

JANUARY 2016 | VOLUME 48 | NUMBER 1

RECREATION **Broomball** tournament held at Lake Panorama



Burton Hable and Josh Merryman tangle for a loose ball during the 2015 broom ball tournament at Lake Panorama. Thirty-give players on six teams competed in the 2016 tournament Saturday, Jan. 16 in Horseshoe Cove.

LOCAL GROUP HELPS FAMILIES IN NEED



group of over 35 friends from California, Tennessee, and all across the Midwest converged on icy Lake Panorama in Panora January 16 in an annual sporting competition. Panora residents Jay and Sue Merryman hosted the Sixth Annual Merryman Broomball Tournament in Horseshoe Cove.

Action began at 10:30 a.m. and finished around 6 p.m.

Broomball is a sport similar to hockey. However, rather than skates that make it easy to move around, players wear snow boots or athletic shoes that give them little traction. Furthermore, instead of a hockey stick and puck, players use duct-taped brooms to pass and shoot a small soccer ball through a goal. These differences make Broomball an exciting game for everyone, as rookies and seasoned veterans alike slip, swoosh, and swarm around the ice.

While it is said that Broomball was invented by Canadian street-car workers nearly a hundred years ago, tournament commissioner Josh Merryman believes the game has been perfected in Iowa. Merryman, an agronomist from Adel, says, "We've been playing Broomball since our days at Iowa State, when games were only scheduled after midnight once the club hockey team finished practicing. It didn't matter if I had six

BROOMBALL, PAGE 5A

By SUSAN THOMPSON | Lake Times staff

or more than 13 years, a dedicated group of volunteers from Panora and Lake Panorama have been helping area families. The Children's Clothes Closet, known as 3C's, is a free clothing program for children of families in need in Guthrie and neighboring counties.

The group's mission is to provide good used and new clothing to babies, children and high school youth. The 3C's is located in Panora at Highway 44 and East 2nd Street, just north of the Panora United Methodist Church.

Lois Carty got the ball rolling in 2001. She had the idea for a place where families in need could get clothing, outerwear, undergarments, shoes, toys and books for their children at no charge.

Lois knew there was a need for this in Panora and surrounding areas, and she felt the community, churches and local businesses would donate used or new chil-

dren's items and money needed to sustain the project. She went to the board of the Panora United Methodist Church to ask for its support, plus the use of the brick building directly behind the church. The church board agreed, viewing this as a local mission opportunity.

On the first Saturday of August 2002, Lois Carty and her co-director, Waneta Scott, opened the 3C's doors. Donated clothing had come in, and been placed on tables set up for opening day. One client came that first day.

Lois Carty passed away in 2008. Waneta Scott still lives in Pano-



Elaine Raines sorts socks and underwear at 3 Cs Children's **Clothes Closet in Panora.**

to 3C's. Current co-directors are Mary Kay Hamilton, who lives in Panora, and Connie Ridgley, who lives at Lake Panorama.

"The 3C's has grown from an idea to a vital community resource," says Ridgley. "Besides Guthrie County, families now come from

ra and continues to refer clients Greene, Adair, Audubon and Dallas counties. We've also had a family from Omaha and Des Moines. No one is ever turned away, but we do have limits. When the client has special needs, we will give more as needed."

3C'S, PAGE 5A



BUSINESS Panora Oil closing doors after 4 decades in community



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."

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 But No. 1 on his Bucket with a realtor. "My dream is SPECIAL TO THE LAKE TIMES

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

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



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 oldfashioned merry-go-round and teeter-totter.

GOAL, PAGE 6A

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 Partnership 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 familyowned 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.

THERE'S NOT ONE OUNCE OF EGO Carson draws 300 people to Panora campaign event

POLITICS



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

heryl 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-andanswer 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-youdo-for-me' mentality," Carson said.

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.



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, Panora, IA 50216. Or take the form and payment to the Panorama West pro shop when it reopens in the spring. Both LPA members and nonmembers 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 <u>www.lakepa-</u> <u>noramanational.com</u>.

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 kickoff 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 mkogrady@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

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"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 Lebischak 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







BUSINESS



Gamblers pour \$116 million into efferson'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.

ings, 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

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.

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

PALANDSA STRATEGI

due to the tight economy.

erty?

Q: What is the association's

A: LPA's strategy has changed

strategy when selling LPA prop-

with the times. When I joined the

association in 2007, the board had

recently made known its inten-

tion to raise the lot sales mini-

mum from \$15,000 to \$25,000.

The board's declaration of an

upcoming increase stimulated

a large number of lot sales in the

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

The LPA board then amend-

ed 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 bot-

tom had fallen out of the offshore

Q: What is LPA's current land

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

is to sell LPA properties and grow

the membership. At some level,

One priority of this committee

Unfortunately, the recession

\$15,000 category.

new policy.

lot market.

sales policy?

decisions.



