

PRSRT STD
U.S. Postage
PAID
Guthrie Center Times
Panora, Iowa
50216
Permit #2
OR CURRENT RESIDENT

Lake Panorama **TIMES**

MARCH 2016 | VOLUME 48 | NUMBER 3

Friends of Lake Panorama “Fun-Raiser” is May 6

Lake Times staff

The 1st annual Friends of Lake Panorama “Fun-raiser” will be held Friday, May 6, at the Lake Panorama National Conference Center. Planners have dubbed the event “The Beach Ball” since there will be live music and dancing, and money raised will be used to build a new playground at Sunset Beach.

Friends of Lake Panorama needs to raise about \$20,000 more to reach its \$80,000 goal. If The Beach Ball raises more money than needed for the playground, proceeds will be used for other projects endorsed by the Friends board.

The May 6 event will include dinner, live music, a wine pull, raffle, silent and live auctions, and other “fun-raising” activities. Donated items for the auctions and raffle are being sought. In keeping with The Beach Ball theme, casual attire is encouraged.

Table sponsorships cost \$100. Sponsors will be recognized in a printed program and with a table sign. Each table of eight will be individually decorated with a different theme. Sponsors can do their own decorating, or a volunteer decorator will be assigned.

Table sponsors are encouraged to recruit up

FRIENDS, PAGE 4A

Make Reservations for LPN Easter Brunch

Lake Times staff

The Lake Panorama National’s annual Easter Brunch will be Sunday, March 27, with reservations available every half hour from 8 a.m. until 2 p.m. The fourth annual LPN Easter egg hunt also will be held that day at 10 a.m., adjacent to the east side of the conference center. This is open to all children, not just those attending the brunch.

For the brunch, Chef Peter Makens has planned a wide variety of dishes, which will be presented at new serving stations first used at the December holiday brunch. Diners will enjoy fresh cinnamon and caramel rolls, assorted pastries, fresh fruit, assorted salads and an artisan cheese display. Eggs will be featured several ways, and include a made-to-order omelet station, scrambled eggs, egg soufflé and Eggs Benedict.

Meat offerings will include house-cured salmon, thick-sliced applewood bacon, breakfast sausage, chef-carved roast beef and ham, and corned beef hash. Crepes, French toast, au gratin potatoes and baked mostaccioli will round out the buffet offerings. Adults can make a trip to a build-your-own Bloody Mary bar for an extra \$7.

Since the kitchen staff will be busy preparing for the brunch, The Links breakfast menu won’t be available that day. The brunch cost is \$19.95 for adults, \$9.95 for children ages 5 to 12, with children 4 and under free. Reservations are strongly recommended. Call the LPN front desk at 641-755-2080 or 800-879-1917 to reserve.

2016 BRINGS CHANGES TO LAKE PANORAMA NATIONAL



SUSAN THOMPSON | LAKE TIMES

The Links has been updated with new chairs and bar stools, new paint, and a feature wall of stacked wood behind the bar.

By **SUSAN THOMPSON**
Lake Times staff

Lake Panorama National has seen a lot of changes since the golf course opened for the first time in 1971. With the busy 2016 season getting underway, let’s take a look at some of the most recent changes.

But first, a bit of history. Early plans for Lake Panorama included two golf courses. In the late 1960s, Richard Watson designed the 18-hole Lake Panorama National and the 9-hole Panorama West. Mid-Iowa Lakes Corporation, a company that issued stock to raise money for the lake development, built the courses in 1970 and both courses opened in 1971. But soon Mid-Iowa was bankrupt and the courses closed.

In 1975, Central Iowa Power Co-operative (CIPCO) purchased the assets of the bankrupt Mid-Iowa Lakes and the courses were operating again. The Lake Panorama Association bought the lake and golf courses from CIPCO in late 1977. In 1983, Irv Gerlich leased the LPN course and began building condos, the conference center and the motel. The Panorama West course continued to be operated by the LPA.

In 1992, CIPCO took over the LPN lease until 1997. Next came the Guthrie County REC, which



Two familiar faces are in new positions at the LPN. Michael Kleinwolterink (left) now is the Links manager. Taking his place in the LPN pro shop as first assistant pro is Justin Smool (right).

leased the operation until 2004 under a subsidiary company. In 2005, the LPA took the course back, plus purchased the conference center. A legal corporate entity known as “LPN, LLC” was established to manage the wholly owned subsidiary.

Last fall, the LPA Board of Directors created a new LPN Board of Managers and appointed its seven members. Keeping the LPA and LPN, LLC operations separate protects the LPA’s 501(c)4 nonprofit status.

John Dinnebier started work at

the LPN in 1999 as head golf pro, and was named LPN general manager in 2002. He now carries the title of director of operations, which better describes his role overseeing all aspects of the LPN operation.

Dinnebier says LPN members and public customers will see some new things in 2016. “With a remodeled kitchen, a new Links menu, a full season for our new pool, an early start for the golf season, and some

NATIONAL, PAGE 5A

Benefit concert for Timber Creek Charities April 30

Lake Times staff

A concert to benefit Timber Creek Charities will be held Saturday, April 30, at the Lake Panorama National Conference Center. The concert will feature The Pale Moons, an Americana duo combining the rich vocals of Anna Kopaska with finger-picking guitar, harmonica and deep vocals from Chad Elliott.

The idea for the benefit concert started last October when Cindy McCarty, a speech therapist and founder of Timber Creek Therapies, heard The Pale Moons perform in Des Moines.

Timber Creek Therapies is an outpatient facility east of Guthrie Center where people of all ages and with all types of disabilities receive therapy services using innovative tools not found in most

CONCERT, PAGE 5A

Lake Panorama Author Brings History To Life

By **SUSAN THOMPSON**
Lake Times staff

For the past 14 years, Lake Panorama has been the home of an author who finds ways to make history interesting for readers of all ages. I first wrote about Cheryl Mullenbach in September 2013 when her first book was receiving national attention. Now her fourth book is being released May 1.

In her first book, titled Double Victory: How African American Women Broke Race and Gender Barriers to Help Win World War II, Mullenbach provided glimpses into the lives of African American



Cheryl Mullenbach

AUTHOR, PAGE 2A

Towne Centre Cabinetry

Office: 641-954-0615 • Cell: 712-254-0204
emasmar@gmail.com

- Woodharbor Custom Cabinetry
- Woodharbor Breeze Value Cabinetry
- Over 11 years of design experience
- Meet in your home or my showroom
- Work with your contractor
- Countertops and hardware

Carolyn Masmar
Designer

AUTHOR
FROM PAGE 1A

women in the 1940s. The book made it clear the opportunities black women took advantage of in the 1940s set the stage for the coming civil rights and women's movements.

Her latest book also has women as its focus. Women in Blue: 16 Brave Officers, Forensics Experts, Police Chiefs, and More is in the "Women of Action" series from her publisher, Chicago Review Press. The target audience is teens and young adults.

"I hope to encourage young people to consider a career in law enforcement," Mullenbach says. "There are many different directions to go — forensics, profiling, FBI, white collar crime investigation. The women I profiled work in a variety of environments and sometimes followed unusual pathways to their careers. But I saw a common thread in the women who worked in law enforcement in the past and their contemporaries — they believe they are making a difference in the world."

Mullenbach decided to write Women in Blue after reading old newspaper articles about a woman named Isabella Goodwin who was a police detective in New York City in the late 1800s and early 1900s. She was instrumental in solving an especially baffling case and went on to serve for 30 years. At her retirement she said, "My experiences would fill a book."

"I was intrigued," Mullenbach says. "That got me wondering about other untold stories of women who had served in law enforcement. And I became curious about how things had changed in police work since

Isabella's day."

Sixteen women are profiled in the book. Mullenbach wanted to highlight the progression of the role of women in law enforcement over the decades, so half of the women are from the past. She also wanted to showcase a variety of careers within law enforcement, and include women from a range of ages, backgrounds and locations.

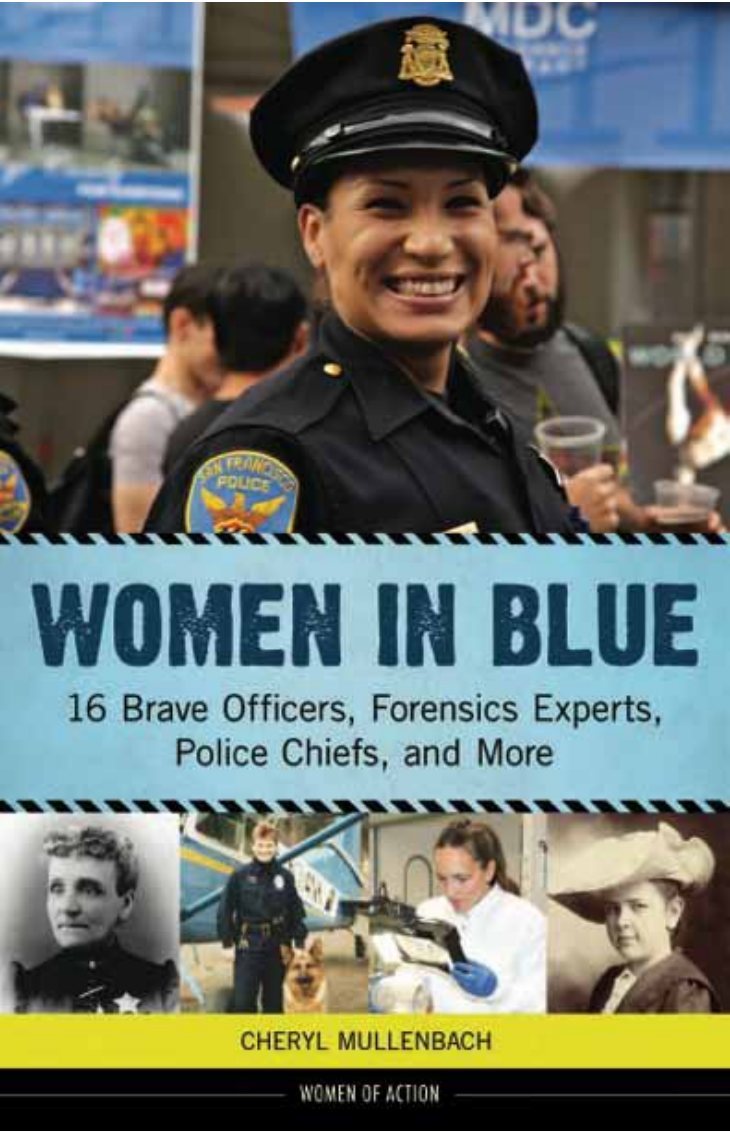
"It wasn't difficult to find individuals who were passionate about their work and who could lend perspective to challenges they faced as women in a male-dominated arena," Mullenbach says.

She used archival materials such as newspapers and books to research the women from the past. One was Isabella Goodwin, the New York City police detective who gave Mullenbach the book idea. Another was Mary Sullivan, a police officer in the 1930s who wrote a book about her own experiences.

For contemporary women, Mullenbach relied on books, news articles, magazines, videos, and personal interviews. Gathering details on Moira Smith, the only female officer killed at the World Trade Center on 9/11, was the most memorable for Mullenbach. She interviewed her husband, daughter, best friend and a man who survived because Smith led him from the building as it was collapsing.

