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# Lake Panorama **TIMES**

SEPTEMBER 2016 | VOLUME 48 | NUMBER 9

**BUSINESS**

## Brokers International to Move Headquarters from Panora to Des Moines

Company growth and future expansion triggers the move

By **GORDON CASTILE**  
*Lake Times staff*

Brokers International announced last Monday it will be relocating from Panora to Urbandale by the end of the year.

The firm employs some 100 persons, most of them full-time, Kevin Pendergast, chief marketing officer, said in an interview. If they chose, they can commute and make the move also, he said.

Pendergast said the workforce comes from a large area, roughly from Des Moines to Guthrie Center. They are being urged to carpool, he said.

The new location will be at 4134 Urbandale Drive in Urbandale, not too far off Highway 141 in the northwest part of the metro. The firm says the distance from here is 34 miles.

"We're looking at an approximate December 1 move," said Pendergast.

MOVE, PAGE 3A

## Coffee with the GM provides LPA Updates

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

About 50 LPA members attended "Coffee with the GM" September 9 at Lake Panorama National. John Rutledge, LPA general manager, provided an update on LPA business before taking questions.

Rutledge said the annual seal coating on Lake Panorama roads went well. About nine-and-a-half miles of roads were treated in 2016 at a cost of about \$20,000 per mile. There are about 35 miles of roads within the community.

"In the 1990s, we used to simply seal coat about one-third of our roads each year," he said. "Now we evaluate sections of road and see where we need to seal coat, and where it might be best to dig out a section of road and start over."

Continuing on roads, Rutledge said the reconstruction of Highway 4 is going well. He thanked Panora city officials for maintaining the gravel road that runs from the Sunset Beach condos into Panora. While it's a city-owned road, the LPA provided a little over \$1,000 worth of gravel to help improve it. Rutledge noted this was a one-time contribution in light of the substan-

COFFEE, PAGE 3A

## GOV. BRANSTAD VISITS LAKE PANORAMA WETLAND SITE



Gov. Terry Branstad visits with Iowa State Representative Clel Baudler during a visit to the new wetland being built to help protect water quality at Lake Panorama during a meeting there August 30. Standing nearby is Everett Grasty, a member of the Guthrie County Board of Supervisors.

JEFF STOROHANN | LAKE TIMES

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

The construction site for a wetland that will help protect Lake Panorama's water quality provided the backdrop for a recent discussion about Iowa's water quality. About 40 people participated in the event August 30, including Iowa Gov. Terry Branstad.

The \$304,000 wetland is being financed by the Lake Panorama Rural Improvement Zone (RIZ), with additional funds from federal and state programs. In 2013, RIZ purchased 116 acres of farm ground north of 200th Street and west of Sage Trail. In 2014, Dan and Betty Donahey traded roughly 40 acres of land they owned nearby for roughly 40 acres of the RIZ-owned farm. This trade provided the site for this wetland that will help protect Helen's Cove.

John Rutledge, Lake Panorama Association general manager, said the LPA partners with RIZ on water quality efforts. He said until now, most of those efforts have been dredging silt from the lake bottom and pumping it into large storage basins. He pointed to a nearby sediment storage basin under construction

that will begin receiving sediment later this fall.

"The conservation value of these storage basins is low," Rutledge said. "Working with the RIZ and LPA boards, we started to look at other options. Now we are using a two-pronged approach to improve water quality that involves dredging, but also two CREP wetlands."

CREP is an acronym for the Iowa Conservation Reserve Enhancement Program. It is a joint effort of the Iowa Department of Agriculture and Land Stewardship (IDALS) and the U. S. Department of Agriculture. It offers incentives for landowners who voluntarily establish wetlands for water quality improvement in 37 north-central Iowa counties, including Guthrie.

The Helen's Cove CREP wetland



Gov. Terry Branstad and John Rutledge, LPA general manager, look towards the new wetland being built to help protect Lake Panorama from silt and excess nutrients. Standing nearby is Everett Grasty, a member of the Guthrie County Board of Supervisors.

will be completed this fall. Another CREP wetland that will help protect Hughes Cove is in the planning stages for 2017.

Luke Monat, an engineer with Shive-Hattery, explained the various components of the wetland. An earthen berm is built in a drainage channel to hold the water back, and a buffer area surrounding the wetland is seeded to native grasses and forbs. "Submerged berms bump the water around, which slows its

movement and keeps it in the wetland longer," he said.

The structure covers 26 acres. Once filled, the wetland pool of water will cover about six acres. Monat said research and ongoing monitoring by Iowa State University has demonstrated that strategically sited and designed CREP wetlands remove 40-90% of nitrates from cropland drainage waters.

BRANSTAD, PAGE 2A



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JEFF STORJOHANN | LAKE TIMES

Chris Bauer and Luke Monat, both engineers with Shive-Hattery, explained how the wetland structure behind them is constructed. When complete, the wetland pool will cover six acres.



John Rutledge, LPA general manager, talks about how the CREP wetland will function to help protect Lake Panorama.

## BRANSTAD

FROM PAGE 1A

Chris Bauer, also with Shive-Hattery, said his firm has been working with Lake Panorama since it was created. "Dredging helps with the sediment load, but these CREP wetlands will improve water quality by removing nitrates, and make this lake more sustainable for the long-term," he said.

Brandon Dittman, an IDALS environmental specialist, said the Helen's Cove CREP wetland will receive water from 849 acres and remove an estimated 9,300 pounds of nitrogen from that water annually. "If this wetland is found to be 40 percent efficient at reducing nitrogen from water flowing through it, that will be equivalent to taking 400 croppeds acres out of production," he said.

Will Myers, IDALS water quality projects coordinator, talked about the Iowa Water Quality Ini-

BRANSTAD, PAGE 8A



About 40 people, including Iowa Gov. Terry Branstad, attended an informational meeting about water quality August 30 near Lake Panorama. The event included brief presentations and an informal walk-through of a wetland construction project.



As part of the informational meeting, Gov. Terry Branstad talked about the challenges of finding long-term funding for water quality projects in Iowa.



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ASHLEY SCHABLE | LAKE TIMES

**Brokers International has announced it will be relocating from Panora to Urbandale by the end of the year. The firm employs some 100 persons, most of them full-time. Brokers was founded by Roger McCarty in 1955 and is still owned by the McCarty family. It located here in Panora in 1994 and leaves after 22 years.**

## MOVE

FROM PAGE 1A

"Both the city (Panora) and local businesses have treated us well," said Mark Williams, president and CEO of Brokers International, in a news release. "However, we have outgrown our facilities and as we look to future growth, we made the decision to move the company."

The new building will feature a state of the art training facility, is located close to hotels and restaurants and provides more convenient access for those who fly to Des Moines, according to the news release.

Brokers was founded by Roger McCarty in 1955 and is still owned by the McCarty family. It located here in 1994 and leaves after 22 years. The grounds and four buildings that make up the Brokers site are owned by separate McCarty family companies, said Pendergast.

Brokers bills itself as one of the nation's largest retirement marketing organizations offering independent financial professionals cost-effective marketing programs and diverse retirement solutions.

The firm has various enterprises across the nation.

With 100 persons working here daily, they and the company have a major financial influence on the area.

"It's very unfortunate," John Rutledge, president of the local development group PRIDE, said of the move. "We hate to see them

go. It will have a huge impact on retailers, especially restaurants, and utility providers." It's good news no one is losing their job, he noted. Rutledge hopes PRIDE can have a hand in finding a buyer for buildings.

Andy Randol, general manager at Panora Telco, pointed out Brokers relocating will leave a large void in the business park owned by Telco, calling the firm the "front door to the park."

Randol said the departure will have a financial impact, but not a huge impact on Telco. "We don't have anybody (a business) we're dependent on," he said. However, he said, Brokers uses a lot of services and is a good business customer. Panora Telco provides Internet and phone service for the firm.

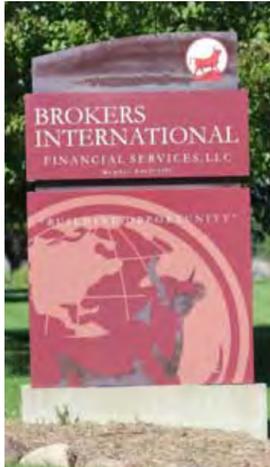
"It will definitely have an impact on the lunch and dinner trade at the Links Restaurant," said John Dinnebier, Director of Operations at Lake Panorama National. He pointed out they also do some catering for Brokers and host golf outings.

"We will also miss seeing the day-to-day faces of the people," Dinnebier said.

Brokers International has sponsored the Iowa Open Golf Tournament for a number of years and has committed to 2017 again.

Panora city manager Lisa Grossman said she is still determining what will be the financial impact on the City of Panora, which provides electric, water and sewer service for the firm. She termed Brokers a "significant user."

Brokers was until recently a



**Brokers International bills itself as one of the nation's largest retirement marketing organizations offering independent financial professionals cost-effective marketing programs and diverse retirement solutions. The firm has various**

major user of the Guthrie County Regional Airport.

It is the second major employer to leave Panora in some 3-1/2 years. Cargill Kitchen Solutions closed operation on April 13, 2013. It had employed 55 persons who were forced to relocate to remain employed by the firm.

Nutriom, LLC has since purchased the Cargill building and is looking to fall of 2017 to start production of a dehydrated egg product.

## COFFEE

FROM PAGE 1A

tially increased traffic due to the Highway 4 construction delays. "We worked cooperatively on this, which is the way government should work," Rutledge said. "We've learned it's better to not worry as much about jurisdictional lines, but instead how we can work together."

