



# Lake PanoramaTIMES

NOVEMBER 2016 | VOLUME 48 | NUMBER 11

## Iowa Open will move elsewhere in 2017

By SUSAN THOMPSON  
*Lake Times staff*

After seven years at Lake Panorama National, the Iowa Open will move to another location for 2017. The 2016 tournament August 18-21 was the seventh year with Brokers International as the lead sponsor. During the awards ceremony, it was announced the company would sponsor the event again in 2017.

That changed once LPN and Iowa PGA staff started to look at the calendar. The Solheim Cup, a biennial tournament of professional women golfers from the United States and Europe, will be held at the Des Moines Golf and Country Club August 18-20, 2017. There was agreement the Iowa Open shouldn't be held the same weekend.

Since the LPN already has a full schedule of weekend events in 2017, there weren't any other available dates until late September. John Dinnebier, LPN director of operations, says a September date would mean losing the full field of 144 players the tournament has attracted since 2011.

"We had 108 players for the first Brokers International Iowa Open in 2010," Dinnebier says. "In 2011, the tournament was opened to a limited number of out-of-state players. That brought in more mini-tour and college players. We reached the 144-player limit that year, and continued that through the 2016 tournament. But with a September date, we knew we would lose many of those out-of-state players."

OPEN, PAGE 11A

## Lake Panorama Riz Election December 6

By SUSAN THOMPSON  
*Lake Times staff*

Voting for two positions on the Lake Panorama Rural Improvement Zone (RIZ) board will take place Tuesday, December 6. The polls will be open from noon until 8 p.m. in the lower level of the LPA office, 5006 Panorama Drive.

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

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

ELECTION, PAGE 7A

## NEW CLUB WELCOMES NOVICE AND EXPERIENCED CARVERS



Ray Pals uses an electric scroll saw to create intricate patterns in wood during a Raccoon River Valley Carving Club meeting.

By SUSAN THOMPSON | *Lake Times staff*

For more than 25 years, Tom Jeschke has been turning blocks of wood into pieces of art. He's also shared his carving talent with others by teaching classes. This spring, he took things a step further by launching the Raccoon River Valley Carving Club.

The club meets each Tuesday morning 9 to 11:30 a.m. in a room on the top floor of the Lake Panorama National Conference Center.

Jeschke's personal carving started on a whim. He and his wife Conni were attending the annual Festival of Trees in Des Moines, when she admired a carved Santa and wanted to buy it. "It was expensive, so I told her I'd make her one when we got home," Jeschke says. "After supper, she told me I had a Santa to get started, so I did."

That first Santa led to many more, which Jeschke sold at shows and to acquaintances. Now he mostly carves special order Santas, as well as other custom pieces.

The idea for the local carving club began when the Jeschkes traveled to Florida in the winter. Tom joined a club there that met three times a week. "I really enjoyed it," he says. "Since we're not going south anymore, I decided to start a club here. So far the group is primarily beginners who want to learn carving, but

experienced carvers are welcome, too. We all help each other."

Rich Schumacher attended his second club meeting November 1. He has owned a home at Lake Panorama for 19 years, and recently moved here fulltime from Hartley. He was working on his first project – a Santa.

"I've taught a lot of people to carve," Jeschke says. "I like to have them start with a Santa, because once the carving is done, the painted colors make it very distinguishable. It gives the first-time carver a real sense of accomplishment."

Jim Sievers has participated in the carving club since it began. His first project also was a Santa, with club members accusing him of using his own face as inspiration. He's carved several other pieces since, and currently is working on a lion.

Dennis Shepherd, who moved to Lake Panorama from Gowrie three years ago, has been carving for about a year. "I've done a lot of construction, and worked with

wood for years. But I didn't have experience with carving or art. Now I enjoy looking at a piece of wood and seeing what it could be."

Shepherd's first project was a Santa. Next he expanded on the Christmas theme with various pieces for a nativity scene, including sheep, a nod to his last name. Now he's working on a wooden wreath, topped with an angel. He says it helps to start with an idea of what you want to carve, "but you may find something else in there. I've never felt I was creative or artistic, but if you take away a little wood at a time, you start to see what's there."

Denny Patterson has been carving for a couple of years, after taking lessons from Jeschke. "Tom is really patient," Patterson says. "You can ask stupid questions and he comes back with good answers."

In the beginning, Patterson carved two Santas. His next creation started as a moose, but ended up as a horse. He's now working on a farmer.

Ray Pals doesn't carve, but attends the weekly club meetings where he uses an electric scroll saw to cut intricate patterns into square pieces of wood. "I've been doing this for about 10 years," Pals says, showing off a photo album of plaques, baskets and other wooden creations. "I do this at home, too, but I like the



Tom Jeschke paints a carving he'll present as a gift to a Des Moines surgeon, Dr. Goetz, who Jeschke says "changed my life with a hip replacement."

camaraderie of this group."

Those who do carve use basswood purchased from a sawmill in Oskaloosa. The boards, which are 8-feet long, 3-inches deep and 12-inches wide, are cut into blocks sized to match what a carver plans to create.

When asked what tools the carvers use, Jeschke listed various knives, gouges and skewers. Schumacher jokingly added "bandaids" to the list.

CARVERS, PAGE 6A

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# WORLD WAR II BOMBARDIER SHARES MEMORIES FOR VETERAN’S DAY

By CAITLIN WARE | Lake Times staff

Floyd Sayles sat in an over-stuffed black leather recliner with a matching black photo album resting at his feet. As the 93-year-old’s weathered hands flipped through the clear plastic pages, he grinned.

“It’s mostly girlfriends,” he said with a chuckle. And he’s right. Scattered across each of the pages are yellowing black and white photos of young women, many with a love note to Sayles scrawled on them. “I was engaged to her,” he said, and gestured to a small picture of a slender woman outside a house. “I was engaged to her too,” he added, pointing to an image of another woman with a short bob. “But she broke up with me because she caught me dancing with another gal at a night club.” His hand paused over a snapshot of a brunette with a wide smile and porcelain skin: the woman he ultimately married, Patricia. She was as beautiful as in the photo all the way until she passed away

seven years ago, Sayles said. The scrapbook is a visual documentation of Sayles’ life between 1942 and 1946, when he was in the U.S. Navy Air Corps during World War II. Mixed in with the photos of flings of the past are pictures of him with a mop of sandy hair, looking too young to be wearing a uniform, thanks to a lack of facial hair. From pictures of his first days of enlistment and his fellow military “buddies,” to photos of nights out on the town and a standoff with Japanese soldiers, Sayles chronicled just about every experience he had during the war. Originally from Des Moines, Sayles enlisted at 18, right after graduating from Dowling High School. At first, he desperately wanted to be a pilot. He made it

through all of the necessary tests, until he was disqualified for having a curvature in his spine, left behind by childhood polio. “So I said, ‘Ok, if I can’t be a pilot, I’d like to be a bombardier,’” Sayles said. “All red-blooded American boys wanted to fly back in those days. And bombardier was the best I could do.” During the Great Depression, Sayles went around his neighborhood shooting squirrels and rabbits, and sold them for 10 cents each. All of the practice made him an excellent shot, and an ideal candidate for sighting and releasing bombs from planes. He went on to boot camp in Chicago, and eventually served by bombing Japanese ships during the war. He flew a PBV-Catalina plane — which he and other pilots affectionately called “black cats,” because of their color and official name. “I could hit a Volkswagon from 10,000 feet,” Sayles recalled. To this day, Sayles does not like sharing “war stories” about his time in the Philippines, Hawaii, Guantanamo Bay, and other places he served. Instead, he prefers to remember the times that made him laugh, despite often being so scared he found himself in tears. One of those memories took place during a volunteer mission in Borneo, an island in Asia. He and his crew had been assigned the task of flying into the area and gathering intelligence on where Japanese troops were going to build a railroad. During the trip, they flew over a spot where Japanese soldiers were stationed. They were given strict instructions not to drop any bombs or hurt any of the soldiers. But Sayles could not resist a prank. He and his crew dumped a case of beer over the side of the plane, and watched as the men below panicked, while the bottles whistled like bombs on their way down. “It was the funniest thing any of us had seen in a while,” Sayles said. “I think that’s a cute story,



Floyd Sayles, 93, stands on the deck of his house at Lake Panorama, which he purchased after serving in World War II.