"He was probably the last person to see her alive," Mullenbach says. "He rarely gives interviews but he was willing to visit with me because I was focusing on Moira and he was happy I was giving her the credit she deserved. He owed his life to her and he wanted readers to appreciate her sacrifice."

Smith's daughter, Patricia, was



a two-year-old. "She was able to tell me about her mother because friends and relatives had told her so many stories about Moira," Mullenbach says. "When I interviewed Moira's best friend, Kathleen, I asked her what she would say to Moira if she could spend an hour with her. She said she would take one minute and give the rest to her daughter, Patricia."

In between her first and fourth

book, Mullenbach wrote two books for her publisher's "For Kids" series, which has a target age of 9 and above. Industrial Revolution for Kids: The People and Technology That Changed the World, published in August 2014, highlights life in the United States from the 1800s to 1910. Next came The Great Depression for Kids: Hardship and Hope in 1930s America.

"There seemed to be a gap in

books on these topics for this age group so I made the proposal to my publisher and they offered me a contract," Mullenbach says. "The series requires me to include 21 activities and about 50 photos in each book. There also are 'sidebars' of boxed text that offer interesting little stories that add to the overall narrative."

For example, one sidebar in The Industrial Revolution for Kids features a rat catcher and another in The Great Depression for Kids centers on a man who designed a grasshopper exterminator machine during the Dust Bowl. "I found a great photo of a rat catcher and his rats from the Library of Congress, and a sketch of the exterminator at the patent office," Mullenbach says. "Those features add to the dry facts that can make history unappealing to young people."

Mullenbach earned a bachelor's degree in history and political science at the University of Northern Iowa, and a master's degree at Iowa State University. She taught history and government in Iowa for 11 years, followed by 10 years in the Phoenix area.

When she and her husband, Dick Wohlgamuth, returned to Iowa from Arizona, she worked at Iowa Public Television for 12 years as a project manager of educational programs. She spent five years as a social studies consultant for the Iowa Department of Education, before retiring in January 2013. Wohlgamuth also is retired after 40 years in the car business.

After their return from Arizona, the couple lived in Des Moines, but wanted to move to a smaller community. "I used to drive through this area and see Lake Panorama from Highway 4," Mullenbach says. "We're both Iowa natives and spent 10 years living in Arizona. We found we like the Lake Panorama woodlands better than the desert."

The couple lives at the west end of Jones Cove, with large windows framing views of the water. Mullenbach says they love the wildlife, the beauty and the quiet of Lake Panorama, even in winter. They especially enjoy taking long walks with their dog, Ink, who's named after her writing business, Cheryl Mullenbach Ink.

Mullenbach's first three books have won national and international awards. The Great Depression for Kids was selected for Notable Social Studies Trade Books for Young People 2016.

Industrial Revolution for Kids received the same recognition in 2015, plus won the International Literacy Association's Intermediate Nonfiction category in 2015.

The American Library Association named Double Victory to its "Amelia Bloomer Top Ten List for 2014" and it was one of 10 books featured at the Franklin D. Roosevelt Presidential Library and Museum's 2013 Reading Festival.

Mullenbach's books are available at Amazon and Barnes & Noble. School and public librarians and classroom teachers are her biggest markets. She has high hopes for Women in Blue, which is available for pre-order at Amazon, in advance of its May 1 release.

"Police officers have been under intense scrutiny lately, and I'm hoping my book will help readers see the kind of pressure they are under," Mullenbach says. "I started writing the book just as we started seeing so many news accounts about police brutality, so some of that was driving my research. Police officers in the past dealt with many of the same issues as today's officers. Of course, today's female officers don't wear high heels and white gloves or carry purses for their lipstick as they did in the early 1970s."

It takes Mullenbach about six months to research and write a book. Over the past year, she also wrote an Iowa history newspaper column she marketed to newspapers around the state. The columns are archived on her website — www.CherylMullenbachink.com.

She's taking a break from the newspaper column for a few months to promote her books here in Iowa. This month she's giving talks in Council Bluffs and Waverly for Women's History Month. In April, she'll be in Ankeny for an author event, and has a book signing at Barnes & Noble in Des Moines.

What's next? Mullenbach is working on a proposal for her publisher about a World War II naval attack by a German submarine, which she describes as a suspenseful story of disaster and survival at sea.

"For every uninspiring fact in a history book, there's a humorous, delightful, enlightening, sad, bewildering or shameful story connected to it," Mullenbach says. "I like to uncover those stories to enrich history for kids and adults."

BUSINESS
Gamblers hit Jefferson slots for \$180,180 over weekend

By DOUGLAS BURNS
Lake Times staff

JEFFERSON

It was a players weekend at Wild Rose Casino & Resort in Jefferson to say the least.

Not only did the casino pay out its largest jackpot to date — \$37,500. From Friday to Sunday, gamers hit 49 jackpots on slot machines with total winnings of \$182,180.

Aaron Harn, marketing director for Wild Rose Jefferson, said the payouts represented the best run for gamblers since the casino, which now has 515 slot machines, opened last summer.

"It was a very celebratory atmosphere," Harn said.

That extended to staff as well, as they enjoy seeing patrons hit jackpots, he said.

"We always want to celebrate our winners," Harn said.

So what's the reason for the big hits? Is it something in the system or a full moon or higher admissions?

"It's just luck of the draw, that's all it is," Harn said.

That being said, slots gamblers' luck is better statistically in Jefferson than in all but two of the other 19 state-regulated casinos, according to the most recent reports filed with the Iowa Racing and Gaming Commission.

Jefferson's slot machines paid out 91.4 percent of the money funneled into the machines from November through January. Prairie Meadows in Altoona paid out 92.2 percent; and Wild Rose in Emmetsburg paid 91.5 percent.

The worst payout for gamblers during that three-month time frame came at Horseshoe in Council Bluffs with 89.3 percent of the money going back to gamblers.

In the month of January, Wild Rose Jefferson reported gaming revenues of \$2.177 million with admissions of 36,066.

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 • 800-891-9389

We'll help speed up your network!

Connect all your gadgets and devices.

The keys for happy network users are speed and reliability. Your network might serve your family or your office - both can be tough customers. And, if their devices are having trouble connecting, you want to stop the whining. Often the speed thief is an old or misconfigured router. *Our experts can help you.*

Solutions

Technology Experience Center
Powered by Panora Telco

Hours:
Monday-Friday 9am-5pm

641-755-2600
112 East Main Street in Panora

Solutions to your technology problems are found inside . . . call or come on in!

NATIONAL

FROM PAGE 1A

people working in new roles, I'm looking forward to another year of strong business at the LPN," he says.

**KITCHEN REMODEL
SPAWNS OTHER UPDATES**

The Links kitchen reopened March 8, after being closed two weeks for remodeling. The LPN Board of Managers got the ball rolling last October by looking at health and safety issues related to the kitchen. After meeting twice with Dinnebier and Chef Peter Makens, the facilities committee presented a report recommending a kitchen remodel.

The committee's report, endorsed by the LPN board, was presented to the LPA board at its November meeting. After discussion, the LPA board agreed to include the kitchen remodel in its 2016 capital budget.

Brice Oakley, president of the LPN board, says he appreciated the LPA board making the decision to fund the \$100,000 remodel. "The conference center is an old building, and the kitchen was in serious need of updates. This remodel was truly an investment in the health and safety of our members and guests, as well as the financial viability of the LPN operation," he said.

The remodel included replacing the ceiling and overhead light fixtures damaged by a roof leak that has been fixed. An aging walk-in cooler in the kitchen was replaced by a new refrigerator twice the size. This new cooler is adjacent to the kitchen, which opened up additional space within the kitchen.

Many improvements to the food prep line were made, with the addition of new sinks, tables, coolers, counters and server stations. Makens says the new surfaces are easier to keep sanitized, and food prep is more efficient. "The larger cooler makes it possible for us to have more fresh, specialty food products on hand, so we can offer customers a wider variety of dishes," he says.

While the kitchen remodel



New menus sporting this new logo now are in use in the Links restaurant at Lake Panorama National.

was underway, LPN staff members painted the walls in the Links lounge, plus the reception area and hallway. The Links has been completely remodeled with many upgrades such as new black chairs and bar stools, a feature wall of stacked wood in a variety of colors behind the bar, and a new foot rail and purse hooks under the bar.

The fresh paint, new chairs and upgrades behind the bar make the room look and feel bigger. To keep this minimalist look, sports memorabilia and neon signs previously on the walls won't be rehung. Anyone who loaned sports-related items for display in the lounge are asked to pick those up by early April.

**NEW LINKS
MENU AND LOGO**

A new menu was introduced in the Links once the kitchen reopened. It sports a new logo featuring silverware nestled in a golf bag, and includes old favorites, plus lots of new offerings.

Makens, who joined the LPN as executive chef last summer, spent his first few months trying new menu items and getting feedback from customers. "That was the best way for me to get everyone's input on items to include in the new menu, and to track what didn't sell well so it could be dropped," he says.

Makens says many of the

items on the new menu are priced lower than the old menu, while offering more options for how they are served. "All the sandwiches, wraps and burgers are served a la carte. On the old menu, these came with a side, and were priced higher. Now diners can choose from a longer list of sides in a wider price range," he says.

Appetizer offerings have expanded, with several items Makens tested as weekly features making the regular menu, such as fried Brussels sprouts, coconut shrimp and bacon-wrapped shrimp. Cheese curds, chips and guacamole, loaded tater tots and jumbo buffalo wings also can be found on the 15-item appetizer menu.

There are 15 different burger options, all available in two sizes. There also is a list of extras that can be added for a small fee, such as haystack onions, avocado, sautéed mushrooms or a fried egg.

The popular Links pork tenderloin still is available grilled or breaded. But there also are new options, including the sweet pepper loin, the big pig loin, the pig pile loin, and the pigs and apples loin.

The menu includes 13 other sandwiches, four wraps, six pasta dishes, nine all-new flatbread pizzas, and several salads offered in two sizes. French onion soup always is available, plus a soup of the day. Steak, seafood, chicken and pork en-

trees round out the menu.

Makens says almost all items on the menu are made from scratch, "which means we can offer better quality food at reasonable prices."

The new menus are printed onsite, which increases flexibility. "I'll soon start offering weekly feature items that aren't on the regular menu," Makens says. "So as I find things people like, and as seasonal items become available, it will be easier to make menu changes."

For now there is just one main menu, but Makens hopes to develop separate menus for breakfast, lunch and dinner. The current menu doesn't include any desserts, but he anticipates offering some as part of his weekly features.

A five-course, five-wine Valentine's dinner in February received rave reviews, and Makens plans to schedule a similar dinner in late April. These dinners are limited to 60 diners, with Makens personally presenting each course and the wine pairing.

Current Links hours are Tuesday through Friday 11 a.m. to 9 p.m., Saturday 8 a.m. to 9 p.m., and Sunday 8 a.m. to 4 p.m. Breakfast is served on weekends until 11 a.m.

PERSONNEL CHANGES

Some familiar faces are in new positions this spring. Mike Kleinwolverink now is the Links manager. "He's been my right hand guy for the past few years, and has worked in every department, so he's ready for this new position," Dinnebier says.

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.

"My interest in playing golf competitively has been declining, and this move upstairs is a nice change," he says. "I just want to be in a position to help the organization, and I'm enjoying this new challenge."

