



Eight Boulder Cove condominiums were destroyed in a May 2014 tornado and have since been rebuilt.

# One year after tornado, rebuilding is complete

By ASHLEY SCHABLE  
*Lake Times staff*

May 11 marks one year since an EF-2 tornado hit Guthrie County and destroyed eight Boulder Cove Condominiums on Lonna Drive as well as the community surrounding Lake Panorama in Panora. The tornado was first recorded south of Guthrie Center before it traveled more than 16 miles northeast. It went across Lake Panorama and dissipated near Yale.

A year later, residents affected by the storm have rebuilt, and reflect.

"First it was southwest of Guth-

rie and then two miles south directly and then the next picture showed a great big hook and I knew it was going to come this way," said Walt Brammer, 88, who survived the twister by hiding in the bathroom of his condominium.

May 11, 2014, is a day Brammer will always remember, as he took shelter in his home while a west wall was blown out and the roof torn off.

Brammer put his hands over his head and let the stuff fall in. It didn't last very long.

"It couldn't have been any more than 10 minutes," he said in any interview with the

Lake Times the morning after the tornado.

Like many who have lived to tell the tale, Brammer will never look at spring in the same way.

"I pay attention to where the weather is at," Brammer said this week. "You just wonder why it has to happen, but it does happen. It seems the storms get more violent and more violent."

On Sunday, the anniversary of that stormy night, Brammer was glued to the television in his home as a tornado ripped through northern Iowa, damaging a school in Lake City.

"I watched all night long," Brammer said.

While he may always be a little anxious this time of year, there are positives. "Nobody was hurt," he said. "So, I'm thankful for that."

In February, Brammer was happy to finally move into his rebuilt home. He was the first to return.

Brammer is still adding his personal touches, like hanging things on the wall and replacing glassware he lost in the tornado to fill his new hutch.

"I love being back here," Brammer said. "It's a quality built home."

TORNADO, PAGE 2A



The rebuilding of Jay and Karen Gerlich's home on Lonna Drive at Lake Panorama that saw destruction from a May 2014 tornado is progressing nicely. The exterior of the house is completed and trimming the interior is underway. The couple say they hope to move in late June or early July.

## LPA annual meeting highlights a year of positives

By SUSAN THOMPSON  
*Lake Times staff*

The 46th annual meeting of the Lake Panorama Association (LPA) was May 9, with about 150 people in attendance. The meeting provided an update on activities during the past year, plus plans for the coming year.

Two members of the LPA board of directors were re-elected. Three candidates were on the ballot for the two spots, including incumbents Mindy Larsen Poldberg and Charles Schnack, plus Tracy Welberg. Larsen Poldberg and Schnack received the most votes, and each will continue on the LPA board for a second three-year term.



Mindy Larsen Poldberg



Charles Schnack

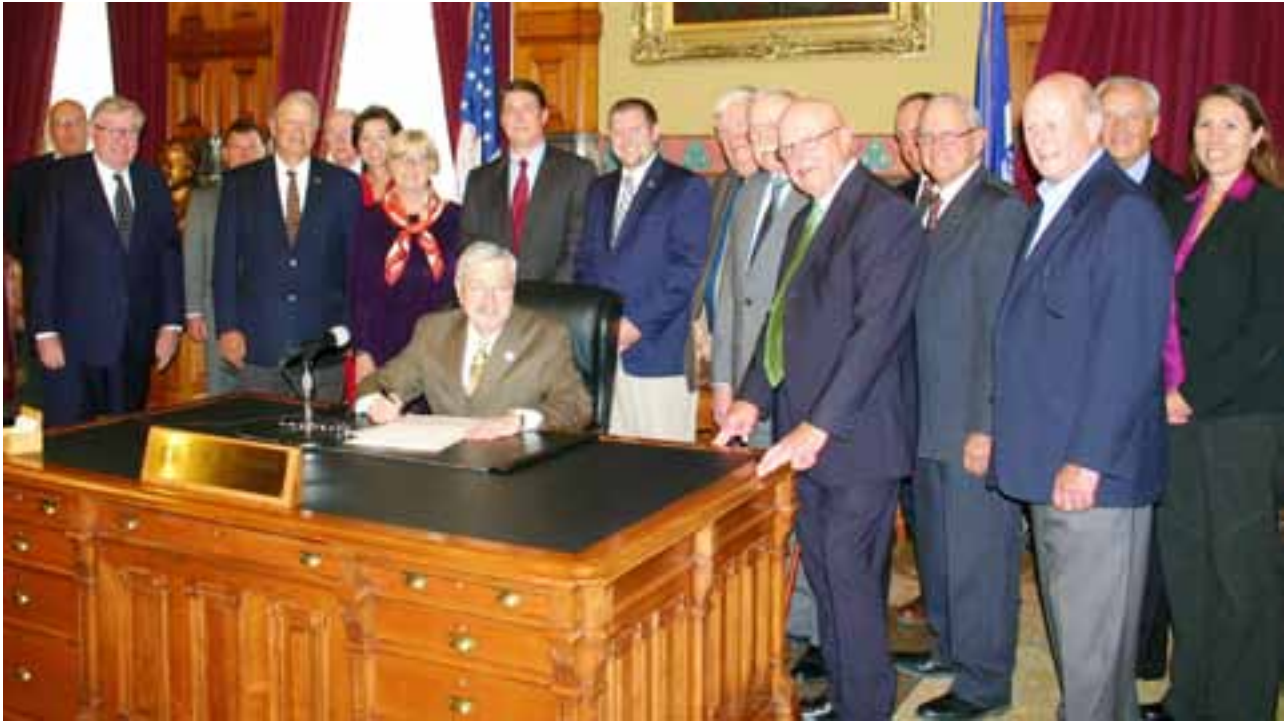
Bob Batschelet, LPA board treasurer, provided the 2014 financial and audit report for the LPA and its subsidiary, LPN, LLC. He said 2014 was the sixth year in a row the LPN has operated without financial assistance from the LPA.

Batschelet reviewed the 2014 and 2015 budgets. He said the LPA board does not create the annual operating budget with the expectation of selling land. "This way we don't become dependent on land sales for operations," he said. Batschelet drew the audience's attention to pie charts for both the LPA and LPN that provide a snapshot of annual expenditures. He pointed out payroll, taxes and benefits have remained stable in the three years shown. "Both of our general managers face increasing expenses, but they do a good job keeping personnel costs in line," he said.

John Coghlan, LPA board president, said to prepare for his annual president's report, he reviewed a 2013 survey completed

MEETING, PAGE 5A

## RIZ BILL SIGNED INTO LAW BY GOVERNOR BRANSTAD



On May 7, Iowa Gov. Terry Branstad signed legislation that makes changes to the state's Rural Improvement Zone law. Present for the signing ceremony were (from left) Brian Johnson, LPA member; Paul Tyler, RIZ attorney; Doug Fisher, Diamondhead RIZ Board of Trustees; Dwight Dinkla, LPA member and House sponsor of the original RIZ legislation; Steve Brannan, LPA member; Lt. Gov. Kim Reynolds; JoAnn Johnson, Lake Panorama RIZ Board of Trustees and Senate sponsor of the original RIZ legislation; John Rutledge, LPA General Manager; Sen. Jake Chapman; Rep. Larry Sheets; Rep. Clel Baudler; Brice Oakley, LPA member; Lonnie Mayberry, Iowa State Association of County Supervisors and Mills County supervisor; Sen. Ken Rozenboom; Burlin Matthews, Iowa State Association of County Supervisors and Clay County supervisor; Bill Heckroth, Iowa State Association of County Supervisors; and Mindy Larsen Poldberg, LPA Board of Directors.

By SUSAN THOMPSON | *Lake Times staff*

A bill amending state law regarding Rural Improvement Zones (RIZ) was signed by Iowa Gov. Terry Branstad May 7. The bill signing ceremony took place in the Iowa Capitol. It was attended by a host of people involved in helping move the bill through the many stages required before it reached Gov. Branstad's desk.

"This bill passed through three subcommittees, three committees, the floor of the House of Representatives and the floor of the Senate without receiving a single 'no' vote," said John Rutledge, Lake Panorama Association general manager. "My compliments to all those involved in helping forge this compromise."

The Iowa House of Representatives gave unanimous approval to House File 615 on April 7. The Senate gave its unanimous approval April 29.

The previous RIZ law was finalized in 1997. It provided a mechanism for rural lake developments to keep a percentage of property taxes paid within the district to help control erosion.

There currently are five RIZ districts. The Lake Panorama RIZ was the first to be formed, and is the largest of the five. Guthrie County also has the Diamondhead Lake

RIZ. The other three districts are Holiday Lake in Poweshiek County, Sun Valley Lake in Ringgold County, and Sundown Lake in Appanoose County.

It was controversy in Appanoose County that eventually led to this change in the law. When the Appanoose County Board of Supervisors was petitioned to establish a RIZ for Sundown Lake, the board denied the request. Later, the Iowa Court of Appeals upheld a district court ruling that allowed the RIZ district to be formed.

That led to bills being introduced the past two legislative sessions, but none came out of committee. Last year, Senate leaders asked representatives of current RIZs and county boards of supervisors to discuss proposed changes to the current law.

Meetings between representatives of the Iowa State Association

of County Supervisors (ISACS), and the five Iowa RIZ districts were held last summer. Discussions moved to the Iowa Statehouse in January, and eventually a compromise bill supported by both ISACS and the RIZ coalition was developed. This was the bill approved unanimously in both chambers, and signed into law by Gov. Branstad.

Rutledge, the LPA general manager, said the new law should provide a lot of reassurance to Lake Panorama property owners. "The revenue the Lake Panorama RIZ receives annually has been between \$1.7 million and \$1.8 million. Under the new law, that amount will remain almost the same," he said.

Another provision important to Lake Panorama is the establishment of a renewal process. An agreement several years ago with the Guthrie County Board of Supervisors had set a 2018 sunset for the Lake Panorama RIZ. The new law provides RIZ the opportunity to be considered for renewal every 20 years. As long as the need for erosion control and water quality projects is documented by licensed engineers, RIZ funding must continue.

RIZ, PAGE 3A

## Sale May 29-30 to benefit LPN Sports Courts

*Lake Times staff*

A sale of donated items will be held May 29-30 to raise money for renovating two tennis courts and adding a basketball court at Lake Panorama National. The sale will take place in the LPN Inn conference room on Karen Drive, south of the LPN conference center.

Friends of Lake Panorama is organizing the sale. The nonprofit charity is focused on improving recreational amenities at Lake Panorama, and all contributions are tax deductible.

Donations of quality items are needed. Since all donations to Friends of Lake Panorama are tax-deductible, those who would like documentation for tax purposes can request it at the time they drop off their items at the sale site.

Some of the items already committed are water skis and other water sport items, art pieces and frames, home decorating pieces, Christmas and other seasonal items, golf equipment, kitchenware, and much more.

Volunteers are needed to help throughout the two-day event. Items can be taken to the LPN Inn beginning at 8 a.m. on Friday, May 29. The sale will open that day at 1 p.m. and continue until 7 p.m. On Saturday, May 30, the sale will be open 8 a.m. to 3 p.m. To volunteer, or with questions, contact Susan Thompson at 641-755-4382 or staff@friendsoflakepanorama.org.

SALE, PAGE 3A

## 41st Annual WSO Home Tour June 4

*Lake Times staff*

Tickets are available for the 41st annual tour of homes sponsored by the Women's Service Organization (WSO).

The tour is on Thursday, June 4 and will include five Lake Panorama homes. A mini-craft fair will be featured and lunch at the Links Restaurant is included.

Tickets need to be purchased in advance from any WSO member or by calling Kathy Symonaitis, 755-2968; Elaine Rains, 755-3158; or Patsy Goss, 755-3691.

The spring home tour is a wonderful longtime tradition for many and one of the major fundraisers of the WSO.

All funds raised are returned to the community. For example, a renewable \$500 scholarship is given each year to a graduating senior. Previous winners can apply for three additional years.

WSO has also been a generous donor to the Panora Public Library, Guthrie County Historical Village, Heritage Park and the streetscape project. Plus, numerous annual donations are also given.





