the next day to take a look," LaVonne says. They drove west of Panora to what was in the late 1960s the main entrance to the lake development. At the guardhouse, they were met by a salesman and taken down a hill on a narrow dirt road to look at some offshore "B"

MARTIN, PAGE 3A

Panorama West Rain Garden is growing

By SUSAN THOMPSON
Lake Times staff

Planting a rain garden in a summer that offered more drought than rain isn't the best way to guarantee success. But thanks to dedicated volunteers who have kept the garden watered, weeds pulled, and deer mostly at bay, the rain garden at Panorama West is doing well.

The garden was installed June 10 along the east side of the Panorama West clubhouse parking lot. Rain gardens are made up of perennial plants and are strategically located to capture runoff from rain that falls on parking lots, roofs, driveways and yards.

The project was sponsored by Friends of Lake Panorama, a 501(c)3 nonprofit charity dedicated to improving recreational amenities at Lake Panorama.

In early August, an informational sign was installed near the garden to explain how rain gardens help improve water quality. Runoff that travels to a rain garden is temporarily ponded. Plants in the garden use the water, pollutants are filtered out, and the water percolates down through the soil, rather than running into streets and storm drains.

GARDEN, PAGE 2A

Friends of Lake Panorama seeks input on estate gift

Lake Times staff

Suggestions for spending an estate gift at the Panorama West golf course are starting to come in, and more are being sought. James and Joyce McLuen both died in 2016. In April, it was announced seven groups would receive bequests from the McLuen estate.

Twenty percent of the estate will go to Friends of Lake Panorama, a 501(c)3 nonprofit charity. The gift will be around \$400,000, and be used as stated in the McLuen will, for the "upkeep, beautification or expansion" of the Panorama West Golf Club.

Friends of Lake Panorama is seeking ideas on how to use this gift. There is a suggestion box in the Panorama West pro shop, where ideas can be submitted. As their golf seasons wrap up, the three Panorama West golf leagues will hold meetings to jointly de-

GIFT, PAGE 9A

Written History of LPA Planned

Lake Times staff

The 50th anniversary of the Lake Panorama Association will be August 14, 2018. To celebrate, the LPA plans to sponsor an event in August 2018 in coordination with Panorama Days.

In addition, a formal history of Lake Panorama and the Lake Panorama Association will be written and made available to the LPA membership.

As part of this project, Susan Thompson is looking for information, personal stories, photos and other memorabilia from past and present LPA members to use for this 50th anniversary publication and

celebration.

Do you have photos, Lake Panorama promotional materials, newspaper clippings or other items that would help tell the LPA and Lake Panorama story from the early days to the present? Do you have personal stories about the early days of the lake development to share, or a suggestion for someone who should be interviewed?

Photos and other printed material would be scanned and returned for possible use in the printed history or a display that would be part of the 2018 celebration. Other items,

HISTORY, PAGE 9A



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Informational signs were installed near the Panorama West rain garden in early August. The main sign describes how rain gardens help protect water quality of nearby lakes and streams. It also shows some of the native plants used in the rain garden, and recognizes groups involved in the project.

GARDEN

FROM PAGE 1A

The Panorama West rain garden features 170 native plants in a dozen different varieties. The sign shows the names and photos of eight varieties, plus the Friends website address where details on all 12 plant varieties can be seen.

The cost of this project was about \$2,500. In December 2016, the Guthrie County Soil and Water Conservation District Commissioners approved an application from Friends for \$1,250 in cost-share funding for the rain garden. These funds were made available through Iowa's Resource Enhancement and Protection program, better known as REAP.

Derek Namanny, an urban conservationist with the Iowa Department of Agriculture and Land Stewardship, designed the rain garden and provided assistance throughout the process. The Lake Panorama Association provided site preparation assistance, and installed the new sign. Fifteen volunteers, including several members of the Panora Garden Club, helped plant and water.

Some plants in the garden have bloomed already, but it will take two to three years for the garden to flourish. That's because native plants first establish deep root systems, before substantial growth happens above ground.



This close-up of a section of the mural shows some early plans for amenities within the Lake Panorama development.



An early depiction of the Lake Panorama development exists inside a storage building at the St. Thomas More Center on the lake's west side.

MURAL

FROM PAGE 1A

Moines Catholic Diocese. Presumably, the sign was thrown in at no cost, and St. Thomas More Center management decided to use it for one wall of a new building.

Electrical lines, lights and outlets now mar part of the painted sign. One section was removed so a door could be installed in the back of the building. Nails were hammered into the wall and used for hanging tools.

And yet, much of the map, which probably was painted in 1968, is accurate today. The two golf courses and three beaches are shown, along with the "central water system" and a west-side camping area. The dam and marina are there. The West Lodge, which offered the swimming pool, tennis and some ski runs, is highlighted.

An airport depicted on the east side never materialized. Neither did a "shopping area" along the north side of the main basin. Yet the lake, which wouldn't have existed when the mural was being used to boost lot sales, looks almost identical to the Lake Panorama that exists today.



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MARTIN
FROM PAGE 1A

lots, near where Shady Beach was planned.

In 1968, an engineering firm had used a laser beam to establish the water line. There were stakes in the ground showing where the water was expected to eventually come, once the dam was built and closed. The Martins decided to buy a lot along what they were told would be a small cove where they and others on B lots could keep their boats.

The couple put in a concrete pad, built a boathouse, and bought a boat. They were able to take their boat up the river almost to the small settlement of Fansler. Yet there was no lake in sight. “We were young and foolish,” LaVonne says. “We just did it on faith. We thought it would work out, and it turned out to be even bigger and better than we ever imagined.”

Construction of the dam began in spring 1969. At 5:30 a.m. on June 8, 1970, the dam gate was closed and Lake Panorama began to fill. Originally it was thought it could take a month for the lake to reach its planned depth, but it was more like a week.

“We could stand on our cement dock and watch the water rise,” Roger says. “It ended up exactly where the stakes showed it should be.”



LaVonne and Roger Martin are shown in their farmhouse near Redfield. They will celebrate their 68th wedding anniversary August 21.

For the first couple of years, the Martin family enjoyed Lake Panorama from their lot. The West Lodge had been built in 1968, and included a restaurant and swimming pool. “We’d go

there every Saturday night to meet up with friends,” LaVonne says. “Sometimes there would be potslucks and bingo. Both of our daughters worked as lifeguards at the pool. There were lots of parties, lots of social times.”

One day LaVonne saw a for-sale sign on a waterfront lot in Horseshoe Cove, just down the road from their B lot. The Martins purchased the lot in 1973 and began to build a house, which was finished in 1974. They named it Martin’s Vista.

For the next 20 years, LaVonne lived in Martin’s Vista nearly full-time while Roger stayed at their Adel home and farmed, coming to Lake Panorama on weekends. LaVonne did a lot of volunteer work, helping install and maintain flowerbeds at all three of Lake Panorama’s beaches.

On weekends, the Martin children, plus plenty of relatives and friends, would arrive at Martin’s Vista. Boating and water-skiing and swimming were on the agenda. “It was like Grand Central Station,” LaVonne says. “We were having such a good time.”

The Martins were some of the original hosts of the Eye Opener, a New Year’s Day tradition started decades ago. The invitation-only get together first was held at The Port, and moved in recent

years to the Lake Panorama National Conference Center. The Martins continue to be one of the hosting couples for this annual event. “We had no idea it would last this long or get this big,” LaVonne says.

Another thing the Martins enjoyed about Lake Panorama was golf. Roger began playing as soon as the two golf courses opened in 1971. As more women started to play, LaVonne became interested. In 1977, Roger bought LaVonne a set of golf clubs for their 28th wedding anniversary.

“I loved playing golf at both courses,” LaVonne says. “Some of us ladies used to travel around to other courses to play in tournaments. I kept playing until my arthritis got the best of me.”

Roger continues to play at least three times a week. He has a regular group at Lake Panorama National, plus he plays in the 3 p.m. Wednesday men’s league. He also plays in the Panorama West Thursday morning men’s league.