Kleinwolverink's new duties include staff scheduling, beverage ordering, and help-

ing with special events. At least for the next few months, he'll also continue to help with golf packages and tournaments.

Replacing Kleinwolverink in the pro shop is Justin Smool, another Panorama graduate who got started at the LPN by working in the cart barn. Smool played golf for Central College in Pella, before turning pro and playing mini-tours and state open tournaments for three years. He has worked in the LPN pro shop off and on, and last fall decided to enter the Iowa PGA Apprentice program.

Smool has already passed the first step in the program, which involved playing 36 holes in two days. He played his two rounds at the Ames Country Club last fall, and scored 72 both days. "It's great to be back at Lake Panorama, and have this opportunity," he says. As first assistant pro, Smool will work with head pro Gary Babcock, helping with leagues, golf packages, tournaments and the LPN junior golf school.

Sarah Burkhardt, who was both an intern and then a part-time employee, is the LPN's new event planner and a full-time employee. She will continue to work at the reception desk three days a week, while helping with events, marketing and communications.

GOLF COURSE MEMBERSHIPS

Annual golf memberships are important to the success of both the LPN and Panorama West. While daily green fees and special events help pay the bills, it's a strong membership base that keeps both golf courses operating.

On the recommendation of the Board of Managers, there was no dues increase at the LPN for 2016. "We have seen a slight decrease in LPN memberships sold during the past couple years," Dinnebier says. "By freezing dues this year, we hope to stop that decline and gain some new members. Our goal is to reach 250 memberships for 2016."

Special rates are available to those who were not LPN members in 2015, and for those who live more than 18 miles from

the LPN.

The Panorama West golf course was first opened to the public in 2008, and has been under LPN management the last several years. There was a slight increase in membership rates at Panorama West this year. People who were not Panorama West members in 2015 can join at a reduced rate for 2016. This promotional rate is offered to encourage the purchase of an annual membership in future years.

Four new pieces of maintenance equipment have been purchased for use at Panorama West. The course now is open for play by members, or green fees can be paid at the outdoor kiosk. The pro shop will open April 1, and four rental carts will be available beginning that day.

POOL MEMBERSHIPS

This will be the first full year for the new pool and spa. The pool is scheduled to open May 15, and be open until the end of September. In 2015, 45 annual memberships were sold, and more than 1,000 daily fees were paid. Dinnebier thinks those numbers will increase for 2016.

A new awning will be placed soon over the check-in window in the southeast corner of the pro shop. Anyone using the pool must check-in at the pro shop window before entering the pool. Those purchasing an annual membership will receive permanent wristbands. Those paying the daily fee will receive a paper wristband for that day. Concessions also are sold from this window.

Guests of Clover Ridge and Lake Panorama Inn and Suites have access to the pool at no charge. All others must either have an annual membership or pay the daily fee. 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. The pool can be rented for special events.

More details on golf and pool memberships are available at lakepanoramational.com.



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



SANPAN
FOCUSED 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
SALES AND SERVICE • BOAT STORAGE

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

Important Decisions for Active Aging

Protecting Assets & Providing Choices


The Lakeside Village, Total Financial Solutions & The Iowa Association of Area Agencies on Aging are partnering to provide an opportunity to learn more about the types of facilities, resources and strategies available to aging individuals and their caregivers.

Wednesday, April 13, 2016

The Lakeside Village
2067 Hwy 4 | Panora, Iowa

6:30 PM
Social with hors d' oeuvres & refreshments


6:45 PM
Presentation



**The Lakeside
VILLAGE**

**TOTAL
FINANCIAL SOLUTIONS**

Jeff Dvorak, RICP®
Mitch Johnk, CLU® ChFC® RICP®
110 E Main St., Panora IA
641-755-2075



**RSVP by Monday, April 11th to the Angie Holloway,
Community Relations Coordinator at
641-757-3443 or welcome@thelakesidevillage.com**

FRIENDS
FROM PAGE 1A

to eight guests at \$40 each for their table. Seats not filled by sponsors will be available for purchase by others interested in attending the event.

Friends of Lake Panorama is a 501(c)(3) nonprofit, so the \$100 table sponsorships and \$20 per ticket will be tax-deductible contributions. The other half of each ticket purchase will go to the LPN. The value of items donated for the auctions and raffle also could be tax deductible.

The Beach Ball will begin at 5 p.m. with a social hour that features special drink prices and time to view the decorated tables. Guests will be asked to vote on a “People’s Choice” award for the best-decorated table.

A buffet dinner at 6 p.m. will feature strawberry spinach salad, fresh fruit, marinated vegetables, Chicken Francese — a lightly breaded chicken breast served with herbed lemon butter sauce—and Parmesan garlic potatoes.

Wine lovers will be interested in the wine pull. Donated bottles of wine are being solicited for this event, and will be wrapped so labels aren’t visible. Patrons will buy a numbered cork for \$20, giving them the chance to pull a mystery wine bottle to take home. Anyone donating bottles of wine for this game can contact Julie Wykoff at jaallen9@aol.com or 515-778-0053.

The evening will end with live music presented by the RBJ Trio, which specializes in music from the 1950s to the ‘70s. With Rick McReynolds on vocals and guitar, Beth McReynolds on vocals, and Jack O’Leary on vocals and keyboard, the group plays along

FRIENDS OF LAKE PANORAMA
SUNSET BEACH PLAYGROUND
FUNDRAISING GOAL: \$50,000



Friends of Lake Panorama is closing in on its goal of raising an additional \$50,000 for a new playground at Sunset Beach. Donors are asked to help “Climb the Slide” so the playground can be built this summer.

with digitally recorded drums and bass to present a full band sound.

Those interested in sponsoring a table, purchasing tickets or donating an item for The Beach Ball can email staff@friends-of-lakepanorama.org. Or call Susan Thompson at 641-755-4382 or 515-240-6536.

A \$30,000 down payment on the playground equipment was made in January by Friends of Lake Panorama. The main playground structure includes multiple slides, bridges and climbing opportunities. Several smaller structures surround the main area, including hop rocks, bongo stumps, a merry-go-round and teeter-totter.

While donations of all sizes are welcome, only donors of

\$500 or more are recognized on the Friends website. A sign listing these larger donors will be erected near the playground.

Donations can be made in someone’s memory or in honor of someone. Donations by check can be mailed to Friends of Lake Panorama, PO Box 488, Panora, IA 50216. Donations also can be accepted electronically on the Friends website.

Donations of securities (stocks, mutual funds, etc.) are welcome, and will be sold once transferred, with the proceeds deposited into the Friends bank account. A securities account has been established with GCSB Investment Center in Panora. More information is available on the Friends website at www.friends-of-lakepanorama.org.

BUSINESS

Panora Telco attends Iowa’s largest communications expo

Local company joins 1,000 broadband industry advocates in Des Moines

Panora Telco participated in the 3rd Annual Meeting and Expo of the Iowa Communications Alliance Tuesday, March 8 through Thursday, March 10, at Veterans Memorial Community Choice Credit Union Convention Center in downtown Des Moines. The theme of this year’s event was “Building the Future Together”. With access to broadband and robust internet speeds becoming critical to commerce and economic growth as well as meeting the everyday demands of consumer convenience, this timely event brought together communications service providers from all across the state.

The Annual Meeting and Expo featured more than 110 strategic partners who provide products, services and expertise to Iowa’s 125-plus rural communications companies. Nearly 1,000 communications industry professionals from across the Midwest region attended the event. Staff and Board members from Panora Telco learned about current trends in the communications industry ranging from regulatory and legislative issues to emerging technologies, consumer preferences and effective marketing and

training techniques.

In addition to a number of expert speakers on a variety of industry-related topics, attendees from Panora Telco heard from business executive and motivational speaker Kevin Brown about “The Hero Effect” through his fresh and entertaining style of delivery.

“An event like this one gives us the opportunity to stay on top of technical, regulatory and consumer trends and at the same time stay close to home – which allows us to send some staff and board members. It is another reason we are pleased to be a member of the Iowa Communications Alliance,” said Andrew Randol, General Manager of Panora Telco. “This event gives our staff and board

time to talk with national and local experts, who understand the challenges we face as a rural communications provider.

“We were proud to have Panora Telco join us at our third annual gathering of so many communications industry leaders from around our state and across the country. This event allowed attendees from Panora Telco to share best practices, learn about new technologies, and focus on the ever-changing consumer demands for communications services,” said Dave Duncan, CEO of the Alliance. “Panora Telco exemplifies how Iowa-based providers offer the most reliable, robust and affordable broadband service that is becoming an even more critical part of our daily lives.”



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



Gutter Cleaning

Michael Bills

(515)370-2388

Insured



LaVilla

104 South 3rd Street Guthrie Center

641-332-2139

Family Owned & Operated

HOURS:

Tues.-Thurs. 11 a.m.-9:30 p.m.

Fri.-Sat. 11a.m.-10 p.m.

Sunday 11 a.m.-9 p.m.

Spa & Pool Doctor

Your Hot Tub Company At The Lake

Hot Tub Service

Call Us For All Of Your Spa and Pool Services!

Spa Removal & Moving/Relocation

"Keeping You In Warm Water At The Lake"

- Specializing In All Makes & Models
 - Spring Cleaning
 - De-Winterization
 - Spa Covers & Lifts



Call Shane Krugler
515-554-0017
or email us at
spaandpooldoctor@yahoo.com

ROOM WITH A PANORAMIC VIEW

INCREASE YOUR HOMES VALUE WHILE PROVIDING ENERGY EFFICIENCY AND A BEAUTIFUL LOOK WITH WINDOWS FROM FITZGERALD.



EXPERIENCE

We have the experience and expertise to make your all your projects a success.

TRUST

We maintain strenuous quality control standards throughout each step of our process.

QUALITY

We stand behind all of our products and our installation. We don't consider a project complete until every detail is perfect.



Fitzgerald Siding & Windows

COMMERCIAL & RESIDENTIAL

We specialize in Maintenance-Free

Windows*Doors*Siding*Sunrooms*Metal Roofing*Garages

Cultured Stone*Custom Remodeling*Decks & Railing Systems



2708 Highway 44 E
Guthrie Center
641-755-3151

BUSINESS

Mitch Johnk, Jeff Dvorak earn Retirement Income Certified Professional (RICP)

PANORA Mitch Johnk, CLU, ChFC, RICP and Jeff Dvorak, RICP, both Senior Financial Representatives, Princor Registered Representatives and Financial Advisors have earned the Retirement Income Certified Professional (RICP) professional designation from The American College, Bryn Mawr, PA.

Candidates for the RICP designation must complete a minimum of three college-level courses and are required to pass a series of two-hour proctored exams. They must also have three years of experience, meet stringent ethics requirements, and participate in The College's continuing education program.

The RICP educational curricula is the most complete and comprehensive program available to professional financial advisors looking to help their clients create sustainable retirement income. The rigorous three-course credential helps advisors master retirement income planning, a key focus area not fully covered in other professional designation programs. From retirement portfolio management techniques and mitigation of plan risks to the proper use of annuities, employer-sponsored benefits and determining the best Social Security claiming age, the RICP provides a wealth of practical information for advisors.

Using the most current techniques, RICPs identify retirement income needs and objectives and evaluate a client's current situation relative to those goals. Individuals who earn a RICP can provide expert advice on a broad range of retirement topics including income needs and objectives, estate issues and other risks to the retirement income planning, Social Security, health insurance and housing decisions, and income taxation.

