

**PRSRT STD  
U.S. Postage  
PAID**  
Guthrie Center Times  
Panora, Iowa  
50216  
Permit #2  
ORCURRENTRESIDENT



# Lake Panorama **TIMES**

MAY 2016 | VOLUME 48 | NUMBER 5

## WSO Home Tour in its 42nd year

*Lake Times staff*

Five Lake Panorama homes will be featured June 2 for the 42nd annual Women's Service Organization (WSO) home tour. Tickets are \$18, and include both the home tour and lunch at the Lake Panorama National Conference Center. This is the WSO's major fundraiser. The group awards scholarships for Panorama Community Schools graduates. It also supports several local causes, including After Prom, 3C's, Relay for Life, Feed the Kids Backpack program, Christmas decorations on the Panora square, local food pantries and other worthy projects.

The first tour group will leave the Lake Panorama National conference center at 9 a.m., with three additional groups leaving on the half-hour through 10:30 a.m. Each group tours three homes before returning to the LPN for lunch, followed by tours of the remaining two homes.

Decorations for the luncheon are courtesy of Abigail Annie's Interiors. Vendors will be set-up at the conference center so tour participants can browse and shop during their lunch break. Vendors will include Early Morning Harvest, John 15 Vineyard and the Loess Hills Lavender farm.

WSO members work for several weeks to organize and sell tickets for this annual home tour. Visits to the homes are made a week in advance to gather details for an information sheet that is given to each ticket holder.

To purchase tickets, contact Kathy Symonaitis at 641-755-2968 or Deanie Thomas at 641-755-5336.

## LPA annual meeting includes 2015 reports, 2016 outlook

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

The 47<sup>th</sup> annual meeting of the Lake Panorama Association (LPA) was May 14, with about 140 people in attendance. The meeting provided an update on activities during the past year, plus a look ahead at the remainder of 2016.

Three new members were elected to the LPA board of directors. Larry Babcock, Gary Evans and Jim Spradling ran unopposed for three open seats. Their election was confirmed after volunteers counted 431 ballots received from LPA members. They replace outgoing board members John Coghlan, Bill Douglass and Neil Wright.

Coghlan, who was completing his second year as LPA board president, opened the meeting by talking about LPA committees made up of volunteers. "A lot of people do volunteer work in this community," he said. "I encourage everyone to get involved, because I believe it is something you will enjoy."

Bob Batschelet, LPA board treasurer, provided the 2015 financial and audit report for the LPA

MEETING, PAGE 4A

## FUNDRAISER FIRST ANNUAL BEACH BALL ROLLS OUT A SUCCESS

Friends of Lake Panorama board surpasses goal with \$23K raised



Guests visit during Social Hour at the Friends of Lake Panorama 1st Annual "Fun-Raiser" The Beach Ball on Friday, May 6. Proceeds from the event will be used to build a new playground at Sunset Beach.

**By ASHLEY SCHABLE | Lake Times staff**

Friends of Lake Panorama's first annual "The Beach Ball" rolled out a bouncing "Fun-Raiser" with proceeds to help build a new playground at Sunset Beach.

Guests flocked to the beach-themed party May 6 at Lake Panorama National Conference Center. Inside the weather was perfect and guests arrived decked out in sunglasses, shorts and skirts, with many enticed by the rays to purchase tickets through eight fundraising options.

The Friends of Lake Panorama board had set a \$20,000 goal for the Beach Ball, and fundraising committee chair Susan Thompson said they surpassed that with a profit of \$23,000.

"We are thrilled with the support we received from Lake Panorama members and the business community," Thompson said. "I think everyone had a great time, and we raised money for a great cause. More importantly, the success of the Beach Ball means the new Sunset Beach playground can be built this summer."

Kirk Fischer, Friends board president, thanked those in attendance as well as those who worked on the fundraising committee.

"We couldn't have done it with-

out them," Fischer said. "I just really want to thank them."

A total of 230 people purchased \$40 tickets, with \$20 from each ticket going to Friends. People or businesses paid \$100 to sponsor each of 30 tables. Many sponsors decorated their own tables, but some volunteers were recruited to decorate tables for sponsors who didn't want to decorate. There were sports-themed tables, including the Chicago Cubs and Iowa Hawkeyes, a table for fishermen and one for those who like to get caught up on their news, to name a few. People voted with cash for their favorite decorated table, which raised \$1,000.

About 85 items were donated for a raffle, silent and live auctions. Eighty bottles of wine were donated for the wine pull, with corks sold

for \$20. Terry Laughery of Laughery Auctions volunteered his time to cry the live auction — several times pitting fans of the Iowa State Cyclones and Iowa Hawkeyes against each other.

"This is the one year they won," said a Hawkeye fan, while taking bids on a framed Iowa State University print that shows the Cyclones' winning touchdown over the Hawkeyes in 2011. It sold for \$250. Four tickets to the June 19 NASCAR race at the Iowa Speedway brought the highest bid of \$600.

Lonnie Carrick of Menefee Rentals loaned and delivered 10 round tables to supplement the 20 owned by the LPN. This way, all decorators had the same type and size of table.

BALL, PAGE 2A

### Here's A Highlight of What Town Centre Cabinetry Can Offer You

- Iowa Made Woodharbor Custom Cabinetry
  - Woodharbor Breeze Value Cabinetry
  - Over 10 Years of Design Experience
- Will work with you in your home or at my showroom
  - Countertops: Granite, Quartz, Laminates
- Variety of Hardware • Get a Woman's Touch!!

*Call For an Appointment Today!*

**Towne Centre Cabinetry**

307 Chestnut  
712-254-0204

Carolyn Masmar  
Kitchen Designer

# BALL

FROM PAGE 1A

When the sun set on the bidding, music by the RBJ Trio finished off the evening. Several got to their feet on the dance floor.

## PLAYGROUND PROJECT

The idea of a new "destination" playground at Sunset Beach was raised at the first meeting of the Friends of Lake Panorama board Dec. 3, 2013. Once the group's nonprofit status was confirmed by the IRS in July 2014, planning got underway.

The board held a meeting with Sunset Beach neighbors Aug. 18, 2014 to get input. Bids were solicited, and Boland Recreation of Marshalltown was chosen as the vendor. A second meeting was held that October with Sunset Beach neighbors to review plans for the playground.

Fundraising began with a mailing to all LPA members in November 2014. During the next 11 months, \$30,000 was raised for

the playground.

Members of the Friends board attended the October 24, 2015 meeting of the Lake Panorama Association board of directors. Kirk Fischer, Friends board president, made a proposal. If Friends raised another \$50,000 for the Sunset Beach playground, would the LPA match that amount? After discussion, the LPA board gave unanimous approval to provide \$50,000 if Friends raised another \$50,000 by August 1, 2016.

The proceeds from The Beach Ball helped Friends reach its \$80,000 fundraising goal, and the LPA has provided its \$50,000 commitment.

The playground equipment has been ordered. The LPA will do the necessary site preparation. If all goes as planned, playground construction will begin in July. A ribbon-cutting ceremony will be scheduled for sometime in August.

This destination playground is geared to ages 5-12 and has a play area capacity of 165. The area covered by equipment will be 60 feet by 53 feet, with a larger pro-

TECTIVE surface area of 72 feet by 66 feet. The main play structure includes multiple slides, bridges and places to climb. Several smaller play structures surround the main area, including a modern take on old-fashioned merry-go-rounds and teeter-totters.

## FRIENDS OF LAKE PANORAMA BACKGROUND

For many years, people donated money to improve amenities at Lake Panorama's two golf courses and three beaches. Some also provided gifts in memory of loved ones. Yet none of those donations could be deducted on the givers' taxes.

The Lake Panorama Association is designated by the IRS as a 501(c)(4) nonprofit organization. Although it is a nonprofit, donations made to the LPA are not tax deductible as a charitable contribution. And funds bequeathed through an individual's estate to the LPA are subject to a 15 percent inheritance tax.

BALL, PAGE 3A



ASHLEY SCHABLE | LAKE TIMES

ABOVE: There were eight fun-raising options available at the Friends of Lake Panorama Beach Ball, including raffle items. Guests placed half a ticket into the bucket and kept the other half, waiting for their number to be called.

RIGHT: Guests at the Friends of Lake Panorama Beach Ball dropped cash into vases to vote for their favorite decorated table. Each of the 30 tables had a different theme.



## Sundeen Painting & Decorating

If you're looking for a quality painter look no further!

Interior and exterior painting with a guarantee of attention to detail throughout your project from prep work to clean up.

Call Wade Today 515-238-9233 or email twopickyman@netins.net

*The Patio Daddy*

Stylish Bamboo furniture for your home & patio! Order now to assure you have it for the Season! Your choice of fabrics & finishes!

3201 100TH ST, URBAN DALE (515) 270-1133 www.AmishHausFurniture.com

Amish Haus FURNITURE

MANY STYLES — ONE STANDARD

## All Decked Out to Save

**HEALTHY DECK TIP**  
Limit moisture to stop mold and mildew. Raise planters, prune plantings away from deck, and use furniture covers carefully to avoid trapping moisture.

**HOT MEMORIAL DAY REBATES**  
May 22 – June 5, 2016  
Get \$7 back per gallon container, \$35 back per five-gallon container, when you stain with Cabot® exterior stain. Maximum rebate \$70.

valspar®

May 22 – June 5

## Memorial Day REBATE

**\$7 REBATE** on Pristine™ per gallon container/ \$35 per five-gallon container

**\$5 REBATE** on Medallion® & Supreme per gallon container/ \$20 per five-gallon container

Mail in to get up to \$70 back on your favorite Valspar® paints: Pristine®, Medallion® and Valspar Supreme interior/exterior paints. See rebate coupon for details.



**LIKE YOUR COLOR OR CHANGE IT FOR FREE**  
If you're not happy with your first color, change to another and Valspar will refund your original purchase price. One rebate per household. ValsparColorGuarantee.com for details. Restrictions apply. Do not bring paint back to store. Valid for purchases of Valspar interior paint brands, including Pristine, Medallion and Supreme.

405 E. Clay St. • Panorama, IA • 641-755-2385 • 888-755-2385  
"Your Complete Building Materials Supplier" • Hrs: M-F 7:30-5:00, Sat 8-3  
A Division of Neel Lumber Co. Since 1927

# BALL

FROM PAGE 2A

Articles of Incorporation for the Friends of Lake Panorama were filed with the Iowa Secretary of State's office Nov. 1, 2013. The organizational meeting of the Friends of Lake Panorama Board of Directors was held Dec. 3, 2013. An application for 501(c)(3) designation was submitted to the IRS in early 2014. A July 2, 2014 letter from the IRS stated it had determined the Friends of Lake Panorama is exempt from federal income tax, and contributions to the public charity are deductible under federal law. The Friends of Lake Panorama is completely separate from the Lake Panorama Association.

The Friends board met for the second time July 21, 2014. Now that the group's non-profit status had been confirmed, discussions on specific projects for targeted fundraising got underway. Eight funds were established. Money could be designated to the Sunset Beach playground, renovating tennis courts at the LPN, any of the three beaches, two golf courses or a general Friends fund.

Since then, it has been determined that renovating the tennis courts isn't a viable project. Funds donated to that project are being held to assist when new courts are built.

With the playground project fundraising complete, there now are six fund options — a general Friends fund, Lake Panorama National, Panorama West, Boulder Beach, Shady Beach and Sunset Beach.

For the first year, board members were Kirk Fischer, Bob McCleary, Jan Reinicke, James Spradling, Tricia Steffen, Kent Stephenson and Jodi Sutton. Stephenson and Sutton served one-year terms. They were replaced by Dave Furbush and Jody Muench. Susan Thompson has provided guidance to the Friends of Lake Panorama since the concept was first discussed in 2013, and is executive director. For the first year, she was paid an hourly fee, most of which she donated back to the charity. In 2015, she decided to donate her time until the Sunset Beach playground is complete.



**Auctioneer Terry Laughery takes bids on a Lake Panorama Print donated by Lake Panorama Fin & Feather and Friends of Lake Panorama, during a live auction at The Beach Ball on May 6. The watercolor print of Lake Panorama and the surrounding area shows Lake Panorama coves, beaches, golf courses and other locations and was purchased for \$175.**

While donations of all sizes are welcome, only donors of \$500 or more are recognized on the Friends website. In addition, a sign listing these larger donors will be erected near the playground, or in the future, adjacent to other large projects. All contributions are tax deductible, and all donors receive a letter of thanks as their receipt. Friends of Lake Panorama has a goal of improving recreational amenities at Lake Panorama.

Donations can be made in someone's memory or in honor of someone. The Friends of Lake Panorama mailing address is PO Box 488, Panora, IA 50216. A donation form is available on the Friends website, where donations also can be accepted electronically.

Donations of securities (stocks, mutual funds, etc.) are welcome, and are sold once transferred, with the proceeds deposited into the Friends bank account. A securities account has been established with GCSB Investment Center in Panora.

Questions regarding the Friends of Lake Panorama can be emailed to [staff@friendsoflakepanorama.org](mailto:staff@friendsoflakepanorama.org). The website is [www.friendsoflakepanorama.org](http://www.friendsoflakepanorama.org).



**Music by RBJ Trio entertained guests and got some to the dance floor during the Friends of Lake Panorama Beach Ball on May 6. Proceeds from the event will help build a new playground at Sunset Beach.**

**The Lakeside Village used a fishing tackle box filled with beautiful flowers to decorate their table at the Friends of Lake Panorama Beach Ball.**



**The Lake Panorama Association sponsored table was decorated in vibrant summertime colors by Abigail Annie's Interiors for the Friends of Lake Panorama Beach Ball.**



**Kirk Fischer, Friends of Lake Panorama Board of Directors, greets guests at 1st Annual "Fun-Raiser" The Beach Ball on May 6. The event helped raise funds to build a new playground at Sunset Beach.**



**Susan Thompson, Friends of Lake Panorama fundraising committee chair, welcomes guests to the first annual "The Beach Ball" on May 6. Guests enjoyed a social hour, buffet dinner, a wine pull, silent and live auction items, raffles and live music by RBJ Trio, as they helped raise funds for a new playground at Lake Panorama's Sunset Beach.**

# Stuart Realty



201 NE Second Street • Stuart, Iowa  
Office: 515-523-2020 • Fax: 515-523-2020  
Margaret Tiernan - Broker • Cell: 515-205-6118  
Eric Tiernan - Agent • Cell: 515-205-6115  
Pat Meacham - Broker Assoc. • Cell: 641-757-0403  
Check out our NEW website at [www.stuartirealty.com](http://www.stuartirealty.com)

**5202 Bean Bend, Panorama**  
WATERFRONT home on Lake Panorama close to 18 hole golf course, 2 docks in add'n to cantilever dock, storage bld on waterfront edge, ripped shoreline, cement walkway to water & 2 water pumps. Home features walkout lower level, 3 seasons room w/French doors from dining area. Great vies from living room, kitchen/dining area, bedroom, deck w/steps to lower level. Brick FP, HW floors in kitchen w/granite counters, stainless steel appliances, Master BR w/office, Jacuzzi tub, roomy walk in closet off master, LL FP, 3 total BR & 2 1/2 baths. Big shop area w/doors to accomodate golf cart/toys. Immaculate home with many updates in last year. **\$550,000.** Call Pat.

**402 E Main, Panora**  
1478 sq. ft. home offers lots of opportunities with add'l 1 car det garage, 2 car de garage has small shop area, insulated, storage w/stairway, radiant heat, hot water hookup, zoned for arterial commercial. Storage shed, fenced back corners of lot, patio with pond, privacy fence west of pond. Lots of landscaping. 2 sets of French doors, downstairs Br ideal for office, computer room. Possible bedroom in basement without egress window. Newer energy efficient furnace and Cent Air, all appliances are newer. Open staircase walk in closets in Bedrooms on 2nd level. Lots of space for garden, play area for children, wrap around porch in great for relaxing. Owner is listing agent. **\$179,000.**

**211 Sw2nd, Panora**  
Cozy 2 BR ranch home with hardwood floors in Living room and Dining room and NEW carpeting and vinyl in other rooms. Full basement with large family room with new carpeting and 3/4 bath with new vinyl floor. This property is eligible under the Freddie Mac Look Initiative through April 28. **\$64,900.**

**523 S. Fremont, Stuart**  
Move-in ready 1266 sq. ft. duplex. Nice sized living room, eat in kitchen, Extra Large Master BR with walk-in closet and Master bath with NEW walk in tub, 2nd BR another full bath & first floor laundry. Full basement has 3/4 bath and could easily be finished. All appliances stay. 2 car att. garage. Great location just 1 block from grocery store and walking trail. **\$124,900.**

**405 Wildcat Ct., Stuart**  
NEW Construction! This 3 BR, 2 1/2 bath 2 story home is Savannah Homes Hopeland house plan. Main level has kitchen w/island, corner sink and pantry, DR, living room, half bath, and laundry. Upstairs there is a Master BR with full bath and walk in closet, 2 more bedroom with a shared bathroom. 2 car att. garage. Covenants apply. **\$155,900.**

**712 Marshall, Dexter**  
Nice renovated commercial bld with lots of potential. 1st floor is renovated with updated electrical, plmb heat and air. Bld can be split into 2 retail areas with separate entrances. Upstairs could be renovated into 2 apts. or lg. living space. Upstairs also has entrance at sidewalk so private from retail space. **\$74,000.** Call Eric.

**717 Marshall, Dexter**  
Dexter Cafe Turn key operation with established customer base. Includes bld, land, fixtures, and inventory. Great location in main business district. Family owned. Affordable. Call for details. **\$55,000**



**We have several building lots to choose from in Stuart. Ask for details.**

## Your 2016 Surf, Wake, Ski Boat Headquarters

### MasterCraft



**X10**  
NIMBLE HANDLING CROSSOVER PERFORMANCE / STROKE THE SURF, WAKE AND FREE SKI MISSIONS.  
**23' 3" / 14 PASSENGERS / 4550 POUNDS**



**X20**  
PURE SURF IN A COMPACT SIZE / CONVERTABLE SUNPAD SEATING AND BIG BALLAST.  
**22' 3" / 12 PASSENGERS / 4800 POUNDS**



**NXT22**  
BIGGER PERFORMANCE, AFFORDABLE PRICE / ILMOR V8, MASTERCARE WARRANTY / WAKE SKI AND SURF  
**24' / 14 PASSENGERS / 4200 POUNDS**

### MOOMBA BOATS



**THE MONDO 22' DOES IT ALL.**  
SKI, WAKE, SURF



**NEW FOR '16 THE 24' CRAZ**  
THE CRAZ IS A PERFECT HYBRID BOAT. THE WAKE HAS MASSIVE POP FOR WAKEBOARDING AND THE SURF WAVE IS CLEAN WITH TONS OF PUSH.

## COULTER'S PANORAMA MARINE

See our inventory at [cpmboats.com](http://cpmboats.com)  
SALES AND SERVICE • BOAT STORAGE

Lake Panorama, Panora, Iowa 50216  
[coulter@netins.net](mailto:coulter@netins.net) • 641-755-2920 Phone • 641-755-2772 Fax

# MEETING

FROM PAGE 1A

and its subsidiary, LPN, LLC. For 2015, the LPN operation showed an operating loss. He said challenges the LPN faced were the driving range being closed for the summer because of reconstruction of the Clover Ridge septic system, and several outings being cancelled because of bad weather. However, the 2016 operating budget projects a profit.

Batschelet said a decision by the LPA board of directors was made in conjunction with the creation of the LPN board of managers to advance LPN a capital cash infusion of \$100,000. "This was done to aid the staff in 'cash crunch' months and allow them to concentrate on the overall operations for the year," he said.

Turning to the LPA, Batschelet said the budgeted operating income for 2016 is significantly less than in 2015 and 2014. The 2016 budget calls for operating loss of \$41,548 compared to an operating profit of \$64,746 in 2015 and \$182,332 in 2014. The projected operating loss was intentionally budgeted because of two unique items.

"A total of \$32,240 was budgeted in 2015 for the sanding and repainting of the inside of the east water tower, but that work was not completed due to scheduling challenges with the vendor," he said. "This will be carried over to the 2016 budget. The second item causing the budgeted loss is \$10,000 for an engineering study on the LPA wells and water supply system."

Batschelet said the board decided a 2.5 percent dues increase should be applied for 2016 with those two unique items funded out of cash reserves. "Cash balances are projected to be reduced by \$14,582 this year, taking the balance down from \$680,016 to \$665,434," he said. "This represents a year-end cash reserve of 21.8 percent of annual budgeted expenditures. The board discussed 20 percent as a target



Three new members were elected to the LPA Board of Directors at the May 14 annual meeting. They are (from left) Larry Babcock, Jim Spradling and Gary Evans.

number for cash reserves, and we were pleased to adopt a budget that met that goal."