Besides a gas fireplace in his new home, Walt Brammer, who saw his condominium at Lake Panorama destroyed by a May 2014 tornado, has enjoyed a larger front deck with a view that keeps him outside for hours.

TORNADO

FROM PAGE 1A

The new condos have some upgrades, including gas fireplaces and larger decks.

If a tornado hits again, a new 5-foot cement crawl space has been added to the homes where homeowners can take cover.

Brammer hopes he never has to use it.

“My bucket is filling up,” he joked.

Barry Monaghan, president of the Boulder Cove Association, who owns one of the condos destroyed, reported all eight condos are finished and occupied. Besides a few odd things, construction was complete last week.

Panorama superintendent Kathy Elliott said she is happy to be moved back home. Elliott was in Des Moines the night of the tornado and when she arrived home around 6:30 a.m. Monday morning she found her roof gone and her pottery broken. Her 15-month-old Terrier, Scout, had survived the storm. “Things can be replaced,” Elliott said at the time.

Work continues on the home of Jay and Karen Gerlich on Lonna Drive, located just behind the new condominiums, and progress is moving nicely.

“The exterior of the house is completed and we are trimming the interior,” Jay said. “We should be able to move in in late June or early July.”

The couple say there is still a lot of yard work, landscaping and tree trimming left to do, but getting the house finished and moving in is their top priority at this time.

“It has been an interesting experience but we’re not interested in going through anything like that again,” Jay said.

Courtney and Dilma Allen moved back into their home on May 2, after having lived at Lakeside Village since a couple of days after the tornado. “We are happy to be back in our home, and it’s a better place than before the tornado,” Courtney Allen said, noting a silver lining as the tornado resulted in improvements in several homes in the neighborhood.

Their tornado that caused structural damage to a number of homes at Lake Panorama on Mother’s Day also cut a swath across the Lake Panorama National golf course. About 50 trees have been removed from



Walt Brammer is happy to be in his new condominium after months of construction to rebuild on the same location where a May 11, 2014 tornado destroyed his home. The eighty-nine year old survived the twister by hiding in his bathroom.

the course because of tornado damage, with the stumps ground out over the winter.

Dan Wollner, LPN grounds superintendent, says there are another 25 ash and maple trees that were damaged in the tornado and are being removed as time permits.

“There are at least 20 pine trees that had the top broken off, and I am going to wait and see how they recover before I decide whether to remove those,” he said.

A tree nursery was started five years ago near the No. 11 tee to prepare for an expected Emerald Ash Borer infestation that will kill ash trees on the course.

“Luckily we can use these nursery trees to replace some of the trees destroyed by the tornado,” Wollner said. “There are about 75 Kentucky Coffee trees we will start transplanting this fall. There are another 200 trees, many of them evergreens, that will be planted in future falls.”

Wollner says there are about 400 ash trees on golf course property.

“Some will be treated and saved; some we will let die. It will depend on the current placement and health of existing trees,” he said. “The nursery trees will replace some trees we lost in the tornado, and then replace ash trees as we lose or remove them.”

John Rutledge, Lake Panorama Association General Manager, said they are extremely fortunate to have avoided any serious in-



A photo taken of the Jay and Karen Gerlich home the morning after the May 11, 2014 tornado. It shows the detached garage and nearby trees, covered with debris from the Boulder Cove condos.



This photo was taken in October of the Jay and Karen Gerlich house, with reconstruction not yet started.



New entrances greet homeowners at the Boulder Cove condominiums that were rebuilt after a May 2014 tornado destroyed the homes. Homeowners say they look forward to landscaping as the weather warms.

juries or fatalities.

“The tornadoes did a lot of damage to property and trees, but property damage can be overcome,” Rutledge said. “The community of Lake Panorama owes a huge ‘thank you’ to everyone

who helped the recovery effort. It was uplifting to see people from neighboring communities come together and help those who were in need.”

—Susan Thompson contributed to this story

Swimming pool passes inspection, opening soon

By SUSAN THOMPSON  
Lake Times staff

It’s getting closer. The swimming pool and spa on the south side of the Lake Panorama National conference center is complete, the fence is up, landscaping is underway, furniture has arrived and is ready to be assembled. Astate inspector gave the facility a “thumbs up” May 8.

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

The pool is five feet wider and 20 feet longer than the previous pool. Both the pool and hot tub are heated, with covers in place overnight to reduce heating costs.

The facility is expected to be open at least by Memorial Day weekend, and perhaps a few days sooner. People who own weeks in the Clover Ridge Interval Owners Association, have traded weeks to stay at the resort, or are staying in the LPN Inn and Suite, will have free access to the pool. They will need to show their keys to gain access, and have their hands stamped to show they

have checked in at the pool.

All other pool users must purchase an annual membership or pay a daily fee. For Lake Panorama Association members, a 2015 pool membership for a single is \$75 and for a family is \$130. For the general public, a single membership is \$85 and a family membership is \$145.

Annual members will receive silicon wristbands to wear when using the pool. Pool memberships can be purchased online at lakepanoramational.com or membership forms can be printed and mailed or dropped off with payment at the LPN front desk. The wristbands will be issued at the pool check-in area the first time annual members visit the facility.

The daily rate is \$3 per person. Those paying the daily rate will have their hand stamped to show they have paid.

Pool hours will be 9 a.m. to 9 p.m. daily. Private pool parties can be scheduled in two-hour increments at a cost of \$150. The LPN staff will manage the pool from the check-in window near the pool, and snacks and drinks will be available for purchase.



SUSAN THOMPSON | LAKE TIMES

The new pool and hot tub adjacent to the Lake Panorama National conference center are filled with water and ready for patrons. Final details are wrapping up, and the facility will be open by Memorial Day weekend.

LPA now requires building inspection deposits

By SUSAN THOMPSON  
Lake Times staff

The LPA board of directors recently made a change to rules regarding building inspections. The rule change means that if a project requires a construction inspection, the property owner must pay a deposit before a building permit is issued. Deposits will be refunded once all inspections are complete, and the LPA office has received the necessary documentation.

The new deposit requirement will insure the integrity of the inspection process, help inspections get completed in a timely manner, and protects the safety of property users. No changes were made to the building permit fees for 2015, and a six-month completion deposit still is collected on home permits.

The amount of the new deposits is based on the type and size of the planned construc-

tion project and the number of inspections required.

For decks, shoreline sun shelters, and three-season enclosures, the inspection deposit is \$200. The inspection deposit for finished space in a detached garage is \$300. For home additions, four-season enclosures and homes up to 2,000 square feet, the inspection deposit is \$500. Inspection deposits for homes between 2,001 and 3,500 square feet are \$1,000. Homes above 3,500 square feet require a \$1,500 inspection deposit.

Deposits will be forfeited if final inspection reports or occupancy permits are not received within 60 days of project completion, if property owners move into new homes prior to receiving an approved occupancy permit, or if other projects are actively used without the inspector’s consent.

For more information, contact the LPA office at 641-755-2301 or lpa@lakepanorama.org.

The Olde Rooster  
HOME DECOR  
NEW • USED • REFURBISHED

Open Thursday, Friday & Saturday 9 a.m.-6:00 p.m.

- Refurbished Furniture • Vintage Rustic Home Decor • Unique Jewelry
- Clothing • Gourmet Food • Candle Melts • Tea Towels • Spring Decor

Also we have items from:  
The Vault, Jules, Beaver Creek Collections & FarmBoy BBQ Spices

2309 Hwy 141 Bagley (Intersection of Hwy 25 & 141) • 641-757-0422

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

Hilltop Outdoor offers a full line of trapping supplies.



# New Lake Panorama Riz projects in planning stages

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

Two new projects designed to slow deposits of silt and excess nutrients into Lake Panorama are in the planning stages. John Rutledge, LPA general manager, outlined the Lake Panorama Rural Improvement Zone (RIZ) projects at the May 9 LPA annual meeting.

Rutledge showed a map of the large watershed that drains into Lake Panorama. About 94 percent of the water comes from the Middle Racoon River, but the remaining six percent comes from local drainages.

Currently there is sediment storage capacity remaining in the County Basin and Scott Basin, but no active basins on the downstream end of the lake. “One of the 2012-2013 goals set by the RIZ Board of Trustees was to identify areas of need that are not served by existing basins,” Rutledge said.

It was determined Helen’s Cove and Hughes Cove are the two largest drainage areas coming into Lake Panorama that do not have locations for sediment storage. In addition, neither has much in the way of a preventative structure.

Both coves have maintenance issues. They rise quickly during storm events, are highly developed so difficult to dredge because of the boat lifts and docks in place, there is no silt storage available, and dredging costs will be high. Working with engineers at Shive-Hattery, a master plan was developed for Helen’s Cove and Hughes Cove.

“We are undertaking a two-pronged approach to sediment prevention, removal and storage,” Rutledge said. “This involves placing preventative structures on the drainages where these can be effective in capturing sediment and reducing nutrient levels before they enter the lake. Plus, cost effective silt storage will be created in a four-sided basin on flat ground.”

In 2013, the Lake Panorama RIZ purchased nearly 116 acres of farm ground north of 200th Street and west of Sage Trail. This portion of the Cory farm was recognized as a good site for a 1 million-plus cubic yard silt storage basin, as well as good trading stock for adjacent properties with potential for preventative structures.

In 2014, Dan and Betty Donahy agreed to trade roughly 40 acres of land they owned nearby for roughly 40 acres of the Cory farm. “The Donahys are great supporters of the Lake Panorama community, and we appreciate their willingness to work with us on this project,” Rutledge said.

This year, 26 acres were purchased from the Elmquist family. Combined with the Donahy land swap, the current RIZ land ownership now can accommodate the Helen’s/Hughes Cove master plan.

Rutledge said Shive-Hattery is in the final design phase and plans to bid two projects for late summer construction. One is the storage basin that will hold dredged material from Helen’s Cove and Hughes Cove, as well as nearby portions of the

lake. The four-sided structure will be a “dry” basin. Unlike the County and Scott basins, the Cory basin will not have a natural inflow of water to keep it full.

The second project is the development of a wetland that fits the parameters of the Conservation Reserve Enhancement Program (CREP). CREP is a voluntary water quality program available to 37 Iowa counties, including Guthrie County.

The goal of CREP is to reduce nitrate and sediment loads to surface waters by installing wetlands in targeted areas. Other benefits are increases in wildlife habitat and recreational opportunities. State and federal technical assistance and cost-share funds are available for CREP projects.

The CREP wetland being constructed this year will help protect Helen’s Cove. There will be a 5.5-acre wetland pool area, with a 21-acre buffer and 40,000 cubic yard of sediment storage. CREP wetlands have been proven effective at reducing nitrogen and phosphorus transfer to surface waters. It’s these nutrients that can cause algae blooms in coves. The CREP project is designed for periodic service, which will allow Lake Panorama crews to dig out sediment from the capture areas as needed.

A similar CREP wetland will be developed, probably in 2016 or 2017, to benefit Hughes Cove. This one will have a 7-acre wetland pool, an 11-acre buffer, and 60,000 cubic yard of sediment storage capacity.

Rutledge commended the RIZ board of trustees for being progressive, and looking for new ways to handle the sediment and water quality issues that face Lake Panorama. “With this tandem approach, we’ll be able to stop some sediment before it enters the lake, and we’ll develop cost effective storage solutions for high maintenance cost areas,” he said.



SPECIAL TO THE LAKE TIMES

About 230 people attended the FurBall May 2 at Lake Panorama National. The event raised money to support Panora P.E.T.S.

## FurBall raises \$14,000 to assist Panora P.E.T.S.

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

After expenses, more than \$14,000 was raised May 2 at the Panora P.E.T.S. FurBall. There were 230 tickets sold, well exceeding the goal of 200. The event was held at the Lake Panorama National Conference Center.

P.E.T.S., which is an acronym for Protecting Even the Strays, takes in abused, orphaned, unwanted and abandoned animals. The non-profit organization is operated by volunteers, receives no government funding, and all donations are tax-deductible.

