

BUSINESS

Panora Oil closing doors after 4 decades in community



SPECIAL TO THE LAKE TIMES

By GORDON CASTILE | Lake Times staff

The sign on the door says it all.
“We’re closing. Our last day of business at Panora Oil & Car-Go Mart will be December 31, 2015.”

Now in its 42nd year, the business was purchased by Kim Lubeck from Lawrence Royer in May of 1974. So why is he selling? “Because it’s time,” Lubeck says without hesitation. He adds, “I didn’t want to stay until my health deteriorated and I couldn’t do things I enjoy.” As evidence Lubeck, 64, is in good health - “I ran one 5K race this year and some years

run four or five.” He said people can’t believe he’s closing, but “at some time I would have to do it.” So what’s on tap? The usual retirement of travel, spending time with the grandkids and doing things he enjoys. There’s more. “I hope to do some hiking and mountain climbing, but not snow-capped mountains.” But No. 1 on his Bucket

List? “I’m going to restore the 1939 Chevrolet I drove to high school.” Lubeck is unique if not one of a kind. Typically working up to 12 hours a day five days a week and until to noon on Saturday, he sells gas, repairs and maintains vehicles, operates a convenience store, runs a towing service and does locksmithing. Towing can take place night or day. “He’s the last of a dying breed,” his wife Maureen points out, noting there’s no one else still in business that was here in 1974. “I always thought I could give everyone the best deal,” is one philosophy that governs his business. The business is for sale, listed with a realtor. “My dream is

it would stay open (sell),” he related. He says there has been interest from potential buyers. So there is the possibility the business could continue as it now exists. His most pleasant memory is the days of full service. That was when an owner would pump the gas for a customer, check the oil level, peek in the radiator and check tire pressure. “It was getting out there and talking with the customers... when we went away from full service we lost some of the fun.” This switch in the 1970s from full-service to self-service by the customer marked a major change in the industry, Lubeck pointed out.

CLOSING, PAGE 6A

Donations to Sunset Beach Playground Halfway to Goal

By SUSAN THOMPSON
Lake Times staff

A new destination playground at Sunset Beach is getting closer to being a reality in 2016, with the help of a surge of donations at the end of 2015. Donations to the Friends of Lake Panorama in support of the new playground now stand at \$55,000. The first \$30,000 was raised in late 2014 and through August of 2015. In mid-November, a special mailing to LPA members announced the Friends nonprofit is working to raise an additional \$50,000. The Lake Panorama Association board has pledged to match that amount if the money is raised no later than August 1, 2016. So far, the November mailing has brought in about \$25,000, with 85 different donors making contributions to the playground. About a dozen of those made playground donations in both 2014 and 2015. The largest donors to date are Dan and Melissa Pflieger, who gave \$10,000 over a two-year period. Kirk Fischer, president of the Friends of Lake Panorama board of directors, encourages donors to make a 2016 tax-deductible contribution now so the playground can be installed in 2016. “We know people often wait

until the end of the year to make their charitable contributions,” Fischer says. “We also know those who have already donated want to see it completed as soon as possible. So we’re asking past donors to make another tax-deductible donation this spring. And we’re asking new donors to join existing donors to help us raise the final \$25,000.” While donations of all sizes are welcome, only donors of \$500 or more are recognized on the Friends website. In addition, a sign listing these larger donors will be erected near the playground. Friends of Lake Panorama is a 501(c)(3) nonprofit. All contributions are tax deductible, and all donors receive a letter of thanks as their receipt. The Friends nonprofit is separate from the Lake Panorama Association, and has a goal of improving recreational amenities at 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, and modern takes on the old-fashioned merry-go-round and teeter-totter.

GOAL, PAGE 6A

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



The Friends of Lake Panorama is about halfway to its goal of raising an additional \$50,000 for a new playground at Sunset Beach. Organizers are asking donors to help “Climb Up the Slide” this spring so the playground can be built this summer.

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Two Generations to keynote Midwest Partnership Annual Dinner Jan. 28

Deal's Orchard Announced as Guest Speaker

Lake Times staff

Local business Deal's Orchard in Jefferson will keynote Midwest Partnership's 2016 Annual Dinner on Thursday, Jan. 28, at the Lake Panorama National Conference Center.

Midwest Partnership is a collaborative economic development effort to facilitate the retention, expansion and attraction of businesses to create jobs and improve quality of life in Adair, Audubon, Greene and Guthrie Counties.

The cost of the annual dinner is \$25 per plate or \$200 for a table of eight. RSVPs are requested to Lynsi Pasutti at (515) 523-1262 or lpasutti@midwestpartnership.com. Registration is also available online at www.midwestpartnership.com/annual-dinner.cfm.

Social hour begins at 5:45 p.m. Dinner is served at 6:30 p.m. and the Annual Meeting begins at 7:00 p.m. A business update will be presented, as well as the Guy Powell Award and Entrepreneur of the Year Award. Nominations for both awards are still being accepted and more information can be found on the Midwest Partner-

ship website.

The evening will conclude with guest speakers, Jerald Deal and his sons, Benji and Chris, of Deal's Orchard, giving a brief history of this family operation and how the business has changed over the past nearly 100 years and now four generations.

ABOUT DEAL'S ORCHARD

Deal's Orchard is a family-owned and operated farm, located about three miles west of Jefferson, Iowa. For nearly 100 years, the Deal family has called it home, and for much of that time has relied upon the apple crop as their main source of income. Deal's Orchard has a retail store on the farm and also goes to Farmer's Markets early in the season. They wholesale apples and cider to about 50 grocery stores. By diversifying over the years, the Deal Family has tried their hand at raising livestock (both beef and dairy cattle), row crops, fresh cider, caramel apples, homemade pies, cherries, pumpkins, tomatoes, sweetcorn, gift baskets, agri-tourism, hard cider production, and even Christmas trees. Since they first set foot in Greene County, Iowa in 1917, the four generations of Deals have seen many changes, but most of their faithful customers will tell you they keep coming back to the orchard because so many things have remained the same.

Panorama West 2016 golf memberships now available

By **SUSAN THOMPSON**
Lake Times staff

Membership mailings for the 2016 Panorama West golf season have been sent to anyone who was a 2015 member. The mailing includes a renewal form for the 2016 season, plus trail fees and cart storage.

To renew, fill out the form, make checks payable to the LPN, and mail to 5071 Clover Ridge Road, Panorama, IA 50216. Or take the form and payment to the Panorama West pro shop when it reopens in the spring.

Both LPA members and non-members can purchase annual Panorama West memberships. LPA members who join annually receive a discount over non-members. For instance, a single membership for an LPA member is \$216.39, compared to \$260.95 for a non-member. These prices include tax.

Anyone joining in 2016 who was not a member in 2015 can do so at a discount that is available to both LPA members and non-members. These promotional rates are offered to encourage more people to purchase an annual membership at Panorama West. For 2016, singles new to an annual membership can join for \$173.59, couples for \$266.16, families for \$318.23 and students under 16 for \$46.29.

There is an annual trail fee of \$40.50 to use a private cart on the course. There is limited availability for storing carts at the course, with storage fees at \$185.15 for gas carts and \$214.09 for electric carts. Call 641-755-2250 for details on cart

storage. Membership forms are available online at www.lakepanoramanational.com.

For those interested in Panorama West golf leagues, there is a Tuesday morning women's league, a Tuesday evening men's league, and a Thursday morning men's league. League members must either purchase an annual Panorama West membership, or pay the \$16 daily green fee.