In 1990, the couple sold their Lake Panorama home and moved back to the farmstead north of Redfield where Roger was born and raised. Roger’s father had built a two-story brick house there in 1952. After his death, the couple built additions on all four sides of the house,



LaVonne Martin enjoyed golfing at both of Lake Panorama’s courses, and competed in women’s golf leagues. She’s shown on the left with Anne Von Seeger, attending a golf league luncheon at the LPN conference center.



The Martins were active in HALO from its beginning, including dressing in costume for the 2006 HALO Halloween party.

using lumber from an old barn.

They own farm ground at three locations, and have it rented out, although Roger helps out where he can. “I’ve farmed all my life. When I wasn’t busy farming, I took on other jobs to help make extra money so we could travel,” he says. Those extra jobs included helping at the Adel Sales Barn, selling tickets at the Iowa State Fair, and working as a carpenter in Redfield.

The couple continues to enjoy their large family. Two children live in Iowa, with a son in Adel, and a daughter in Monroe. One son lives in Alaska, with two sons and a daughter at Lake of the Ozarks. One son is deceased.

“We have 14 grandchildren, 23 or 24 great-grandchildren, two great-great-grandchildren and

probably more on the way we don’t even know about,” says Roger. “It’s hard to keep track. They are scattered all over the world.”

The couple continued to own that first offshore Lake Panorama lot until just last year. “We enjoyed our life at Lake Panorama,” LaVonne says. “We met so many nice people, and we’re still enjoying their company today.”

In response to a question, Roger says he wasn’t surprised at how Lake Panorama has grown since its early days. “I knew it would grow,” he says. “People with kids began to move in, and the kids would grow up and also want to be here. Why would anyone want to move to Des Moines when they could live at the lake?”



Roger Martin was already an avid golfer when LaVonne started to show interest in the sport. For their 28th wedding anniversary, Roger gave her a set of golf clubs. This photo was taken in the living room of their Lake Panorama home, which overlooked Horseshoe Cove.



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By **ASHLEY SCHABLE**
Lake Times staff

Main street in Panora was “Picture Perfect.” Locals and visitors gathered to celebrate Panorama Days with it’s “Picture Perfect” theme on August 4, 5 and 6 with a parade, kids activities, music, dancing, food, shopping, games and fun. The colorful event for the town puts a focus on local businesses and community engagement. “This event would not be what it is without all of the volunteers, vendors, and community members attending,” said Panora Mayor Pat Parker, thanking everyone who helped make Panorama Days “Picture Perfect” this year. Chaille Crandall, who has organized Panorama Days for

the last four years, said it was a fun-filled weekend. “Rain could have held off for another hour on Saturday, but I’m not going to complain, the weather was wonderful,” she said. “We had a few new activities and we hope to have more next year.” New this year was a Chicken Drop Fundraiser. Tickets were sold for \$10 and Chase Schable of Carroll was the big winner as he won \$500 when the live chicken pooped on his number 73 square. Kellie Flanery of Retro Lux Salon and Boutique in Panora organized a Baby Contest this year, and dozens of adorable, bubbly and dancing youngsters, were judged on their cuteness

PANORAMA, PAGE 8A



Josh Arganbright (left) awards Curtis Thornberry with Panora's Citizen of the Year award during a presentation Saturday in the Gazebo following the Panorama Days parade. Arganbright was the 2016 recipient of the award. Thornberry is Technology and Development Director at Panora Communications Cooperative.

Alumni Banquet honors graduates, 50-year state basketball team



ASHLEY SCHABLE | LAKE TIMES

Laverne Johnson (left), a member of the Panora class of 1941 and Tim Moylan, a member of the Panora-Linden class of 1976, look through photographs of the school's past graduating classes Saturday night during the annual Alumni Banquet. The Panora Alumni Banquet, which brings together students of Panora, Linden, Panora-Linden and Panorama, is the longest continuously held school reunion in Iowa.

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

Marty Arganbright and Cheryl Castile called out the years and graduates of Panora, Linden, Panora-Linden and Panorama high school stood to be recognized during the 135th Alumni Banquet held at Panorama high school on Saturday, August 5.

Ada Miller from the Class of 1940 and Laverne Johnson from the Class of 1941 were among the earliest graduates to be honored. Graduates Jim Arganbright, Jeanette (Ben-

nink) Wolfe, and Patty (Hays) Godwin were each joined by three generations of graduates from their families in attendance Saturday. Kristie (Heiland) Reynolds, class of 1974 was the Master of Ceremonies. The Panora Alumni Banquet is the longest continuously held school reunion in Iowa.

ALUMNI, PAGE 5A

PANORAMA DAYS WINNERS

BILL RILEY TALENT SHOW

Nine sprouts and eight seniors competed in the Bill Riley Talent Contest during Panorama Days on Friday, August 3. Following are the results:

- Sprouts**
- 1st Place - Chiam Moore “Hallelujah” Vocalist/Piano West Des Moines 12 years old
 - 2nd Place -- Keira Moore “Tommorrow” Vocalist West Des Moines 9 years old
 - 3rd Place -- Jordyn McConkey, Addison VanDyke, Kennedy Robbins, Kaylie Phinney Tap Quartet from Norwalk “Centerfield” (11, 12, 11, 12 respectively)
 - 4th Place -- Rhyllie Schagt from Carroll - Lyrical Solo to “Titanium” 12 years old (qualified for the fair!)

- Seniors**
- 1st Place -- Ava Fischer Pianist “Prelude and Toccata” 13 years old from Altoona
 - 2nd Place -- Chloe Webster - Lyrical Dancer “Heal” 15 years old from Panora
 - 3rd Place Caleb Moore - Vocalist/Pianist “Get Here” 14 years old from West Des Moines
- The Bill Riley Talent Contest is sponsored by the Panora Chamber of Commerce and organized by Kristi Vance.
- Judges were:
- Annie Kemble will be a sophomore at the School For Music

WINNERS, PAGE 5A

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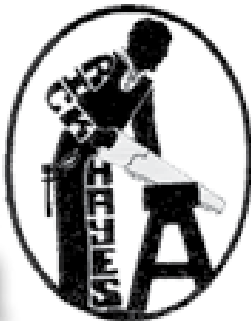
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WINNERS
FROM PAGE 4A

Vocations in Creston Iowa where she studies Jazz and Classical Voice as well as Jazz Keyboard and Classical Piano. She grew up singing in the Panorama community as well as dancing at Main Street Dance Studios for 12 years along with being a dance team member at Panorama Schools for 4 years.

Kelsey Moran is going into her 6th year of teaching and her first year of 7-12 vocal music at ACGC schools. She coaches speech and drama, and is a superior rated IHSSA speech judge. She currently serves as a board chair of Urbandale Community Theatre.

Kyra Babcock currently teaches instrumental music at Adair-Casey/Guthrie Center Schools. She starts her fourteenth year as a music teacher this fall having taught many genres of music and theory, as well as the Pit Orchestra Director for the “Music Man.” Kyra has also been the lead horn player with the Carroll Symphony for nine years. Kyra resides in the Jefferson area with her husband, Evan, and her son, Wyatt.

PARADE WINNERS

- Commercial – Panorama Telco
- Organization – Panorama Garden Club
- Novelties/Float/Other – Class of 1977, Panorama/Linden Antique/Classic Cars – Bruce and Jackie Teague, Wisconsin
- Tractor/Farm Equipment – Ronny Bristle
- Fire Department/Emergency Vehicles – Panorama Volunteer Fire Department
- Decorated Golf Carts – William Phillips - Jackson & William's Trucking

CHICKEN DROP

\$500 winner: Chase Schable, age 8, Carroll

5K FUN RUN

Overall Winner -- Tyler Hostetler, Jefferson, 38, 18:43

Males

1. Tyler Hostetler, Jefferson, 38, 18:43;
2. Chance Webster, Panorama, 19, 19:36;
3. Blake Lebeck, Story City, 15, 19:47;
4. Carson Ripley, Omaha, 12, 21:11;
5. Joshua Carstens, Panorama, 17, 21:24;
6. Lucas Dooley, Brookings, SD, 24, 21:54;
7. Sam Webster, Panorama, 18, 22:03;
8. Brett Boaz, Mead, CO, 22:23;
9. Brian Kreifels, Adel, 38, 22:57;
10. Kevin Cogil, Jamaica, 13, 24:29.