Rutledge said current material along the Highway 4 shoulders is being cored out so a wider apron of asphalt can be applied. This material is being trucked to an area near existing boat storage buildings along 200th Street. Although the construction of a new building hasn't been scheduled, Rutledge said having this good fill material in place at no cost will make a future project more feasible.

Dredging is underway in Log Cabin Cove, and should be completed soon, with the dredge moving next to Boulder Cove. "Neither of these projects is large in terms of yards of silt removed," Rutledge said. "But they are challenging logistically because of the number of boats and lifts in these areas that needed to be moved before dredging could be done."

The dredging crew plans to also do some limited work in Helen's Cove this fall. In fall 2017, Rutledge said he will recommend to the Lake Panorama Rural Improvement Zone (RIZ) that Burchfield Cove be dredged. "It's overdue, and since it's the largest tributary entering Lake Panorama, besides the Raccoon River, the sediment builds up faster," he said.

Denny Merritt, who has been LPA Security Chief for more than 11 years, is retiring September 30. Jerry Armstrong, who has been the overnight security officer, has accepted the chief position. Gary Freeland, part-time LPA security employee for several years, will replace Armstrong.

"We're sad to see Denny go, he's done a great job for us," Rutledge said. "But we're lucky we have two quality, experienced people ready to move up the ladder."

Rutledge said work on the Cory sediment basin is wrapping up. The basin will provide 1.2 million cubic yards of storage, and was designed specifically to handle dredged materials from Boulder, Helen's and Hughes coves.

"Before this, we really didn't have a good place to put materials from these areas," Rutledge said. "This also provides the capacity if the main channel from Burchfield Cove to Hughes Cove ever needs to be dredged. I know that would be a huge project logistically, but it's a big relief knowing we have the storage capacity, if needed."

Rutledge talked about a recent opportunity to show Gov. Terry Branstad and others the work being done on a wetland that will protect Helen's Cove. This RIZ project is located just east of Sage Trail near the east campground. The 26-acre wetland site will include a six-acre pool. The water pool will host microbes that turn nitrogen into gas.

A special forebay will collect sediment, which can be cleaned out periodically. "We got special approval to include this

feature," Rutledge said. "It will extend the life of the wetland, plus keep that sediment from reaching Helen's Cove."

The nitrogen removed by the wetland will be the equivalent of taking about 400 acres of row crops out of production. "We are in the sediment removal business," Rutledge said. "But nitrogen feeds algae blooms, so this is another benefit for us."

Rutledge said RIZ is in the process of developing a second wetland to protect Hughes Cove. It's hoped that can be completed in the next 12 to 18 months.

Turning from lake water to drinking water, Rutledge said dealing with discolored, hard water coming from the LPA water plant is the toughest issue he and his staff currently face. Water from the Jordan well is hard, while water from the Dakota wells includes iron and manganese that causes dark water.

"We've tried a variety of treatment strategies and have made some progress, but we've hit a plateau," Rutledge said. "As they review the 2017 budget, the LPA board will be considering a reverse osmosis pilot study that would be conducted in the spring. This study would help us learn if adding reverse osmosis to the water plant would produce a high quality finished product at a competitive cost."

Rutledge said most LPA water customers are able to manage most problems with in-home filter systems. Anyone who has tried filters and flushing without success is asked to call the LPA office so staff can visit their home to look at their water system and see if they can come up with some recommendations.

Rutledge cautioned that even if it's determined a reverse osmosis system should be added to the LPA water plant, it would be two to three years before it could be installed and overall water quality improve.

Rutledge said the LPA board will start work on the 2017 budget at its September 27 meeting and review at its October meeting, with adoption planned for November. "If you have a strong opinion about things that need to be done either at the LPA or Lake Panorama National, I encourage you to reach out to board members or the LPA staff with suggestions," he said.

Rutledge said one item included in the 2016 budget that has been a hit is the beach groomer. "People love it, especially when the beach has just been cleaned," he said. "We're grooming the beaches twice a week, generally early in the week and on Friday. But if you're having a big family event at one of the beaches, and would like the beach cleaned up in advance, call the LPA office and we can probably get it done." Possible upgrades at the marina will be discussed during the 2017 budget progress. There are complaints the waiting list for a covered slip at the marina is too long. But adding more slips would require moving the fuel dock, and make parking even tighter. Rutledge said there is agreement that if more slips are added, more parking will be required.

In response to questions from the audience, Rutledge made

these points:

- Each LPA membership can own two boats with motors over 10 horsepower. This doesn't preclude another membership from purchasing a lot and placing boats on someone else's waterfront lot. There also is no rule against a waterfront lot owner offering lift space to others, but Rutledge said he believes this is "self-governing" since most owners wouldn't want to have a row of lifts blocking their view.
- A comprehensive review of the current building codes, last updated in 2014, will be done in the coming year. Anyone with topics they would like to see addressed by updates in the code should contact the LPA office or an LPA board member.
- The fact increased water quality funding is getting lots of attention is a good thing, Rutledge said. He said the LPA will not take a formal position on proposed funding plans. But he encouraged LPA members to talk with elected officials about the importance of water quality efforts, and express appreciation for what they have done so far to fund the Iowa Water Quality Initiative.
- Fin and Feather recently installed a new floating dock at the pond south of the Panorama West golf course. Fishing in the pond is good, and the group wanted to do more to promote fishing there. He said it's unfortunate that in the past dredged materials were pumped into this pond, and also basins near Jones Cove and Lodge Cove. He said an engineering study now underway will include a look at these areas, and he understands it would be nice to dredge them back out. He thinks it will eventually happen, but he doesn't think this is high on the priority list of places where RIZ needs to spend its money.

- The LPA will continue to encourage Guthrie County to upgrade Sage Trail and 180th Street from granular surface to hard surface. This is a high traffic area for people living in Burchfield Cove and the upper reaches of the east side of Lake Panorama. Rutledge said in the past LPA was told no new hard surface roads would be built until other priorities were covered. But funding from the southwest Guthrie County wind farm Tax Increment Financing (TIF) district has increased total dollars available to Guthrie County for road and bridge maintenance. Rutledge said he and the county engineer have agreed to review this issue late in 2016, with the hope upgrades will eventually be achievable.
- Complaints about both speeding cars and speeding boats were raised by attendees. Rutledge encouraged LPA members to contact the LPA office or LPA Security with details on times, locations, types of vehicles, etc. He said even if Security can't get there immediately, these calls help establish patterns and may make it possible for a security officer to be in that location the next time speeding occurs.

Contact the LPA office at 641-755-2301 or lpa@lakepanorama.org. LPA Security can be reached 24 hours a day, seven days a week, at 641-755-3101.

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# LPA SECURITY CHIEF RETIRES, REPLACED BY LONGTIME OFFICER



SUSAN THOMPSON | LAKE TIMES

Denny Merritt, on the left, is retiring from his position as LPA Security Chief the end of September. Replacing him will be Jerry Armstrong, who has been a full-time LPA security officer for 10 years.

By SUSAN THOMPSON | Lake Times staff

The Lake Panorama Association Security Department is a 24/7 operation, providing many valuable services to the LPA community both on land and water. Denny Merritt, who has been the LPA security chief for more than 11 years, is retiring September 30.

Taking Merritt's place is Jerry Armstrong, who has the distinction of being Lake Panorama's first security officer in 1969 for one year. For the past 10 years, he has worked the LPA security night shift full-time.

During a joint interview with both men, it's clear Merritt and Armstrong are members of a "mutual admiration society."

"Jerry is a perfect fit for this position," Merritt says. "We've gotten along so well over the last 10 years, and he's played a big role in many of the successes we've had. He projects a 'friendly first attitude' and he knows so many people in the community, they aren't afraid to call him if they see something that doesn't look right."

Armstrong says following Merritt won't be easy, but it has its benefits. "I hope I can be half as good at this job as Denny has been," he says. "He has an incredible way of managing people. He has a recordkeeping system that helps us track a lot of things, and he's developed new training documents for security officers. He's leaving me with things he didn't have when he started, and that's a blessing."

Merritt grew up in Viola, a small town in eastern Iowa. He graduated from Anamosa High

School in 1965, and received his bachelor's degree in sociology from the University of Iowa. He spent two years in the Army, and worked as an Armed Forces policeman in the San Antonio police department.

In 1973, Merritt was a supervisor at the Iowa Department of Corrections at Oakdale when he was offered a position with the Iowa State Patrol. He began as a road trooper, was promoted to sergeant, and selected to attend the National FBI Academy at Quantico in 1993. He was promoted to Major in 1999 in charge of operations of the Iowa State Patrol, where he finished his 30-career, retiring in December 2002.

Merritt and his wife Mary have been married since 1971. They visited Lake Panorama on the advice of a friend, and purchased a home in 2000. Merritt commuted his last two years with the Iowa State Patrol. The couple has two sons and a daughter, 10 grandchildren and one more on the way.

When asked what he has liked about working for LPA security, Merritt answers quickly. "I like driving around the area," he says. "I think this is one of the most beautiful places in the country. Every day I get to see deer, birds,

wild turkeys, the lake and the trees. Of course, I like the people, too. About 95 percent of the people are great, with about five percent creating 95 percent of the problems."

Armstrong was born and raised in the Panorama area. He was Lake Panorama's first security officer for a year, and still carries in his wallet the metal badge he was issued. Soon he began selling Lake Panorama lots, first from an office near the marina and then from a building at The Lodge, which later became the St. Thomas More Center.