The women's league is individual play, with weekly prizes and special events. Dues for the year are \$25. There will be a kick-off luncheon Tuesday, April 26 at the Lake Panorama National Conference Center. Registration begins at 11:30 a.m. with lunch at 12:30. The cost is \$15. Make reservations by April 22 with Judy Schnack at 641-755-2531 or clsdvm@netins.net.

League play begins May 3 with a two-gal best shot at 9:30 a.m., preceded by a 9 a.m. golf clinic presented by John Dinnebier, LPN director of operations. The first day of regular play will be May 10, with August 30 the last day of regular play. A four-gal best-shot and awards luncheon will be September 6. For more information, contact Mary Kay O'Grady, 641-755-4168 or mkograde@netins.net.

The Tuesday evening men's league will begin April 26 and run through August 23. Dues are \$20 to cover weekly prizes, plus individual scores are turned in for prizes at the end of the year. An optional scramble follows the first round each week. For more information, contact Jeff Houston at 515-240-8409

GOLF, PAGE 5A

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‘THERE’S NOT ONE OUNCE OF EGO’

Carson draws 300 people to Panora campaign event



DOUGLAS BURNS | LAKE TIMES

Republican presidential candidate Dr. Ben Carson campaigns in Panora Wednesday afternoon. Carson, a retired surgeon and best-selling author living in West Palm Beach, Florida, drew a crowd of about 300 people to Veterans Auditorium for a speech and question-and-answer session.

By **DOUGLAS BURNS** | Lake Times staff

PANORA

Cheryl Castile echoed other Guthrie County supporters of Ben Carson in describing the physician's White House campaign as long on Christian conviction, light on self promotion.

"He just really connects with every person so individually," Castile said. "You can relate to him because he is so real. I think one of the things that really brought things together is his ability to really use common sense."

Castile, who chairs Carson's efforts in Guthrie County, added, "There's not one ounce of ego."

Carson, a retired neurosurgeon and best-selling author living in West Palm Beach, Florida, drew about 300 people to Veterans Auditorium in downtown Panora Wednesday afternoon for a speech and question-and-answer session.

Carson compared modern America to the Roman Empire before its fall, saying voters today are "rightly worried."

"What will bring America down is the 'what-can-you-do-for-me' mentality," Carson said.

Carson said he's visited 57 nations, but never encountered one with the force of ideas found in the United States.

"Is there a Canadian dream or a French dream or a Brazil-

lian dream or Nigerian dream?" he asked.

Carson pulled sustained applause when he said Muslims who accept Sharia (Islamic) law hold views that are incompatible with American democracy and should not be elected to the presidency.

"We have an incredible culture, and American way," he said.

Immigrants of all faiths and races should be accepted into the United States as long as they are properly screened and willing to assimilate, Carson said.

"If they want to change us, they need to stay where they are," he said.

Vietnam War-era Air Force veteran Bob Lebeschak of Guthrie Center asked Carson if he'd place constraints on the U.S. military to prevent men and women in uniform from doing their jobs in combat zones.

"There is no such thing as a politically correct war," Carson said.

Moving to economic issues, Carson proposes a six-month tax hiatus for companies who bring the money back to the



Cheryl Castile (left), chairwoman of Dr. Ben Carson's campaign in Guthrie County, introduced the Republican White House candidate at an event Wednesday afternoon in Panora.

United States. His only requirement: 10 percent of that money must be invested in poorer parts of the nation in so-called enterprise zones.

"That would be the biggest stimulus since FDR's New Deal and it wouldn't cost the taxpayers a penny," Carson said.

Citizens for Tax Justice and the U.S. Public Interest Research Group Education Fund reports that the 500 largest American companies hold more than \$2.1 trillion in accumulated profits offshore to avoid U.S. taxes and would collectively owe an estimated \$620 billion in U.S. taxes if they repatriated the funds, according to Reuters.

Another Carson proposal: keep students responsible for the principal payments on college loans, but require the colleges they attend to pick up the interest costs.

"It's always about skin in the game," he said, predicting that post-secondary costs would fall under such an arrangement.

CARSON, PAGE 6A

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BUSINESS



Gamblers pour \$116 million into Jefferson's slots

By DOUGLAS BURNS
Lake Times staff

JEFFERSON

Penny for your slots?

As it turns out, yes, if you are at the Wild Rose Casino in Jefferson.

73 billion of them, in fact. Wild Rose Jefferson's Dec. 14 filing with the Iowa Racing and Gaming Commission reports that gamblers had played \$73 million on penny slot machines alone since the casino opened July 13.

Include all the slot machines — from 1 cent to \$5 — and that figure jumps to \$116 million (of which the casino kept about \$9.4 million).

In that fiscal-year-to-date report, which runs from the opening through November, Wild Rose counted admissions of 206,780 to the gaming floor and \$10.3 million in gaming revenue. This doesn't include money spent on food and drink and concerts.

In a separate report, from September through Novem-

ber, Wild Rose Jefferson provided slot-machine gamblers with the second-best odds of the state's regulated casinos.

According to official filings, the casino's payback percentage stood at 91.8 percent — meaning the casino took in 8.2 percent of the money dropped into the 519 slot machines.

Of the state's 19 regulated casinos, only Prairie Meadows Racetrack & Casino posted better odds with a 92.1 percent payback.

The Horseshoe in Council Bluffs had the worst odds for the three-month period with an 89.3 percent payback. For the month of November, Wild Rose Jefferson pulled in gaming revenues of \$1.89 million with admissions of 34,215.

Gamblers wagered \$21.5 million on the slot machines and \$803,629 on the 12 table games in November.

For that month, the casino paid \$9,450 to both Greene County and the City of Jefferson, and \$377,989 in state taxes.

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

LPA LAND SALES STRATEGIES, OPPORTUNITIES

By SUSANTHOMPSON
Lake Times staff

The Lake Panorama Association is made up of about 1,750 members, with those members jointly owning the majority of lots within the Lake Panorama community. Yet the LPA owns another 500-plus platted lots. John Rutledge, LPA general manager, answers questions about LPA lots and the organization's activities related to lot sales.

Q: What role does land sales play in the LPA budget?

A: The LPA Board of Directors approves an annual operational budget, which is balanced before land sales. LPA expects to sell some land each year, but the board has made a commitment that net land sales revenues will be used for capital projects. If no capital projects are slated for the year, then net land sales revenue is held in cash reserve for future capital projects.

Q: What is the history of LPA's land sales?

A: LPA's land sales history includes both years of high sales and years of low sales. Some of the best years were immediately following the formation of the Lake Panorama Rural Improvement Zone. Lake dredging increased confidence in the value of lake property, which resulted in strong sales for the association. In addition, LPA sold a number of quality waterfront properties during this period.

The recent low point of LPA's land sales came immediately

after the recession of 2008. By then, LPA's inventory of quality waterfront property had largely been depleted, and the demand for offshore properties dried up due to the tight economy.

Q: What is the association's strategy when selling LPA property?

A: LPA's strategy has changed with the times. When I joined the association in 2007, the board had recently made known its intention to raise the lot sales minimum from \$15,000 to \$25,000. The board's declaration of an upcoming increase stimulated a large number of lot sales in the \$15,000 category.

Unfortunately, the recession had fully arrived by 2008 and the \$25,000 minimum quickly found itself to be out-of-step with the market. As a result, LPA sold only one or two lots under the new policy.

The LPA board then amended its land sales policy, selling lots for appraised value, plus closing costs. A few sales were made under the new policy, but pricing floundered in the \$5,000 range. To put it simply, the bottom had fallen out of the offshore lot market.

Q: What is LPA's current land sales policy?