Females

1. Ella Waddle, Panorama, 14, 21:34;
2. Sue Bump, Panorama, 31, 22:53;
3. Allison Stanley, Panorama, 35, 23:40;
4. Devyn Kemble, Linden, 17, 23:48;
5. Brianna Hoffman, Panorama, 17, 24:10;
6. Mia Waddle, Panorama, 11, 24:57;
7. Ginny Ripley, Omaha, 42, 25:05;
8. Lydia Lindstrom, Panorama, 15, 25:20;
9. Jaelyn Waddle, Panorama, 16, 25:50;
10. Brooklyn Behrends, Panorama, 15, 26:05.

FISHING DERBY

3-5 year olds

Biggest fish: Emerson Bendickson

Smallest fish (tie): Jax Uhlman and Jace Uhlman

Most fish: Mya Albers

6-8 year olds

Biggest fish: Kade Wilson

Smallest fish: Reagan Wilson

Most fish: Ella King

9-11 year olds

Biggest fish: Emmett King

Smallest fish: Clayton Wendl

Most fish: Camden Wilson

12-13 year olds

Biggest fish: Colten Bennett

Smallest fish: Braedon Draper

Most fish: Jacob Estrada

ALUMNI GOLF TOURNAMENT

Team Champion: Paul Brewster, Mitch Kempf, Scott Kurtz, Doug Piper.



ASHLEY SCHABLE | LAKE TIMES

Andy Arganbright (left) and his father, Jim Arganbright, look over photos of past graduating classes of Panorama, Linden, Panorama-Linden and Panorama prior to Saturday night's annual Alumni Banquet held at Panorama High School. The Panorama Alumni Banquet is the longest continuously held school reunion in Iowa.

ALUMNI
FROM PAGE 1A

This year, the alumni association honored the classes of 1967 and 1992, marking their 50th and 25th anniversaries. Alum Don Shelley introduced his classmates from 1967 and 1992 alum Lila Lutz introduced her classmates.

Shelley encouraged his classmates and all those in attendance to take a look at goals, both personal goals and professional goals.

“Challenge yourself, see more, do more, give more, and don't allow yourself to someday say you wish you had,” he said.

Shelley also encouraged graduates, especially those new graduates, to thank their educators.

“Those teachers -- we were not there for them, they were there for us,” he said. “Make a point to contact them, shake their hand, give them a hug, say thank you, because I promise you one day you'll wish you

had.”

Lutz introduced members of her class. She said her class dealt with a lot of change in high school.

“Our sophomore year we became Panorama,” she said, nothing the consolidation between Panorama-Linden and Y-J-B school districts. “We dealt with a lot of change and I think we learned to deal with some of the things life throws our way through some of that change.”

Quinten Pote, a 2017 Panorama high school alum, spoke on behalf of his class, touching on all the activities, programs and academic memories he treasures from Panorama.

“I would like to thank my English teacher, Deb Arganbright, for trying so hard to convince me that writing this speech two hours before it's due is not the right way to go,” he joked. “This speech stands here as proof that advice has struck, because I wrote it 30 minutes before.”

Scholarships were awarded to two 2017 Panorama graduates.

Special recognition was also presented to the 1967 Panorama-Linden basketball team who were the first team to go to the state tournament.

Valerie Arganbright shared memories from that season. Reading from notes she gathered from local newspapers, Arganbright read, “Few teams have carried the underdog role to new heights this season than those of Panorama-Linden... The Hawekettes lost three straight games, once they started winning however, they rolled over everything in their way the past two months.”

Arganbright said “According to the paper, these Panorama-Linden girls are not just basket ballers, they are top studnets as well, five of the fast six in the honors program, seven others on the honor rolls.”



Past Homecoming Royalty of Panora, Linden, Panora-Linden and Panorama were honored during Saturday's Alumni Banquet in Panora.



The Patty Godwin family had three generations of graduates in attendance during the Alumni Banquet in Panora Saturday night. They are (from left) Lexi VanWinkle, Amber Godwin, Patty Godwin, Angie VanWinkle, Josh VanWinkle, Brandon Godwin, Tricia Godwin, and Toby Miller.



Members of the 1967 Panora-Linden girls state tournament team were honored for their efforts 50 years ago during the 135th Alumni Banquet held in Panora Saturday.

There were a reported 900 tickets sold for their Wednesday night game, Arganbright said.

A recording from WHO with a broadcast play by play by Jim Zabel was played for those in attendance.

“Wine passes to Kindred.”

“Kindred back to Wine.”

Members of the team, in-

cluding a few cheerleaders and chaperone Mary Morgan, were introduced and presented flowers on stage.

“I still remember Bernie asking us, ‘What's with the two dribbles?’,” the former Pam Wine said.

Linda Antrium Burgess, a 1964 alum, introduced past homecoming royalty.

The Panorama Lions Club prepared and served the meal. Proceeds from the dinner help fund the alumni association's scholarship program.



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Lake Panorama

TIMES

Your Friends ...

Your Neighbors ...

Your Newspaper



Skiers build a pyramid during the Lake Panorama Ski Team's "National Skiographic: Around the World on 80 Skis" show Aug. 5.



Chloe Webster, 15, from Panora receives 2nd in the Seniors Division of the Panorama Days Bill Riley Talent Show for her lyrical dance performance to "Heal." The Seniors group includes contestants ages 13-21.



Avery Anderson was a winner in the 0-6 month category of the baby contest at Panorama days Saturday, Aug. 6.



Community members participate in the cake walk at Panorama Days Friday, Aug. 4.



Skiers perform their trios routine during the Lake Panorama Ski Team's "National Skiographic: Around the World on 80 Skis" show Aug. 5.



Employees of Lake Panorama Realty ride on a float at the Panorama Days parade.



Three girls carry a Panorama Panthers banner during the Panorama Days parade on Saturday, August 5.



The Kids Fishing Derby held at Lake Panorama on Sunday, Aug. 6 drew more than 80 youngsters with each child going home with a prize, some more than one, as the local Fin & Feather once again sponsored the event.



Parade goes pet a German Shepard during the Panorama Days parade Saturday, Aug. 5.



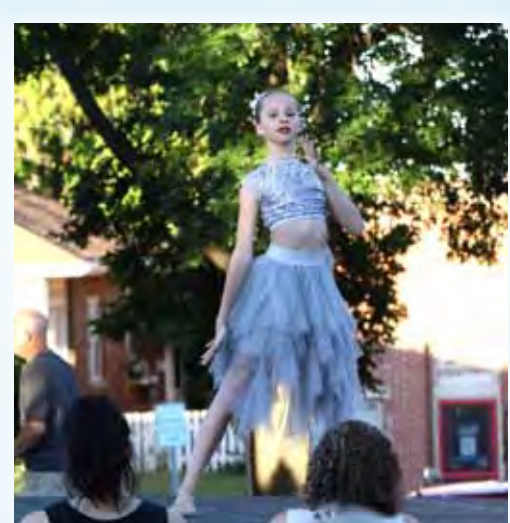
Glitter & Rust performs at Panorama Days on Saturday, August 5.



Jake Kemble of Boomtown Riot performs in the Owls Nest as part of Panorama Days on Saturday, August 5.



Fireworks reflect over Lake Panorama during Panorama Days Friday, Aug. 4.



Rhylie Schagt, 12, from Carroll receives 4th place in the Sprouts Division of the Panorama Days Bill Riley Talent Show for her lyrical dance solo to "Titanium." The Sprouts includes contestants ages 2-12.