Batschelet said the LPA does not balance its annual operating budget with the expectation of selling land. "With the exception of the two items discussed, LPA's operating expenses are covered by LPA's recurring operating revenues," he said.

Batschelet drew the audience's attention to pie charts that provide a snapshot of annual expenditures. He pointed out payroll, taxes and benefits have remained stable. "Both LPA and LPN management face constant expense increase pressures, but they are doing a commendable job keeping personnel costs in line with revenues and operating objectives," he said.

In Coghlan's president's report, he referred to a 2013 survey completed by LPA members. "Your board has continued to use this survey to guide its work," he said.

The survey showed the top priority for LPA members is to "take care of the lake." Coghlan

said two steps taken in 2015 to do that were the \$160,000 spent on dam repairs and maintenance, and new rules on towing in the Narrows.

Another item that surfaced in the 2013 survey was the need for financial stability. Coghlan said the passage of state legislation that ensured continuation of the Lake Panorama Rural Improvement Zone (RIZ) was a big step towards financial stability.

Improved amenities were another priority identified in the survey. Coghlan said the new pool and spa at the LPN has been a great addition, and upgrades have been made at the Panorama West clubhouse and golf course. Approximately eight miles of roads were seal-coated last year, with nine-and-a-half miles projected for 2016. "Our roads are in better shape than they have ever been," he said.

Coghlan said the annual budgeting process for both the LPA and LPN is business-like, transparent and involves lots of open discussion. "The process starts with staff talking with management to create proposed budgets. The boards discuss those budgets in October and approve them in November and December," he said.

Action was taken in 2015 to appoint a new Board of Managers to oversee the LPN operation. "The LPN is our biggest asset, and we needed a better way to more actively manage it than we had been able to in the past without jeopardizing the LPA's non-

profit status," Coghlan said. "This move created the legal firewall needed, and established a better landlord-tenant relationship between the two entities."

Coghlan said one of the things he's most proud of during his time on the LPA board was the work of the land utilization committee, which inventoried and catalogued all LPA-owned land. "We needed to know what we have before we could make any plans for how to best use it," he said.

Once the inventory was complete, bids were solicited and a contract signed with Lake Panorama Realty to actively market some LPA lots. Land sales in 2015 netted \$121,000, which was used to support long-term capital projects.

Finally, Coghlan said the survey showed members value good communications. He outlined various communications tools used by the LPA, including the weekly Panorama Prompt, the quarterly Panorama Post, the LPA website, and specialty e-bulletins with breaking news. He recognized Randy Holl, who has guided these communications efforts, and will retire at the end of June.

Brice Oakley, president of the new LPN Board of Managers, introduced members of the board. He said he and the other board members welcome comments and suggestions about the LPN operation.

John Dinnebie, LPN director of operations, introduced key staff. Dinnebie said 2015 was a challenging year with per-

sonnel changes in the kitchen and restaurant. Even so, it was the first year the restaurant surpassed \$1 million in sales.

Dinnebie said the 2015 weather impacted golf rounds at both the LPN and Panorama West, which resulted in reduced memberships, green fees and golf outings. Plus, the LPN driving range being closed resulted in a \$15,000 loss in annual revenue.

The new pool and spa was a great addition to the LPN, Dinnebie said. "It was very busy last year, and is a great amenity for both members and guests. It's also a new revenue source for the LPN," he said.

Dinnebie said the newly remodeled kitchen and bar also are great improvements. Owners of the 27 motel rooms recently spent \$110,000 on new furniture, lighting and other upgrades, and three townhomes were added to the LPN rental pool. "Having quality lodging available is a big draw for people who want to travel to Lake Panorama National, so I'm very encouraged with these new developments," he said.

John Rutledge, LPA general manager, introduced key staff. He recognized Holl for his 20 years of service, then introduced his replacement, Brad Halterman.

Rutledge said 2015 was a good year and 2016 is off to a good start. He highlighted several projects.

LPA is scheduled to complete 9.5 miles of road seal coat this year, at a cost of \$20,500 per mile, plus the cost of limestone and some prep work done by LPA staff.

Security had a successful deer hunt, with 113 antlerless deer taken. Roughly three-fourths of the hunters were LPA members, with the other one-fourth being guests.

Two key projects were completed at the LPA dam last year, and there are no known issues at the dam.

Erosion control continues to work in the upper basin and the river channel. Letters will be sent in June about dredging plans for Fall 2016 and Spring 2017. The goal is to complete dredging in both Log Cabin Cove and Boulder Cove in 2016. Helen's Cove is scheduled for the spring of 2017, but work could begin this fall. Helen's Cove also will be impacted by the Boulder Cove project, since the pipe and booster station will be routed through it.

RIZ continues to move forward with three projects north of 200th road. The Cory sediment storage basin is scheduled for completion by July 1, but rain and cool

temperatures could delay that another month or so.

The Helen's Cove/Donahay CREP project is moving forward, with bids due to the Iowa Department of Agriculture and Land Stewardship May 18. The project has a summer and fall construction schedule, with some late-season grasses seeded after November 15. The Hughes Cove/Elmquist CREP will be constructed in either late 2016 or early 2017.

Rutledge said while legislation passed in 2015 guaranteed the future of RIZ statewide, work still needs to be done to secure renewal of the Lake Panorama RIZ for 20 more years. "The RIZ board is working with LPA staff and Shive Hattery to complete the engineer's report required for renewal," Rutledge said. "I'm confident this report will show an ongoing need for RIZ."

He said he expects the report and a formal request for extension to be presented to the Guthrie County Board of Supervisors later this year, well in advance of the July 1, 2017 due date.

Rutledge said the LPA staff continues to work on solutions to recurring issues of brown or black water. "Chemistry analysis of our water is being done to determine what options exist to address iron, manganese and hardness," he said. "The condition of the water drawn from our wells continues to be inconsistent and volatile. The board is funding a \$10,000 water study this year as we search for answers, and you can expect updates as we move forward."

The debt on previous water plant upgrades has been paid off, and Rutledge said the LPA board and staff hope to come up with a plan to further improve water quality. He encouraged members who have specific concerns about the water in their homes to contact the LPA office so staff can see if there are ways to address the issue.

Rutledge said the recent demonstration of a new beach groomer went very well and he expects the LPA board of directors will approve this purchase at its May meeting. "This will help us remove goose manure, sticks and rocks, and we look forward to cleaner and healthier beaches," he said.

Before the annual meeting adjourned, Rutledge fielded questions about budgeting, drinking water quality, and the condition of county roads that lead into Lake Panorama.

## Q&A on LPA changes with Randy Holl

# HISTORICAL PERSPECTIVE FROM 20-YEAR LPA EMPLOYEE

By SUSAN THOMPSON  
Lake Times staff

Randy Holl's first day on the job for the Lake Panorama Association was Nov. 24, 1995. He's retiring the end of June, taking more than 20 years of LPA experience with him. In this month's Q&A, Holl shares some memories about changes he has observed during his time in the LPA. (Watch for a story about Holl, and his successor, in the June Lake Panorama Times).

**Q. You started your career at the LPA as maintenance supervisor, with roads as your primary responsibility. How have things changed with roads over the years?**

My first years were spent resurfacing the chip-seal work that had begun a few years earlier, and expanding it to additional streets and access areas. We initiated some road-bed improvement programs for traditionally soft areas of the system. During that period, we eventually came up with our own chip-seal repair equipment and did a lot of small repair areas to supplement work done by our contractor.

The biggest challenge was improving the equipment from used-up government road equipment to better quality vehicles. We spent those first years with equipment where you could see the road through the vehicle floor, and we had to chisel ice and snow out of the sand spreaders because there wasn't adequate equipment storage. We've come a long way in that regard and are able to do so

much more work with essentially the same manpower. The biggest change in road-work was the astronomical rise in oil prices that increased costs for asphalt oil used in chip-seal work, plus increased costs for mining and hauling pea rock. That took away much of our ability to continually improve roadbed areas.

**Q. Your next position was operations assistant manager where you had responsibility for the maintenance department, dam, Panorama West and the LPA water department. What have been some highlights for you in those areas?**

At that time, the dam was operated by CIPCO (Central Iowa Power Cooperative). The contract purchase in 1998 from CIPCO of the dam, lake bottom and related properties put the dam under LPA. As critically important as it is to the development, it has been good to see that maintenance and care of the dam has been kept a priority, and is under LPA direct control. Prior to the purchase, we were subject to CIPCO's schedules for repairs and changes.

In my early days with the LPA, the only water quality issue we faced was debris and silt in the lake. The debris trap consisted of some long wire cables with logs attached. It would catch a few items when the river rose, but in short time became a tangled mess of broken cables. Boating wasn't possible in the upper basin, although from afar it looked beautiful since the accumulated soil couldn't be seen below the water surface.

The only area a boat could travel was in the old river channel, and even then it often hit bottom or caught on a submerged log.

Progress finally became reality with the creation of the Rural Improvement Zone (RIZ). RIZ created the opportunity to stay ahead of siltation and is likely the best thing that ever happened to Lake Panorama regarding its future and quality. RIZ purchased the first major dredge — the HORIZON. The amount of material removed from the upper basin and the river channel by the HORIZON was amazing. The material filled the original silt basin built in the 1980s by CIPCO, and then filled the expanded basin. As dredging removed the silt, islands and vegetation that had trapped a lot of floating debris allowed more debris to flow into the lake than had happened in years.

When debris began to increase, staff was charged with maintaining a newly designed debris boom made from floating oil barriers that was installed at a bend in the river channel above what is now the dredge fuel dock. Although the boom stopped a small amount of debris, most storms overwhelmed it and it dumped anything it had collected into the lake anyway. For years, hours and hours were spent trying to track down floating logs and large debris with pontoon boats, patrol boats and old dredge workboats. The work was filthy, backbreaking and discouraging. Research on vessels designed to pick up debris was done and the LPA

board approved funds for the ENTERPRIZE, the debris collection vessel we have today. The vessel was custom made to meet our budget restrictions of the time, and still is doing a great job with debris cleanup.

After years of frustration trying to trap the debris at the head of the lake, the board approved funding a study by hydrological engineers who had worked on debris control issues for federal projects. That study convinced staff of a better location and design for a new debris boom. To save money, LPA staff constructed the lower half of the boom's structure, which allows it to hold much more debris. It doesn't work perfectly, but new residents have no idea just how much debris has been removed from behind this boom since its installation. Some don't realize the boom is collecting after every rainfall event and must be cleaned out. Without seeing it work, they might think no debris comes down the river except in exceptional circumstances. It's a lot of work time, but the boom has held except for a couple of very extreme situations.

Today's lake water quality issues — nutrients, blue-green algae and coliform bacteria — are the next step up from silt and debris. While silt is being steadily removed from the lake, and RIZ is funding construction of new projects to store silt and help improve water quality issues such as nutrient loads, there still is much to be done. Much of the issue has to do with the Middle Raccoon River watershed, which is outside the LPA's influence, but new RIZ projects will at least improve situations in the drainages that empty directly into the lake.

Bacteria and algae weren't a consideration 20 years ago, but expectations now are much higher. In 2004, we instituted beach water quality monitoring, after researching the best ways to do so and how to go about informing the public.

Wildlife also is a relatively

new consideration when it comes to water quality issues. Geese can cause bacteria problems at the beaches, especially in late summer. Many control methods have been tried, but some can't be used due to the proximity of homes, federal regulations and other issues. I'm hoping the beach-cleaning device budgeted for this year will be approved. It promises to improve both the sanitation and appearance of all the beaches and, combined with other methods to discourage geese at the LPA swimming beaches, conditions should improve.

**Q. In recent years, as senior administrative assistant in the LPA office, improved communications with LPA members has been one of your priorities. Tell us about that.**

Improved communications may be one of the best things we have done over the past few years. Much of the improvement has been made possible by technology and the Internet. In the 1990s, tight budgets made it extremely difficult to mail items such as newsletters to members. In the early 2000s, we instituted the Panorama Post newsletter as a quarterly that could be mailed with water bills, and we obtained a bulk mail permit to send the newsletter to members who do not receive water bills. But still, timely and easily accessed information was difficult. The first LPA website was online in 2001, and underwent a major revision with a new host a few years ago. The new website has the power to send email to all registered members of the site and today we are sending information weekly through the Panorama Prompt e-bulletin to about 1,040 memberships. The website continues to grow and as more members become web-savvy, it is getting increased usage from people who want lake information, need forms or just want to post a free classified ad.

**Q. Much of your time is spent on building codes and permits. How have the codes evolved over the years, and what does the future hold?**

When I was reassigned in 2005 from the field to the office, building codes came under my new responsibilities. Like every other issue facing the LPA, building codes has grown in complexity and nuance as technology and cultural expectations rise higher and higher. People's knowledge of our codes and restrictions is so much greater than it used to be because of the Internet and ease of distributing the codes and guidelines.

Over the years the building codes committee has been a great resource to keep the LPA

a quality community. They've been responsive to problems and have proposed changes in the building codes and requirements to meet those issues, most of which the LPA Board has supported. The committee advised changes in architectural requirements such as roof pitch, and roof variety requirements to maintain variety and style of architecture. Most importantly, they decided to impose the International Residential Code for Residence buildings, and require construction inspection for new homes, additions and a few other items. Even though the inspections and permitting required are not at the level and intensity of large urban developments, it still "ups the ante" to help insure quality building methods.

With my retirement, LPA staff will be reassigning responsibilities. If the economy stays reasonably strong, the number of permits can be significant. Since knowledgeable staff have other responsibilities that take them out of the office regularly, the immediate change for those needing building or land disturbing permits will be the requirement they call ahead to make an appointment for a permit application. The office will be able to email, mail or fax permit applications for people to fill out prior to their appointment. Often the contractor can provide most of the information, but the new permits require owner signatures. These signatures show the owners acknowledge the building requirements, and they have ultimate responsibility for the safety and viability of the project. Local contractors will receive these new procedures for permit application. If members are using contractors from out of town, have them contact the LPA office for the proper procedures.

**Q. Any final advice or predictions for Lake Panorama's future?**

Many competing attractions and interests are being built and established in places like Des Moines, which means Lake Panorama will face more competition than it has in its first 50 years. Board vision will be needed to upgrade and improve — as well as maintain — Lake Panorama facilities and amenities that make it a unique and inviting investment for Iowans and other Midwesterners. I hope quality leaders and members will come forward and serve on the LPA Board of Directors and committees to contribute towards a strong future for the lake, not just maintain the status quo. If this happens, Lake Panorama will be a magnet for new members for many years to come.

**GOPHER & MOLE TRAPPER**

Let Allen Pierce help get rid of those pesky critters!

**Call 641-757-1101**



**Guthrie Center Appliance & Hardware**

Whirlpool MAYTAG SPEED QUEEN Amana FRIGIDAIRE

**We have OVER 2300 movies to rent!**

Open Mon. - Sat. 8am - 6pm 218 State St., Guthrie Center, IA 641-747-3973

**The Snare Shop**  **A PASSION FOR THE OUTDOORS**

**JOIN US AT SWAN LAKE!**

On June 4th, join us for **FREE FISHING WEEKEND!**

Bring out the family to try your hand at reeling in the big ones! Stop at our booth for prizes and games. *We will be there from 10 am-1 pm.*

**www.snareshop.com**

330 S. Main, Lidderdale, IA 712-822-5780 Mon-Fri: 8am-6pm, Thursday: 8am-7pm, Saturday: 8am-2pm

**GIVE US A CALL OR VISIT US ONLINE AT WWW.RACCOONRIVERRENTAL.COM FOR A COMPLETE LIST OF RENTAL EQUIPMENT**

**RACCOON RIVER RENTAL**

**CHECK OUT OUR INVENTORY OF:**

- SKID STEERS AND ATTACHMENTS
- MINI EXCAVATORS
- DIRT SCRAPPERS
- CONCRETE TOOLS AND EQUIPMENT
- HOME IMPROVEMENT TOOLS AND EQUIPMENT
- LAWN AND GARDEN TOOLS AND EQUIPMENT
- AND MUCH MORE!

**ASK ABOUT RENTAL DUMPSTERS!**

**#7 Ellefson Drive, De Soto IA • (515) 993-1100 raccoonriverrentals@yahoo.com**  
Conveniently located just minutes west of Des Moines at the Adel/DeSoto - Exit 110 - off of Interstate 80!

**Now Open!**

**Retro LUX**  
Salon & Boutique

- Hair Cuts • Perms
- Color & HiLites
- Shampoo, Set, Style/Updo
- Acrylic/Gel Nails, Shellac
- Waxing • Makeup Application

**Women, Men and Children Welcome!**

**\$10 OFF ANY COLOR SERVICE OR 20% OFF ANY HAIRCUT!**

Valid through July 9, 2016  
New Client Special!

**Retro lux**  
Salon & Boutique

Kellie Flanery Owner/Stylist  
15 Years Experience

311 E. Market Street Panora  
641-431-1025 - Text me for an appointment  
Follow me on Facebook at RetroLUX

**CHINESE TAKE OUT TUESDAY**  
At Home Town Foods In Panora

**In A Hurry? Call Ahead and we can have it ready for you!**

**One Entree, Rice and one appetizer \$6.99**  
**Two Entrees, Rice and one appetizer \$9.99**  
Additional appetizers only \$1.00 each  
Your choice of Sticky Rice or Chicken Fried Rice

Appetizer Egg Rolls

**Choose from these Delicious Entrees:**

- General Tso's Chicken • Sesame Orange Chicken
- Chicken Lo Mein

**HomeTown foods**  
Like us on Facebook! #1 panorahometownfoods.com  
601 E Main St • Panora, IA  
**(641) 755-2213**

**CHECK OUT OUR WEEKLY SPECIALS!**

**OUTDOORS**

# DNR asks Iowans to be air aware

**DES MOINES**  
As temperatures warm and Iowans head outdoors, they can usually count on good air quality. In fact, Iowa's air quality has significantly improved. Since 1990, sulfur dioxide emission have decreased by 60 percent and nitrogen oxides are down 43 percent, while the number of emission sources, the population and the number of industries have increased.

The DNR encouraged residents to celebrate air quality improvements during Air Quality Awareness Week, May 2 to 6, and to learn more about their air.

While there is much to celebrate, there are days when local air quality could pose health risks to sensitive populations.

Just two weeks ago, air quality in western Iowa deteriorated as fires in Kansas' Flint Hills blew smoke northeast into the Omaha area. Some Iowans along the Missouri River noticed the haze. If

they had checked the Air Quality Index, they would have noticed some yellow and orange areas.

Checking [www.iowadnr.gov/aqi](http://www.iowadnr.gov/aqi) is easy. The color-coded map estimates health effects associated with current levels of ozone and particulate matter. While it was mostly green on April 13, indicating good air quality, yellow and orange colors showed moderate to unhealthy air in western and southeast Iowa.

The orange areas caution sensitive groups like the elderly, children and those with heart or lung diseases to limit strenuous outdoor activities. As temperatures climb, ozone levels begin to rise, too. This colorless gas is most likely to affect those who love outdoor activities or work outdoors, because the more active they are, the faster and deeper they breathe, and the more ozone they inhale.

So, while unhealthy air doesn't happen often, it pays to check

air quality before planning outdoor activities.

Find out more about air quality trends and real time monitoring data at [www.iowadnr.gov/airmonitoring](http://www.iowadnr.gov/airmonitoring).

For current levels of ozone, particulate, sulfur dioxide, carbon monoxide and nitrogen dioxide, check the Polk County, Linn County and State Hygienic Laboratory websites:

State Hygienic Laboratory: [www.shl.uiowa.edu/env/ambient/realtime.xml](http://www.shl.uiowa.edu/env/ambient/realtime.xml)

Polk County: [cms.polkcountyiowa.gov/airquality/pages/CurrentAQI.aspx](http://cms.polkcountyiowa.gov/airquality/pages/CurrentAQI.aspx)

Linn County: [www.linnclenair.org/Content/Current-Air-Quality.aspx](http://www.linnclenair.org/Content/Current-Air-Quality.aspx)

Some large cities also forecast air quality. Find these forecasts at [www.airnow.gov](http://www.airnow.gov). To see the forecast for the Omaha-Council Bluffs area, search the state of Nebraska, and then choose Omaha.

# 2016 Irv Gerlich Memorial Ryder Cup

The 2016 Ryder Cup registration deadline is Wednesday, June 15. The tournament takes place August 11-14 and the cost to participate is \$200. The guidelines to participate are: You must be a member of the LPN and at least 18 years old or older, have a current USGA handicap, have played and posted scores for a minimum of ten, 18-hole, rounds from July 1, 2015 through August 1, 2016 and be available for the following dates and times:

Thursday, August 11, 6:30 p.m. to 9 p.m.; Friday, August 12, 10 a.m. shotgun start; Saturday, August 13, 11 a.m. shotgun start; and Sunday, August 14, tee times starting at 10 a.m.