rather than blood and machine guns and stuff.” Another time, while stationed in Samar — an island in the Philippines — Sayles woke up one morning to find his whole face was swollen. After a trip to the doctor’s tent, he found out he had been bitten by a tarantula. “I said, ‘Oh shit, I’m dead, huh?’” Sayles remembered. Fortunately, the bite was treatable, and despite his initial horror, he can now laugh about the incident. Although Sayles liked to keep things positive, he did end up going to see a psychiatrist while in active duty to cope with the constant fear being in a war zone causes. “There were lots of times I was so scared I cried,” Sayles said. “I was an 18-year-old kid up on the wing of an airplane loading bombs. Snow flurrying around me. Big loud speakers playing Christmas carols. And I’m cranking up big bombs getting ready to go out to look for a Jap’ sub to bomb. And I had tears in my eyes.” After the psychiatrist unsuccessfully tried to treat Sayles by hypnotizing him, Sayles decided to make a deal with God. He proposed that if he lived through the war, Sayles would settle for dying at 40, instead of living a longer life. “I said, ‘Instead of me getting killed today, or next week, or living to be 100, how about we make a deal that I’ll live to be 40, and you take me on that day,’” Sayles said. “‘Because I can live a pretty good life between now and then. I can have a wife and family by 40.’ So we made that deal. And when I was 40 years old, my wife (planned) a surprise birthday party. And I (was) still alive. He didn’t take me on my 40th birthday.” These days, Sayles spends most of his time out at his property on Lake Panorama, which he bought in 1968 for only \$5,000. Before settling in Guthrie County, after leaving the military following four years of service, he went on to operate a factory in Des Moines, which produced hunting apparel. He eventually settled down with his wife Patricia, whom he dated both before and after the war, and raised a family. Although his military service is now just a chapter in a scrapbook, he still loves to trap and skeet shoot whenever he can to keep his skills sharp. He also enjoys golfing, and spending time with his five children, 19 grandchildren, and four great grandchildren. “I’m about the happiest guy in the world,” Sayles said. “I live on a little piece of heaven here. I celebrate spring, summer, and fall here, and after a white Christmas with my family, I go to Hawaii for four months. And then I come home to start all over again here. I’m pretty doggone lucky.”

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## Alexis Clouse of Winterset is a student at Iowa.

### She hopes to be a rural pharmacist.

“The University of Iowa has taught me that success is earned through a lot of hard work and has challenged me to think more critically.”

“I plan to go on to pharmacy school. I see myself working in a small-town pharmacy after graduation.”

“I enjoy chemistry because it challenges me and prepares me for my future career. Outside of the classroom I am involved in Dance Marathon and Best Buddies, which are very special organizations.”

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# Q&A: John Dinnebier, director of operations, Lake Panorama National

## YEAR-END REPORT FROM LAKE PANORAMA NATIONAL

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

With 2016 winding down, we checked in with John Dinnebier, Lake Panorama National director of operations. He over-views the two golf operations owned by the Lake Panorama Association — the 18-hole Lake Panorama National and the 9-hole Panorama West. In this month's Q&A, he gives a year-end report.

**Q: Let's start with a look back at the 2016 season. With this warm fall weather, we know rounds of golf are still being played. But give us an update on how many rounds of golf have been played at the LPN so far this year.**

A. To date we are just shy of 30,000 rounds, and with November play we will surpass that. I believe this is the second time in LPN history we have gone over 30,000 rounds. A normal season is around 27,000 rounds. Panorama West probably had nearly 10,000 rounds.

**Q. What was the final count on annual LPN and Panorama West annual memberships - up or down?**

A. We had an increase in annual memberships at both golf courses. The total number of memberships this year at the LPN was 268, which is an increase of 24 members over 2015. Panorama West had 168 annual memberships this year, compared to 165 last year.

**Q. How many Stay-and-Play packages and golf out-**

**ings did LPN host this year? And how does that compare with 2015?**

A. We saw a slight increase in Stay-and-Play packages and golf outings this year. Stay-and-Play rounds for 2016 were 2,400, compared to 2,250 last year. Outing rounds for this year were 5,685, compared to 5,528 a year ago.

**Q. The Iowa Open is moving elsewhere for 2017. What impact did that tournament have on the LPN during its seven-year run?**

A. The Brokers International Iowa Open had a big impact on the LPN and the surrounding communities over the past seven years. Having so many people seeing what we see everyday, and having the opportunity to enjoy the beauty that surrounds us, is hard for me to put a financial number on. A big thanks to Brokers International and other sponsors, all the volunteers, and everyone who was involved in any way with the tournament. We really set the bar high for whoever takes over as host in 2017. I have heard that whoever does get it, they want to run the event just like it was done at Lake Panorama National. That's a great testament to what we have, and the people who live here.

**Q. This was the first year for the annual Iowa Wife-Husband Championship, conducted by the Iowa Golf Association, to be held at the LPN. How did that go, and what are your hopes for**

**2017?**

A. This was a great event and held at a great time of year for us as our busy golf season begins to wind down in September. The players and IGA officials were impressed with our facility and what we did as hosts for this statewide event. We're hoping the number of players will grow in the coming years, and we can keep the tournament here for a while. We're guaranteed to at least host again in 2017, when the three-day tournament will be September 15-17.

**Q. How did business in The Links and banquet room fare in 2016?**

A. Andrew Labath is fitting in extremely well as executive chef and business is doing well. With that said, we can always be busier and encourage everyone to stop out and enjoy our great food and service. We are running specials in November, and will continue to offer special options as we go through the winter months. We do still have some open dates for holiday parties. And we hope we'll have a great crowd for our annual Holiday Brunch. It will be held Sunday, December 18, with reservations beginning at 10:30 a.m. We will take walk-ins, but encourage reservations for larger groups. Call the LPN at 641-755-2080 to make a reservation.

**Q. How was business at the pool and spa in 2016?**

A. The pool is a great addition to the LPN cam-



can be focused directly on the pool, and we'll be ready to put those plans in place when the pool opens in the spring.

**Q. How did business at the motel and townhomes fare in 2016?**

A. Both the motel and townhomes fared well in 2016. The LPN was able to add two townhome units to our rental pool this year. In the spring, the owners of the guesthouse motel rooms spent more than \$100,000 in upgrades, which equates to about \$3,700 per unit. New beds, dressers, tables, chairs, flat-screen televisions and paint really had a positive impact on rentals. Rates vary depending on the time of year, and we currently are in our offsea-

son rates of \$150 per night for two-bedroom townhomes and \$69 per night for a guesthouse room. Those who have family and friends coming for the holidays might want to consider putting guests up in a rental so everyone has their own space.

**Q. Anything closing comments?**

A. I just want to thank everyone for their support, including the LPN staff, annual LPN and Panorama West golf members, and those who simply come to the conference center for a nice meal or to play Cribbage on Wednesday mornings. It's the great people who make this place what it is, and who make my job very enjoyable.

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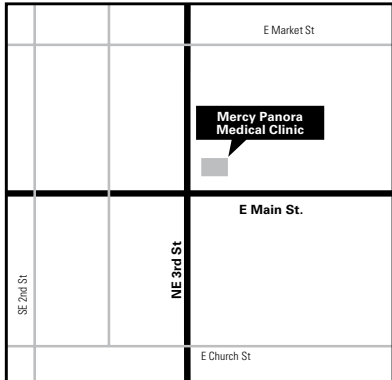
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ELECTIONS

Lloyd captures supervisor victory

By CAITLIN WARE  
Lake Times staff

Seasoned public servant Jack Lloyd came out on top after the 2016 election, picking up the Guthrie County Supervisor position to represent the 1st District.

Capping off the election with 551 votes, Republican candidate Lloyd outperformed Jerome Caraher — a 28-year incumbent in the position — who earned 424 votes.

“I think it’s time for change, get some new blood in there,” Lloyd said in a previous interview.

Before running for supervisor, Lloyd was on the Bayard city council for six years, and served as the town’s mayor for an additional 14. In his newest political role, he hopes to turn his attention to the bridges and roads within Guthrie County, and ensure they are properly maintained.

In the race for the 5th District Supervisor position, Republican incumbent Mike Dickson picked up his third term. Dickson received 656 votes, putting him ahead of his opponent, political newcomer David Wood, who earned 437. Looking ahead to the next four years, Dickson plans to continue working on making Guthrie County safer, more efficient and more technologically modern.

Marci McClellan ran unopposed in the race to County Auditor, and received 4,611 votes. There were also 35 scattered votes cast. McClellan has almost 20 years of local government experience, and her biggest goal for her new position is to create a strong team environment among the other county offices.

“I am very pleased with the strong show of support, and look forward to serving the citizens of Guthrie County,” McClellan said.

Marty Arganbright also ran unopposed, earning 4,768 votes, and his third term as Guthrie County Sheriff. An additional 94 scattered votes were cast.

“I got into law enforcement to help people and to try to make a difference, that’s what I want to do,” Arganbright said in a previous interview. “I’m looking forward to several more years.”

Tristen Richard won the position of County Recorder with 3,617 votes. Her opponent Rhonda Miller earned 1,644, and there were seven other scattered votes.