Kids play on inflatables as part of Panorama Days on Saturday, August 5.



Dancers with the Main Street Dance Studio in Panora perform a "Despicable Me" routine at Panorama Days Friday, Aug. 4.



Alyssa Stanley asks for a little help to remove the fish she caught during the Kids Fishing Derby at Lake Panorama on Sunday, Aug. 6.



The Kids Fishing Derby held at Lake Panorama on Sunday morning brought around 80 youngsters to the shore to cast their lines with hopes of winning prizes for most fish caught, largest and smallest. The event is sponsored by the local Fin & Feather.



Hope Lewis-Kargarzadeh and Danica Isom perform their young travelers routine during the Lake Panorama Ski Team's "National Skiographic: Around the World on 80 Skis" show Aug. 5.



Teams participate in human foosball as part of Panorama Days on Saturday, August 5.



Guthrie county fair queen MaKenna Woodvine throws candy at the Panorama Days parade Saturday, Aug. 5.



"Toaster" performs at The Port as part of Panorama Days on Saturday, August 5.



A crowd gathers around "The Chicken Drop" on the townsquare in Panora on Saturday afternoon during Panorama Days. Squares numbered 1 to 100 were sold for \$10 each with a live chicken pooping on the winning square, awarding \$500 to the ticket holder. Chase Schable of Carroll won the cash when the chicken pooped on his #73 square.



Sid Sutton makes his way down Main Street in costume for the Panorama Days parade Saturday, Aug. 5.



Doug Hemphill gives a little help to grandson Blake during the Kids Fishing Derby held at Lake Panorama on Sunday, Aug. 6 during the town's annual Panorama Days celebration. Blake's dad, Scott Stanley, helps organize the Fishing Derby with help from the local Fin & Feather.



Kathy York performs her swivel routine during the Lake Panorama Ski Team's "National Skiographic: Around the World on 80 Skis" show Aug. 5.

PANORAMA
FROM PAGE 4A

in the town's Gazebo Saturday afternoon.

"Look how cute they all are," said one grandmother as her grandson smiled for the crowd.

Six teams competed in the Human Foosball tournament on 1st Street Saturday afternoon with the event organized this year by Panorama Diamond Sports.

Curtis Thornberry, Technology Development Director at Panora Communications Co-operative, was named Panora's Citizen of the Year. He was presented a plaque for his efforts throughout the community by 2016 recipient Josh Arganbright.

"I can look around and see five, six other people here who are deserving of this," Thornberry said of the honor.

Music by Stardusters, Glitter & Rust, Party of Four, 4 Shades of Grey, Jake Kemble and Boomtown Riot, Final Mix and Toaster entertained all week throughout the event, on the town square, at the Owl's Nest and at The Port.

Putting on events such as Panorama Days requires a team of volunteers to help manage

events -- like a fishing derby sponsored by the local Fin and Feather that attracts 70 kids, said Crandall, while the bags tournament run by the Owl's Nest this year drew 22 teams. Eleven teams played in the Alumni Golf tournament on Sunday at the Par 3 West Golf Course.

The Cake Walk organized by Women for Panora's Future drew a large crowd of kids inside Vet's Auditorium, and 50 participants competed in the 5K Fun/Run with Tyler Hostetler of Jefferson the first male to cross the finish line and 14-year-old Ella Waddle of Panora the first female.

Along with hosting the local event, the town also invites food and craft vendors to set up booths on the town square. Local businesses had a steady flow of customers and visitors throughout the weekend.

Crandall, said that although vendors and businesses make sales throughout the event, the community's goal isn't driven by income -- it's focused on the people.

"It's a lot of work, but in the end you can tell how much people enjoy it and look forward to it every year," she said.

The 2018 Panorama Days will be August 3-5.



The sun sets over Lake Panorama Friday, Aug. 4.

PHOTOS BY AMANDA GIBBES AND EMILY BLOBAUM | LAKE TIMES



Vendors sell food and beverages at Panorama Days on Saturday, August 5.



Members of Tori's Angels wave and toss candy from a float during the Panorama Days parade.

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PARTY OF FOUR

"Party of Four" performs at Panorama Days on Saturday, August 5.

Ava Fischer, 13, from Altoona receives 1st place in the Seniors Division of the Panorama Days Bill Riley Talent Show for her memorized piano performance of "Prelude and Toccata."

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The family of Charles Terry Kemble, would like to thank everyone, who has sent cards and flowers, brought food or memorials, and help for things around here that I was unable to focus on. Words can not even to begin to describe the love and compassion that a small town brings in time of need.

Special thanks to the girls, for their wonderful work in putting together, the beautiful Celebration of Life for their dad and father-in-law, and the guys for their patience, and help. Terry always did enjoy a good party!

And to Hospice of the Midwest, we couldn't have gotten through this time without your loving care of Terry, and compassion and support for the whole family. Lynnea, Kathy, Peggy, Beth, Taylor, you are truly "Angels on Earth!"

Peggy Kemble
David, Stacy, Devyn, Kade, Dane Kemble
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Q&A: John Rutledge, general manager of Lake Panorama Association

LPA PROJECT UPDATES FROM GM

By **SUSAN THOMPSON**
Lake Times staff

The Lake Panorama Association (LPA) staff has had a busy summer, and is gearing up for fall projects. This month's Q&A with John Rutledge, LPA general manager, includes information on a number of topics important to LPA members.

Q: What can you tell us about the recent fish kill at Lake Panorama?

A: Lake Panorama experienced a fish kill in late July. Members initially reported signs of dead crappies, followed by reports of catfish and other species. We contacted Bryan Hayes, the Iowa Department of Natural Resources fisheries biologist for our region. Bryan worked with LPA staff over the following days to assess the situation and advise us on the cause.

Bryan's assessment determined the fish expired due to low oxygen content in the water. The prolonged hot, dry weather conditions created a low oxygen condition in an isolated area of the lake for a brief period of time. Some of the fish in this area succumbed to the low oxygen levels. Although the fish kill was a very noticeable event, the number of fish affected is estimated to be minor in comparison to the lake's overall fish population. Hayes also was confident the fish kill did not result from any chemical or pollutant release into the watershed.

Q: Did the fish kill have

anything to do with the blue-green algae?

A: Yes, it is likely blue-green algae contributed to the fish kill. Blue-green algal blooms are a naturally occurring event. They are most likely to occur when temperatures are high, sunny conditions persist and water flow and turbidity are low. The period of late July through early August was a perfect environment for blue-green algae.

When a blue-green algal bloom dies off, the blue-green algae cells are broken down by microbes. The microbes consume a great deal of oxygen in the water, thus depleting the available oxygen for fish. The situation results in a short-lived "dip" in oxygen and some of the fish in that area die. Oxygen returns to sufficient levels once the cycle runs its course.

Q: How are the RIZ wetland projects progressing?

A: The Lake Panorama Rural Improvement Zone (RIZ) board is pleased to have completed two wetland projects — Helen's Cove and Hughes Cove. Although construction is done on both projects, the native grasses will take two to three years to become fully established. This process is advancing well at the Helen's Cove project, and we expect the Hughes Cove project will follow shortly behind.

The RIZ board has discussed opening these two wetlands for public hunting access in the fall, as wetlands

provide excellent habitat for doves, pheasants and waterfowl. However, the RIZ board has decided that NO hunting will be allowed on the wetlands at least during the fall of 2017. Vegetation and new seeding continues to be established, and the board feels the areas should not be considered for open access until the vegetation is further along. The status will be revisited prior to the fall 2018 hunting seasons.

Members also have asked about fishing opportunities at these wetlands. The wetlands are intentionally constructed as shallow structures, to promote maximum wetland vegetation. Thus, they are not deep enough to function as a viable fishery.

Q: Are there any other wetlands on the horizon to help protect Lake Panorama's water quality?