After selling Lake Panorama lots, he took a position as national sales manager for Harper Brush in Fairfield. That led to 22 years visiting 165 distributors throughout the country during the week, and returning to wife Nancy and their two children in Panorama each weekend. The couple now has six grandchildren and three great-grandchildren.

When Armstrong retired from Harper Brush, he agreed to work part-time for LPA security. That soon turned into a full-time position covering the night shift.

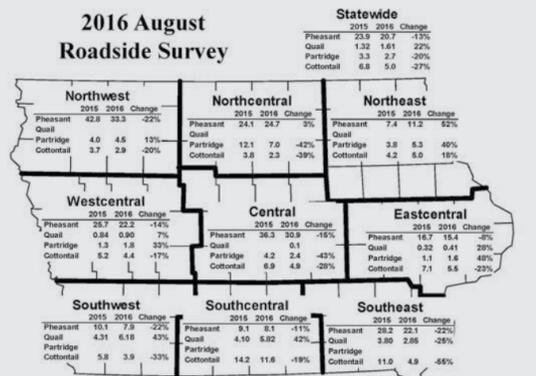
"I've enjoyed it, but I'm looking forward to seeing more daylight for a while," Armstrong says.

Armstrong says he appreciates both the people and the surroundings of Lake Panorama. "You can't get tired of this," he says. "There is always something different happening every minute, and around every turn."

Merritt says LPA security is primarily in place to ensure the safety of LPA members, guests and their property. "We're security guards, we're not police officers. We have a good working relationship with the Guthrie County Sheriff's department and Panorama Police department. If we see a confrontational situation, we call for reinforcement," he says.

Armstrong brings that same philosophy to his new position. "I think it's important to always stress safety first," he says. "We want our members and their guests to have a good time, but if something they are doing is breaking LPA rules and regulations, we intervene. We do our

SECURITY, PAGE 8A



## Iowa pheasant population similar to 2015, quail highest in 27 years

Iowa DNR

State officials covered more than 6,000 miles of county roads counting upland game during the first two weeks of August and after all the species were counted, data compiled and numbers crunched, what can Iowa pheasant hunters expect to find this fall?

A repeat of last year. "The good news is pheasant hunters had their best season in five years last year and they should expect to have pretty good hunting again this year," said Todd Bogenschutz, upland wildlife biologist for the Iowa Department of Natural Resources (DNR) who coordinates the August roadside survey.

The survey found an average of 21 pheasants per 30 mile route statewide, with higher counts coming from counties crossing the state diagonally from northwest to southeast. The statewide average in 2015 was 24 pheasants per route.

"To put it in perspective, our population is similar to 2007 when we harvested 630,000 roosters. Last year we harvested 270,000 roosters. The difference is, we had twice the hunters in 07," Bogenschutz said. "If we

had 100,000 hunters last year we would have doubled the harvest. The birds are here, we need hunters to return."

Population patterns tracked the weather. Parts of northwest Iowa had declines due to heavy snowfall which likely reducing pheasant survival. Parts of southwest Iowa had declines due to heavy spring rains likely reducing nesting success. Other regions had more favorable weather and saw similar or slightly higher numbers. "Hunters can expect bird numbers similar to last year statewide, where the right habitat exists," Bogenschutz said. "We need hunters to come back if we are going to see the harvest increase. If nothing else, they should come back for the quail."

Iowa's quail population index has been increasing recently and is now at its highest since 1989 after experiencing increases again across south central and southwest Iowa this year.

"To put it in perspective, in 1989, we had 80,000 hunters harvest 400,000 quail. With today's modern agriculture and landscapes, this is likely the best quail numbers we

PHEASANT, PAGE 8A

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\*National Children's Center for Rural and Agricultural Health and Safety, 2016 Fact Sheet, Childhood Agricultural Injuries in the U.S.

Meranda and Coy Gruber, children of Guthrie County REC Lineman Jeremy Gruber.

**BUSINESS**

# LAKE SIDE FLOORS EXPANDS IN NEW LOCATION



ASHLEY SCHABLE | LAKE TIMES

Lake Side Floors is going from 101 E. Main to 409 E. Market in Panora where Lake Country Automotive was located for many years. Owners Boss and Shanna Jenkins are aiming to have the new showroom open Friday with the complete move made by Monday.

By **GORDON CASTILE**  
*Lake Times staff*

A growing Panora business is on the move this week. Lake Side Floors is going from 101 E. Main to 409 E. Market where Lake Country Automotive was located for many years. Their aiming to have the new showroom open Friday with the complete move made by Monday. "We were growing out of the

present location," said Boss Jenkins, who owns the business with wife Shanna. "It's bigger and better," he said of their new building. "We're able to have a larger in-house stock and we're able to handle more products better and have more competitive lines." "We'll also double our showroom space," Jenkins said. He explained the showroom will go from about 550 square feet to 1,100 square feet.

And no longer will the business have to rent storage space as the rear of their new building will provide a warehouse of up to 2,000 square feet. Those coming into the showroom will be walking on the flooring products the business offers, such as vinyl, ceramics or carpet as up to 10 types of flooring have been installed.

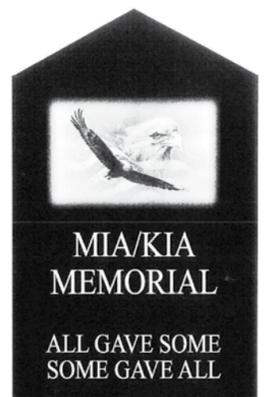
"We try to get as many products on the floor as possible," said Jenkins. This way people can actually see various products on a floor, not just through a sample. "Anything you put on the floor, we have it," he said of his firm, which does both residential and commercial flooring. "We've seen a big demand for wood flooring in the last eight months," said Jenkins, who's in charge of installation. Wife Shanna runs the show room, office and deals with the sales

representatives. She also does the measuring to determine cost estimates. Jenkins said Lake Side Floors has been very well received since opening in April of 2015. "We're staying very busy ... we had some 100 installations last year. We hope to install 200 this year." Jenkins began installing floor covering as a 17-year-old teenager. Prior to opening the business here, he operated Jenkins Flooring for 18 years. His business philosophy has been to learn from those he respects and are successful. "I definitely took a liking to older guys who would teach me things," he said. "I just absorbed what they taught me and hopefully I can pass that on to guys that work for me." Three men work with him, including former veteran employee Prairie Gifford, who is now self-employed.

# Veterans Memorial eyes spring 2017 installation



The Guthrie County Veterans Memorial moved a step closer to completion when the large monument and the MIA/KIA memorial monuments were ordered this summer. Plans are in the works for installation on the Guthrie County Courthouse lawn in Guthrie Center in the spring of 2017. The large monument salutes Guthrie County veterans from all branches of the armed services. On the back is a photo of a bugler with the lyrics to the famous song, Taps. The smaller monument commemorates the soldiers who are Missing in Action or Killed in Action. "All gave some, some gave all" salutes the ultimate sacrifice these men and women gave to preserve the freedom of the United States. Fundraising is on-going to purchase the two large statues, one male and one female. Ad-



ditional funds are also needed for the cement base and sidewalk surrounding the monuments. To donate to this worthy cause, send money to the Guthrie County Veterans Memorial in care of the Guthrie County State Bank in Guthrie Center.

## Talk Like a Pirate Open September 25

The 11th annual Pirate Open will be Sunday, September 25, with an 11 a.m. cannon ball start. This four-person best-shot tournament will feature cups on the greens of two, four and eight inches. Entry fees are \$120 per team for LPN members, and \$240 per team for non-LPN members. If your team has a mix of members and non-members, check with the pro shop for pricing. The entry fees cover golf, cart, flag events, contests, prizes and much more. If you're new to this tournament, you should know many participants take the "pirate" theme seriously, decorating their carts and dressing in some form of pirate garb. This part of the tournament is not required, but adds to the fun, so feel free to join in!

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SUSAN THOMPSON | LAKE TIMES

Top players for 2016 in the Panorama West women's league were, left to right, Emily Spradling in first place; Connie Ziller, second; Sharon Wedemeyer, third; and Carla Fitzgerald. Fitzgerald tied for fourth place with Joyce Groom, who isn't pictured.

## Panorama West Women's League wraps up 2016 season

The Panorama West women's golf league wrapped up its 2016 season Tuesday with a four-gal best-shot tournament. John Dinnebie, Lake Panorama National operations director, hit four tee shots each team on the ninth hole.

The league had 55 members this year, with 45 of those participating in the final event. The tournament was followed by an awards luncheon in the Panorama West Clubhouse community room, catered by Lake Panorama National.

Following lunch, cash prizes were distributed based on pars, birdies and chip ins. Sherry

Miller was recognized as the "most improved player" for the decrease in her handicap during the season.

The top five players in the league were Emily Spradling in first place; Connie Ziller, second; Sharon Wedemeyer, third; and Carla Fitzgerald and Joyce Groom in a tie for fourth place.

Mary Kay O'Grady served as league chair for the past year. Sharon Wedemeyer will be league chair in 2017, with Emily Spradling as vice-chair. Judy Schnack will continue as treasurer, and Sue Merryman will replace Susan Thompson as secretary.

## Q&A: John Rutledge, general manager of Lake Panorama Association

# FALL IS A BUSY TIME FOR LPA STAFF



By SUSAN THOMPSON  
*Lake Times staff*

The 2016 Lake Panorama summer season has come and gone. This month's Q&A with John Rutledge, LPA general manager, takes a look at what's keeping the Lake Panorama Association staff busy during the fall months.