Of the 10 candidates on the ballot for a spot on the Guthrie County Hospital Board of Trustees — an unusually high number — incumbents Chris Schafer and Mary Sheeder were

reelected, and newcomer Mike Underwood picked up the third open seat.

Donald Trump was elected the 45th president of the United States. The Republican nominee won early Wednesday morning after capturing Wisconsin’s 10 electoral votes, putting him over the 270 threshold. Trump won Iowa’s six electoral votes.

He upset Democrat Hillary Clinton, who would have become the first woman to serve in the Oval Office.

PRECINCT RESULTS

**Blue** - Panora, Jackson Township, part of Cass Township. Poll in Panora.

President: Donald Trump (R) 280, Hillary Clinton (D) 213, Gary Johnson (LIB) 12.

U.S. Senate: Charles Grassley (R) 342, Patty Judge (D) 159.

U.S. Representative District 3: David Young (R) 310, Jim Mower (D) 173.

Iowa House District 20: Clel Baudler (R) 260, Scott Heldt (D) 167, Bob Boyle (LIB) 16, Ryan Ketelsen (IND) 68.

**Brown** - Victory Township. Votes cast in Panora.

President: Donald Trump (R) 130, Hillary Clinton (D) 94, Gary Johnson (LIB) 7.

U.S. Senate: Charles Grassley (R) 147, Patty Judge (D) 78.

U.S. Representative District 3: David Young (R) 140, Jim Mower (D) 88.

Iowa House District 20: Clel Baudler (R) 125, Scott Heldt (D) 81, Bob Boyle (LIB) 8, Ryan Ketelsen (IND) 18.

**Gold** - Guthrie Center, Baker and Valley townships, part of Cass Township. Poll at Guthrie Center.

President: Donald Trump (R) 222, Hillary Clinton (D) 172, Gary Johnson (LIB) 28.

U.S. Senate: Charles Grassley (R) 265, Patty Judge (D) 144.

U.S. Representative District 3: David Young (R) 217, Jim Mower (D) 168.

Iowa House District 20: Clel Baudler (R) 203, Scott Heldt (D) 137, Bob Boyle (LIB) 25, Ryan Ketelsen (IND) 61.

**Green** - Yale, Jamaica, Bagley, Dodge and Richland townships, part of Cass Township. Voting in Yale.

President: Donald Trump (R) 134, Hillary Clinton (D) 85, Gary Johnson (LIB) 3.

U.S. Senate: Charles Grassley (R) 148, Patty Judge (D) 69.

U.S. Representative District 3: David Young (R) 130, Jim Mower (D) 76.

Iowa House District 20: Clel Baudler (R) 107, Scott Heldt (D) 71, Bob Boyle (LIB) 6, Ryan Ketelsen (IND) 28.

RESCUE DOG ADVANCES IN AGILITY COMPETITION



Deb Russell directs Jenni through jumps on the practice course laid out in the Russell front yard.

By SUSAN THOMPSON | Lake Times staff

Readers of the Lake Panorama Times first met Wayne and Deb Russell and their three dogs in a story in the February 2015 issue. The couple lives in a home overlooking Burchfield Cove, and continue to be busy with dog-related activities.

There are two miniature dachshunds. Dodger is seven years old, and Keysa is five. Keysa is a certified therapy dog. Four-year-old Jenni also now is a certified therapy dog, after joining the Russell family as a rescue dog. They discovered her abandoned at the dog park in Perry, and eventually adopted her.

Jenni has the face of a Black Lab, but is smaller and leaner, weighing about 40 pounds. A veterinarian who examined her thinks she may be part whippet. Whippets are known for their long, slender bodies. They are extremely fast, capable of reaching speeds up to 35 miles per hour.

While attending obedience classes with Jenni, Deb watched a nearby dog agility training session and decided she’d like to try it. Deb and Jenni took a foundation agility training class, which launched the duo into national competition.

Agility training takes place on an obstacle course where the owner directs the dog off-leash. There are a variety of obstacles including weave poles, A-frames, tunnels and jumps. The goal is to complete the obstacles in the shortest time without making any mistakes.

“Wayne and I decided this is the perfect retirement hobby for us,” says Deb. “It rolls

the love of our dogs, exercise, travel and socializing all into one. It is a whole new world we never knew existed. We come home from a trial all pumped up and immediately look up where and when the next trial is being held.”

Jenni and Deb compete at trials sanctioned by the North American Dog Agility Council (NADAC). NADAC offers three levels of competition — novice, open and elite. In just two years, Jenni has worked her way through the first two levels, and now runs in the elite category.

Competing in the elite category means Jenni’s points now count towards earning the NADAC Agility Trial Championship Award, something Deb believes Jenni could do in 2017. “My personal goal for her is to earn this award,” she says. “We have seen a few dogs get this and it’s a really big deal.”

Jenni makes progress at each competition. She now has 1,170 lifetime points, which means



Ken Randall meets Abby, a therapy dog owned by Trish McMahon of Newton. McMahon is Deb Russell’s sister, and was on hand when Lakeside Village residents stopped at the Russell home.

117 perfect runs. NADAC offers Outstanding and Superior Titles at each level in each event, and so far Jenni has earned 25 Titles. She also has earned three special awards — Novice Versatility and Open Versatility, which means she titled in all six events in both categories, plus the 1,000 Lifetime Point Award.

Each event is unique, with different course elements and time limits. A course map is posted a few minutes before competition begins. Deb walks the course, which is laid out with numbered cones. She must

memorize the order of the cones, and develop a strategy on how to guide Jenni.

Deb says Jenni has become very skilled at what is called distance agility. “Distance agility is when the handler guides the dog through the course from a distance,” she says. “Many dogs never accomplish this, and it prevents them from earning a championship award because this is one-third of the points. Jenni received the Most Outstanding Distance Agility Award at agility camp this year.”

DOG, PAGE 7A



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# Fast Harvest, Excellent Yields

By GORDON CASTILE  
Lake Times staff

“Guthrie County was the driest county in the state this year,” reported Jason Eisenga, manager of the Heartland Coop facility in Panora.

However, despite that, it’s been a good year, he said. Yields are above normal and the possibility looms this could be another one of those years when corn is stored on the ground at the elevator here due to lack of storage space.

June was dry, which hurt soybean yields a bit, he said, but overall rainfall was fairly normal. The “driest” designation being more of a comparison with other areas that had excessive rainfall.

As of Monday, the soybean harvest was nearing completion, said Eisenga. “Eighty to ninety percent of the harvest is done,” he said, “with yields excellent to good.” He placed bushels per acre in the upper 50s, more than the last two years.

He said corn harvest is lagging behind other areas and just getting into full swing. “Most guys don’t worry about corn until they get their beans harvested,” he said.

Like beans, corn is producing good to excellent yields, Eisenga said, with yields ranging from 185-195 bushels per acre. “Also, the corn is pretty much dried down,” he noted.

Beans had a high moisture content earlier and some drying has been done on corn, Eisenga said. But overall not a lot of drying was done and the crops are dry now.

Eisenga won’t know for a couple of weeks if the Heartland Coop here will be storing corn on the ground. It will depend on how many farmers take their corn directly to ethanol plants and how many bring grain here to dry.

“Most locations are having to pile,” he pointed out, as a possible indication of the future here.

The storage capacity here is 1.5 million bushels for corn and 500,000 bushels for beans.

Hauled in semis to wagons, when both corn and beans are brought in, it can mean up to 120,000 bushels are handled per day, he said. When corn harvest is in full swing, up to 80,000 to 100,000 bushels are handled. Beans can total 50,000-60,000 bushels daily.

HARVEST, PAGE 11A

# FISH STOCKING DONE IN OCTOBER



SUSAN THOMPSON | LAKE TIMES

**Zoey and Morgan Lutz empty a bucket of fish into Lake Panorama from a dock at Boulder Beach.**

By SUSAN THOMPSON  
Lake Times staff

On two separate fall days, about \$10,000 worth of fish were stocked at Lake Panorama by Fin and Feather. About 1,500 walleye, 2,150 largemouth bass and 750 smallmouth bass were added to the lake. In addition, some bluegill and redear sunfish were added to the Panorama West pond.

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

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

The long-time supplier for the fish-stocking program is North Star Fish Hatchery, a third-generation, family-owned



**More than \$10,000 worth of fish were stocked in Lake Panorama this fall. Members of the Fin and Feather group were on hand to help scoop the fish out of the North Star Hatchery tanks and deliver them by bucket to the lake.**

business in Montour, Iowa. This year, North Star brought the fish to Lake Panorama’s Boulder Beach on October 18 and 27, where volunteers helped move them by bucket from the truck to the lake.

Besides stocking fish, the group works to help improve fish habitat for smaller fish. Earlier this fall, the group purchased and installed a new \$11,000 fishing dock at the pond near the Panorama West golf course.