Johnk and Dvorak have over 30 and 20 years of experience in the financial services industry respectively. As owners of Total Financial Solutions in Panora, they are members of local groups such as Chamber, Pride, and Panorama Booster Club to name just a few. Total Financial Solutions looks forward to supporting their local community for many years to come.

The American College is the nation's largest non-profit educational institution devoted to financial services. Holding the highest level of academic accreditation, The College has served as a valued business partner to banks, brokerage firms, insurance companies and others for over 86 years. The American College's faculty represents some of the financial services industry's foremost thought leaders. For more information, visit TheAmericanCollege.edu.

CONCERT

FROM PAGE 1A

therapy centers. Hippotherapy, which is equine-assisted physical, occupational, behavioral/emotional, and speech/language therapies, and hydrotherapy — warm, moving-water physical therapy — are offered, in addition to traditional physical, speech and occupational therapy, and therapeutic riding.

Timber Creek Charities is a 501(c)3 nonprofit charity that helps patients receive therapy services when they don't have insurance or adequate personal funds.

Elliott graduated from Guthrie Center Schools, and now lives in Coon Rapids with his wife Alyssa and their children. Kopaska graduated from Coon Rapids-Bayard, and lives in rural Bayard with her husband Jared. Kopaska's mother, Barb Halverson, has been a volunteer at Timber Creek, and Kopaska completed a speech therapy internship last spring with McCarty.

So when McCarty approached the pair about the possibility of a benefit concert, they were excited about the opportunity, and quickly agreed to donate their time and talent to the Timber Creek Charities cause.

"Chad and Anna are very gifted and talented musicians," says McCarty. "I am very grateful to them for their generosity and willingness to help us raise funds for Timber Creek Charities. I also am grateful to John Dinnebier and LPN for allowing us to have this event at their wonderful facility. Additional funds are crucial for us to stay open and help our patients who need financial support continue to receive their needed and beneficial therapies."



SPECIAL TO THE LAKE TIMES

The duo of Chad Elliott and Anna Kospaska, known as The Pale Moons, will perform a benefit concert for Timber Creek Charities April 30 at Lake Panorama National.

Elliott has a long career songwriting and performing live. He travels extensively, but is well known in west central Iowa as a hometown boy with a multitude of talents. He's been hailed as the Woody Guthrie Song Contest winner and an International Song Contest third place winner on a long list of songwriting awards.

Kopaska is a new voice in the music community. Her unblemished vocals are the answer to the soul-striking melodies written for The Pale Moons.

The concert, held in the LPN banquet room, will begin at 7 p.m., and include two 45-minute sets with an intermission. Food and beverage service will be available from the LPN in advance of the concert, and during intermission. A variety of desserts, prepared by Timber Creek volunteers, will be offered for a freewill donation.

Tickets are \$25 each, and can be purchased in advance or at the door. Advance tickets are encouraged to help organizers and the LPN staff plan for the event. Advance tickets can be purchased at the Lake Panorama National front desk daily during business hours, or at Timber Creek Therapies Monday through Thursday during business hours. Timber Creek Charities board members and volunteers also

are selling advance tickets. Call Timber Creek at 641-747-3225 to make ticket arrangements, or to reserve tickets to pick up the night of the concert.

To learn more about The Pale Moons and hear them perform two of their songs, visit their website at thepalemoons.com.

More information about Timber Creek is available online at timbercreektherapies.com and timbercreekcharities.com.

LINDA'S
HOMEMADE FROM SCRATCH

- Pies • Cookies
- Candies
- Cinnamon Rolls

Sugar Free
Pies Available

641-757-9139

Call ahead 24 hours
to place your order!

Follow me on Facebook

At Chuck & Linda Bradshaw Residence

2 Miles South of Hwy. 44 on the Linden Blacktop

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

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

Ready. Set. Save on
Kubota's B Series
compact tractors.

**GET SET TO
SAVE**
SALES EVENT

\$0 Down, 0% Financing for 60 Months*

*Offer ends 3/31/16

CAPITAL CITY EQUIPMENT CO.

5461 N.W. 2nd Street
Des Moines, IA 50313
515-243-3353
www.capitalcityequipmentcompany.com

Kubota is a registered trademark of Kubota Corporation. All other trademarks are the property of their respective owners. ©2015 Capital City Equipment Co. All rights reserved.

Printed by: [illegible]

Spring is Right Around the Corner!

Call and Schedule
Your Appointment Today for
Fresh Clean Carpets!

- 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**

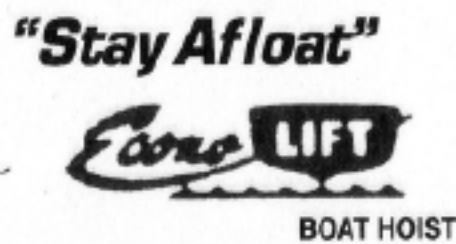
Over 20 years experience!

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!



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



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: cs1@windstream.net
 641-742-3009 • www.csl-ia.com

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

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

Gathering Table Opening for the Season!

Weekly Lunches & Dinners begin March 18
Ready to Serve You the Best in Farm-to-Table Dining



Friday Lunch: 11 am to 1 pm
Friday Dinner: 5:30 to 8 pm

walk-ins welcome, reservations recommended
also available for all kinds of celebrations

Henry A. Wallace Country Life Center
2773 290th Street, Orient • 641.337.5019 • www.wallace.org



We make it our business to
**KNOW YOUR
BUSINESS**

West Bend's insurance professionals know a lot
about business. And childcare operations are
one of our specialities.

Let us use our expertise to provide the best coverages
for your childcare operation.

Contact this Official Supplier of the
Silver Lining®



**BRYTON
INSURANCE
AGENCY**

128 W. Main St.
Panora, IA 50216
chris@brytoninsurance.com
www.brytoninsurance.com
(641) 755-2123



**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.



SPRING IS HERE!

Call Us Today!

Lonnie Carrick Owner: 515-321-7409

Nate VanZee Cleaning Tech: 641-740-7901

Our Heat Extraction process will leave you with fresh clean carpets!

No residue left behind.

Facebook Discount 10% • Military Discount 10%
(Can combine)

Emergency Services Are Available. We also provide water extraction services-call for more information.

Visit our website

www.jaccarpetcleaning.com

Call our office at: 641-332-2556 Ext. 3
or send email to:
lcarrick@jaccarpetcleaning.com

Located in Guthrie Center

Follow us on Facebook





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



Lake
Panorama
641-755-2301
www.lakepanorama.org

GET YOUR MOWERS READY FOR SPRING

Lawn Mower Batteries



Starting at **\$28⁹⁵** + tax



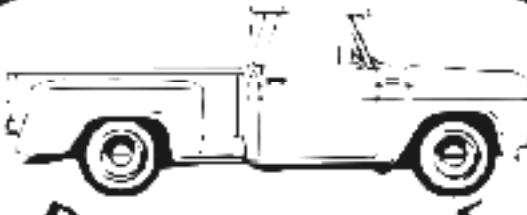
- Riding Mowers • Hand Mowers • Golf Carts
- FREE BLADE SHARPENING

Automotive Oil
Change Special
\$28.95
+ tax

ALL BRAND OF AUTO & TRUCK TIRES
AT THE BEST PRICES! INCLUDES
FREE MOUNTING & BALANCING



*Specializing in brake repair, pads, and rotors.
We have the lowest prices around!*

BATES SERVICE

DETAIL & TIRE

FOLLOW US ON FACEBOOK 

**FREE PICKUP
AND DELIVERY!**
Wilbur & Cory
641-755-3277
206 Main Street
Panora, Iowa



GCSB INVESTMENT
C E N T E R
Connecting Communities

Investing In You: Smart Financial Moves by the Decade

In your 20s: Start saving for retirement – preferably using tax-advantaged retirement accounts. At the same time, build an emergency savings fund equal to six months of salary.

dipping into retirement funds to pay for college. Now's the time to look into long term care insurance – it's wise to buy it before age 50 and while in good health.

In your 30s: Think about creating a will and a financial power of attorney, as well as investing in life insurance to protect your assets. Right now a 20-year, \$250,000 term life policy for a 35-year-old can cost less than \$30 a month.

In your 50s: Accelerate your retirement savings through greater contribution levels or the catch-up contributions. Analyze the level of risk in your portfolio. Estimate an approximate retirement date. Aim to reduce your debt as much as possible.

In your 40s: Try to maintain your retirement plan contributions in the face of financial stresses that accompany children or care of an elderly parent. Avoid

View this article in its entirety at investgcsb.com. Contact our office today to gauge how close you are to realizing your long-term financial objectives.



Kristen Crouthamel, Financial Advisor

505 East Main St. • Panora, IA 50216
PH: 641.755.2799
CE: 641.757.2737
EM: kcrouthamel@lbasecurities.com



InvestGCSB.com

Securities offered through IBA Securities, a division of Broker Dealer Financial Services Corp. Member FINRA and SIPC. Advisory services offered through Investment Advisors Corp., an SEC registered investment adviser. Securities sold are not FDIC insured, no bank guarantee, are not a deposit, are not insured by any federal government agency and may lose value.



THE PORT
ON LAKE PANORAMA
RESTAURANT, INN AND TIKI BAR

EASTER BRUNCH

Adults..... **\$18.95** + tax
Children 6-10..... **\$10** + tax
and 5-under..... **Free**

Hours 10:30 a.m. to 1:30 p.m.

Reservations required!

Brunch Menu:

Carved Ham, Baked Chicken, Mac & Cheese, Mashed Potatoes & Gravy, Glazed Carrots, Green Bean Casserole, French Toast Sticks, Egg Casserole and Waffles. Garden Tossed Salad, Pasta Salad and Fresh Fruit. Many Homemade Desserts to choose from.



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

Your 2016 Surf, Wake, Ski Boat Headquarters

MasterCraft



X10

NIMBLE HANDLING CROSSOVER PERFORMANCE /
STOKE 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

SALES AND SERVICE • BOAT STORAGE

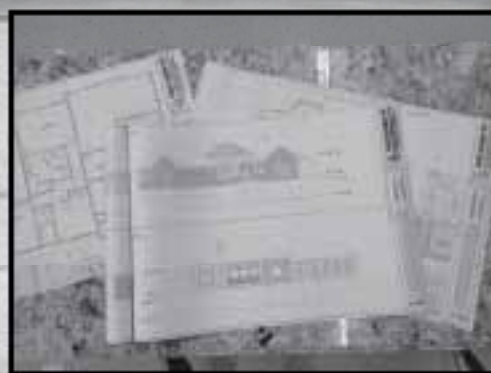
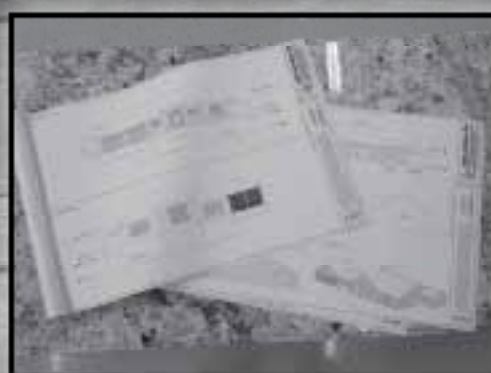
Lake Panorama, Panora, Iowa 50216

coulters@netins.net • 641-755-2920 Phone • 641-755-2772 Fax

NEED HELP CREATING DESIGN PLANS TO BUILD NEW OR REMODEL?