**Q: In past articles, you've indicated autumn is a busy time for LPA. What projects are planned for this fall?**

**A:** Fall is an exciting time at the association. The period from Labor Day to Thanksgiving represents both the closure of our 2016 projects and the beginning of our 2017 budget preparation.

LPA staff will be busy dredging Log Cabin Cove and Boulder Cove this fall. The dredging of both coves is fairly straightforward, but involves a tremendous amount of coordination with members and the barge companies. Total yards dredged will not be an impressive number, but the projects represent two of our most logistically challenging areas to service. We schedule these projects for fall, as most boaters wrap-up their season shortly after Labor Day.

Fall also is the time when staff and the board prepare the 2017 budgets. LPA and LPN, LLC both budget on a calendar year basis. The budgeting process begins in

September, with the final budget traditionally being adopted by the board at the November meeting.

**Q: What are the big topics for the 2017 budget?**

**A:** I don't expect any substantial changes in the operational strategy of LPA. We will continue to look for ways to improve our service to members and maintain competitive costs for association operations. The amount of the LPA dues increase is always a hot topic and will be weighed carefully against 2017 operating expense projections, plus our goal for an operating reserve in the 20% range.

One item up for consideration is a pilot study on a reverse osmosis addition to the LPA water plant. Reverse osmosis is a high-end treatment system used in municipal water production. It relies upon the implementation of semi-permeable membranes to filter impurities out of the water and would substantially improve the water quality experienced by LPA members. Preliminary evaluations of this potential project have been completed by our engineers, and the project holds a great deal of promise. Most appealing is the fact this strategy would build upon the investments of 2010 as a means of addressing hardness and sediment challenges in our water. The budget for the pilot study is roughly \$55,000

and, if approved, would begin in the spring of 2017.

Investment in LPA-owned facilities and equipment always sparks healthy discussion and review of our spending priorities. As with any business, the list of wanted items exceeds the funds available in a given year. Our board and staff will work cooperatively to prioritize essential expenditures to ensure a balanced investment in the LPA's diverse suite of operations. We want to ensure we don't fall behind with the essential maintenance of our buildings and equipment – but also understand we have to be budget-minded in our expenditures.

**Q: How are the Lake Panorama Rural Improvement Zone (RIZ) projects coming along?**

**A:** RIZ has two key projects underway, both of which will wrap-up this fall. The Cory Sediment basin was substantially completed by Labor Day and will serve the Boulder Cove dredging project. Seeding and miscellaneous finish work will continue into September, at which time the project will be closed-out. The project has progressed more slowly than anticipated, but the finished project has passed all tests for soil compaction and grading specifications. The basin will provide RIZ and LPA decades of storage for the substantial portions of the

lake. The other RIZ project is a 26-acre wetland, which lies upstream of the #13 LPN golf course pond and the north fork of Helen's Cove. The project will include a six-acre wetland pool, surrounded by approximately 20 acres of buffer seeding. In addition, a sediment forebay is included in the design to mitigate silt infiltration into the wetland pool, and subsequently Helen's Cove. The wetland is favored for its high level of effectiveness in nitrate removal. This site will be purely for the sake of water quality and conservation – it will never be a depository for dredging spoils.

**Q: What should members be mindful of as they prepare for winter?**

**A:** Members who are not receiving our weekly email newsletter should sign up, as this is an invaluable source of current happenings and information. Also, it is extremely important for LPA members to ensure the LPA office has current contact information on file, in case of an emergency. If in doubt, please call the office at 641.755.2301 to ensure your contact information is current. Or email us at [lpa@lakepanorama.org](mailto:lpa@lakepanorama.org).

Best wishes for a safe and enjoyable fall!

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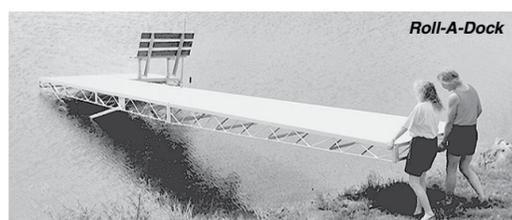
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# TORI'S ANGELS FAMILY FUN FAIR A HIT

SPECIAL TO THE LAKE TIMES



Panora fire chief Curtis Twigg dunks Panora police chief Matt Reising during a Tori's Angels Family Fun Fair Sunday.

The gloomy skies on Saturday afternoon did not dampen the spirits of those who attended the Tori's Angels Foundation Family Fun Fair.

Nearly 300 people attended the event and enjoyed a delicious walking taco lunch and lots of attractions on the grounds of Faith Bible Church.

Children and their families enjoyed the inflatable bounce house and obstacle course, striking balloon creations by Jessica Daniels, creative face painting by Panorama high school art students, beautiful Disney princesses, upbeat music by Redeemed & Free, little kids' games, a Panora Fire Department fire truck, Guthrie County Sheriff's squad cars and Humvee, PJ owner Joe Weisz' unique Shutter Bus photo studio, and the long-anticipated dunk tank built by the Panoramans FFA.

Special thanks to the dunk tank's brave volunteers: Guthrie County Sheriff deputies Nathan Grove and Steve Henry, Panora Police Chief Matt Reising, Panoramans Schools Superintendent Shawn Holloway, Pastor Trevor Nunn, and several high school football players, including Jeramy Randol, Victor Barroso, and Quinten Pote.

Attendees were welcomed at a photo display of the foundation's 20 sponsored children, five of whom have earned their heavenly wings. The community was very generous with their free-will offerings, which goes directly to help the foundation's supported children. Several of the foundation's children attended the event, including Wade Lengeling of Carroll, Talon Ridout of Lorimor, Gavin Carson of West Des Moines, and Tori Heckman of Guthrie Center. Also attending were the families of two heavenly angels - Noah Stein and Derek Ellerbeck.

Several sponsored children were too ill to attend or are in the hospital.

The foundation wishes to express its appreciation to everyone who made the family fun fair a great success. Generous donations were received at the event, and, in addition to those named above, many others provided sponsorships and ongoing support, including Guthrie County State Bank, Bryton Insurance, Guthrie County Community Foundation, 4Seasons Travel in Harlan, Panora State Bank, Raccoon Valley Radio, Guthrie County Vedette, Guthrie Center Times, News Gazette, Panora United Methodist Church, and Faith Seekers Youth Group.

Tori's Angels raises funds to help the families of their supported children who have life-threatening medical conditions. The foundation pays all expenses not covered by insurance, including travel expenses to treatment (airfare, hotel, meals), as well as medical co-pays and deductibles.

Donations are accepted anytime at Panoramans State Bank and Guthrie County State Bank in Panora, MidStates Bank in Harlan, and any usbank. Donors can also mail a check to Bill Ridgley, 4677 Panoramans Dr, Panora IA 50216. An online donation option is located on the Tori's Angels Facebook page. Supporters can "Like" the Tori's Angels Facebook page to receive regular updates on the children.

For more information about Tori's Angels or to request an application for support, contact the foundation's chairman, Bill Ridgley, at [bridgley@netins.net](mailto:bridgley@netins.net) or 712-249-6423.



Heavenly Angel Derek Ellerbeck's family sporting balloon hats.



Bill and Connie Ridgley in the Shutter Bus photo booth during a Family Fun Fair Sunday in Panora put on by Tori's Angels.



Princesses Paige Johnston, Taylor Wicks, and Morgan Kofoid entertain visitors to Tori's Angels Family Fun Fair in Panora on Sunday.

## Blank Park Zoo Monarch Festival Sept. 18

Come celebrate the monarch's journey from Canada, through Iowa, to Mexico at the 2016 Monarch Festival on Sunday, September 18 from 12-4 p.m. at Blank Park Zoo, in Des Moines.

"Each fall, the iconic monarch butterfly sets its sights on the mountains of Mexico," said Jessie Lowry, conservation manager at Blank Park Zoo. "They travel, en masse, through our state on a journey that can be over 2,000 miles long. We are honored to partner with the Latino Heritage Festival, to highlight the importance of this butterfly to our two countries."

"We are excited to partner with Blank Park Zoo to bless the monarch butterflies on their long journey to Mexico. According to local legend, the monarchs arriving in Mexico this time of year are believed to be the souls of our ancestors returning home," said Joe Gonzalez, executive director, Latino Resources (oversees Latino Heritage Festival). The Iowa Department of Natural Resources along with state and federal partners and private organizations has worked to improve and expand monarch habitat across Iowa. The Iowa DNR is a partner and participant at the monarch festival.

Monarch Festival Activities: 3rd Annual Children's BUG PARADE! Come dressed as your favorite insect, wear your wings, your orange and black, antennae or make your costume at the Zoo. There will be special prizes for First and Second place BEST COSTUMES.

Polk County Conservation will be leading Insect Hunts and a Monarch Tagging event. They will demonstrate how to safely catch monarch butterflies to attach a tag. If these special monarchs are found in Mexico, they can help scientists track the migration.

Numerous Plant.Grow.Fly. partners will be represented at the Festival offering hands-on activities, demonstrations and crafts for the whole family.

Los Ninos del Tepeyac - Danza Folklorica is a group dedicated to learning and teaching about the Mexican culture through dance. This group will be performing at the Festival.

Spend time exploring our Butterfly Garden and experience traditional Mexican music by Mariachi Azteca.