Funds were raised through the sale of raffle tickets for four items, a live auction that featured 11 items, and a silent auction that offered 123 items or packages. All items for the raffle and auctions were donated. After the dinner, raffles and auctions, live music was provided by Blacktop, a central-Iowa rock and country cover band that donated its time for the event.

Kjella Piper was the event

coordinator. She and her husband Doug are long-time supporters of the organization. “Panora P.E.T.S. wants to thank all the good folks who donated goods and services in order to make this event possible,” Piper said. “Also thanks to those who attended, knowing their time and money would mean so much to the animals that desperately need our help.”

Piper said the goal for the event was to raise funds to care and vet the approximately 500 animals the group assists each year, but they also

want those attending to have a good time. “I really feel all had a very good time, the food was awesome, and the band outstanding,” she says.

“As a volunteer, I have seen the condition of some of these animals when placed with P.E.T.S., followed their recovery, and had the pleasure of placing them in a loving home,” Piper said. “Thank you to all who support our cause.”

More information about Panora P.E.T.S. is available online at [www.panora.org/pets](http://www.panora.org/pets).

## RIZ

FROM PAGE 1A

The new law also allows RIZ trustees to spend money outside the zones for water quality purposes. This means projects to keep siltation and excess nutrients from reaching RIZ lakes can be funded, including conservation-based partnerships with federal and state programs.

From the perspective of counties, the new law provides county boards of supervisors more control over whether a new RIZ is approved. It requires a RIZ to be a minimum of 80 acres and

all within one county. It also requires RIZ districts to provide regular financial reports and annual audits to the county, which are things the Lake Panorama RIZ already was doing.

Rutledge said the new RIZ law is good for all involved. “We’re proud to have been part of a process that made RIZ law more comprehensive and sustainable. We believe this will help ensure continued economic prosperity for the lakes and the counties in which they reside,” he said. “The unanimous passage throughout the House and Senate really demonstrates this law change will be a win-win for everyone.”

## SALE

FROM PAGE 1A

Details on the LPN sports courts project will be on display throughout the sale. The courts are open to the public at no cost on a first-come, first-served basis. While usable, the courts are in serious need of repair.

The Friends of Lake Panorama board of directors has accepted a proposal from Sport Construction Midwest to renovate the current tennis courts, plus add an adjacent basketball court when funds become available.

The first step involves repairing cracks and leveling the overall surface of the existing tennis courts. A crack repair product that has been proven 300 percent more successful than traditional methods will be used.

Next, a PowerGame two-tiered surface will be placed over the existing court, and marked for both tennis and pickle ball. The modular flooring features a locking system, so no glues or anchors are needed.

The five-eighths inch high, self-draining surface stays clean by allowing water, dirt and debris to drain through. The cushioned design also provides shock absorption to help reduce joint stress and fatigue.

New concrete will be poured for the basketball court, which will be 50 feet wide by nearly 79 feet in length. There will be a basketball hoop system at each end of the court, and fencing will be added to at least two sides. The current proposal includes topping the basketball court with matching modular flooring used on the tennis courts.

Two similar sales benefiting a destination playground at Sunset Beach raised \$3,500, with \$1,700 from a sale last November, and

\$1,800 raised at a second sale in late April.

Fundraising is ongoing for these two priority projects. Donations for these and other recreational amenities are welcome at any time of the year. A donation form and more details are available on the Friends website, which is [www.friendsoflakepanorama.org](http://www.friendsoflakepanorama.org).

**M & A Storage**

*(formerly Panora Rentals)*

P.O. Box 261  
Panora 50216

**510 W. Main • Panora**  
**641-431-0421**

*Many sizes available.*  
*Clean and Secure.*

**Pay for 6 months and  
get the 7th month free!**

*Congratulations  
Class of 2015*

David Finneseth  
203 N. 4th Street  
Guthrie Center, IA 50115  
641-747-3014

**Step Back Into Time,  
Come Out A New You!**

- Color
- Highlights
- Waxing
- Permanent Make-Up
- Tanning

**See what's new in  
THE VAULT!**

Like us on Facebook

322 State Street, Guthrie Center  
641-332-CUTS (2887)

**Got a Project?**

**Home Equity  
Line Of Credit**

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

**Intro Rate as low as...**  
**2.99%** APR\*

**Pick Your Own  
Payment Option!**

**ptsbank.com • 800-891-9389**

**Adel—Clive—Grand Junction—Guthrie Center—Jefferson—Ogden—Rippey—Scranton—Waukee**

\*INTRODUCTORY RATE: Certain credit score, loan-to-value & debt-to-income restrictions apply to receive introductory (intro) rate. For each of your first twelve (12) monthly billing cycles, the annual percentage rate (APR) will be 2.99%. Beginning with your thirteenth (13th) billing cycle the Periodic Rate and the corresponding ANNUAL PERCENTAGE RATE for all transactions and balances will be based upon your contracted rate which will be a variable rate based upon prime rate (Wall Street prime rate is 3.25% as of 3/30/2015), but will never be more than 18.00% or less than initial APR. APR is based on an auto-payment from a Peoples Trust & Savings Bank checking account. Without an auto-payment, the rate would be increased by 2%. Annual percentage rate may vary. OTHER COSTS OR FEES: Closing costs are estimated to range between \$50 and \$1,500 depending on loan variables and will be at the borrower's expense. Minimum fees include a \$50 initial fee and \$15 annual fee. Account is subject to a 5-year draw period. Refinance fees may apply. The minimum line of credit is \$10,000. Property insurance required, including flood insurance if applicable. All loans and lines are subject to credit approval, documentation and security requirements. All terms are subject to change. Other legal requirements must be met. MONTHLY PAYMENTS: During the Draw period your minimum monthly payment will be interest plus .5-2% (PICK YOUR OWN) of the current outstanding loan balance or \$50, whichever amount is greater.



ASHLEY SCHARLE | LAKE TIMES

A few of the teams are made up of serious, very competitive and talented runners – many of them recent college track athletes. Most teams, however, are groups of friends of varying running proficiencies.



# DRAMTIC FINISH TO 3RD ANNUAL MARKET TO MARKET RELAY IOWA

By **CHUCK OFFENBURGER**  
*Special to Lake Times*

It was hard to tell who was having more fun at the third annual Market to Market Relay Iowa on Saturday, May 9 -- the 2,301 runners on 325 teams, or the spectators along the Racoon River Valley Trail and the rest of the race course, or the 250 volunteers who kept the big event operating ever so smoothly. Weather conditions were nearly perfect, with bright sunshine, high temperatures in the low 70s and a light north wind that was a tailwind for the runners for half their 75-mile race from the courthouse square in Jefferson to the Court Av-

enue District in downtown Des Moines.

The race for the open division championship was about as dramatic as one could be. Two teams of mostly 20-something, fleet-footed ironmen -- "Team Nebraska" of Omaha and "Team Run.DSM" of Des Moines -- ran within eyesight of each other nearly all day long. They traded the lead two or three times. But in West Des Moines, when just two runners remained for each team, the defending champions on "Team.DSM" had opened a lead of about 2 minutes. At that point they'd been racing since 9 a.m., meaning they'd been running for about 6 hours 20 minutes.

Team Nebraska's Eric Rasmussen, of York, Neb., ate up a good bit of Team Run.DSM's lead between West Des Moines and Gray's Lake, although "I couldn't quite catch the Run.DSM runner," he said. He then handed off the time chip that the teams carry as a relay baton to Team Nebraska captain Cory Logsdon, of Omaha. And then the race was on between Logsdon and the anchor man for Team Run.DSM.

"I finally caught him with just about 600 meters left in the race -- down there on the Des Moines River bank," Logsdon said. "I can't say I was sure that I'd be able to catch him, but I did have a little hope. I just told myself to 'dig deep,

go all out, and if I die, I die.' But I was 'reeling him in,' like we say, a little at a time, and finally I caught him. Then we both were giving it all we had the last few hundred meters."

After 75 miles of racing, Team Nebraska's winning margin was just 11 seconds! The victors ran 6 hours, 44 minutes and 49 seconds. Team Run.DSM came in just a few paces back with a time of 6 hours, 45 minutes and 6/10s of a second.

"Oh my, I'm still trying to wrap my head around this!" said the 27-year-old Logsdon, whose day job is with an Omaha bank. He was a good track and cross-country runner at Dana College in Blair, Neb., before graduating in 2010 in the now-closed school's last class.

Joining him and Rasmussen on Team Nebraska were Carl Gladitsch, Colin Morrissey, Jeff Yau, David Bohlkin -- all of Omaha -- and Brett Rosauer of Urbandale, Iowa. The team's age range is 21 to 32.

Running for Team Run.DSM were Ben Jaskowiak, of Des Moines; Kevin Brown, of Exira; Kip Schuler, of Oskaloosa; Scott Johnson, of Ames; Scott Cale, of Carroll; Patrick Davis, of Des Moines and the captain Chris Nealy, of Des Moines. Their age range is 24 to 35.

Among women's teams, Women Run Nebraska won in 8 hours, 14 minutes and 15 seconds, with a lead of about 6 minutes over Yesterday's News of Waverly, Iowa. In the mixed division, Team SCRC of Des Moines won in 7 hours, 13 minutes and 57 seconds, with a lead of about 31 minutes over Team "Off in the Porta-Potty." You can get complete race results by going to the Internet site <http://iowa.markettomarketrelay.com/>.

There was great spirit all day long among the runners and the folks in the towns that were hosting relay exchange zones -- there were 17 of those on the 75-mile race course.



The public is invited to watch the runners all along the trail, but especially at the exchange zones and in the towns on the trail. Those wanting to see the winners finish, the last exchange is at Gray's Lake in Des Moines, around 2:30 p.m.

In the starting town of Jefferson on Saturday morning, one team thought they might have to withdraw from the race when their van, which they use to shuttle the team members from one exchange zone to the next, developed engine trouble. When it was determined the repair was going to take a considerable amount of time, team members were put in touch with Pastor Dave Schroeder, of the Abundant Life Ministries church. The team was asking if they could possibly rent one of the church vans for a day, but the pastor

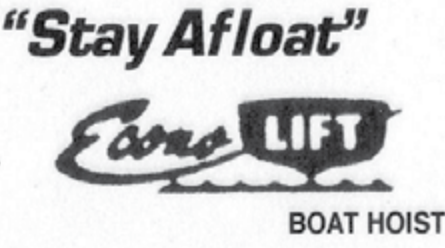
told them to go ahead and use one -- no charge. The runners returned the van to Jefferson Sunday morning -- along with "a generous contribution" to the church. Jefferson Mayor Craig Berry said he talked to some of the team members, "and they were just amazed at the help they got. They said that would've never happened where they came from." No one was certain of the identity of the team, although Berry said he thought "one of them was from the Iowa City area and the others were from out of state."

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



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

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



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



Sue Bump (second from left) and Erin Ambrose (far right) with her daughter Avery, cheered on members of their team at the exchange in Panora Saturday during the Market to Market Relay.



## MEETING

FROM PAGE 1A

by LPA members. “We had an excellent response to that survey, and it continues to provide guidance to our LPA and LPN staff,” he said.

Coghlan said the survey showed the top priority for LPA members is to “take care of the lake. With the passage of the RIZ legislation, the future of Lake Panorama is assured,” he said. Coghlan praised the work of John Rutledge, LPA general manager, whose knowledge of RIZ and his leadership as the legislation progressed were key reasons the bill became law.

Other steps to “take care of the lake” were reviewed by Coghlan. “This survey was done shortly after the Lake Delhi dam broke, and that made everyone more aware of the importance of our own dam,” he said. “This fall we’ll be lowering the lake level and budgeting \$200,000 to replace the low flow valve and complete periodic maintenance on the concrete spillway.” Coghlan stressed Lake Panorama’s dam remains in excellent condition.

An invasive species prevention program and updates to the debris boom also were cited by Coghlan as ways the lake is being protected. He said water safety will get a boost this year as towing in the Narrows will be restricted on weekends and holidays.

Coghlan said another item that surfaced in the 2013 survey was the need for financial stability. “We’ve made financial planning and budgeting a priority,” he said. “As part of that, we wanted to know what land the LPA owns, and its condition. Now our land holdings have been inventoried and catalogued.”