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

this initial goal of the original after the recession of 2008. By then, LPA's inventory of quality developers - Mid-Iowa Lakes waterfront property had largely continues to be part of Lake been depleted, and the demand Panorama's evolution. for offshore properties dried up

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

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.



According to official fil-

By SUSAN THOMPSON

The Lake Panorama Associa-

tion 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 an-

other 500-plus platted lots. John

Rutledge, LPA general manager,

answers questions about LPA lots

and the organization's activities

Q: What role does land sales

A: The LPA Board of Directors

approves an annual operational

budget, which is balanced be-

fore 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

Q: What is the history of LPA's

A: LPA's land sales history in-

cludes 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 Improve-

ment Zone. Lake dredging in-

creased 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

land sales came immediately

The recent low point of LPA's

during this period.

capital projects.

land sales?

related to lot sales.

play in the LPA budget?

Lake Times staff

92.1 percent payback.



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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.



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 tornados, 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

fire escape and additional shelv-

In 2013 volunteers removed the

old carpet in the toy room and

replaced it with new carpet. This

display racks.



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 area of the building, removing countless hours to help sort dothe sink and most of the cabinations, stock racks and cubes nets, repairing and painting walls and work during open hours. "We and replacing carpet. The group are extremely grateful for all the gained valuable space for more hours these volunteers contribute. Everyone who volunteers at In 2012, volunteers built a new 3C's wants to make a difference in the lives of children and famiing was added to the storage area.

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 that 13 years. We have eight to 10 ladies who have helped us out the past year, and graciously step in when we are shorthanded. 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.



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.

BKOOMBALL 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 an-

GOLF FROM PAGE 3A

or howie.1983@hotmail.com; or Kurt Johnson at 515-979-0180 orkjohnson@augusthome.com. The Thursday morning men's league will begin play April 28 and wrap up September 8. Members tee off between

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.

7 and 8:30 a.m. Dues of \$20

lies," 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-

55

esthesiologist 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







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PALA **Closed on Mondays**

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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.

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, Panora, IA 50216. A donation form also is available on the Friends website, where donations also can be accepted

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 bestdecorated 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@friendsoflakep-

deposited into the Friends bank account. A securities account has been established with GCSB Investment Center in Panora. 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.

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 lawabiding 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 Panora.

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

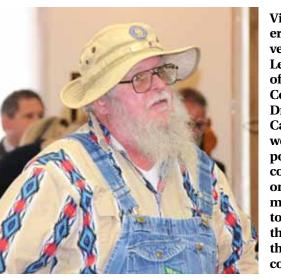
He helped organize the event, which involved a heavy Secret Service presence.

Juanita Greenlee, 76, of Panora, 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





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.

Vietnam Warera Air Force veteran Bob Lebischak 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.

"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 Panora. 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," Lubeck 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 Cardtrol 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

anorama.org.

Questions regarding the

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(stocks, mutual funds, etc.) are welcome, and will be sold once transferred, with the proceeds

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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 multiuse community building to be completed.

This year's fundraiser will benefit outdoor improvements sidewalks, landscaping,



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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 smallanimal 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 allow 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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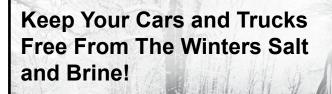
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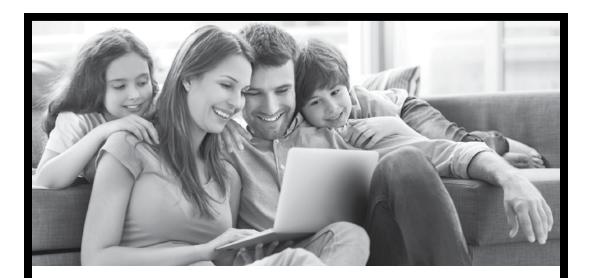
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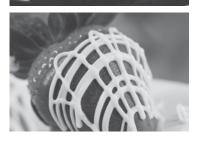


Select two entrees Surf & Turf (top sirloin and shrimp) Fettuccini Alfredo with Shrimp

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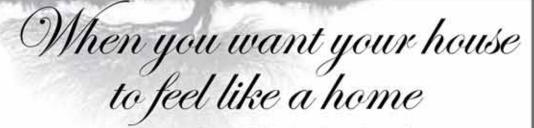




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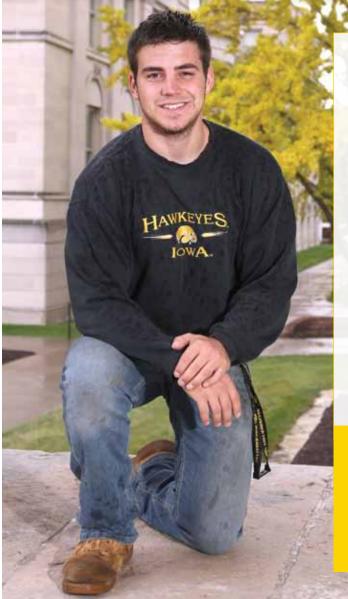
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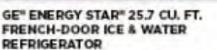


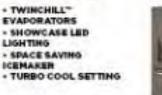
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Iowa DNR

The quiet solitude that makes a perfect winter getaway is waiting for you in beautiful, comfortable year-round cabins at several Iowa state parks. It's a great time to take advantage of hiking trails (many allow crosscountry skiing and snowmobiling), wildlife watching (deer and birds galore), fishing and more.