Make checks payable to 2016 Ryder Cup. Drop off payment and registration forms at the LPN pro shop or give to one of the Ryder Cup captains - Bob McCleary or Bill Douglass - by June 15. Registration forms can be picked up in the pro shop, or are available online.

# Memorial Day Couples Tournament

The annual Memorial Day Couples tournament will be Monday, May 30, with a shotgun start at 1 p.m. Cost is \$30 per couple for LPN members and \$100 per couple for non-members. The format is a four-person scramble, so sign-up as a couple or sign-up to play another couple. Afterwards, there will be a potluck at Spikes so bring a dish to share, and if you like, something to grill. More details here, or call the pro shop at 641-755-2024.

# Swimming pool at LPN open for the season

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

The swimming pool and spa on the south side of the Lake Panorama National conference center is open for the season, and expected to remain open until the end of September. Pool hours are 9 a.m. to 9 p.m. daily. Private pool parties can be scheduled in two-hour increments at a cost of \$150.

The pool is a cooperative effort between the Clover Ridge Interval Owners Association and the Lake Panorama Association, with operations handled by Lake Panorama National.

Guests of Clover Ridge and Lake Panorama Inn and Suites have access to the pool at no charge. All others must have an annual membership or pay the daily fee. Anyone using the pool must check-in at the window in the southeast corner of the pro shop. Those purchasing an annual membership will receive permanent wristbands. Those paying the daily fee will receive a paper wristband for

that day.

Annual memberships for LPA members are \$75 for a single and \$130 for a family. Non-LPA members can get an annual membership for \$85 for a single and \$145 for a family. The daily fee is \$3.

Snacks and drinks are available for purchase. No glass is permitted at the pool, but beverages in plastic glasses can be purchased in The Links.

The pool is five feet wider and 20 feet longer than the previous pool, and the surrounding concrete deck is more spacious. Both the pool and hot tub are heated, with covers in place overnight.

Membership applications can be picked up at the LPN front desk, or purchased online under the "amenities" tab at [lakepanoramational.com](http://lakepanoramational.com). Those who join online will have their permanent wristbands waiting for them at the check-in window the first time they visit the pool. For more information, call the LPN at 641-755-2080.

# Entries sought For June 23 LPN 2-Gal Golf Tournament

*Lake Times staff*

The Lake Panorama National women's golf league will host a two-gal best-shot tournament Thursday, June 23. The tournament theme is "Panorama Par-Tee." Entries are limited to the first 60 paid two-person teams.

Check-in will begin at 8 a.m., with coffee and snacks available. There will be a shotgun start at 9 a.m., with prizes awarded in several flights. Golf will be followed by a luncheon in the LPN banquet room, where awards will be presented and drawings held for raffle gifts.

Entry fees are \$35 for LPN members and \$55 for non-members, and cover green fees, cart, morning coffee and snacks, lunch and prizes. Entries should be mailed no later than June 10 to Becky Rolles, 5060 Panorama Drive, Panorama, IA 50216. Questions can be emailed to [beckyrolles@gmail.com](mailto:beckyrolles@gmail.com). Entry forms are available online at [lakepanoramational.com/lpn-tournaments-2016](http://lakepanoramational.com/lpn-tournaments-2016).

# Spring tree planting - Think before you plant

*Iowa DNR*

**DES MOINES**

Given the continuing impact of EAB on Iowa's ash trees, homeowners and communities need to think twice about their tree selections before planting this spring.

"The best way to prevent a devastating loss of a single species, like ash, is to concentrate on diversity in your yard, neighborhood and community," says Paul Tauke, DNR Forestry Bureau Chief.

Current inventory of 357 Iowa communities shows a significant lack of tree species diversity. Among these communities, maple species represent 37 percent of the public trees, ash account for 17 percent, followed by oaks at seven percent.

"This lack of tree diversity creates a great risk of major tree loss due to insects or disease," says Tauke. "It is essential that both communities and homeowners look carefully at their current tree canopy and choose trees species that are not already over-represented."

Homeowners and community planners need to look for trees that offer desired benefits such as fall color, shade, fast growth, and match them properly with the site characteristic such as soil type, drainage and available space for the tree at maturity. Be sure to look around the yard and neighborhood and select a species that will add to the diversity of the block.

"Trees have a big impact on the character of a neighborhood," says Tauke. "A diverse mix of trees

is necessary for maintaining a healthy and resilient community forest. A wide variety of species that are well-suited for a site, can help ensure the community's tree canopy is a valuable resource for the future."

To aid in making informed tree selections, the DNR has created a new publication titled "Rethinking Maple - Selecting Trees for Your Yard." The publication is designed for both homeowners and community planners to help guide tree planting by matching species benefits and needs with site characteristics. The booklet also contains general planting tips. The publication can be downloaded from the DNR website at [www.iowadnr.gov/urbanforestry](http://www.iowadnr.gov/urbanforestry). Communities can place bulk orders of the booklet by contacting [laura.wagner@dnr.iowa.gov](mailto:laura.wagner@dnr.iowa.gov)

## Got Radon?

**Call the radon "problem solvers."**  
**Serving western Iowa for the last 16 years.**

**Radon Mitigation Service**

**Elk Horn, Iowa • 712-773-4748 • 712-579-1461**

[www.radonsafehomes.com](http://www.radonsafehomes.com)

email: [stramit@metc.net](mailto:stramit@metc.net)

## ANTHOFFER CONSTRUCTION

Coon Rapids, IA

*Our pride is transforming your property into a beautiful usable landscape!*

- Rip Rapping • Rock Walls
- Ground Clearing & Leveling
- Custom Made Docks

**Call Us Today For A FREE ESTIMATE**

Daryl Anthofer, owner  
712-684-5406

*Family Owned For Over 40 Years!*

**EXPRESS YOUR PERSONALITY!**

*Let the Professionals Take Care Of You and Your Eyes with Quality Eye Care and Eye Wear!*

## Eye Care Associates

James McCauley, O.D. • James Koch, O.D. • Kyle Stalder, O.D.  
**102 E. Main • Panorama • 641-755-3699**

## Congrats Seniors!

Happy graduation! You've worked hard and gained the tools for success in the real world.

Why not add another tool to your toolbox? No matter where life takes you, a phone, tablet or laptop can access your hometown banking from the FSB mobile app.

Now that your banking management is at your finger tips, consider creating new savings habits, mobile deposit or adding your monthly invoices to quick pay. There are a variety of options to save you time.

If you have any questions, come by our lobby and we'll show you how easy it can be. We can help you with installation and give you a few free pens for college or your first job!

For more information, visit [yalebankiowa.com](http://yalebankiowa.com) or your app store.

## Farmers State Bank

**Growing Trust. Building Community.**

FDIC

201 Main Street | Yale, IA 50277 | 641-439-2221 | 877-439-2221  
[yalebankiowa.com](http://yalebankiowa.com) | [www.yalebankiowa.com](http://www.yalebankiowa.com)

## VENTEICHER ELECTRIC, INC.

HOME COMMERCIAL FARM

*Servicing Guthrie Center and Panorama areas for all your electrical needs.*

**641-332-2675 OR 641-755-3638**

*25+ years experience in agricultural, commercial, residential, industrial wiring along with trenching & boom truck services.*

**Now's the time to make those repairs you've been putting off.**

**Sails  
Boat Covers  
Lift Covers**

**Pontoon Canopies and Curtains**

**JOHN BOYT INDUSTRIAL SEWING**

Quality canvas repairs for over 30 years.

3101 JUSTIN DRIVE • URBANDALE

**515-270-7031  
Toll Free 1-888-667-3744**

## GUTHRIE COUNTY HOSPITAL

# Hospital board shoots down divisive computer system switch

By REBECCA MCKINSEY  
Lake Times staff

A proposal for a new electronic health record system at the Guthrie County Hospital that inadvertently pitted hospital employees against each other ground to a halt after hospital board members summarily voted it down last week.

A suggestion backed by Guthrie County Hospital President and CEO Patrick Peters would have switched the hospital from its current system, Healthland, to Epic software that UnityPoint Health has modified and marketed for rural hospitals.

Although Guthrie County Hospital has a years-long relationship with UnityPoint, the idea of moving into a computer system offered through UnityPoint set some Guthrie County Hospital employees on edge.

And the price tag for the system — close to \$2 million, with questions raised over how much of that the hospital would be required to pay and how much could be reimbursed from incentive programs — concerned employees as well.

And, some of them said, they simply don't need a new computer system — especially not one that raises so many concerns.

Although quite a few doctors and hospital employees, as well as hospital board members, advocated the switch during a hospital board meeting last Thursday, the protests of many who crowded into the hospital's Todd/Neff Conference Room for the meeting had the board voting down any chance of continuing with the system change. One large question was whether or not the hospital would be able to use a federal reimbursement program to cover the bulk of the cost of the new system, since it already benefited from the program several years ago when it transitioned to the Healthland system.

David Ginther, an Atlantic-based certified public accountant who provides independent auditing services to the hospital, noted other hospitals that were reimbursed twice from the program, including one that switched from Healthland to Epic. The federal reimbursement program would cover more than \$1 million of the \$1.7 million price tag, he said, and the additional cost would also be available for a partial reimbursement.

But employees referenced a letter from U.S. Sen. Joni Ernst's office that said the hospital was not eligible to receive reimbursement again from the program. Lynne Pennock, supervisor of health information management at the hospital, had received the letter from Ernst's office just before the meeting.

"For me, this comes down to a waste of taxpayers' dollars," she said. "This is not a needed system; it's a want. ... I don't feel this is a good idea for the hospital."

"This has to stop. If you do this, you won't ever be able to get away from it."

The uncertainty of whether the hospital could be reimbursed for most of the program cost was a huge roadblock for employees who believe the hospital should be spending money elsewhere.

Merlin Long, an emergency room nurse with the hospital, noted specific hospital rooms that need repairs and updates. Employees, salaries and new hires need attention too, he said.

"A year ago, you told us to tighten our belts and that we had to save money to survive," he said. "Now, you're saying we have to spend this money to survive."

Epic is simply a better system, some providers said. But others argued that the Healthland system the hospital currently uses has much more capacity than is being realized, and that employees simply need to be better trained on the current system.

LaVonne Hoing, who works



REBECCA MCKINSEY/LAKE TIMES  
**Greg Opseth, director of nursing at Guthrie County Hospital, pleads with hospital employees to stop bickering over a divisive proposal to switch the hospital to a new electronic health record system.**

in IT at the hospital, said there are plenty of services employees can access on Healthland, if they ask.

"It's disrespectful to the staff, after years of saving money and no raises, to be looking at Epic," she said.

Others added that many hospital employees feared they might lose their jobs to help pay for the new system.

Christine Drake, a nurse at the Guthrie County Hospital who works in cardiac rehab and diabetes education, noted that she and others have been able to modify Healthland as needed for their respective tasks — something they wouldn't be able to do with Epic, she said.

Speaking to the hospital's administration and board, Drake added that she doesn't understand the hospital's decision to consider a switch to a new system that could end up being costly for the facility.

"The past few years, you've asked us to be financially responsible," she said. "Physicians have left and have not been replaced;

there have been no raises in several years."

Indeed, employees said, many departments in the hospital are running with bare-bones staff. That needs to be addressed, they said.

Several said they didn't believe the hospital's administration had the facility's best interests in mind with the switch to Epic.

Long and several other employees had visited Stewart Memorial Community Hospital in Lake City to see how employees there were using Epic, and they noted that several of the Lake City hospital employees had difficulty using or demonstrating the system.

Two non-hospital employees attended the meeting as Guthrie County taxpayers. Mark Laughery and Mary Morgan both said they don't feel buying Epic would be a good use of taxpayer dollars.

Laughery noted that Guthrie County Hospital patients' medical records on Epic would be visible to employees at any

HOSPITAL, PAGE 8A

## Iowa celebrates \$8 billion tourism industry during National Travel and Tourism Week

Tourism creates jobs, grows the economy and minimizes Iowans' tax burden

## DES MOINES

May 1-7 marked the 33rd annual National Travel and Tourism Week, which celebrates what travel means to American jobs, economic growth and personal well-being.

"It's important for Iowans to understand that tourism is vital in our state," said Shawna Lode, manager of the Iowa Economic Development's Iowa Tourism Office. "From families enjoying a weekend at a state or county park, to out-of-state travelers returning for a class or family reunion, to a sports team traveling en masse to a tournament, travel takes on many forms and makes a huge impact in Iowa. In 2014, travel in Iowa generated \$8.06 billion in expenditures and nearly \$375 million in state tax receipts while supporting 66,500 jobs."

The dollars spent on travel in Iowa not only contribute to the state's economic health but are an important part of travel's economic impact nationwide. For example:

Travel is a \$2.1 trillion industry in the U.S., with \$927.9 billion in direct travel-related spending in the U.S. by domestic and international visitors in 2014.

These visitors support 15 million American jobs—roughly eight million direct travel jobs and seven million indirect and induced jobs.

Travel-related spending generated \$141.5 billion in federal, state and local tax revenues in 2014.

"Travel-generated expenditures in Iowa have increased by an average of 5.94 percent over

the last five years, better than the five-year national average," said Lode. "In 2015, visits to traveliowa.com topped one million for the first time, representing a 37 percent increase over the previous year and a good sign people are exploring Iowa as a vacation destination."

2015 data from the Iowa Tourism Office showed additional increases over 2014:

Fans of the Iowa Tourism Office on Facebook grew 32 percent.

Requests for the Iowa Travel Guide increased 19 percent.

Twitter followers grew 18 percent.

Welcome Centers served 4 percent more visitors.

In addition to its benefits for the local economy, travel can also have a positive effect on personal well-being for residents and visitors. Numerous research studies have confirmed the positive health effects of travel and time off, from reducing the risk of heart disease to decreasing depression. Families using time off to travel is good for everyone, especially children—kids who travel with their families are more likely to attend college and earn more as adults.

The Iowa Tourism Office is part of the Iowa Economic Development Authority. For more information about Iowa tourism, visit traveliowa.com, call 800.345.IOWA or stop at any Iowa Welcome Center. Travelers can find additional Iowa travel inspiration on the Iowa Tourism Office blog, Facebook Twitter feed, Pinterest boards, Google+ page, Instagram or YouTube channel.

## Quality, Honesty & Integrity

*We Build Homes For Life!*



- New Construction • Remodels
- Complete Plan Service

**36 Years Of Experience Working  
At Lake Panorama**

**DO YOU HAVE FALL AND  
WINTER PROJECTS?  
GIVE ME A CALL TODAY!**

**Rick Hayes  
Construction**



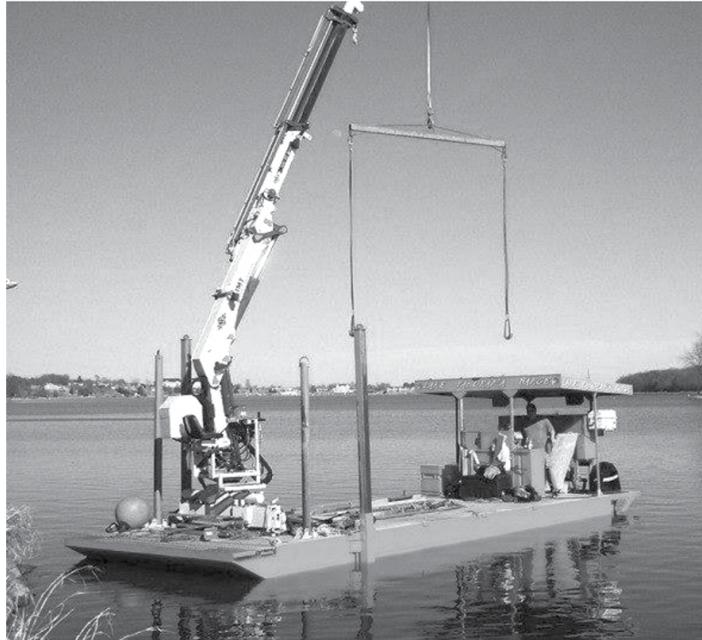
For ideas & inspiration, contact Rick at 641-757-0137 (cell)  
or email at hayescon@netins.net

## LAKE PANORAMA BARGE SERVICE

641-755-3351  
OFFICE

515-971-0226  
DANNY'S CELL

lpbarga@att.net



Offering



**ShoreStation®**  
BOAT HOISTS

*Make Us Your First Call!*



**All Seasons Car Wash** has state-of-the-art automatic carwash bays, and turbo dryers in the self service bays

Our automatic wash bays can accommodate Dually & Long Bed extended cab pick ups!

Hwy 44 West, Panora!  
**EASY TO USE! CONVENIENT! AFFORDABLE!**

## HOSPITAL

FROM PAGE 7A

hospital nationwide that uses Epic. Prompting a laugh from the tense crowd as he spoke to Merlin Long, Laughery said he wants more privacy than that.

"When you and I, our pregnancy as males, goes public — that information is available to everyone (with Epic)," he said. "I'd just as soon have that stay in our county. I don't want people zeroing in to find out if my wife is pregnant or I'm pregnant."

Morgan also protested the system's cost.

"The taxpayers don't need a greater burden," she said. "This is not what Guthrie County needs."

The Epic system's proponents argued for a better experience for hospital employees and, more importantly, patients. They discussed better processes for referrals, follow-up appointments, prescription refills and more, as well as more efficient ways to look at patients' past records.

Dr. Josh Strehle, a family medicine practitioner with the hospital, supported the switch to Epic, saying he believes it functions better for patient care, their safety and their transition to and from facilities.

Others noted that providers who enjoy using Epic might leave Guthrie County Hospital or avoid working there if the system wasn't available.

Tina Nourse, director of clinics at the hospital, noted that the hospital's clinics see the majority of the hospital's patients — and Epic would help employees better serve them, she said.

"This is a patient care issue, plain and simple," she said. "This is not about us and not about a power play; it's about our patients."

Pediatrician Cody Silker and Advanced Registered Nurse Practitioner Marcia Roenfeld, who works in family and emergency medicine, also expressed support for switching to Epic.

UnityPoint's Epic product has been specifically tailored to rural hospitals, said Brian Moreau, manager of Epic Community Connect at UnityPoint Health.

But the majority of the board members did not support the switch, including Ryan Ketelsen.



REBECCA MCKINSEY | LAKE TIMES

**Guthrie County Hospital President and CEO Patrick Peters listens to complaints about the proposal to switch the hospital to a new electronic health record system during a hospital board meeting May 5.**

"I'm about dog-and-ponied out," he said. "If we go down this path and we can't afford this financially, we're handing this hospital to UnityPoint."

The room erupted into applause.

"This thing is bigger than just changing a computer system," hospital board member Roberta Simmons said. "Depending on what we choose, I think this will change the culture of this whole area."

UnityPoint employees, though, disagreed.

"I think it's difficult for you to judge what our intentions are," said Tracy Warner, director of rural health resources for UnityPoint Health in Des Moines. "There are not examples, that I know of, that say we're going to come in and take over this hospital. We're here providing an opportunity — not a threat, not a gun to your head, just an opportunity."

Peters agreed that the hospital administration's intentions had been misunderstood, noting that he had simply wanted to offer the hospital a better system.

"This was just an opportunity, not a threat," he said. "We never meant it to be a threat to the hospital or employees."

He doesn't want this disagreement to define the hospital, he said.

"It's a good hospital," he said. "This feels like you're visiting your neighbors and your fam-



**Christine Drake, a nurse who works in cardiac rehab and diabetes education at Guthrie County Hospital, outlines why she disagrees with the proposal to switch the hospital to a new electronic health record system.**

ily is in the middle of a fight; it's embarrassing. You don't get the idea that it's a good family, but we are a good family."

Greg Opseth, director of nursing at Guthrie County Hospital, said the division in the hospital following the system change proposal needs to stop.

"I'm so over the discord in this place," he said.

It's time to move on, he added.

"I think this is an opportunity today to get our feet on the ground and move forward as one," Opseth said. "We don't bicker; we don't fight; we don't call each other crappy names behind each other's backs. It's got to stop. We are Guthrie County Hospital, and we have to be stewards of this county."



**RUUD**

**AC SAVINGS THAT'LL MAKE YOU JUMP FOR JOY.**

RELY ON RUUD™

GET ENERGY STAR® PRODUCTS and save on utility bills!

SAVE MONEY with high-efficiency Ruud HVAC systems.

RUUD AIR CONDITIONERS

- RELIABLE COOLING
- QUALITY-BUILT
- HIGH-EFFICIENCY

**DOUG'S PLUMBING & HEATING**  
2164 Hwy 25 • Guthrie Center

Call **641-332-2198**

In keeping with its policy of continuous progress and product improvement, Ruud reserves the right to make changes without notice.