Fin and Feather raises its money through annual memberships and a fundraising banquet each



**Fin and Feather stocks fish that are 4 to 8 inches, rather than fingerlings, because of their higher survival rate.**

spring. The 2017 banquet will be Saturday, May 13, the same date as the LPA annual meeting.

# Women’s groups kickoff holiday season with fundraisers

By SUSAN THOMPSON  
Lake Times staff

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

First up is the Women’s Service Organization (WSO) ham ball and salad luncheon on Friday, December 2. For more than 30 years, this event has been recognized as the beginning of the busy holiday season.

On Sunday, December 4, the Women for Panora’s Future (WFPF) will sponsor a Christmas home tour, featuring five area homes decked out for the holiday season. The first WFPF home tour was held in 1978.

The WSO luncheon, which begins serving at noon, is held in the St. Cecelia Catholic Church basement. As guests arrive, they can purchase raffle tickets and sign up for door prizes. Tickets are \$12, and only 150 are available. The meal includes a served ham ball and roll, then attendees go through a buffet line to choose from a large selection of salads made by WSO members.

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

Proceeds from this annual holiday luncheon make it possible for WSO to provide a \$500 scholarship to one Panoramita High School graduating senior each year. That scholar-

ship can be renewed annually for up to three years. So in most years, WSO is providing \$2,000 in scholarship money to four Panoramita graduates.

On December 4, the five homes on the WFPF Christmas home tour will be open 1 to 4:30 p.m. This is a come-and-go event, with participants visiting the homes in any order and any time during the open hours.

Home addresses and directions will be provided when tickets are purchased. Two homes are on Lake Panoramita’s east side. Dick and Carolyn Koberg live on Panoramita Drive overlooking Burchfield Cove. Bruce and Marcia Rosenfeld live on Bean Bend. Three homes are west of Panora along Highway 44. These rural homes are owned by Terry and Mary Jane Sprague, Pat and Kim Finnegan, and Allen and Jodi Sayre.

Tickets are \$10 and can be purchased in advance from any WFPF member, Panora Library, Panora State Bank, Guthrie County State Bank, or at the annual Holiday Bazaar November 26 at the Panora Community Center and Vet’s Auditorium.

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

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

# HALO Holiday Party December 15

The annual Holiday Party sponsored by HALO (Home and Lot Owners) will be Thursday, December 15 at the Lake Panoramita National Conference Center. The event begins with a cash bar social hour at 5:30 p.m., followed by dinner at 6:30 p.m.

After dinner, plan to dance the night away to the music of the RBG Trio. This group is back by popular demand, after playing at the 2015 HALO holiday party. The trio plays music from the 1950s, ‘60s and ‘70s.

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

Make reservations by calling the LPN front desk during business hours at 641-755-2080. The

deadline for reservations and payment is Friday, December 9. Members of the LPN Diners Club can charge tickets to their account when they make reservations. For others, checks made out to the LPN can either be delivered to the front desk, or mailed to the LPN at 5071 Clover Ridge Road, Panora, IA 50216.

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

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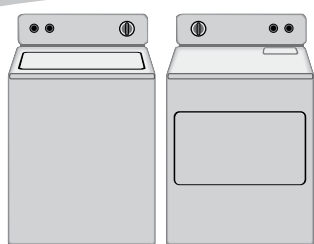
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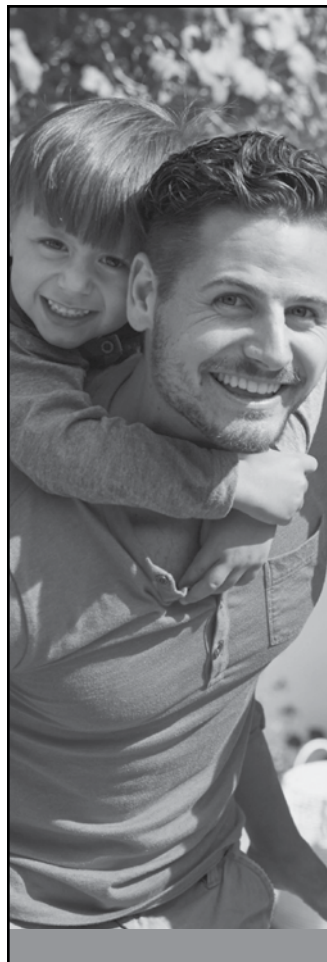
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SUSAN THOMPSON | LAKE TIMES

Those attending the November 1 session of the Raccoon River Valley Carving Club are (front row, from left) Jim Sievers, Denny Patterson, Rich Schumacher, (back row) Ray Pals, Dennis Shepherd, Stan Landon, Tom Jeschke. This was Landon's first meeting. Some completed and in-process carvings from other club members are displayed on the table, along with some of the tools used.

CARVERS

FROM PAGE 1A

So far, only men have attended the Tuesday morning carving club. But Jeschke says some women have expressed interest and would be welcomed. Adding a Thursday morning club meeting is a possibility, if another day would allow others to participate.

"I usually suggest beginners

take a series of five lessons I offer first, and then join the club," Jeschke says. "But if people want to just start carving by coming to club meetings, or at least learn what this is about, that's fine, too."

Jeschke surveys the room filled with beginners. "Once people get started, most find carving kind of addictive," he says. "None of these guys knew they could carve, but now know they can, and they enjoy it."



A completed Santa holding a fish, which was carved by Tom Jeschke.



A Christmas bear was one of the first projects Dennis Shepherd carved.



An early project for Jim Sievers was this cowboy, which he carved in honor of the YMCA family camp he and members of his family attended this year. The sign can be removed.

Panora Telco Board participates in training in Des Moines

On October 23 and 24 Panora Telco board members participated in NTCA's Board Officer Seminar held in Des Moines. NTCA is a national association for broadband communications companies, specializing in cooperatives. According to Andy Randol, Panora Telco's General Manager, the event provided a local opportunity for company leaders to interact with and learn from experts and other cooperative leaders about governance topics, which will help make the coop the best it can be.

"Very often training like this requires air travel and multiple days off from work for board members," said Randol. "Having such a high quality event so close allowed more board members to attend because of cost and time savings."

Attendees of the seminar learned about leadership issues, strategic planning methods, effective communication and dealing with personality differences. They also heard about how the board can influence company culture, and the legal obligations for creating and abiding by board policy.

"There was also time for board members from companies all over the country to interact with and learn from each other," Randol said. "Our directors were glad for the opportunity to expand their knowledge about such important topics, so close to home."



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SUSAN THOMPSON | LAKE TIMES

Deb gets Jenni to sit and focus on the task at hand, before removing the rope and giving a cue to start her practice run.

## DOG

FROM PAGE 4A

Now that Jenni is running in the elite category, a “run index” is calculated for every perfect run. “She is earning about 80 as her average run index,” Deb says. “Anything over 100, they consider the dog to be in the top 5 percent in the country. I think with a little more confidence, work on tighter turns and more distance handling, we can do it. Our goal is 100 in 2017.” Jenni and Deb can practice in their front yard when the weather is good, since Wayne built some obstacles similar to those used during competitions. On October

26, residents from the Lakeside Village had a chance to watch the duo when their bus stopped by during an outing. The residents already knew Deb and Keysa, since they make regular visits to Lakeside, where Keysa is happy to be petted and sit on laps. They hadn’t yet met Jenni, but had a chance to do so before she demonstrated her skills on the obstacle course in the Russell’s front yard. Jenni and Deb now have competed in six different states, including Iowa, Kansas, Minnesota, Montana, Colorado and Wisconsin. They’ll travel to Kentucky and Indiana before the end of 2016.



Trish McMahon, who is Deb Russell’s sister, holds Dodger, while Russell holds Keysa. Since the Lakeside Village residents stopped by just before Halloween, the dachshunds were decked out in costumes.

## ELECTION

FROM PAGE 1A

The trustees are charged with administering the RIZ, which includes the platted portions of the Lake Panorama development. The RIZ has existed since 1997 and is responsible for funding erosion control and water quality improvements at Lake Panorama. This year, the RIZ completed 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 is nearing completion. 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. A portion of property taxes resulting from the growth of Lake Panorama on property in the district is the source of RIZ funding. RIZ also has the ability to levy a stand-by tax for bond repayment, but opted not to assess that levy for the 2016-17 fiscal year.

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# BEGINNING NOVEMBER 8TH

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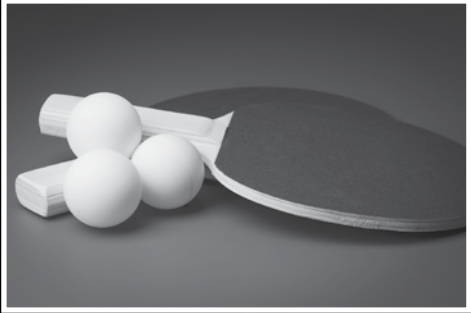
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### Friday: Special Prime Rib Dinner

This delicious meal, delivered to your table, will include a dinner salad, Prime Rib, baked potato and a vegetable. The price is \$22.95. Call the restaurant at 641-755-2100 for reservations.