Improved amenities were another priority identified in the survey. Coghlan said the new pool and spa at the LPN will be a great addition to the LPA community. New docks have been added to the beaches, which Coghlan said allows more boats to safely dock at the beaches. He noted the non-profit Friends of Lake Panorama also is working to improve amenities, with a new playground at Sunset Beach and renovated tennis courts at the LPN in the works.

Roads and drinking water condi-

tions were two other issues raised in the survey. Coghlan said the annual roads budget was increased so about 10 miles of roads can be seal-coated each year. The maintenance staff has identified places where soft spots covered by seal coating seem to breakdown, so the base of the road is being re-worked with crushed rock prior to seal coating.

Regarding the Lake Panorama Water Company, Coghlan said even though the water produced sometimes is discolored, it’s important to remember it meets all environmental and safety standards. He said the chemistry of water drawn from the LPA wells keeps changing, which makes managing iron and manganese levels challenging. Work to resolve the discoloration continues to be a priority.

Finally, Coghlan said the survey showed members value good communications. He outlined various communications tools used by the LPA, including a weekly e-newsletter, a quarterly newsletter, the LPA website, and specialty e-bulletins available on request.

John Dinnebie, LPN general manager, introduced key staff and advisory committee members. Dinnebie, who is in his 16th year at the LPN, said he is proud 2014 was the sixth year the LPN has operated without financial assistance from the LPA or lending institutions. He said revenue at the LPN conference center was up 7 percent in 2014, at nearly \$1 million.

Dinnebie said the 2014 weather impacted golf rounds at both the LPN and Panorama West, which resulted in reduced revenue. Both courses opened earlier than usual this year, so he’s hopeful golf course revenue will rebound for 2015.

Bookings for the LPN conference center banquet room are strong, with every Saturday until December full. New carpet will be installed soon in many parts of the conference center. The driving range, which is closed while a new septic system for Clover Ridge is installed, should reopen by the end May. The new pool will open by Memorial Day weekend, and annual memberships are available.

Dinnebie said the LPN continues to survive, despite the strug-

gling golf economy. “Golf courses are closing across the country, but we have a unique situation,” he said. “We have a good membership base, onsite lodging so we can offer golf packages, a restaurant, and a conference center that can handle groups up to 500. All these are positive things for the LPN.”

Dinnebie said his goal is to continue to give the LPN golf course more of a resort feel. “Time is a big thing for people, and we want to make sure they enjoy the time they spend on the course. We’re taking steps to widen some fairways, and do other things to make the course more player-friendly, so we continue to get return business,” he said.

John Rutledge, LPA general manager since 2007, introduced key staff. One new employee joined the LPA staff this year as Joyce Johnson replaced Connie Butler, who retired. Rutledge announced Randy Holl, senior administrative assistant, plans to retire within the next year.

Rutledge reviewed the steps leading up to the passage of the RIZ bill in the Iowa Legislature, which was signed by Gov. Branstad two days earlier. He recognized key people involved in getting the bill approved.

“For Lake Panorama, there are two things that were the most important. First, the revenue the Lake Panorama RIZ receives will continue at virtually the same level as before. Second, the sunset provision that has been looming over us is gone. Now we know what we need to do to request and prepare for an extension in 2019,” he said.

Rutledge shared slides and details on two new RIZ-financed projects designed to keep silt and excess nutrients from reaching Lake Panorama. (See a separate

story on this topic on **Page 3A**)

Barry Monaghan, president of the Clover Ridge Interval Owners Association, provided an update. He said the vacation ownership group has 1,350 active members, with most sales made in the 1980s. The association’s annual budget of \$850,000 comes from maintenance fees paid by members.

Monaghan said it has been a challenge keeping these maintenance fees coming in, as owners age and want to sell their weeks but buyers can’t be found. He said the vacation ownership industry is transitioning, with rental units now available based on points, rather than specific weeks. The Clover Ridge units are large and worth more points than many other timeshare operations.

This led to a vacation ownership club recently purchasing 245 Clover Ridge weeks, which will provide an annual boost of \$250,000 to the local group. Monaghan said these additional funds have helped make it possible to invest in the new pool, and the Clover Ridge board will be looking at additional investments at the LPN in the future.

Monaghan also is president of the Boulder Cove Association, and owns one of the condos destroyed by the May 2014 tornado. He reported all eight condos are finished and occupied. He said the experience taught him the importance of checking insurance policies to be sure adequate coverage is in place. In the case of Boulder Cove, the \$3 million cost of repairs was covered by insurance.

Before the annual meeting was adjourned, Rutledge fielded questions about road repairs and drinking water quality. He encouraged members who have a particular concern to contact the LPA office.

## WASHINGTON STREET HARDWOOD FLOORS AND DECOR

102 West Washington Street, Exira • 712-268-5530 • 712-254-1557  
**www.hardwoodfloorsanddecor.com**

### Spring is here...

Are your hardwood floors looking like they could use some sprucing up???

**GIVE US A CALL FOR A FREE ESTIMATE FOR A REFINISH OR RE-COAT.**

Are you considering a new hardwood floor? Visit our showroom where we offer a very large selection of real hardwoods to choose from with showroom - Wed-Fri 10-5 and all other times by appointment.

We offer new hardwood sales and installation, refinishes/re-coats and custom inlay. Call us today and see what Alan can create for you. **You will be floored!**

Alan is a NWFA Certified Installer and Finisher with many references!

*We also have a gift/card/furniture shop along with floor care products.*

**We also have a home in Guthrie (our residence) located at 605 North Street in which we can show you Alan’s work - as our home has many hardwood samples in the floors. Shown by appointment – 712-254-1557**

**ALAN AND SHEILA (GROVE) KEARNEY**

*Our pride is transforming property into a beautiful, usable scape!*

## ANTHOFFER CONSTRUCTION

Coon Rapids, IA

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

*Call us for your estimates*

**DARYL ANTHOFFER**  
**712-684-5406**

*Family owned for over 40 years!*

# Memorial Day REBATE

This Memorial Day, why not get out the paint brush, then grill up burgers on the best-looking deck in the neighborhood!

We’re making it easy for you to tackle that indoor or outdoor painting and staining projects with money back offers from Valspar® and Cabot®.

**May 17- May 31**

**\$7 REBATE**  
on Pristine  
per gallon



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



**Mail in to get up to \$50 back on your favorite Valspar® paints: Pristine®, Medallion® and Valspar Supreme® interior/exterior paints.**  
See rebate coupon for details.

\*Next Rebates June 21-July 5\*

**Lake Lumber Co.**

405 East Clay • (641) 755-2385 • 1-888-755-2385 • Panora, IA

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



**CHOOSE A STAIN FOR BEAUTY AND PROTECTION.**

**\$7 REBATE**  
on all Cabot® exterior stains and paints  
per gallon/\$35 per 5-gallon

**Let the paint and stain experts at Lake Lumber help you!**

**May 17 – May 31**

Receive a consumer mail-in rebate on all Cabot exterior stains and paints.



Limit 10 gallons on Cabot exterior stains and paints purchased 5/17/15 – 5/31/15.  
Maximum rebate \$70.  
See rebate form for details.



# Lake Side Floors

Now Open in Panora!

We have a nice selection  
of quality flooring options  
for you to choose from.

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

We guarantee all of our work.

FREE QUOTES!

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

HOURS:  
Monday, Tuesday & Thursday 9 a.m.-5 p.m.  
Wednesday 1 p.m.-6:00 p.m.  
Friday 10 a.m.-4 p.m.  
Saturday 9 a.m.-Noon

Evenings By Appointment Only!

# Van Houten Barge Service

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

Customer Service is our  
#1 goal.  
We want to get you boating  
as soon as possible.

--Call for free estimates--

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

# IT'S MOWING SEASON!



- |   |  |
|---|--|
| <b>NEW</b> DECK LIFT SYSTEM FOR<br>BETTER DECK STABILITY            | <b>NEW</b> LOWER FRAM FOR<br>BETTER TRACTION |
| <b>NEW</b> PATENT-PENDING SIDE<br>IMPACT ABSORBER                   | <b>NEW</b> LOW-PROFILE<br>BRAKE HANDLE       |
| <b>NEW</b> TAPERED FUEL TANKS FOR BETTER<br>SIDE-TO-SIDE VISIBILITY | <b>NEW</b> EASY-TO-REACH<br>SEAT RELEASE     |

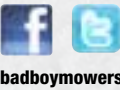


MOW WITH AN ATTITUDE  
[WWW.BADBOYMOWERS.COM](http://WWW.BADBOYMOWERS.COM)



"Buy From Someone You Trust"  
[www.nishnavallycycle.com](http://www.nishnavallycycle.com)  
2500 E. 7th St, Atlantic, IA 50022  
712-243-6343  
Toll Free:1-888-577-6406

Open till  
7 PM on  
Thursdays



# Savings and Service You Can Count On



As a NAPA AutoCare Center, you are assured of  
certified warranty on all parts, labor and repairs.  
*See us for your automotive repairs.*

**Panora Oil Company has teamed  
with Hometown Foods to offer  
discounts at the gas pump!**

Shop at Panora Hometown Foods, earn Reward Points for  
your qualifying purchases and use those points for  
GAS DISCOUNTS at Panora Oil! Our customers have  
saved over \$1,000 since January! Ask a cashier for information on how  
vto get your Rewards Card.



**and...**  
Sign up for our Kick Back program  
where you earn redeemable points  
with each and every purchase...  
plus a chance to win valuable prizes!

Tire Sales & Service  
Auto Repair • 24 Hour Towing  
Cold Pop & Beer • Sandwiches • Hot Coffee  
Snack Foods  
Groceries  
Propane Tanks filled



**Car-Go Market  
Panora Oil Co.**  
418 E. Main • Panora • 755-2345  
Open 5 am-10 pm Mon-Sat;  
7 am-9 pm Sundays





# SPARKS

## Renovations, Inc.



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



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

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



# ADAMS SHORELINES / DRIVEWAYS

LPA MEMBER FOR 18 YEARS SERVING LPA RESIDENTS

### RETAINING WALLS

- Cast blocks, all sizes
- Natural Limestone blocks
- Boulders

### EROSION CONTROL

- Silt ponds & waterways
- Lot clearing
- Black Dirt
- Grading & Seeding

### SHORELINES

- New construction and repair of rip rap walls
- Flagstone patios & steps
- Lake access road

### Mowing & Trimming

ALL PROJECTS  
ENGINEERED

**Dave Adams, owner**  
**641-757-9133**

FREE ESTIMATES

FULLY INSURED

CELEBRATE MAY AS NATIONAL BEEF MONTH WITH GUTHRIE COUNTY REC BOARD MEMBER AND CATTLE FARMER DON SCHWARTZ



Guthrie County REC  
A Touchstone Energy Cooperative

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

## Welcoming new patients!

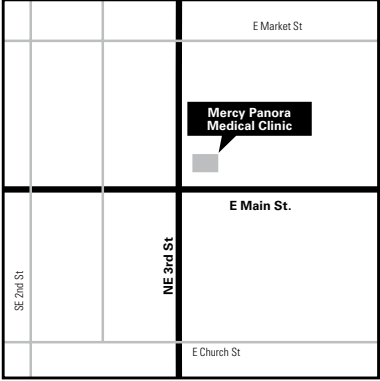
The providers at Mercy Panora Medical Clinic are welcoming new patients!

### Hours of operation:

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

### Providers:

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



 **Mercy Clinics**  
PANORA MEDICAL CLINIC

*DOT physicals are offered by  
certified providers.*

## Quality, Honesty & Integrity We Build Homes For Life!



- New Construction • Remodels
- Complete Plan Service

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

**Call Now For Your Spring and  
Summer Construction Projects!**

**Rick Hayes  
Construction**



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

## CD/IRA Special

APY\*  
**0.80%**  
**8 month**

\$8,000 Must be New Money

\$8,000 Minimum balance to open & obtain APY

\*Interest Compounded Semi-Annually

\* The Annual Percentage Yield (APY) is accurate as of May 1, 2015. We may impose a penalty for early withdrawal on time certificates. Fees may reduce earnings.

