

# Lake PanoramaTIMES

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SPECIAL TO THE LAKE TIMES

**Marc and Julie Clausen have lived on Lake Panorama's Shady Cove since 2001. They recently launched a new online social network to serve the Lake Panorama community.**

## Couple launches Lake Panorama social network

By SUSAN THOMPSON  
Lake Times staff

Marc and Julie Clausen bought land on Lake Panorama's Shady Cove in 1991, built a house in 1993 and have lived there fulltime since 2001. They recently launched an online social network called Nextdoor Lake Panorama.

Nextdoor is the first private social network designed specifically for neighborhoods. It was created by a team in San Francisco, and first made available as a free online platform in October 2011. Since then, it has grown into one of the largest social networks in the country, with more than 10 million registered users across more than 100,000 neighborhoods.

Using the platform, private websites are created for specific neighborhoods. All members first must verify they live within the boundaries established by the local site coordinator. The current boundaries for the Nextdoor Lake Panorama community include all of Lake Panorama and the City of Panora.

The Clausens have had a winter home in Sun Lakes, Ariz., for three years. "There are 850 homes there that are part of the Nextdoor community," says Marc Clausen. "I've needed advice on many topics including irrigation system repair, electricians, plumbers, and I gave away an old patio set... all on NextDoor. It has been so valuable for people new to the area, as well as people who need advice on something."

After using Nextdoor in Arizona, the Clausens decided to work with the Nextdoor team to establish a Lake Panorama site. They started inviting people to join in May. By mid-July, about 150

NETWORK, PAGE 8A

## LAKE LUMBER HISTORY SPANS FOUR GENERATIONS



Lake Lumber owners Tom and Sharon Neel are shown with Tom's mother Dorothy in the company's kitchen showroom.

SUSAN THOMPSON | LAKE TIMES

By SUSAN THOMPSON | Lake Times staff

Lake Lumber in Panora will celebrate its 90th anniversary in 2017. How the business survived to that ripe old age, while many independent lumberyards went out of business, includes a lot of interesting stories. Sit with Dorothy Neel, her son Tom, and his wife Sharon for an hour, and the stories come fast and furious.

The family's long history in the lumber business began in 1900 when George Neel and Sons purchased a lumberyard in Rippey. One of those sons, Leonard, started on his own by purchasing Neel Lumber in Grand Junction in 1927. His son, Bob, took over the business in 1954. Bob and Dorothy Neel purchased Lake Lumber in 1977, and continued to operate the Grand Junction location until it closed in 1982. Bob and Dorothy's son, Tom, joined the business in 1984.

Bob and Dorothy Neel both grew up in Grand Junction. After high school, he attended the University of Iowa and she went to Iowa State University. They began dating during college breaks. Bob was in the

service before the couple returned to Grand Junction and Bob started working at Neel Lumber. Dorothy stayed at home to raise their three daughters – Sherry, Kathy and Nancy – and Tom. Once the children graduated from high school, she also began working at Neel Lumber.

Tom Neel grew up in the business. "At Grand Junction, the lumber used to be delivered by railroad. When I was young, they would put me in the top of the boxcars because I was smaller and could squeeze in there to push the top boards off the pile," he says.

For many years, the Neel family also owned three Ready Mix plants, located in Grand Junction, Gowrie and Panora. "The day I graduated

from high school, I started work at midnight loading materials for the Ready Mix plant in Gowrie," Tom says.

Bob and Dorothy were among the first people to own a home at Lake Panorama. They moved into the house they built in 1979. At the time, the lights of just one other house across the water could be seen at night.

Tom and Sharon met in Minnesota, where he attended Mankato State majoring in construction management. Sharon, a Montana native, attended the University of Minnesota in landscape design. When they married and moved to Panora after graduation, Sharon worked for Clarke Landscaping. She joined the lumber business in 1992, taking over management of the hardware line, so Tom could focus on building materials.

"It took me awhile to get comfortable," Sharon says. "I became the 'hardware lady' and was lucky to be able to learn a lot from my customers. I do all the ordering, advertising and promotion. I'm especially proud of our paint department."

LUMBER, PAGE 2A

## Sunset Beach Playground construction underway

Lake Times staff

A semi-load of playground parts and pieces was delivered July 8 to Sunset Beach. LPA staff unloaded the equipment near the site of the future playground, with installation scheduled for July 11.

Donations totaling \$80,000 given to the Friends of Lake Panorama nonprofit charity made up the base support for this new playground. The Lake Panorama Association provided an additional \$50,000. The LPA also provided technical and construction assistance.

This destination playground is geared to ages 5-12 and has a play area capacity of 165. The main play structure includes multiple slides, bridges and places to climb. Several smaller play structures surround the main area.

PLAYGROUND, PAGE 5A

## Volunteers contribute to golf course beauty

Lake Times staff

The two Lake Panorama golf courses — Lake Panorama National and Panorama West — boast flowers throughout the golf season on tee boxes and other locations. Most of these colorful displays are the result of dedicated volunteers, who not only purchase and plant flowers, but also weed, water and decorate.

At Panorama West, there are raised brick planters on each tee box. Volunteers for 2016 are: #1 - Virgil and Barb Hoehne; #2 - Bob and Betty White for the par 4 tee, Bill and Claudette Woller for the par 3 tees; #3 - Jan Hoobin; #4 - Lynn and Jan Reinecke; #5 - John and Marilyn Seward; #6 - Dick and Eileen Ellis; #7 - John and Sue Crammer; #8 - Jim and Emily Spradling; #9 - Jay and Sue Merryman. This summer, Mike and Mary Kay O'Grady plant-

VOLUNTEERS, PAGE 7A

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Carolyn Masmar  
Designer



SPECIAL TO THE LAKE TIMES

The original Lake Lumber building was taken in the winter of 1995. A replacement building went up two years later.

LUMBER

FROM PAGE 1A

Lake Lumber is a Trustworthy Hardware store, and carries plumbing and electrical supplies, tools, and thousands of items for the do-it-yourselfer. Rental tools and equipment also are available. The business has 13 employees.

The Neels built a new building in 1997. The original building stood to the east of the current location. Less than 10 years later, a large addition was completed on the west side of the new building. That made it possible to greatly expand their retail and building material product display area.

“One of the first things I no-

ticed in the new building was more women coming in to shop for items. With better lighting and more display area, we were attracting new customers, and that allowed us to add more fun things to our store,” Sharon says.

Yet the sale of building materials is critical to the success of the business. Tom says the growth of Lake Panorama has had a “huge impact on us. It’s our dominant base, and without it, we wouldn’t be here.”

Not all of the homes the Neels help supply are in Guthrie County. “We have wheels on our trucks, just like the ones that come here from Des Moines,” Tom says. “We’ll deliver anywhere it makes sense, and often have deliveries to Des Moines, Wauke-

eek and Johnston. The bulk of our work is in Guthrie County, but we’ve delivered as far away as a project on the Kansas-Oklahoma border.”

Lake Lumber has offered custom building and design plans for many years. A showroom that features cabinets and countertops for kitchens and bathrooms was updated last winter. Neel says contractors return to Lake Lumber because they appreciate the premium grade lumber available. “I don’t buy the cheapest lumber on the market,” he says. “I want to keep the contractors happy.”

The Neels say Lake Panorama has had an impact on the products they offer, and the customers who come through their doors. “We’ve added a lot of things that are designed for

fun, not for work,” Sharon says. “Things like grills, outdoor furniture, boat docks and other boating accessories, fishing licenses, bait and tackle are popular.”

Store hours are 7:30 a.m. to 5 p.m. Monday through Friday, 8 a.m. to 3 p.m. Saturdays and closed Sundays. Tom describes Saturdays in the summer as “huge walk-in days because of people coming to their lake homes for the weekend. It’s great for our hardware business. Saturdays are slower in the winter,” he says.

Ask each of the Neels what they enjoy the most about the lumber business, and the answers come down to “the people.” Dorothy has many fond memories of the social network she and Bob enjoyed with other couples working in the same business. “There used to be more lumber conventions, and we traveled with friends a lot. We once got to tour a lumber mill in Chile, and we traveled to cities such as Chicago and Dallas,” she says.

Tom says he enjoys working with builders, contractors and customers. “When we’re working together on a home, you get to know everyone involved, and you build new relationships,” he says. “I also like the fact we’re helping create homes and jobs. We’re providing a service and building something tangible.”

Sharon says she enjoys getting to know new people. “We have such a diverse customer



Bob and Dorothy Neel are shown at Lake Lumber in 1977, as they celebrated the 50th anniversary of Neel Lumber Company.



Bob Neel is shown in 1971 with two shoppers at the Neel Lumber Co. in Grand Junction. Note women's shopping attire has changed in the last 45 years.



Sharon Neel is shown stocking shelves in a new addition completed in 2005. Sharon has been Lake Lumber's hardware manager since she joined the business in 1992.



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LUMBER, PAGE 3A

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**LUMBER**

FROM PAGE 2A

base, which has allowed me to get to know a lot of interesting people,” she says. “Sometimes I have the chance to introduce new people in the community to people who have been here for a while.”

The Neels support the local community by donating many items each year for fundraisers. “I always say because our customers support us, we can support the community with these types of donations. It’s our way of saying thanks,” Sharon says.

Another impact the Neels have had on the community was Dorothy’s idea several years ago to improve the view for people entering Panora from the north, or using the Raccoon River Valley trail. “The county owns that area between us and the road. For a long time, it was just a parking lot for semis,” Dorothy says. “I thought maybe we could plant a tree and install a picnic table there.”

Area Master Gardeners and the Panora Garden Club took up the cause. The result is Heritage Park, which includes a shelter, picnic tables, trees, a water fountain and multiple flowerbeds. A handful of volunteers help maintain the site.

Bob Neel passed away in 2000. Dorothy has been through four surgeries in the last two years. She continues to live in her Lake Panorama home, although she has spent some time at Lakeside Village while rehabbing and during the winter months. At the age of 86, she officially retired in January from her Lake Lumber bookkeeping duties.

Tom and Sharon live in Panora. Their daughter Breanne, who is 24 years old, graduated from Grandview and works at Lincoln Savings Bank in Clive. Emily, 19, is a sophomore majoring in graphic design at Iowa State University.

While both girls worked at Lake Lumber during high school, and Emily is there this summer, Tom Neel isn’t sure future generations of Neels will be involved in the lumber business. “This is a very tough, competitive business. There just aren’t as many locally owned lumber companies anymore,” he says.

The Neel family looks forward to celebrating their 90th anniversary in the lumber business next summer. “We’ll plan something special,” Tom says, “so stay tuned!”



**This photo from 1971 shows the Neel Lumber Co. building in Grand Junction. The business closed in 1982.**



**The main Lake Lumber building was constructed in 1997.**



**Lake Lumber carries a wide selection of paint and paint products.**



**You never know what you'll find on the shelves at Lake Lumber, as unusual items you wouldn't expect at a hardware store often pop up.**



**In 2005, and large addition was added to the west side of the current building. This made it possible to expand the building materials showroom and add office space.**



**The inventory at Lake Lumber includes lots of items for the outdoors, including bird feeders and other lawn and garden merchandise.**



**Outdoor furniture and grills are some of the non-hardware items Lake Lumber carries each spring and summer.**

Don't keep family in the dark about your plans

Provided by Dave Grove, Edward Jones

You might work diligently at building a financial roadmap for your retirement years and a comprehensive estate plan. But you can't just create these strategies – you also have to communicate them. Specifically, you need to inform your spouse and your grown children what you have in mind for the future – because the more they know, the fewer the surprises that await them down the road.