### Wednesday: Men’s Night

Two Ping Pong tables are setup in the banquet room by 4 p.m., and pick-up matches are held throughout the evening. A mini-golf course also will be available, so bring your own putter and golf ball, and keep your putting skills sharp during the offseason. On November 9th, FREE appetizers will be served from 5 to 7 p.m., with appetizer and drink specials to follow each week. Come out for some friendly competition while enjoying food and drinks at the Links.



### Saturday: Come Watch College Football

Where \$0.50 wings and \$5 domestic pitchers are featured. Bring your family and friends for game day and enjoy cold drinks and great food, while cheering on your favorite team to victory.



### Thursday: Ladies Night

Leave the husband and kids at home and spend Thursday evenings with your girlfriends at the Links. To kickoff the first women’s night on November 10th, FREE appetizers will be served from 5 to 7 p.m. Appetizer and drink specials will be offered each Thursday after that.



### Sunday: Popular Sunday Breakfast Continues

Now available from 9 a.m. to 12 p.m. Items on the buffet vary weekly, and include such things as Scrambled Eggs, Hash Browns, Biscuits and Gravy, Bacon, sausage, Fresh Fruit, Rolls and Danishes. The cost, with drink included, is \$9.95 + tax.



ENTERTAINMENT

# River Ruckus announces Toby Keith as 2017 headliner

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

Guthrie’s River Ruckus announces Toby Keith as the headliner for the 9th annual music festival in Guthrie Center, Iowa. It will be held July 28 and 29 at the Guthrie County Fairgrounds.

This year’s full lineup includes Toby Keith, Dustin Lynch, Joe Nichols, Clare Dunn, and Granger Smith (aka Earl Dabbles Jr.) Two more acts will be announced at a later date.

Tickets and campsites are available today at [www.guthriesriverruckus.com](http://www.guthriesriverruckus.com). Tickets are for the entire weekend and on sale prices are: General Admission: \$75; Seated section: \$85; VIP: \$165 (includes closer access to the stage, dedicated restrooms and 10 drink tickets).

Campsites range from \$65-\$210 for entire week of camping. More than 700 available

on site for purchase, and you must have a ticket to enter the campgrounds.

Previous headliners at the festival have included Eric Church, Thomas Rhett, Chris Young, Lee Brice, Hank Williams Jr., Big & Rich, Justin Moore and Rodney Atkins, among others.

The familiar maxim of the triple threat – singer, songwriter, musician – doesn’t begin to cover it for Toby Keith, one of the modern era’s most complete self-directed hit makers. And Keith’s most recent several months are a remarkably accurate representation of his entire career. He wrote, produced and released his latest single “A Few More Cowboys” to Billboard Hot Shot Debut status and the song is continuing to round up some amens and good-calls on its way up the charts. The release heralds new music following the success-



Toby Keith

ful and acclaimed 2015 album, 35 mph Town. Toby continues to fill venues coast-to-coast on his current Interstates & Tailgates Tour presented by Ford F-Series. National television performances include kicking off the 2015 season of PBS’ Soundstage, and paying tribute to Merle Haggard on the April, 2016 FOX telecast of the American Country Countdown Awards as well as to Glen

Campbell and songwriter Jimmy Webb on the September, 2016 CBS telecast of ACM Honors. Even closer to his heart was last year’s performance on TBS’ Neighborhood Sessions and being recognized with the Atlantic Council’s Distinguished Leadership Award for “remarkable musical contributions and support for US troops around the world.” Capping it all is this year’s Toby Keith & Friends Golf Classic which raised another \$1.175 million to aid sick children and their families in Oklahoma.

From the moment Toby’s debut single “Should’ve Been A Cowboy” shot up the charts to become his first No. 1, the engine driving everything else has been the music. He writes it. He arranges and produces it. And he releases it on his own record label, Show Dog Nashville. At the core is his songwriting, as recognized in his 2015 induc-

tion into the Songwriters Hall Of Fame in New York City. The Nashville Songwriters Association International named him Songwriter/Artist of the Decade and he is a three-time BMI Country Songwriter/Artist of the Year. His songs have received more than 87 million BMI performances on commercial radio stations worldwide. Keith’s albums have sold more than 40 million copies. His tours have drawn more than a million fans each year for more than a decade straight, with recent expansion into Europe and Australia. The awards are too numerous to count and include Artist of the Decade nods from Billboard and the American Country Awards, as well as the ACM’s Career Achievement honor. A musician’s musician, he was a last minute illness stand-in for the late Merle Haggard a few years back and responded to Mer-

le’s query about which of the legend’s songs Keith knew and could cover with, “All of ‘em.” And there have been some unexpected highlights along the way as well, including country’s most impactful viral event ever, “Red Solo Cup,” the video for which has received more than 30 million views and was named ACM Video of the Year. Toby’s most rewarding experiences, however, have come from giving back locally, nationally and abroad. His golf classics fund the Toby Keith Foundation and OK Kids Korral, a cost-free home for families of children dealing with critical illnesses. His 11 USO Tours to date have been recognized with the Spirit of the USO Award (2014). And when a tornado ravaged his hometown, Toby Keith was the face of the community and helped shoulder the cleanup with the 2013 OK Twister Relief Concert.

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# IMPROVEMENTS AT SHADY BEACH



SUSAN THOMPSON | LAKE TIMES

In October, some improvements were made at Shady Beach on Lake Panorama's west side. The old beach slope was too steep to hold sand well. LPA maintenance workers and a few volunteers worked to level the beach area so sand doesn't wash into the lake during rain events. That leveling, combined with an expanded retaining wall, will help keep the beach in place so sand replacement or pulling sand back out of the water won't be needed as frequently.



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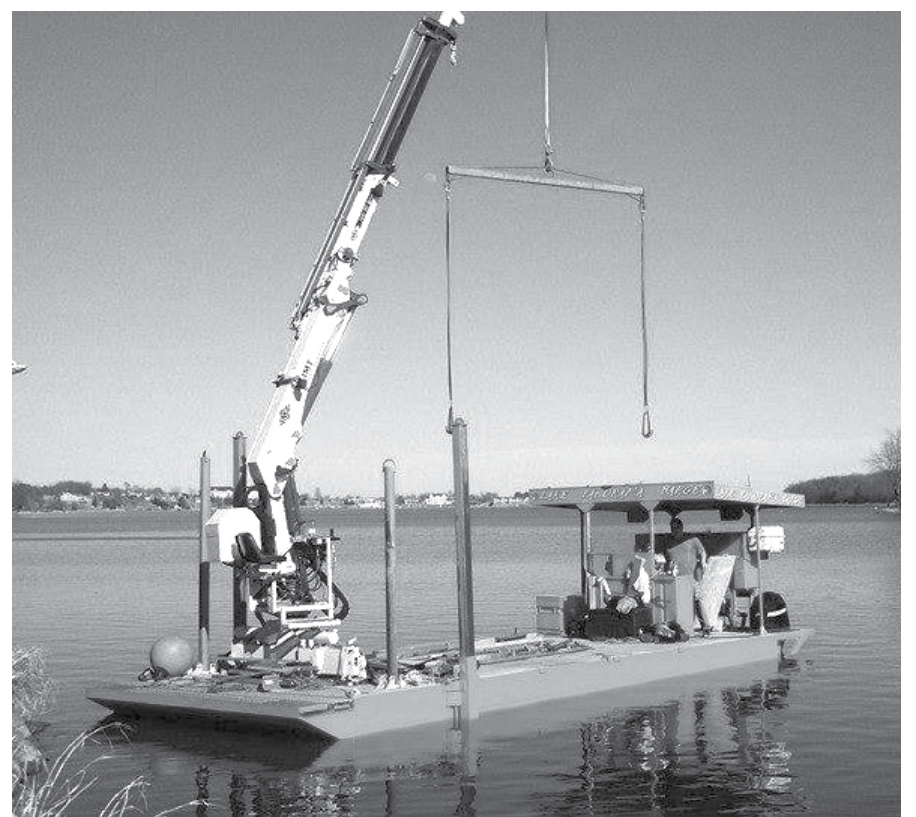
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# STANLEY EXCAVATION



## OPEN

FROM PAGE 1A

Dinnebier thanked Brokers International and the Roger McCarty family for their support over the last seven years. During that time, the top prize increased from \$7,000 in 2010 to \$10,000 in 2011, and \$25,000 for each of the last five years.