During the winter, these yearround cabins are available to rent for two-day minimums, starting as low as \$35 per day. Visitors will need to bring bedding, towels and some cooking utensils. Some cabins are handicapped-accessible and pet friendly. The number of people each cabin can accommodate ranges between 2 and 10, depending on the type of cabin. Enjoy winter in an Iowa State

Park cabin at these locations:

Winter is a great time to experience northeast Iowa's Backbone State Park, with its extensive trail system, including groomed snowmobile trails and beautiful trout stream. The park has 16 year-round cabins, including 4 deluxe cabins that sleep nine*, 4 two-bedroom family cabins that sleep six*, and 8 one-bedroom cabins that sleep up to 4. Cabins book quickly for the weekends and holidays, but for those who have the flexibility of taking off during the week, choices can be good. Rental prices during the winter season range from \$50 to \$100 per night.

*Please note the 4 deluxe cabins and 4 two-bedroom family cabins will be closed from February 1, 2016 through May 1, 2016 for remodeling.

Springbrook State Park's spacious Sherburne Cabin is ideal for large family gatherings. The cabin sleeps up to 10 and features four bedrooms, a full kitchen, huge living room and large deck. The Sherburne Cabin rents for \$200 per night in the winter. Springbrook State Park, located in Guthrie County, is currently closed for road and bridge work, but access to the cabin and the nearby Conservation Education Center remain open.

For those willing to rough-it a bit, Honey Creek State Park, in Appanoose County, has two camping cabins available in the winter month. They are each heated and sleep five for \$35 per night. Camping cabins are not equipped with running water, modern restrooms or showers inside, however Honey Creek's camping cabins are located next to the campground's heated shower/restroom building, and a water hydrant with potable water is located outside each cabin. Kitchen facilities are limited to a small refrigerator and microwave.

Honey Creek Resort State Park has 28 one-, two- and three-bedroom luxury cottages and may be reserved throughout the year with no minimum-day restrictions. Bedding and TVs are included and the amenities of the resort, including the restaurant and indoor waterpark, can be enjoyed as part of the rental. Details are available and reservations can be made at www. honeycreekresort.com or by calling 877-677-3344.

Lake of Three Fires, with its lake and oak/hickory timber, creates a relaxing southern Iowa atmosphere. The eight miles of trails around the lake are snowmobile and equestrian friendly. And the park's six year-round studio cabins, each accommodating four, are just waiting for the winter visitor. Each cabin rents for \$50 per night.

Backbone State Park and 8 other great winter cabin getaways in Iowa State Parks | Iowa DNRThe two-bedroom, cedar-sided cabin #13 is a designated year-round cabin tucked in the quiet wooded hillsides of Lake Wapello State Park in Davis County. The cabin sleeps six and rents for \$85 per night. The park has plenty of trails to wander during your stay, including seven miles of lake shore trail. With snow on the ground, this park becomes a popular winter spot for cross-country skiing.

The four cabins at Pine Lake State Park, in Hardin County, are located along the banks of the Iowa River and are perfect for cozy, cold-weather getaways. These classic stone and timber structures, with their wood-burning fireplaces, have a charm that is unmatched. The two studio-sized cabins sleep two to four people for \$65 per night, and the two one-bedroom cabins can sleep four comfortably for \$75 per night.

Although the lake at Union Grove State Park, in Tama County, has been drained and is undergoing a major restoration, the park's two new one-bedroom cabins are still available for

rent \$75 per night. During the lake restoration, reservations must be made by calling the park manager at 641-473-2556, rather than through the reservation system. Hiking, snowmobiling and wildlife watching are popular outdoor activities but with the cabin's luxury accommodations, you might not want to leave.

Waubonsie State Park, about as far southwest as you can get in Iowa, has two cabins that sleep up to 10 and six for \$85 per night. Both have stone, wood-burning fireplaces to warm up beside after of day exploring this nearly 2,000-acre park. Waubonsie has one of the most rare and beautiful vistas of the unique Loess Hills landform, and is part of the National Lewis and Clark Historic Trail.

Two camping cabins are also available year-round at Waubonsie. Both have stone, woodburning fireplaces and one is a two-bedroom cabin that can accommodate up to 10 people for \$50 per night, the other is \$35 per night. Please note, however, there is no nearby heated shower/restroom, only an outside pit latrine. Waubonsie's camping cabins may appeal to only the hardiest individuals.

For more details about each park, cabin amenities and availability, visit the Iowa state park reservation system at iowastateparks.reserveamerica.com or call 1-877-427-2757.

For more ideas on enjoying winter in Iowa, try our Iowa Cabins. We Love Winter in Iowa. Take it Outside and Iowa State Parks boards on Pinterest.