Families and kids of all ages will be encouraged to take part in an interactive performance workshop called FOLLOW THAT MONARCH! by Carol Taylor's Patchwork Puppets.

There will be free milkweed seeds available provided by Blank Park Zoo and Neal Smith National Wildlife Refuge (limited supply) for Festival-goers so you can create your own butterfly oasis in your yard.

The Latino Heritage Festival is Sept. 24 and 25 in Des Moines. Stop by their booth to find out more about the Iowa-Latino connection.

Des Moines Mayor Frank Cownie and Nevada Mayor Lynn Lathrop will be recognized for signing the Mayors for Monarchs Pledge.

## LPN League results

The LPN men's and women's leagues have come to an end for the 2016 season. In the Thursday women's league, the teams of Denise Norwood/Shanell Wagler and Nancy McCleary/Sharon Wedemeyer tied for top honors. Steve Rottler took first place in the men's noon league.

The team of Bob Hollwager and Mike Ketelsen won the 3 p.m. red tee league. Brandon Waddle and Steve Ahrendsen won the 3 p.m. white tee league. There was a tie for first place in the 6 p.m. league between the teams of Corey Welberg/Neil Norwood and Steve Ahrendsen/Brian Denham.

## Panorama West Pro Shop hours shorten

Pro shop hours at Panorama West now are 8 a.m. to 7 p.m. daily. As weather conditions and daylight hours change, pro shop hours will continue to be shortened. Play is

always possible during daylight hours, and if the pro shop isn't open, those who need to pay green fees can do so at the kiosk located near the first tee.

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## PHEASANT

FROM PAGE 4A

can hope for," Bogenschutz said.

In 2014, 6,500 hunters shot 10,000 quail. In 2015, 10,000 hunters shot 28,000 quail.

"This is the best opportunity we've had to hunt quail in 27 years," he said. "For anyone who has ever had an interest in quail or who hasn't hunted quail recently, this is the year to go."

Surveyors also record the numbers of cottontail rabbits and Hungarian partridge.

Rabbit numbers were down some from their record level of the past two years but remain above their ten year average, with better numbers in southern and eastern Iowa. Partridge were unchanged with their best numbers in northern Iowa, he said.

The August roadside survey is available at [www.iowadnr.gov/pheasantsurvey](http://www.iowadnr.gov/pheasantsurvey)

### SEASON DATES

Pheasant Oct. 29-Jan. 10, 2017.

Quail Oct. 29-Jan. 31, 2017.

Rabbit Sept. 3-Feb. 28, 2017.

Partridge Oct. 8-Jan. 31, 2017.

## Book holiday parties now

The holiday season will be here before we know it, so now is a good time to plan your company's holiday party or special times with family and friends. The LPN conference center 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, so call the LPN at 641-755-2080 to discuss options for your company or family get-together, or to make lodging reservations.



JEFF STORJOHANN | LAKE TIMES

**Gov. Terry Branstad talks about the challenges of finding long-term funding for water quality projects in Iowa during an informational meeting about water quality near Lake Panorama on August 30.**

## BRANSTAD

FROM PAGE 2A

initiative. Established during the 2013 Iowa legislative session, the initiative assists with the implementation of the Iowa Nutrient Reduction Strategy. Myers said the strategy recommends a variety of steps to improve the state's water quality.

"IDALS currently funds 45 demonstration projects, including 16 watershed projects, seven practice demonstration projects, and 22 urban conservation projects," Myers said. "The practice demonstration projects focus on priority practices such as bioreactors, saturated buffers, cover crops and wetlands."

Gov. Branstad was the final speaker, before a walking tour of the wetland construction site was offered. He said he has visited 26 locations around Iowa to learn more about how the Iowa Water Quality Initiative is making a difference.

"Iowa now has a science-based strategy to improve water

quality," Branstad said. "We're making great progress, but we still have a long ways to go."

Branstad said in advance of the 2016 Iowa legislative session, he made a recommendation to "ramp up funding for the Water Quality Initiative without raising taxes." He said the Iowa House eventually passed a bill that would have provided long-term funding, but the Senate didn't take it up.

"I'm going to make this a priority again in the 2017 session," Branstad said. "I hope we can build on what the House has already passed."

Branstad was asked about the possibility of additional regulations being imposed on farmers as part of water quality efforts. "Our approach is not to regulate," he said. "We would rather do this in a cooperative, collaborative way. We do need farmers to talk to their neighbors, though. If many farmers fail to get involved in these efforts, the pressure mounts to implement a regulatory approach."

## SECURITY

FROM PAGE 4A

best to do that in a pleasant, yet firm manner."

While on land patrol, security officers are encouraged to establish a random patrol strategy, monitoring traffic while checking 22 points daily to ensure doors and gates are properly secured. While patrolling, an important aspect of the job is getting acquainted with what is normal versus something that stands out or is unusual. The unusual is noted on the officer's log for future reference.

Merritt says over the years Armstrong has done an excellent job looking for the usual, so the unusual stands out. "He has provided information that led to some felony arrests, and helped solved some home break-ins," Merritt says. "He's also been involved in some drinking and driving arrests, stopped some reckless driving, and other offenses that threatened the safety of our members."

Some recordkeeping was in place before Merritt arrived, which he built upon. As a private development, Lake Panorama can ask non-members to leave the property for a variety of reasons. Since 2007, 336 people have been asked to leave, and 45 people have been banned from returning. Of those 45, eight have been found on LPA property, and arrested for criminal trespass.

Officers are trained to monitor speed with a radar unit. Members can be fined for exceeding the speed limit as well as other types of rules violations. Property owners are responsible for their guests, and on occasion guests also are stopped. Property and boat owners also are responsible for their guests on the water.

These two LPA security veterans say they handle a wide variety of things. "We're really an extension of the other LPA departments," Armstrong says. "We report when we see silt fences that are down. We monitor the six cameras at the brush dumps and follow-up on violators who



SUSAN THOMPSON | LAKE TIMES

**In 1969, Jerry Armstrong was the first security officer ever hired at Lake Panorama, a position he held for one year. He's holding the badge he was issued at that time, which he continues to carry in his wallet.**

leave things that aren't allowed. We lock and unlock the gates to the brush dumps, the bathrooms at the three beaches, and the rental carts at Panorama West."

Together, the pair listed a lot more – picking up and returning dogs to their owners, removing dead squirrels from the roads, helping homeowners with wildlife concerns including bats, snakes, raccoons and more, helping people staying at the LPN Inn and Suites and Clover Ridge get back into their rooms when they lock themselves out, responding to parking violations and noise complaints, inspecting boats, removing debris from the roadway, swimming violations and welfare checks.

In the winter months, homeowners who sign up for the service can have their houses checked to ensure doors and windows are secure, and the temperature is high enough to keep pipes from freezing. The security officers also work with Department of Natural Resources enforcement, and monitor the

LPA deer hunting season.

Replacing Armstrong on the night shift will be Gary Freeland, who has worked part-time for LPA security for several years. He has served as a chaplain for the Guthrie County Sheriff's department, and will continue as pastor of the First Christian Church of Panorama.

Beginning October 1, Armstrong and Freeland will be the two full-time employees in the security department, and generally work Monday through Friday. Another four to six part-time security officers will cover weekends.

Denny and Mary Merritt will continue to live at Lake Panorama. They have travelled to many countries on short-term mission trips, and are planning another one this fall to Zimbabwe. If Armstrong needs someone to fill in occasionally, Merritt says he'll help.

Armstrong says even though he's been with LPA security for 10 years, he still faces a learning curve. "I'll have new responsibilities for the security budget, the water safety committee and training new officers," he says. "But I'm looking forward to the opportunity."

Both Merritt and Armstrong say it's important for LPA members to call security when they see something happen, think something is out of the ordinary, or want to report speeding vehicles or watercraft. The Security Department phone number is 641-755-3101, and is answered 24 hours a day, seven days a week.