A: The RIZ board has been reviewing options for wetlands in the Burchfield Cove watershed and is pleased to announce a purchase agreement that will accommodate Lake Panorama's third wetland structure. RIZ is scheduled to take possession of 41 acres of property in November, with concepts being finalized for an eight to 10 acre wetland pool. Cooperative funding is being provided by the Soil and Water Conservation Society and the Agribusiness Association of Iowa. These two groups had jointly obtained a grant from the Iowa Department of Agriculture and Land Stewardship. Additional wetlands in the



Burchfield Cove watershed are being discussed by RIZ and upstream landowners, with the potential for additional structures being a possibility in the future.

Q: Give us an update on ski and pontoon boat lengths and pontoon horsepower limit discussions.

A: The Lake Panorama water safety committee met on Thursday, July 27 for two and-a-half hours to review the topics of ski boat length, pontoon boat length and pontoon outboard motor horsepower limits. Several members provided input in person and via email on both sides of the issues — some for increases and some for leaving the rules unchanged. At the core of this discussion was boat safety. The committee is primarily concerned with rules that ensure Lake Panorama's narrow body of water remains a safe place for our members and their guests. Also discussed was the impact on shoreline riprap. Ultimately, the committee recommended no increase in any of the above listed limits.

The committee's recommendation will be forwarded to the LPA board for review at their August 22 meeting. LPA members are welcome to attend the open forum at 5 p.m., or email input to board@lakepanorama.org. LPA discourages members from making modifications to their swim platforms,

or other safety features, to squeeze their boats under the length limits. Although these modifications may technically meet our current rule requirements, they are not recommended by LPA.

Q: What's on the fall schedule for LPA?

A: LPA will be working on a variety of projects throughout the remainder of the summer and fall. The dredge will be relocated to Burchfield Cove shortly after Labor Day to service that area of the lake. A long-reach excavator will be rented to service the west fork of Burchfield Cove. LPA crews also will be responsible for preparing the site of our new sports court facilities, which will be constructed by Friends of Lake Panorama this fall.

Budgeting and planning is traditionally a fall focus of LPA management and the LPA board. LPA is anxious to receive the final report on our Reverse Osmosis test project and will be considering long-term improvements to our water system. Also on the docket is a review of our LPA shop facilities. Our current shop is too small and is beginning to demand structural repairs. Relocation to a larger, modern structure will be proposed as an upcoming project. Continued enhancement of the LPN conference center, golf courses, dam, beaches and marina facilities will be in the mix, as well as funding the normal replacement schedule for our mobile equipment.

Q: Do you have any closing thoughts for LPA members?

A: LPA continues to encourage all members to subscribe to our weekly email bulletin. This is our primary channel for communicating to the membership. Please email lpa@lakepanorama.org if you would like to subscribe, or if you have any questions or comments about LPA. Enjoy the rest of your summer.

GIFT
FROM PAGE 1A

velop lists of ideas. Suggestions also can be emailed to staff@friendsoflakepanorama.org.

A meeting to gather input is scheduled for Monday, September 11, at 6 p.m. in the Panorama West community room. Doors will open at 5:30 p.m., and those who want to speak will need to sign-in. Refreshments will be available.

Information about the request will be shared, then speakers will be called in the order they signed in. Ideas presented at this meeting will be combined with others already received. A task force of representatives from the Friends of Lake Panorama board of directors and the Lake Panorama National board of managers will review all input, and make recommendations to the LPA board of directors.

The McLuens were some of the first homesteaders at Lake Panorama. Their home was located near Sunset Beach, and they enjoyed boating, fishing and golfing.

HISTORY
FROM PAGE 1A

such as signs or other historical memorabilia, would be photographed or may be used as part of a display.

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LAKE PANORAMA SALES LEADER

RVTV to stop in Panora at Boulder Beach Sept. 4

Annual tour makes its first stop at Lake Panorama ahead of the Cy-Hawk football game

By **ASHLEY SCHABLE**
Lake Times staff

Iowa State Cyclones and Iowa Hawkeye fans in Panora be prepared because WHO-TV Channel 13's RVTV crew will roll into town on Monday, September 4.

RVTV is a week-long tour of tailgating stops in various towns around the state leading up to the annual Cy-Hawk football game featuring Iowa State and Iowa.

The RVTV tour kicks off Monday with a stop in Panora. The tour rolls on through Slater, Boone and Humboldt before stopping in Ames where this year's game will be played on Saturday, September 9 at 11:00 a.m.

Chris Arganbright, a member of Panora's RVTV committee made up of Panora Chamber members, who are sponsoring the event, said the community is ready to host RVTV.

"It's neat to see the excitement building for RVTV coming to Panora," Arganbright said. "What a great opportunity to showcase our community."

Committee members are planning activities for adults and children in a family-friendly event.

Some of the activities include sand volleyball, tug of war, human foosball, a dunk tank, bags and temporary tattoos.

Tori's Angels and Deardorff Highland Cattle will be selling food throughout the day.

Festivities kick off at 2:00 p.m. with live broadcasts from the beach at 4, 5, 6 and 10 p.m.

The Panorama fall sports teams will be present. There will be live performances from the Panorma high school varsity and junior high cheerleaders, Main Street dancers, Lake Panorama Ski Team, and the Ghost Riders Acoustic Band.

"We are very excited for our stop in Panora, mainly because it's a new stop and from the people I've talked to, the town is really behind RVTV," said John Sears, WHO TV anchor, who is helping organize the tour. "Town support always makes the biggest difference. The best stops we've had on RVTV, the town support has been incredible. Imagine putting on a town carnival or street party, and we just show up, that's what we want."

RVTV, PAGE 8B



WATER AEROBICS CLASSES AT LPN POOL



Since June, water aerobics classes have been offered at 9 a.m. Monday and Friday mornings at the Lake Panorama National pool. A 7 p.m. Wednesday class was added in July. Jackie Van Ahn has led the Monday morning class. Sandy Juhl has been leading the Wednesday and Friday classes. As the summer has progressed and word spread, the number of participants has grown for the hour-long classes. Classes will continue through August, and will resume when summer rolls around in 2018.

Panorama will add soccer program

By **GORDON CASTILE**
Lake Times staff

Soccer will join the list of sports at the Panorma school this spring as approval was given Monday evening by the school board to create the sport.

The vote came after Superintendent Shawn Holloway gave the board projected costs and recommended adding the sport, though his endorsement was reserved. "It's kind of a leap of faith," he said, citing the number of potential participants.

Board members Jon Stetzel, Deb Westergaard and Jenny Van Gundy cast yes votes with Deb Douglass voting no. Board president Bryce Wilke was absent,

but was probably a yes vote since his daughter will be a participant.

Douglas said she was not confident in the longevity of the sport, feeling a school to share the program is needed. And, she noted, Guthrie Center is only lukewarm toward sharing.

Holloway projected costs of \$30,460 to begin the sport. The cost of coaches and transportation was placed at \$12,360. Other expenditures would be \$18,100 with uniforms the major amopunt at \$8,400. Next was referees at \$6,000 followed by soccer balls at \$2,800.

An email and Facebook survey done by the school drew 67 students responses from stu-

dents in grades 7-12. Of these, 79 percent (53) said they would play soccer or consider playing. An earlier survey done by supporters of soccer showed 47 would participate.

Dual participation will apparently be allowed with the new program. The survey showed 39 percent would play soccer plus golf or track.

Holloway reported nearly all the PPEL (Physical Plant Equipment Levy) financed projects, such as carpeting and painting, are complete. He will be sending evaluation documents to board members.

Also, he sounded out the board on a practice in dealing with those who seek open enroll-

ment in or out after the March 30 deadline. Schools now pay annually for those open enrolled out of that school.

Holloway said two students want to come here. As an incentive for their school district to release them, Panorma would forgive one year's payment by that school. Ditto for a school receiving a late open enrollee from Panorma.