2016 Sponsor Program continues to help fund **Emergency Management**

Lake Times staff

For a fourth year members of the private sector (business and industry) in Adair and Guthrie Counties are joining with the public sector (city and county governments) to support the budget needs of the Adair and Guthrie County Emergency Management Programs.

Adair and Guthrie County Emergency Management Coordinator, Robert Kempf says, "Emergency Preparedness is not just the responsibility of our local governments. Emergency Management and Preparedness are a team sport - everyone has a part to play. The participation by the private sector is critical to accomplishing our planning and response goals and objectives."

In 2015, they introduced the Mobile App.

"The App is free through the Goggle Play Store and I-Tunes and is the first of its kind in the state" said Kempf.

It is a one stop shop for basic information about preparedness, to get emergency information, current emergency management updates, weather, utility outage, closing and road condition information. Residents can also use the App to sign up for the county's emergency notification system and to report damages to their property from storms.

Kempf says the App also contains contact information for all the emergency service units in Adair and Guthrie Counties.

The agencies maintain a Hazardous Materials Response Contract to help provide response information and assistance to emergency responders and industry in the case of a chemical spill or leak. "Our emergency services

cannot afford the equipment and training required to maintain a local hazardous materials team," Kempf said. "Our contract with the Council Bluffs fire department allows our first responders 24/7 access to the information and expertise that might be needed for this type of incident.

The Emergency Management Program provides preparedness and recovery information to the public in many ways throughout the year. They are available to speak to different civic groups and businesses.

The Sponsorship Program includes four support levels: Bronze up to \$100.00, Silver up to \$250.00, Gold up to \$500.00 and Platinum over \$500.00.

The 2015 Sponsors included: Bronze Sponsors: Guthrie County Fair, Guthrie County State Bank of Guthrie Center & Panora and People's Trust & Savings Bank of Guthrie Center

Silver Sponsor: Farmers State Bank of Yale and Union State Bank of Bridgewater & Greenfield

Gold Sponsors: First National Bank of Fontanelle & Greenfield, Guthrie County Public Health and Raccoon Valley Radio Network

Platinum Sponsor: Lake Panorama Association

Any businesses, industry or groups in Adair and Guthrie Counties that would like to learn more about the program or become a sponsor or would like a presentation about preparedness can contact Kempf at 641-332-3030 or agcema@ guthriecounty.us.

Applications now being accepted for the Governor's **Iowa Environment Excellence** Awards

Iowa businesses, organizations and citizens are invited to apply for the Governor's Iowa Environmental Excellence Awards. To download an application, go to www.iowadnr.gov/eeawards; applications are due March 31,

LAW ENFORCEMENT Sheriff's Office partners with Iowa Alcoholic Beverages Division

Plans to enforce, educate on tobacco, alternative nicotine and vapor products

The Guthrie County Sher- even more this year. iff's Office has taken a pledge I-PLEDGE places emphasis on retailer training. Clerks who successfully complete an online training course and then pass an exam will become I-Known as I-PLEDGE, the pro-PLEDGE certified. This allows a retail establishment to use and affirmative defense against a civil penalty if the certified clerk makes an illegal sale. Although clerks are not required to retake the training if currently certified, ABD encourages them to repeat the training after October 3 in order to familiarize themselves with the newly agerestricted products. ance initiatives this year. "I-PLEDGE's retailer train-Since the program's inceping is a great way for clerks to prepare themselves to refuse illegal tobacco, alternative nicotine and vapor product sales," Guthrie County Sheriff Marty Arganbright said. "The training also assists retailers to ensure they maintain a compliant and

responsible establishment." Guthrie County deputies and reserve officers will also be conducting compliance checks on local establishment as part of the I-PLEDGE program. Under-

Ice safety reminder as Iowa lakes freeze over

Iowa DNR

The recent blast of arctic air is growing ice on lakes and ponds over much of Iowa and sending anglers scrambling to prepare their equipment so they can be out for the coveted

third of the state which will act as insulation from the cold weather and slow ice growth so anglers will need to cut test holes on their way out.'

As a general guide, at a minimum, four inches of quality ice is recommended for fishing and at least five inches for snowmobiles and ATVs.

2016.

These awards are the premier environmental honors in Iowa, recognizing leadership and innovation in the protection of Iowa's water, land and air. Winners will be recognized by Gov. Terry Branstad at a reception this summer.

"These awards highlight the commitment and ingenuity we value here in Iowa when it comes to conservation and protecting our natural resources," said Gov. Branstad

"Not only do the Environmental Excellence Awards allow us to recognize and honor successful efforts, but it is a means to share that success with others, hopefully inspiring new ideas and future achievements," said Branstad.