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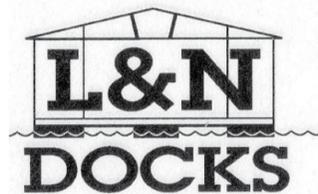
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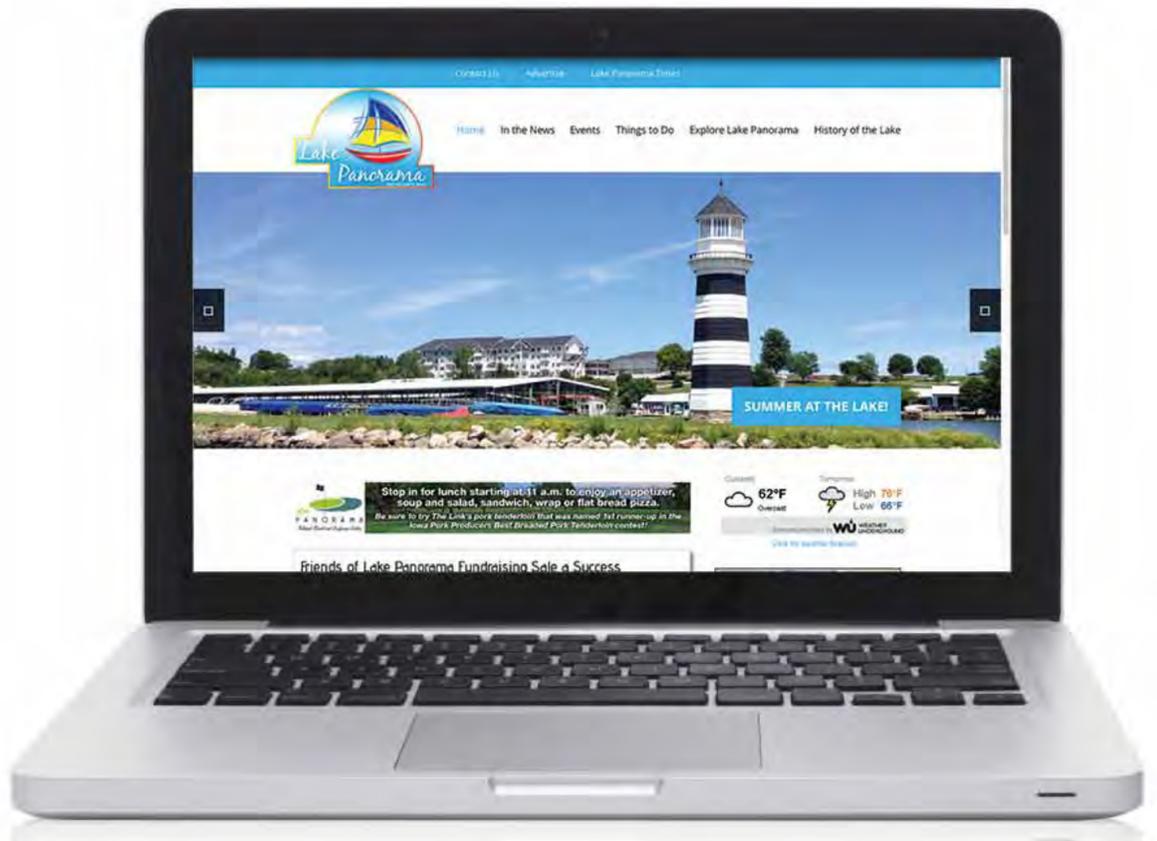


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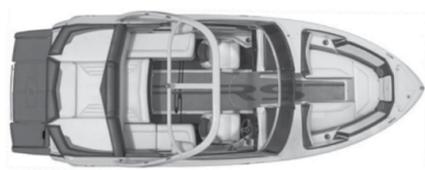
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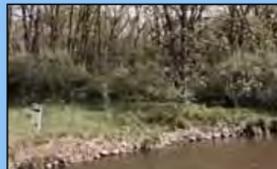
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Lot 6461.....	\$10,000
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Lots 3707 & 3708 - 4812 & 4814 Panorama.....	\$22,500
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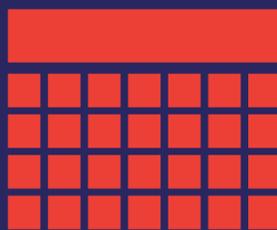
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# HALO OLYMPICS AUGUST 24 BUILT ON LONG HISTORY



Fifteen pontoon boats were lashed together in Horseshoe Cove for a pontoon party in 1994. Participants were ferried there from Boulder Beach, and box suppers were available at a cost of \$4.50 each.

SPECIAL TO THE LAKE TIMES

By SUSAN THOMPSON | Lake Times staff

A Lake Panorama group with a long history of fun times used the Rio Olympic games as inspiration for its latest event, the first HALO Olympics. About 50 people attended the event, which was held August 24 at the Panorama West golf course and clubhouse.

Organizers promised in advance no one would be running sprints or swimming across the nearby pond. Instead, the HALO Olympics included such things as lawn ring toss, bags, lasso golf and a putting contest, with prizes awarded. Participants brought appetizers and beverages, with HALO providing table settings, lemonade and tea.

This was the latest in a long line of social events HALO has

organized for more than 25 years. The group had its beginnings in the early days of Lake Panorama, as those who purchased lots got together informally to discuss how the development was proceeding.

These informal meetings eventually took a social turn and included planned meals and card games at The Lodge, which is now the main building at the St. Thomas More Center.

In the late 1980s, a contest was held to come up with a name for the group. Otto McGilvrey won the contest with HALO, which is an acronym for Home And Lot Owners.

HALO became a new member of the Panora Chamber of Commerce in 1990. Newspaper clippings from that time described HALO as a "social group that promotes getting acquainted and bringing topics of general interest to members" and the "fun people of Lake Panorama."

For many years, HALO had a float in the Panorama Days parade. Another Panorama Days offering was free pontoon rides. A shuttle bus that departed from the Panora City Hall brought those interested to the marina, where they boarded pontoons for a 45-minute ride. Rides were free, but free-will donations were accepted. Newspaper accounts showed about 200 people enjoyed the free rides each year these were offered.

In the mid-1990s, HALO membership was at 180 people. Events were held almost monthly for about 10 years, including such things as a casino night, Boulder Beach luau, polka fest with a live band, card games, chili cookoff, Goofy Golf, international taste feast, Valentine dinner and dance, Western hoedown, HALO talent revue, boat parades and a road rally.

What was billed as the World's Biggest Floating Picnic was



Courtney and Dilma Allen are shown at a HALO luau at Boulder Beach in 1994. Courtney Allen was the HALO president in 1993 and 1994.

planned for the summer of 1993. But because of ongoing rain and flooding, it was 1994 before the event could be held. Originally planned for Boulder Cove, it was moved to Horseshoe Cove for more protection as it was a windy, cool evening. Participants were ferried from Boulder Beach to where 15 pontoons were tied together. A box supper was available for \$4.50, and 150 guests enjoyed the evening, strolling from one boat to another for conversation and to meet new people.



Larry and Elaine Rains guided the HALO group for several years. They're shown here at a luau party at Boulder Beach.

HALO, PAGE 2B



What was billed as the World's Biggest Floating Picnic took place in 1994. Fifteen pontoons were tied together so 150 guests could stroll from one boat to another.

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# HALO

FROM PAGE 1B

In 1997, Winterfest was hosted at Panorama West, with ski rental and food available in the clubhouse. A Senior Senior Prom was held at The Port in 1999, with men in tuxes and suits and women in formal dresses. Mark Moore served as the DJ at this and other events over the years.

HALO and Fin and Feather joined forces for several Halloween parties. Costumes were optional but many came decked out in costume and competed for prizes. HALO Christmas parties continue today, with dinner, music, entertainment and dancing. In some years, participants brought unwrapped toys to give to local children.

Some meetings, especially in the early days, were informational in nature. Representatives of the LPA board met to provide financial updates and answer questions. Meet-the-board-candidates events began in the 1990s and continue today. In 1994, the general manager of CIPCO, which bought the Mid-Iowa Lake assets out of bankruptcy, was the featured guest at a HALO meeting, where he answered questions about future plans for the lake development.

A Lake Panorama Beautification committee was formed in 1994 as an offshoot of HALO, with Larry and Elaine Rains chairing. Members of the committee worked on tree planting, trash pickup and improvements at the campgrounds. The com-

mittee sponsored a special trash cleanup day, followed by a free picnic at Boulder Beach.

In 1996, 25 members gathered for a lake cleanup day, removing debris from Boulder Beach. They then took to the water to use boats and dip nets to clear logs and other debris from the lake.

HALO has supported several local causes. It has donated to Panorama Days, helped finance the highway signs welcoming people to Panora and Lake Panorama at the three main entrances to Panora, and donated to Odyssey of the Mind teams in the Panorama Schools. The group also donated to the Panora Library building fund, and to pay postage to send items to members of the military.

For many years, the group created "Welcome to the Lake" canvas bags, filled with information about Lake Panorama, HALO and area businesses.

In the beginning, dues were \$5 per person or \$10 per couple. For some special events, participants made reservations and an extra fee was charged. Many events were potlucks, and the cost to HALO was minimal. In recent years, the annual membership fee has been dropped, with participants continuing to pay for special events, or contribute to a potluck event.

In the group's early days, officers were elected annually, who were assisted by volunteers serving on committees. Information about upcoming events were published in the Guthrie County Vedette and Lake Panorama Times. In addition, members of a calling committee would divide up the



SPECIAL TO THE LAKE TIMES

HALO boat parades were a regular summer activity for several years. The July 1997 parade featured 11 decorated boats, with dinner afterwards at The Port.

list of HALO members and make personal calls.

Today, an email database is used to send details about upcoming events to people who have participated in past events, and potential new participants. There isn't an annual turnover of officers, but rather a couple takes on the task of overseeing the group, with the help of volunteers for each of four events planned each year. Dick and Lynda Pawlowski have taken the reins for now, and other volunteers help with special events and communications.

The Pawlowskis took over from Bob and Barb Vandeventer, who filled the leadership role for several years. The Vandeventers moved to Lake Panorama in 2000. "It was one of the best ways we found to get to know people at Lake Panorama," Barb says. "Bob and I got to know many people because of HALO, and it got us involved."

The Vandeventers had taken the torch from Larry and Elaine Rains. "We just enjoyed the opportunity to get together with people," Elaine says. "Even if we just played cards, we always had a good time."

The group continues to host a spring "Welcome Back Snowbirds" potluck breakfast at Panorama West. The HALO Olympics was the second event for 2016.



The 1994 HALO Halloween party was held at The Port. Second place winners in that year's costume contest went to the Bedrock Gang. Shown left to right, John and Mary Ann Roach as Fred and Wilma Flintstone; Dan and Kathy York as Bam Bam and Pebbles; and Frank and Sandi Teale as Barney and Betty Rubble.

Plans for a fall event in October or November at the Panorama West clubhouse are being made.