We Offer:

- In house CAD full scale custom plans and design assistance!
- Full showroom (cabinets too!) to view materials as you are making your design choices.
- Purchase the material from us and receive a rebate back to make the design/plan phase of your project very cost effective.
- Close to your jobsite with professional courteous service to make your building experience pleasant!



Stop by to inquire and look us over today!



Lake Lumber Co.

405 E. Clay St. • Panora, IA • 641-755-2385 • 1888-755-2385

"Your Complete Building Materials Supplier" • Hrs: M-F 7:30-5:00, Sat 8-3

A Division of Nels Lumber Co. Since 1927

Join Us For Great Food at the...

Whether you're in the mood for a sandwich or steak our menu will satisfy your appetite!

- Daily Specials
- Conveniently open 7 Days A Week
- Rib night every Wednesday night
- Steak night every Thursday
- Daily lunch specials Mon-Fri
- Open at 11am every day

Dine In or Call Ahead for Carry-out

Join us April 9th for live music
with Nate Nelson and the
State Street Band!



Follow us on facebook

124 W. Main, Panora
641-755-2473

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

PRIESTLEY CONSTRUCTION

Premier Home Builder at Lake Panorama and surrounding area
for over 39 years with over *120+ homes built.*

NEW HOME CONSTRUCTION & REMODELS

- Quality • Design • Reputation
- Innovative Ideas • Satisfied Customers



BILL PRIESTLEY, OWNER

303 South 12th Street • Guthrie Center • 641-757-0408

bill@priestleyconstruction.com

1 YEAR ANNIVERSARY SALES EVENT



**NEW OWNERSHIP, — — —
— — — NEW ATTITUDE**



**2016 Jeep
Cherokee**



\$2,000 Cash
+
\$500

\$2,500 Total Cash

**2016 Ram Big
Horn Crew Cab 4x4**



0% Financing For 84 Months
+
\$2,000
Or
As Much As \$9,000 OFF Select Models

**2016 Chrysler
T & C**



Over **\$7,000 OFF!!** Select Models
Or
0% Apr Financing For 60 Months! Plus \$1,000



SPRING
CLEARANCE
EVENT

**LOCATED JUST 5 MINUTES
FROM WAUKEE!**

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

YALE



SPECIAL TO THE LAKE TIMES
Farmers State Bank in Yale is celebrating its 95th year with an open house February 27.

Farmers State Bank celebrates 95 years

By **REBECCA MCKINSEY**
Lake Times staff

In 1931, a decade after Farmers State Bank in Yale first opened its doors, bank employee Jay W. Hemphill arrived at the bank and was confronted by two robbers who had hidden there during the night. They demanded that Hemphill, and later employee W.R. Hitchens when he arrived, give them money from the vault. But their getaway car — as they carried off more than \$4,000 — was gone; then-Mayor Fred Brechbiel had towed the unfamiliar vehicle to his garage. The pair stole a car from bank cashier Guy Heater's driveway, only to later be caught and put on trial.

This story is just one of many in the history books of Farmers State Bank, which celebrates 95 years of business this month. Farmers State Bank first opened in March of 1921. The building burned down in 1928, with a new one then built in the same location. The building's interior was remodeled in 1967 and again in 2009.

Outside, though, the building has remained much the same, with the exception of a new roof and windows as needed, Bank President Douglas Hemphill said.

Farmers State Bank was the only one to re-open after the 1933 "banking holiday" during the Great Depression, and as such is now the oldest bank in Guthrie County, according to the bank's website.

"The Farmers State Bank of Yale, which has been operating under Senate File 111 since the bank holiday, opened for business, making fifty percent of all deposits available at once, the remaining fifty percent to be held in trust for not to exceed three years," states a June 1933 issue of the Guthrie County Vedette. "At the end of the first day's business, deposits exceeded withdrawals by more than \$500, evidence the public has not lost confidence in the stability of the bank."

Hemphill's family has been involved with the bank from the start. His great-grandfather, C.R. Hemphill, was one of the bank's original directors, and his grandfather, Jay W. Hemphill, faced the robbers in 1931. Hemphill's father, Jay C. Hemphill, worked at the bank as well, and Douglas' son, Derek Hemphill, is now on the bank's Board of Directors.

The bank's longevity is significant, Douglas Hemphill said. "We're deeply rooted in this area and are trying to provide the best services to the local area," he said.

The bank offers up-to-date electronic services, he added, including online and mobile banking and mobile deposits.

"We have the same types of electronic offerings as the largest banks in the country," Hemphill said.

Eight people work at the bank, which serves people both in Yale and throughout Guthrie County, but also from much further away — with customers on both coasts and in several other countries, he said.

The bank's annual open house — typically held on the first Saturday of every March — was planned this year for March 5, with food from Dad's Belgian Waffles being served from 9 a.m. until noon. The bank is located at 201 Main St. in Yale.

"The community open house is for everybody, not just for the people of Yale or for our customers," Hemphill said. "It's an open house to celebrate with the community and say thank you to the area."

More information about the bank is available at yale-bankiowa.com.

"We're very proud to have been able to survive the Great Depression — we were the only bank in the county that re-opened after the big bank holiday," Hemphill said. "We're proud to have been able to do that, and to carry on for that many years and continue to provide banking services for Yale and the area."

Panora Chamber's Annual Egg Hunt March 26

The Panora Chamber will host it's annual Easter Egg Hunt at the Guthrie County Historical Village on Saturday, March 26 at 10 a.m. All kids fifth-grade and younger are welcome to the hunt. The event is sponsored by Lakeside Village.



Lexi Galvan gets help from her mom Becky during last year's Easter Egg Hunt in Panora at the Guthrie County Historical Village.



Brynlee Bennett, daughter of Bailey and Brody Bennett, poses for a picture with the Easter Bunny during the 2015 Easter Egg Hunt in Panora. She was visiting with her grandparents Bill and Denise Dorsett of Panora.



Dozens of kids stopped for a seat and got their picture taken with the Easter Bunny last year.



More than 100 kids participated in the 2015 Panora Chamber's Easter Egg Hunt, sponsored by Lakeshore Family Dental, Saturday at the Guthrie County Historical Village.

CDI Drywall INC.
SPECIALIZING IN HIGH END FINISHES
-Including Smooth Wall

• New Construction • Remodels
• Basements & Repairs

Call Chad Cummings 515-391-1735
References Available

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

Lawn Care & Landscaping
Professional, Reliable, Affordable
319-415-2507
jakes_lawn_enforcement@hotmail.com



**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

BOAT DOCK FOR SALE
V-W Boat Dock L-Shape 56' • 7-8" sections 47" wide
W-Legs (6-20', 4-17' & 3-13') • Cross members & 2 boat bumpers
Approximately 7 years old. • *Stored inside last 5 years*
Like New.
\$2950 OBO

515-386-8459 • 515-370-0074



MY APPLIANCES AREN'T THE ONLY ENERGY STARS IN MY HOUSE.

Guthrie County REC
A Truslow Energy Cooperative

SAVE on new ENERGY STAR® appliances with rebates from Guthrie County REC.
Visit www.guthrie-rec.coop for details.

ANIMAL NUISANCE & DAMAGE CONTROL
Mole, Groundhog, Raccoon, Beaver, etc.

Call Allen: 641-755-3017 or 641-757-0211 for pricing
Licensed Nuisance Control Wildlife Operator

**Hilltop Outdoor** offers a full line of trapping supplies.

BUSINESS

Art on State excited about move

By REBECCA MCKINSEY
Lake Times staff

After a successful year in its location at 300 State St., Art on State is moving a few doors down to share space with Seven J's Custom Creations and Quilting.

Those involved with Art on State and the Guthrie County Arts Council hope the move will be complete in about a month, depending on volunteers' schedules.

Seven J's isn't closing, Guthrie County Arts Council Co-President Lynsi Pasutti emphasized — it'll remain at 320 State St. and will share some of the open space in its building, owned by the Guthrie Center Development Group, with Art on State.

Art on State is run by the Guthrie County Arts Council and serves as a gallery to display and sell the work of more than 20 area artists. 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.

"(Art on State's) current location was temporary; we always knew it would be temporary," Pasutti said.

It wasn't a large space, she noted, and it didn't include significant display space or room for classes, although the spot and the month-to-month lease were a valuable starting point.

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.

The Guthrie County Arts Council has offered classes in the past, including canvas painting and card making, using the Mary J. Barnett Memorial Library or other local spaces, but the classroom space at the new location will allow for more classes.

"We're excited about this new space," Pasutti said.

Art on State is one of the recipients of a Main Street Guthrie Center grant awarded to local businesses for business improvements. The grant will allow Art on State to set up a display wall, do some painting and place lettering on the front windows at the new location.

Another grant will allow the Guthrie Center Development Grant to update the bathroom

at the 320 State St. building and make it handicap accessible, Pasutti said.

Temporary space dividers will separate the two businesses as needed, but no new walls will be built, she said. The two businesses will share the window display — a larger area that will provide more of a view of the store inside.

The new space will allow a display wall with themes varying each month — a particular artist, theme or color could be highlighted, Pasutti said.

"We hope that will bring people in more often," she said. "There are lots of opportunities — it's still new, and we're figuring it out."

The current Art on State store is still open and will be through-out most of the move, Pasutti said. Its hours are 11 a.m.–5 p.m. Tuesday through Friday and 9 a.m.–1 p.m. Saturday.

Art on State opened in December of 2014 and has grown since then, both with its customer base and the artists it displays, all of whom are required to be Arts Council members. A membership costs \$25 each year.

Holidays are always a busy shopping period at the store, but personal art shopping remains consistent throughout the year as well, Pasutti said. Right now, more than 20 artists have their work displayed at the store — pottery, jewelry, paintings, drawings, photos and more.

The move has been in the works for several months, and Main Street's involvement was vital, between the business improvement grant and its help in lining up consultants to offer design and business advice, Pasutti said.

"I don't know if we would have jumped on board as quickly or fully without that help from those consultants," she said.

The shared space could allow the businesses to help promote each other, and the designated classroom space could mean more quilting and sewing classes down the road as well, Pasutti said.

The new space will allow the Guthrie County Arts Council to continue its main goal of promoting the arts throughout the county, Pasutti said. Right now, there are more than 70 Guthrie County Arts Council members.

"We're really excited to partner with Seven J's," she said. "Everyone's very excited; it's very beneficial to everyone."

PANORAMA
PLAYER, COACH
HONORED



SPECIAL TO THE LAKE TIMES

Panorama golfer Will Babcock was honored as the 2015 Class 2A Player of the Year and head coach Hal Rossow as the 2015 Class 2A Coach of the Year during the Iowa High School Golf Coaches Clinic at Iowa State University in Ames on Friday. In 2015, with Babcock leading the way, the No. 1 ranked Panthers held off challenges from four-time state champion Kuemper Catholic to win the first state title for the Panorama golf program. Babcock shot a weekend 142, the best score in Ames by eight strokes, and also became the first-ever Panorama golfer to win an individual state championship. The Panorama golf team finished the season with a school record 80-1 mark - their only loss to Webster City, who won the Class 3A title. Five of the six state tournament members return this spring for Panorama, including Babcock, George Appleseth, Reid Cobb, Adam Hackfort and Max Monthei.