Also, he sought the board's input on retaining longtime school attorney Rick Engel, for whom had no complaints. Several members stated they personally liked an attorney who had handled other mat-

SOCCER, PAGE 8B

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Next GM Coffee September 7

Lake Times staff

The next “Coffee with the GM” session will be Thursday, September 7. John Rutledge, Lake Panorama Association general manager, invites LPA members to join him for coffee and other refreshments. This informal gathering will

begin at 10:30 a.m. at the Lake Panorama National conference center and last about an hour. These events provide LPA members the opportunity to discuss topics of interest in a candid, conversational format. If members have questions or items they would like covered

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

BUSINESS

BUSINESS BLITZ IN PANORA A BIG SUCCESS



ASHLEY SCHABLE | LAKE TIMES

Visiting businesses during a Panora Small Business Visit Blitz on July 25 and 26 from Midwest Partnership Economic Development Corporation are (from left) Sarah Gomez, Stacie Euken, and Lynsi Pasutti. Along with UNI Business & Community Services partners James Hoelscher and Karla Organist, the group visited 61 businesses during the blitz.

By ASHLEY SCHABLE | Lake Times staff

A Business Blitz in Panora last week brought praise to business owners and provided support for their continued growth.

The Midwest Partnership Economic Development Corporation (MWP) collaborated with the University of Northern Iowa's Business & Community Services (UNI) to pilot a new approach for expressing the region's appreciation for small business owners while also identifying opportunities to help businesses succeed. The Panora Small Business Visit Blitz, July 25-26, was an extension of MWP's existing business retention and expansion efforts and UNI's Regional Entrepreneurship Project (REP). The Blitz involved MWP staff, volunteers, and UNI team members dropping by small to mid-sized businesses to thank business owners

for their dedication, effort, investment and contribution to the Panora area economy. They gathered at Crafty's Coffee & Gifts on Main Street and made their way through over 60 businesses in the community.

"They were all really appreciative," said Lynsi Pasutti, Administrative & Marketing Coordinator for Midwest Partnership, who helped conduct the visits. "We were able to reiterate what we can do as well as learn their business needs."

Conducting the visits from Midwest Partnership along with Pasutti were Sarah Gomez, Executive Director, and Stacie Euken, Economic Development Coordinator, UNI Business &

Community Services partners James Hoelscher and Karla Organist, Sherri Vaughn of IowaWORKS, Kimberly Tiefenthaler of the Iowa Small Business Development Center, along with local hosts Julie Zajicek, Panora State Bank, Kristen Crouthamel, Guthrie County State Bank Investment Center, Everett Grasty, Guthrie County Supervisor, Mark Cates, Guthrie County State Bank, Curt Thornberry, Panora Telco, and Chris Arganbright, Bryton Insurance Agency.

"My experience was positive," Arganbright said. "One business we visited was interested in an apprenticeship program and the other had possible expansion plans in the next five years they might want help with."

Arganbright felt the personal visits were more powerful than any written information Midwest Partnership could ever provide local businesses.

BLITZ, PAGE 8B

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COUNTY

VETERAN’S MEMORIAL FINDS HOME AT GUTHRIE COUNTY COURTHOUSE

AMANDA GIRRES | LAKE TIMES



The new Veterans Memorial Monument was set in front of the Guthrie County courthouse on Friday, July 28.

By **ASHLEY SCHABLE**
Lake Times staff

A committee of volunteers saw their vision for a Veteran’s Memorial at the Guthrie County Courthouse complete on Friday afternoon in Guthrie Center.

For six and a half years, committee members helped raise \$45,000 needed for the memorial, which consists of four large granite monuments portraying a male and female soldier, American flag with military emblems and a monument to veterans missing or killed in action. The beautiful display is located southwest of the courthouse.

Committee chair Trudi Tam says the committee worked hard and are glad to see the project finished.

“It’s wonderful it’s done, it really is,” Tam said.

The committee held several different fundraisers over the years, including quilt raffles and the sale of cookbooks. They collected several donations of pennies, nickels, dimes and quarters to fund the project.

“We are thankful to have received many funds from the community,” Tam said.

Tam said she hopes to see some green grass grow around the monument as they plan a dedication for later this fall.

“It’s just really nice, and we just want to thank all of the individuals and families that donated mon-



Several members of the committee that raised funds for a Veterans Memorial at the Guthrie County courthouse in Guthrie Center were present Friday afternoon when the memorials were placed. Committe members present were (from left) Mike Johnson, Ron Gruber, Trudi Tam, Steve Stringham, Joan Allen, Ila Buker, Kathy Christensen. Missing from photo is Beth Buttler.

ey and helped with our project. It means a lot to many.”

Tam encourages others to drop by and visit the Veterans Memorial.

Members of the veter-

ans memorial committee are Steve Stringham, Mike Johnson, Ron Gruber, Trudi Tam, Joan Allen, Ila Buker and the late Gary Buker, Kathy Christensen and Beth Buttler.

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JEFFERSON

Tunnel under road to connect Deal’s Orchard with expansion

By **ANDREW MCGINN**
Special to Lake Times

Deal’s Orchard has become Disneyland — in more ways than just making kids’ dreams come true.

There’s literally no place left for the popular agri-entertainment complex just west of Jefferson to expand, “unless we take out apple trees,” Cindy Deal said.

That, as you might imagine, defeats the purpose.

For years, the Deals have eyed the land across K Avenue for expansion, not unlike when Walt Disney started buying up Florida swampland for what would become Disney World.

But how do you get crowds safely back and forth without making them cross a road?

The answer?
Go under it.

By Labor Day weekend, a pedestrian walkway tunnel underneath K Avenue will connect the present Deal’s Orchard site with what will be expanded amenities, according to Deal.

“It will be just like Living History Farms going under Interstate 35,” Deal said.

“It’s not exactly the same,” she clarified. “It’s a smaller scale.”

The Greene County Engineer’s Office will do the bulk of the work, County Engineer Wade Weiss said, with assistance from Pemble Digging and Drainage Service.

The county will be installing a 10-foot culvert under the gravel road, Weiss said, at the county’s expense.

All other costs, he said, will be the Deals’ responsibility.

K Avenue — the main road to the orchard off Old Highway 30 — will be closed to traffic for only about a week, Weiss said.

What might seem like a unique engineering feat is actually routine for Weiss’ office.

“It’s the same 10-foot culvert we put in for carrying water,” he said.

This year marks 100 years since Frank Deal planted the site’s first apple trees as a part-time hobby.

The family’s 45 acres of apple trees now bear more than 25 varieties of apples.

Jerald Deal — Frank’s grandson — and wife Cindy have expanded the operation to include a Christmas tree farm and Apple Acres, a family fun zone with a jumping pillow, giant slides, a human hamster wheel and more.

The orchard’s Fall Festival, held annually the second weekend in October since 1982, can draw upwards of 15,000 people.

Middle son Chris Deal and his wife, Tracy, have owned the land to the west of Apple Acres since 2012, making expansion possible.

“We still want to be a production facility first,” Chris Deal said.

“We don’t want to lose sight that we’re an apple orchard first.”

Still, it’s hoped that more amenities to the west — activities for adults and older kids, including pedal go-karts, along with places to have campfires — will entice people to visit the orchard at other times besides Fall Festival.

“Fall Festival is maxed out,” Cindy Deal said. “We really can’t handle more people.”

Even after all these years, though, those crowds still floor Cindy Deal.

“We’re a little surprised people come here as a destination,” she said. “We’re just an old family business.”

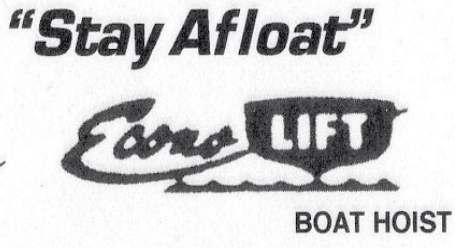
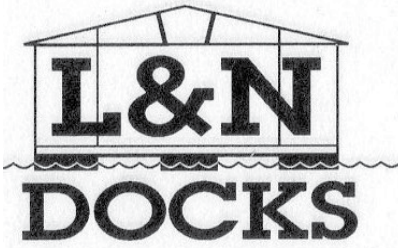
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Brighten Your Grandchildren’s Financial Future

Mother’s Day and Father’s Day may get more attention, but National Grandparents Day, observed on Sept. 10, has gained in popularity. If you’re a grandparent, you might expect to receive some nice cards, but if you want to make the day especially meaningful, you may want to consider giving some long-lasting financial gifts to your grandchildren.