Let's start with your spouse. Ideally, of course, you and your spouse should have already communicated about your respective ideas for retirement and have come to an agreement on the big issues, such as when you both plan to retire, where you'll live during retirement, and what you want to do as retirees (volunteer, travel, work part time and so on).

But what you both might have let slip through the cracks are the important specifics related to financing your retirement. You'll need to answer several questions, including these:

When will you each start taking Social Security?

Are there strategies for maximizing both of your Social Security payments?

When will you need to start tapping into your respective retirement accounts, such as your IRA and 401(k)? And, once you do start withdrawing from these accounts, how much should you take out each year?

Now, consider your grown children. You need to clearly communicate your estate plans to them, not only for the sake of

openness and honesty, but also because they may well play active roles within those plans. So when talking to your children, make sure you cover these areas:

Durable power of attorney – You may well decide to give one of your grown children the durable power of attorney to pay bills and make financial choices on your behalf if you are unable to do so.

Estate executor – An executor is the person or entity you name in your will to carry out your wishes. An executor has a variety of responsibilities, so you'll want to choose someone who is honest and capable of dealing with legal and financial matters. Again, you could ask a grown child to serve as your executor, but, to avoid potential conflict of interests among your children, you might want to go outside the family. Talk with an attorney about how best to name your executor.

Status of will and living trust – Assuming you have already drawn up a will, share it with your grown children. The same is true with a living trust, a popular estate-planning tool that may allow your survivors to avoid going through the time-consuming, public and expensive process of probate. A will and a living trust will obviously contain a great deal of information your children should know about – so take the time to explain your thinking when you create these documents.



**Dave Grove**

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July 30, Saturday: Larry Berenguel (live music), 2:30-5:30pm

Winery is open to public 10:00am-6:00pm

August 6, Saturday: Maddie/Trevor Wedding, 5:00-10:00pm

Winery is open to public 10:00am-4:00pm

August 13, Saturday: Chad Elliott (live music), 2:30-5:30pm

Winery is open to public 10:00am-6:00pm

August 14, Sunday: Crafter, Noon-2-5pm, Rag Rug (potholders)

August 17, Sunday: Wine & Whimsy, 6:00-9:00pm, Rag Rug (potholders)

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

MIDYEAR REPORT FROM LAKE PANORAMA NATIONAL

By SUSAN THOMPSON  
Lake Times staff

It's the middle of July, which means the 2016 golfing season is half over....sad, but true. John Dinnebier, Lake Panorama National director of operations, oversees 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 midyear update.

Q: Let's start with Panorama

West — how is that business developing, and what's new this year?

A. We've sold 165 Panorama West memberships for 2016. The number of rounds of golf played is up from last year, and the three leagues are having good participation. A Friday night couples group formed last year has grown this year.

Four new pieces of equipment were purchased this spring to keep the Panorama West course in great condition. Three are replacements for a sprayer and older fairway and tee mowers.

A bunker rake is a new addition. Nine Kentucky Coffee trees were transplanted from the LPN tree nursery in mid-March.

Improvements in and near the clubhouse include the replacement of the old kiosk with a new one, all done by volunteers and paid for by donations from the men's leagues; new windows and valances; and new stain on the wrap-around deck. Recently, members of the three Panorama West golf leagues came together and donated \$600 to purchase a new grill, which now is in place on the clubhouse deck and available



for use at no charge to Panorama West members and to those renting the community room. It is a nice addition to the other amenities already available there.

Q: How are things going at Lake Panorama National?

A. At the LPN, we've sold 264 memberships for 2016, which is an increase of 20 compared to 2015. Since we're halfway through the season, anyone who hasn't yet purchased a 2016 LPN golf membership can do so now and pay just half price. This deal is available for all membership categories - regular for both LPA and non-LPA members; distance for those who live more than 18 miles from the course; and special for those who were not LPN members in 2015. Call the LPN pro shop at 641-755-2024 for more details.

The weather this spring got us off to a slow start with golf rounds. But it has been fantastic lately and the month of June was great. Record rounds of almost 5,800 were played at the LPN in June. This includes golf outings and tournaments, stay-and-play packages, guest green fees and member rounds. The calendar looks good for the rest of the year both with scheduled golf events, and special events in the banquet room. There is something booked almost every weekend through the end of the year.

Q: A new executive chef started work in mid-May. I assume you warned Drew Labath how busy the LPN kitchen is during summer months, when wedding receptions and golf tournaments fill the weekly calendar?

A: Yes, we threw him right into the fire! Drew is adjusting very well. He is very energetic and easy to work with. All the kitchen and serving staff, plus staff in other departments, are working well with him. His posi-

tive attitude and willingness to communicate with everyone is very encouraging.

Drew's focus right now is just getting us through the busy summer season. But he's also offering some daily specials, so he can decide on any menu changes he'd like to make this fall. Through July he's offering weeknight dinner specials, with Taco Tuesdays, barbecued pork ribs on Wednesdays and home cooking comfort food each Thursday. Weeknights at The Links aren't as busy as weekends, so this gives our regular guests more of an opportunity to try some of Drew's cooking.

Q: This is the first full year for the new pool and spa at Lake Panorama National. Tell us how that part of the LPN operation is doing.

A. The new pool and spa continues to be a popular place. More than 60 annual memberships have been sold, up from 45 in 2015, and daily fee receipts are strong. A reminder the pool is available at no cost to Clover Ridge Interval Owners Association members, and guests staying in the LPN Inn and Suites. All others must either purchase an annual membership or pay the \$3 daily fee. Those using the pool must check-in at the pro shop window before entering the pool.

Snacks and drinks are available for purchase at the pro shop window, including ice cream treats, chips, candy bars, pop, Gatorade, bottled water and canned beer. Food items from The Links restaurant are available in takeout containers. No glass is permitted, but beverages in plastic glasses also can be purchased in The Links. Again this year, the pool can be rented for special events.

Q: What's ahead for the rest of the LPN golf season?

A. There are three major tournaments left in 2016 that will bring a lot of new people to Lake Panorama National. Slots remain for the annual LPN Mixed Couple tournament August 6-7, which is limited to the first 72 couples registered. This event brings in many couples from outside of the area to play here. Couples play as partners, with men from the white tees and women from the red tees. Both drive, then each plays a second shot with the other's ball. Choose the best ball and alternate shots from there. Cost is \$155 for LPN members and \$235 for non-members, which covers two days of golf, Satur-

day dinner and prizes. Shotgun starts will be 1 p.m. on Saturday and 9 a.m. on Sunday. While we know many couples return from elsewhere year after year for this event, we also want to encourage our own LPN member couples to participate. Call the pro shop at 641-755-2024 for details.

A new couples tournament is coming to the LPN this year. The 56th annual Iowa Wife-Husband Championship, conducted by the Iowa Golf Association, will have a new venue for the first time in 13 years. We've signed on to host this event for at least two years with the first being this September 16-18. The championship was hosted at Burlington Golf Club since 2003 and Brooks Golf Course in Okoboji prior to that. The field is limited to the first 90 couples, and is a 36-hole modified alternate stroke format. Players can choose the days they want to play, and there are two divisions. We look forward to showing couples participating in this tournament a good time while they are at Lake Panorama National. And we encourage our LPN member couples to consider playing in it - you know the course better than anyone!


Finally, this is the seventh year Brokers International has been the lead sponsor of the Iowa Open at Lake Panorama National. This year's tournament is August 19-21, with a pro-am on August 18. This tournament brings together Iowa's top professional and amateur golfers, plus up to 40 out-of-state professionals. Every year we hear from the players about how much they enjoy playing our golf course, and how welcome our volunteers, club members, host families and staff make them feel. These tournaments are all great ways for us to show off a bit about what Lake Panorama has to offer.

Q: Any final thoughts?

A: I think it's important to thank our LPN golf club members and all LPA members for their continued support. We have had some major staff changes during this past year, and it's been a trying year at times. But to continue to have the support of our members makes all the hours worked worthwhile. We enjoy hosting all the wedding receptions, business meetings, golf outings and tournaments, but it is our core memberships base that makes the greatest impact on the LPN, the staff and myself. We truly appreciate the support.

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SUSAN THOMPSON | LAKE TIMES

## PLAYGROUND

FROM PAGE 1A

The playground colors are blue, green and tan. The Friends board of directors chose these colors to represent the blue water and sky, green grass and trees, and tan sand found at Sunset Beach and throughout the Lake Panorama community.

Friends of Lake Panorama is dedicated to improving recreational amenities at Lake Panorama, and all donations are tax deductible. Learn more at [friendsoflakepanorama.org](http://friendsoflakepanorama.org).



Construction is underway after a semi-load of playground equipment was delivered to Lake Panorama's Sunset Beach on July 8. The main play structure includes multiple slides, bridges and places to climb. Several smaller play structures surround the main area.

## Brokers International Iowa Open August 18-21

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

Just one month remains before Lake Panorama National hosts the Brokers International Iowa Open Aug. 18-21. The tournament is administered by the Iowa PGA Section, and there is a \$25,000 purse for the top professional.

A Pro-Am will be Aug. 18, with the three-day Iowa Open beginning Aug. 19. There is no admission charge for spectators throughout the tournament. Again this year there will be drink specials near the #13 hole beginning at 11 a.m. Sunday, including \$1 beer. Spectators are encouraged to bring a chair and watch the golfers in this location throughout the final round.

Besides Brokers International as the lead sponsor, American Equity is a corporate partner with a \$10,000 contribution. Another six \$5,000 sponsors also are supporting the 2016 tournament. These are Athene, Allianz, Fidelity Guarantee and Life, Great American, North American Insurance Company, and People's Trust and Savings Bank.

In 2015, \$10,000 in sponsor funds made it possible to create the Roger McCarty Memorial Youth Golf Foundation, in memory of the Brokers International founder. The foundation provides financial support for youth golf programs, scholarships and memberships. This summer, the foundation covered the cost of LPN junior golf memberships for 14 young people living in Guthrie County. It is hoped sponsor funds can support another \$10,000 donation to the McCarty Foundation this year.

Panora Auto Parts returns as the putting green sponsor for 2016, with a \$500 contribution. Golf carts and mowers the company sells will be on display near the putting green. The Willis Auto Campus returns as the driving range

sponsor, and will have Cadillac and Lexus vehicles on display. Many past hole sponsors are returning for 2016, and new ones are being recruited. Hole sponsorships are \$200. Hole sponsors receive a color sign with logo, two tickets to the pro-am drawing party and recognition on the daily pairing sheets.

Volunteers are being recruited to help during the tournament. To provide support all three days, volunteers are needed for 160 shifts. About half of those are filled, with great response already for both Friday and Saturday mornings. At least 20 additional shifts remain open each day, including Friday and Saturday afternoons and Sunday morning. Morning shift starting times Friday and Saturday will vary from 8 a.m. to 9:30 a.m., depending on the hole assignment. Afternoon shifts start between noon and 1:30 p.m. Sunday shifts start between 8 a.m. and 11 a.m., and will last until play is completed on assigned holes, which should be 4-5 hours. Lunch, snacks and bottled water will be provided to volunteers each day they work.

All volunteers are invited to a cookout at Spikes on Aug. 16 at 5 p.m. At that time, they will receive a new gold-colored Antigua microfiber shirt, with a choice of black, cardinal or purple logo. Even those who have volunteered in the past are asked to complete this year's volunteer form to indicate shirt size. While they last, new volunteers also will receive a new shirt and cap from previous years. The sign-up form is available online at [www.iowaopen.com](http://www.iowaopen.com). Paper copies of the form are available in the LPN pro shop, or from Larry and Judy Wykoff, volunteer coordinators. Call Julie with questions at 515-778-0053.