A: Two years ago, the LPA board formed a land use task force to help update the land sales policy. Task force members devoted a great deal of time to complete an inventory of LPA's lots. The initial task force transitioned into a new land sales advisory committee, which now plays an important role in LPA land sale decisions.

One priority of this committee is to sell LPA properties and grow the membership. At some level,

this initial goal of the original developers — Mid-Iowa Lakes — continues to be part of Lake Panorama's evolution.

There also is a second goal. The committee and board recognized values of offshore properties were failing to gain traction, despite the improving economy. We realized LPA's land sales policy should be mindful of how it impacts the broader market of offshore properties.

Q: Can you explain this second goal further?

A: Everyone understands the concept of the first goal ... sell some land ... add a new member ... bank the revenues from the sale.

The second goal comes from a different angle. One key function of the association is to ensure LPA operations have a positive effect on the value of property held by LPA members. If LPA continues to sell offshore lots for \$4,000 to \$6,000, then one could argue the association is flooding the market and stifling value growth.

The LPA board decided to be stubborn about the value of its lots. LPA currently maintains a \$10,000 minimum on the purchase of a single offshore lot. We believe this continues to be a good investment for the buyer, and also helps existing members sell their offshore lots at a more reasonable price. LPA believes this policy will drive the market northward from the \$4,000-\$6,000 range to the \$8,000-\$10,000 range.

Q: Has the LPA policy been successful?

A: It's too early to tell, but we're seeing some evidence of a broad market value increase. Some of this is certainly due to an improved economy, but we also believe some of it is due to



LPA's effort to lift the market onto our shoulder and carry it uphill for a distance.

By maintaining this strategy, the LPA board believes the association can balance its service to existing members and future members. We're optimistic the value of offshore lots will stabilize with a price floor of \$10,000, as more private sellers realize the value of their lots has risen from the \$5,000 level to the \$10,000 level.

Q: How many lots does the LPA have available, and how can interested buyers learn more?

A: The inventory done two years ago by the land use task force shows the LPA has about 350 lots suitable for sale. There are another 150 to 200 properties that are not suitable for sale. These 150-200 properties represent ditches and drainages not suitable for homes, and many are essential to the LPA for drainage management.

Until last year, most people interested in looking at lots owned by the LPA had to contact our office during business hours, and use a map to go look at lots on their own. The LPA board decided using a listing agent would better serve the success of its lot sales effort. Realtors are available on weekends and evenings to show lots, and have expertise specific to that industry.

Following a proposal and selection process, Lake Panorama Realty was hired to be LPA's exclusive listing agent for the 2015 year, and the contract has been extended into 2016.

Currently, Lake Panorama Realty lists about 35 of the 350 lots in LPA's inventory. The 35 listed represent a diverse selection of our best lots, but other lots within the inventory also are for sale. Prospective buyers should contact one of the area's local realtors to inquire about LPA lots.

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3C's
FROM PAGE 1A

Referrals come from government agencies, schools, churches and word of mouth. In 2015, 86 new families were served. There were 349 family visits, with some families as repeat visitors. A total of 1,136 children received items from the 3C's in 2015.

Families can make monthly appointments, but are limited on the number of items they can receive each time. For instance, each child in the family can get two outfits, plus one pair of underwear, socks, shoes, sports pants, pajamas, and gloves or mittens per visit. Each child also can get one winter coat, snow pants and boots each winter season, and can choose one toy and one book each visit.

December is the busiest month at 3C's, with expanded "adult only" days and times so parents can "shop" for Christmas gifts. This past Christmas, 65 families with 238 children found toys, books, clothes and more that were suitable for gifts.

"Throughout the year, we hold back the nicest toys and books for Christmas. The toys are checked and cleaned, then displayed for parents to pick out a special toy and book for each of their children," says Hamilton. "The churches and the community graciously support us extra during the holiday season."

Two quilting groups, one in Bayard and another at the First Christian Church in Panora, create quilts throughout the year so each family can have a new one at Christmas time.

The 3C's finances run through the Panora United Methodist Church, so donations are tax deductible and donors can get tax receipts. Volunteers are at the 3C's building every Tuesday morning from 8:30 a.m. to 10 a.m., and Sunday mornings 9-10:30 a.m. to accept donations.

All types of clothing, sleepwear, jeans, shoes, jackets, winter coats, snow pants, hats, mittens and gloves in all children and youth sizes are needed. Jackets and coats for large teens and adults also are needed.

"We can use all sizes of clothing newborn through youth 18, and adult sizes small through extra-large," Ridgley says. "We have some clothes for the parents, but we focus mainly on the children. We accept both gently used and new items, and wash and repair items if needed."

There always is a need for more baby and toddler items – clothing, blankets, sheets, toddler beds, travel beds, strollers, swings and high chairs. Donations of toys, games, puzzles, dolls, books, videos, DVDs and CDs for all ages of children are welcome. Other items needed are all types and sizes of bedding, towels and washcloths.

While the 3C's was established to provide clothing for children, the original mission has been expanded to help in other ways.



REBECCA MCKINSEY | LAKE TIMES

A group of women including (from left) Carole Peterson, Mary Kay Hamilton, Laura Koch, Connie Ridgley and Elaine Raines spend time sorting and shopping for clothes and household items at 3Cs Children's Clothes Closet in Panora.

Families also can get one set of sheets per bed and one pillow per person annually.

In emergencies, such as tornadoes, fire or abusive situations, the group has helped by providing needed furniture and additional clothing and household items.

Hamilton says cash donations also are needed. "We use cash donations to purchase new underwear, socks, mittens and backpacks," she says. "Donated funds also help cover our insurance and the cost of some utilities for the building."

As the number of clients grew, the group worked to improve their methods of merchandising. They began sorting donations into three sizes and two seasons. The storage area needed to be more organized, so five men volunteered to construct 200 feet of shelving.

"We are now sorting into every size – newborn through size 16 – junior sizes, women, men, spring/fall jackets and winter coats," says Hamilton. "All these are then sorted into winter or summer. We need to store both seasons because we work from our donations. We are now able to go right to a season and size to stock the display area."

In the spring of 2007, the display area was upgraded to hanging racks and cubes instead of tables. In 2008, a shelf was built on the south end of the display room and cubes were added to organize the underwear and socks. The front door of the building was replaced and gutters added to help with water issues along the north wall.

In August 2010, five men volunteered to remodel the kitchen area of the building, removing the sink and most of the cabinets, repairing and painting walls and replacing carpet. The group gained valuable space for more display racks.

In 2012, volunteers built a new fire escape and additional shelving was added to the storage area. In 2013 volunteers removed the old carpet in the toy room and replaced it with new carpet. This



Baby clothes and supplies are a regular stopping point for visitors to 3 Cs Children's Clothes Closet in Panora.



3Cs Children's Clothes Closet in Panora provides free clothes and household items for people in the area who need them.

is where children can play and choose a toy to take home. In 2015, electrical work was completed inside the building and a new outside entrance light was installed.

Ridgley says many dedicated women and men have donated countless hours to help sort donations, stock racks and cubes and work during open hours. "We are extremely grateful for all the hours these volunteers contribute. Everyone who volunteers at 3C's wants to make a difference in the lives of children and families," she says.

There is a core group of regular volunteers who make up the 3C's board, and each has specific responsibilities. Mary Kay Hamilton handles finances and supplies, as well as being co-director. Connie Ridgley makes appointments with clients and handles reports, plus being co-director.

Carole Peterson is in charge of getting volunteer workers for the times 3C's is open for clients. Joyce Spicer handles restocking and sorting. Mary Jones manages the checkout process and orga-

nizes books. Elaine Rains buys and stocks new socks and underwear.