BUSINESS

Greene County facing child care 'crisis'

By DOUGLAS BURNS
Lake Times staff

JEFFERSON

Greene County's top economic-development official calls the lack of child care in his region a "crisis."

"We have a serious problem," said Ken Paxton, executive director of the Greene County Development Corporation.

With the opening of a new casino last summer, perhaps the most high profile in a string of business and job expansions, Greene County posted an unemployment rate of 3 percent in December.

Bottom line: the county is fighting to expand its labor pool to feed growth, Paxton said.

Iowa's unemployment rate for December was 3.4 percent, and the national rate 5 percent.

Locally, the unemployment rate is viewed as a mixed bag by businesspeople. It reflects a strong economy, but also makes attracting new businesses and recruiting employees challenging.

A key factor in that drive to lure labor is child care. The non-profit Greene County Early Learning Center serves 103 kids, but it has a waiting list of 37, said Cherie Cerveney, executive director.

Operating out of a former school building (204 S. Madison St.) south the middle school in Jefferson, the center's board is working with a consultant, First Children's Finance of Minneapolis, on possible expansion or relocation into a larger facility that can accommodate more children — and speed the flow of employees to jobs in Jefferson. A feasibility study is expected within months. Paxton and Cerveney say a capacity of 200 children is a reasonable target.

Paxton said child-care availability is essential to existing and prospective business.

"A 37-person waiting list is an automatic 'no,'" Paxton said, reflecting on reaction of new business prospects to reports of those numbers.

Cerveney says 75 to 80 percent of the center's annual operating budget of about \$325,000 comes through tuition for children, who range in age from two weeks to 12 years. The rest of the money comes through fund-raising or grants.

The center's 24 employees start at \$8 an hour and most make less than \$9 an hour. Cerveney, executive director since 2008, makes \$33,000 a year.

"They have a hard time attracting people," Paxton said.

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

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

Guthrie Center Appliance & Hardware

We have OVER 2300 movies to rent!
Open Mon. - Sat. 8am - 6pm
218 State St., Guthrie Center, IA
641-747-3973


Ride with the #1 car insurer in Iowa.
Robert Carr Insurance Agency Inc
Robert Carr, Agent
111 S. 4th Street
Guthrie Center, IA 50115
Bus: 641-332-2263
With competitive rates and personal service, it's no wonder more drivers trust State Farm*. Like a good neighbor, State Farm is there.*
CALL FOR A QUOTE 24/7.

1001142.1
State Farm Mutual Automobile Insurance Company
State Farm Indemnity Company
Bloomington, IL

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 • Panora • 641-755-3699

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

A GRAB BAG OF TOPICS

By **SUSAN THOMPSON**
Lake Times staff

The Lake Panorama Association (LPA) is gearing up for its busiest season. This month's Q&A with John Rutledge, LPA general manager, takes a look at a grab bag of topics that impact LPA members.

Q: Most of the work financed by the Lake Panorama Rural Improvement Zone (RIZ) takes place during the spring, summer and fall. What sort of budget does RIZ have for the coming year?

A: The Lake Panorama Rural Improvement Zone (RIZ) is a local government entity, so it operates on a July 1 through June 30 fiscal year budget. The five-member RIZ board of trustees must approve the coming fiscal year's budget by March 15 of each year. The FY2016-17 budget was approved on February 3, 2016. Most notable this year is discontinuation of the \$2.50 standby tax. The standby tax is a narrow provision in RIZ law that allows the RIZ board to ensure sufficient funding is available to pay off annual debt obligations. The RIZ board reviewed outstanding debt obligations and determined the standby tax should be suspended at this time. RIZ is nearing payoff of its current bonds and

the standby is not needed to make the remaining payments. It is possible the standby tax could be implemented again in the future, but it would be unlikely for at least a few years.

Members should note their March 2016 tax statements still will reflect the \$2.50 per thousand standby tax. The suspension of this levy first will be recognized in the September 2016 tax statement.

Q: Where is the RIZ at with renewal?

A: As you will recall, Iowa RIZ law was amended in 2015. The amendment was broadly supportive of RIZ, but also formalized a transparent process by which RIZ is periodically renewed. Lake Panorama RIZ currently is in the process of securing renewal for the period of July 1, 2019 through June 30, 2039. RIZ's current task is to complete a comprehensive analysis of Lake Panorama's erosion control and water quality outlook. RIZ has engaged Shive Hattery Engineering to lead this effort, with support from both LPA and RIZ. To comply with the new RIZ law, this report must be submitted to the Guthrie County Board of Supervisors no later than June 30, 2017. The process is intended to be thorough,

which explains the long timeline for study and analysis.

The report will be made public when it is submitted to the Guthrie County Board of Supervisors, and is expected to comfortably meet all statutory requirements for renewal.

Q: How successful was the Whitetail Deer hunting season within the boundaries of the LPA?

A: LPA's deer hunting program has remained largely unchanged for several years. LPA's philosophy is to facilitate a deer hunting program that promotes population control in a safe, legal and humane manner. I feel as though our program is very effective in reaching these goals.

Antlerless harvest for the 2015-16 season was up by 12 percent from the 2014-15 season, with a total count of 113 does taken. LPA records show only two seasons had higher harvest totals (154 antlerless deer in 2013-14 and 137 antlerless deer in 2012-13). The downward trend from the 2012-2014 harvest peak is consistent with statewide trends in Whitetail Deer population.

About three-fourths of the hunters in our program are LPA members, with the remaining one-fourth being registered guests. Harvest trends correspond with this breakdown – about three



fourths of antlerless deer are taken by members.

New this year was a late season archery hunt on the LPN golf course. The success of this effort was limited, with only five antlerless deer taken. However, we feel the hunt was worthwhile as it served to disrupt the LPN golf course as a learned sanctuary area for the deer.

I don't anticipate major changes to the hunting program for the 2016-17 season, but the LPA board's final decision on that issue still is several months away.

Q: We've been seeing some discolored water lately. What's up?

A: January through March has traditionally been a challenging time for our water system. This period marks the low point for our residency, which means leaks in yards and homes are less likely to be noticed by property owners. Leaks that do occur linger for longer than they would in the summer, and therefore stir up iron and manganese sediment in the system. Iron and manganese are NOT a health concern, but do present other troublesome issues for laundry and plumbing fixtures.

The continued challenge of iron and manganese in our water will be a top priority for the board this spring and summer. I am confident we can build upon the investments we've already made in our

water system to address this issue. But, the options we will explore are neither immediate nor inexpensive. Careful study will be done with our engineers, and the results of this analysis will be made available to the membership.

I've spoken with a number of members who do not yet have a whole-house filter for their water line. This continues to surprise me as a large number of LPA members have enjoyed remarkable success from the installation of a basic and affordable filter system.

Members lacking filters should give strong consideration to this modest investment. A filter is good insurance against occasional iron and manganese sediment that occurs in our system. Even a perfect water system will experience minor fluctuations in sediment when flushing or water main breaks occur. Members who have invested in whole-house filters rarely experience the challenges of those who do not have this simple filtering device.

Whole-house filters certainly aren't the long-term solution for LPA's iron and manganese challenges ... but they will protect laundry and plumbing fixtures in the short-term. Please consider this affordable and proven investment.

Q: How can LPA members stay up-to-speed on issues that impact them?

A: The best way for members to remain informed of LPA news is to subscribe to the Weekly Panorama Prompt email bulletin. LPA emails the Panorama Prompt every Wednesday to roughly 1,100 different email addresses. In addition, this is our first means of sharing emergency alerts with the membership. Apply for a login at lakepanorama.org. Feel free to contact the LPA office if you require technical assistance.

AMERICAN CANCER SOCIETY
2016 Relay For Life of Guthrie County Kickoff

The American Cancer Society is recruiting teams and sponsors from local families, businesses, schools, places of worship, and the community "as a whole" to participate in the annual Relay For Life of Guthrie County on Saturday, June 25, 2016 from 4-10 p.m. at the Guthrie Center high school track.

Relay For Life teams and sponsors are committed to helping save more lives from cancer by raising funds for the Society. Teams, individuals and sponsors can learn more and sign up for the Relay For Life event by visiting relayforlife.org or www.relayforlife.org/guthriecountyia.

The 2016 Relay For Life of Guthrie County Kickoff was Saturday, March 12 at Incredibowl in Guthrie Center.

The Relay For Life movement unites communities across the globe to celebrate people who have battled cancer, remember loved ones lost, and take action to finish the fight once and for all. Relay For Life events are community gatherings where teams and individuals camp out at a school, park, or fair-ground and take turns walking or running around a track or path. Teams raise funds in the months leading up to the event. The Relay For Life movement is the world's largest fundraising event to fight every cancer in every community, with four million participants in 6,000 events worldwide in 2015.

Last year, over 200 people participated in the Relay For Life of Guthrie County and raised over \$67,000.

Visit relayforlife.org or www.relayforlife.org/guthriecountyia to learn more about the event.

GRUBER
CONCRETE CONSTRUCTION
(formerly Ritter Concrete)

WE DO QUALITY WORK AT REASONABLE RATES!

Flat Work – Skidsteer Work
Replacement Work

Tom and Terry
515-210-4515 OR 515-979-5079

Insured
Serving Lake Panorama over 30 years!

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

HEWITT www.hewitt-roll-a-dock.com
QUALITY SINCE 1971

AUTHORIZED DEALER:

 **Diamondhead Sales** 515-523-1000
SCOTT RUBIN, OWNER
diamondheadsales.com

GOPHER & MOLE TRAPPER

Let Allen Pierce help get rid of those pesky critters!



Call 641-757-1101


VENTEICHER ELECTRIC, INC.
HOME COMMERCIAL FARM

Servicing Guthrie Center and Panora 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

Quality canvas repairs for over 30 years.

JOHN BOYT INDUSTRIAL SEWING
3101 JUSTIN DRIVE • URBANDALE

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

Go Green. Get Mobile.



Paperless Banking at its Best

Mobile Banking

Mobile Deposit

e-Alerts

 **Farmers State Bank**

Growing Trust. Building Community.

FDIC       

201 Main Street | Yule, IA 50277 | 641-433-2221 | 877-433-2221
yulebankowa@yulebankiowa.com | www.yulebankiowa.com

OUTDOORS

Fire helps manage Iowa’s grasslands

Iowa DNR

The work to improve Iowa’s prairies takes center stage each spring when agencies and private landowners use fire to manage their grasslands and improve their value for wildlife.

Burning as a management tool helps to fend off encroaching woody species and nonnative plants in an effort to promote diverse native grasses and wildflowers. Burning removes the accumulated thatch and reinvigorates native plants by simulating what occurred naturally for centuries.

But unlike Mother Nature, these burns must be well planned to maximize the benefits to the land and wildlife while minimizing the impact to neighbors.

The Iowa Department of Natural Resources burns about 15 to 20,000 acres each year and each burn requires a plan, which includes fire breaks, notifying neighbors and contacting the local fire and rescue dispatch.

Smoke management is a big issue and wildlife biologists use spot weather forecasts to burn when the conditions are predicted to give the smoke a lift into the atmosphere or carry it away from nearby homes, roads or communities.