Organizations are encouraged to submit their applications electronically to reduce paper waste. Complete instructions are included in the application packet.

to keep tobacco, alternative nicotine and vapor products out of the hands of Guthrie County's youth.

gram is a partnership with the Iowa Alcoholic Beverages Division (ABD) to educate local retailers and to enforce Iowa's tobacco, alternative nicotine and vapor product laws. Due to a change in Iowa law, alternative nicotine and vapor products are now considered age-restricted products and will be part of the I-PLEDGE program's compli-

tion in 2000, the statewide tobacco compliance rate has grown to 93 percent. By participating in the program, the Guthrie County Sheriff's Office has committed to do its part to increase the compliance rate

age customers, under the supervision of law enforcement officials, will enter into illegal sales as part of the checks.

Criminal penalties for selling tobacco, alternative and vapor products to a minor include a \$100 fine for a first offense, a \$250 fine for a second offense and a \$500 fine for third and subsequent offenses. However, handing out citations is not the intent of the I-PLEDGE program.

"By partnering with the Iowa Alcoholic Beverage Division, we hope to educate clerks and maintain a compliant retail environment in our community," Arganbright said. "Moreover, we pledge to help keep tobacco, alternative nicotine and vapor products out of the hands of Iowa's youth."

To take the I-PLEDGE training or search certification records go to www.iowaabd.com

early ice fishing of the season.

"Ice fishing is one of our great winter sports and is really a fun, social activity best enjoyed with a group of friends," said Joe Larscheid, chief of fisheries for the Iowa Department of Natural Resources.

Ice fishing is just getting started on a few of the lakes in northern Iowa. Anglers heading out are reminded to check the ice often as they make their way to their favorite fishing spot.

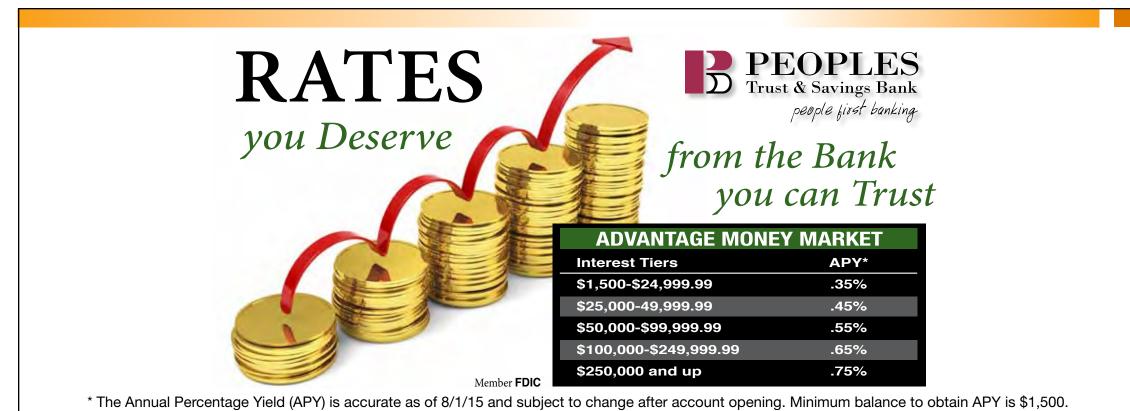
"Even with this cold blast, most Iowa lakes will just now be forming ice and on the northern lakes, there could be pockets of thin ice or places where the geese had kept ice from forming, so it would be wise to check ice thickness as you go out," Larscheid said. "We also have a heavier blanket of snow across the northern

"Ice thickness is not uniform on any body of water. Things like current and springs slow ice growth. Things that poke through the ice like rocks, trees or docks will conduct heat and make the ice around it less stable," Larscheid said.

Early ice offers an excellent chance for success. If fish are finicky, plan to cut a series of holes and spend 15 minutes at each hole targeting active fish. Make sure to use small baits and light line.

Getting the equipment ready should also include ice safety tips.

"Now that we have ice, we need to go through our mental safety check list. Go with a friend and be sure to cut some test holes for ice thickness as you go out," Larscheid said.



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OUTDOORS TIPS FOR BETTER WILDLIFE PHOTOGRAPHY

Iowa DNR

Anyone can take a picture of an animal, but it takes skill to get a good one. Whether you've got a secondhand point-and-shoot camera or a top-of-the-line DSLR, remember these tips to help you get your best wildlife shots this season.

HAVE A PLAN

While chance encounters can be great for photos, you'll have better luck getting a really good shot if you know what you're looking for ahead of time. Research the wildlife you want to photograph – find out what it eats, what habitat features it likes, its most active times of the year etc. - then look for locations near you that would be attractive to that animal. If you already know you're looking for something big and fast, like deer, or small and slow, like caterpillars, you don't have to fuss so much with modes and adjustments when your subject shows up.

GET TO KNOW THE SUBJECT

All the planning in the world still won't guarantee a helpful subject. After all, a wild animal doesn't really care if there's a random tree in your shot or the light would be better a little to the left. So, after you've successfully located a wildlife habitat with the desired residents, visit a few times to learn the specific animal's mannerisms and habits. Then, use that knowledge to help you pick a good spot to shoot from. Obviously take into account any safety concerns with your plan, and avoid scaring the animal out of its home whenever possible.