**OPEN, PAGE 7A**



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# Thank the trail crew, hike a trail

Iowa DNR

It might be the kind of work you find featured on the reality show Dirty Jobs. The days are long and filled with physical labor -- hauling heavy timbers, large rocks and loads of gravel, clearing brush and digging dirt. At the end of the day, your clothes are sweat-soaked, and your skin is blistered, scratched and mosquito-bit.

There's a lot of work that goes into developing and maintaining Iowa's state park trails, from planning and preparing materials in the off-season to the hard labor of the summer season. In most cases, use of heavy equipment is not practical or even possible, so consequently a good share of the work is done by hand.

"But, you know what," asks Pete Englund, Trail Crew Foreman for the DNR's trail program. "It's all worth it when we go back to our trails and can see they've been used. It's the highest form of thanks we can get."

That's what Englund and his crew hope to find when they return to their current work site at Bellevue State Park on the Mississippi in Jackson County -- a compacted trail bed, which means a well-traveled trail.

For the last three weeks the DNR trail crew, along with the National Civilian Community Corps (NCCC) out of Vinton, has worked to complete a 1.5-mile single track hiking trail at Bellevue, a first-of-its-kind for Iowa's state parks.

According to Englund, the trail will provide a more intimate experience with nature than your typical four-foot wide, mowed path. It meanders and flows more, which makes it more playful and interesting for the hiker.

"We are not clearing that much to create the trail," says Englund. "And hikers will be able to better see the micro-ecosystems within the woods, as well as some of the interesting trees we use as landmarks during our building."

Although they are not officially named, Englund is sure hikers will be able to pick out the trees his crew refers to as Twisted Sisters, Kissing Oaks and Three Sisters.

Weather has cooperated in the Bellevue area and the crew plans to complete the majority of the work there this week, enough so holiday campers and visitors can enjoy the new trail. Signs won't be placed on the trail until later this year, but according to Englund, although it's not entirely complete, the trail is pretty easy to find for those who are a little adventurous.

"Go to the playground by the Dyas Unit campground," he says, "and follow the fence line into the woods. The trail comes out just east of the west shelter on the deer trail. About half way down the trail you can split off and take the newly constructed trail over to the east shelter."

After a break for the Fourth of July holiday, the DNR crew will move to its next site at Union Grove State Park in Tama County. Here,

they will work on an ADA-accessible trail connecting to the ADA fishing pier, and eventually to a future bridge made from Iowa black locust.

If time allows and weather cooperates, the crew will finish out the summer season at Pine Lake State Park, in Hardin County, repairing and replacing retaining walls on a heavily used lakeside trail. Materials for the project, including black locust timbers to replace the railroad ties of the current walls, will be transported by boat to the site.

The 15-person AmeriCorps crew started the season by improving a 300-foot section of trail at Walnut Woods State Park, outside of the Des Moines metro area. The trail, popular with equestrians, is prone to flooding, so the crew raised the tread, promoting proper drainage.

"The work is intense, literally in tents," laughs Englund.

The crew camps together throughout the summer, sharing not just work but meals as well.

"Essentially we go where the work takes us," says Englund. "We are a nomadic bunch, hoping for favorable weather to complete the job and then moving on."

But true to his word, Englund will be back to his work sites this fall . . . to check for use.

Iowa's state parks have more than 500 miles of trails. Take time to explore them soon. To learn more about trails and state parks, visit [www.iowadnr.gov](http://www.iowadnr.gov).

# Annual Breakfast and Silent Auction to help support Tori's Angels sponsored children



Samuel Beal



Tori Heckman



Jaxon Rold

Tori's Angels Foundation has recently accepted their 20<sup>th</sup> sponsored child, 8-year-old Jaxon Rold, from Harlan, Iowa. He is receiving chemo and radiation treatments to fight a brain tumor. Jaxon and the other sponsored children, including Tori Heckman and Samuel Beal from Guthrie County, will be celebrated at the foundation's annual free-will offering breakfast benefit on Sunday, July 17, at the Panora Community Center.

Pancakes, sausage, eggs, milk, juice, and coffee will be served from 7 a.m. to 1 p.m. A silent auction will feature a Panorama Panthers crocheted throw, solid-ash porch swing, child's custom-made oak rocker, hope chest, and much more. The public is invited for breakfast and to meet the children able to attend the event.

The breakfast will also provide an opportunity for the foundation to thank the many community angels who so generously donate funds to help the foundation's children. Since sponsorships have increased dramatically since the first of the year, the need for funds to help these children is growing. Donations from the Guthrie County Community Founda-

tion (GCCF), Women For Panora's Future (WFPF), Women's Service Organization (WSO), company employees with employer match, memorials, and other anonymous donations are very much appreciated by the kids and their families. The foundation's board pays for the running of the organization, and all costs for the benefit have been donated. A hundred percent of the benefit's free-will donations will directly help sponsored children.

Tori's Angels raises funds to help the families of their supported children who have life-threatening medical conditions. A very successful breakfast fundraiser in 2010 for then-5-year-old Tori Heckman of Guthrie Center

started it all. Tori's Angels, founded in 2011, is named for all the generous community "angels" who supported Tori when she urgently needed heart surgery. 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.

The foundation is now supporting 14 children in Central Iowa, making a total of 20 sponsored children to date. Five of the children have earned their Heavenly Wings, and one has reached her 19<sup>th</sup> birthday, ending her financial support. Sponsored children are fighting congenital heart defects, progressive infantile scoliosis, cancer, and leukemia. Happily, several have been treated successfully and continue to have check-ups with their doctors.

In addition to the annual breakfast benefit in Panora, the foundation holds fundraisers in their sponsored children's communities to broaden the scope of support for the foundation. Upcoming benefits include a

ANGELS, PAGE 7A

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**OPEN**  
FROM PAGE 5A

One of the things that makes this tournament special for golfers who travel to Lake Panorama is free housing offered in host homes. Again this year, Kent and Shirley Stephenson are coordinating housing requests from players. While many players already have been placed, requests continue to come in. Anyone interested in hosting golfers during the tournament can contact the Stephensons at 641-755-3787.

The tournament is open to a limited number of out-of-state players. The first 104 slots are reserved for Iowa professionals and amateurs or those with Iowa ties. Another 40 slots are available to out-of-state professionals. Once those 40 slots are taken, a waiting list will be created. If the slots reserved for Iowans aren't filled by Aug. 9, players on the wait list will be allowed to register.

Gary Soreide is in his second year as tournament director. For more information, contact him at [gsoreide@netins.net](mailto:gsoreide@netins.net) or call (515) 240-4272.

**ANGELS**  
FROM PAGE 6A

Family Fun Fair on Aug. 27 at Faith Bible Church in Panorama, a golf tournament in Corning on Sept 24, and a Family Fun Fair in Ankeny on Oct. 8.

Donations are gratefully accepted any time at Panora State Bank or Guthrie County State Bank in Panora, MidStates Bank in Harlan, and any usbank in Des Moines or the nation.

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.

Supporters can "Like" the Tori's Angels Facebook page to receive regular updates on the children. A donation button is featured on the page for safe and secure donations through PayPal or credit card.

**VOLUNTEERS**  
FROM PAGE 1A

ed flowers under the new kiosk. Maureen Lubeck planted and maintains flowerpots and beds around the Pan-orama West pro shop. Paul McCool and Helen McCord maintain the birdhouses located throughout the golf course.

At Lake Panorama National this season, Linda Reis maintains the flowerbed along the east side of the #5 pond. Julie Wykoff has the flowerbeds surrounding the on-course bathroom between #4 and #5.

Volunteers for tee box flowerbeds are: #1 – Becky Rolfes, Carolyn Koberg, Barb Wollner; #2 – Greg and Tricia Steffen; #3 - Doug and Dee Eckley, Lorrie Motsick; #4 – Shirley

Stephenson, Jan Hardy; #5 – Darwin and Janet Luing; #6 – Jan Hardy; #7 – Darwin and Janet Luing for the back tees, Kathy Moline for the forward tee; #8 – Sue Greiner; #9 – Tracy Welberg, Deb Douglass.

On the back nine, volunteers are: #10 – Julie Clausen; #11 – Lisa Grossman, Shanell Wagler; #12 – Laura Preussel; #13 – Brandon Brehmer for the restroom and back tees, and Barb Wollner for the forward tee; #14 – Kathy Moline, Shanell Wagler; #15 – Carla Fitzgerald; #16 – Dave and Deanie Thomas, John and Marilyn Coghlan; #17 – Kim Kent, Dee Tometich.


Thanks to these volunteers. There are additional opportunities to help. Those interested can contact either pro shop to be put in touch with volunteer coordinators.

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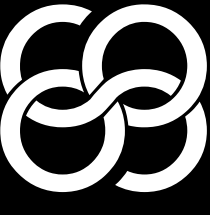
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**A Roth conversion is not for everyone.** Some traditional IRA owners opt for a partial conversion or multiple conversions over time. The short-term tax hit may be a small price to pay for the potential benefits ahead. If you want to explore this move, talk with a tax or financial professional first.




Visit our website, **[investgcsb.com](http://investgcsb.com)**, to view this article in its entirety, including “When a Roth conversion a bad idea.”

**Kristen Crouthamel, Financial Advisor**



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## NETWORK

FROM PAGE 1A

members had joined, with more signing on almost daily. As new members join, they are asked to invite others. A recent bulk mailing to all Lake Panorama residents included an invitation code, which also resulted in new members.

Clausen says he likes Nextdoor because it provides a way to get advice from trusted neighbors on service providers. “It’s also a great way to share things I want to sell or give away that is much safer than Craigslist, since only my neighbors have access to the site,” he says. He also likes seeing community interest posts such as the one he shared about Lake Panorama’s official fireworks display being July 2, or Julie Wykoff’s post about the need for volunteers for the Iowa Open at Lake Panorama National August 19-21.

There also is a new “Recommendations” section that allows members to recommend local businesses. And there is a place where members can create a new group on any topic. For instance, the Clausens have created groups related to tennis, pickleball, Mah Jongg, kayaking and the Lake Panorama ski team. Posts to the groups are visible to all neighbors, but only those who join the groups can post.

The online community also offers free classifieds, a place to list items being given away, a lost and found page, and a general page where members can post questions or comments. So far, this section has included requests and responses for recommendations on service providers for tree removal, landscaping, concrete work, and air conditioning repairs.

Clausen says he thinks Nextdoor will enhance the Lake

Panorama community. “With all the new people moving to here, making connections and getting advice is important. ‘Who can take out this tree?’ ‘Who’s a good plumber?’ ‘I lost my dog, will you watch for her?’ ‘I’m looking for a new golf partner.’ Nextdoor makes it possible to connect with everyone on the lake to get answers to these types of questions,” Clausen says.

Use of the site is free, and there is no advertising, although Clausen recognizes site creators may someday introduce that as a way to recoup their investment. “The only thing members get are emails of new posts, and a daily summary, if they want. You also can make selections in the ‘settings’ preferences to not get any notifications,” he says.

Anyone interested in joining can do so by going to [www.nextdoor.com/join](http://www.nextdoor.com/join) and entering code CUDWYW. Once it is verified potential members live within the defined geographic area established for Nextdoor Lake Panorama, they receive a welcome email and details on how to set up their personal account.

A couple of questions related to Lake Panorama Association rules have been posted on Nextdoor, which Clausen forwarded to the LPA office. Members of the LPA staff responded with background information and answers, which Clausen then posted on the network forum. So while the Nextdoor community is not officially affiliated with or endorsed by the LPA, it will provide information on request.