**GCSB INVESTMENT CENTER**  
Connecting Communities

## Investing In You: Building a College Fund

\$24,164! That's the average amount a U.S. family spent on college expenses in 2015 according to Sallie Mae. Here are a few financial tips to help your child receive a college education.

**Consider a tax-advantaged account.** Remarkably, Sallie Mae's 2015 survey found that just 27% of households saving for higher education had chosen 529 plans or similar vehicles. Some states have very low contribution minimums but consider saving as much as you can in this tax-advantaged account.

**Explore your options.** You can participate in any number of state-operated college savings plans, not just the one in your state. Another state's plan may offer you different tax breaks or incentives.

Research the accounts carefully and know the drawbacks.

**Set a specific savings goal based on realistic projections.** Some parents build college savings without any real goal of how much to save. Defining the college destination should be part of the budget strategy.

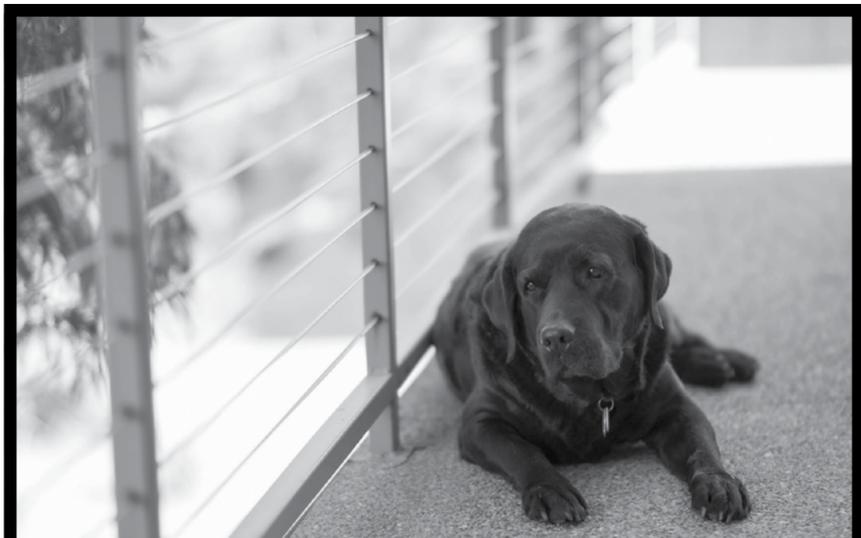
**Make saving for college a priority for you and your child.** While financial aid and scholarships are available, they rarely absorbs 100% of college costs. Discuss potential solutions with your child and be clear about how college budgets will work for your family.

Talking about post-high school plans early and often is a good way to avoid sticker shock at graduation. To read this article in its entirety, visit [investgcsb.com](http://investgcsb.com).

**Kristen Crouthamel, Financial Advisor**

505 East Main St. • Panora, IA 50216  
PH: 641.755.2799  
CE: 641.757.2737  
EM: [kcrouthamel@ibasecurities.com](mailto:kcrouthamel@ibasecurities.com)

[InvestGCSB.com](http://InvestGCSB.com)



## Pre-Summer Special

5% Off Each Service

Save money by combining services!

- Residential & Commercial
- Auto & RV's
- Upholstery Scotch Guarding
- Air Duct & Dryer Vent Cleaning
- Emergency Services Available

**Call Us For A Free Quote!**

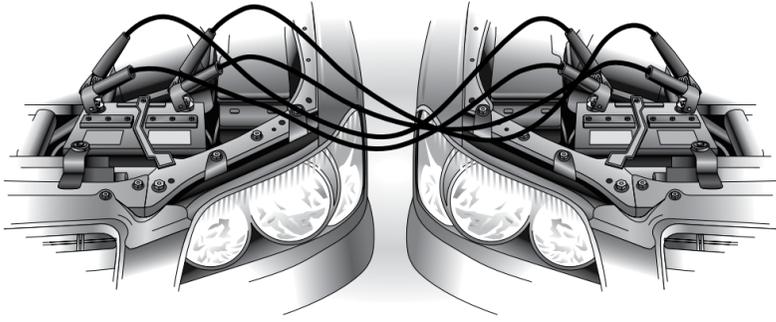
**Eric Wilson, Owner • 515-758-3856**  
*No job too small... or too big!*

**WILSON CARPET & Air Duct CLEANING**

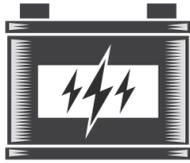
**Over 20 years experience!**

# YOUR BATTERY HEADQUARTERS!

We have the battery you need for your  
 • Boats • Waverunners • Golf Carts and Riding Lawnmowers



*Don't get caught with a dead battery!*

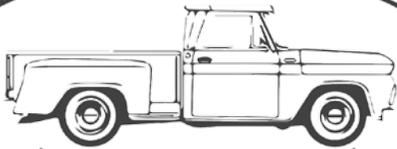


**FREE PICK-UP AND DELIVERY ALWAYS AVAILABLE**

Brake Repair • Pads • Rotors  
 Tires • Oil Changes • Small Engine Repair

**Best Prices in Town!**

**BATES SERVICE**



**DETAIL & TIRE**

FOLLOW US ON FACEBOOK

Wilbur & Cory  
**641-755-3277**  
 206 Main Street  
 Panora, Iowa



**Know what's below.  
 Call before you dig.**

**It's the law and NOT  
 calling could cost you  
 money or your life!**

**Call 811 or**

**800-292-8989**

**www.iowaonecall.com**



**PANORA TELCO**

641-755-2424  
 www.panoratelco.com



641-755-2301  
 www.lakepanorama.org

# Your property should reflect your high standards.

**Our reputation speaks for itself.**

*We've been providing quality landscaping, beaches and rocking at Lake Panorama for over 30 years.*



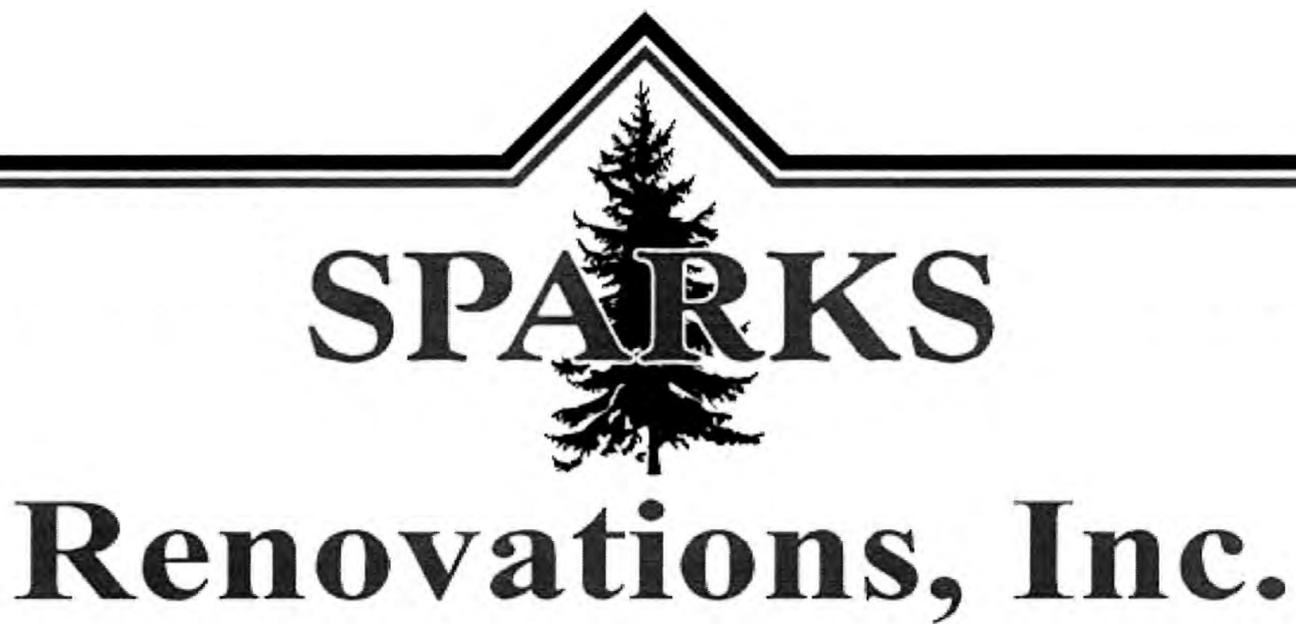
**Rock Walls • Beaches • Shorelines**

Crawler-loaders ~ Trackhoes ~ Loaders ~ Trucks

Dean A. Stanley, owner

Panora • 641-757-0205

# STANLEY EXCAVATION



# SPARKS

## Renovations, Inc.



*From design to completion,  
from custom home building to remodeling your  
existing home, we're the company that  
can meet all your building needs.*



**MARVIN**   
Windows and Doors  
Built around you.™

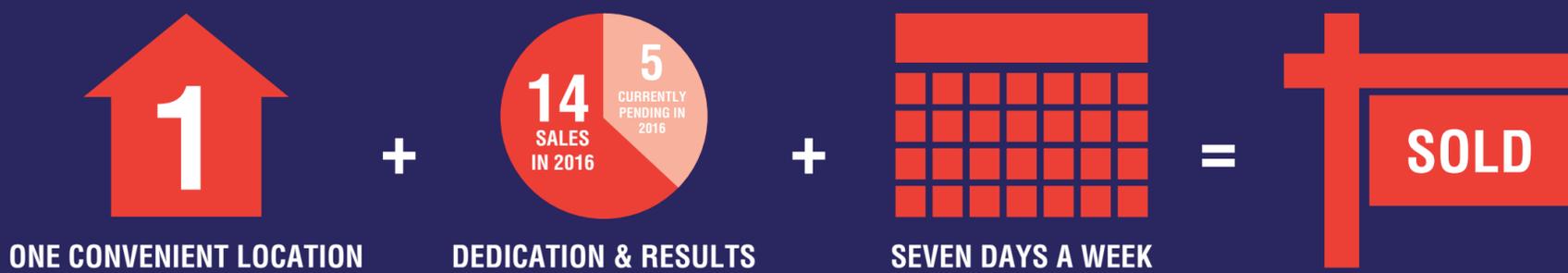
Randy and Lisa Sparks, owners  
3155 255th Lane, Panora  
Home/Office 641-755-2055  
References available  
[www.sparksrenovations.com](http://www.sparksrenovations.com)



**Dave Wagler - Broker/REALTOR™**  
**Nancy Smith - Office Manager**  
**Laura Kemble - REALTOR™**

If you have ever considered selling your home  
**NOW IS THE TIME!**

Our Team is here and ready to work for you... Now is the time to list your home at Lake Panorama. **Lake Panorama Realty is your trusted resource.**



"I would highly recommend Dave, Laura, and the team at Lake Panorama Realty. They each took time to explain, educate and represent my best interests. They went out of their way to make it a great experience. They coordinated showings, contracts, inspections and gave practical advice at the right time. If you are wondering about who to use at the lake, I would pick them again." ~Rob

**Contact us today for a free market analysis!**

641-755-3276 • 800-301-5253 • info@LakePanoramaRealty.com  
 505 East Main Street, Panora, Iowa 50216

**f Follow us on Facebook!**

**LAKEPANORAMAREALTY.COM**



*Not intended to solicit currently listed properties. Licensed to sell Real Estate in Iowa.*

**YOUR CLOSEST  
 SOURCE FOR BUILDING  
 PRODUCTS AT  
 COMPETITIVE PRICES!**

**WE OFFER:**  
 FULL SERVICE LUMBER YARD  
 PLAN, DESIGN & DRAFTING SERVICES  
 KITCHEN CABINET DESIGN

VISIT OUR SHOWROOM TO VIEW OUR BEAUTIFUL  
 DISPLAY OF KITCHEN CABINETRY, COUNTERTOPS,  
 SIDING, WINDOWS, ROOFING AND MORE!

*New home construction or  
 remodeling - we can help you!*

WE ARE A 4TH GENERATION FAMILY OWNED COMPANY



**Lake Lumber Co.**  
 405 E. Clay St. • Panora, IA • 641-755-2385 • 888-755-2385  
 "Your Complete Building Materials Supplier" • Hrs: M-F 7:30-5:00, Sat 8-3



*A Division of Neel Lumber Co. Since 1927*

# Malone Motorsports

## LET US HELP PLAN YOUR TIME ON THE WATER



*Manitou*  
V-TOON® TECHNOLOGY

HWY. 14 & 163 • MONROE, IOWA 50170  
**641-259-2628 • 888-MALONES**  
**WWW.MALONEMOTORSPTS.NET**

Welcome to a whole new world of enjoyment on the water. Investing in a Manitou brings big rewards—like a thrilling ride, smooth handling, unique features, and meticulous craftsmanship.

Does your love of boating center on leisure, performance, or luxury? Whether it's Pontoon party boats with numerous amenities, the best fishing Pontoons for a relaxing weekend, as well as high-performance Pontoons that deliver peak speeds and deft handling for water sports we have what you're looking for.

# KLEINWOLTERINK WINS DUCKS UNLIMITED PHOTO CONTEST



By SUSAN THOMPSON  
Lake Times staff

A familiar face at Lake Panorama National recently won a national photo contest. Michael Kleinwolverink, who lives in Yale, was the overall winner of the annual Ducks Unlimited photo contest. His winning photo was published in the May/June 2015 edition of DU magazine.

Kleinwolverink started working at the LPN as a teenager in the cart barn, moved to the pro shop, and has been the first assistant pro there for many years. He is a graduate of Panorama Community Schools and the University of Northern Iowa. This spring, he was promoted to manager of The Links. He also farms with his parents near Yale.

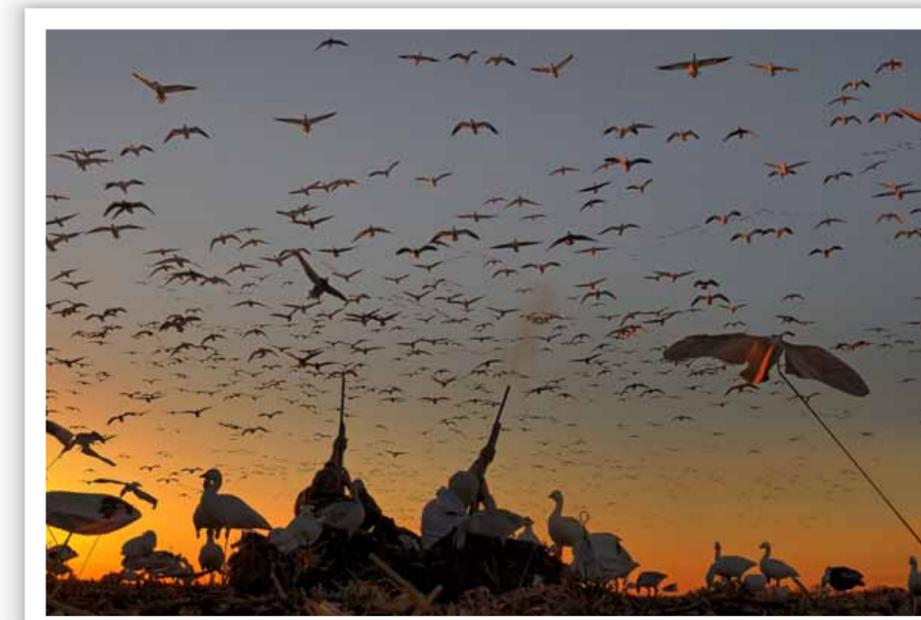
John Dinnebier, LPN director of operations, gets credit for introducing Kleinwolverink to waterfowl hunting. "John took me and two coworkers out on a Thanksgiving goose hunt my senior year of high school," he says. "We had a great hunt, and I was immediately hooked."

Shooting a basic 35mm camera, Kleinwolverink took a few photography classes in high school and at UNI. But his interest in photography increased when he became an avid waterfowler.

"I started taking photos because it allows you to save a moment forever," Kleinwolverink says. "I purchased my first digital SLR camera and started capturing hunting scenes."

Kleinwolverink shot his winning photo during Iowa's Light Goose Conservation Order last spring. He set up the shot with a Nikon D90 and a wide-angle lens placed on a small tripod behind his hunting party's layout blinds. Using a remote control, he triggered the camera from the blind.

"I had scouted that cornfield the afternoon before and saw many small flocks of snows coming in, so I had high hopes for a good shoot," Kleinwolverink says. "That morning, they all got up at once from a nearby roost and came right to the



field. Right before I called the shot, I snapped the photo. We sat up and shot, but even with all those birds in front of our guns, we managed to bag only one."

A hunting buddy, Derek Thompson of Boone, was on this hunt when the photo was taken. Thompson is in the photo on the left, with Kleinwolverink on the right. The photo was taken a couple miles southeast of Yale.

The DU photo contest includes three categories — waterfowl, waterfowl hunting and retrievers. Participants must be DU members, and entries are judged by a panel of DU magazine staff. Each year, a winner and runner-up is chosen in each of the three categories, plus an overall winner and runner-up.

Kleinwolverink has submitted photos to the DU magazine contest the past four years. In 2015, he was runner-up in the waterfowl category of the contest. That photo was taken near Jamaica in the spring of 2014,

and where he was the lone hunter.

The Iowa chapter of Ducks Unlimited publishes an annual calendar. Last year, Kleinwolverink submitted several photos and two were chosen for the calendar. One of the photos selected was that 2015 DU magazine runner-up photo.

About five years ago, Kleinwolverink started a photography business, and became a member of Guthrie County's Art Council. "This allows me to showcase my photography at events such as Art in the Village in June and their fall festival. I also have a booth during Panorama Days," he says.

Most of his photography features his careers and interests — golfing, farming and hunting. "I also enjoy taking photographs of scenes around Lake Panorama and of flowers. Last summer, I started taking images during the night that include trying to capture the Milky Way, stars and star trails," he says.

Kleinwolverink's images can be ordered printed on metal, drink coasters, framed prints and other materials clients want, such as business webpages. "My favorite way to display my photographs is on metal, because of the way light interacts with the metal, and the depth of the image on the metal," he says.

Kleinwolverink's photography has been honored before. He was nominated as a Top Five finalist for the Ducks Unlimited 2011 and 2012 Waterfowl 360 photo contest, and took first place in the 2009 Guthrie County Tourism photo contest. He's also had his work published in Our Iowa, Midwest Today and Mid-American Waterfowler magazines.

The Michael Kleinwolverink Photography website is [mksdesignphoto.blogspot.com](http://mksdesignphoto.blogspot.com). It features albums of his images, details on the equipment and techniques used to capture the images, pricing, how to order and contact information.

## FUNDRAISER

# Concert raises \$6K for Timber Creek Charities

## Plans continue for upcoming golf fundraiser

By REBECCA MCKINSEY  
Lake Times staff

About 40 percent of approximately 300 patients who benefit from the services at Timber Creek Therapies in Guthrie Center wouldn't be there without financial assistance.

That assistance is available because of events such as a concert in Panora last weekend that raised money for Timber Creek Charities, said Director Cindy McCarty.

The concert, featuring The Pale Moons — comprising Coon Rapids natives Chad Elliott and Anna Kopaska — was held Saturday evening at the Lake Panorama National Conference Center. Between ticket and snack sales and additional donations, the event raised more than \$6,000. About 200 people attended.

Timber Creek, founded in 2000, offers physical, occupational and speech therapy services to patients of all ages. It's unique in Iowa because of the incorporation of horses into the therapy sessions.

The concert is one of several annual events that will benefit Timber Creek Charities, which helps patients at Timber Creek who are out of insurance benefits for the year, can't afford higher co-pays or don't have insurance that will cover Timber Creek's services at all, McCarty said.

Last year, money raised through Timber Creek Charities allowed the facility to serve an additional 110 people who couldn't have paid for their sessions otherwise.

The Pale Moons, which performed at the concert Saturday, is a recently-formed musical group featuring Elliott and Kopaska. Kopaska, a speech pathologist, had previously completed an internship at Timber Creek.

"The music was awesome," McCarty said. "Everyone told me how much they enjoyed it. They sound great together."

The pair donated their time for the fundraiser, McCarty added.

"They're very kind and very generous," she said.

Timber Creek Charities' annual golf fundraiser is coming up as well. It will be held July 16 at the Lake Panorama National Golf Resort. The cost to attend for those playing golf is \$100, which includes 18 holes of golf, a golf cart, a bucket of balls, lunch and dinner.

Registration will start at 10 a.m., with lunch offered at 11 and a shotgun start at noon. After playing 18 holes, attendees will be offered dinner at 5 p.m., which will be followed by a program and live auction.