TIME IT RIGHT

So you've got a location and a subject, now what? Sometimes the honest answer is to hurry up and wait. Patience is key when you can't communicate with your subject, and different times of day will vastly alter what the scene looks like based on sunlight. Try to avoid peak sun times like 10:00 a.m. to 2:00 p.m. as you'll have very few shadows to work with and the direct light is generally less flattering than softer morning

or mid-afternoon light. Weather will affect your light as well, and color will pop more easily when the sky is dark and cloudy. This can be great for delicate colors of flowers or portraits, which get washed out in heavy sunlight. Clouds can also give a sense of depth when photographing birds in flight, or give a more somber mood to a wide angle landscape.

LONG SHOT

While there is no one-and-only way to photograph wildlife, if you're going to invest in gear, get a telephoto lens. They're a must for animals you can't or don't want to get physically close to, and by staying back you're less likely to disturb any subject. While different fixed-length telephoto lenses are good for different things, these lenses are bulky - so you're probably better off starting with a zoom telephoto lens. These cover a wide range of focal lengths for less money, allowing you to get a good picture whether your subject is 100 or 500 feet away with the same lens. If you have the funds and want to invest in fixed-length lenses, look into purchasing a teleconverter to make them more adaptable. While you will lose some resolution and stops of light, these little gadgets can make one telephoto lens very versatile and they won't break your back.

READY STEADY

On the topic of gear, a tripod is great for extended shooting and crisp photos. If you need to move around more than a tripod allows, consider a monopod instead. They'll still save your shoulders from fatigue and your photos from blur, but they take a little more effort and practice to use. As a rule, the longer the lens, the easier it is to get a blurry image, so account for supporting your lens itself and not just the camera body if you're using a telephoto. A less expensive support option is a beanbag, but you'll probably have to look around for something taller to set it on.

HANDS OFF

Another cool piece of gear to keep

in mind is a remote shutter button. These are great for long exposures in low light, or for people who notice consistent blur in their images. Many amateur photographers will press the shutter button too quickly or just too hard, causing motion and blur, and others will incur the same problems from unintentionally breathing in abruptly when they take a picture. These problems can be avoided completely with this small remote, which triggers the camera to take a picture without you having to touch the camera itself. This little gear trick does wonders for many people trying to get sharp photos - only downsides are you have to buy the remote and set up your shot on a tripod or other surface. There is also a delayed shot option or timer built in to most cameras, so play around with this first to see if your movements are making a noticeable difference in your shots.

HANDS ON

If you want clear pictures and want to press the shutter button yourself, make sure you're using the appropriate body posture for holding your camera. Use both hands and tuck your elbows in against your body or rest them on a large stable object like a rock. For a DSLR, technically your right hand should be wrapped around the camera and your left should be flat underneath for support, but that can change based on your stance and hand availability. For a point-and-shoot it's tempting to only use one hand because they're so light, but using both will substantially reduce blur and help you take the picture you meant to.

DON'T BE A MIDDLE MAN

Compositionally speaking, it's a good idea to get your subject out of the absolute middle of the photo. It's easy, yes, but it's usually boring and takes away from any directionality in the picture. In more technical language this is related to the "rule of thirds" because any subject will generally look better a third of the way into the frame, and our eyes are naturally most drawn to the four points in a picture where the imaginary vertical and horizontal third lines cross. For a portrait, put an eye or other major feature at one of these intersection points to draw extra attention to it. As you gain

rules are more like guidelines, and can be broken for emphasis.

WATCH YOUR EDGES

When you're focused on getting the perfect shot fast, it can be easy to lose some of your subject at the edge of the frame. Missing a tail feather, wing tip, or one paw from a picture may not seem like a huge deal, but it will make your photo look sloppy and less professional. Zoom out a little and get a bit of buffer space between your subject and the edge of the frame so that you can get a shot of the animal in its entirety, even if it moves a little. You can always crop out excess space later. If you're intentionally not including the whole animal in your shot, still watch that you don't cut off an animal at a major joint like a knee or a hip, as this simply looks awkward.

DITCH THE AUTO SETTING... SOMETIMES

While an all-automatic setting can help you follow a moving target, remember that you as a human have the real brain, not the camera. Accordingly, our eyes filter out unimportant details like power lines and focus on vibrant colors in ways your automatic camera settings can't. One of the easiest ways to make sure the photo you take is as vibrant as what you see is to adjust the automatic white balance (AWB) setting to cloudy, shade, sun, fluorescent lighting, or whatever else is actually part of the present lighting conditions. This will keep colors from getting washed out. As with any rule, play around and break it when you have the time to give your photo an artificially warmer, cooler, or brighter tone than what you're really looking at. Use a shady or cloudy setting when shooting sunrises and sunsets for colors that pop.