The annual HALO Holiday Dinner Dance will be Thursday, December 15 at the Lake Panorama National Conference Center. This

event is always a popular one, and more details will be available as the date approaches.

Although the number of both events and participants has declined, the current HALO leadership is working to come up

with new ideas and attract new participants. They say the HALO Olympics was a good start, and they encourage LPA members to watch for details on future events and plan to join the "fun people" of Lake Panorama.



This HALO float in the 1994 Panorama Days parade featured a pontoon on loan from Coulter Marine.

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## PUBLIC NOTICE

**LAKE PANORAMA ASSOCIATION BOARD OF DIRECTORS MEETING JULY 26, 2016 LAKE PANORAMA ASSOCIATION OFFICE**

The Lake Panorama Association Board of Directors met July 26, 2016, at 5 p.m. at the Lake Panorama Association office. Board members present were Larry Babcock, Bob Batschelet, Gary Evans, Tom Jeschke, Charles Schnack, and Jim Spradling.

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

Visitors present: Brice Oakley, President, LPN Board of Managers. Vice President Batschelet 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 was present for open forum.

**Agenda Item 3** – Consent Agenda. Evans requested item 3(e) the 6.21.16 financials be pulled from the consent agenda for further discussion. Evans moved to approve the consent agenda with item 3(e) pulled out. Motion seconded, carried unanimously.

Consent agenda to include:  
 a) LPA General Manager's Report  
 b) Approval of minutes from 6.28.2016 LPA Board Meeting  
 c) Accept 6.21.16 minutes from LPN Board of Managers (Draft)  
 d) Confirm date and time of next LPA Board Meeting

Question was asked what makes up the Erosion Control budget income and expenses. Rutledge explained the expenses include the expenses associated with the dredging operation and other items performed for erosion control around the lake. Revenues are budgeted based on an estimated proposed contract amount with Lake Panorama RIZ. If LPA would not be awarded the contract, they would not have the expenses of operating the dredge. Other expense items include shore line

work and administration expenses regarding the erosion control program.

Schnack moved to accept the 6.30.16 consolidated financial report – LPA & LPN, LLC. Motion seconded, carried unanimously.

**Agenda Item 4a** – LPN, LLC Board of Managers' report. Oakley requested to move the report of the LPN, LLC Board of Managers to closed section. Report was moved to closed session.

**Agenda Item 5a** – Review of Deer Hunting Rules. The Board of Directors reviewed the deer hunting policy and confirmed the program's primary goal continues to be herd reduction/ management.

Evans moved to keep the Deer Hunting Policy the same as 2015-2016. Motion seconded, carried unanimously.

**Agenda Item 6** – Other Business. Babcock commented the beach cleaner has done a good job of cleaning up the sand, but

noted the area between the beach and the playground still contains a large amount of goose feces. He requested staff continue to work on strategies for Canada Goose population control. Rutledge confirmed further research will be done.

**Agenda Item 7** – The Board entered closed session at 5:15 p.m. to discuss legal matters and exited closed session at 6:30 p.m. With no further business, the meeting was adjourned at 6:30 p.m.

Danna Krambeer,  
Recording Secretary

Mindy Larsen Poldberg,  
Board Secretary



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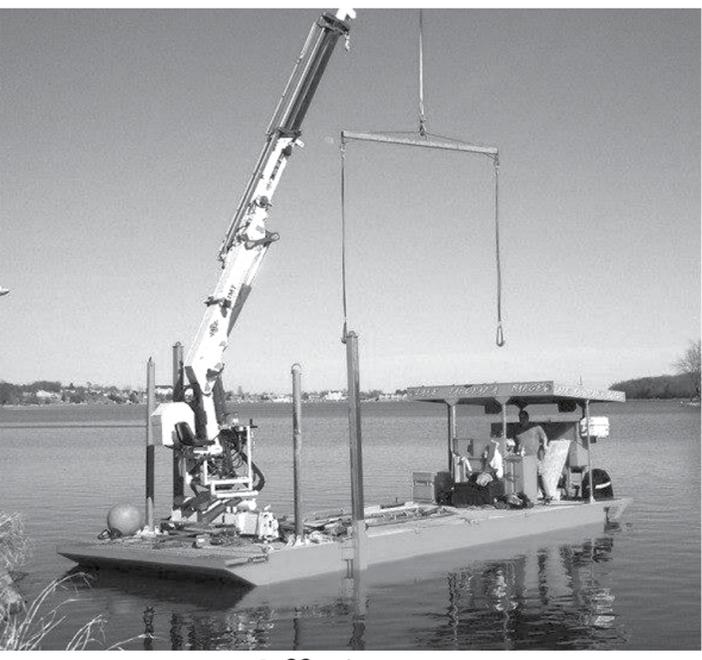
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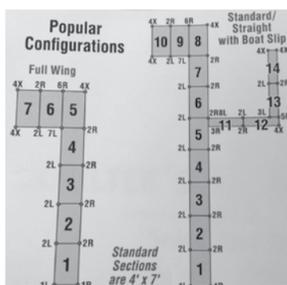
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# Make the most of gifts to grandchildren

Provided by Dave Grove, Edward Jones

Did you know that National Grandparents Day is less than a week away? While this "Day" is not as widely known as Mother's Day or Father's Day, it is nonetheless important, as it recognizes the key role that grandparents play. If you are a grandparent yourself, you might expect some cards or phone calls or emails from your own grandchildren — but you will probably experience even greater enjoyment in the gifts you can give them. If you're thinking of making a financial gift, consider your options carefully.

To begin with, don't forget about your own needs. As much as you love your grandchildren, you can't afford to provide significant financial gifts to them at the expense of your own retirement savings or the resources you might need for health care or long-term care. So, review your budget to determine what you can afford to give. This amount may change year by year, depending on your circumstances, so you may want to review your potential gifts annually.

However, assuming you can afford to give regularly to your grandchildren, how should you go about it? Here are a few possibilities:

Establish a 529 plan. A college degree is a very good investment in your grandchildren's future — but higher education comes with high costs. If you want to help your grandkids go to college, you could establish a 529 plan. Earnings in a 529 plan can grow federal tax-free and will not be taxed when the money is taken out to pay for college. Plus, you may receive state tax incentives if you invest in your home state's 529

plan. (However, if withdrawals are not used for higher education expenses, the earnings portion is fully taxable and will incur a 10% penalty.)

Keep in mind, though, that a 529 plan could affect your grandchild's financial aid. While a 529 plan owned by a grandparents generally won't be reported as an asset under the Free Application for Federal Student Aid (FAFSA), withdrawals used for school will be treated as student income on the next year's FAFSA, and so could lower your grandchild's financial aid package. So you could wait for your grandchild's final year of college, when he or she won't be applying for future financial aid, before you allow withdrawals from the 529 plan. (You may want to discuss a 529 plan's potential financial aid impact with a financial aid professional.)

Contribute to a custodial account. You can give money to your grandchildren through a custodial account, known as UGMA or UTMA. These are irrevocable gifts that minors gain control of at the age of majority. Be aware, then, that once they get the money, they can do with it as they choose, and their choices may be far different from what you had intended.

Pay college bills directly. You can simply write a check to the college to help pay for your grandchild's expenses.

By making any of these gifts, you can help your grandchildren move forward through life — and their journey can provide you with the gifts of pride and joy.



Dave Grove

# ROASTED AND FED

Ernst, Iowa liberals hold big events over weekend



U.S. Sen. Joni Ernst poses with a young Donald Trump supporter Saturday.

By DOUGLAS BURNS | Lake Times staff

## DES MOINES

**It's too close to call in Iowa.** The Real Clear Politics average of major polls (between Aug. 3 and 19) shows Democratic presidential candidate Hillary Clinton with a 1.5-point lead over Republican standard-bearer Donald Trump in Iowa.

With the hairbreadth polling, Iowa has the distinction of being not only the first testing grounds for politicians who think they can stand with presidential timbre, but a key last stop as the White House race heads into the fall sprint.

It shows in the schedule. Donald Trump keyed the U.S. Sen. Joni Ernst's Roast and Ride fundraiser for military veterans at the Iowa State Fairgrounds in Des Moines on Saturday.

"You are going to like Donald Trump so much," the New York real-estate magnate said.

Then, on Sunday, former Democratic presidential candidate Martin O'Malley of Maryland joined a roster of top Iowa Democrats for the Progress Iowa Corn Feed on the banks of the Des Moines River in the capital city.

Eastern Iowa Congressman Dave Loebsack said Republicans on Capitol Hill are conspiring to cripple a Hillary Clinton presidency — just as U.S. Senate Majority Leader Mitch McConnell of Kentucky famously pledged to do to the administration of President Barack Obama.

"They're already getting together to figure out how they're going to block Hillary

Clinton," said the 2nd District Democrat.

One indisputable takeaway: Politically minded Iowans didn't have to leave the weekend hungry — for political red meat or a taste of two of Iowa's top exports, pork and corn.

"I think Trump's going to win by a landslide," said Myrna Beeber, the Guthrie County Republican Party chair with strong Carroll ties. "To vote for Hillary is to vote for evil. Look at everything she's done. All of the lies."

As speakers at Ernst's Roast and Ride took their shots at Clinton, the political pinata hoisted for the day's celebration, audience members regularly yelled out, "Lock her up."

"She is not fit to be our commander in chief," Ernst said. About 2,000 people attended the Roast and Ride barbecue at the fairgrounds — with about 400 traveling with Ernst on motorcycles for 42 miles through central Iowa from the Big Barn Harley-Davidson in Des Moines to the fair venue. Ernst laid blame for the rise of the Islamic State with Clinton, a former secretary of state.