What might come to mind first, of course, is helping your grandchildren pay for college. You can choose from several college savings vehicles, but you may be especially interested in a 529 savings plan. With a 529 plan, your earnings accumulate tax free, provided they are used for qualified higher education expenses, such as tuition, books, and room and board. (Keep in mind that 529 plan distributions not used for qualified expenses may be subject to federal and state income taxes and a 10% IRS penalty on the earnings.) You may be eligible for a state income tax incentive for contributing to a 529 plan. Check with your tax advisor regarding these incentives, as well as all tax-related issues pertaining to 529 plans.

One benefit of using a 529 plan is contribution limits are quite generous. Plus, a 529 plan is flexible: If your

grandchild **d e c i d e s** against college, you can transfer the plan to another beneficiary.

Generally, a 529 plan owned by a grandparent won’t be reported as an asset on the Free Application For Federal Student Aid (FAFSA), but withdrawals from the plan are treated as untaxed income to the beneficiary (i.e., your grandchild) — and that has a big impact on financial aid, a much bigger impact than if the plan was listed as a parental asset. Beginning with the 2017-2018 academic year, however, FAFSA now requires families to report income from two years before the school year starts, rather than income from the prior calendar year. Consequently, it might be beneficial, from a financial aid standpoint, for you, as a grandparent, to start paying for college expenses from a 529 plan in the year in which your grandchild becomes a junior. Contact a financial aid professional about the potential financial aid impact of any gifts you’re considering.

A 529 plan isn’t the only financial gift you could give



Dave Grove

to your grandchildren. You might also consider giving them shares of stock, possibly held in a custodial account, usually known as an UTMA or UGMA account. One possible drawback: You only control a custodial account until your grandchildren reach the age of majority, at which time they can use the money for whatever they want, whereas distributions from a 529 savings plan must be used for qualified higher education expenses.

Still, your grandchildren might be particularly interested in owning the stocks contained in the custodial account — most young people enjoy owning shares of companies that make familiar products. And to further interest your grandchildren in a lifetime of investing, you may want to show them how a particular stock you’ve owned for decades has grown over time. Naturally, you’ll also want to let them know that stocks can move up and down in the short term, and there are no guarantees of profits — but the long-term growth potential of stocks is still a compelling story.

You’d probably do whatever you could for your grandchildren — and with a smart financial gift, you can make a big difference in their lives.

Guthrie County Board of Supervisors approves Diamondhead Lake RIZ renewal

By **AMANDA GIRRES**
Lake Times staff

On Tuesday, August 8 during its regular meeting, the Guthrie County Board of Supervisors unanimously approved a resolution to extend the Diamondhead Lake Rural Improvement Zone (RIZ) for an additional 20 years. The decision was made following a summary of the Diamondhead Lake Rural Improvement Zone Engineering Report during a public hearing.

In the state of Iowa, “the board of supervisors of a county with less than twenty thousand residents and with a private lake development may designate an area surrounding the lake a rural improvement zone.” RIZ districts can apply for renewal for an additional 20 years, and the process requires the boards of supervisors to grant renewal if a need is demonstrated.

During the public hearing, Chad Mason, a Professional Engineer with HR Green, Inc. and Diamondhead Lake RIZ Board of Trustees President Carl O’Connor spoke on behalf of Diamondhead Lake. Mason explained the engineering report, which covered silt accumulation, storage space for dredged materials, water quality and cost estimates for erosion control and water quality.

To begin the hearing, Mason reviewed the first few points of the engineering report, which detailed the size of the lake and its watershed. The surface area of Lake Diamondhead is 105

acres, and its contributing watershed area covers 8,700 acres. The watershed is made up of nearly 90% Hydrologic Soil Group C, allowing for a higher rate of water runoff than water infiltration. Approximately 68% of the watershed land consists of row crop or pastures.

After establishing the characteristics of the watershed, Mason discussed silt accumulation. Historically, silt accumulation has averaged approximately 3,500 tons a year, and HR Green expects this to remain the same in the coming years. Recent reports estimate that current silt accumulation in the lake is 726,000 cubic yards.

Available storage capacity for dredged materials has been estimated at 295,000 cubic yards. In order to completely remove all of the accumulated sediment, an additional 431,000 cubic yards of storage would be necessary. RIZ Board President Carl O’Connor noted that there was room to double the size of the current storage area, but after that, they would have to purchase land in order to expand.

As far as water quality, data for Diamondhead Lake has been largely unavailable. HR Green has recommended implementing an annual sampling program at the beginning of 2018. Some notable challenges facing Diamondhead Lake include algal blooms, low dissolved oxygen content and high turbidity. A need for preventative practices was found based

on steep topography, low permeability soils and extensive agricultural land.

With the RIZ revenue in 2015 being \$131,000, Mason noted that the 20-year total RIZ revenue is expected to be \$3,000,000, allowing for the annual number to grow in the next two decades. The cost of recommended remedial and preventative measures is expected to exceed this amount.

“A dredging project alone could easily use that (money) up,” Mason told the board.

Dredging is needed to restore depth in some areas of the lake, particularly the south end, which was originally ten feet deep. O’Connor added that restoring the depth of the south side to its original state would improve water quality significantly.

Both Mason and O’Connor acknowledged that dredging efforts have fallen behind over the years.

“Especially in the last ten years, we’ve had a lot of rain,” said O’Connor. “Our dredge hasn’t been able to keep up.”

In order to fix this, a one-time significant dredging project was proposed.

In recent years, O’Connor says RIZ dollars have been used to help clean out the silt retention area on the south end of the lake. A road project at the lake will be complete within the coming years, which O’Connor says will free up additional money for dredging efforts.

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Hot weather taking its toll on fish

Iowa DNR

The end of summer is the worst time for underwater dwellers. When temperatures are high and oxygen levels are low, fish and other water critters are particularly vulnerable.

“We have received several reports of small summer fish kills at many lakes, ponds and a few streams throughout Iowa,” said Chris Larson, fisheries supervisor for the DNR in southwest Iowa. “We have also had some fish kills caused by pollutants.”

Seeing fish swim erratically and aquatic plants or algae dying are signs that a natural summer fish kill could occur. As aquatic plants die and decay, they remove dissolved oxygen from the water.

“These partial summer kills rarely kill all fish in the pond or lake and in a couple of years it will be back in balance,” said Larson. Usually large fish are more likely to die from low oxygen. However some small fish can be affected.

In the hot days of summer, even small amounts of polluted runoff can cause problems for fish and other aquatic organisms.

isms.

“Historically we see more pollution-related fish kills in August and September,” said Ken Hennesius, supervisor at DNR’s Spencer field office. “We’ve investigated four fish kills in the last two weeks. So we want to encourage farmers, pesticide and manure applicators, and homeowners to be extra careful when applying chemicals, fertilizers and manure.”

Take these simple precautions to protect your waters:

Avoid applying chemicals and fertilizers before it rains.

In town, remember storm drains go right to a stream—past spills have been caused by draining home swimming pools and rinsing chemical containers.

Follow pesticide labels for application rates and disposal. Some pesticides are toxic to fish at concentrations of less than one part per billion.

Call the nearest DNR field office or the 24-hour spill line at 515-725-8694 as soon as possible to report a fish kill. Quick reporting can help DNR staff identify the cause of a fish kill and potentially stop a fish kill in progress.

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PUBLIC NOTICE

LAKE PANORAMA ASSOCIATION BOARD OF DIRECTORS MEETING JUNE 27, 2017 LAKE PANORAMA ASSOCIATION OFFICE

The Lake Panorama Association Board of Directors met June 27, 2017, at 5 p.m. at the Lake Panorama Association office. Board members present were Larry Babcock, Mary Jane Carothers, Gary Evans, Tom Jeschke, Mindy Larsen Poldberg, Charles Schnack, and Jim Spradling.