No Brokered CD's, Public Funds or Institutional Deposits.



401 Main St, Guthrie Center, IA  
# 641-747-3100



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

■ **Shoreline Repair,  
Boulder Walls and Beaches**

■ **Trucking for Rock,  
Gravel, Sand and Dirt**

■ **Tree Trimming and Removal**

■ **Lot Clearing and Clean Up**

■ **Finish Grading and Dirt Work**

■ **Seeding and Sod**

■ **Erosion Control**

■ **Drain Tile**



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





2015 POOL MEMBERSHIPS

Come Out And Enjoy  
The New Pool & Hot Tub!

2015 Rates

*Tax Inclusive*

Single LPA Member.....	\$75.00
Non-Member.....	\$85.00
Family LPA Member.....	\$130.00
Non-Member.....	\$145.00
Daily Fee.....	\$3.00

For More Information call  
641-755-2080 or 800-879-1917

**MAY IS BEEF MONTH**  
**STOCK UP WITH QUALITY MEAT!**

**SCOTT BEEF FARM**  
1725 Hwy 25 Guthrie Center **641-747-3634**

95% Ground Chuck 1 lb package Was \$5.50/lb Now **\$4.00/lb**  
95% Ground Chuck Patties 3 or 4 per package Was \$5.50/lb Now **\$4.25**

Ribeye Steaks 2 per package Was \$14.50/lb Now **\$12.50/lb**  
T-Bone Steaks 2 per package Was \$9.75/lb Now **\$7.75/lb**  
Sirloin Steaks 1 large per package Was \$5.55/lb Now **\$5.00/lb**  
Filets 2 per package Was \$16.50/lb Now **\$14.50/lb**

*Delivery Available No Extra Charge!*

• No Hormones • No Antibiotics • No Growth Stimulants

*Come see us  
at the  
Guthrie Farmer's  
Market*

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

RELY ON RUUD™

GET ENERGY STAR®  
PRODUCTS  
and save on utility bills!

SAVE  
MONEY  
with high-efficiency  
Ruud HVAC systems

RUUD AIR CONDITIONERS

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

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

Call  
641-332-2198

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

**Your property should  
reflect your high standards.**

Our reputation  
speaks for  
itself.

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



**Rock Walls • Beaches • Shorelines**  
Crawler-loaders ~ Trackhoes ~ Loaders ~ Trucks

Dean A. Stanley, owner  
Panora • 641-757-0205

**STANLEY**  
**EXCAVATION**





# The Tiki Bar

Opening On Friday, May 15th!  
*(Weather Permitting)*

**Saturday, May 16th**

Come Out And Enjoy

# Flipside

Des Moines Premier House Band  
9:00 p.m.-Midnight

**Upcoming Hours Beginning May 20th**

Monday-Wednesday-Thursday 5:00 p.m.-9:00 p.m.  
Tuesday-Closed  
Friday-Saturday 5:00 p.m.-10:00 p.m.  
Sunday-Brunch 10:00 a.m.-1:30 p.m.

**Come Join Us For Lunch!**  
**We Will Be Open Wednesday-Saturday**  
**11:00 a.m.-2:00 p.m.**

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

# NEVER REPLACE YOUR ROOF AGAIN!



Metal Roofing from Fitzgerald Siding & Windows will add value, reduce your energy costs and best of all

**LAST A LIFETIME!**

*Give us a call today!*

**641-755-3151**

Serving Central Iowa Since 1998

# Fitzgerald Siding & Windows

**COMMERCIAL & RESIDENTIAL**

2708 Highway 44 E • Guthrie Center

We specialize in Maintenance-Free


Windows\*Doors\*Siding\*Sunrooms\*Metal Roofing\*Garages  
Cultured Stone\*Custom Remodeling\*Decks & Railing Systems

# It's going to be a Great Boating Season on Lake Panorama!

## Be ready for it in a new 2015

Shop the competition and compare our very competitive pricing on 2015 boats.

 **FOUR WINNS**



**18 - 2015 Models in Stock**  
**18' to 23'**

**See the ALL NEW for 2015 180, 190, 200, 210 & 230**

**MasterCraft**

**2015 WAKE BOARD BOATS**  
**See the all NEW NXT In Stock Now!**



**MOOMBA**

**WAKE BOARD BOATS**  
**Fully Equiped**



**Priced from \$49,000**

**MARINE GRADE GASOLINE WITH 5G-2000 ANTI-KNOCK FORMULA.**  
**CHECK OUT OUR NEW LOWER PRICING FOR 2015!**





**3 Deck Boats in Stock**  
**See a Pontoon and Deck Boat - All in One!**  
**Amazing Boat Deal**  
**Priced from \$34,976**  
**Full Luxury Deck Boats in 22' to 24'**

**Kawasaki**

Let the good times roll.  
**Jet Skis - 16 in Stock**  
**See the economical 160hp STX-15F three passenger**  
**All new design for 2015, the 1500 ULTRA Luxury Three Passenger**



**16 Sweetwater & Aquapattos and the San Pan Luxury Pontoon in Stock**

**20' Model Priced from \$21,978**  
**Sweetwater 200 Cruise with Mercury 75**

**5 Triple Tube Performance Pontoons in Stock!**  
**Amazing, Smooth Ride & Handling**  
**Luxury Performance Models in Stock**  
**240 Aqua Patio with Honda 150**  
**250 San Pan with Honda 200**



Shore Station Boat Lifts • VW Docks • Service and Repair  
Expanded Boat Storage, Reserve Your Spot  
Competitive Storage Rates for 2015

# COULTER PANORAMA MARINE

Serving Lake Panorama Since 1982

641-755-2920 • email: [coulters@netins.net](mailto:coulters@netins.net)

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





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

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

**Call 811 or  
800-292-8989  
[www.iowaonecall.com](http://www.iowaonecall.com)**



**PANORA TELCO**

641-755-2424

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



**Lake  
Panorama**

641-755-2301

[www.lakepanorama.org](http://www.lakepanorama.org)



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

**Over 20 years experience!**

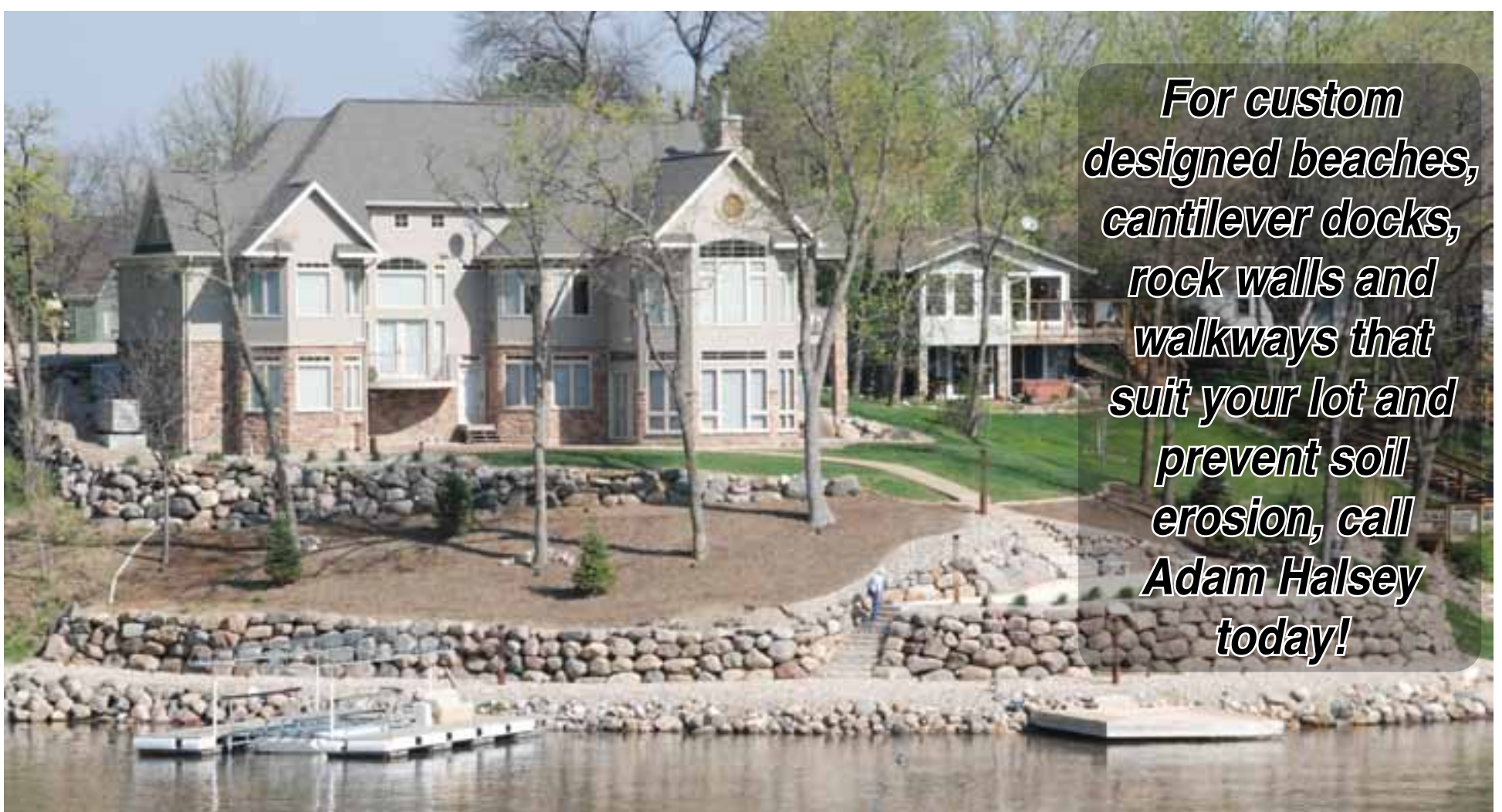
**REVITALIZE YOUR CARPET OR UPHOLSTERY  
WITH PROFESSIONAL CLEANING!**

**Call for a FREE estimate**

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

**WILSON  
CARPET  
& Air Duct  
CLEANING**

# Distinctive Shorelines...



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

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

**HALSEY  
EXCAVATING**

**ADAM HALSEY**

Cell Phone: 515-491-9351 • Home: 641-747-3236

✓ BACKHOE ✓ DUMP TRUCK ✓ SKID LOADER







12 MONTHS  
SPECIAL FINANCING AVAILABLE\*

\*The credit card is issued with approved credit by Wells Fargo Financial National Bank. Ask for details.



Now offering YETI coolers!



Saunas from \$1,995!

Spring Savings Event  
Going on now!



Hot Spring Spas of Des Moines  
10860 Hickman Rd  
Clive, IA 50325  
515-270-8702  
[www.hotspringgreen.com](http://www.hotspringgreen.com)









Agri-Bolt Hot Spring Spas  
18134 Highway 71  
Carroll, IA 51401  
712-792-3376

*This classic boat on the lake, is not the only thing residents will be talking about...*




*Amish Haus offers the interior classics!*



MANY STYLES—ONE STANDARD  
3201 100TH STREET, URBANDALE, IOWA  
(515) 270-1133 [www.AmishHausFurniture.com](http://www.AmishHausFurniture.com)






\$699,900

4275 Panorama Dr.


This 1 1/2 story castle has all the amenities you expect from a custom built home. This house has enough room for all the kids and grandchildren in comfort that entices them to come out to the lake. 122 feet of frontage with your own private beach. Call for a private showing.



\$289,900

5449 Chimra Rd

Carefree 1 story condo with walk-out lower level. Interior is all new, flooring, baths, and kitchen with quart countertops and new stainless appliances. Spectacular views of the main basin. Completely furnished with new furniture, linens, dinnerware, televisions, etc.




\$365,000

4830 Lean To Point

Beautiful 3 bedroom 3 bath home overlooking Helen's Cove. Gorgeous 4-season room with a fireplace. Gourmet kitchen with pantry. Hardwood floors throughout the main level. Master bedroom features a walk-in closet, fireplace and full master bath.