TAKEA LOT OF PICTURES

Due to the marvels of modern technology, you can take a bunch of pictures and see what they look like without spending extra money. So the best advice is really to go practice, and decide what aspects and details of your own photos you like best. That way you can start to look for those things before you take a shot, and with practice it will take you progressively less time to get

HUNTING **Officers see typical** year as seasons close

Bv REBECCA MCKINSEY Lake Times staff

With the close of the late muzzleloader and archery seasons Jan. 10, deer hunting is complete — and it was a fairly typical year, a local conservation officer said.

In Guthrie County, there were 875 does, 771 antlered bucks, 186 button bucks and eight shed-antler bucks totaling 1,840 deer — harvested during the 2015 hunting seasons, according to an Iowa Department of Natural Resources report.

The report also notes that there was one turkey harvested during the fall turkey season and 185 harvested during the spring turkey season.

Hunters are required to register the deer they harvest, although Jeremy King, DNR conservation officer for the area, said the DNR's biologists believe, based on studying counties' deer populations, that only about 70 percent of hunters do so.

"There's 30 percent of people out there that could do a better job," he said.

The harvesting numbers allow biologists to keep track of each county's deer populations and to make recommendations for the coming years.

There were 1,950 antlerless or doe tags available for Guthrie County in 2015, and all of those were sold, said Rich Smith. executive officer in the Iowa DNR's license section.

The total number of tags available for the county used to be 3,300 before Bluetongue disease wiped out much of the county's deer population several years ago, King said. The population has slowly

been rebuilding, he said.

"I'd say from last year we're up, and from two years we're up, but we're nothing like we were five years ago," King said.

The year's hunting season also saw the usual huntingrelated crimes, King said. Many complaints and violations involve trespassing and deer baiting.

He said that this year was fairly typical as far as the number of violations but noted that there were more complaints this year about people using trucks or motor vehicles to chase deer and radios or cellphones to communicate deers' movement.

"What's helped us is good civilians who call in and file complaints," King said.

Trapping seasons for coyotes, minks, muskrats, weasels, opossums, foxes, raccoons, beavers, otters and bobcats are underway, with most ending Jan. 31 and beaver season ending April 15.

However, trapping complaints are drastically down this year — King said he only has received about two complaints throughout this season, when typically he might receive two a day, and he doesn't recall writing a trapping ticket this season.

Why? Because almost nobody's trapping, he said. Typically he could pull up to any culvert and find traps, and this year, he's seeing very few.

"It's basically because the price of fur is zero," he said. "The Russia and China markets — with both those economies not doing well, they're not buying.'

King noted that all hunting and fishing licenses expired Jan. 10 and need to be renewed.

RFL Leadership Event Feb. 8

The Relay for Life Winter Relay for Life event the best Leadership Conference is yet. scheduled on Saturday, Feb-Registration begins at 9:30 ruary 6, at the Cass County a.m. with the conference ending about 3:30 p.m. Morn-Memorial Hospital in Atlaning snack and lunch will be tic. This event is for community managers, event lead-

provided. Recognition will be given to outstanding relayers during the lunch session. Morning snack and lunch is provided. To pre-register, please contact Kim Durst at kim.durst@ cancer.org.

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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. <u>Schnack moved to</u> approve the consent agenda. Motion seconded, carried unanimously. Consent agen-<u>da to include:</u>

a) LPA General Manager's <u>Report</u> b) Approval of minutes from 10.27.2015 LPA Board Meeting c) Acceptance of 10.31.2015 <u>consolidated financial report</u>

<u>– LPA & LPN, LLC.</u>

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 i necessary to deal with curfor 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 : Thompson stated financials

rent 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.

were showing the loss monthly, reducing the \$90,000 line item 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 <u>abstained.</u>

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

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 <u>\$10,000 for engineering. Fur-</u> ther 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 Proj**ect (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 <u>unanimously.</u>

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

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

> Danna Krambeer, **Recording Secretary**

Mindy Larsen Poldberg **Board Secretary**



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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. \$40,000



6758 Panorama Drive, Lake Panorama

Beautiful views of Horseshoe Cove. gently sloping lot includes electricity and water to storage shed, electricity and large beach. Come relax and enjoy. \$219,900.



4693 Panorama Drive, Lake Panorama

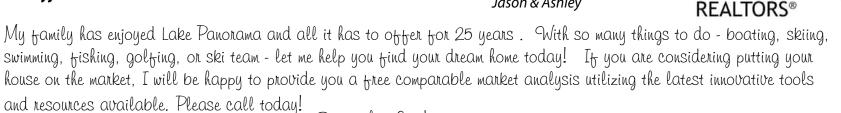
Great lot on the east side of Birchfield Cove near the mouth of cove. Perfect for walk-out home with to the dock area, rip rapped shoreline gently sloping terrain. Storage shed included. Just minutes from Des Moines suburbs. \$279,000.