LPA members who have specific questions or concerns about policies and procedures, and want the quickest response, are encouraged to contact the LPA office directly at 641-755-2301 or [lpa@lakepanorama.org](mailto:lpa@lakepanorama.org).

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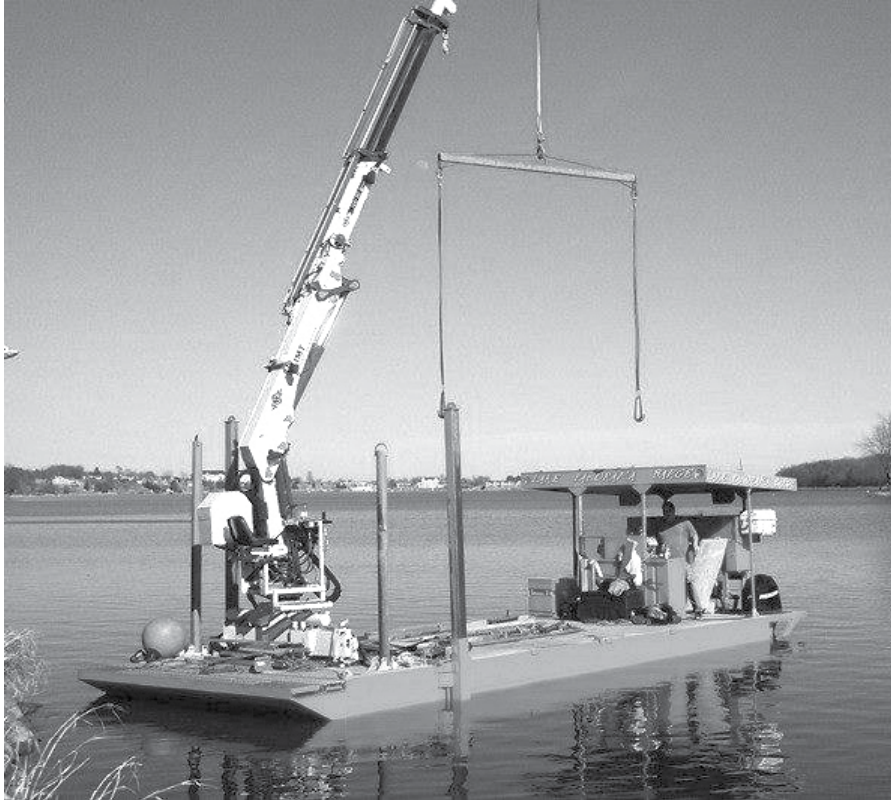
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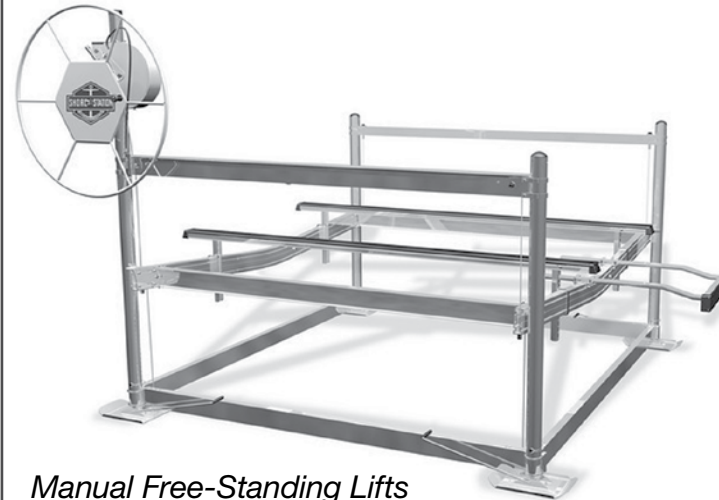
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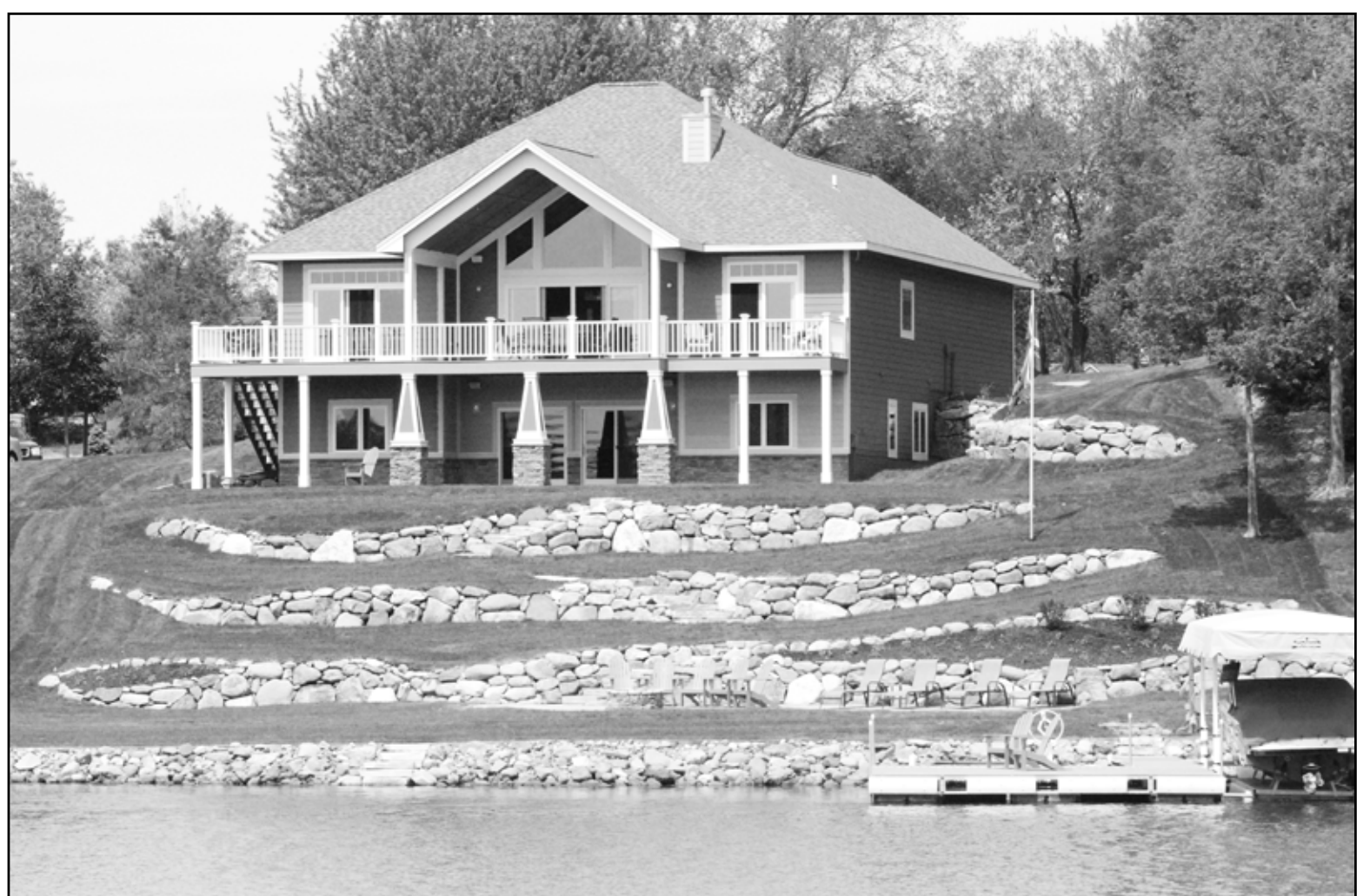
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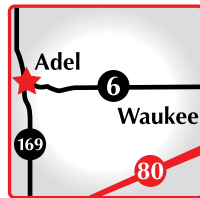


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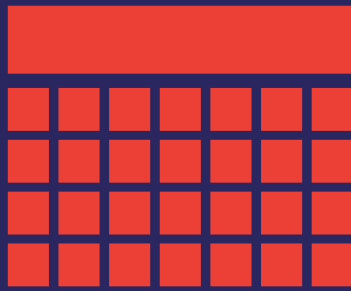
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# NEW BEACH GROOMING EQUIPMENT ARRIVES



SUSAN THOMPSON | LAKE TIMES

Mike Monthei, LPA maintenance supervisor, operates the new beach groomer on Boulder Beach July 1, in preparation for the Independence Day holiday weekend.

By SUSAN THOMPSON | Lake Times staff

The Lake Panorama Association’s Barber Surf Rake arrived in late June, and was used for the first time to “groom” all three beaches in advance of the extended Fourth of July holiday weekend.

The possible purchase of this type of equipment to pick up goose droppings and other undesirable items from the beaches had been discussed for several years by the LPA staff and board of directors. The board included money for a beach groomer in its 2016 capital budget, with the caveat that equipment being considered for purchase would need to be demonstrated on a Lake Panorama beach before a decision could be made. The first piece of equipment demonstrated was disappointing, as it picked up so much sand in addition to other items that it wasn’t feasible for Lake Panorama’s beaches. Fortunately, the Barber Surf Rake demonstration showed good results, and the \$42,000 purchase was confirmed at the

May LPA board meeting. Mike Monthei, LPA maintenance supervisor, went to Big Creek State Park near Polk City to see the equipment in action there, too. “I was really impressed with it there,” he says. “It’s picking up rocks, sticks, goose manure, cigarette butts and other garbage. In the past we pulled a harrow around on the beaches, and while that smoothed out the sand, all that stuff was still there. Now we’re actually picking it up.” The groomer is pulled behind a Kubota tractor that the LPA already owned. Tines attached to a moving belt dig 4 inches deep into the sand and pull items up the belt where they drop into a hopper, with any sand dropping back to the ground. The process cleans, aerates, rakes and levels the



The groomer features tines on a moving belt. As it is pulled along the sand, the tines pick up goose manure, sticks and other debris, which drop into a hopper on the back.

sand. “It’s easy to operate, and the finished product is awesome,” says Monthei. “The beaches have never looked this good.” All three beaches will be conditioned at least weekly, generally on Fridays. As fall approaches and goose manure becomes a bigger issue, especially at Sunset Beach, the

groomer might be used twice a week. The groomer is pulled behind the tractor to all three beaches, with the time required to groom and transport totaling about three hours. Once the hopper is filled, it can be lifted hydraulically and emptied at one of the yard waste locations or into a dump truck.

## CELEBRATION



Alyssa Stanley gets some help from grandpa Doug Hemphill during the Kids Fishing Derby at Lake Panorama last summer. Alyssa’s dad, Scott Stanley, along with help from Fin and Feather members, will hold the event during Panorama Days this year on Sunday, August 7 from 9-11 a.m. Registration begins at 8:15.