There are specific management goals for the area to be burned that is part of the long term management plan, said Scott Peterson, wildlife supervisor for central Iowa.

“Once the conditions allow, we will start carrying out our burn plans across the state,” Peterson said. “This is an effort to diversify the landscape as much as possible to create a stable environment. Prairie was a dominant landscape and by using fire, hopefully we can bring some of those grassland species back, like Henslow’s sparrow, dickcissels, bobolinks and meadowlarks.”

Removing the thatch allows ground nesting species including pheasants and quail to move through the area easier. Burned areas sprout new growth within a week and within a few weeks there will be little evidence that the area was burned.

“Our grassland wildlife are among our most quickly disappearing species,” said Bill Ohde, wildlife supervisor for the DNR in southeast Iowa. “Prairie systems are extremely complex and as our knowledge base continues to grow, we will adapt our management of those areas.

“The timing of the burn will determine how the prairie responds to it. You may see us burning in the summer or in the fall to encourage wildflowers, which are important to attract insects, a vital food for young birds,” Ohde said.

One of the complaints they often hear, Ohde said, is that burning destroys all the ground nests. While some nests are lost with the spring burns, the loss is only in the short term, and most birds will re-nest.

“We try to impact the nests as little as possible, but for the long term health and productivity of the grasslands and wildlife, fire is a tremendous management tool,” Ohde said.

WELCOME SPRING



ASHLEY SCHABLE | LAKE TIMES

ABOVE: Spring is in the air at Lake Panorama. Several homes on Panorama Drive have decorated trees and bushes with colorful eggs, which are known to spread happiness and goodwill among everyone during Easter celebrations. **RIGHT:** Boats lifts sit empty at Coulter’s Panorama Marine in Panora this March, but with spring and summer just around the corner, it won’t be long until this site gets very busy. **BELOW:** The ice has moved out and now the mix of sun and warm temperatures have brought with it a surge of renewal for the warmer seasons ahead.



Bennie F. Hall Scholarship deadline Apr. 18

Prairie Woodland Conservation Foundation announces applications are available for the 2016 Bennie F. Hall Scholarship. Bennie Hall was a life-long Guthrie County resident and well-known hunter and trapper. Bennie loved wildlife and conservation land management and understood the value of further education for motivated students. Bennie’s generosity and forward thinking allows the Prairie Woodland Conservation Foundation to offer a \$500 scholarship to Guthrie County resident high school senior students that are interested in studying conservation, ecology or outdoor recreation related majors or to current college students that have completed at least two years of study in a conservation major. Applications are available at all county high school guidance offices and at the Guthrie County Conservation Office, 206 W. South St., Panora, IA 50216.

Applications must be returned to the Guthrie County Conservation Office by April 18, 2016.

Water summary update: Iowa remains drought-free

Iowa DNR

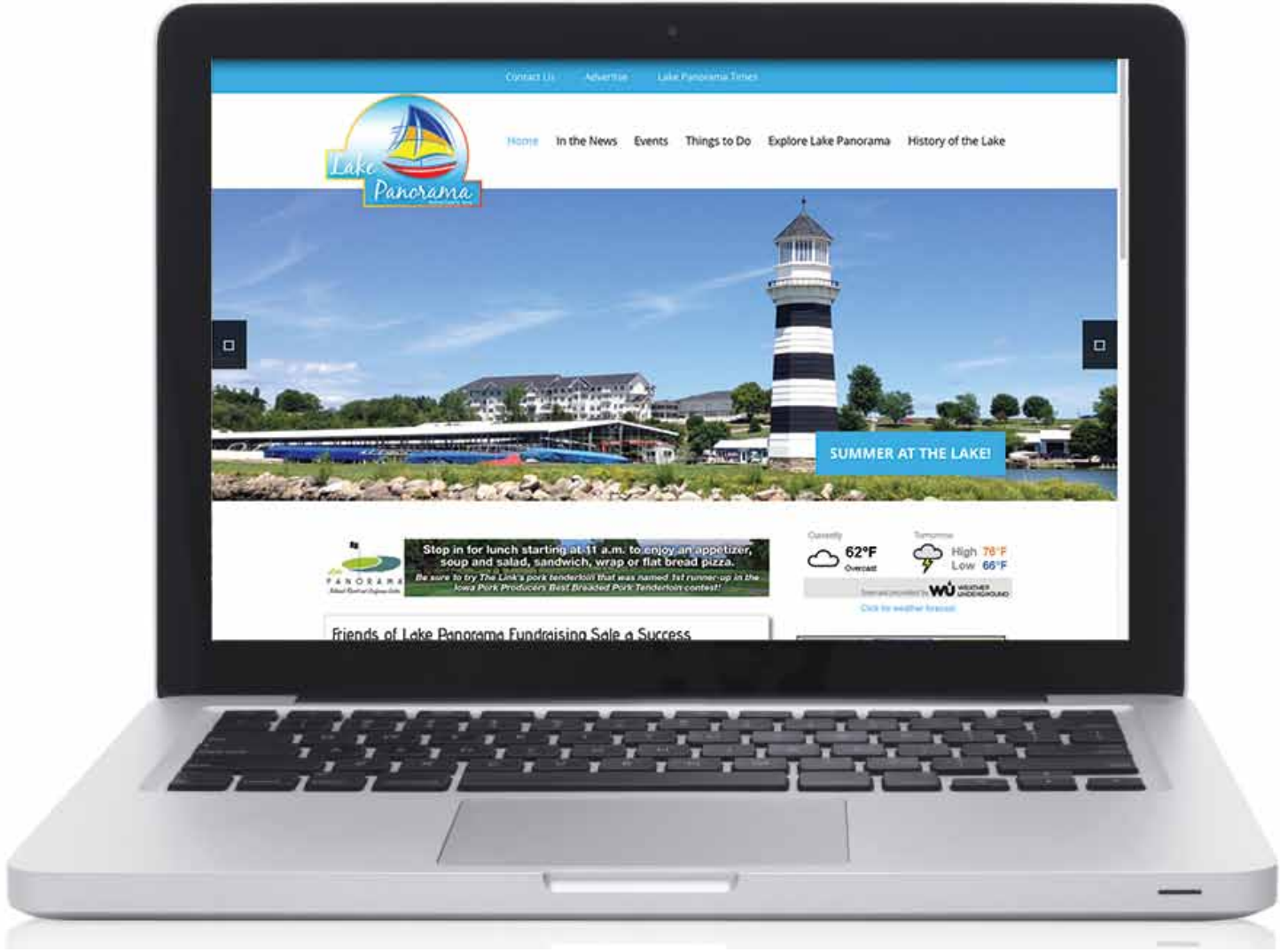
All of Iowa remains drought free, according to the National Drought Monitor, and stream flows remain normal to above normal for about half of the state.

February precipitation was above normal in the northwest half of Iowa, and well below normal across east central Iowa and the far southwest sections of the state. Statewide, average precipitation fell at 0.92 inches, which is 0.13 inches less than normal.

For a thorough review of Iowa’s water resource trends, go to www.iowadnr.gov/watersummaryupdate.



Your source for everything in Lake Panorama!



www.lakepanoramatimes.com

Read the latest issue of *Lake Panorama* TIMES, area news, upcoming events & more!

If your business would like to be a part of the Lake Panorama Times website call Stephanie at 641-332-2380

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

Now Is The Time To Schedule A Spring Check-Up For Your A/C!

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



Spring Is In The HAIR.....

• 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

The Deck Master

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.

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!

EASY TO USE! CONVENIENT! AFFORDABLE!

Hwy 44 West, Panorama!

Growing the Next Generation of Farmers

March 15, 2016

Journeyman Lineman Darwin Maren and son Buck.

Guthrie County REC
A Public Service Cooperative

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

CHINESE TAKE OUT TUESDAY

At Home Town Foods In Panorama

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

CHECK OUT OUR WEEKLY SPECIALS!

Hometown foods

Like us on Facebook! [panoramahometownfoods.com](https://www.facebook.com/panoramahometownfoods.com)
601 E Main St • Panorama, IA
(515) 755-2213

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

Lake Side Floors

It's Our One Year Anniversary!
Mohawk Forever Clean Smart Strand Carpet with **FREE** Installation
Valid Until April 30, 2016

Check Us Out for Competitive Pricing on our Flooring

MOHAWK SmartStrand FOREVER CLEAN

When you want your house to feel like a home

We have a beautiful selection of quality
• Hardwood • Laminate • Ceramic • Vinyl • And Carpeting

We offer professional installation. We do not subcontract our work out therefore we can assure you that the job is done right.

We guarantee all of our work.

FREE QUOTES!
Call Us Today at 641-755-3400
or stop in and see us at
101 E. Main Street in Panorama

FINANCING NOW AVAILABLE!

HOURS:
Monday, Tuesday & Thursday 9 a.m.-5 p.m.
Wednesday 1 p.m.-6:00 p.m.
Friday 10 a.m.-4 p.m. • Saturday 9 a.m.-Noon
Evenings By Appointment Only!



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

Sales and Service • Boat Storage

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





- Grandee •
- Pulse •
- Relay •
- Freeflow •

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



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



Swim Spas by Hydropol

Low-impact Exercise
Hydrotherapy
Family Fun!



starting at \$199/month (oac)



OUTDOOR FURNITURE by Sol Casual



12 months NO interest (oac)

Get ready for warmer weather!
With quality, long-lasting outdoor furniture from Sol Casual. Visit our website to see all selections available!



Visit our website at:
www.HotSpringGreen.com

Des Moines Store
10050 Hickman Rd, Clive, IA 50325
(515) 270-6702

Carroll Store
18134 Highway 71, Carroll, IA 51401
(712) 792-3376

I Value Your Business

Call for your free market analysis today! Let's find your dream home!



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



4657 Panorama Drive, Lake Panorama
Awesome lot on east side of Birchfield Cove ready for your building plans. Excellent perc results. Gentle slope to water, 74' of shoreline, beach, dock, & shade trees. \$174,900



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. Call today to get in your dream home by summer and...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.



**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

**Megan Schwartz of Greenfield
is a pharmacist.**
She earned her graduate degree at Iowa.



"I completed a residency out-of-state and then moved back to the Iowa City area. Now I'm a clinical pharmacist at the University of Iowa Hospital specializing in cardiology and internal medicine."

"There's something for everyone at Iowa, so take advantage of that and get involved. Iowa City is a great town and there's always something going on. Also, if you get the chance to travel in your program, do it!"

for IOWA
THE UNIVERSITY OF IOWA
uiowa.edu

MOHAWK®
**SPRING
SALE**



**SPECIAL
FINANCING
AVAILABLE**

**Subject to credit approval.
Minimum monthly payments required.
Ask retailer for credit card offer details.*



**Carpet starting at
\$2.11/sf
installed**
\$0.00

**Wood starting at
\$3.99/sf**
\$0.00



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



INTRODUCING PATIO DADDY

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



Amish Haus
FURNITURE

3201 100TH STREET, URBANDALE
(515) 270-1133
www.AmishHausFurniture.com





"MANY STYLES — ONE STANDARD"



**CHRYSTAL
MOTORSPORTS**

Now Available!