Donald Trump said he would make increasing job opportunities a central feature of his closing argument to voters.



Democratic contender Patty Judge says U.S. Sen. Charles Grassley, R-Iowa, is not invulnerable.

# Freedom Rock dedication Sunday, Sept. 18

The Guthrie County Arts Council invites the public to attend the dedication of the Guthrie County Freedom Rock and Freedom Park on Sunday, Sept. 18 at 2 p.m.

Bring lawn chairs and refreshments and stay for a concert by Dale Menning and the Stardusters. The Park is located west of Main Street Guthrie Center on Highway 44, across from the Guthrie County Fairgrounds.

The Guthrie County Freedom Rock was painted by Ray "Bubba" Sorensen II, and depicts stories of Guthrie County Veterans.

In conjunction with the dedication, the Guthrie County Arts Council will feature Aviation Art, an art exhibit by painter Bob Fields of Harlan, at Art on State Thursday, Sept. 15, through Sunday, September 18.

As a participant in the US Air Force's art program, Fields painted many "warbirds" and received commissions from

America's fighter aces. His painting "Cadets Over Pikes Peak" hung in the Pentagon office of Air Force Chief of Staff General Larry D. Welch.

Fields' fascination with aircraft began at age six when he received a model airplane. He spent Saturday afternoons of his childhood at the Red Oak airport hoping for plan rides. During high school, he flew every weekend with a friend who owned a plane. Eventually taking flying lessons when he could afford them, he soloed in 1977. By that time, the price of aviation fuel made his passion unaffordable. To support his wife and five sons, he enrolled in art school and worked as a commercial artist.

When one of his former flight instructors bought a plane, Fields offered to trade a painting for a flight. Upon delivering the painting to the

ROCK, PAGE 3C

EVENTS, PAGE 2C

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EVENTS, PAGE 9A

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# EVENTS

FROM PAGE 1C

“She is jeopardizing our safety, folks,” Ernst said.

Ernst, a Red Oak Republican who rocketed into the political stratosphere with Iowa-farm-girl charm, a regular gal without guile presentation, sought to portray Clinton as a career climber.

“With Hillary Clinton, it’s all about her when it should be about you,” Ernst said.

Speaking in the Pioneer Pavillion at the fairgrounds, Trump said he’ll defend the Renewable Fuel Standard, the Iowa-commodity-boosting energy mandate, and seek to roll back Waters of the United States, an Obama administration rule giving the Environmental Protection Agency more authority over rivers, lakes and marshes.

“President Obama lied to you about his support for the Renewable Fuel Standard,” Trump said. “And you can trust Hillary Clinton far less than you could even Obama.”

Before a largely white audience (this newspaper didn’t see a single black person at the event) Trump spent much of his speech on the troubles of America’s inner cities.

“Nothing means more to me than making our party the home of the African-American voters,” Trump said.



State Sen. Jerry Behn, R-Boone, (right) speaks with Sanjeen Agarwal, a Boone entrepreneur, at the Roast and Ride.

African-Americans haven’t fared well under Democratic leadership in major cities, Trump said.

So his pitch to African-Americans: “What do you have to lose? It can’t get any worse.”

All four of Iowa’s Republican congressional candidates joined Trump on stage for a photo opportunity near the end of his speech, as did Iowa Gov. Terry Branstad and Lt. Gov. Kim Reynolds.

“Donald Trump is a man of character, a man who is not afraid to speak his mind,” Branstad said.

U.S. Sen. Charles Grassley, R-Iowa, the chairman of the Senate Judiciary Committee, said he is comfortable with Trump selecting Supreme Court justices.

Grassley, who spoke on his own, did not appear on the stage with Trump.

“Despite standing with Donald Trump on stage before the Iowa Caucuses, defending him after countless dangerous statements, and pledging to hold the Supreme Court vacancy hostage, Chuck Grassley and Donald Trump have once again missed an opportunity to stand together on stage,” said Sam Roecker, a spokesman for Grassley’s opponent, Democrat Patty Judge.

For her part, Judge, speaking to several hundred people at the Corn Feed, advocated an increase in the minimum wage from its current \$7.25 an hour



DOUGLAS BURNS | LAKE TIMES

Former presidential candidate Martin O. Malley (right) speaks with Carroll County Democratic Party Chairman Tim Tracy Sunday in Des Moines at the Progress Iowa Corn Feed.

to \$15 over five to six years. She also wants more focus on education funding and reducing the costs of prescription drugs.

When asked by this newspaper, based on national polls showing Trump trailing, if she’s glad to have pulled her name out of consideration as a Republican vice presidential candidate this year, Ernst said, “I had a great opportunity presented to me, but I’m telling you that I’ve made some great progress in the United States Senate.”

“I’m glad I’m where I’m at,” Ernst added.

Judge and Jim Mowrer, a Democrat challenging GOP Congressman David Young in the 3rd District, have worked to tie Trump to Grassley and Young, spying political advantage in the connection.

“Unfortunately, here in the 3rd District, we have a representative, David Young,



U.S. Sen. Joni Ernst, R-Iowa, talks with the media after arriving at the state fairgrounds in Des Moines for her annual Roast and Ride Saturday.

EVENTS, PAGE 3C

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## EVENTS

FROM PAGE 2C

who stands with Donald Trump, time and time again reaffirming his support for him," Mowrer said.

In an interview with the media, O'Malley said he expects Clinton will do well in coming debates with Trump.

"Unfortunately, for my own prospects, she doesn't usually make mistakes in debates," O'Malley said.

O'Malley said Iowans make up their minds near the end of the process, which is why the polls in the Hawkeye State are close.

Clinton's message on wages and affordable college will help her "pull away" in Iowa, O'Malley predicted.

Trump said the economy would be his central theme as well.

"My economic approach can be summed up in three words, three beautiful words: jobs, jobs, jobs," Trump said.



DOUGLAS BURNS | LAKE TIMES

Republican presidential candidate Donald Trump signs autographs and interacts with the crowd following Sen. Joni Ernst's Roast and Ride Saturday at the Iowa State Fairgrounds.



Guthrie County Republican Party Chairwoman Myrna Beeber says Hillary Clinton is unfit to be president of the United States.



Congressman Dave Loebsack is the lone Democrat in Iowa's congressional delegation.

## ROCK

FROM PAGE 1C

airport, a mechanic showed him a picture of an Air Force Corsair which inspired Fields to paint pictures of military aircraft. The mechanic purchased them all. Fields learned about the Air Force Art program which offered artists the opportunity

to travel to military facilities and exercises for the purpose of recording and documenting Air Force personnel, equipment, locations, and events in the form of paintings. He applied and was accepted, donating a painting every 18 months in exchange for the privilege of going to Air Force bases for orientation flights in military aircraft. Not only did pilots often commission

and purchase his paintings, but he had the opportunity to meet many of his American fighter ace heroes.

Fields is a three-time inductee into the Iowa Rock and Roll Hall of Fame as guitarist and vocalist. His current band Bob Fields and Swing Time, is popular in the Omaha area.

The public is invited to view Aviation Art by Bob Fields at

on State. Weather permitting, one of his paintings will be on display during Sunday's Freedom Rock dedication ceremony, which Fields will attend. For more information, see the Facebook page Aviation Art by Bob Fields.

## Watch out for these common fishing mistakes

Sure, fishing is about a lot more than catching fish – it's being out in nature, relaxing, spending time with friends and family. But let's be honest – it's just a lot of fun to reel in a lunker. If the fish are stealing your bait or each cast comes up empty, here are some reasons you may not be catching fish.

Using too large of tackle  
Match your hook, bobber and lure to the species you're fishing for. If the fish has a small mouth, you'll need a small hook to reel them in.

Not replacing fishing line  
Simple maintenance here – change your fishing line on a regular basis, as the new line will be easier to cast without all those kinks.

Not trying something new  
If what you're doing isn't working, be flexible and try new techniques. Don't stick with something that's not netting fish.

Fishing too deep  
In the summer, Iowa anglers should fish only in the top 12 feet of water – go deeper, and the fish aren't there. This applies from mid-

June through the rest of the summer, especially in southern Iowa.

Ditching the bobber  
Beginners should use a bobber to help them cast. If it is a stationary bobber, make sure there is not too much line out that could make casting more difficult. A bobber will allow for direct observation and will keep the bait off the bottom, out of the reach of snags.

Not checking the water levels.  
A sudden rise or fall in the water

level will impact fishing success.

Using dull hooks  
Make sure your hooks are sharp if you expect to keep a fish on your line.

Fishing at the wrong time of day  
Fish head for cover from the heat in the middle of the day too – stick to morning and evening for the best bite.

Fishing in the wrong location  
Fish close to structure, like brush piles and stumps.

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"I'm also a property taxpayer in Guthrie County now. I tell you, it's a great place for our children and grandchildren to come. We really enjoy the friendliness and hospitality of the people here. We enjoy Guthrie Center and Panorama and Springbrook State Park. It's great to be here. Doug Burns, I want to thank you. He wrote a great story about our place at Lake Panorama, with some nice pictures. We appreciate the good local media. You are blessed to have that here in Guthrie County."  
— Gov. Terry Branstad

## LPN Pool closed for the season

Another busy season at the LPN swimming pool and spa has come to an end. There were 61 annual memberships sold for the 2016 season, which compares to 46 last year. There were a total of 979 daily fees paid by guests at the pool.



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