CONCERT, PAGE 2B



SPECIAL TO THE LAKE TIMES

The Pale Moons, featuring Coon Rapids natives Chad Elliott and Anna Kopaska, donated their time for a concert to benefit Timber Creek Charities. The concert raised about \$6,000 for patients who need help paying for services at Timber Creek, a Guthrie Center facility that offers physical, occupational and speech therapy, often incorporating horses.

# RATES

you Deserve



**PEOPLES**  
Trust & Savings Bank  
*people first banking*

from the Bank  
you can Trust

### ADVANTAGE MONEY MARKET

Interest Tiers	APY*
\$1,500-\$24,999.99	.35%
\$25,000-49,999.99	.45%
\$50,000-\$99,999.99	.55%
\$100,000-\$249,999.99	.65%
\$250,000 and up	.75%

Member FDIC

\* The Annual Percentage Yield (APY) is accurate as of 8/1/15 and subject to change after account opening. Minimum balance to obtain APY is \$1,500. Fees may reduce earnings. Contact an employee about fees and the terms of the account.

Adel • Clive • Grand Junction • Guthrie Center • Jefferson  
Ogden • Rippey • Scranton • Waukee

[www.ptsbank.com](http://www.ptsbank.com)

800-891-9389

# New Member Joins Friends Board of Directors

The idea of forming a non-profit charity that would focus on improving recreational amenities at Lake Panorama was first discussed in 2013. To move the idea forward, seven people were recruited to volunteer their time on the Friends of Lake Panorama Board of Directors.

Articles of Incorporation were filed with the Iowa Sec-

retary of State's office Nov. 1, 2013, and an organizational meeting of the Friends board was held Dec. 3, 2013. An application for 501(c)(3) nonprofit designation was submitted to the IRS in early 2014.

A July 2, 2014 letter from the IRS stated it had determined the Friends of Lake Panorama is exempt from federal income tax, and contributions to the

public charity are deductible under federal law. The Friends board met for the second time July 21, 2014, and fundraising began.

For the first year, board members were Kirk Fischer, Bob McCleary, Jan Reinicke, James Spradling, Tricia Steffen, Kent Stephenson and Jodi Sutton. Stephenson and Sutton served one-year terms, and

were replaced by Dave Furbush and Jody Muench.

At a Friends board meeting May 16, Jim Spradling resigned since he was elected May 14 to the LPA Board of Directors. Replacing him on the Friends board is his wife, Emily Spradling. The Spradlings have owned property at Lake Panorama since 2001, built a home in 2007, and have

lived at the lake fulltime since 2013.

Emily Spradling earned a bachelor's degree in English from Iowa State University. She retired in 2013 after 25 years as a commercial interiors consultant with companies in Minneapolis and Des Moines. Prior to that, she was a middle school language arts teacher in Grinnell for seven years.

## ART

# Art on State holds grand opening

Lake Times staff

Art was celebrated on State Street this weekend in Guthrie Center.

Art on State held a grand opening for its new location in the building the business now shares with Seven J's Custom Creations and Quilting.

The local gallery, now occupying part of the building at 320 State Street, had previously held space at 300 State Street.

The grand opening included music, refreshments and special demonstrations, including from potter Sheri Heiland.

The gallery opened in December of 2014 and now displays more than 20 artists' work.

Seven J's Custom Creations and Quilting, run by Jim and Joanie Grace, opened in May and offers quilting service, custom-made furniture, signs and more.

The move will allow the two businesses to support each other, and it creates more visibility for Art on State.

Seven J's will continue to use the back half of its building for its longarm quilting machine work, furniture restoration and retail. Art on State will use the front half of the store. There will also be a dedicated space for classes — a big plus for Art on State.

"We're excited about this new space," said Guthrie County Arts Council Co-President Lynsi Pasutti. "We hope that will bring people in more often."

# Relay For Life of Guthrie County raises funds for Hope Lodges

Facing cancer is hard and when you have to travel out of town for treatment it can make it even harder. Yet, the American Cancer Society has a place where cancer patients and their caregivers can find help and hope when home is far away - an American Cancer Society Hope Lodge.

The Relay For Life of Guthrie County, an American Cancer Society event, has been a longtime supporter of Hope Lodges. Iowa is in



the Midwest division of the American Cancer Society and are among the pioneers in the Hope Lodge program.

Among the lodges there is one at the Mayo Clinic with 60 private rooms. There is a 28-room facility at the University of Iowa hospital and also Hope Lodges near cancer treatment centers in Minneapolis, MN and Marshfield, WI. Planning is underway for a facility in Omaha.

Supporting those facilities will be in the mind of participants at the June 25th, Relay For Life of Guthrie County, in Guthrie Center

at the Guthrie Center High School Track starting at 4 p.m. The Survivor & Caregiver tent and registration will open at 3 p.m. on the track where they can pick up their survivor shirts, pins and gift bag. They are welcome to sit under the tent throughout the afternoon and evening in the shade and enjoy time with other survivors and caregivers while they watch the entertainment on the stage. Dinner for everyone starts

at 5 p.m. The Survivor and Caregiver Celebration will start at 6 p.m. on the track. There will be dancers, cake walk, pie auction, live and silent auction along with entertainment provided by Gravel Travel starting at 8pm. We will end our event with the beautiful Luminaria ceremony. If you would like to purchase a luminaria please use the attached form and return to the information provided on the form.

**RACCOON RIVER RENTAL**  
www.raccoonriverrentals.com

**CHECK OUT OUR INVENTORY OF:**

- Skid Steers and Attachments
- Mini Excavators
- Dirt Scrapers
- Concrete Tools and Equipment
- Home Improvement Tools and Equipment
- Lawn and Garden Tools and Equipment
- And Much More!

**#7 Ellefson Drive, De Soto, IA**  
**515-993-1100 | raccoonriverrentals@yahoo.com**

**ASK ABOUT RENTAL DUMPSTERS!**

**ARBOR ARTISTICS TREE EXPERT COMPANY**  
Old Masters Neighborhood Services  
Complete Groundskeeping & Property Management

**TREES:**

- Removal & Stump Grinding/Mulching
- Pruning (Elevations, Shaping & Thinning) Cable & Bracing
- Pest & Disease Diagnosis & Treatment
- Consulting & Tree Inventory

**Lawn & Garden / SHRUBS & HEDGES**

- Mow • Trim • Shape • Weed & Feed
- Storm Damage • Fall Clean-Up
- Firewood • Hauling

**FREE ESTIMATES**  
Bill Reese; ISA Certified  
705 E. Church Street • Panora • 641-755-2140 or 515-943-0544  
breesetrees77@gmail.com  
Celebrating 35 yrs of Art, Science, Safety and Education in the Green Industry

# LPN is hiring seasonal help

Lake Panorama National is looking for seasonal staff to work with the grounds crew on the golf course, housekeepers, and kitchen staff to assist our cooks. The Link's Restaurant and Lounge also is looking for part-time servers with great communication and customer service skills. Applications may be picked up at the front desk. Call 641-755-2080 with questions.

# CONCERT

FROM PAGE 1B

Alex Hoffman, who is from Clive and now is a freshman studying actuarial science at Simpson College in Indianola, will be the keynote speaker at the program. Hoffman has cerebral palsy and has been a patient at Timber Creek since he was 5; he became able to walk after undergoing therapy with Timber Creek's therapists and horses.

It is also possible to attend only the dinner, which costs \$20, or the evening program and auction, for those who prefer not to golf, McCarty said.

The auction always makes for a fun evening, she added, with attendees bringing new items to sell throughout the day and bidders often turning over \$200 for a jar of jelly.

"We get people who are just so generous," McCarty said.

Those interested in participating in the golf tournament, either as a player or a business sponsor, can contact Timber Creek at 641-747-3225 or by emailing mccind@yahoo.com.

## TAKE A 9-INNING VACATION

**GREETINGS FROM THE**  
**PRINCIPAL PARK DES MOINES**

SUN	MON	TUE	WED	THU	FRI	SAT
<b>APRIL</b>						
				7 RR	8 RR	9 RR
10 RR	11 NO	12 NO	13 NO	14 NO	15 RR	16 RR
17 RR	18 RR	19 NO	20 NO	21 NO	22 NO	23 OKC
24 OKC	25 OKC	26 OKC	27	28 COL	29 COL	30 COL
<b>MAY</b>						
1 COL	2 NAS	3 NAS	4 NAS	5 NAS	6 OMA	7 OMA
8 OMA	9 OMA	10 NAS	11 NAS	12 NAS	13 NAS	14 REN
15 REN	16 REN	17 REN	18	19 TAC	20 TAC	21 TAC
22 TAC	23 ELP	24 ELP	25 ELP	26 ELP	27 ALB	28 ALB
29 ALB	30 ALB	31 OKC				
<b>JUNE</b>						
5 MEM	6 MEM	7 MEM	8	9 RR	10 RR	11 RR
12 RR	13 COL	14 COL	15 COL	16 COL	17 MEM	18 MEM
19 MEM	20 MEM	21 NAS	22 NAS	23 NAS	24 NAS	25 OKC
26 OKC	27 OKC	28 OKC	29	30 RR		
<b>JULY</b>						
3 RR	4 OMA	5 OMA	6 OMA	7 COL	8 COL	9 COL
10 COL	11	12	13 TRIPLE-A ALL-STAR GAME	14 LV	15 LV	16 LV
17 LV	18 SL	19 SL	20 SL	21 SL	22 MEM	23 MEM
24 MEM	25 MEM	26 NO	27 NO	28 NO	29 NO	30 OMA
<b>AUGUST</b>						
1 OMA	2 OMA	3 NO	4 NO	5 NO	6 NO	
7 OKC	8 OKC	9 OKC	10 OKC	11	12 FRE	13 FRE
14 FRE	15 FRE	16 SAC	17 SAC	18 SAC	19 SAC	20 MEM
21 MEM	22 MEM	23 MEM	24	25 OMA	26 OMA	27 OMA
28 OMA	29 NAS	30 NAS	31 NAS			
<b>SEPTEMBER</b>						
4 COL	5 COL	6	7	8	9	10
PACIFIC COAST LEAGUE PLAYOFFS						
ALL TIMES CENTRAL DATES AND TIMES SUBJECT TO CHANGE HOME GAME TIMES SPONSORED BY KCCI-TV8 LISTEN TO ALL THE GAMES ON KPSZ-AM 940						
HOME GAMES FIREWORKS AWAY GAMES OFF						

**IOWA CUBS BASEBALL ■ 515.243.6111**  
TRIPLE-A AFFILIATE OF THE CHICAGO CUBS

**IOWACUBS.COM**

**Gute**  
TREE SERVICE

Professional Tree Care since 1959

Servicing Panora and Lake areas.

**Commercial and Residential**

Tree Removal • Pruning  
Cable Bracing  
Fertilizing • Stump Removal  
Line Clearing • Shade Trees

**FREE ESTIMATES**  
Insured & Licensed Arborist

**712-792-9009**  
615 W. 1st • Carroll

## PUBLIC NOTICE

**LAKE PANORAMA ASSOCIATION BOARD OF DIRECTORS MEETING MARCH 22, 2016 LAKE PANORAMA ASSOCIATION OFFICE APPROVED APRIL 26, 2016**

The Lake Panorama Association Board of Directors met March 22, 2016, at 5:00 PM, at the Lake Panorama Association Office. Board members present were Bob Batschelet, John Coghlan, Bill Douglass, Tom Jeschke, Mindy Larsen Poldberg, Charles Schnack, and Neil Wright.

Staff present: Danna Krambeer, John Rutledge, LPA staff.

Visitors present: Brice Oakley, President, LPN Board of Managers; Larry Babcock, Gary Evans, Emily Spradling and Jim Spradling, LPA Members, and Everett Grasty, County Supervisor.

President Coghlan called the meeting to order at 5:00 PM.

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

**Agenda Item 2 – Open Forum.** No one spoke in open forum.

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

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

b) Approval of minutes from 12.15.2015 LPA Board Meeting  
c) Approval of minutes from 2015 LPA Annual Meeting

d) Acceptance of minutes of 3.14.16 Building Codes Committee Meeting

e) Acceptance of minutes from LPN Board of Managers - Dec 2015, Jan & Feb 2016

f) Confirm date and time of next LPA Board Meeting

g) Approval of Ballot and Official Notice for 2016 LPA Annual Meeting

h) Confirm format of 2016 Annual Meeting booklet

i) Acceptance of 02.29.2016 consolidated financial report – LPA & LPN, LLC.

**Agenda Item 4a – LPN, LLC Board of Managers Report.** Brice Oakley spoke regarding the LPN, LLC Board of Managers highlighting the following areas:

Importance of communication protocol

LPN BOD is organizing its work in a committee system drawing on the strengths of the members.

Three Ad Hoc Committees have been formed: administrative, facilities, and marketing.

A permanent executive committee has been formed, consisting of Oakley, Kane Powell and Julie Wykoff. The Executive committee will deal with personnel and overall organization of staff.

Facilities Committee – Kane Powell chair, Dave Butterwick and Mark Juhl. They will watch the facility's needs. They are responsible for bringing a capital budget recommendation for 2017.

Marketing – Mark Juhl, Julie Wykoff, Katelyn Brelsford, Ann Appleseth. Determine recommendations for marketing budgeting, and will reflect these in the 2017 Budget.

Coghlan thanked Oakley and the BOM for their progress, hard work and continued service. Oakley will come to future meetings and continue to provide updates.

**Agenda Item 4b – Rule addition for embargo violation.** LPA has long issued embargoes to protect our roads. There are several enforcement challenges we seek to address with this addition to the rules.

Following are the proposed amended rules:

AMENDED  
4.1 STREETS, PARKS AND OTHER CONTROLLED AREAS IN THE SUBDIVISION.

(k.) Authorization for Road Embargo

i. The LPA may designate an association-wide road embargo at any time conditions warrant protection of the streets from damage due to weather or other conditions. Annual implementation of a road embargo is anticipated during the thawing period of late winter or spring, but may be implemented at the sole discretion of LPA. LPA also reserves the right to embargo or close specific roads, or sections of roads, at its sole discretion.

ii. The embargo shall state the limitation of weight or size or type of vehicles that are embargoed.

iii. The embargo information shall be visible to all drivers via signs posted at LPA entrances.

iv. LPA may utilize various forms of communication to provide advance notice to members, businesses and the Panorama Community School District. Members shall be responsible to adhere to the embargo signage regardless of awareness and receipt of supplemental communication by LPA.

v. LPA shall be authorized to consider a delivery vehicle as a member's guest per LPA rules and regulations 2.20(e), which states members shall be responsible for the actions of their guests.

vi. Fines shall be administered per the board approved fine schedule.

vii. Restitution for damage to LPA roadways by violation of the embargo regulations shall be billed on a scale according to the extent of the damage and the actual cost to repair or replace the road surface up to the cost of repair and complete replacement of the road surface. LPA shall document damage and repair costs, including LPA staff, equipment and material costs as well as work.

viii. LPA has sole discretion with regard to providing exemptions to the embargo on a case-by-case basis.

ix. Emergency vehicles and law enforcement are exempt from embargo regulations for the security and safety of LPA members.

Rutledge spoke about the concern of enforcing non-member vendor violations. Currently there is nothing in the rules allowing LPA to issue fines and enforce the embargo when the rule is blatantly being ignored. This will allow the opportunity for fines to be issued to the members and allow the Embargo rules to be properly enforced.

Poldberg moved to approve the proposed embargo rules. Motion seconded.

Discussion – Poldberg said there are appeal processes for members who would receive the fine if they felt there were inappropriately fined. The members need to have some accountability of enforcement of the rules. Coghlan agreed with Poldberg. If we do not follow the rules and protect the roads, all the members will have to pay for the ultimate costly repairs. Douglass expressed dislike for the proposed rule.

Coghlan called for the vote. Motion Carried.

**Agenda Item 4c – Rule addition for Building Code permits violations**

A new home construction project in 2015 highlighted LPA's enforcement challenges when necessary permits are not obtained prior to the beginning of the project. Substantial penalties are necessary to ensure contractors cannot proceed with an "efficient breach" philosophy (paying the modest fines are cheaper than following the rules).

The building codes committee approved this recommendation, after which Joel Williams provided some language modifications. The rules listed in the building codes minutes reflect what the committee approved at the meeting. The following represents the final proposed version with Williams's modifications.

Coghlan highlighted information about the building codes meeting discussion which brought about the need for changes and additions. Jeschke commented on the fines being progressive, if you continue to violate the rules, the fines become higher with each violation.

**Building Codes Section 2101.1 Penalties of Permit Violations Section 2101.11 Penalties for Permit Violations**

Failure to obtain a building permit prior to excavation for a new home construction or addition may be assessed a fine of a minimum of \$2,000 up to \$6,000 with fines escalating based upon violations of the following:

Fines of \$1,000 for each of the following issues if done prior to permit issuance.

Encroachment onto neighboring property without written owner permission.

Failure to provide silt control to protect any or all of the lake, ditches, and neighboring property from siltation issues where needed.

Failure to engage a building inspector.

Failure to locate and fence off septic lateral location prior to excavation.

Construction work, including excavation, begun without a permit may be given a cease and desist order from the LPA or its authorized legal representative. Violations of such a "stop work" order will be \$1,000 per day for homes and additions, \$500 per day for detached garages and \$100 per day for other structures begun without permit approval. LPA shall be entitled to reimbursement from the owner of the property for reasonable attorneys' fees and costs incurred by LPA to enforce the action.

Failure to obtain a building permit prior to excavation, grading or other work involved in a detached garage, shoreline sun shelters, gazebos, swimming pools or permanent docks projects may be assessed a minimum fine of \$1,000 up to \$5,000 based upon violations outlined above in Section 2101.11 (1) a.

Failure to obtain a building permit prior to construction of a fence or storage shed may be assessed a fine of up to \$500 up to \$2,500 based upon violations outlined above in Section 2101.1 (1) a.

Serious violations causing property damage, setback violations, boundary encroachment, etc. shall be taken into account by LPA and will be fined accordingly.

Any non-permitted construction or installation violating building code requirements or Covenants may result in required removal or modification to meet codes.

If encroachment by an owner or their agents occurs on neighboring property, with or without damage, a deadline may be set by LPA for removal of equipment, materials, usage or other encroachment of the property

and a fine of \$100-\$200 per day may be assessed against the owner for continued violation beyond the deadline.

Damage to LPA property may result in the owner being required to either return the LPA property to its pre-existing condition or reimburse the LPA to repair the damage, in the sole discretion of LPA.

**2101.32 Applications for permits require signatures of owners.**

Definitions:

**2307. Road Embargo**—An embargo of LPA streets limiting vehicle weight/size and put in place to protect road surfaces from damage at critical periods. Road embargo details are noted in Section 4.1 (k) of the Rules and Regulations.

**2400.1**

All permits of all types are subject to the LPA designation of a road embargo. All members, their contractors, guests, or those delivering or otherwise needing to visit a project site are subject to the embargo. A valid building or land disturbing permit does not guarantee access to the lake or any lot via LPA streets when a road embargo is established. The member is responsible and may be subject to fines and/or restrictions as designated by the table of fines then in effect as adopted by the Board of Directors and as amended from time to time. LPA retains the right to ban or enforce other restrictions against any contractors, delivery companies, material suppliers, etc. that violate the road embargo.

Definitions

**2801.3 Pre-engineered metal building**—Prefabricated, steel (or other metal) frame structures, engineered for rapid construction, and structural efficiency.

**ADD to 2802**

**2802.3. Pre-engineered metal buildings are not permitted on any property designated for residential usage and will be considered non-typical construction and, if proposed for commercial and special use plats shall be subject to review and approval of the building codes committee prior to issuance of a permit.**

**2810.0 single family residences at Lake Panorama shall be stick built or modular in construction**

Erosion Control Practices Enforcement & Fines---Building Code Section 3100.1

Failure to obtain land disturbing permit prior to performing work may be assessed a fine of \$500.

Additional fines of up to \$2,000 based upon violations of the factors as described in 2101.11 (1) (a.) 1-2

Construction, grading, shoreline or other land disturbing activities begun prior to obtaining a land disturbing permit may be given a cease and desist order from the LPA or its authorized legal representative. Violations of such a "stop work" order will be \$500 per day for land disturbing work begun without permit approval. LPA shall be entitled to reimbursement from the owner of the property for reasonable attorney's fees and costs incurred by LPA to enforce such an action.

Batschelet moved to approve the proposed building codes rule changes as approved in-concept by the building codes committee and subsequently finalized by LPA's attorney. Motion seconded.

Discussion – A short discussion and clarification on the amount of the fines and how restitution can be accomplished for neighbor's property damaged. The severity of the fine will be determined, in part, by the violation and any repetition of violations under the permit.

Call the vote – Poldberg abstained. Motion carried.