# Celebrate the Magic of Panorama Days

By ASHLEY SCHABLE  
Lake Times staff

The Amazing Panorama Days -- Tap into the Magic - is the theme for this year’s annual August celebration in Panora. This year’s three-day celebration is August 5-7, all around the Town Square and Gazebo on Main Street in Panora. Several events are also held at Lake Panorama, including a Beach Movie, a Bass Fishing Tournament, a Water Ski Show, a Kids Fishing Derby, and Fireworks. “It’s all starting to come together,” said Chaille Crandall, executive director of Panorama Days. “As always there will be something for everybody.” The Panorama Days 5K Fun Run returns to Saturday morning in a change this year, after running the race on Friday

evening for a few years. Online registration is available at [www.GetMeRegistered/Panorama-Days-Run](http://www.GetMeRegistered/Panorama-Days-Run). The Bag Toss tournament will also take place on Saturday this year at 4 p.m. **FRIDAY** Things begin Friday, Aug. 5 with the 2 p.m. Cribbage tournament at the Panora Community Center. The day concludes with music by local talent Jake Kemble at the Owl’s Nest and fireworks at the lake around dusk sponsored by the LPA and The Port. In between is musical entertainment, chalk the block, the farmers market, kids cake walk, Main Street Dancers performing, and the Bill Riley Talent Show. **MAGIC, PAGE 4B**

## ENTERTAINMENT

# Wild Rose rolls out summer entertainment lineup

Features vintage rock, new country, Iowa artists, covers and comedy  
*Special to the Lake Times*  
**JEFFERSON** Wild Rose Casino & Resort in Jefferson has rolled out a summer entertainment line-up with something for everyone. It’s a little bit country, and a little bit rock n’ roll, with some laughs thrown in for good mea-

sure. Among the headliners in the Greene Room Events Center are Blood, Sweat & Tears, Hairball and BJ Thomas as well as comedians John Caparulo and Z\*Stonish (hypnotist and comic). “From day one, a major part of our value proposition to Greene County and the surrounding area hinged on filling the publicly recognized entertainment void with quality music, concerts, shows and events,” said Aaron Harn, marketing director. “While it may be trite, ‘if you build it, they will come’ aptly describes what we have experi-

enced over the past year as we featured a mix of old favorites and rising stars.” “We are continuing that momentum this summer and offering music or other entertainment nearly every week,” he added. The Greene Room Events Center’s summer lineup includes: Aug. 5 — Hairball, Anniversary Celebration, arena rock cover band Aug. 13 — Wild Battle of the Bands, first-time competitive event Sept. 3 — Thompson Square, hot country music duo

Nov. 25 — BJ Thomas, pop, country and gospel Coaches Corner provides a cozy setting for free concerts and shows that include: July 22 — Echo’s V, Iowa Rock ‘n Roll Music Association “With two distinctly different entertainment venues available at the casino, we can cater to a variety of tastes with artists, bands and shows that weren’t available in this area a year ago,” said Travis Dvorak, general manager. When possible, Wild Rose

**LINEUP, PAGE 4B**



LAKE TIMES FILE PHOTO

The Panorama Ski Team works to build a 6-5 pyramid during its 2015 show held on Panorama Days weekend. This year’s show will be held Saturday, August 6 at 3:00 p.m.

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## Iowa DNR: 30 Years, 30 Natural Resource Successes

**DES MOINES**

July 1 marks the 30th anniversary of the Iowa Department of Natural Resources, established by the State Legislature when several state agencies consolidated in 1986. To help commemorate the 30th anniversary, the DNR is highlighting 30 success stories for Iowa's natural resources during the last three decades.

The DNR oversees compliance with water, land and air quality regulations, as well as wildlife, fisheries, forests and state parks.

"We spend a lot of time working on, and talking about, how Iowa's natural resources need to improve, and we will continue that hard work," said DNR director Chuck Gipp. "Now is the perfect time to also reflect on some amazing accomplishments that have truly improved our state's environment and outdoor opportunities."

According to Gipp, the key to most of these accomplishments has been partnerships. "These are not just DNR success stories," said Gipp. "Many citizens, businesses and communities have worked tirelessly to help improve natural resources and Iowa's quality of life during the last three decades."

Many of these successes have happened with leader-

ship from organizations, companies and individuals outside of the DNR, and the agency salutes the efforts of thousands who have contributed their innovation and dedication to natural resource work in the state.

Examples of natural resource successes in the last 30 years include:

Iowa's eagle population, on the brink of extinction in 1986, now has close to 400 nesting pairs in the state.


More than 1,200 miles of hiking and biking trails have been developed across Iowa, creating hugely popular outdoor opportunities.

Almost 30 percent of Iowa electricity now comes from wind energy, a number that was basically nonexistent in the mid-1980s.

Iowa's streams that can support naturally reproducing trout have increased to 45 from just six in the mid-1980s through water quality efforts.

2.2 million Iowans now participate in curbside recycling in 644 Iowa communities, a concept that was not widespread 30 years ago.





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

**WEST SIDE**

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

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# PUBLIC NOTICE

**LAKE PANORAMA  
ASSOCIATION  
BOARD OF DIRECTORS  
MEETING  
MAY 24, 2016  
LAKE PANORAMA  
ASSOCIATION OFFICE**

The Lake Panorama Association Board of Directors met May 24, 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.

Staff present was Brad Halterman, Danna Krambeer and John Rutledge.

Visitors present were: Chris Wadle, St. Thomas More Center; Mike House, LPA member; Lyn Coulter, Coulter Marina.

In the absence of a board president, Rutledge was temporarily appointed to conduct the meeting. Rutledge called the meeting to order at 5 p.m.

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

Agenda Item 2 – Election of Officers. Batschelet nominated Jeschke as president. Nomination seconded.

Schnack moved to close nominations for president. Motion seconded, carried unanimously. Motion to elect Jeschke as president was carried unanimously.

Jeschke thanked Rutledge for temporarily conducting the initial proceedings and assumed responsibility to conduct the remainder of the meeting.

Jeschke asked for nominations for Vice President, hearing none, Jeschke nominated Batschelet for Vice President. Motion seconded, carried unanimously.

Jeschke asked for nominations for Treasurer. Batschelet nominated Spradling for Treasurer. Motion seconded, carried unanimously.

Slate of elected officers for 2016 - 2017:

President Tom Jeschke  
Vice President Bob Batschelet  
Secretary Mindy Larsen Pol-

dberg  
Treasurer Jim Spradling

Agenda Item 3 – Open Forum. Mike House addressed the board requesting a clarification and possible change to the rule regarding the use of Utility Vehicles (UTVs) on the lake roads. House reviewed the rule for golf carts, and four wheelers (ATVs), which states ATVs cannot be run on lake roads. House suggested a UTV is more comparable to a golf cart than to an ATV and requested the rules be reviewed. House would like to see UTVs permitted on LPA roads.

Jeschke thanked House for bringing this information to the board. A committee of Babcock, Poldberg and Jeschke will join LPA staff to review this issue. Potential changes to be discussed at the July 2016 meeting.

Agenda Item 4 – Consent Agenda. Evans moved to approve the consent agenda. Motion seconded.

Batschelet asked for discussion on an item in the April Financial Statements regarding insurance. Staff briefly clarified the item in question. With no further discussion, the motion was carried unanimously.

Consent agenda to include:  
a) LPA General Manager's Report

b) Approval of minutes from 04.26.2016 LPA Board Meeting

c) Accept minutes of 05.09.16 Building Codes Committee Meeting

d) Accept 04.19.16 minutes from LPN Board of Managers (Draft)

e) Confirm purchase of beach groomer as budgeted in 2016 capital budget

f) Confirm date and time of next LPA Board Meeting

g) Acceptance of 4.30.16 consolidated financial report – LPA & LPN, LLC

Agenda Item 5a – LPN, LLC Board of Managers' report. Rutledge explained Brice Oakley, LPN, LLC Board of Managers President, could not attend the LPA board meeting this month. Everything is moving forward with operations and an update will be presented at the June BOD meeting.

Agenda Item 5b – Committee

Appointments. The board discussed the General Manager's recommendation for committee appointments and Board members for each committee. Spradling moved to approve the 2016-17 LPA Building Codes Committee appointments as listed. Motion seconded, carried unanimously.

Building Committee  
Term Expires Jim Tometich 2019

Ken Powell	2019
Jon Marckres	2018
Nate Esser	2018
Bob Akre	2017
Dirk Westercamp	2017
Larry Northup	2017
Larry Babcock LPA Board Member	
Gary Evans LPA Board Member	

Evans moved to approve the 2016-17 Water Safety Committee appointments as listed. Motion seconded, carried unanimously.

Water Safety Committee  
Term Expires

Dale Behrends	2019
Todd Hyde	2019
DJ Van Wyk	2018
Mike Appleseth	2018
Jim Koch	2017
Chris Welp	2017
Marina Tenant – Lyn Coulter	
Continuous	

Mindy Poldberg L P A Board Member  
Jim Spradling L P A Board Member

Spradling moved to approve the 2016-17 Land Sales Committee appointments as listed. Motion seconded, carried unanimously.

Land Sales Committee  
Term Expires

Maureen Lubeck	2019
Larry Hills	2019
Kathleen DeLucca	2017
Keith Peterson	2017
Bob Batschelet LPA Board Member	
Charles Schnack LPA Board Member	

Spradling moved to approve the 2016-17 Appeals Committee appointments as listed. Motion seconded, carried unanimously.

Appeals Committee  
Term Expires Linda Reis 2019

John McDermott	2019
Ron Morden	2018
Jan Hardy	2017
Dave Thomas	2017

Agenda Item 5c – Variance request by Arganbright, lot 70. The board discussed a setback variance recommendation by the Building Codes committee for Tom Arganbright, lot 70.

Batschelet moved to approve a variance, as recommended by the Building Codes committee, for a 2 foot variance (a 33 foot front lot line setback from the east/west portion of Bumps Bend) for the house proposal on lot 70 due to the three front-line setbacks, the odd shape of the lot, the design modifications made by the owner to minimize the need for variance, and the suitability of the home orientation. Motion seconded, carried unanimously.

Agenda Item 5d – Variance request by Novak, lot 690. The board discussed a storage shed variance recommendation by the Building Codes committee for Mark and Kammy Novak, Lot 690.

Evans moved to approve a variance, as recommended by the Building Codes committee, which waives the wood-frame requirements for the model of resin shed proposed on lot 690 due to the level of quality and appearance which otherwise meets LPA storage shed regulations for structure on an undeveloped lot. Motion seconded, carried unanimously.

Agenda Item 5e – St. Thomas More Center request for a building permit for commercial structure. The board reviewed a request from Chris Wadle, St. Thomas More, to construct a new cabin. Wadle noted this would not increase occupancy, but rather update the facilities they use for youth lodging. The plans had been reviewed by the Building Codes committee and judged to meet all requirements. It was noted that safety specifications and fire codes would all be met by St. Thomas More as part of this project. As a commercial facility, this project requires explicit approval by the LPA board of directors.

Evans moved to approve the building permit for one new cabin at St. Thomas More as submitted with the same building permit fees as a home of this square footage size. Motion seconded, carried unanimously.

Jeschke moved item 6a to accommodate Chris Wadle's presence at the meeting.

Agenda Item 6a – Sale of minor parcel to St. Thomas More Catholic Youth Center. St. Thomas More operates a youth camp on property purchased and leased from LPA. Years ago, they constructed a climbing tower on property owned by LPA. At the time, there was confusion about what they owned and what they leased.

St. Thomas More has requested LPA sell them this property, so their structures are all on property owned by St. Thomas More. LPA staff and the land sales committee have reviewed and believe sale of the property is a benefit to both parties. LPA does not have any purpose for retaining this ground.

Spradling moved to accept the offer from St. Thomas More Center to purchase the property adjacent to Parcel 0001748901, approximately 2.2 acres for \$12,000.00. Motion seconded, carried unanimously.

Agenda Item 5f – Discuss LPA enforcement strategy on fireworks. Babcock moved to take an in-depth look at the current fireworks rules and implementation of those rules. Motion seconded.

Discussion – Several board members spoke regarding their experiences with neighbors using fireworks. The board expressed concern with the safety of this use, noting it is illegal under Iowa law.