Your Listing HERE next month?





“Seller’s don’t set the price, the market does.”

Wonder why your house isn’t selling?

Research says it’s probably priced wrong. All Nevitt Real Estate listings at the lake receive a FREE professional appraisal to determine the RIGHT price to sell RIGHT now!!

Call John McDermott at 641-431-0042 to set up an appointment.





John McDermott, Licensed in Iowa

641-431-0042 • [www.lakepanoramahomesforsale.com](http://www.lakepanoramahomesforsale.com)

Brokerage Office 702 1st Avenue, Perry



# ‘WONDERFUL WAY TO CELEBRATE’

SPECIAL TO THE LAKE TIMES



Augusta National Golf Club is known for its towering pines, blooming flowers and trees, and big crowds for the Masters tournament. This is one of the photos Helen McCord took during the Monday practice round of the 2015 Masters.

## McCord takes trip to Masters for 88th birthday

By SUSAN THOMPSON  
Lake Times staff

Even people who don't play golf know about the Masters. Held since 1934 at Augusta National Golf Club in Georgia, the tournament stands out because of the immaculately manicured golf course, plus its many traditions.

Public tickets to the weeklong event, which are sold each year through a lottery system, are tough to get. Yet one Lake Panorama resident was lucky enough to celebrate her 88<sup>th</sup> birthday with a trip to the 2015 Masters.

Helen McCord's grandson, David Bloom, lives in a small community near Atlanta and has attended the Masters a few times. Knowing his grandmother is an avid golfer, he said he would try to get the two of them tickets. Once he secured tickets to the Monday, April 6, practice round, McCord made her travel plans.

McCord and her husband, Max, purchased a second home on the west side of Lake Panorama in 1980. She had never played golf before, but soon the couple took up the game and played at Lake Panorama National.

"I was terrible at first, and didn't want to play in a golf league because I was so bad," she says. "But after a few years, someone

got me to join the women's golf league. I've done well, and had a few championships. I feel like at my age, I still play a pretty good game of golf. I really enjoy it."

After Max's death in 1988, McCord continued to live in their home until she decided to sell and move into her fourth-floor apartment at Lakeside Village, where she's been for nearly four years. She continues to play golf in the Tuesday morning women's league at Panorama West.

The Masters is always held the first full week of April. With McCord's 88th birthday on April 8 this year, it was a week to celebrate. The course was built on the site of a former nursery, and is known for its blooming azaleas, towering pines and flowering dogwood trees. Each of the 18 holes is named for a tree or shrub.

"The golf course is beautiful, so well manicured and just gorgeous," says McCord. "All the trees were just fantastic. Everything was very organized, and there was nothing out of place. It was just a great experience."

McCord says she prepared for her trip by talking with John Dinnebier, Lake Panorama National general manager. His advice was to sit in one place and watch the golfers as they came and went.



Helen McCord and her grandson David Bloom celebrated her 88th birthday in April with a trip to the 2015 Masters.

But when she and her grandson arrived at 8 a.m., all the bleachers and chairs surrounding the practice area already were full.

Eventually some people left and they were able to get a seat on the first row of the bleachers. It was there they saw Tiger Woods, a four-time Masters champion, practice his chipping. "We probably watched him for 40 minutes, and all he did the whole time was hit the same chip, over and over and over," McCord says. (Anyone who has watched Woods play recently understands why he was spending so much time on that shot.)

"We also watched Ricky Fowler," McCord says. "It was the same thing with him as with Tiger, and all the other players. They would line up, they would have their caddy and coach with them, and they would keep practicing the same shot."

After a while, McCord said she and Bloom decided to see more of the golf course. "We walked the

entire course, and I got along fine until about 2:30 p.m.," she says. "There was no place to sit, and I told David I couldn't get onto the ground because of my knees. But he helped me sit down on the ground, and I stretched out in the grass like a snow angle and rested. Then he picked me back up and we walked some more."

On one of the holes, McCord said the players were practicing skipping their ball across a pond and onto the green, as if they were skipping stones on the water. "That was kind of exciting for the crowd, and it was fun to hear them applaud or groan depending on whether they made it," she says.

The temperatures were comfortable throughout the day, McCord says, which made all the walking easier. "All the areas aren't even and easy to walk, and we had some hills and stairs to climb," she says. There were several merchandise shops. McCord bought herself a calendar with each month

showing another beautiful part of Augusta National. Her grandson bought her a jacket.

The pair also visited the Augusta National clubhouse. "It's a fabulous building, almost like a museum," McCord says. "There are lots of old time pictures and other memorabilia from the past."

There was one disappointment. McCord didn't get to see Iowa native Zach Johnson, who won the Masters in 2007, and tied for ninth place this year. He was to be at the practice area at 3 p.m.,

but she and Bloom were already headed towards the entrance by then.

"If I was to go again, I would stay on one bleacher or sideline and watch them all go through," McCord says. "That's the only way to see all the players, but we wanted to see the golf course, too."

McCord has no regrets, after spending nearly a week in Georgia with her grandson, and one long day at Augusta National. "It was a wonderful way to celebrate my 88th birthday," she says.



One of the professional golfers McCord and Bloom watched on the practice range was Tiger Woods.

## TRANSFORM A ROOM

Specializing in Interior & Exterior  
Over 21 Years Experience

• Free Estimates •

### BRANSON PAINTING

Barry Branson, owner  
641-524-5075 • cell: 641-757-2326

## Garden Designs By Nicki

THINK SPRING!

Specializing in Landscape Design  
Dwarf Evergreens • Unique & Hard-to-find plants  
• Shade Trees • Perennials • Installation

Open House

10 a.m. - 6 p.m. • May 22 & 23 and May 29 & 30

Nicki Wiederstein

1601 150th St., Audubon, IA 4 miles north of Audubon  
and 2 miles west on 150th St. (Irwin Highway)  
Call for appointment or by chance 712-563-3096 or 304-0621

nickiwied@gmail.com

## Dale Valley Winery Live Music Saturdays!

May 16th, Saturday: Larry Berenguel - 2:30pm-5:00pm

May 23rd, Saturday: The Eldorados - 2:30pm-5:30pm

May 30th, Saturday: Larry Myer - 2:30pm-5:30pm

June 6th, Saturday: Matt Woods - 2:30pm-5:30pm

June 13th, Saturday: Larry Berenguel - 2:30pm-5:30pm

June 14th, Sunday: "Second Sunday" Open Mic

Open to musicians of all skill level - 2:30pm-5:30pm

Check our website for event line up!

3097 285th St. Stuart, IA 50250  
515.523.2199

Like us on Facebook! #



# Q&A: Denny Merritt, LPA Security Chief

## LPA SECURITY OFFICERS WEAR MANY HATS

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

The Lake Panorama Association Security Department is a 24/7 operation, providing many valuable services to the LPA community both on land and water. Denny Merritt is in his 10<sup>th</sup> year as LPA security chief. Prior to that, he spent 30 years in various law enforcement positions. In this month's Q&A, we learn about Merritt, his philosophy for the department, and the many tasks he and other security personnel perform.

**Q: Tell us about yourself, and how you landed at Lake Panorama?**

I grew up in Viola, a small town in eastern Iowa. I graduated from Anamosa High School in 1965, and received my bachelor's degree in sociology from the University of Iowa. I spent two years in the Army, and worked as an Armed Forces policeman in the San Antonio police department. In 1973, I was a supervisor at the Iowa Department of Corrections at Oakdale when I was offered a position with the Iowa State Patrol. While a road trooper, I was a hostage negotiator, tactical team member, firearms instructor and abandoned vehicle officer. I was promoted to sergeant in Post 14 in southern Iowa, and later selected to attend the National FBI Academy at Quantico in 1993. A short time after graduating from the National Academy, I was promoted to Lieutenant as the Internal Affairs assistant director. A year later, I was appointed executive assistant to the commissioner of the Department of Public Safety. I was promoted to Major in 1999 in charge of operations of the Iowa State Patrol, where I finished my 30-career, retiring in December 2002. Mary and I have been married since 1971. We decided to visit Lake Panorama when we

received an email from a good friend who told us about one of the best kept secrets in Iowa. Mary had always wanted "a five, four and a door" on a lake with a sand beach and an American flag. (A five, four and a door house is characterized by five windows on the second floor, with a door and four windows on the first floor.) On our second trip to the lake, we bought that type of home with a natural sand beach, and I commuted my last two years on the patrol. We love the lake, the wildlife and the people.

We have two sons and a daughter, seven grandchildren and two more on the way. Mary and I have been blessed by travelling to many countries on 16 short-term mission trips. We recently returned from Nepal where we made friends with many who are currently suffering from the devastating earthquake there.

**Q: What are your goals and operating philosophy for the security department?**

The LPA Security is primarily in place to ensure the safety of LPA members, guests and their property. My general philosophy for the security department is that the residents of Lake Panorama expect and should be afforded an environment that is safe and well maintained. As security officers, we strive to achieve a sense of neighborhood pride and well being, fostering relationships, greeting and meeting those we serve in a professional, yet friendly manner. We strive to get to know as many residents as possible by developing a sense of rapport and openness with those we encounter. We make every effort to be fair and understanding, even as we enforce the rules those we work for have put in place.

**Q: How many people work in the LPA security department,**

**and what are their responsibilities?**

Besides me, the security department has one other full time employee, Jerry Armstrong. Jerry provides excellent service to lake residents. His observant and inquisitive patrol techniques have led to the arrest of several individuals for various offenses, and his friendly demeanor provides just the right mix for a well-rounded security officer.

We currently have five other individuals who work part time. Bill Woller is a retired state trooper who worked with me for several years as a road trooper. Dan Hayes will work some weekends this summer on the water. Gary Freeland also is a reserve deputy sheriff for Guthrie County. Chuck Cleveland has a background in fire, Emergency Medical Service and dispatching. Richard Erickson is an LPA member and security officer. I'm proud to say they all do an excellent job.

We are in need of one more officer, particularly to work water patrol this summer. Call the LPA office at 641-755-2301 for more details, or stop in to pick up an application.

We have a good working relationship with the Guthrie County Sheriff's Department and Panora Police Department. Most calls from Lake Panorama that are received by the Sheriff's department are turned over to LPA Security for response. These include such things as 911 calls, burglary alarm, suspicious persons, parking violations, noise complaints, animal complaints, and domestic disturbances. Inspecting boats, removing debris from the roadway, monitoring brush dumps, house checks, swimming violations, welfare



checks, and providing assistance to other agencies are just a few of the many issues our officers deal with daily.

**Q: LPA Security is unique because it provides services both on land and on the water. What is a typical day like for the officers on patrol?**

While on land patrol, officers are encouraged to establish a random patrol strategy, monitoring traffic while checking 22 check points daily to ensure doors and gates are properly secured. While patrolling, an important aspect of the job is monitoring homes and becoming well acquainted with what is normal versus something that stands out or is unusual. The unusual is noted on the officer's log for future reference.

The officers have been trained to monitor speed with a radar unit and to watch for any other rule violations. Members can be fined for exceeding the speed limit as well as any other type of rules violations. Property owners are responsible for their guests, and on occasion guests also are stopped.

Our water patrol officers put in long, hot days and should be commended for their efforts. As is the case on land, property and boat owners are responsible for their guests on the water. So it's important for LPA members to make sure their family members or guests who might be riding in your boat, or operating your boat, know the rules, the hazards, and water etiquette.

Since 2007, when I began tracking this data, more than

300 non-LPA members have been identified breaking our rules. These individuals were asked to leave LPA property and their names are on file for future reference. More serious issues are dealt with by banning non-members from coming onto lake property without permission. Since 2006, 46 people have been banned from LPA property, with six of those later arrested for criminal trespass when they were caught on lake property again. A few examples of why a non-member might be banned are drunk driving, theft, felony breaking and entering, domestic issues, criminal mischief and reckless driving.

In the winter months, we check houses to ensure doors and windows are secure and to monitor the temperature of the home. We also work with Department of Natural Resources enforcement, and monitor the LPA deer hunting season to ensure safety and that our rules are strictly followed.