**Agenda Item 4d – Adopt amended schedule of LPA fines**

The following schedule of fines has been updated with the previously passed motions on the embargo and building permit rules.

Schedule of Fines  
Lake Panorama Association  
Effective April 1, 2016

The following fine schedule is adopted for fair and consistent usage in enforcement of the Covenants and Restrictions and the Rules and Regulations of the Lake Panorama Association.

Violations for regulations except those pertaining to boating, embargo, home rental, harassment, vicious animals, illegal burning and yard waste, and building code exceptions listed later in this document:

1 <sup>st</sup> Offense	\$50
2 <sup>nd</sup> Offense	\$50
3 <sup>rd</sup> Offense	\$100

Boating Fines (apply to boating season)

1 <sup>st</sup> offense	\$ 50
2 <sup>nd</sup> offense	\$100
3 <sup>rd</sup> offense	\$250
3 <sup>rd</sup> offense—loss of boating privileges	

Rules Enforcement Policies and Procedures

Section 10.0 Rule Enforcement ENFORCEMENT

10.1 Fines and Compensation Authorized

(a). Penalties

Any violation of the Rules, Regulations or Restrictions by any member, by a member's family or by a member's guests may result in the issuance of fines or restrictions on the access or usage of LPA member facilities or privileges.

(b). Restitution

In the case of stealing, defacement, damage, destruction, or other physical harm or loss to such things as LPA owned facilities, equipment, landscaping, or signage, compensation (full restitution) shall be required.

10.2 Harassment of Association personnel

The Association has employed security personnel to promote safety on the lake and on the road system. Our members are required to adhere to the reasonable requests and directives from the security personnel. If a member and/or a member's

MINUTES, PAGE 4B

## FOUR WINNS®

### NEW FOR 2016 THE TS SERIES

The all NEW Inboard/Outboard Boat you can safely wakeboard and surf behind!



TS222



Standard Equipment Includes: 3 Ballast Tanks, Cruise Control and Tower



VOLVO FORWARD DRIVE



Propellers Face Inward For Safety

### 2016 HORIZON

ALL FOUR WINNS LUXURY MODELS IN STOCK FROM THE 190 TO THE 230

• 190 • 200  
• 210 • 230

## COULTER'S PANORAMA MARINE

see our inventory at [cpmboats.com](http://cpmboats.com)

Sales and Service • Boat Storage

Lake Panorama Panora, Iowa 50216  
[coulter@netins.net](mailto:coulter@netins.net) 641-755-2920 Phone  
641-755-2772 Fax

**Conducting Mediation for Civil & Family Matters**  
(including custody, visitation and support)

**Laurie Stewart**  
Stewart Law & Mediation, PLLC  
311 E. Main Street  
P.O. Box 186  
Panora, IA 50216  
(641) 755-3132  
[lawoffice.stewartlaurie@gmail.com](mailto:lawoffice.stewartlaurie@gmail.com)

**JAKE'S LAWN ENFORCEMENT**  
"To Mow and Protect"  
Panora, IA

**Lawn Care & Landscaping**  
Professional, Reliable, Affordable  
319-415-2507  
[jakes\\_lawn\\_enforcement@hotmail.com](mailto:jakes_lawn_enforcement@hotmail.com)

# MINUTES

FROM PAGE 3B

guest does not follow a directive from the security personnel, or if a member or his guest harasses, attempts to intimidate or uses threatening language towards the security personnel, the member may be subject to having privileges suspended or terminated up to one year and be fined up to one thousand (\$1000) dollars.

### 10.3 Penalties for Harassment

For the first offense, the member may be suspended from using the lake for up to ten days and/or fined one hundred (\$100) dollars, as determined by the General Manager of the Association. For the second offense of this provision, the General Manager may suspend a member for up to a period of thirty days and fine the member up to five hundred (\$500) dollars. For the third offense, and subsequent violations, the General Manager may suspend and deny access to the Lake and other rights and privileges under their membership for up to one year and fine the member up to one thousand (\$1000) dollars.

### Section 10.4 Right to Hearing and Appeal

When any member's rights or privileges have been revoked or fines have been assessed as provided in this section, the member involved has the right to a hearing before the Appeals Committee as appointed by the LPA Board of Directors which shall serve as the final authority in the matter and may uphold the fine and revocation of privileges, may modify the fines and revocations, or may nullify the penalties.

### Section 4.1 (k) Road embargo violations

Fines for violation of the road embargo is \$250 if less than 5 ton in excess of embargo limit and \$1,000 if 5 tons or more in excess of the embargo limit.

Any damage to LPA incurred by violation of the road embargo shall be the responsibility of the owner involved and shall be assessed to the owner for the amount required to repair the damage incurred to LPA streets or that amount in excess of a road damage fee, if fee was paid for a building or demolition permit involved in the violation.

### Building Codes Section 2101.1 Penalties of Permit Violations Section 2101.11 Penalties for Permit Violations

Failure to obtain a building permit prior to excavation for a new home construction or addition may be assessed a fine of a minimum of \$2,000 up to \$6,000 with fines escalating based upon violations of the following:

Fines of \$1,000 for each of the following issues if done prior to permit issuance.

Encroachment onto neighboring property without written owner permission.

Failure to provide silt control to protect any or all of the lake, ditches, and neighboring property from siltation issues where needed.

Failure to engage a building inspector.

Failure to locate and fence off septic lateral location prior to excavation.

Construction work, including excavation, begun without a permit may be given a cease and desist order from the LPA or its authorized legal representative. Violations of such a "stop work" order will be \$1,000 per day for homes and additions, \$500 per day for detached garages and \$100 per day for other structures begun without permit approval. LPA shall be entitled to reimbursement from the owner of the property for reasonable attorneys' fees and costs incurred by LPA to enforce the action.

Failure to obtain a building permit prior to excavation, grading or other work involved in a detached garage, shoreline sun shelters, gazebos, swimming

pools or permanent docks projects may be assessed a minimum fine of \$1,000 up to \$5,000 based upon violations outlined above in Section 2101.11 (1) a.

Failure to obtain a building permit prior to construction of a fence or storage shed may be assessed a fine of up to \$500 up to \$2,500 based upon violations outlined above in Section 2101.1 (1) a.

Serious violations causing property damage, setback violations, boundary encroachment, etc. shall be taken into account by LPA and will be fined accordingly.

Any non-permitted construction or installation violating building code requirements or Covenants may result in required removal or modification to meet codes.

If encroachment by an owner or their agents occurs on neighboring property, with or without damage, a deadline may be set by LPA for removal of equipment, materials, usage or other encroachment of the property and a fine of \$100-\$200 per day may be assessed against the owner for continued violation beyond the deadline.

Damage to LPA property may result in the owner being required to either return the LPA property to its pre-existing condition or reimburse the LPA to repair the damage, in the sole discretion of LPA.

Erosion Control Practices Enforcement & Fines---Building Code Section 3100.1

Failure to obtain land disturbing permit prior to performing work may be assessed a fine of \$500.

Additional fines of up to \$2,000 based upon violations of the factors as described in 2101.11 (1) (a.) 1-2

Construction, grading, shoreline or other land disturbing activities begun prior to obtaining a land disturbing permit may be given a cease and desist order from the LPA or its authorized legal representative. Violations of such a "stop work" order will be \$500 per day for land disturbing work begun without permit approval. LPA shall be entitled to reimbursement from the owner of the property for reasonable attorney's fees and costs incurred by LPA to enforce such an action.

Erosion Control Practices Enforcement & Fines--- duplicated in Building Code Section 4200.1

3.071 Any erosion control practice (1/1/08) that is missing, damaged or destroyed will

be photographed and sent a \$50 fine via Certified Mail. A copy of the photograph will be sent with the fine.

3.072 After receipt of the Certified Mail, the property owner will be fined \$50 per day until the practice is properly installed as per LPA Rules and Regulations and SUDAS specifications. (1/1/08)

3.073 If the same property owner has another violation, the fine will be \$100 plus \$100 per day after receipt of the Certified Letter.

3.074 If the property owner is a habitual offender, the LPA may fine the property owner up to \$1000 for the violation plus a per day charge to be determined by the General Manager.

3.075 There will not be any time line extension granted to the property owner. 4/25/06

### Completion Time Violation--Building Code Section 2304

1. Forfeiture of Building Deposit for one month or less over deadline (\$100)

2. For periods exceeding one month-- \$200 per month.

Management may grant permit extensions based on suitable factors but any extension must be applied for in writing before the completion date specified including the reasons for said extension.

### Violations and Penalties for Tree Cutting--Building Code Section 3203

Violations of the clear cutting regulations shall result:

1. A vegetation re-establishment plan to restore tree cover to the 50% guideline must be carried out within one year of the violation.

2. If the re-establishment plan is not completed by the deadline, a fine of one thousand dollars (\$1,000) shall be assessed and an additional fine of \$100 per week shall be assessed until the re-establishment plan is completed. Unpaid penalties shall be attached to the property as a lien until paid.

### 13.0 Building Code Violations--- Duplicated in Building Code Section 4100

(excepting procedures in Article 3)

13.01 The following is the procedure for assessing fines except for Article 3, and the above sections of the Building Codes

13.011 General Manager/Staff is made aware of a violation/potential violation either by com-

plaint or routine inspection.

13.012 If by complaint the General Manager/Staff will go to the property to determine if a violation has occurred.

13.013 If the General Manager/Staff determines that a LPA rule or regulation has been violated, the General Manager/Staff will send a certified letter to the property owner that mandates the problem be remedied within a certain time period (usually 2-15 business days) during which time the property owner may appeal to the General

Manager and/or Board of Directors.

13.014 If the General Manager/Staff determines immediate action is needed to preserve member's health, safety or overall aesthetics of the LPA, LPA staff may abate the violation, or cause it to be abated, and the property owner will be charged the expense.

13.015 If the violation is not taken care of in the allotted time, the property owner may be fined \$100 per day.

13.016 If the property owner knowingly violates it again then a \$1,000 fine may be applied plus \$100 per day until the violation is abated.

### Vicious Animal

#### 7.03 (f) Vicious Animal

An owner of an animal which has bitten or attacked a person, in addition to reporting the bite or attack to local health or law enforcement officials, must also report a bite or attack to the Lake Panorama Association within ten (10) days of the incident on forms provided by the Association. Failure to report the bite or attack as provided herein shall result in a fine of \$500.00 payable by the owner of the animal to the Lake Panorama Association.

### 8.01 a. and 8.01 b. Violations of Open Burning and Brush Dump Usage

First time violations shall be a \$100 fine.

Second violation will be \$250 fine.

Third violation will be \$500 fine.

These fines were required by the Lake Panorama Rural Improvement Zone, whose oversight was required to re-open the brush dump facilities legally under the regulations of the Iowa DNR.

Fines shall be paid within 30 days of issuance, or appeal denial. Fines not paid within 30 days shall be subject to a penalty of

1.5% interest monthly or \$ 10 monthly, whichever is greater.

### ADD TO APPROVED FEE SCHEDULE

Whenever the LPA requires maintenance of property (for example—mowing of overgrown yard) and maintenance is not accomplished in the designated cure period given by LPA in written communication to the member, a fee of \$100 shall be added to the bill of such member for each occurrence of contracted services required to maintain the property. The fee is for the time and effort spent by staff to accomplish the responsibility of the member.

Schnack moved to approve the revised Schedule of Fines. Motion seconded, Motion Carried.

### Agenda Item 5a--Request to revisit LPA's policy on member list

Two individuals have contacted the LPA to request the LPA mailing list. Both parties we informed that LPA policy is to NOT provide the mailing list for commercial purposes.

Douglass moved to respectfully deny any exception to the current policy, as a part of a means of protecting the LPA membership from solicitation. Motion seconded, carried unanimously.

### Agenda Item 5b--Temporary easement to Jim and Carol Wendl

Wendls require a temporary easement to complete some ground work and erosion control. The easement will be provided at no cost, will be temporary in nature, will indemnify LPA and will be finalized by the LPA attorney.

Jeschke moved to issue a temporary easement to Jim and Carol Wendl, as drafted by LPA attorney. Motion seconded. Batschlet abstained. Motion Carried.

### Agenda Item 6--Other Business - None

### Agenda Item 7--Closed Session - Board did not enter into closed session.

### Agenda Item 8 - Meeting adjourned at 6:30 PM.

Danna Krambeer,  
Recording Secretary

Mindy Larsen Poldberg,  
Board Secretary

# FOR SALE

Shorestation Lift with cover.  
3600 lbs., 98" wide. Best Offer

If interested call 641-757-1139 or 641-757-1138

## CDI Drywall INC.

SPECIALIZING IN HIGH END FINISHES  
-Including Smooth Wall

- New Construction • Remodels
- Basements & Repairs

Call Chad Cummings 515-391-1735

References Available

## Allen Family Chiropractic, PC

Providing Health Solutions Through Chiropractic Care

It's Time For A Change - To Start Feeling Better!

Call 641-747-8247 Today



Dr. Andrew W. Allen

108 N. 3rd St., Guthrie Center

Insurance accepted including Medicare and Medicaid

## SPRING IS HERE AND SO ARE WE!

### Goodwin & Son Painting, Inc.

Let Goodwin & Son beautify your home with a fresh new look!

One room or the entire house.

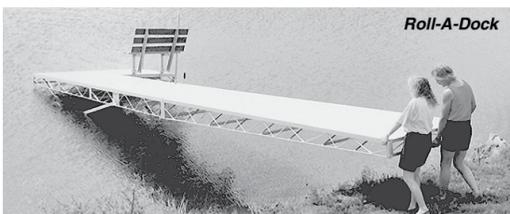
515-386-5282 or 515-370-1237 (cell)

Interior and Exterior 30 years experience

## Docks - Strong & Easy To Install

Roll-A-Dock  
The Original Roll-A-Dock

Sectional, Floating & Custom  
Exceptionally Strong Docks



Aluminum or Steel • Accessories • 15 Year Warranty

NEWITT

www.hewitt-roll-a-dock.com

QUALITY SINCE 1971

AUTHORIZED DEALER:



Diamondhead Sales

515-523-1000  
SCOTT RUBIN, OWNER  
diamondheadsales.com

## GRUBER

CONCRETE CONSTRUCTION

(formerly Ritter Concrete)

QUALITY WORK AT  
REASONABLE RATES!

Flat Work - Skidsteer Work  
Replacement Work

Call Tom Today

515-210-4515

Insured

Serving Lake Panorama & surrounding communities

## Design • Installation • Construction

"More than a shovel and a truck."

We have the equipment to do the job right!

- Retaining walls • Walkways • Patios
- Seeding • Sodding • Grading
- Plant materials • Planting • Pruning
- Landscape Material • Affordable Quality
- Insured

"Don't pay too much for too little"

GREENSPIRE  
LANDSCAPING

Over 25 years of dependable service

Phone Dan 641-439-2482

or 641-757-1497.

Please leave a message.

# CUSTOM FURNITURE

.....In Less Than 6 Weeks!.....



Many styles to choose from!

Harvest Tables, Benches, Quilt Storage,  
Cupboards and more!

We are also offering Painting Classes  
call for more details. 641-278-1164



• Antiques • Primitives • Alladin Lamps  
104 N Maple St., Creston, Iowa  
641-278-1164

Call Paul Today at 641-740-0029 or 641-747-2014

## Get Your A/C Summer Ready!

Keep your Cooling System running smooth.  
Replace your filters on a regular basis!

- Heat Pumps • On Demand Hot Water Heaters

Family Owned & Operated For Over 28 Years  
After Hours Service 712-651-2575



## PUBLIC NOTICE

### 2015 WATER QUALITY REPORT FOR LAKE PANORAMA WATER COMPANY

This report contains important information regarding the water quality in our water system. The source of our water is groundwater. Our water quality testing shows the following results:

CONTAMINANT	MCL - (MCLG)	Compliance		Date	Violation Yes/No	Source
		Type	Value & (Range)			
Lead (ppb)	AL=15 (0)	90th	<0.003	08/21/2013	No	Corrosion of household plumbing systems; erosion of natural deposits
Copper (ppm)	AL=1.3 (1.3)	90th	0.14 (0.03 - 0.15)	08/21/2013	No	Corrosion of household plumbing systems; Erosion of natural deposits; Leaching from wood preservatives
950 - DISTRIBUTION SYSTEM						
Chlorine (ppm)	MRDL=4.0 (MRDLG=4.0)	RAA	1.74 (0.87 - 3.15)	12/31/2015	No	Water additive used to control microbes
Total Trihalomethanes (ppb) [TTHM]	80 (N/A)	LRAA	5497 Chimra Rd. 17.00	7/14/2015	No	By-products of drinking water chlorination
Total Haloacetic Acids (ppb) [HAA5]	60 (N/A)	LRAA	5497 Chimra Rd. <6.00	7/14/2015	No	By-products of drinking water disinfection
03 - WELLS 2 OR 3; & 4 @ CLUB HOUSE						
Combined Radium (pCi/L)	5 (0)	RAA	<1.0 (ND - 4.0)	08/26/2013	No	Erosion of natural deposits
Uranium (ppb)	30 (0)	RAA	2.8	08/30/2011	No	Erosion of natural deposits.
Alpha Emitters (pCi/L)	15 (0)	SGL	3.8	08/26/2013	No	Erosion of natural deposits
Fluoride (ppm)	4 (4)	SGL	1.77	10/18/2011	No	Water additive which promotes strong teeth; Erosion of natural deposits; Discharge from fertilizer and aluminum factories
Sodium (ppm)	N/A (N/A)	SGL	163.67	10/21/2014	No	Erosion of natural deposits; Added to water during treatment process
Nitrate [as N] (ppm)	10 (10)	SGL	.5871	04/8/2015	No	Runoff from fertilizer use; Leaching from septic tanks, sewage; Erosion of natural deposits

Note: Contaminants with dates indicate results from the most recent testing done in accordance with regulations.

#### DEFINITIONS

- Maximum Contaminant Level (MCL) – The highest level of a contaminant that is allowed in drinking water. MCLs are set as close to the MCLGs as feasible using the best available treatment technology.
- Maximum Contaminant Level Goal (MCLG) – The level of a contaminant in drinking water below which there is no known or expected risk to health. MCLGs allow for a margin of safety.
- ppb -- parts per billion.
- ppm -- parts per million.
- pCi/L – picocuries per liter
- N/A – Not applicable
- ND -- Not detected
- RAA – Running Annual Average
- IDSE – Initial Distribution System Evaluation
- Treatment Technique (TT) – A required process intended to reduce the level of a contaminant in drinking water.
- Action Level (AL) – The concentration of a contaminant which, if exceeded, triggers treatment or other requirements which a water system must follow.
- Maximum Residual Disinfectant Level Goal (MRDLG) - The level of a drinking water disinfectant below which there is no known or expected risk to health. MRDLGs do not reflect the benefits of the use of disinfectants to control microbial contaminants.
- Maximum Residual Disinfectant Level (MRDL) - The highest level of a disinfectant allowed in drinking water. There is convincing evidence that addition of a disinfectant is necessary for control of microbial contaminants.
- SGL – Single Sample Result
- TCR – Total Coliform Rule
- LRAA -- Locational Running Annual Average

#### GENERAL INFORMATION

Drinking water, including bottled water, may reasonably be expected to contain at least small amounts of some contaminants. The presence of contaminants does not necessarily indicate that water posed a health risk. More information about contaminants or potential health effects can be obtained by calling the Environmental Protection Agency's Safe Drinking Water Hotline (800-426-4791).

Some people may be more vulnerable to contaminants in drinking water than the general population. Immuno-compromised persons such as persons with cancer undergoing chemotherapy, persons who have undergone organ transplants, people with HIV/AIDS or other immune system disorders, some elderly, and infants can be particularly at risk from infections. These people should seek advice about drinking water from their health care providers. EPA/CDC guidelines on appropriate means to lessen the risk of infection by *Cryptosporidium* and other microbial contaminants are available from the Safe Drinking Water Hotline (800-426-4791). If present, elevated levels of lead can cause serious health problems, especially for pregnant women and young children. Lead in drinking water is primarily from materials and components associated with service lines and home plumbing. LAKE PANORAMA WATER COMPANY is responsible for providing high quality drinking water, but cannot control the variety of materials used in plumbing components. When your water has been sitting for several hours, you can minimize the potential for lead exposure by flushing your tap for 30 seconds to 2 minutes before using water for drinking or cooking. If you are concerned about lead in your water, you may wish to have your water tested. Information on lead in drinking water, testing methods and steps you can take to minimize exposure is available from the Safe Drinking Water Hotline or at <http://www.epa.gov/safewater/lead>.