The board agreed LPA should educate the members, guests and visitors of the Iowa Laws regarding fireworks. In addition, it was suggested illegal fireworks usage be governed under LPA's nuisance rule if it negatively impacts other members. Rutledge confirmed member complaints

to security are investigated and addressed.

Babcock's motion was amended to immediately educate the members and guests of Lake Panorama regarding Iowa fireworks laws, and to begin treating fireworks violations as a nuisance if other LPA members are negatively impacted. Amendment seconded, carried unanimously.

Agenda Item 6b – Discuss construction of additional LPA-owned boat storage building. LPA marina boat storage utilizes buildings owned by LPA (marina owner) and buildings owned by Coulters Panorama Marine (marina tenant). The marina lease currently provides LPA the option to build future storage buildings.

The LPA approved a one year variance for Coulters to store 18 additional boats in the winter of 2015-16, as all LPA facilities were full. Discussion of an additional boat storage facility was held. Rutledge noted the construction of an additional boat storage building was not planned for 2016 and suggested it be budgeted for 2017. He noted, however, the project could be completed this summer if the board so desired.

Rutledge reviewed the possibility of upgrading the LPA maintenance shop. If this project is approved, then existing LPA facilities could serve as an alternative to a new boat storage building. Rutledge suggested the board determine their position on the shop this fall, which would simplify the boat storage discussion. Rutledge recommended the board of directors provide Coulter with a one-year exemption to handle additional boats for the 2016-17 winter storage season.

Batschelet moved to grant Coulter's Panorama Marine a one-year exception regarding boat storage limitations as stated in the lease. Motion seconded, carried unanimously.

Agenda Item 6c – Request by The Port for 2016 time extension

CONTINUED ON PAGE 4B

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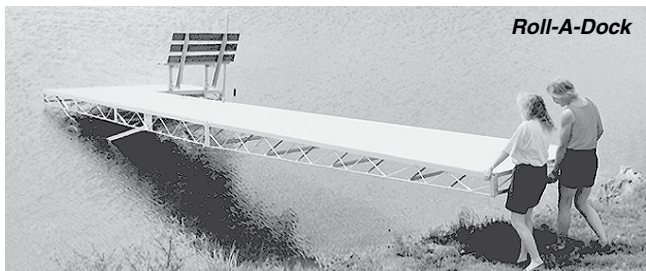
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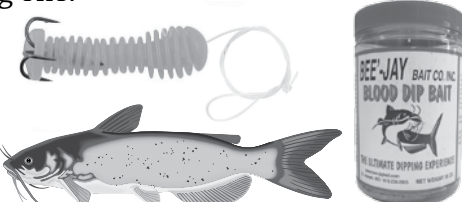
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PUBLIC NOTICE

FROM PAGE 3B

sion on musical events (same as provided in 2015). The board considered renewal of The Port’s revocable music exemption regarding the 11 p.m. cutoff time. The Port is requesting the same policy as granted in 2015, extending hours to play music to midnight on Fridays, Saturdays and holidays from Memorial Day through Labor Day; additionally, allowing an extension to 12:30 a.m. on one night of each holiday weekend. Volume is to be reduced at 11 p.m.

Evans moved to provide The Port with a revocable noise exemption allowing music on Fridays, Saturdays and holidays from Memorial Day through Labor Day until midnight and until 12:30 a.m. for one day each on Memorial Day weekend, 4th of July weekend, Panorama Days weekend and Labor Day weekend; the volume is to be reduced at 11 p.m. Motion seconded, carried unanimously.

Agenda Item 6d – Rule change regarding LPA dredging policy and member removal of docks and lifts.

The board discussed rule and building code changes regarding LPA’s shoreline easement for dredging. LPA has a long-standing policy of requiring members to remove their lifts and docks to accommodate dredging. Members are responsible for the costs of removal and are not given any refunds for lack of waterfront access. Members who do not remove bear the risk of damage to their property. This policy is essential to maintenance of LPA’s coves.

The LPA board of directors restated this policy via motion in 2012, but did not put it in the rules or building codes. Review by LPA staff and attorney has determined this should be formalized via a rule. Included in the proposed rule is an expectation on LPA administration to provide reasonable notification to the members.

- Proposed:
- Rules & Regulations (New Section)
  - 5.6 Lake Usage/ Property Rights Issues
  - a) Whereas all side property lines of waterfront lots are extended on the same bearing as the respective side property lines to the 1045 water level and that property ownership is intended to be to this line by the original

plats; And by the Amended Covenants and Restrictions governing the development, there is a 20 foot wide easement along the entire shoreline of the lake for access for appropriate purposes, And the LPA is the owner of the lake bottom;

b) Therefore, Property owner, by obtaining a permit for a permanent dock and/or placing a dock and lift(s) on Lake Panorama, recognizes and agrees the dock and lift(s) are placed in a permanent easement area reserved to the LPA, and that if the dock and lift(s) must be changed or removed to allow LPA access for purposes of dredging or shoreline maintenance, the owner will bear the cost of doing so. LPA agrees to provide written notice to property owners in the affected area of upcoming dredging work or shoreline maintenance to be performed by LPA, or their agents, no later than 30 days prior to LPA beginning such work (unless circumstances limit the ability to provide less notice). Property owners are required to remove their dock and lift(s) prior to the start date given by LPA in the written notice for such upcoming work. In the event a property owner fails to remove their dock and lift(s) on or before the start date of such proposed work period provided in the notice, then such property owner shall have assumed any and all liability for damage that may occur to their dock and lift(s) resulting from LPA’s dredging work or shoreline maintenance. In no event shall LPA be liable for any damage resulting from such property owner’s failure to remove their dock and lift(s). Additionally, property owners shall not be compensated for any loss of use of their dock and lift(s) during such work periods.

LPA reserves the right, in its sole discretion, to remove any dock and lift(s) that are obstructing work to be performed in the easement area. LPA may assess the property owner any cost incurred in removing the dock and lift(s). (see also Building Codes Section 2870.6) Building Codes (Underlined is new. Strikethrough has been deleted)

2870.6 Property owner, by obtaining a permit for a permanent dock and/or placing a dock and lift(s) on Lake Panorama, recognizes and agrees that the dock and lift(s) are placed in a permanent easement area accessible reserved to the LPA, and that if the dock and lift(s) must be changed or removed to allow LPA access for purposes of dredging or shoreline maintenance, that the owner will bear the cost of doing so. LPA agrees to provide written notice to property owners in the affected area of upcoming dredging work or shoreline maintenance to be performed by LPA, or their agents, no later than 30 days prior to LPA beginning such work (unless circumstances limit the ability to provide less notice). Property owners are required to remove their dock and lift(s) prior to the start date given by LPA in the written notice for such upcoming work. In the event a property owner fails to remove their dock and lift(s) on or before the start date of such proposed work period provided in the notice, then such property owner shall have assumed any and all liability for damage that may occur to their dock and lift(s) resulting from LPA’s dredging work or shoreline maintenance. In no event shall LPA be liable for any damage resulting from such property owner’s failure to remove

their dock and lift(s). Additionally, property owners shall not be compensated for any loss of use of their dock and lift(s) during such work periods. LPA reserves the right, in its sole discretion, to remove any dock and lift(s) that are obstructing work to be performed in the easement area. LPA may assess the property owner any cost incurred in removing the dock and lift(s).

Batschelet moved to approve the addition of Rule 5.6 and the accompanying changes to section 2870.6 of the Building Codes as stated above. Motion seconded, carried unanimously.

Agenda Item 7 – Other Business. Jeschke asked Rutledge to discuss beaver control at Lake Panorama. The LPA policy on wildlife eradication expense is the homeowner’s responsibility. This holds true with all types of animals including beavers, moles, woodpeckers, etc. LPA pays for the removal with regard to LPA properties, including the beaches, community areas, etc.

Evans moved to continue the policy that the homeowner shall be responsible for any expenses they incur regarding wildlife damage and removal of the animal. Motion seconded, carried unanimously.

Agenda Item 8 – The Board entered closed session at 6:15 p.m. to discuss legal matters and exited closed session at 6:25 p.m. With no further business, the meeting was adjourned at 6:25 PM

Danna Krambeer,  
Recording Secretary

Mindy Larsen Poldberd,  
Board Secretary



LAKE TIMES FILE PHOTO

Trophies were awarded in the Kids Fishing Derby at Lake Panorama last year for smallest fish, biggest fish and most fish. Cash prizes and a trophy were also awarded for the Top 3 biggest fishes caught.

MAGIC

FROM PAGE 1B

SATURDAY

The morning starts at 5:30 a.m. with a Bass Fishing tournament for registered lake boats only at the Lake Panorama Marina.

The parade comes east down Highway 44 at 10:30 a.m. Prior to that is the pancake breakfast, flea market and the food vendors.

After the parade is the dinner at the Christian Church and the classic car show at PJ’s Drive-In.

Hours of musical entertainment will be presented at the Gazebo and a nearby stage starting at 11:30. Acts range from blue grass to rock, big band to gospel. A Magic Show will be held at 2 p.m. on the Square Stage.

Also going on in the afternoon is the Kids Zone inflatables, antique tractor display (Historical Village), Bingo and bag toss.

Called the state’s oldest, the annual alumni banquet gets underway at 5 p.m. at the high school. It is for the graduates of Panora, Linden, Panora-Linden and Panorama.

Music by 4 Shades of Grey at the Owl’s Nest from 9 p.m. to 1 a.m. and a Boat In/ Beach Lounge Movie sponsored by Nevitt Real Estate Agent John McDermott around 9:15 at Lake Panorama’s Main Beach will end the evening.

SUNDAY

An 8 a.m. breakfast at the Panora Community Center begins the day followed by a Kids Fishing Derby three hours later at the Lake Panorama Marina. A Human Foosball tournament and a Watermelon Feed will be held at 12 noon at Michael Mills Park. New this year is the first annual Panorama Alumni golf tournament at Par 3 West Golf Course at 1:00 p.m.

A gospel music festival at 5 p.m. and ice cream social at the Panora Church of the Brethren cap off the annual event.

Jefferson casino posts 2nd-best Iowa slot odds

By DOUGLAS BURNS  
Lake Times staff

JEFFERSON

Wild Rose Casino and Resort in Jefferson recorded the second-best slot machine odds for gamers in Iowa for the months of March, April and May, according to a report filed with the Iowa Racing and Gaming Commission.

Gamblers collected 91.5 percent of the money poured into the Greene County machines for that period. The only one of Iowa’s 19 state-regulated casinos with better odds: Prairie Meadows Race-track and Casino in Altoona with

a 91.9 percent payback on slots. For May, Wild Rose Jefferson reported casino revenues of \$2.5 million on admissions of 38,785. These figures only measure gaming floor activity, not food, beverage and non-gambling entertainment.

Iowa casinos collectively reported admissions of 1,825,476 for May.

Players in Jefferson wagered \$25.6 million on 506 slot machines in Jefferson that month.

For May, Wild Rose Jefferson paid \$12,494 in taxes to both Greene County and the City of Jefferson.