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

Visitors present: Brad Dwyer, Amy Johnson, Kevin Randall, LPA Members.

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

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

Agenda Item 2 – Open Forum. Brad Dwyer – topic barge service. Dwyer talked of lack of communication and the lateness of the year and his docks are still not in. Dwyer provided the findings from a survey he posted on Lake Panorama Nextdoor. Dwyer requested the LPA require the barge companies to provide data regarding the progress of the dock installation throughout the summer months. Dwyer also asked if LPA would consider running a barge service owned and operated by LPA.

Spradling responded, stating the survey will be shared with the two companies and also ask the companies to communicate better with the membership. Rutledge will meet with the two companies and discuss the concerns expressed by the membership.

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 05.23.2017 LPA Board Meeting

c) Acceptance of 5.31.17 consolidated financial report

– LPA & LPN, LLC
d) Confirm date and time of next LPA Board Meeting

Agenda Item 4a(i) – LPN, LLC Board of Managers, approval of amended 2017 LPN, LLC Budget.

John Dinnebier, DOO, LPN, LLC reported the LPN, LLC Board of Managers have approved an amended LPN, LLC 2017 operational budget.

Dinnebier reported the LPN's goal is to give the LPA BOD a realistic picture for the year. LPN staff reviewed the budget that was approved in November of 2016 and tweaked it in March, using the basis of what sales were now scheduled on the books for the 2017 year. Other items that changed included the impact of the outcome of the minimum wage federal law rule change, and the initial mandatory golf cart charge on memberships, the restatement of 5% of the conference center revenue moved to Spikes department, and insurance rates which realized a 5% decrease from the budget number originally used.

Spradling explained the BOD is only accepting the revised budget information. This is the best estimate of what the year will be.

Jeschke moved to approve the 2017 amended LPN, LLC operational budget. Motion seconded, motion carried.

Agenda Item 4a(ii) – LPN, LLC Board of Managers, recommendation regarding existing tennis court at conference center. Dinnebier reported the LPN BOM would like additional time to research possible usages for the old court.

The BOD agreed this was reasonable and requested their recommendation be received for the BOD to address this item in the September or October meeting.

Agenda Item 4b – Lateral field easement on LPN “no mow” for lot 1453. Authorize easement for lot 1453 in the golf course “no mow” area. The board approved an offer from Leif Eng for lot 1453 in December 2016, contingent upon a perc. The lot does not perc. Eng is still willing to purchase, provided he can have an easement to put lateral fields in the “no mow” of the LPN golf course. LPA

has a long history of allowing this and it has not caused any problems. The easement requested extends behind Lot 1453 and Lot 1454, if necessary.

Schnack moved to approve an easement for lot 1453 to put lateral fields in the “no mow” of the LPN golf course, behind lot 1453 and 1454. Motion seconded, carried unanimously.

Agenda Item 4c – Offer to purchase lots 884, 885 and 886. LPA has received an offer of \$100,000 for lots 884, 885 and 886.

Evans moved to accept the offer of \$100,000.00 for the three lots 884, 885 and 886. Motion seconded, carried unanimously.

Agenda Item 4d – Offer on lots 3062 and 3063. LPA has received an offer of \$12,500 for lots 3062 and 3063. The buyers are looking to buy and develop a pair of lots to the south, which do not perc, and are looking for an adjoining lot to perc and place the lateral fields on. These lots are extremely wet and are fed by a spring. Additional research will need to be done for LPA to be comfortable with the selling of these lots.

Schnack moved lot 3063 is not available for sale due to lot conditions. Rutledge is to talk to Lake Panorama Realty and discuss option of selling 3062 and 3059 to these buyers. Motion seconded, motion carried.

Agenda Item 4e – Set price on LPA lot 6061. There has been interest regarding the purchase of lot 6061. The lot is a corner lot and would be difficult to build on alone, with the setbacks for corner lots. The board discussed pricing for lot 6061.

Jeschke moved to list lot 6061 for \$15,000 and specific notes to the listing that this lot will be tough to meet the building setback rules as a standalone lot. Motion seconded, carried unanimously.

Agenda Item 5a – Sports Court Design Changes. Consent to potential change in sports court design.

A potential layout for the sports court design has been under consideration by the

Friends of Lake Panorama board, which would have one dedicated tennis court and two pickleball courts.

Jeschke moved the Board of Directors approve the Friends of Lake Panorama recommendation to build the layout, which includes one tennis court and two pickleball courts. Motion seconded, carried unanimously.

Agenda Item 5b – Boat Length Increases. The board discussed boat length increases at the May meeting and tabled action. Request input from the members to be reviewed by the water safety committee and the LPA BOD.

Evans moved to refer the boat length issue on ski boats and pontoon boats back to the water safety committee for further consideration, with a recommendation requested by the August LPA board meeting. Motion seconded, carried unanimously.

Agenda Item 6 – Other Business – None

Agenda Item 7 – The Board entered closed session at 6:30 p.m. to discuss legal matters and exited closed session at 7 p.m.

Poldberg moved to approve confidential legal agreement

as discussed in closed session. Motion seconded, carried unanimously.

Schnack moved to authorize Rutledge to proceed with research and discussion regarding a confidential issue as discussed in closed session. Motion seconded, carried unanimously.

Agenda Item 8 – The meeting was adjourned at 7:01 p.m.

Danna Krambeer,
Recording Secretary

Mindy Larsen Poldberg,
Board Secretary



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NATIONAL SKIOGRAPHIC

Lake Panorama Ski Team goes Around the World on 80 Skis



Skiers build a 6x4x2 pyramid during the Lake Panorama Ski Team's "National Skiographic: Around the World on 80 Skis" show Aug. 5.



Skiers perform a kneeboard pyramid routine during the Lake Panorama Ski Team's "National Skiographic: Around the World on 80 Skis" show Aug. 5.

Eric Reese takes off the dock on one ski and goes barefoot in front of the crowd before wiping out during the Lake Panorama Ski Team's "National Skiographic: Around the World on 80 Skis" show Aug. 5.



Kathy York and Breanne Neal perform their swivel routine during the Lake Panorama Ski Team's "National Skiographic: Around the World on 80 Skis" show Aug. 5.



Skiers build a 6x4x2 pyramid during the Lake Panorama Ski Team's "National Skiographic: Around the World on 80 Skis" show Aug. 5.

BUSINESS

Pennies add up for Wild Rose

By **DOUGLAS BURNS**
Lake Times staff

JEFFERSON

Wild Rose Jefferson patrons fed about \$14.7 million into penny slot machines during June, according to filings with the Iowa Racing and Gaming Commission.

That's a sizable chunk of the \$21.9 million wagered in the gaming facility's full offering of slot machines last month, state reports show.

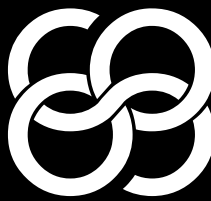
The casino posted adjusted gross gaming revenues (not including food and concert proceeds) of \$2.35 million for June on admissions of 37,817 people. The admission figure counts people who enter the gaming floor, not consumer traffic connected to other events and commercial reasons that don't involve gambling.

Wild Rose Jefferson paid out 90.4 percent of the money gambled on the casino's 511 slot machines for the three-month period from April to June, state filings show.

The total amount of money wagered on the casino's 13 table games stood at \$676,983 for June.

Wild Rose filled state, county and state tax coffers in June as well.

The state reports show the Jefferson casino paid \$10,948 in taxes to both the City of Jefferson and Greene County and \$437,901 to the state.



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average 65-year-old who retires in 2017 will have a retirement lasting approximately 20 years.*

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Contact us today to work through your retirement plans! To read this article in its entirety, visit investgcsb.com.

* Estimation of the Social Security Administration

Kristen Crouthamel, AIF®, Financial Advisor

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