Dinnebier also thanked the many volunteers who helped with the tournament over the last seven years. "Each year,

from 150 to 200 LPN members and others have volunteered countless hours to help us make this tournament a success," he says. "We've also had great support from area businesses and the surrounding communities."

Now the Iowa PGA is in discussions with other golf courses about hosting the 2017 tournament. "We've heard wherever the tournament lands, it will modeled after what was done here the past seven years," Dinnebier

says.

Even though Brokers International has moved its headquarters out of Panora, and its sponsorship of the Iowa Open has ended, Dinnebier says there is some good news. "There is talk of having a Brokers International Pro-Am at the LPN in 2017," Dinnebier says. "We hope that comes together in the coming months."

Before its latest run of seven years, Lake Panorama National hosted the Iowa Open for 14 years between 1985 and 1998.

## HARVEST

FROM PAGE 5A

Most of the stored corn here is hauled to Flinthills Resources ethanol plant at Menlo. Beans are shipped to Archer, Daniels, Midland in Des Moines.

The harvest season means longer hours at the coop. While

normal hours are 8:00 a.m. to 4:30 p.m., harvest time hours are lengthened from 7:30 a.m. to 7:00 p.m. weekdays, 8:00 a.m. Weekends its 8:00 a.m. to 6:00 p.m. on Saturday and 11:00 a.m. to 5:00 p.m. on Sunday.

"The guys are putting in long hours and getting tired," he said of the employees, "but it does mean overtime pay."

Not too much tilling work

has been done in this area, he said, with more to the east.

Re-surfacing of Highway 4 past Heartland Coop has caused an inconvenience for several days. "But there haven't been too many complaints," he said.



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# Celebrate Friends of Lake Panorama's Third Anniversary!

## 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. The playground opened in mid-July to rave reviews. Thanks to everyone who played a role in making this project a reality! Donations large and small helped Friends reach this fundraising goal. These donors of \$500 or more will be recognized on a sign installed next spring near the playground.

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Jamie & Ellen Pollard  
Steven Rottler  
Russell & Susan Sanders  
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Karen Weihs, MD, In Memory of Wilfred and JoAnn Weihs  
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**Now it's time for a new priority project!** In September, the Friends board voted to raise funds for new sports courts, if the LPA would commit matching funds. At its October meeting, the LPA board voted to contribute \$50,000, once Friends raises \$50,000. A new concrete base would feature two tennis courts, with both tennis and pickle ball lines. The court would be fenced, and could include two basketball hoops. If enough money is raised, a separate basketball court is possible. The courts will be on the east side, probably at Boulder Beach. More details will be available in early December.

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

Donor Name/Names: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

My gift is in Memory of or Honor of: \_\_\_\_\_

For Friends updates, please provide email: \_\_\_\_\_

If you'd prefer to direct your charitable contribution elsewhere, circle one or more of the five funds below. If choosing more than one, tell us how to divide your donation. Money donated to these funds will be used for targeted projects approved by the Friends board.

**Boulder Beach**

**Shady Beach**

**Sunset Beach**

**Friends General Fund**

**Golf Course Beautification – Lake Panorama National or Panorama West**

All contributions to Friends of Lake Panorama are tax deductible. To donate by check, make it payable to Friends of Lake Panorama. Complete this coupon and mail it, along with your check, to: **Friends of Lake Panorama, PO Box 488, Panora, IA 50216.**


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For information, contact Kristen Crouthamel at 641-755-2799 or [kcrouthamel@ibasecurities.com](mailto:kcrouthamel@ibasecurities.com).

**Donations can be made by credit card on the Friends website: [friendsoflakepanorama.org](http://friendsoflakepanorama.org) .**

**Questions? Contact Susan Thompson, 515-240-6536, or [staff@friendsoflakepanorama.org](mailto:staff@friendsoflakepanorama.org).**





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The entire LPN operation will be closed Thanksgiving Day so employees can spend time with their families. The Links Restaurant will open early on Friday at 8 a.m. to serve breakfast. Regular restaurant hours will be maintained through the rest of the weekend.  
The pro shop will be closed Thursday, Friday and Sunday, but open Saturday 10 a.m. to 2 p.m. Saturday will be a great time to take advantage of the pro shop's year-end sale.

PRO SHOP  
YEAR-END SALE

The LPN pro shop's year-end sale now underway

offers some great deals. All men's short-sleeved polos are discounted 40 percent, with men's outerwear 30 percent off. All women's clothing is 40 percent off. All golf shoes, headwear and golf balls are discounted 25 percent, with all golf bags 20 percent off. Additional racks of clearance are 50 and 75 percent off. Current pro shop hours are 9 a.m. to 5 p.m. daily, weather permitting.

LPN HOLIDAY  
BRUNCH IS  
DECEMBER 18

Mark your calendars for Sunday, December 18, for the LPN's annual holiday brunch, and start making plans with friends and family to attend this delicious annual tradition

at Lake Panorama National. More details to come.

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With the holiday season fast approaching, it's time to plan your company's holiday party, or special times with family and friends. Lake Panorama National Resort offers a variety of room sizes and meal plans to accommodate any group. If you'll have people visiting from out-of-town, the LPN also has lodging available in either townhouses or motel rooms. Dates are filling up, call LPN at 641-755-2080 to discuss options for your company party or family get-together.

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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

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## PUBLIC NOTICE

### Lake Panorama Association Board of Directors Meeting September 27, 2016

The Lake Panorama Association Board of Directors met September 27, 2016, at 5 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.

Visitors present: Laura Kemble & Dave Wagler, LP Realty; Brice Oakley, President, LPN Board of Managers

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

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

Agenda Item 2 – Open Forum. No one present.

Agenda Item 3 – Consent Agenda. Babcock 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 08.23.2016 LPA Board Meeting  
c) Accept 09.12.16 minutes from Building Code Committee  
d) Confirm date and time of next LPA Board Meeting  
e) Acceptance of 08.31.16 consolidated financial report – LPA & LPN, LLC

Agenda Item 4b – Renewal of realtor contract with Lake Panorama Realty  
Lake Panorama Realty has been LPA's exclusive realtor since 2015. The contract is set to expire 12/31/16.

Both the Land Sales Committee and LPA staff support continuing the relationship between LPA and LP Realty. LP Realty remains competitively priced and interfaces very efficiently with LPA staff. All components of the relationship are working well.

Spradling moved to offer Lake Panorama Realty a one-year contract extension to serve as LPA's exclusive real estate broker and real estate agent, expiring 12/31/2017. Motion seconded, carried unanimously.

Agenda Item 4c – Sale of Lot 2721  
Offer has been received for purchase of Lot 2721.

Schnack moved to counter the offer at \$10,500 and the lot is to be combined to Lot 2720. Motion seconded, carried unanimously.

Agenda Item 4a – Report from LPN, LLC Board of Managers (BOM)  
Oakley reported on the LPN, LLC. The BOM has been working together for one year as a board. The board has learned a great deal about the operation during this time. A tour of all the facilities occurred earlier in the year and the board has been working on the capital and operational budgets.

The LPN BOM would like to have specific direction on what are the expectations of the LPN, LLC.

Several questions arise when considering the development of a business plan for the LPN, LLC:

- How do the members want to pursue the use of the course and the LPN Conference Center?
- What direction does the LPA board want the BOM to move?
- Does the LPA board expect the operational budget to balance?
- How to best develop a business plan and the process required to develop said plan?
- Potential hiring of a consultant to develop a business plan for the LPN?

Jeschke discussed the option of having a workshop with the LPA BOD to determine the goals and direction regarding the restaurant, golf course, etc.

Spradling and Evans suggested a joint meeting with the two boards to review the direction and determine a priority of items to address. Jeschke, Rutledge and Oakley will determine if a workshop will be scheduled and who would be included.

Agenda Item 4d – 2017 Capital Budget – First Draft

Rutledge reviewed the LPA Five Year Capital Budget Projection by department, highlighting purchases that may be financed and purchases that come from the cash flow of the operational budget from non-cash items, ex: depreciation. Both the LPA and the LPN will bring a refined capital budget to the October meeting along with their operational budget projections.

Rutledge asked the board for direction on the following two items:

- A top priority of the LPA and LPN is the siding and window project, slated for the 2017 capital budget at LPN. The contractor is available to complete the installation this fall. This will eliminate scheduling conflicts in the spring and summer with the golf course outings and events at the LPN. The board was in agreement to go forward with this project this fall.
- The pilot test plan water study for the reverse osmosis (R/O) system. To ensure we can accomplish the study in the spring of 2017, we need to begin the scheduling process. The board was in agreement to go forward with this project.

With no further business, the meeting was adjourned at 6:50 p.m.