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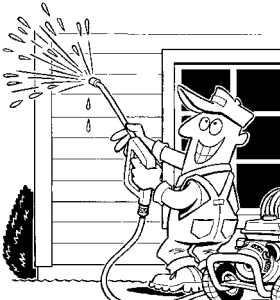
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SPECIAL TO THE LAKE TIMES

The Guthrie County Community Foundation held their annual check presentation ceremony on Wednesday, May 18. This year's recipients are (front row, from left) Tonya Storesund, Beautify Bagley Organization, Kristen Crouthamel, Prairie Woodland Conservation, Shellie Stogdill, Little Panther Daycare and Preschool, Laura Robson, Kid Zone Daycare, Shannon Neff-Muell, Kid Zone Daycare, Lynn Hansen, Boys and Girls Club of Central-Southwest Iowa, Patty Jacobson, Menlo Public Library, Heather Jydstrup, Menlo Public Library, (second row) Patty Stanton, Heart of Iowa Habitat for Humanity, Nadine Avey, Stuart Historic Commission, Pat Sleister, Friends of the Guthrie Center Library, Jolene Sheeder, Guthrie County Fair Foundation, Kristen Renslow, Stuart Enterprise for Economic Development, Charlise Daugherty, Casey Library Betterment Association, Judy Wedemeyer, Casey Historical Society, Leland Acker, Tom Bacon, Veteran's Memorial Auditorium, and (back row) Dallas Larson, Yale Fire Department, Scott Guttenfelder, Bagley Fire Department, Curtis Twigg, Panorama Fire Department, Sandy Pollard, Stuart Public Library, Barb Bahde, Tori's Angels, Bill Ridgley, Tori's Angels, Debbie Menning, Guthrie County Arts Council, Julie Bailey, Main Street Guthrie Center, Michael Clarke, Casey/Walnut/Thompson Fire Department and City of Menlo.

## Guthrie County Community Foundation presents checks

The Guthrie County Community Foundation held their annual check presentation ceremony in the meeting room at the Guthrie Center Fire Department. President, Laura Imerman, introduced the grant recipients, briefly described their projects, and then presented them with their checks.

This year's recipients were: Panorama Fire Department, \$10,000 for 10 sets of new bunker gear, Little Panther Daycare and Preschool, \$9,940 for a new roof on their building, Boys and Girls Club of Central-Southwest Iowa, \$468 for their Grow Strong Initiative, Stuart Historic Commission, \$2,500 for digitizing of Stuart Herald, Guthrie County Fair Foundation, \$13,000 for phase III at the new community building, Stuart Enterprise for Eco-

nomics Development, \$3,600 for development of a community website, Stuart Public Library, \$2,200 for their summer reading program, Yale Fire Department, \$5,300 for two training and incident air packs, Casey Historical Society, \$9,810 for restoration work at the visitors center, Casey Library Betterment Association, \$1,385 for an AWE Learning Center, Veteran's Memorial Auditorium, \$6,000 for building repairs, Friends of the Guthrie Center Library, \$673 for a defibrillator and analog desktop scanner, Kid Zone Daycare, \$10,000 for playground equipment, City of Menlo, \$560 for playground benches, Bagley Fire Department, \$2,245 for pagers and radios, Beautify Bagley Organization, \$1,100 for renovation at the ball field, Menlo Public

Library, \$3,019 for the acquisition of Insignia, Heart of Iowa Habitat for Humanity, \$7,000 for Helping Hands project, Casey/Walnut/Thompson Fire Department, \$10,000 for 10 sets of new bunker gear, Guthrie Center Main Street, \$10,000 for a public art project, and the Guthrie County Arts Council, \$1,178 to purchase art materials and supplies for their Fine Arts Educational Services Project.

Also recognized at the ceremony were the recipients of funds from the Wild Rose Casino in Jefferson by the Grow Greene County organization. Those recipients were Tori's Angels, \$8,450 for their outreach project, and the Prairie Woodland Conservation, \$9,750 for paving of bike trail crossing on the Raccoon Valley Trail.

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2014 Chevrolet Cruze 2LT Auto Sedan



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3.5L V-6 cyl, continuously variable automatic, FWD  
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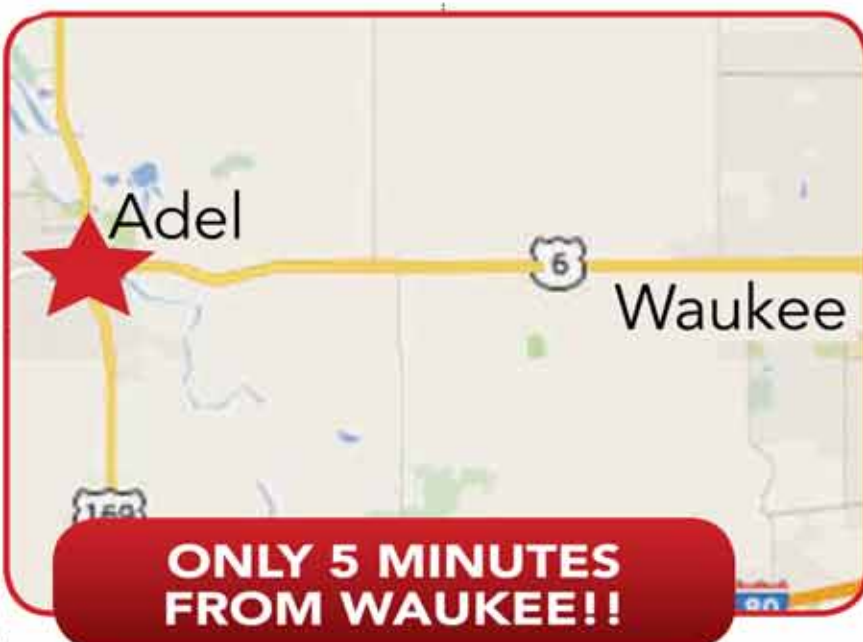


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# Another day, another dollar, another year older



## Guthrie County State Bank celebrates 85th anniversary

By CAITLIN WARE | Lake Times staff

Since 1931, the Guthrie County State Bank has been one of the financial institutions serving the Guthrie Center area. And this summer, the bank is celebrating its 85th anniversary in combination with the official grand opening of its new location at 413 State Street.

In honor of the anniversary, the bank has been running a giveaway dubbed “\$85 for 85 days.” The giveaway started on May 23, and on every day between then and Sept. 21 — excluding weekends and holidays — one bank customer is picked randomly to receive \$85. Bank President Mike Underwood has been in charge of calling the winners, and so far, his favorite scenario has been when he had to call one recipient’s mother first to get their contact information. She was convinced that her son must be in trouble if the bank president was looking for him.

“Needless to say, when he and I first talked, he was a little hesitant,” Underwood said. “But once I explained to him what was going on, he was pretty excited.”

In addition to the giveaway, the bank is hosting several open houses to celebrate. The first, held on June 27, was for bank team members and shareholders. An open house for local businesses will be held on June 29, and on July 9, there will be a public open house with cookies, beverages and tours of the new building.

Staff members have also been given four hours of paid time off to go out and volunteer for a local charity of their choice any time between now and the end of the year.

“We kind of pride ourselves on the amount of community service we do, it’s something that is unofficially expected,” Underwood said. “Last year, we had well over 3,000 hours of service

from our team.” As president since 2012, Underwood reflected on some of the bank’s history leading up to its 85th anniversary.

### ORIGINAL BANK OPENS

The first branch of Guthrie County State Bank opened its doors on Oct. 17, 1931 with a staff of just three people. At the time, the \$30,000 capital needed for the bank was put up by G.M. Barnett Sr. and a group of local citizens. Barnett went on to become the bank’s first president, and remained so for 28 years. To this point, the bank has only had five presidents.



The first branch of Guthrie County State Bank opened its doors on Oct. 17, 1931 with a staff of just three people. At the time, the \$30,000 capital needed for the bank was put up by G.M. Barnett Sr. and a group of local citizens.

### EXECUTIVE LEADERSHIP

G.M. Barnett, Jr. came to the Bank as vice president in October 1950, and became president to succeed his father May 1959, until January 31, 1983.

J. I. Vandevanter started as an assistant cashier on the opening of the bank in 1931, and became Manager of

the Panora Office in October 1937. He was appointed vice president in January 1946.

Helen Gibbons became bookkeeper and assistant cashier on the opening of the bank in 1931, and held these po-

BANK, PAGE 3C



Since 1931, the Guthrie County State Bank has been one of the financial institutions serving the Guthrie Center area. This summer the bank is celebrating its 85th anniversary.



Standing inside the bank on opening day - October 17, 1931 - are (from left) a regulator, G.M. Barnett, Helen Gibbons, and J.I. Vandevanter.

## LPN BRIEFS

### LPN Long Drive Contest Winners

A long drive contest was held on the LPN first tee July 4. Mandy Willey won the women’s division with a 231-yard drive, and Gracen Welberg had a 228-yard drive to win the junior division. Men’s division winners were Chase Tinnermeier, Rod Knudsen, Bill Douglass and John Stewart.

### News from The Links

Drew Labath, the LPN’s new executive chef, is offering recurring weekday dinner specials throughout July. Come to The Links for Taco Tuesday and enjoy two hard or soft shell beef tacos topped with cheese and pico de gallo, served with rice, refried beans and queso blanco for just \$7.95. Wednesday is Rib Night for \$15.95, and includes slow roasted pork ribs with a smoky barbecue sauce, served with bacon coleslaw and baked beans. Home-cooked comfort food is offered each Thursday and includes such things as meatloaf and fried chicken with sides for \$10.95.

### Rally for a Cure is July 21

The annual LPN Rally for a Cure to raise money for breast cancer awareness will be Thursday, July 21. This event is sponsored by the LPN women’s league, but is open to all women golfers, with entries limited to 72. This is a four-gal best shot that will begin at 5:30 p.m. Donations for a silent auction are welcomed. The entry fee is \$20, with non-LPN members also paying green fees for nine holes. Included in the registration fee is a one-year subscription to one of four magazines. More details and an entry form are available online.

### Sadie Hawkins Couples is July 22

The 11th annual LPN Sadie Hawkins couples event is Friday, July 22. In keeping with the theme, this event requires a woman to invite a man other than her husband to be a part of her two-person team. Sign up as a two-person team, and you can request to play with another couple. The cost is \$10 per two-person team and \$35 per two-person team if one person is not an LPN member. Register at Spikes at 5 p.m. with a shotgun start at 5:30 p.m. Sign up in the pro shop, or by calling 641-755-2024. More information, including a list of winning teams the past 10 years.