**CLIMATE
CONTROLLED
STORAGE**



- Cars
- Boats
- Motorcycles
- Motorhomes

Equipment
Rental

Full Boat
Detailing

**2947 200th Street
Panora**

Call 515-201-8604



**FOCUSED ON
LAKE PANORAMA**



Listing or buying, we get results for our customers.

March Madness to The Masters...
Now is the time to list your home at Lake Panorama
Lake Panorama Realty is your trusted resource.

DEDICATION = RESULTS



72 SALES
OF HOMES, CONDOS
AND TOWNHOMES
at Lake Panorama
Association in 2015



LAKE
PANORAMA
REALTY
INVOLVED:
58%

ALL OTHER
REAL ESTATE
AGENTS:
42%



DAVE WAGNER
Broker/REALTOR™

LAURA KEMBLE
REALTOR™

TWO LOCAL & LICENSED REALTORS™



**ONE CONVENIENT
LOCATION**

+



**SEVEN DAYS
A WEEK**

"Be it buying or selling real estate, it is our pleasure to recommend the Lake Panorama Realty (LPR) team, Dave, Laura, & Nancy. They are exceptional real estate professionals. In our opinion, they are the go-to realtors for Panora and the Lake Panorama market. They consistently demonstrated a solid work ethic and knowledge of marketing our lake property. The LPR team frequently communicated updates, honestly shared their ideas, and delivered that quality service throughout our entire sales cycle. We say with confidence, that any current or potential client of LPR will receive the same professional service as we did!" ~Reuben and Karen

Contact us today for a free market analysis!
641-755-3276 • 800-301-5253 • info@LakePanoramaRealty.com
505 East Main Street, Panora, Iowa 50216

 **Follow us on facebook!**
LAKEPANORAMAREALTY.COM

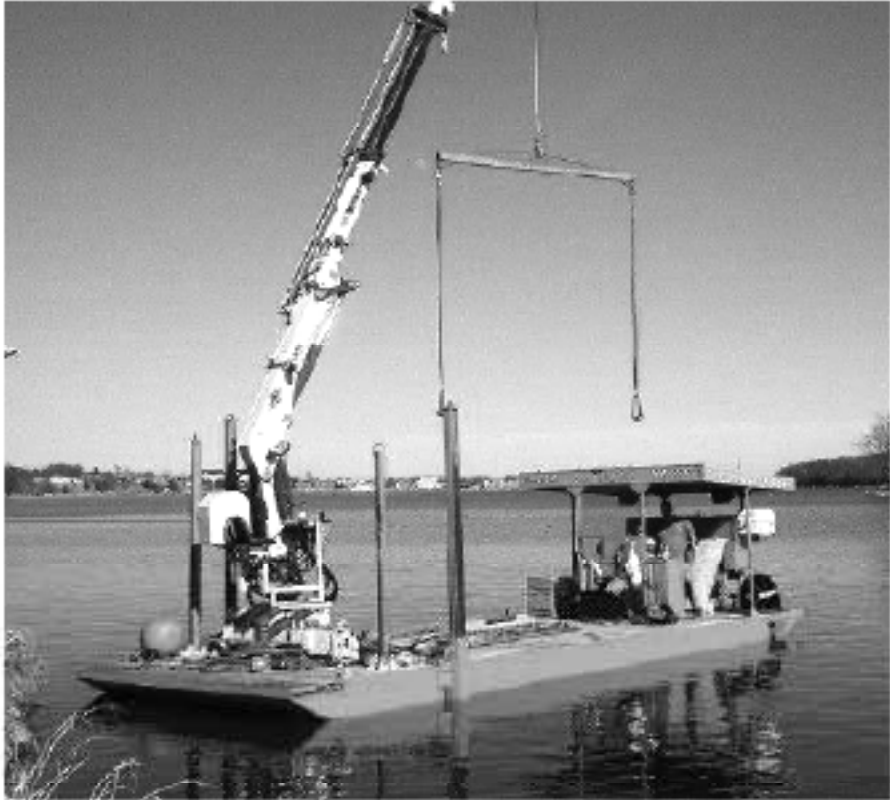
Not intended to solicit currently listed properties. Licensed to sell Real Estate in Iowa.

LAKE PANORAMA BARGE SERVICE

641-755-3351
OFFICE

515-971-0226
DANNY'S CELL

lpbargo@att.net



Offering



ShoreStation
BOAT HOISTS

Make Us Your First Call!

The Snare Shop



A PASSION
FOR THE
OUTDOORS

WESTERN IOWA'S LEADING OUTFITTER
HUNTING - FISHING - TRAPPING

We have you covered from head to toe!

- Firearms
- Ammo
- Shooting Sports
- Archery
- Treestand/Blinds
- Decoys
- Scents
- Men's-Women's and Kid's Clothing & Boots
- Fishing Equipment
- Live Bait
- Hunting License & Duck Stamps
- And Everything For Trapping!

330 S. Main, Lidderdale, IA
712-822-5780

Mon-Fri: 8am-6pm,
Thursday: 8am-7pm, Saturday: 8am-2pm

www.snareshop.com



**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

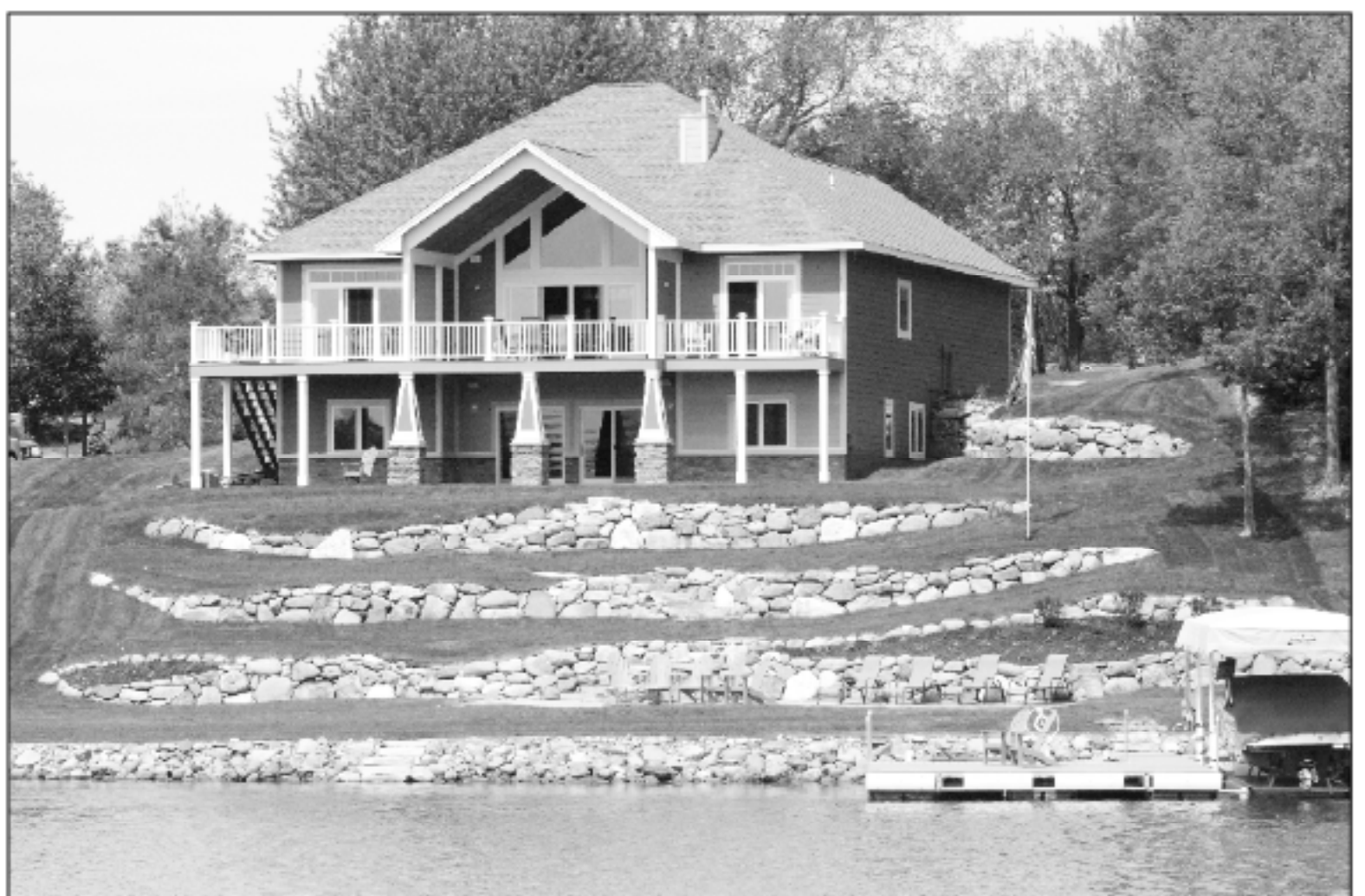
Call
641-332-2198

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

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



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.






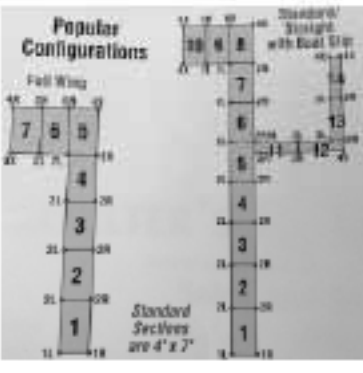

ShoreStation
The Original Boat Lift

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
SALES AND SERVICE • BOAT STORAGE

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



GOLF SEASON IS HERE!

Membership Drive Is Underway!

Call the Pro Shop about rates.

Enjoy League Night, Couples' Night, Best Shot Tourneys, Clinics, Lots more golfing & more fun on our 18 hole National Course!

Special to New Members*
Ask about our Distance Memberships!
(*Those not members in 2015)



Lake
P A N O R A M A
National Resort and Conference Center

5071 Clover Ridge Road
www.lakepanoramanational.com
Pro Shop: 751-755-2250 • LPA Office: 641-755-2301



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



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

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.MALONEMOTORSports.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.



Spring Preview



Star EV 36 or 48 watt Golf Cart Up to 60 miles per charge average. Standard features include:
• Head lights and tail lights • Turn signals • Horn • Aluminum wheels

Because you don't putt around, either.



Zero-Turn Mower

Now you can have your zero-turn mower, too.

Toro's innovative TimeCutter[®] lawn tractors are the perfect blend of both. Prices starting at



Count on it.

\$2999

PRICES
STARTING AT
\$5495
TAKE ONE
HOME TODAY!

0% financing available for up to 48 months with approved credit.

Free pick up and delivery within 10 miles



- CHAIN SAWS
- MOWERS
- GOLF CARTS
- ALL SMALL ENGINE



Tune-up Special

Riding Mowers..... **\$69.99**^{+tax}
Push Mowers..... **\$40.00**^{+tax}
Golf Carts..... **\$50.00**^{+tax}

We Sell and are Certified to repair these brands:
Stihl, Honda Engines, Kohler, Briggs & Stratton, Toro and MTD

518 W. Main • Panora
641-755-2266
Jeremy Muell, Owner
muell4@hotmail.com

Special Includes:
New spark plugs, Inspection of air and fuel filters, Carb adjustments if needed, Oil change (oil filter extra), Deck cleaned and blades sharpened, Grease and lube where needed, Belt checked, Battery checked and battery filled (golf carts only), Battery cable inspection, tire pressure checked.