"Most of us have volunteered for at least five years," Ridgley says. "Mary Kay and Mary Jones both have worked more than 13 years. We have eight to 10 ladies who have helped us out the past year, and graciously step in when we are short-handed. But we can always use more volunteers. Anyone interested in helping or donating can contact any of our board members."

Ridgley says she wants to thank everyone who has already helped in any way with 3C's. "If the community didn't support us we could not do it. The support of the community has multiplied from one congregation to churches of all faiths in several towns," she says. "It's truly an ecumenical mission."

The 3C's is open the first and third Saturday of each month from 9 a.m. to 11 a.m., and the third Tuesday each month from 6 p.m. to 7:30 p.m. Families must have an appointment, which can be arranged by calling Connie Ridgley at 641-755-2018.



SPECIAL TO THE LAKE TIMES

Participants of the 2015 Broomball tournament competition held at Lake Panorama in Panora, including nearly 30 people on 6 teams. Six teams will battle for the 2016 title on Saturday, Jan. 16 in Horseshoe Cove.



2015 Broomball teammates (from left) Sam Schmidt, Madison Cronk, Daniel Fischer, and Ben Schmidt take a break from the action. The team will return to the ice Saturday, Jan. 16 where competitors battle in two 20-minute matches, with the finalists playing four.

BROOMBALL
FROM PAGE 1A

finals the next morning, I was out there." Following the inevitable string of graduations, the group found a new way to get their Broomball fix: An annual outdoor tournament.

In 2011, Merryman organized the first tournament, which was attended by 20 people. The inaugural event, held in Guttenberg, Iowa on the Mississippi River, featured rink walls made out of snow. Since moving to Lake Panorama in January 2014, the group has built numerous upgrades. The Red Arena Rink now features four-foot walls, anchored goals, night lighting, and video coverage.

Clark Bowden, a Kansas City construction engineer and vice president of rink facilities, has been impressed with the improvements. "I've built bridges, dams, and skyscrapers, but the new Broomball rink is my greatest work - it's really a thing of beauty," Bowden said.

In addition to the rink, the group has made plenty of other upgrades. Last year, Madison Merryman, an Adel graphic designer and spirit captain, made T-shirts to honor all of the prior years' champions. Ben Ellefson, an Ames marketing manager and tournament film director, has produced annual

videos showing the games' highlights (often himself scoring many goals!). And new this year was a live Periscope stream of the festivities, with viewers joining in all the way from Germany.

This year's competition was just as ferocious as years' past. Back again was the three-time champion and feared goalie, Lea Sullivan, the notorious bearded Schmidt brothers, all-time first pick, Deni, and plenty of other new and familiar faces. Head Scout Mark Sullivan, a Minneapolis endodontist, said, "The players have really been training hard during the off-season. I can't imagine a team expecting to win the Golden Broom Trophy by taking any days off."

Visitors stopped by the Horseshoe Cove Saturday to watch the excitement. As long as there is ice on the lake the group plans to continue the annual tradition.

Cale Kassel, an Omaha anesthesiologist and local activist, summed it up nicely, "I can't wait to get out on the ice. With record attendance, we've made Broomball great again."

Daniel Fischer, Broomball Press Secretary, contributed to this story



GOLF
FROM PAGE 3A

or howie.1983@hotmail.com; or Kurt Johnson at 515-979-0180 or kjohnson@augusthome.com.

The Thursday morning men's league will begin play April 28 and wrap up September 8. Members tee off between

7 and 8:30 a.m. Dues of \$20 covers regular play with weekly cash prizes and individual awards at the end of the season. An optional scramble begins at 9:45 a.m. each week for an additional \$1. For more information, contact Virgil Hoehne at 641-757-0962 or 2grandkids@live.com, or Dick Ellis at 641-757-2130.



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Two Friends fundraising events scheduled

Lake Times staff

Two special events to raise money for Friends of Lake Panorama are planned for this spring. A Super Bowl Party will be held at The Port on Sunday, February 7. On Friday, May 6, a dinner with live music will be held at the Lake Panorama National Conference Center.

First up is the Super Bowl Party at The Port, with a portion of the proceeds going to support the Sunset Beach playground. Paul Wendl, a past owner of The Port, has been working there part-time since last spring.

“We used to have a private Super Bowl party for our friends and always had a great time. I got to thinking we could do something similar, but open it to the public, and raise money for the playground,” he says.

The Port’s usual Sunday brunch will be served earlier in the day. The doors will reopen at 4 p.m. for the fundraising event. Admission is \$10 per person. A potato bar with multiple toppings will be included in the admission fee.

Kickoff for the football game is 5:30 p.m., and the game will be available on four televisions. There will be a cash bar, and door prize drawings will be held throughout the evening. For those who don’t care about the game, but want to enjoy the social time, tables will be available for card players and conversation.

The Friends of Lake Panorama will have a table set-up with donor forms and a display showing the Sunset Beach playground. Some members of the volunteer Friends board will be in assisting with the event, and available to answer questions about the playground or other activities of the nonprofit charity.

Preliminary plans for the May 6 fundraiser include a dinner, raffle, silent and live auctions, and live music. If money still is needed to reach the \$50,000 playground goal, proceeds will go to that fund. If that goal has been reached, proceeds will be used for other projects endorsed by the Friends board.

Sponsors and hosts will be sought for 30 tables of eight. Each table will be individually decorated with a different theme. Sponsors will be able to choose whether to do their own decorating, or have a volunteer do this. This idea for decorated tables comes from a successful fundraising event in Ogden. Participants will be asked to vote on a “People’s Choice” award for the best-decorated table.

Details will be finalized over the next six weeks, and ticket sales will get underway in March. Donated items are being sought for the raffle and auctions. Anyone with items to donate, or who wants to volunteer as a table host, sponsor or decorator, can send an email to staff@friendsoflakepanorama.org.

GOAL

FROM PAGE 2A

Donations can be made in someone’s memory or in honor of someone. For donations by check, the mailing included a form that can be completed and returned with a check. The Friends of Lake Panorama mailing address is PO Box 488, Panorama, IA 50216. A donation form also is available on the Friends website, where donations also can be accepted electronically.

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 Panorama.

In addition to the Sunset Beach playground, donations also can be made to six separate funds or a combination of funds. There is a general fund, plus funds for Boulder Beach, Shady Beach, Sunset Beach, Panorama West, and Lake Panorama National. Money donated to these will be used at the discretion of the Friends board.

Questions regarding the Friends of Lake Panorama can be emailed to staff@friendsoflakepanorama.org. The website is www.friendsoflakepanorama.org.

CARSON

FROM PAGE 3A

Carson also pledged strong support for the 2nd Amendment and criticized the Obama administration’s efforts at more restrictions on gun sales through executive orders this week.

“Taking guns away from law-abiding citizens does nothing,” Carson said.

Several presidential candidates have visited Guthrie County this cycle, but Carson is only the second, along with former U.S. Sen. Rick Santorum of Pennsylvania, to campaign in Panorama.

“It speaks well of Panorama, really,” said Tom Bacon, a resident of the city who also serves as chairman of the Veterans Board that oversees the auditorium.

He helped organize the event, which involved a heavy Secret Service presence.

Juanita Greenlee, 76, of Panorama, said she plans to support Carson in the Iowa Republican presidential caucuses.

“I like his faith,” said Greenlee, who attends the Baptist Church in Guthrie Center. “I like his willingness to put it on the front line. I like his quiet demeanor. I like the way he realizes he can’t do it all. He’s going to need some help, but he’s going to pick the help that knows what needs to be done. I think he has a very reasonable agenda.”