Danna Krambeer,  
Recording Secretary

Mindy Larsen Poldberg,  
Board Secretary

### MINUTES OF A SPECIAL MEETING OF THE BOARD OF TRUSTEES OF THE LAKE PANORAMA RURAL IMPROVEMENT ZONE May 31, 2016

A special meeting of the Board of Trustees of the Lake Panorama Rural Improvement Zone was held at the Lake Panorama Association offices on May 31, 2016, commencing at 7:00 a.m. Douglas Hemphill, President of the Board of Trustees, presided and Corey Welberg acted as Clerk. Trustees present in person were Bill Dahl, Douglas Hemphill, Dale Grotjohn, Corey Welberg and JoAnn Johnson. Attending from the Lake Panorama Association's staff were John Rutledge, General Manager, David Thompson, Accountant, Mike Montheil, supervisor of the LPA dredging operations, and Brad Halterman, the new LPA Project Manager. Also present was Paul R. Tyler, the Trustee's legal counsel and Luke Monat and Chris Bauer from Shive-Hattery.

No one was present to speak at open forum.

The minutes of the May 3, 2016 meeting were reviewed. Thereafter, upon motion of Corey Welberg, seconded by Bill Dahl and unanimously adopted, the Board approved the minutes of such meeting.

Luke Monat from Shive-Hattery reported to the Trustees on the status of the engineering report requested by the Guthrie County Board of Supervisors pursuant to the provisions of Iowa law relating to the renewal of the existence of the Lake Panorama Rural Improvement Zone. He indicated that prior engineering studies of Lake Panorama had been reviewed by Shive-Hattery and that progress on the new engineering report

was progressing on a timely basis. He presented the Board of Trustees with a memorandum dealing with a Lake Panorama volume study and indicated the importance of doing a top of sediment survey and a hard bottom survey. His recommendation was that the Rural Improvement Zone proceed with a top of sediment survey, a hard bottom survey, and a volume study as no surveys had been completed in the last 15 years. He discussed the various techniques that could be used in connection with the hard bottom survey. His suggestion was that such survey be a joint effort between LPA staff and Shive-Hattery and estimated the total cost for such sediment surveys to be in the \$35-40,000 range. Thereafter, upon the motion of JoAnn Johnson, seconded by Corey Welberg and unanimously adopted, the Board approved of Shive-Hattery proceeding to prepare appropriate contracts for the proposed sediment surveys and volume study, which contracts would be presented for Board approval at a subsequent meeting.

Mr. Monat gave a report on the status of the Cory Basin project. He indicated that the contract was off to somewhat of a slow start this spring. To date approximately 250,000 cubic yards of soil had been moved with approximately 170,000 cubic yards are left to be moved. He reminded the Trustees that July 1, 2016, is the required completion date under the construction contract. He feels that if there is dry weather, the contractor will be able to meet the July 1 completion date but that if there is significant rainy weather, completion by that date becomes more problematic.

Mr. Monat and Mr. Bauer reported on the Helen's Cove CREP Project. They indicated that bids were received on May 18 and that the successful bidder was B & S Tiling and Excavating from Lake City, Iowa. It was one of the 8 entities bidding on the project and was low bidder with a bid of \$249,522. In connection with the Helen's Cove CREP construction project, Mr. Bauer indicated that an amendment to the agreement between Shive-Hattery, Inc. and Lake Panorama Rural Improvement Zone would be needed in order for Shive-Hattery to provide construction administration/observation and survey services in connection with the CREP project. He presented a proposed amendment to the Trustees which indicated that the administration/observation work would be done on an hourly basis not to exceed \$21,000 and that the construction survey and staking would be at a fixed fee of \$5,200. On the motion of Corey Welberg, seconded by Bill Dahl and unanimously adopted, the Board approved the proposed amendment to the existing Shive-Hattery contract in connection with this project.

Mr. Monat discussed the proposed Hughes Cove project. He indicated that they were working on plans and timing for this CREP project and indicated it did not appear to make any significant cost difference whether the Hughes Cove CREP project was completed in the same fiscal year as the Helen's Cove project or in different fiscal years. There was no action to be taken at this time by the Trustees in connection with the Hughes Cove project.

A discussion concerning the utilization of the county basin was introduced by Mr. Monat. He indicated that such basin, which was completed in 2006, is now partially full. To obtain the most effective utilization of this basin during the lifetime of the existing easements, he suggested that the water level should be raised slowly over the next few years and that certain outlet structure repairs be made in connection with the riser structure located near the dam. He further indicated that the planned dredging of Boulder Cove this fall provides

an opportunity to fix this riser during a period of inactivity at the county basin. He indicated that Shive-Hattery estimates for these repairs are \$15,000 for the design and construction administration and \$60,000 for the construction. Upon the motion of Corey Welberg, seconded by JoAnn Johnson, unanimously adopted, the Board approved Shive-Hattery proceeding to prepare the necessary contracts for the suggested repairs in connection with the county basin.

At this point in the meeting, Mr. Welberg excused himself to leave for a meeting in Des Moines.

The Trustees discussed the need for dredging in the east fork of Helen's Cove and the relocation of the sediment dam in that cove which had been constructed by the LPA some time ago and actually restricted access to two waterfront lots. A quote had been obtained from Benner Trucking and Dozing to do the necessary work at a total cost of \$17,270, assuming the adjacent property owners pay for the rip rapping of their own shorelines. Upon the motion of Dale Grotjohn, seconded by Bill Dahl and unanimously adopted, the Board approved the Rural Improvement Zone paying for such improvements, with 50% of such costs being reimbursed by the Lake Panorama Association.

Mr. Rutledge reported that the scheduled closing on the property being acquired from Dan Starr needed to be extended from June 15 until July 15 due to the inability to get the necessary septic inspection completed prior to June 15. Upon the motion of Bill Dahl, seconded by Dale Grotjohn and unanimously adopted, the Board authorized the Trustee's legal counsel to prepare a necessary amendment to the contract to be submitted to Mr. Starr and his legal counsel.

As a final order of business, Dave Thompson gave a financial report. He indicated that payments on outstanding bonds would be made in the near future and that appropriate funds were being transferred to cover such payments. He also reviewed with the Trustees outstanding bills that had been paid since the last meeting.

There being no further business to come before the meeting, the meeting was adjourned.

/s/ Corey Welberg  
Corey Welberg, Clerk

## Don't overlook long-term care costs

How much money will you need in retirement? To arrive at an estimate, you should consider various factors, such as where you'll live, how much you plan to travel, and so on. Not surprisingly, you'll also need to think about health care costs, which almost always rise during retirement. But there's one area you might overlook: long-term care. Should you be concerned about these costs?

In a word, yes. Expenses for long-term care – which can include receiving assistance at home as well as prolonged care in a facility – can be surprisingly expensive. Consider the following statistics, taken from the 2016 Cost of Care Study issued by Genworth, an insurance company:

The average annual cost for a private room in a nursing home is more than \$92,000. And in some places, particularly major metropolitan areas, the cost is considerably higher.

The average annual cost for full-time services of an in-home health care aide is more than \$46,000.

These costs are certainly daunting. Of course, you might think that you won't have to worry about them, because you won't ever need any type of long-term care, particularly if you've always been in good health and your family has no history of later-in-life cognitive impairment. However, the odds may not always be in your favor, because almost 70% of people turning age 65 will need some kind of assistance or long-term care at some point in their lives, according to the U.S. Department of Health and Human Services.

Given the costs of long-term care, and the possibility that you might really need this care, how can you prepare for the costs?

Things may change in the future, but at this point, you really can't count much on

government programs to help pay for long-term care. Medicare typically pays for only a small percentage of these costs, and, to be eligible for Medicaid, you must have limited income and assets. In fact, you might need to "spend down" some of your assets to qualify for Medicaid long-term care services. Obviously, this is not an attractive choice, particularly if you'd like to someday "leave something behind" to your family or favorite charity.

Consequently, you need to look at your options for paying for long-term care – just in case. You could earmark a certain percentage of your investment portfolio to cover long-term care costs; if you never need this care, you can simply use the money to pay for other areas of your retirement or for other purposes, such as charitable gifts or financial support to your grown children or grandchildren.

Or, as an alternative, you might want to work with a financial professional, who can recommend a strategy specifically designed to help you address long-term care costs. The marketplace in this area has evolved rapidly in recent years, so you should be able to find a solution that is both affordable and effective. Keep in mind, though, that the earlier you purchase a long-term care solution, the more economical it will likely be for you.

In any case, don't delay your planning for long-term care. Knowing that you're protected against potentially catastrophic costs can make your retirement years less stressful for you and your family.