#### CONTAMINANT VIOLATIONS

No violations in 2013

#### SOURCE WATER ASSESSMENT INFORMATION

The Lake Panorama Association water supply obtains a portion of its water from the Cretaceous (Dakota Sandstone) aquifer. The Cretaceous (Dakota Sandstone) aquifer was determined to be not susceptible to contamination because the characteristics of the aquifer and overlying materials prevent easy access of contaminant to the aquifer. The Lake Panorama Association Cretaceous (Dakota Sandstone) aquifer wells will not be susceptible to most contaminant sources except through pathways to the aquifer such as abandoned or poorly maintained wells. A detailed evaluation of your source water was completed by the IDNR, and is available from Lake Panorama Association at 641-755-2301.

The Lake Panorama Association water supply obtains a portion of its water from the Cambrian (Jordan Sandstone) aquifer. The Cambrian (Jordan Sandstone) aquifer was determined to be not susceptible to contamination because the characteristics of the aquifer and overlying materials prevent easy access of contaminant to the aquifer. The Lake Panorama Association Cambrian (Jordan Sandstone) aquifer wells will not be susceptible to most contaminant sources except through pathways to the aquifer such as abandoned or poorly maintained wells. A detailed evaluation of your source water was completed by the Iowa Department of Natural Resources, and is available from the Lake Panorama Association at 641-755-2301.

#### CONTACT INFORMATION

For questions regarding this information or how you can get involved in decisions regarding the water system, please contact LAKE PANORAMA WATER COMPANY at 641-755-2101.

Decisions regarding the water system are made at the Lake Panorama Association Board meetings held on the 4<sup>th</sup> Tuesday of each month at 5:00 p.m. at the Lake Panorama office and are open to the public.

Published in the Lake Panorama Times, May 2016



## Your Hair Deserves the BEST!

- Color • Highlights • Perms • Haircuts • Manicures • Pedicures
- Permanent Makeup • Spray Tanning • Waxing

*Gift Certificates Available!*

**Check Out What's New In The Vault!**

322 State Street, Guthrie Center  
641-332-CUTS (2887)  
Like us on Facebook

**Open Monday-Saturday**







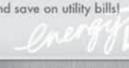
## STAY COOL

WITH A NEW AC SYSTEM.

RELY ON RUUD™

GET ENERGY STAR® PRODUCTS

and save on utility bills!



SAVE MONEY

with high-efficiency Ruud HVAC systems.



RUUD AIR CONDITIONERS

- ✓ RELIABLE COOLING
- ✓ QUALITY-BUILT
- ✓ HIGH-EFFICIENCY



**2164 Hwy 25 • Guthrie Center**  
**(641) 332-2198**

**DOUG'S PLUMBING & HEATING**

In keeping with its policy of continuous progress and product improvement, Ruud reserves the right to make changes without notice.

*Serving Lake Panorama and surrounding area for over 29 years!*




- Complete floating dock, lift and canopy starting at just \$12,000! Installed!!
- Entire dock system is floating, always stays level and fluctuates with water level.
- No need to pay barge fees to remove and re-install, if in protected coves.
- Constructed entirely of maintenance-free materials. Treated wood frame is also available.
- Full line of dock accessories: benches, ladders, cleats, bumpers, dock boxes, etc.
- Econo Lift Boat Hoists in marina starting at only \$4275! Installed!!
- Floating PWC lifts starting at just \$2050! Installed!

*At L&N Dock and Lifts, customer service is and always has been our top priority for 29 years!*



**"Stay Afloat"**



BOAT HOIST

62799 577th Street • Lewis, Iowa 51544  
(712) 769-2550 • (800) 546-6985  
[www.LNDocks.com](http://www.LNDocks.com)



**Contact us for.....**

- Patios and Steps
- Shoreline Repair, Boulder Walls and Beaches
- Cantilever Docks and Repair
- Trucking for Rock, Gravel, Sand and Dirt
- Tree Trimming and Removal
- Lot Clearing and Clean Up
- Finish Grading and Dirt Work
- Seeding and Sod
- Erosion Control
- Drain Tile



**Call Tom Rutledge, owner**  
**641-757-1510 Guthrie Center**  
**Fully Insured • References**



**THE PORT**  
ON LAKE PANORAMA  
RESTAURANT, INN AND TIKI BAR

## Live Music Schedule

**May 20-** Code Blue  
**May 21-** No Band  
**May 27-** Brad Morgan  
**May 28-** Ghost Riders  
**May 29-** Triple Play  
**June 3-** Larry Meyer  
**June 4-** No Band  
**June 10-** Neil Hewitt  
**June 11-** Sister Sara  
**June 17-** Riddle Me This  
**June 18-** Flip Side

*Don't Forget To Join Us For Dinner And Our Great Sunday Brunch*

**Beginning June 3rd we will serve lunch on Fridays & Saturdays 11a-2p**

Dinner Hours: **M-W-Th 5p-9p Closed on Tuesdays**  
**Friday-Saturday 5p-10p**



641-755-4240  
 experiencetheport.com  
 Follow us on Facebook!  
 5405 Chimra Road, Panora




**Kawasaki**  
Let the good times roll.

**2016 JETSKI® STX®-15FA®**  
The Value Priced Jet Skis With Amazing Handling, Even In Rough Water.

**2016 SKI® ULTRA**  
For a relaxing cruise on the water.



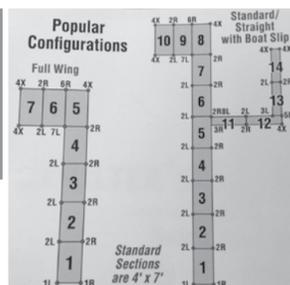
**ShoreStation**  
The original since 1959

4,000 LB. up to 6,000 LB. capacity boat and pontoon lifts in stock!

Manual Free-Standing Lifts

## VW DOCKS

### Sectional Docks



Available in wood or aluminum

## COULTER'S PANORAMA MARINE

See our inventory at [cpmboats.com](http://cpmboats.com)  
 SALES AND SERVICE • BOAT STORAGE

Lake Panorama, Panora, Iowa 50216  
 coulter@netins.net • 641-755-2920 Phone • 641-755-2772 Fax

# Van Houten Barge Service

- Boat lift and dock installation, removal and repair
- Custom built cantilever docks
- Rip-rap and shoreline work

**Customer Service is our #1 goal.**

**We want to get you boating as soon as possible.**

--Call for free estimates--

**Mark Van Houten**  
**(515) 975-7016 or**  
**(641) 431-4002**



## Corner Stone Landscaping & Tree Care

**Tyler Carney, Owner**

Landscape Designer  
 ICPI & NCMA Certified • Member INLA



### LANDSCAPING & SERVICES:

Custom Designing • Patios & Outdoor Living Spaces • Retaining Walls  
 Water Features Landscape Lighting • Fire Pits • Outdoor Kitchens  
 Planting of Trees, Shrubs & Perennials



### TREE CARE:

Tree Removal • Tree Trimming • Stump Grinding  
 Cabling • Risk Assessment • Shrub Trimming  
 • **Emerald Ash Borer Treatment**



email: [csl@windstream.net](mailto:csl@windstream.net)  
 641-742-3009 • [www.csl-ia.com](http://www.csl-ia.com)

**Ready. Set. Save on Kubota's New ZD Series Commercial Zero-Turn Mowers.**

**GET SET TO SAVE**  
SALES EVENT



**\$0 Down, 0% A.P.R. Financing for 48 Months\***  
Offer ends 6/30/16.

**40 YEARS**  
CAPITAL CITY EQUIPMENT CO.  
1976 • 2016

**CAPITAL CITY EQUIPMENT CO.**  
5461 N.W. 2nd Street  
Des Moines, IA 50313  
**515-243-3353**  
www.capitalcityequipmentcompany.com

\*\$0 down, 0% A.P.R. financing for up to 48 months on purchases of new Kubota ZD Series equipment is available to qualified purchasers from participating dealers' in-stock inventory through 6/30/2016. Example: A 48-month monthly installment repayment term at 0% A.P.R. requires 48 payments of \$20.83 per \$1,000 financed. 0% A.P.R. interest is available to customers if no dealer documentation preparation fee is charged. Dealer charge for document preparation fee shall be in accordance with state laws. Inclusion of ineligible equipment may result in a higher blended A.P.R. 0% A.P.R. and low-rate financing may not be available with customer instant rebate offers. Financing is available through Kubota Credit Corporation, U.S.A., 3401 Del Amo Blvd., Torrance, CA 90503; subject to credit approval. Some exceptions apply. Offer expires 6/30/2016. See us for details on these and other low-rate options or go to www.kubota.com for more information. Optional equipment may be shown.

kubota.com

 4667 Panorama Drive \$869,000	 4489 Panorama Drive \$739,000	 6606 Arnold Lane \$669,000	<b>SOLD</b>  2037 Highway 4 \$530,000
 6910 Weber Knob \$495,500	 4733 Panorama Drive \$449,000	 4419 Panorama Drive \$410,000	 6676 Panorama Drive \$399,900
<b>PENDING</b>  4437 Panorama Drive \$390,000	 4697 Panorama Drive \$389,500	 4641 Panorama Drive \$369,900	<b>PENDING</b>  4183 Panorama Drive \$349,000
 5453 Chimra Road \$310,000	<b>SOLD</b>  5059 Panorama Drive \$329,000	<b>SOLD</b>  4427 Panorama Drive \$319,000	 5158 Panorama Drive \$299,000
 5122 Karen Drive \$279,000	 5112 Karen Drive \$279,000	<b>SOLD</b>  7026 Andrews Terrace \$272,900	 6213 Molland Drive \$239,000
 604 West Market Street \$199,900	 5034 Karen Drive \$189,900	<b>PENDING</b>  5005 Karen Drive #102 \$88,000	<b>WE SERVE FROM START TO FINISH!</b>

**Visit us at**  
[www.countryrealtyiowa.com](http://www.countryrealtyiowa.com)  
For all MLS properties: [www.realtor.com](http://www.realtor.com)

**Thinking of buying or selling? CALL US!**  
**Dave Ryan, Agent/Owner**  
**641-755-2990**

**Since 1976...** Locally owned & operated by Dave & Barb Ryan  
**COUNTRY REALTY LLC**  
World Headquarters at 108 East Main • Panora • 641-755-2990 • email: [country@netins.net](mailto:country@netins.net)  
Licensed in the State of Iowa, USA

**MOHAWK**  
LOVE YOUR FLOOR  
**SALE**  
April 8 - May 23, 2016

**50% OFF**  
HONEST ASSURANCE



Regular price ~~\$3.69 SF~~  
**SALE PRICE \$1.85 SF**

**MOHAWK SmartStrand**  
FOREVER CLEAN

**ALL PET PROTECTION & WARRANTY**

The most durable, easiest to clean carpet on the planet™  
NOW FEATURING  
THE ONLY CARPET PROTECTION & WARRANTY FOR:  
ALL PETS. ALL ACCIDENTS. ALL THE TIME.

**Archer Home Center**  
HOWE CENTER

[WWW.ARCHERHOMECENTER.COM](http://WWW.ARCHERHOMECENTER.COM)  
618 GREENE STREET ADEL • 515-993-4241

**Match anyone's price,  
BEAT anybody's service!**



# NEW OWNERSHIP, NEW ATTITUDE



**2016 Jeep Cherokee**

**Ram Big Horn Crew Cab 4x4**

**2016 Chrysler T & C**



**0% For 75 Months**  
+  
**\$1,000**  
Or  
**\$3,500** in Rebates

**\$11,500**  
Total Savings

Over **\$8,000 OFF!!**  
Select Models  
**0% For 60 Months**  
+  
**\$2,000** Bonus Cash

**LOCATED JUST 5 MINUTES FROM WAUKEE!**

**DRIVE AND DISCOVER**

**818 COURT ST.  
ADEL, IA 50003  
888-748-3894**

A3000078395401



## 5209 Tamara Point, Panora Iowa \$485,000

### Custom homebuilder's personal residence overlooking Lake Panorama!

4 Bedroom, Open concept gourmet eat-in kitchen with granite countertops, hickory cabinets, double oven, stovetop with interchangeable cooking platforms. Attached is a breakfast nook, formal dining room and wine/coffee bars. Vibrant hardwood floors on the main level. French doors open to a beautiful office space. Wood burning fireplaces in the living room and the family room. Three bedrooms upstairs including master suite with two closets and master bath with dual vanity, tub, and tile shower. Two more bathrooms upstairs including laundry. Finished basement adds a bedroom, bathroom, rec room, bar, and family room. Huge deck wraps around the home, two car garage with storage overhead. Highly efficient geothermal keeps utility bills minimal.

*This magnificent home delivers all the views of the lake without all the expense of lakeshore property!*



**John McDermott**  
Licensed in Iowa  
Brokerage Office 702 1st Avenue, Perry  
**641-431-0042**  
www.lakepanoramahomesforsale.com

702 First Ave • Perry, Iowa • 515-465-2200





**BOAT FOR SALE**

2013 Four Winns 190 RS, 9 person, 19', 225 HP V6, bright green and black.  
*Low hours, like new, great price.*

**Call 515-423-4715**

**FUNDRAISER**

# Chamber's golf tournament a great success

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

The Panora Chamber's first annual golf tournament Sunday, May 15, at Lake Panorama National Golf Course drew 70 golfers on 18 teams, and raised funds for Panorama Days.

"We had a great turnout," said chamber member Dave Grove, who along with Kristen Crouthamel organized the event. "It was a good time, a

beautiful day."

The tournament raised over \$3,000 that will help the Chamber achieve their funding goals for the 2016 Panorama days celebration August 5-7.

Eighteen teams played in the four-person best shot. Dinner and prizes followed at the Lake Panorama Conference Center.

"I think everyone stayed for dinner," said chamber member Chaille Crandall.

Crandall's team, including her husband, Damon and Ken and Tami Kuta, was a first flight winner.

Dale Hochreiter and his team from Cyclone Pest Management took the overall title. Eighteen hole sponsorships

were purchased, offering a way for businesses to advertise as the participants passed by each tee box.

Panora Telco and Raccoon Valley Radio were the tournament's Co-sponsors this year.

Grove said the staff at Lake Panorama National helped make the event a success.

"The neat thing was they made it so easy for us," Grove said. "We gave them the names and they set things up. They even did the awards at the end. I really want to thank them."

During a chamber meeting on Monday, members said the tournament is something they will do again. It was voted Grove, again, be in charge.

"I enjoyed doing it," he said.

**TOWN & COUNTRY HANDYMAN EXPRESS**

**TO THE RESCUE!!!**

- Light Electrical • Light Plumbing • Carpentry
- Door & Window Installation • Lockset Installed
- Drywall Repair • Toilet Replace/Repair • Roof Repair
- Sink & Faucet Replacement • Ceiling Lights & Fans
- Kitchen & Bath Remodeling • Garage Door Openers
- Installation of Appliances (including Garbage Disposals & Microwaves)
- Hot Water Heater Replacement • Walk In Tub Installation
- Deck & Dock Construction & Repair
- Other Home Improvements & Repairs

**CALL US TODAY 515-24HANDY (515-244-2639)**  
Serving the Lake Panorama Area Fully Licensed & Insured

www.townandcountryhandymanexpress.com  
*'Professional Repair Services, No Job to Small'*

**Ready. Set. Save on Kubota's SSV Series Skid Steer Loaders.**

**GET SET TO SAVE SALES EVENT**

**\$0 Down, 0% A.P.R. Financing for 60 Months\***  
*Offer ends 6/30/16.*



REBECCA MCKINSEY | LAKE TIMES

Lake Panorama resident Tricia Steffen prepares to swing at the Panora Chamber golf tournament, held Sunday at the Lake Panorama National Golf Course.

**RELATED PHOTOS ON PAGE 3C.**

**Robinson Implement, Inc.** 2002 Street F24 • Irwin, IA 51446 (712) 782-3171

**Pocahontas Implement** 1400 W. Elm Ave. • Pocahontas, IA 50574 (712) 335-4522

Kubota.com/Construction

\*\$0 down, 0% A.P.R. financing for up to 60 months on purchases of new Kubota SSV Series Equipment is available to qualified purchasers from participating dealers' in-stock inventory through 6/30/2016. Example: A 60-month monthly installment repayment term at 0% A.P.R. requires 60 payments of \$16.67 per \$1,000 financed. 0% A.P.R. interest is available to customers if no dealer documentation preparation fee is charged. Dealer charge for document preparation fee shall be in accordance with state laws. Inclusion of ineligible equipment may result in a higher blended A.P.R. 0% A.P.R. and low-rate financing may not be available with customer instant rebate offers. Financing is available through Kubota Credit Corporation, U.S.A., 3401 Del Amo Blvd., Torrance, CA 90503, subject to credit approval. Some exceptions apply. Offer expires 6/30/2016. See us for details on these and other low-rate options or go to www.kubota.com for more information. Optional equipment may be shown.

© Kubota Tractor Corporation, 2016

**TAKE IT FROM OUR GOVERNOR a Guthrie County Taxpayer**

Great newspapers covering a great county.

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

Lake Panorama **TIMES**

*Lake Side Floors*

**Bed Room Carpet Sale!**

Buy One Room For \$825.00 Get the Second Half Off  
**Includes Carpet, Stain Guard Pad and Install**  
*\*\* on select styles & room size 180sq ft. Valid through May 31*

*Your Bedroom is one of the Top Problem Areas For Allergies... Get a Better Night Sleep with New Carpet!!*

**FINANCING AVAILABLE**  
Call Us Today at 641-755-3400 or stop in and see us at 101 E. Main Street in Panora

**MOHAWK SmartStrand FOREVER CLEAN**

# Business Customers

## You're Not Alone Anymore!

We're here to help you with your technology



- Backups for Business Continuity
- Networks, WiFi & Routers, etc
- Printers & Other Peripheral Devices
- Computers, Laptops & Servers

Start with a FREE Technology Review - Call Today!



Hours: Monday-Friday 9am-5pm  
641-755-2600 SolutionsTEC.net  
112 East Main Street in Panora

Routers • Computers • Networking • Support

## HALTERMAN RESIGNS AS NATURAL RESOURCE MANAGER



SPECIAL TO THE LAKE TIMES

At the May 9, 2016 Guthrie County Conservation Board meeting, Brad Halterman resigned as Natural Resource Manager and will be taking a job as Special Projects Manager with the Lake Panorama Association. Guthrie County Conservation Board Vice Chairman, Scott Benton (right), presented Halterman with a plaque commemorating his 13 years of service to the residents of Guthrie County as Natural Resource Manager.

**DON'T LET DIRTY WINDOWS SPOIL YOUR PRICELESS VIEW!**

Let us take care of keeping your windows clean.

**Z TO A WINDOW CLEANING**  
ZAAVAN ANNEAR, OWNER



CALL TODAY! 515-298-9973  
FULLY INSURED

# We Will Match Or Beat Anyone's Price Guaranteed!

# Laughlin

## We Are Your Complete Professional Lawn Care Service Locally Owned & Operated

- Mowing • Seeding
- Lawn Maintenance • Lawn Aeration
- Landscape Mulching • Leaf Pickup
- Tree & Snow Removal

**Call Us Today! 712-250-0089**  
Fully Insured



Get a **FREE ACE Salt Water System!** (See details below!)

**HotSpring**  
Every day made better™

Get a **FREE ACE Salt Water System!** When you purchase a new **Limelight** or **Highlife** Hot Spring Spa!

Start a healthy lifestyle with spas from the best dealer in the Midwest! Family owned and operated, we carry both new and certified pre-owned spas, and have many models on display in our showrooms! Give us a call or stop by to find out how we can help you find the perfect hot tub today!

Locations in **Des Moines** and **Carroll!**  
[www.HotSpringGreen.com](http://www.HotSpringGreen.com)

**Hot Tubs starting at \$39/month!** (oac)

**Swim Spas by Hydropool**  
Low-impact Exercise  
Hydrotherapy  
Family Fun!

great savings on **Floor Models** while they last!

**SAVE 10% on YETI products!**



**Great Father's Day gifts!**

Check out our large display of **YETI** products in store! Coolers, tumblers and more! Now through June 19th.



# CHAMBER GOLF TOURNAMENT



REBECCA MCKINSEY | LAKE TIMES

Josh Strehle of Lake Panorama (right) prepares to putt the ball as his team — (from left) Adam Strehle of Omaha, Nebraska, Jesse Pitts of Lake Panorama and Greg Strehle of West Point, Nebraska — weighs in during the Panora Chamber golf tournament Sunday at the Lake Panorama National Golf Course. Josh's brother, Adam, and father, Greg, traveled from Nebraska for the tournament.



Greg Strehle of West Point, Nebraska, reacts to a swing during the Panora Chamber golf tournament Sunday at the Lake Panorama National Golf Resort.



Jesse Pitts watches his ball soar during a Panora Chamber golf tournament held Sunday at the Lake Panorama National Golf Course.