Greenlee said she would like to see a Carson-Sen. Ted Cruz

“I like his faith. I like his willingness to put it on the front line. I like his quiet demeanor. I like the way he realizes he can’t do it all. He’s going to need some help, but he’s going to pick the help that knows what needs to be done. I think he has a very reasonable agenda.”

JUANITA GREENLEE, PANORA



Vietnam War-era Air Force veteran Bob Lebeschak of Guthrie Center asks Dr. Ben Carson if he would place politically correct rules on the U.S. military to prevent them doing their jobs in combat zones.

ticket, but wondered if the Texas Republican senator would have the humility to politically co-pilot a White House run for Carson.

“I doubt it,” she said. “But they might actually compliment each other.”

Mike Arganbright said Carson has strong philosophical moorings.

“The things I liked about his message is it’s back to the basics that made us a great country,” said Arganbright, 76, a retired lieutenant colonel in the Air Force living in rural Guthrie County, southeast of Panorama.

Carson was awarded the Presidential Medal of Freedom, the highest civilian honor in the land, in 2008.

In 2001, Carson was named by CNN and Time Magazine as one of the nation’s 20 foremost physicians and scientists.

Carson is a prolific writer and author, having published eight books, including his autobiography, “Gifted Hands,” and two titles that were New York Times bestsellers, “America the Beautiful,” “Rediscovering What Made This Nation Great,” and “One Nation, What We All Can Do to Save America’s Future,” which was on the New York Times Best Sellers List for 20 weeks, five of those weeks at No. 1. “Gifted Hands” was the subject of the award-winning, made-for-television movie under the same title in which Cuba Gooding Jr. played Carson in the leading role.

“He may be too smart to run for president,” joked Craig Williams of Manning, a member of the Iowa Republican Party’s state central committee who is neutral in the presidential caucuses at this point.

CLOSING

FROM PAGE 2A

Completely rebuilding in 1992 was the major change in his business. “We started out in a 30 x 30 foot garage area and an attached office. Then we tore everything up and completely rebuilt.”

This included a new large garage area, convenience store, offices, pumps, canopies, underground tanks and driveway.

Selling gas has become less profitable through the years, he said “The profit margins are so slim a location cannot survive on just selling gas,” Lu-

beck notes. “There are places selling gas for less than I could purchase it.”

He’s sold Conoco gasoline, which is described as a “top tier gasoline” recommended for BMWs, Mercedes Benz, Ford and General Motors vehicles. But it also costs more.

Another change through the years has been a shift away from rural clientele as the number of farmers declined. Lubeck also has a on-farm tire service.

“I’ve enjoyed it very much,” is how he sums up his more than four decades in business. There’s little wonder it’s in his blood. His father ran a gas station in Lake City for some 30 years and he

pursued the profession through his college courses.

In an earlier story in the Guthrie County Vedette, he described himself as more of a mechanic than a convenience store person.

“What drew me to the community was it was said to be a growing community,” he recalled. “It certainly has been that with Lake Panorama.”

Besides his gas station, back in 1974 there were three others -- DX, Standard Oil and Sinclair. Lubeck’s departure leaves Casey’s General Store and Heartland Coop’s Card-trol as local sources of fuel.

Panora Oil and Car-Go Market will officially close about

9:00 p.m. on December 31. Eight part-time employees will be out of a job.

In the meantime merchandise is being discounted 25 percent this week and could go lower next week. He may even discount gas.

His retirement is not fully complete. He will continue to provide a towing service at 757-0444. “I enjoy towing,” is the reason he gives. Coupled with this, he will also continue to unlock vehicles for locked out drivers.

The Lubecks will remain at Lake Panorama.

“You’re stuck with us,” quips Maureen Lubeck.

GUTHRIE COUNTY FAIR

Fair board looks down the road at new projects

By REBECCA MCKINSEY

Lake Times staff

With new leadership, the Guthrie County Fair Board is looking forward to 2016 — starting with plans for the second annual fundraising steak supper.

The supper will be held March 19. The \$20 tickets will be for sale starting in February.

Those interested in purchasing tickets can contact a fair board member or leave a message on the Guthrie County Fair Facebook page.

The dinner includes steaks with all the trimmings, an auction and games.

Last year’s supper, the first of its type, raised \$65,000 — a shock for those involved with the fair, new Fair Board President Grant Sheeder said. The board hopes to raise at least that much again this year, he added.

Last year’s funds allowed the fairgrounds’ new multi-use community building to be completed.

This year’s fundraiser will benefit outdoor improvements — sidewalks, landscaping,

lighting, wheelchair accessibility, parking around the new community building and a building payment.

The fair board is looking at other projects as well.

Fundraising for a new small-animal building is continuing — the current one, and several other buildings, are getting old, Sheeder said. A donation in honor of Zach Meacham, a Guthrie Center high-school student who died in a car crash last year and who loved participating in the fair, will contribute to the project.

The fair board also hopes to move the fairgrounds’ Art Hall away from the river to avoid further flood damage.

The board recently established the Guthrie County Fair Foundation and applied for a 501(c)(3) non-profit designation for the fairgrounds, allowing the fair board to apply for grants.

A new fair website is also being constructed. It will include photos, schedules and other information and will al-

low people to register for various fair events online.

“We want to make it more user friendly,” Sheeder said. “People want to see what’s going on at the fair.”

The community building was an important project last year, Sheeder said — and now, the fair board is looking forward.

“There are other buildings on the grounds we need to invest our money into as well,” he said.

Talking about the problems will only do so much, he added.

“We’d appreciate people stepping up, donating or writing that check and helping make those things possible,” he said.

The board is working with several other groups to put together diagrams and displays of some of the plans for the fairgrounds so that residents at the steak supper can visualize them.

“There’s definitely a lot of exciting things going on,” Sheeder said. “It’s been overwhelming but fun.”