Dave Grove



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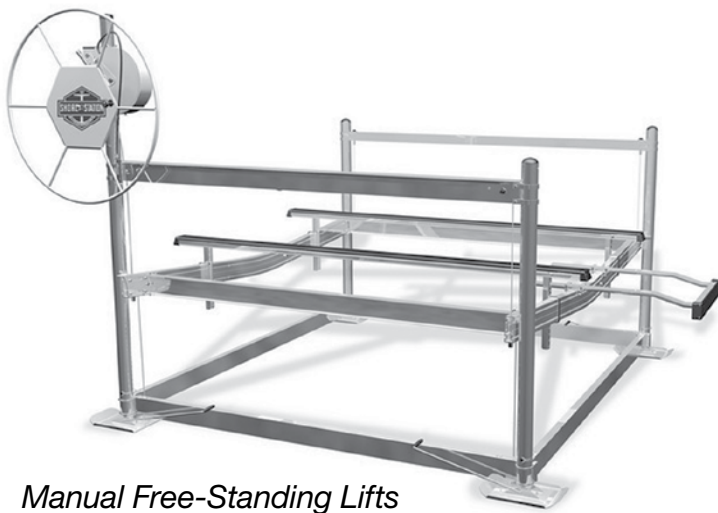
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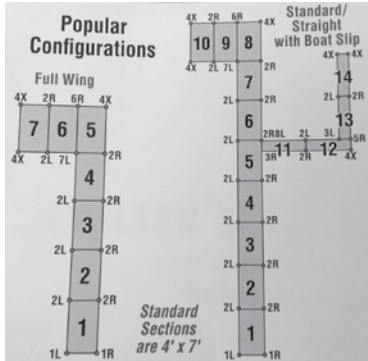


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# Drivers: stay alert as deer activity increases

Iowa DNR

Shorter days and cooler fall temperatures are reminders to Iowa drivers: the risk of deer-vehicle collisions will rise in the coming weeks. Deer activity increases through October and the first half of November, as the peak of the rut—or deer breeding season—approaches. This comes as more drivers are on the road during dawn and dusk and as the crop harvest opens more fields, pushing deer toward remaining cover. You can further reduce your chance of hitting a deer by remaining alert near potential deer crossings, slowing down during dawn and dusk—high deer travel periods—and not veering out of your lane if a deer strike appears imminent. By “veering for deer,” you may leave the roadway, with the risk of striking a pole, bridge abutment or other hazard, or of facing oncoming traffic in another lane. Likely deer funnels include creeks, fence lines or trees leading up to road crossings. Deer are likely to follow them, for the cover they provide, before crossing the short stretch of open road to the other side. By watching the road shoulders and fence lines, you can better detect a deer near the road. Remember, too, if one deer crosses the road, chances are there are a few more nearby. As the peak of the rut approaches in early November, there will be increased activity as bucks begin following does often oblivious to roadway traffic. That means daytime sightings of deer as that breeding pressure knocks deer out of their normal nocturnal patterns.

# Hunter education classes filling quickly

Iowa DNR

Hunters who need to satisfy the hunter education requirement need to act quickly – a few seats for the classroom courses are still available in November, but students will need to travel to participate. Classes can be found online at [www.iowadnr.gov/huntered](http://www.iowadnr.gov/huntered). Prospective students can see which courses or field days are near them; how many seats are available for the class or if the class is full and a waiting list is available. There is also a map showing the location along with the instructor’s name, a course overview and any special instructions. Iowa law requires all hunters born after Jan. 1, 1972 to satisfactorily complete a hunter education course in order to purchase a license. Children as young as 11 may enroll in the course, but their certificate of completion will not become valid until their 12th birthday. Each year, around 12,000 students complete hunter educa-

tion in Iowa. **Online Only Course Option for Adults** The online only course for adults is designed for Iowa residents 18 years of age or older that have prior hunting and/or firearms handling experience. The course covers the same material as the classroom course, allowing the student to complete the entire course, including the final test, in an online setting. Certification is received at the successful completion of the online course.

# Join LPA General Manager for Coffee

John Rutledge, Lake Panorama Association general manager, invites LPA members to join him for coffee and other refreshments on Thursday, December 8. This informal gathering will begin at 10:30 a.m. at the Lake Panorama National conference center and last about an hour. Rutledge will provide an update on current happenings, and field questions from members. These “Coffee with the GM” events are designed to 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](mailto:lpa@lakepanorama.org) to give Rutledge an opportunity to prepare in advance. LPA members with questions specific to their own membership or property should call the LPA office during regular business hours at 641-755-2301.

# Review gear before shotgun deer seasons begin

Iowa DNR

The first of Iowa’s shotgun deer seasons begin December 3 giving hunters ample time to get their gun, cleaned, oiled and patterned before heading to the timber. “Most hunters want their guns sighted in for deer season. We suggest they come to a shooting range and begin at 25 yards and work out distances where they feel comfortable taking a shot in the field,” said Megan Wisecup, hunter education administrator for the Iowa Department of Natural Resources. “Practicing and knowing how the gun will perform before opening day is a good way to prepare for a successful hunt.” Ranges managed by the Iowa Department of Natural Resources can be found at <http://www.iowadnr.gov/Hunting/PlacesToHuntShoot/IowaShootingRanges.aspx> Sighting in the gun one part

of a pre-hunt checklist hunters should have that includes visiting with the landowner or landowners where they plan to hunt to confirm they have access, go through their equipment including the blaze orange to make sure it is in working order and the blaze orange hasn’t faded to non-compliance. “Hunters want to be seen by other hunters so we encourage them to wear more than the minimum amount of blaze orange required by law. Blaze orange can fade after years of wear so be sure that vest, hat or jacket is still bright and in good shape, or replace it before the season begins,” Wisecup said. Hunters in Iowa’s two shotgun deer seasons often use a technique of hunters pushing the timber forcing deer toward other hunters who are blocking their exit. While this is a popular technique, it is not the only way to participate. Individual hunters or those in groups of two or three can approach the hunt by focusing on deer travel lanes, bedding areas or food sources similar to the approaches taken by muzzleloader or bow hunters.



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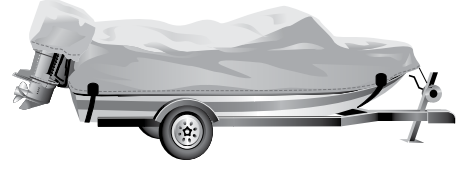
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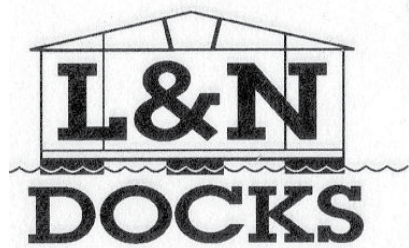
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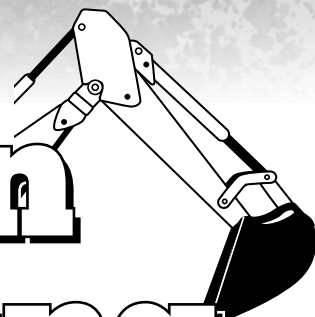
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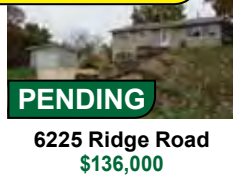
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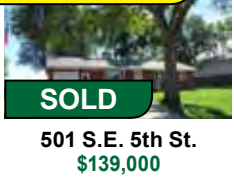
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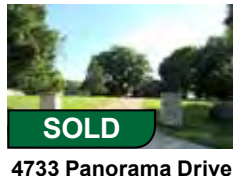
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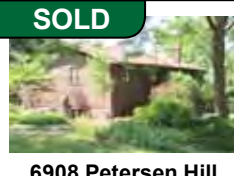
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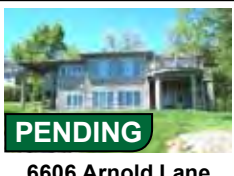
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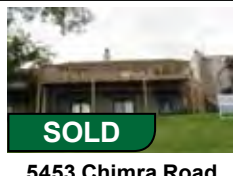
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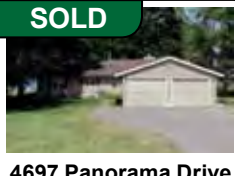
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This newly remodeled condo sits in the Boulder Cove complex with beautiful lake views and the golf course is across the road. This one floor is perfect for the couple that is tired of the upkeep of a house. It is golf cart ready to enjoy the lake, 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!!



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**Black Friday Black Friday Black Friday Black Friday Black Friday Black Friday Black Friday Black Friday Black Friday**

**FREE CARPET**

**Valid: Tuesday, November 15 through Friday, November 25**

**Our first ever 10 Day  
Black Friday Sale!**

*\* Call store for details or stop in our New Showroom*

*Lake Side  
Floors*

**FREE QUOTES!**

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409 E. Market in Panora And Come Visit Our New Showroom!!**

**FINANCING AVAILABLE**

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CUT ME OUT!

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