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**SOLD**



4427 Panorama Drive  
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**SOLD**



4183 Panorama Drive  
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5122 Karen Drive  
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5112 Karen Drive  
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**SOLD**



7026 Andrews Terrace  
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**NEW PRICE**



5158 Panorama Drive  
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604 West Market Street  
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5034 Karen Drive  
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**SOLD**



5005 Karen Drive #102  
\$88,000

**SOLD**



132-134 W. Main Street  
\$50,000

ARTS

I'm very excited to be here'

Local creators gather at fifth annual Art in the Village

By CAITLIN WARE  
Lake Times staff

PANORA Local talent, music and food met and mingled at the fifth annual Art in the Village at Panora's Guthrie County Historical Village to give the surrounding community a taste of the arts. The Guthrie County Arts Council (GCAC) hosted the June 11 event from 10:00 a.m. to 4:00 p.m., which welcomed 32 artists from all areas of expertise to display their work. All of the participating artists were given a booth they could fill with samples of their work to exhibit and sell. In planning each year's line up, the GCAC seeks to bring in a variety of artists, all with a different skill set. This time around, the mediums on display ranged from painting, photography and pottery to glass work, sewn items and henna body art. The artists chosen for this year were of all ages and experience levels, and hailed from all over Iowa. About half of them were Guthrie County residents, while others traveled from Des Moines, Ames, Boone and other towns. Attendees were able to stroll in and out of different booths and visit with the artists, while being serenaded with musical performances by Chad Elliott, Jake Kemble, Brick Imerman and Dale Menning & the Stardusters. And when they got hungry, PJ's Drive In restaurant was on site serving up burgers and root beer floats. Visitors were also encouraged to explore the historical buildings in the village. In honor of the event, the typical fee to tour was waived, and everything was open to the public for free. "Guthrie County Art Council's mission is to promote and support the arts," said council co-president Lynsi Pasutti. "So the event is driven by that, pro-




Musician Chad Elliot performs at the fifth annual Art in the Village.

viding an opportunity for area artists to display and sell their artwork, [and] providing an opportunity for area residents to experience the arts." First-time participant Sarah Norman came to share her work with henna body art — a traditional form of temporary tattooing that dyes the skin a brown or orange color. Norman specializes in maternity henna, where she covers pregnant women's bellies in vibrant patterns. What sets her apart from other henna artists is that she makes the ink she uses herself to ensure it is organic. Unlike most inks, she uses no preservatives or additional dyes. Her recipe consists of leaves from the henna plant, powdered lemon juice, lavender and sugar. "That way I know it's fresh, safe and of the highest quality," Norman said. She explained that although the organic henna takes longer to fully dye the skin — two to three days — it stains darker and lasts longer. "Real henna takes more care, but it's totally worth it," Norman said. People interested in getting a

henna tattoo were able to pick a design and a price range, with the option of topping them off with glitter. Recent graduates of West Central Valley High School in Stuart Cole Hawley, 17, and Hailley Gross, 18, were also there for the first time, and were some of the youngest to present artwork. Hawley displayed a collection of photographs, mostly of local nature and sights in Iowa. Gross brought a mix of drawings and paintings created with charcoal, acrylics and scratch boards. "I work on a little bit of everything," Gross said. "Mostly brightly colored, in-your-face kind of stuff." Both recently became members of GCAC and plan to pursue their passion for art as they continue their education in the fall. Hawley will attend Des Moines Area Community College and major in network telecommunications with a minor in photography. "I want to keep expanding, having fun and enjoying one of my passions," Hawley said. Gross intends to go to Univer-

ART, PAGE 4C



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BANK

FROM PAGE 1C

sitions until her retirement in December 1964.

Roger Underwood came to the bank in August 1969, as an assistant cashier, was elected cashier in 1972, vice president and cashier in 1976. On January 31, 1983, Roger Underwood became president and Chairman of the Board. He served as president until January 2004. He still serves as Chairman of the Board today.

Barry Monaghan joined the bank in 1984, as assistant vice president. He was then named executive vice president and became president and chief executive officer in January 2004. Today, Monaghan serves as chief development officer, president of Guthrie County Bancshares, and board member of Guthrie County State Bank.

Michael Underwood joined the bank in 2005 as chief financial officer and executive vice president. In 2012, he was named the fifth president of Guthrie County State Bank. He was named chief executive officer in 2013 and continues to serve in that role.

GUTHRIE COUNTY BANCSHARES, INC. FORMED

Guthrie County Bancshares, Inc. was created in January of 1983 by a group of local citizens. The “one-bank holding company” purchased the majority stock of the Guthrie County State Bank. Now in 2016, the group still holds 100 percent of the original bank stock.

PANORA BRANCH OPENS

In 1998, the bank moved toward expansion by opening a branch in Panora to better serve the community in the Panora and Lake Panorama area. Today, the location employs 10 people. “That [was] a huge one for us,” Underwood said. “Just the opportunities that provided.”

LAKE PANORAMA REALTY

In the same year that the Guthrie County State Bank Panora branch opened, Lake Panorama Realty got started as well. The Guthrie County Bancshares, Inc. purchased Lake Panorama Realty and created an office inside of the new bank building in Panora. When it first opened there were two real estate agents employed. Now, there are four employees, including two real estate agents, an office manager and a broker.

GUTHRIE COUNTY INVESTMENT CENTER

The Guthrie County Investment Co. was created in July of 2003 to help provide customers with stocks, bonds and mutual funds, and other investment products. When it first opened, Larry Bergemann was the original Investment Advisor for this business. After Bergemann retired in 2012, Kristen Crouthamel took over what is now called the GCSB Investment Center. She works as the Investment Advisor and has offices in both bank buildings in Guthrie Center and Panora.

GUTHRIE COUNTY ABSTRACT

In 2008, the Guthrie County Bancshares, Inc. purchased both Guthrie County Abstract and Beverly Wild Abstracting. The two companies merged and kept the name Guthrie County Abstract. The former owner,



In the upstairs of the new building are additional office spaces, a meeting room, a kitchenette and a board room.



The new bank offers a lane on the west side for customers to bypass a busy drive-up lane. The front part of the drive-up lane includes an ATM machine.



In 1998 Guthrie County Bancshares, Inc. purchased Lake Panorama Realty (Squires & Moylan Real Estate), and created an office within the new bank building in Panora.

Judy Hilgenberg, still leads the business.

FIRST ATM AND MOBILE BANKING

The bank's first ATM machine was installed in Hometown Foods when Mike Underwood's father Roger was the president. However, the bank issued debit and ATM cards before the machine was installed, which “wasn't the smartest move,” Underwood said. But once installation caught up to distribution, it allowed people to access their money outside of the bank lobby, and reduced teller traffic.

“[It] provided customers a little more convenience,” Underwood said. “You didn't have to come in and get cash. That was part of it, accessibility to your cash, whether you be in Des Moines, or anywhere.”

The next step towards technological advancement came with internet banking, followed by mobile banking in 2014. To appeal to a younger generation of bank users, the bank had a mobile app created so that users can check their balances and make transactions from their cell phones.

“I think we've acquired some customers that maybe we wouldn't have been able to, the thought being the millennials do everything with the phone,” Underwood said. “So we've worked hard to ensure we have that suite of products that works well for them.”

BANK MOVES TO NEW BUILDING

In the second week of May 2016, the bank changed locations from its home at 400 State Street to a new spot right across the street at 413 State Street. After being in the same building since it opened, the space could no longer fulfill the needs of the staff. At first, the bank looked into renovating the former building and adding a second floor to make more space. But after considering the options, it became apparent that the property across the street made more sense. So the former headquarters were sold to the town to house the city council chamber after renovations are made.

The move nearly doubled the amount of space available for the bank's use with a ground floor, as well as an upstairs and a



In 1998, the bank moved toward expansion and opened a branch in Panora to better serve the community in the Panora and Lake Panorama area. Today the location employs 10 people.



The main floor of the new building acts as a traditional lobby, with teller windows and offices. The downstairs holds a training room for monthly staff meetings, a break room, and an information technology room.



A view from the top floor of the new Guthrie County State Bank location during the construction phase.

downstairs. The main floor acts as a traditional lobby, with teller windows and offices. Upstairs are additional office spaces, a meeting room, a kitchenette and a board room. The downstairs holds a training room for monthly staff meetings, a break room, an information technology room and storage space.

May 23 was the bank's first day of business in the new office. By moving to the new space,

the bank was able to bring on three new employees, bringing the total number of staff members at all branches and extension offices to 35.

“Probably remaining an independent and locally owned community bank,” said Underwood about what aspect of the bank he is most proud of. “Just the impact that we've been able to have with the communities that we serve.”

THE HISTORY OF GUTHRIE COUNTY STATE BANK

85 YEARS OF SERVICE 1931-2016

**1931** -- The Guthrie County State Bank opened for business in Guthrie Center on October 17.

**1937** -- J.I. Vandevanter became manager of the Panora Office, a branch of Guthrie County State Bank in Guthrie Center, in October.

**1938** -- Milton C. Barnett was elected Assistant Cashier in January. He became Cashier in 1941, a position he held until his death on March 1, 1950.

**1950** -- G.M. Barnett, Jr. became vice president. He succeeded his father as president in May 1959.

**1959** -- The office in Panora closed in May.

**1969** -- Roger Underwood joined the bank as assistant cashier. He became president in 1983.

**1984** -- Barry Monaghan joined the bank as assistant vice president.

**1998** -- Facility opens in Panora, convenient for the Panora area and Lake Panorama citizens and customers. Lake Panorama Realty was also purchased and an office within the new bank building in Panora created.

**2003** -- The Guthrie County Investment Company was created.

**2008** -- Purchase of the Guthrie County Abstract and Beverly Wild Abstracting. The two companies merged and operate today as Guthrie County Abstract.

**2005** -- Michael Underwood joined the bank as chief financial officer and executive vice president. He became president in 2013

**2014** -- Guthrie County State Bank introduced mobile banking

**2015** -- Guthrie County State Bank introduced mobile deposit capture

**2016** -- The Guthrie Center office of the bank moved from 400 State Street to a new location at 413 State Street



Fingerprint access to safety deposit boxes is one of the new features in Guthrie County State Bank's new location.



The former Guthrie County State Bank building on State Street is close to a century old. The City of Guthrie Center purchased the old bank building, and city officials will move their offices into the building soon.

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# JUNIOR GOLF SCHOOL

The Junior Golf Program at Lake Panorama National continues to be a success with over 40 young golfers particating every Wednesday this June. Members of the state championship Panorama golf team are assisting with the program this summer under the direction of Head Pro Gary Babcock.

*“Kids don’t care what you know, until they know that you care.”- Gary Babcock, PGA*



ASHLEY SCHABLE | VEDETTE

## ART

FROM PAGE 2C

sity of Nothern Iowa where she will double major in art education and art therapy. Her experiences with seeing the impact art can have on people is what led her to decide to also study art therapy.

“I’ve learned how my art can affect people, how it can affect them emotionally,” Gross said. “I just want them to enjoy it.”

Urbandale high school art teacher by day Chris Kimble started making pennants about a year ago in his free time, and brought a collection of them to his booth. Some had images and phrases from “Star Wars,” or were emblazoned with the message “crayons rock.”

“I like giving nerdy things a little ra-ra,” Kimble said.

Others bore a more playful design, such as one green and white pennant that read “Iowans have a huge caucus” along side a grinning state of Iowa flashing a thumbs up. In addition to the pennants, Kimble also brought several prints he made. He said he experienced some negative feedback from people who passed through his booth because of a print of Hillary Clinton he had on display.

“I don’t want to make anything I wouldn’t hang on my own wall,” Kimble said of the reactions.

Kim Hutchison traveled from Des Moines to share her mission to create environmentally responsible bags.

Hutchinson has been making clutches and over the shoulder bags for the past six years. She tries to use recycled vintage fabric or clothing for many of the bags she designs. One bag on display in her booth was made from a combination of an old pair of pants and a skirt. Even the price tags on her products were cut out of recycled cereal boxes.

“There’s a lot of stuff out there in the world, clothing has become so much more disposable,” Hutchison said. “I like to reuse as much as I possibly can.”

When she does purchase new fabric for her designs, she tries to find ones that are “made with conscience.” It was her first time participating in Art in the Village, and based off her experience this year, she would like to come back.

“It’s a great event,” Hutchison said. “I love the setup and the music. I’m very excited to be here.”

Fewer people attended this year’s event than in the past, which Pasutti attributed to how hot the weather was.

“I would definitely like to see more visitors [come] to the event,” Pasutti said. “I was a bit disappointed with the turnout, but not really surprised because of the forecast. It was hot. That definitely affected the crowd. It was much slower than past years. But overall, I think the people that did come out enjoyed themselves and bought some art. We really appreciate everyone that [came] out [to] support the arts.”



Jake Kemble performing at Art in the Village.



Chris Kimble poses with one of his most recent products: a “Star Wars” pennant.



Organic henna tattoo artist Sarah Norman draws a design on Kylie Ahrendsen's hand.



CAITLIN WARE | LAKE TIMES

Cole Hawley and Hailey Gross’ booth. Hawley brought a collection of photographs and Gross brought a mix of paintings, drawings and scratchboards.



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- Scott -



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