**Q: What are some of the issues that cause the most "headaches" for the LPA Security department?**

Dogs running loose, barking dogs, noise complaints such as loud music, partying too late and fireworks too late are concerns. We commend most property owners for their understanding when we have to ask them to curtail whatever they are doing that is upsetting their neighbor.

Horseshoe Cove has been problematic on busy holiday weekends. The vast majority of people in the cove are having a good time, interact well with the water patrol and, on occasion, have helped our officers by pointing out problem areas. As we begin our busy summer months, I ask members to be considerate when they tie up in Horseshoe Cove. Keep stereo equipment volume to a level that just those in the immediate area can hear. Allow plenty of room for those who live in the cove to get their boats in and out of their slips, and be aware of your language. Our water patrol has had an increased presence in the cove the past few summers and you

can expect to see even more of us this summer.

**Q: What's new in 2015 that LPA members and their guests should know?**

One major change this summer involves restricting towing through the Narrows on weekends and holidays. This is the narrowest section of the main channel of the lake between Sunset Beach and the Upper Basin. Your LPA water safety committee and LPA board of directors agreed there have been too many close calls in this area, and decided to make this change.

The area is only 300 feet across to begin with, then divide it in two for towing both directions, and that allows 150 feet. Our rules state a skier must be 100 feet from the shoreline, which leaves just 50 feet for the boat and skier to legally ski. According to Department of Natural Resources rules, if a skier goes down or a tube overturns, all vessels in the area must slow to 5 mph.

Beginning Memorial Day weekend, there will be no skiing, tubing or wake surfing allowed in the marked area of the Narrows from 11 a.m. to 4 p.m. on Saturdays, Sundays and declared holidays (Memorial Day, Labor Day, and this year July 3, since the 4<sup>th</sup> is on a Saturday). The ban will end for the season after Labor Day. The no-towing area will be well marked, and we will have a water patrol boat there some of the time. We appreciate your assistance and understanding with this new rule.

**Q: Anything else you'd like to share with LPA members?**

I would like to thank each of you for your help. Your eyes and ears and willingness to call security when you see something out of place have helped us solve many issues over the years. We encourage you to give us a call when you see something happen, or think something is out of the ordinary, so we can respond and investigate in a timely fashion.

The Security Department phone number is 641-755-3101, and is answered 24 hours a day, seven days a week. Don't hesitate to call us.

**Design • Installation • Construction**

*"More than a shovel and a truck."  
We have the equipment to do the job right!*

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

*"Don't pay too much for too little"*

**GREENSPIRE LANDSCAPING**

*Over 25 years of dependable service  
Phone Dan 641-439-2482  
or 641-757-1497.  
Please leave a message.*

**Got Radon?**

**Call the radon "problem solvers."**

**Serving western Iowa for the last 15 years.**

**Stroehler** Radon Mitigation Service

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

**www.radonsafehomes.com**

**email: stramit@metc.net**

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

**Sails**

**Boat Covers**

**Lift Covers**

**Pontoon Canopies and Curtains**

*Quality canvas repairs for over 30 years.*

**JOHN BOYT**

**INDUSTRIAL SEWING**

**3101 JUSTIN DRIVE • URBANDALE**

**515-270-7031**

**Toll Free 1-888-667-3744**

**YOUR CAR DESERVES THE BEST!**

**NEW! State-of-the-art automatic carwash bays, NEW! Turbo Dryers in the Self Service Bays**

*Our automatic wash bays can accommodate Dually & Long Bed extended cab pickups!*

**ALL SEASONS CAR WASH**

**New CUSTOMER VALUE CARD**

You can purchase a card, recharge your card, print a receipt and even check your balance at our new card vending machine.

**EASY TO USE! CONVENIENT! AFFORDABLE!**

**Check us out on Hwy 44 West, Panora!**

**601 W. Main, Panora**

**VENTEICHER ELECTRIC, INC.**

**HOME COMMERCIAL FARM**

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

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

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

**YOUR FACE IS LIKE A WORK OF ART ...IT DESERVES A GREAT FRAME**

*Let The Professionals At Eye Care Associates Take Care Of You & Your Eyes With Quality Eye Care And Eye Wear*

**Eye Care Associates**

*James McCauley, O.D. • James Koch, O.D. • Kyle Stalder, O.D.*

**102 E. Main • Panora • 641-755-3699**







PUBLIC NOTICE

FROM PAGE 4B

changed) \$100

Schnack moved to accept the rules changes proposed from the Building Codes meeting. Motion seconded, motion carried.

**Agenda Item 5c – Repairs to boathouse – Ted Reeve, lot 579.** Ted and Patty Reeve, Lot 0579A, Plat 25, 4819 Castle Point, have requested a variance to Building Code rule 2860.2 to allow reconstruction of a boathouse of a slightly larger size and with a different roofline.

From the minutes of the March 9, 2015 Building Codes committee meeting - Ted Reeve, lot 579, 4819 Castle

Point, was present to request a variance to rebuild a boathouse at a slightly larger size and with a different roof line. Doug Harper of Superior Seawalls and Docks from Illinois City, Illinois, the contractor accompanying Mr. Reeve, was also present. Reeve explained to the committee that a prior owner of lot 579 had installed a high poured concrete retaining wall to protect the steep drop-off at the front of the house and protect the existing boathouse. Two vertical sidewalls at right angles to the support wall were also poured at that time and the existing boathouse was placed between them. The boathouse currently is built over the water and has one side open for a boat and the other side is storage. One sidewall is failing

due to undermining and will be re-built.

Holl explained that Reeve had previously attended Building Codes in March of 2008 and had requested to repair the boathouse at that time. The committee had agreed that removal of the deteriorating structure would, in this case, leave a large blank concrete wall on the shoreline and that rebuilding the structure was a preferable solution for the benefit of the Lake as well as Mr. Reeve. The committee had asked for detailed drawings of the proposal at that time. Reeve chose not to pursue the request during the economic downturn later that year.

Reeve detailed the proposal drawings he submitted. After reviewing the project with

Doug Harper, an experienced contractor, Reeve proposed that Harper's company would remove and replace one deteriorating sidewall and that the new boathouse would be built to fill the space between the walls, but not be any deeper than the present structure. The wider boathouse would simply utilize the existing sidewall instead of setting inside the walls with about 2 feet of space between the boathouse and the concrete support walls. Holl noted that there would be no significant visual change since the existing concrete walls appear to be the outside of the boathouse anyway. Reeve also proposed the mansard style roof of the existing boathouse would be replaced by a gable roof. The committee agreed that the gable roof was a distinct improvement to the appearance of the structure and warranted change. Reeve explained he hoped to simply create a slightly larger 2-stall boathouse that would continue to support the lakeside slope by his home, be more attractive than the existing structure, and eliminate the need for one of the boatlifts currently along the shoreline.

The committee discussed alternatives and concluded, as the previous committee had, that it would be best to replace the boathouse and the existing walls need to remain and be repaired due to their support of the ground in front of the home. They also determined that the change in roofline was warranted as it would actually improve the appearance, be easier to maintain in good condition, and would not significantly affect neighbor views over the facility. Westercamp noted the changes were actually an improvement to the situation and Cushing commented that it would be hard to find a better solution. Reeve indicated some sheet piling would be needed, but that it could be hidden by being under the structures.

b) Lots 882 and 883 represent two additional requests for lateral field easements.

However, it is assumed neither lot would be enough for a home on its own.

They would probably need to be combined for the development of a second home (Lint's being the first).

The analysis on available space seems to indicate Lint's request will not create future

problems for LPA or other members.

2. Cost – The Land Sales committee noted this increases the value of Lint's lots. The only cost we have traditionally charged for this is the under-road easement fee of \$300.

Several items were discussed regarding this septic easement to be granted on the LPA-owned property.

Batschelet moved to grant the easement for \$10,000. Douglass seconded.

Discussion was held as to setting a precedent for cost of granting septic easements on LPA property.

Roll Call vote: Ayes – Batschelet, Poldberg, Schnack, Coghlan. Nays – Douglass, Jeschke, Wright. Motion carried 4 to 3.

Poldberg, from prevailing side, moved to reconsider vote and delay decision for one month. Motion seconded, motion carried.

Rutledge asked what information the board would like to enable them to make their decision on this issue. Staff is to come back with additional information regarding how septic systems are approved and how the Guthrie County Sanitarian and Guthrie County Board of Health work and their responsibilities.

Agenda Item 6a - Discussion about master plan

Coghlan asked for final master plan thoughts and direction from the board. Wright explained a plan is needed to develop what

to do with the funds that will be generated from land sales; in addition LPA needs a long term plan for the spending of money on repairs and capital improvements. Cash reserves are available to “borrow” on, but not to spend without replenishing. A master prioritizing list for spending needs to be completed. Coghlan will work with Rutledge to come up with item for next board meeting.

Agenda Item 7a – Request to purchase section of LPA unplatted property – Strahan, Lot 774.

The Board entered closed session at 8 p.m. to discuss Agenda Item 7a. The Board exited closed session at 8:10 p.m.

Wright moved to sell the proposed sliver of unplatted LPA property, a small designated portion of Parcel 0000236100, to Reid and Cindy Strahan for \$25,000 with the understanding the piece will be combined with existing lot 0774 and that shoreline rip-rap and dead tree removal will be completed by Strahans by 12/31/2015. Motion seconded, motion carried.

Agenda Item 7b – Offer to purchase lots 2352 and 2353 – Caltrider.

The Board entered closed session at 8:15 p.m. to discuss Agenda Item 7b. Board out at 8:25 p.m.

Batschlet moved to accept the offer from Caltrider for lots 2352 and 2353 for \$16,000. Motion seconded, motion carried.

**Agenda Item 8 –** The Board entered closed session at 8:26 p.m. to discuss legal matters. The Board exited closed session at 8:30 p.m.

Meeting adjourned at 8:31 p.m.

Danna Krambeer  
Recording Secretary

Mindy Larsen Poldberg  
Board Secretary

2014 WATER QUALITY REPORT FOR LAKE PANORAMA WATER COMPANY

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

CONTAMINANT	MCL - (MCLG)	Compliance		Date	Violation	Source
		Type	Value & (Range)		Yes/No	
Lead (ppb)	AL=15 (0)	90th	<0.003	08/21/2013	No	Corrosion of household plumbing systems; erosion of natural deposits
Copper (ppm)	AL=1.3 (1.3)	90th	0.14 (0.03 - 0.15)	08/21/2013	No	Corrosion of household plumbing systems; Erosion of natural deposits; Leaching from wood preservatives
950 - DISTRIBUTION SYSTEM						
Chlorine (ppm)	MRDL=4.0 (MRDLG=4.0)	RAA	1.66 (0.69 – 2.21)	12/31/2014	No	Water additive used to control microbes
Total Trihalomethanes (ppb) [TTHM]	80 (N/A)	LRAA	5497 Chimra Rd. 13.00	7/9/2014	No	By-products of drinking water chlorination
Total Haloacetic Acids (ppb) [HAA5]	60 (N/A)	LRAA	5497 Chimra Rd. <6.00	7/9/2014	No	By-products of drinking water disinfection
03 - WELLS 2 OR 3; & 4 @ CLUB HOUSE						
Combined Radium (pCi/L)	5 (0)	RAA	<1.0 (ND - 4.0)	08/26/2013	No	Erosion of natural deposits
Uranium (ppb)	30 (0)	RAA	2.8	08/30/2011	No	Erosion of natural deposits.
Alpha Emitters (pCi/L)	15 (0)	SGL	3.8	08/26/2013	No	Erosion of natural deposits
Fluoride (ppm)	4 (4)	SGL	1.77	10/18/2011	No	Water additive which promotes strong teeth; Erosion of natural deposits; Discharge from fertilizer and aluminum factories
Sodium (ppm)	N/A (N/A)	SGL	163.67	10/21/2014	No	Erosion of natural deposits; Added to water during treatment process
Nitrate [as N] (ppm)	10 (10)	SGL	1.12	05/20/2014	No	Runoff from fertilizer use; Leaching from septic tanks, sewage; Erosion of natural deposits

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

DEFINITIONS

Maximum Contaminant Level (MCL) – The highest level of a contaminant that is allowed in drinking water. MCLs are set as close to the MCLGs as feasible using the best available treatment technology.