ENDING SALE

311 E Market Street, Lake Panorama Spacious 4 bedroom home with 2 baths. Main level master, updated. Beautiful landscaping on large lot. Close to all amenities, and walking distance to school. \$119,000

"Cindy found us the perfect home at Lake Panorama at the right price. She has good judgment when it comes to helping you find what works best for you. Cindy negotiated the right deal for us and we got exactly what we were hoping for in the end. She is professional, knowledgeable, and always reachable. We recommend her enthusiastically."

Jason & Ashley



Sincerely, Cindy



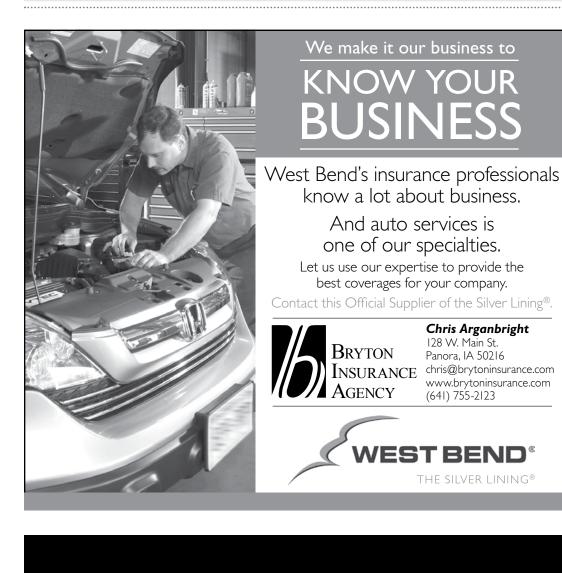
6816 Panorama Drive, Lake Panorama Enjoy the cove life with easy, quick access to the main channel. This beautiful lot on the west side of Lake Panorama has 104' of shoreline and is ready for your enjoyment! \$150,000

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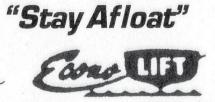
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Investing In You: Making Financial Resolutions

How will your money habits change in 2016? Make a resolution to get money matters in shape.

Maximize your retirement plan contributions. Different retirement plans have different contribution limits based on the type of plan and your age. Make sure you know your limit and try to invest that amount.

Reduce your debt. Try to renegotiate the terms of loans and interest rates with lenders and credit card firms. Then reduce each specific debt attack the one with the highest interest rate first or the smallest balance first, then repeat.

Rebalance your portfolio. Many investors go years without rebalancing, which can be problematic if you own too much in a declining sector.

Solidify some retirement variables. Accumulating assets for retirement is great; doing so with a planned retirement age and an estimated retirement budget is even better.

How do you keep New Year's resolutions from faltering? Set the goal, but also plan the steps. If your aim is to save \$20,000 toward retirement in 2016, map out the month-by-month automatic contribution to your retirement account(s).

View this article in its entirety at **investgcsb.com**. Contact our office today to discuss your financial resolutions!

Kristen Crouthamel, Financial Advisor

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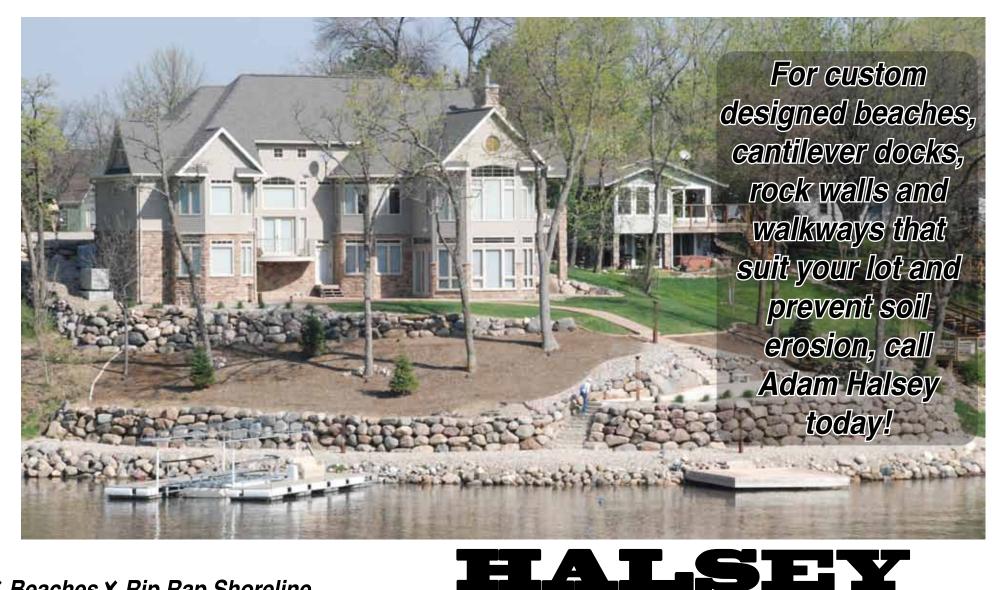
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Lisa Grossman found her career and passion at University of Iowa.

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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.

She also interned in Washington, D.C. for a semester with the U.S. Department of Justice.

Ultimately a class she took opened Lisa's eyes to a career in city government.

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