Greg Steffen, who lives at Lake Panorama, takes a swing during the Panora Chamber golf tournament Sunday at the Lake Panorama National Golf Course.



Lake Panorama residents (from left) Adam Kent, Kim Kent and Greg Steffen play during the Panora Chamber's golf tournament, held Sunday at the Lake Panorama National Golf Course.

**KAUTZKY TREE CARE LLC**  
 Call Paul at 712-249-9725  
 • FREE ESTIMATES • TREE TRIMMING & REMOVAL  
 • STORM CLEAN UP • TREE PLANTING  
**ASH TREE TREATMENT**  
 • Retaining Walls • Patios • Water Features • Planting  
 LICENSED • INSURED • EXPERIENCED • LOCAL REFERENCES

**Culligan CLEAN WATER HOME**  
 Free Water Tests and Estimates.  
 Prevent water problems with Culligan water treatment  
**HEY CULLIGAN MAN!** Rental or Purchase  
 Steve 515-478-0600

**LAKE HOUSES WANTED**  
**Rentals: July 30<sup>th</sup> Weekend**  
 Wedding family & friends are visiting and we want them to have the Lake Panorama experience.  
 LPA allows rentals | Deposits provided  
 Email lakepanorama2016@gmail.com  
 Call 619-961-7554

**Renovate your homeowners policy.**  
 Great insurance. Low rates.  
 Remodeling your home can increase its value. Protect it by taking a new look at your homeowners insurance policy. Like a good neighbor, State Farm is there.  
 CALL ME TODAY.

Robert Carr Insurance Agency Inc  
 Robert Carr, Agent  
 111 S. 4th Street  
 Guthrie Center, IA 50115  
 Bus: 641-332-2263

0901136.1 State Farm Fire and Casualty Company, State Farm General Insurance Company, Bloomington, IL

## Iowa's Osprey Population Continues to Expand

Iowa DNR

Des Moines and Cedar Rapids can lay claim to nesting sites for Iowa's big three raptors—peregrine falcons, bald eagles, and recently, ospreys. The re-appearance of the fish-eating osprey has continued to slowly expand its presence in Iowa from the initial release of a five 42-day-old chicks at Lake Macbride in 1997 by the Macbride Raptor Project and the Iowa Department of Natural Resources (DNR).

Young ospreys were brought to Iowa from nests in Minnesota and Wisconsin. At 42 days old, osprey could not yet fly but they could tear fish apart on their own. After 10-14 days, they would fledge and it is at that time when they imprint on the area that they will consider as their home.

"This really is a remarkable story," he said. "They migrate 4,000 miles roundtrip from Iowa to Central and South America, and then after more than a year away, find their way back to Iowa to nest."

**SPECIALS**  
 Closed on Mondays  
 Tuesdays, Thursdays, Saturdays:  
 Margaritas 2 for the Price of 1  
**Wednesdays & Sundays: Kids Eat Free All Day**  
 (Kids Menu Only 12 & Under 1 kid per paying Adult, Adult must buy Soft Drink)  
**Now Serving: Seafood Tacos (Fish, Shimp or Crab)**  
**Happy Hour: Monday - Friday 1pm - 5pm**  
 Buy any pitcher of Margaritas & get 1 free order of Beef, Chicken, or Cheese nachos.  
**Try our new Mexican Mule \$4.99**  
**All Domestic bottles \$1.99 ea.**  
**All import beer \$2.49 ea.**

All Day on Thursday, May 5th  
 All Bottled Beer only \$2.50 All Regular Margaritas -All Flavors only \$2.50 Nachos Ground Beef or Spicy Chicken only \$4.00

**laVILLA**  
 mexican restaurant, inc.  
 104 South 3rd Street Guthrie Center  
**641-332-2139**  
 Family Owned & Operated

**HOURS:**  
 Tues.-Thurs. 11 a.m.-9:30 p.m.  
 Fri.-Sat. 11 a.m.-10 p.m.  
 Sunday 11 a.m.-9 p.m.

**Gift Certificates Available For Any Amount!**

**The Deck Master**  
**A Great Father's Day Gift! Only \$24.95+ Tax**

The Deck Master fishing pole holder, is a recently patented product requires no tools, screws or multiple adjustments before fishing. Just push and turn the self-adjusting spring loaded locking device 90 degrees and the DECK MASTER does the rest! Now you're fishing and relaxing, it is that simple!

**NO deck? NO problem!** The Deck Master was engineered to also be secured to dirt, sand, or other porous surfaces using a tent stake (not included). The high density polypropylene barrel along with the Stainless steel locking mechanism was designed to last and is very durable. Own Yours Today! *Made in the United States.*

Completely Portable So You Can Take It With You!

**THE GUN SHOP**

**Welcoming new patients!**

**The providers at Mercy Panora Medical Clinic are welcoming new patients!**

**Hours of operation:**  
 Monday-Friday, 8:30 a.m. to 5 p.m.  
 319 E. Main St., Panora  
**(641) 755-2121**

**Providers:**  
 Eric Ash, M.D.  
 Tonia Erickson, ARNP  
 Amy Harland, PA-C

DOT physicals are offered by certified providers.

**Mercy Clinics**  
 PANORA MEDICAL CLINIC



**B&A PRESSURE WASHING & PAINTING**

- Interior
- Exterior
- Painting
- Staining
- Sealing

Houses and Decks  
**28 Years Experience**  
References Available  
All Work Is Fully Guaranteed  
Call 515-833-2936 (Call After 5 p.m.)



Guthrie  
County REC  
Celebrates  
National Beef  
Month in May

1406 State Street  
Guthrie Center  
641-747-2206  
888-747-2206  
www.guthrie-rec.coop



Thanks to everyone who helped make the  
**FRIENDS OF LAKE PANORAMA BEACH BALL**  
a huge success! More than **\$23,000** was raised, which means the new  
Sunset Beach playground will be built this summer!



**Special thanks to Terry Laughery of Laughery Auction for running the live auction, and Lonnie Carrick of Menefee Rentals for loaning and delivering 10 tables.**

Thanks to these businesses, families and individuals who sponsored and decorated tables, and donated auction and raffle items.

- |   |  |   |
|---|--|---|
| Abigail Annie's Interiors<br>Courtney & Dilma Allen<br>All Seasons Car Wash, Jon & Kim Peters<br>Larry Babcock & Susan Thompson<br>Dan & Susan Badding<br>Dale & Laurie Behrends<br>Ben's Five & Dime, Panora<br>Billy Vee's Italian Restaurant<br>Robert & Connie Booth<br>James Brannen<br>Ron & Karla Bristle<br>Conroyer Greenhouse<br>Scott & Therese Davis<br>Dan & Bette Donahy<br>Dowd Drug, Guthrie Center<br>Bill & Karen Eby<br>Doug & Dee Eckley<br>Edward Jones, Dave Grove<br>Farm Bureau, Dave Finneseth<br>Farmers State Bank<br>Scott & Kay Finneseth<br>Kirk & Lisa Fischer<br>Flix Brewhouse, Des Moines<br>Tom & Rodie Gibson<br>Dave & Patsy Goss<br>Guthrie County State Bank<br>Chuck Hartlieb<br>John & Margie Herold | Larry & Mary Hills<br>Hometown Foods, Guthrie Center<br>Hometown Foods, Panora<br>Hotel Patee<br>Iowa Cubs<br>Iowa Speedway<br>Johnson Brothers, Brian Emerson<br>Kurt & Joyce Johnson<br>Michael Kleinwollerink Photography<br>Dick & Carolyn Koberg<br>Lake Lumber, Sharon & Tom Neel<br>Lake Panorama Association<br>Lake Panorama Barge<br>Lake Panorama Fin & Feather<br>Lake Panorama National Golf Resort<br>Lake Panorama Realty<br>Lake Panorama Times<br>Lakeside Village<br>Bob & Nancy LeBlanc<br>LPN Board of Managers<br>Kim & Maureen Lubeck<br>Robert & Nancy McCleary<br>Main Street Hair Design<br>Jerry & Sue Merryman<br>Scott & Sherri Miller<br>Deb Moylan<br>Merlin & Jody Muench<br>Nevitt Real Estate<br>Brice Oakley | John & Brenda Orrell<br>Owl's Nest<br>Panora Garden Club<br>Panorama Gardens<br>Panora Telco<br>Dan & Melissa Pfleger<br>Perfection by Julie Wells<br>The Port on Lake Panorama<br>Progressive Foundry, Derek & Carol Van Kirk<br>Rare Creations by Sid & Roxanna Ruth<br>Lynn & Jan Reinicke<br>Retro LUX Hair Salon & Boutique Panora<br>Robyn Richter<br>Mary Rocholz<br>Russell Consulting, Inc., Moe & Mairi Russell<br>Russell & Susan Sanders<br>Dwayne & Donna Smith<br>Jim & Emily Spradling<br>Greg & Tricia Steffen<br>Jim & Julie Tibbles<br>Twisted Vine Brewery<br>David & Jackie Van Ahn<br>Wild Rose Casino<br>Dale & Joyce Wittrock<br>Women for Panora's Future<br>Wood Duck Tree Farms, Ron Eike<br>Neil & Jolene Wright<br>Larry & Julie Wykoff |
|---|--|---|

Coming Soon!

**Lunch Service**

Serving from our trailer parked at Panora Auto Parts/NAPA  
Mondays-Wednesdays 11:00 am to 2:00 pm

Follow us on Facebook for daily specials!



We also cater private events!

We are taking reservations for summer catering.  
Contact Clint Deardorff....  
dates are filling up fast.

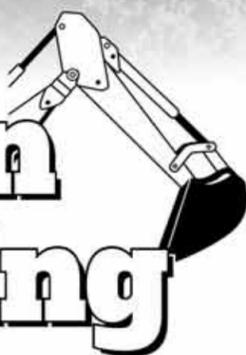
406-600-4263

**Deardorff Highland Cattle**

**LEAVE THE HARD WORK TO US!**

- WATER & SEWER
- TRENCHING
- BACKHOE SERVICE
- BASEMENTS
- TRUCKING
- SNOW REMOVAL

**Harmann Excavating**



**Matt Harmann, owner**  
Bus. 641-755-3640 • Cell 641-757-0907  
Fax 641-755-3645  
PO Box 307  
Panora, Iowa 50216

**Godfrey PONTON BOATS**

**FOUR PONTOON MODELS TO CHOOSE FROM**  
All available in double pontoon or triple pontoon configurations



**SANPAN**  
FOCUSSED ON LUXURY  
PRICED FROM THE MID-FIFTIES



**AQUA PATIO**  
LUXURY HIGH PERFORMANCE  
PRICED FROM THE LOW-FORTIES



**SWEETWATER PREMIUM**  
FAMILY FUN  
PRICED FROM THE MID-THIRTIES



**SWEETWATER**  
GOOD TIMES AND GREAT VALUE  
PRICED FROM THE LOW-TWENTIES

**COULTER'S PANORAMA MARINE**

See our inventory at [cpmboats.com](http://cpmboats.com)  
SALES AND SERVICE • BOAT STORAGE

Lake Panorama, Panora, Iowa 50216  
coulters@netins.net • 641-755-2920 Phone • 641-755-2772 Fax

# CHRYSTAL MOTORSPORTS

*Now Available!*

## CLIMATE CONTROLLED STORAGE



- Cars
  - Boats
  - Motorcycles
  - Motorhomes
- Equipment Rental
  - Full Boat Detailing

**2947 200th Street  
Panora**

**Call 515-201-8604**

**Jessica Morton is an attorney in Carroll.  
She earned a world-class education at the UI.**



“Probably the best way the University of Iowa prepared me was through its broad alumni network. You can apply for jobs anywhere, which is what I did, and find connections to the University of Iowa.”

“The University of Iowa has a nationally renowned faculty, and that’s one of the most valuable things you can have in a university.”

“Also, Iowa City is just a great place to live. There’s great food, great cultural activities, and it’s a really fun community. There’s always something going on.”

**for IOWA**

**THE UNIVERSITY OF IOWA**

[uiowa.edu](http://uiowa.edu)

# Distinctive Shorelines...



**For custom designed beaches, cantilever docks, rock walls and walkways that suit your lot and prevent soil erosion, call Adam Halsey today!**

- X Beaches X Rip Rap Shoreline
- X Steps into the Lake
- X Boulder Walls
- X Finish Grading
- X Trucking Rock
- X Black Dirt X Clay Fill
- X Tree Removal X Lot Clearing

## **HALSEY EXCAVATING**

**ADAM HALSEY**

Cell Phone: 515-491-9351 • Home: 641-747-3236  
✓ BACKHOE ✓ DUMP TRUCK ✓ SKID LOADER

# I Value Your Business

If you're thinking about buying or selling a home now is the perfect time...  
Give me a call for your free market analysis today! Let's find your dream home!

## NEW LISTING



**4946 Lynn Drive, Lake Panorama**  
Prime Boulder Cove 3 bedroom, 3 bath waterfront condo with gorgeous lake views. Quick walk to boat slip, Boulder Beach, LPN golf course, & Conference Center. Over 2800sf finished up & down for lake living & entertaining. Turn key/Quick possession. \$299,000



**8340 Lakeshore Drive, Dexter**  
Beautiful views from this waterfront lot. 75' of shoreline. The stairs have already been built for easy access to the water from the road. \$60,000



**6816 Panorama Drive, Lake Panorama**  
Enjoy the cove life with easy, quick access to the main channel. This beautiful lot on the west side of Lake Panorama has 104' of shoreline and is ready for your enjoyment! \$150,000



**6824 Lakeway Drive, Lake Panorama**  
Wooded, waterfront lot on west side near Par 3 golf course and Shady Beach. Concrete riprap and sidewalk path to water. Perfect for walk out. Build your dream home now! \$99,900



**5172 Panorama Drive, Lake Panorama**  
Fantastic lot near #4 on Lake Panorama National Golf Course. Gentle slope, some lake views. Great location. Ready for you to build on today! \$21,000



**6058 Panorama Road, Lake Panorama**  
Wooded, waterfront lot on the narrows. Private beach, professionally riprapped. Close to Par 3 golf course. \$27,500



**6758 Panorama Drive, Lake Panorama**  
Beautiful views of Horseshoe Cove. Gently sloping lot includes electricity and water to storage shed, electricity to the dock area, rip rapped shoreline and large beach. Come relax and enjoy. \$219,900



**4693 Panorama Drive, Lake Panorama**  
Great lot on the east side of Birchfield Cove near the mouth of cove. Perfect for walk-out home with gently sloping terrain. Storage shed included. Just minutes from Des Moines suburbs. \$279,000.



**6787 Panorama Drive, Lake Panorama**  
Fantastic offshore double corner lot is a short golf cart ride to the Par 3 Golf Course, Shady Beach and just across the road from an LPA community lot. Beautiful sunsets showcase this lot whether you want to build or use for lake access. \$15,000.

"Cindy helped us sell our townhome and helped our son purchase his first home. She is highly talented technologically and made excellent use of the relevant search engines and real estate databases. A master with the contract negotiations, Cindy came up with a deal that was good for us and made the buyer happy as well. Throughout this home buying process, she also managed to sell our townhouse for an excellent price, especially in the current market situation. There is nothing that escapes Cindy's attention when it comes to property for sale in this area. She returned all phone calls and emails the same day. She made our son's home buying experience less stressful for him and us! He never felt neglected or unimportant even though it was a starter home."  
- Scott -

## Cindy Johnson (515) 491-4127

cindy.johnson@cbdsm.com  
www.cindyjohnsonhomes.com

Coldwell Banker...a NATIONAL company  
with a LOCAL presence, knowledge, and expertise.

Our family has spent every summer at Lake Panorama since 1990. We treasure the many memories made with our children, family and friends.  
Let's make some memories for you and your family!

©2016 Coldwell Banker Corporation. Coldwell Banker® is a registered trademark of Coldwell Banker Corporation. An Equal Opportunity Company. An Equal Housing Opportunity. Each Office is Independently Owned and Operated. This information is believed to be true and accurate however can not be guaranteed by the listing firm or agent.



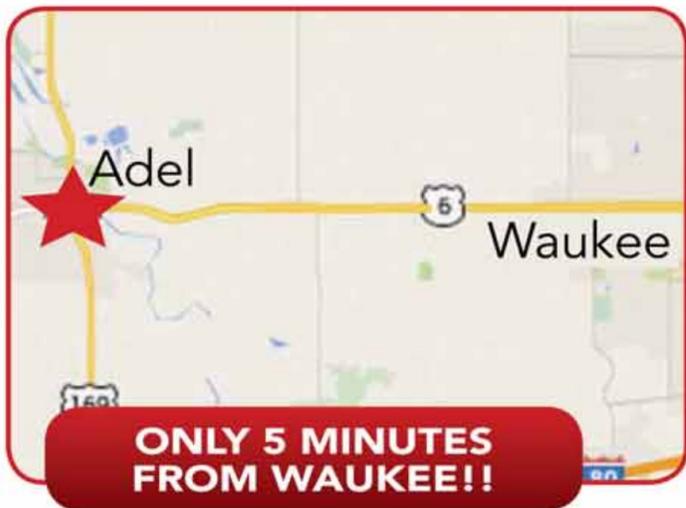
MID-AMERICA GROUP,  
REALTORS®

www.adelchrysler.com www.adelchrysler.com www.adelchrysler.com www.adelchrysler.com www.adelchrysler.com www.adelchrysler.com

www.adelchrysler.com www.adelchrysler.com www.adelchrysler.com www.adelchrysler.com www.adelchrysler.com www.adelchrysler.com

www.adelchrysler.com www.adelchrysler.com www.adelchrysler.com www.adelchrysler.com www.adelchrysler.com www.adelchrysler.com

<p>2015 Jeep Cherokee Latitude 4x4 SUV</p> <p>2.4L I-4 cyl, 9 spd auto</p> <p><b>NOW \$19,998</b></p>	<p>2003 Chevrolet Silverado 1500 HD LS Truck Crew Cab</p> <p>6.0L V-8 cyl, 4 spd auto, 4x4</p> <p><b>NOW \$5,999</b></p>	<p>2006 Ford F-150 SuperCrew Lariat Truck SuperCrew Cab</p> <p>5.4L V-8 cyl, 4 spd auto, 4x4</p> <p><b>NOW \$6,998</b></p>	<p>2015 Chrysler 200 S Sedan</p> <p>2.4L I-4 cyl, 9 spd auto, FWD</p> <p><b>NOW \$13,998</b></p>	<p>2011 Ford F-150 Truck SuperCrew Cab</p> <p>6.2L V-8 cyl, 6 spd auto</p> <p><b>NOW \$26,997</b></p>
<p>2000 Ford Taurus SEL Sedan</p> <p>3.0L V-6 cyl, 4 spd auto, FWD</p> <p><b>NOW \$2,500</b></p>	<p>2014 Chevrolet Cruze 2LT Auto Sedan</p> <p>1.4L I-4 cyl, 6 spd auto, FWD</p> <p><b>NOW \$13,488</b></p>	<p>2009 Chrysler PT Cruiser LX SUV</p> <p>2.4L I-4 cyl, 4 spd auto, FWD</p> <p><b>NOW \$5,000</b></p>	<p>2015 Ford Escape SE SUV</p> <p>2.0L I-4 cyl, 6 spd auto, 4x4</p> <p><b>NOW \$19,998</b></p>	<p>2013 Chrysler 300C Base Sedan</p> <p>3.6L V-6 cyl, 8 spd auto, AWD</p> <p><b>NOW \$16,979</b></p>
<p>2014 Ford Explorer XLT SUV</p> <p>3.5L V-6 cyl, 6 spd auto, 4x4</p> <p><b>NOW \$29,986</b></p>	<p>2015 Dodge Charger SXT Sedan</p> <p>3.6L V-6 cyl, 8 spd auto, AWD</p> <p><b>NOW \$26,801</b></p>	<p>2012 Ford Focus Titanium Sedan</p> <p>2.0L I-4 cyl, 6 spd auto, FWD</p> <p><b>NOW \$10,497</b></p>	<p>2012 Jeep Compass Limited 4x4 SUV</p> <p>2.4L I-4 cyl, continuously variable automatic</p> <p><b>NOW \$14,570</b></p>	<p>2015 Dodge Grand Caravan SXT Van</p> <p>3.6L V-6 cyl, multi-spd auto, FWD</p> <p><b>NOW \$17,999</b></p>



**ONLY 5 MINUTES FROM WAUKEE!!**

**Bring this to our Service Department for a...**

**\$24.95 Oil Change**

**\*\*Up to 6 quarts. Diesel and Synthetics extra.**

**Expires 5/31/16**

www.adelchrysler.com | 818 COURT ADEL, IA | 515-993-4587

www.adelchrysler.com www.adelchrysler.com www.adelchrysler.com www.adelchrysler.com www.adelchrysler.com www.adelchrysler.com