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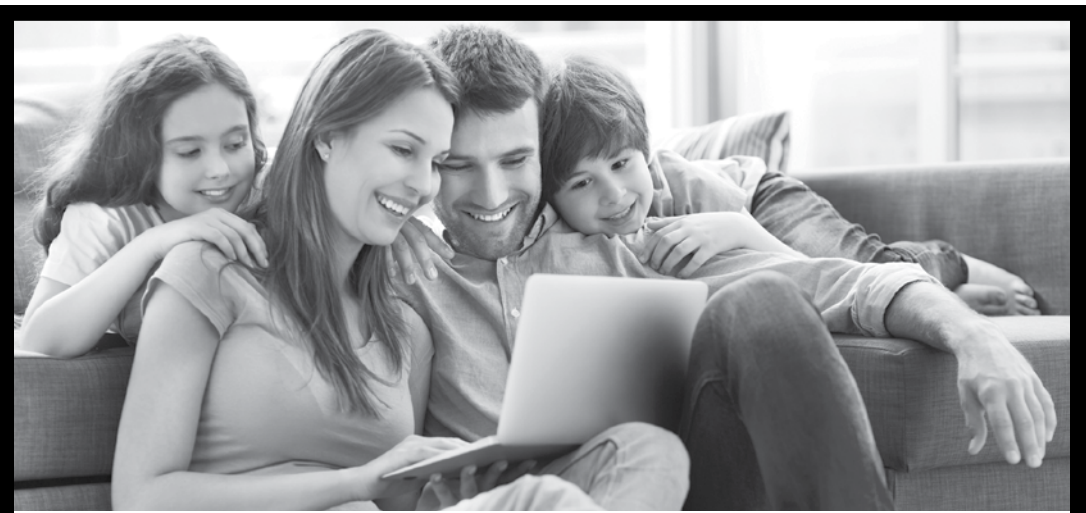
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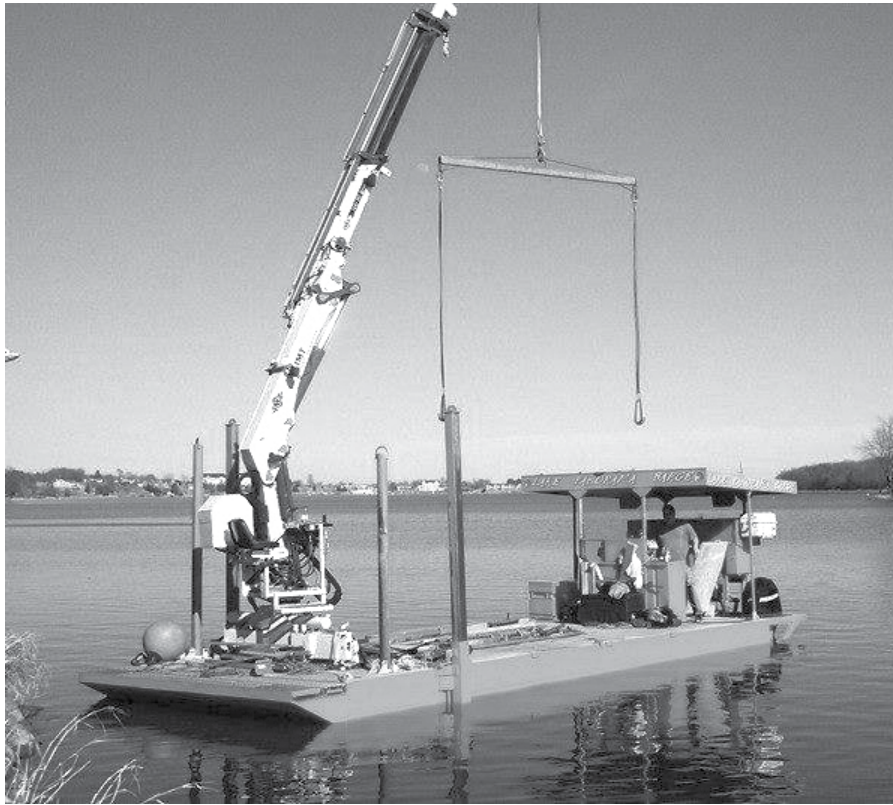
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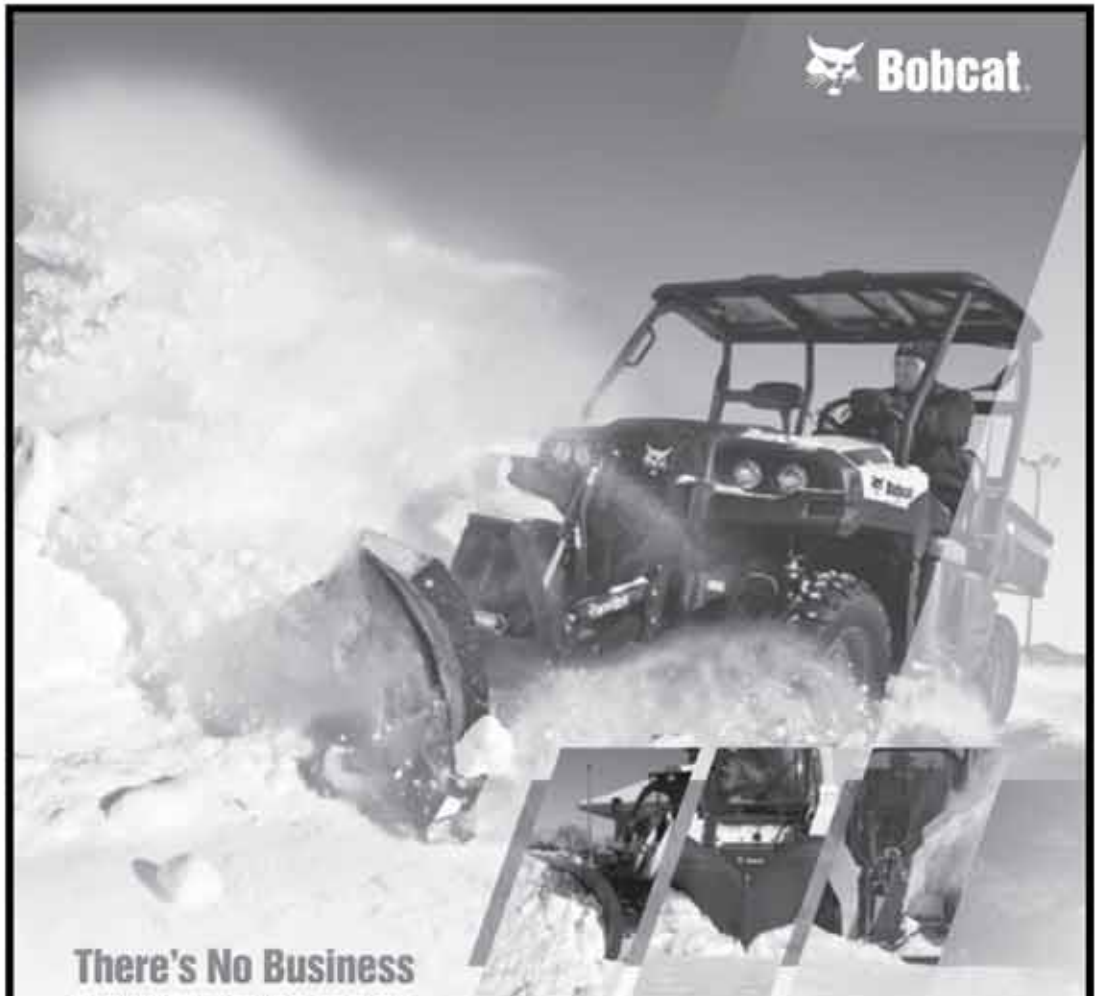
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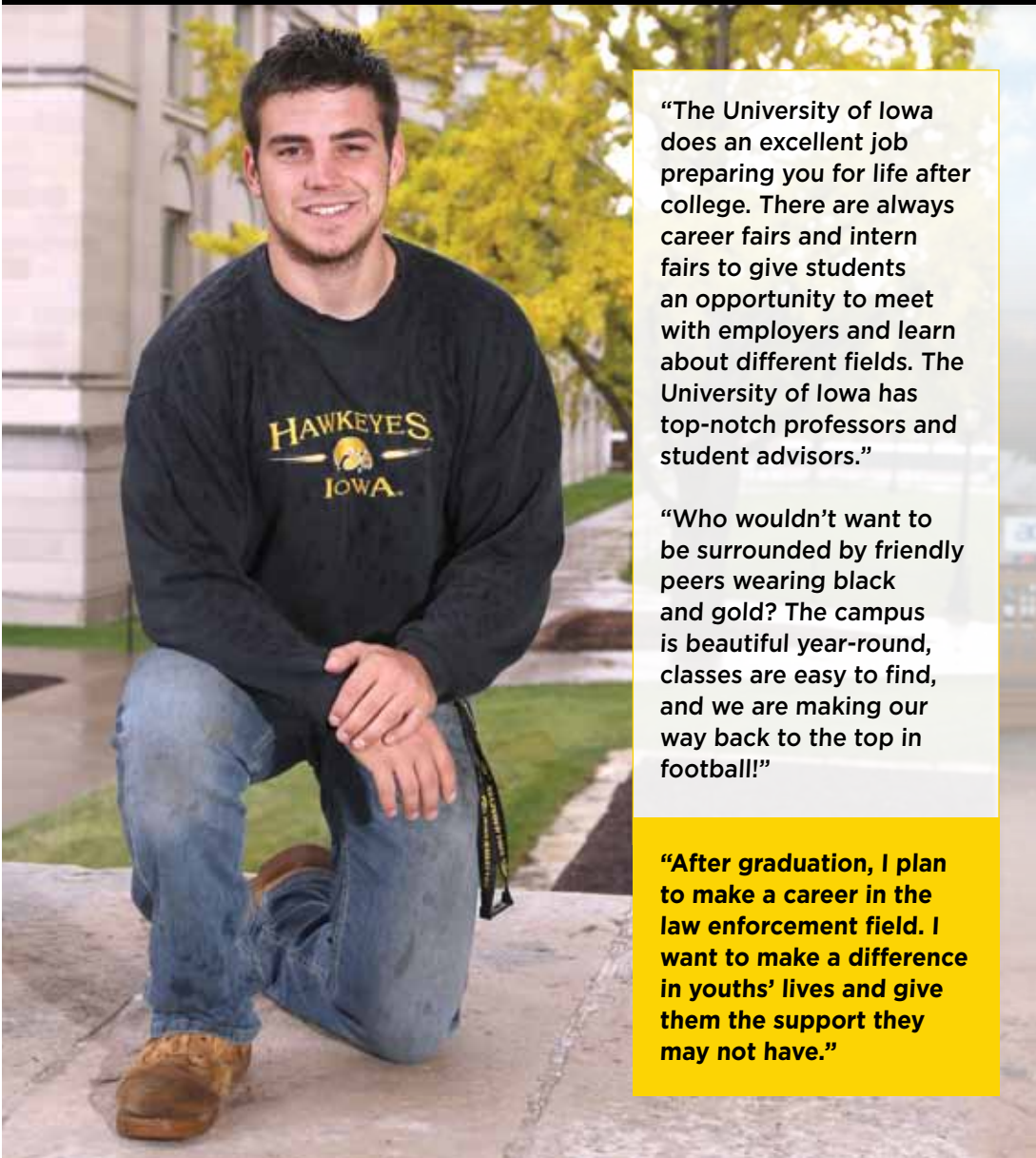
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PUBLIC NOTICE

Lake Panorama Association
Board of Directors Meeting
November 24, 2015
Lake Panorama
Association Office

The Lake Panorama Association Board of Directors met November 24, 2015, at 5:00 PM, at the Lake Panorama Association Office. Board members present were Bob Batschelet, John Coghlan, Tom Jeschke, Mindy Larsen Poldberg, Charles Schnack, and Neil Wright. Absent was Bill Douglass.

Staff present: John Dinnebier, Director of Operations LPN; Danna Krambeer, John Rutledge, David Thompson, LPA staff.

Visitors present: Brice Oakley, President, LPN Board of Managers; Kane Powell, Vice President, LPN Board of Managers; Danny Cunningham, Lake Panorama Barge Service; Mark Van Houten, Van Houten Barge Service; Brian Dorsett, Nate Dorsett, Adam Halsey and Phil Halsey; Everett Grasty, County Supervisor.

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

Agenda Item 1 – Approval of the Agenda. Coghlan noted the consent agenda has been amended to include the October 2015 Financials. RIZ purchase of LPA land has been added to other business. Wright moved to approve the amended agenda. Motion seconded, carried unanimously.

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

Agenda Item 4b – Halsey Excavating – Request authorization to establish barge service on Lake Panorama. Adam Halsey submitted a written business plan to the board requesting authorization to establish a barge service on Lake

Panorama. Halsey introduced himself to the board and submitted letters of recommendation from his bank and LPA members.

Jeschke asked what services will be provided. Halsey responded they will do installation of docks, lifts, service lifts, carry inventory of parts and perform shore work.

Coghlan asked where the barge will be parked. Halsey replied options are being explored.

Danny Cunningham, Lake Panorama Barge Service, asked where he will be able to put a second barge. He is considering the addition of a second barge, to expand his company's service and improve response times.

Coghlan stated the board needs to establish some guidelines for the barge services. A plan for parking the barges, access for equipment to load barges and other issues will be included in this plan. The board will defer any decisions on the barge services to the December meeting.

Agenda Item 3 – Consent Agenda. Schnack moved to approve the consent agenda. Motion seconded, carried unanimously. Consent agenda to include:

- a) LPA General Manager's Report
- b) Approval of minutes from 10.27.2015 LPA Board Meeting
- c) Acceptance of 10.31.2015 consolidated financial report – LPA & LPN, LLC.

Agenda Item 4a – LPN, LLC Report

i) Accept minutes from 10.6.15 and 10.19.15 LPN Board of Managers meeting
Wright moved to accept the minutes. Motion seconded, carried unanimously.

ii) **2016 operational budget for LPN, LLC**

Dinnebier highlighted the budget notes and assumptions for revenues and expenses. Brief discussion was held on golf membership pricing and administrative practices regarding cart rentals.

Oakley spoke on four major issues, which are priority items for the LPN Board of Managers during the remainder of 2015.

Capitalization issue for LPN, LLC.

Confirm all health and safety issues are up to standards at the facilities.

2016 golf membership policies and associated paperwork. 2016 event pricing.

Oakley noted the LPN board will review long term goals once immediate issues have been covered.

Schnack moved to approve the LPN, LLC 2016 Operational budget. Motion seconded, carried unanimously

iii) **Review LPN, LLC Board of Managers memo on Conference Center kitchen remodel.**

Powell, chair of the LPN board facilities committee, spoke on the remodel proposal for the LPN kitchen. Powell stressed the memo is currently at a budget level with regard to pricing. No contractor bids have been solicited at this time. More accurate cost estimates will be obtained should further pursuit of this project be endorsed by the LPA board.

Coghlan asked if hiring a consultant would be a good investment, considering the technical nature of the project. Rutledge and Powell indicated the need of a general contractor to complete this project on time and within budget.

Oakley stated the items included in this proposal are

necessary to deal with current health and safety considerations. An extensive overhaul of the facility in the next five years may be warranted. Oakley recommended the LPN board further specify the project details, after which the LPA general manager would finalize the request for proposal and solicit bids from contractors.

Target date for work is February, with completion by March. Components of the project can be completed without shutting down the kitchen.

Rutledge will meet with the facilities committee, Dinnebier and Chef Pete Makens to work on an inclusive document to put out for bids.

iv) **Discuss additional capital investment in LPN, LLC**

Dave Thompson reported on the financial condition of LPN, LLC. Thompson noted LPN, LLC is in one of the low points of its cash flow year. Thus, LPN, LLC is in need of short-term funding to meet all obligations.

Jeschke asked how much money would be needed to ensure LPN, LLC was sufficiently capitalized for the coming year. Thompson stated he believed \$100,000 would sufficiently capitalize LPN, LLC for the coming year. Thompson noted this figure is based upon historical financials, the projected 2016 cash flow and the 2016 budget.

Coghlan spoke in favor of the \$100,000 capital infusion. He noted LPN, LLC has highs and lows regarding the collection of revenues and the payment of expenses. A cash reserve is important to ensure the subsidiary is adequately capitalized.

Poldberg asked why this is just being brought to the board's attention and why this was not discussed earlier in the year. Thompson stated financials

were showing the loss monthly, but LPN was able to cash flow until this month.

Jeschke moved to make a \$100,000 cash investment into LPN, LLC. Motion seconded.

Discussion - Poldberg asked if the intention is for this to remain as a cash reserve. Oakley confirmed 2016 spending will be based on the approved budget, which should allow for the investment to remain a cash reserve. Coghlan called for vote.

Motion carried. Poldberg abstained.

Agenda Item 5a – 2016 LPA Operating and Capital Budget for LPA. Rutledge presented the LPA Operating Budget Second Version and the 2016 Capital Budget. The budget has a 2.5% increase in Dues and Assessments. Extraordinary expense of \$90,000 is included in the water department for test wells.

Coghlan discussed the capital budget, asking why the proposed 2017 capital budget includes a boat storage building for \$100,000. He stated a new shop would allow for use of the old shop and barn as boat storage facilities. Rutledge confirmed Coghlan's understanding, noting only the 2016 operational and capital budgets were in final form at this time. Coghlan requested Rutledge begin preparing the plans and specifications for the location of the new shop and the overall plan for the new shop project, bringing to the board in March 2016 to begin the discussion for the 2017 capital expenditure plan.

Coghlan asked to consider removing the \$90,000 for test wells, so that projected LPA cash reserves will not fall below 20%. Board members agreed both the test wells and the 20% reserve were important issues. Rutledge suggested

reducing the \$90,000 line item to \$10,000 for 2016. He noted \$10,000 would fund engineering and site analysis. The cost to drill wells could then be built into the 2017 budget.

Schnack moved to accept the 2016 LPA Operational and Capital Budget as presented, except to reduce the test well line item from \$90,000 to \$10,000 for engineering. Further board authorization on the beach groomer required prior to purchase. Motion seconded, carried unanimously.

Agenda Item 6 – Other Business Sale of acres to RIZ for Hughes Cove Conservation Reserve Enhancement Project (CREP). In order for RIZ to consolidate the Hughes Cove CREP project and utilize the most advantageous positioning for the dam structure, approximately 4-6 acres are needed from the LPA property behind the shooting range. The actual area for the project is about 3.65 acres, but additional property is needed for construction. The RIZ proposes to pay \$2,000 per acre to utilize this now completely wooded gully and streambed area.

Batschelet moved to authorize the Board President and General Manager to sell up to six acres to the RIZ for \$2,000 per acre to consolidate ownership of the CREP project site, noting the benefit this project will provide to Hughes Cove. Motion seconded, carried unanimously.

Agenda Item 7 – Closed Session – No Items for closed session.

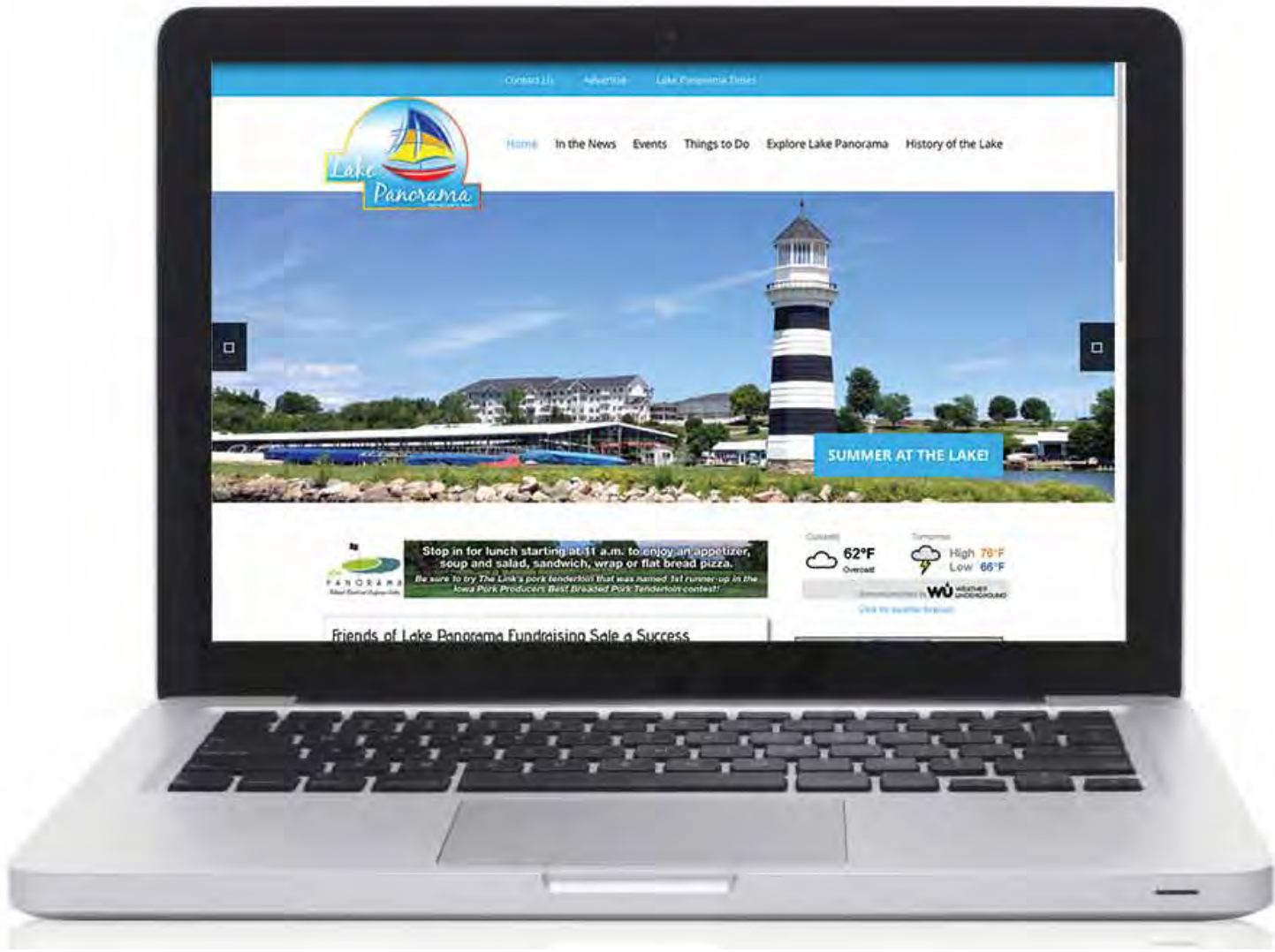
Agenda Item 8 - Meeting adjourned at 07:40 PM.

Danna Krambeer,
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Mindy Larsen Poldberg
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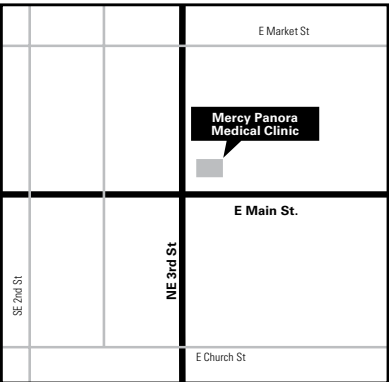
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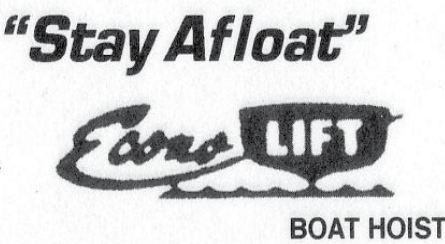
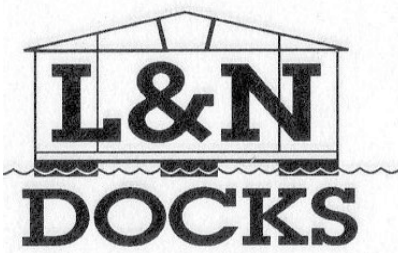
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At the University of Iowa Lisa went to football games, helped build a float for the Alumni Association and rode in the Homecoming Parade.

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