Maximum Contaminant Level Goal (MCLG) -- The level of a contaminant in drinking water below which there is no known or expected risk to health. MCLGs allow for a margin of safety.

ppb -- parts per billion.  
ppm -- parts per million.  
pCi/L -- picocuries per liter  
N/A -- Not applicable  
ND -- Not detected  
RAA -- Running Annual Average  
IDSE -- Initial Distribution System Evaluation

Treatment Technique (TT) – A required process intended to reduce the level of a contaminant in drinking water.

Action Level (AL) – The concentration of a contaminant which, if exceeded, triggers treatment or other requirements which a water system must follow.

Maximum Residual Disinfectant Level Goal (MRDLG) - The level of a drinking water disinfectant below which there is no known or expected risk to health. MRDLGs do not reflect the benefits of the use of disinfectants to control microbial contaminants.

Maximum Residual Disinfectant Level (MRDL) - The highest level of a disinfectant allowed in drinking water. There is convincing evidence that addition of a disinfectant is necessary for control of microbial contaminants.

SGL – Single Sample Result  
TCR – Total Coliform Rule  
LRAA -- Locational Running Annual Average

GENERAL INFORMATION

Drinking water, including bottled water, may reasonably be expected to contain at

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

Some people may be more vulnerable to contaminants in drinking water than the general population. Immuno-compromised persons such as persons with cancer undergoing chemotherapy, persons who have undergone organ transplants, people with HIV/AIDS or other immune system disorders, some elderly, and infants can be particularly at risk from infections. These people should seek advice about drinking water from their health care providers. EPA/CDC guidelines on appropriate means to lessen the risk of infection by Cryptosporidium and other microbial contaminants are available from the Safe Drinking Water Hotline (800-426-4791).

If present, elevated levels of lead can cause serious health problems, especially for pregnant women and young children. Lead in drinking water is primarily from materials and components associated with service lines and home plumbing. LAKE PANORAMA WATER COMPANY is responsible for providing high quality drinking water, but cannot control the variety of materials used in plumbing components. When your water has been sitting for several hours, you can minimize the potential for lead exposure by flushing your tap for 30 seconds to 2 minutes before using water for drinking or cooking. If you are concerned about lead in your water, you may wish to have your water tested. Information on lead in drinking water, testing methods and steps you can take to minimize exposure is available from the Safe Drinking Water Hotline or at <http://www.epa.gov/safewater/lead>.

CONTAMINANT Violations  
No violations in 2013

SOURCE WATER ASSESSMENT INFORMATION  
The Lake Panorama Association water

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

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

CONTACT INFORMATION

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

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

Published in the Lake Panorama Times  
May 15, 2015

Moved by Westercamp, seconded by Northup, to allow the proposal as presented with a change of width to utilize the existing walls and a change of roofline of the structure to provide an approved appearance and more closely match the home without significantly changing neighboring views due to the topography of the site. Motion carried unanimously.

Jeschke moved to accept the variance. Motion seconded, carried unanimously.

Agenda Item 5d - Review request for septic lateral easement on LPA community area by Lint, lots 879 & 880.

Lint contacted the office about a possible easement around the first of the year. They have an offer to buy, which is contingent upon the LPA granting of an easement.

Land Sales committee analyzed the issue.

1. Available space – It appears the community area could support laterals for two houses.

a) LPA's properties would support their own lateral fields. We therefore do not need to reserve spaces for LPA's use.

# CDI Drywall INC.

**SPECIALIZING IN HIGH END FINISHES**  
-Including Smooth Wall

• New Construction • Remodels  
• Basements & Repairs

**Call Chad Cummings 515-391-1735**  
*References Available*

# Guthrie Center Appliance & Hardware



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

Open Mon. - Sat. 8am - 6pm

218 State St., Guthrie Center, IA  
**641-747-3973**

# B&A PRESSURE WASHING & PAINTING

- Interior
- Exterior

- Painting
- Staining
- Sealing

**Houses and Decks**  
**27 Years Experience**  
References Available  
All Work Is Fully Guaranteed  
**Call 515-833-2936**



# ALLEN'S HANDYMAN

## GOPHER & MOLE TRAPPER

Let Allen help get rid of those pesky critters!

**Call 641-757-1101**





# Allen Family Chiropractic, PC

*Providing Health Solutions Through Chiropractic Care*

**It's Time For A Change - To Start Feeling Better!**  
**Call 641-747-8247 Today**

**Dr. Andrew W. Allen**  
**108 N. 3rd St., Guthrie Center**  
*Insurance accepted including Medicare and Medicaid*



# SPRING WINDOW CLEANING

**Call us today!**

# SPECIALS

**Mondays:** Fajita Special (Dinner Menu) \$7.99  
3pm - Close

**Tuesdays, Thursdays, Saturdays** All Day  
All 16 Oz Regular Margaritas \$2.25

**Wednesdays & Sundays:** Kids Eat Free All Day  
(With Adult Paid Meal)

**Lunch Specials:**  
Everyday Buy 1 Meal At Regular Price Get 2nd Meal 1/2 Off  
(Must Buy 2 Soft Drinks)

**Now Serving**  
Seafood Tacos (Fish, Shrimp or Crab)

**Happy Hour: Monday - Friday 1pm - 5pm**  
Buy any pitcher of Margaritas & get 1 free order of Beef, Chicken or Cheese nachos. Try our new Mexican Mule \$4.99  
All domestic bottles \$1.99 ea. All import beer \$2.49 ea.

Gift Certificates Available For Any Amount!

**104 South 3rd Street**  
**Guthrie Center**  
**641-332-2139**  
Family Owned & Operated





## Hot Tub Service

Call Us For All  
Of Your Spa and  
Pool Services!!

Spa Removal  
Moving  
Relocation

Keeping You In Warm Water  
At The Lake



Specializing In All Makes  
And Models

Spring Cleaning

De-Winterization

Spa Covers & Lifts

# Spa & Pool Doctor

Your Hot Tub Company At The Lake



Shane Krugler  
(515) 554-0017

spaandpooldoctor@yahoo.com

PosterMyWall.com

GIVE US A CALL OR VISIT US ONLINE AT [WWW.RACCOONRIVERRENTAL.COM](http://WWW.RACCOONRIVERRENTAL.COM)  
FOR A COMPLETE LIST OF RENTAL EQUIPMENT



## RACCOON RIVER RENTAL

CHECK OUT OUR INVENTORY OF:

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

ASK ABOUT RENTAL DUMPSTERS!



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



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

RELY ON RUUD™

GET ENERGY STAR®  
PRODUCTS  
and save on utility bills!

*Energy*

SAVE  
MONEY  
with high-efficiency  
Ruud HVAC systems.

RUUD AIR CONDITIONERS



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

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

Call  
641-332-2198

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

## Value.

More than  
you expected  
for less than  
you thought.

Kubota L2501DT  
Compact Tractor



PAYMENTS AS LOW AS  
**\$199<sup>99</sup>\*\***  
PER MONTH!

With **0% A.P.R.** For **60 Months\***  
On New Kubota L2501DT 4WD Compact Tractors.  
*Hurry, offers end 6/30/15.*

## CAPITAL CITY EQUIPMENT CO.

5461 N.W. 2nd Street  
Des Moines, IA 50313

**515-243-3353**

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



\*50 down, 0% A.P.R., financing for 60 months on purchases of new Kubota L2501DT equipment available to qualified purchasers from participating dealers in stock inventory through 6/30/2015. Example: A \$15,000 monthly installment payment (term 0% A.P.R.) requires 60 payments of \$199.99 per \$1,000 financed. 0% A.P.R. interest is available to customers if no dealer document preparation fee is charged. Dealer charge for document preparation fee shall be in accordance with state laws. 0% A.P.R. and low rate financing may not be available with customer instant rebate offers. Financing available through Kubota Credit Corporation, U.S.A., 3401 Del Amo Blvd., Torrance, CA 90503, subject to credit approval. Some exceptions apply. Offer expires 6/30/2015. See us for details on trade and other incentives, options or go to [www.kubota.com](http://www.kubota.com) for more information. \*\*Payments of \$199.99 per month on new Kubota L2501DT based on limited time promotional price of \$11,999.00 with \$0 down and 0% A.P.R. financing for 60 months from participating dealerships only. Payments do not include implements, freight, delivery, dealer prep or local taxes where applicable. Dealer participation may vary. Dealer sets actual selling price and terms. Offer expires 6/30/2015. Special equipment may be shown.



# LEAVE THE HARD WORK TO US!

• WATER & SEWER

• TRENCHING

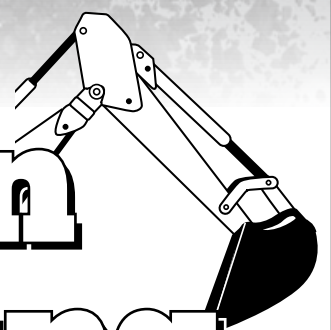
• BACKHOE SERVICE

• BASEMENTS

• TRUCKING

• SNOW REMOVAL

# Harmann Excavating



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



ARBOR ARTISTICS TREE EXPERT COMPANY

OLD MASTERS NEIGHBORHOOD SERVICES

COMPLETE GROUNDSKEEPING & PROPERTY MANAGEMENT

TREES:

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

LAWN & GARDEN / SHRUBS & HEDGES

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

FREE ESTIMATES

Bill Reese; ISA Certified

705 E. Church Street • Panora • 641-755-2140 or 515-943-0544  
breese54@netins.net

Celebrating 35 yrs of Art, Science, Safety and Education in the Green Industry

Re-Opening for the Season

The Gathering Table

restaurant at the

Country Life Center

A casual country setting

Fridays starting March 13

for Lunch & Dinner

11 am - 1 pm, 5:30 pm - 8 pm

Reservations recommended

641-337-5019

2773 290th Street, Orient

www.wallace.org

LEMKE REPAIR

"A Name You Can Trust"

FAMILY OWNED & OPERATED

OVER 28 YEARS EXPERIENCE

\*PLUMBING \*HEATING \*COOLING

\*ON DEMAND HOT WATER HEATERS

\*GEO-THERMAL \*DUCT CLEANING

CALL PAUL OR DEBBIE

OFFICE- 641-747-2014

AFTER HOURS- 712-651-2575

Fast, Free & Fabulous

Mobile Banking

Mobile Deposit

e-Alerts

In-House Tech Support Too

Farmers State Bank

Growing Trust. Building Community.

FDIC

201 Main Street | Yale, IA 50277 | 641-439-2221 | 877-439-2221  
yalebankiowa@yalebankiowa.com | www.yalebankiowa.com

Bates Small Engine Service

ARE YOU READY FOR A CHALLENGE AT BATES SMALL ENGINE-KEEP THEM BUSY THIS SUMMER YES, WE ARE HERE FOR YOU!

SAVE BIG ON REPAIRS AND SERVICE-TIRES AND BATTERIES

RIDER MOWER \$68.95

PUSH MOWER \$28.95

GOLF CARTS \$38.95

\*FREE BLADE SHARPENING

CALL WILBUR AT 641-757-1243

Check out our Technology Experience Center!

Test drive the latest tablets, computers, and TVs, ask questions, take classes, and experience how Solutions can make your tech experience better

Take a Technology Class in June!

Date	Class	Time
June 13	Manage Your Home Network	10-11am
June 16	Internet 101	2-3pm
June 20	FiberTV 101	10-11am
June 23	Keys to Internet Safety	2-3pm
June 27	Email 101	10-11am
June 30	Make Your Home Smarter	2-3pm

Come see us at 112 East Main in Panora

PANORA TELCO

641-755-2424

www.panoratelco.com

Your source for everything in Lake Panorama!

www.lakepanoramatimes.com

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

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



*We've Got You Covered!*

## Residential & Commercial

**Visa & Mastercard Accepted!**

**Call - 1-800-996-7321**



**888-MALONES**

**WWW.MALONEMOTORSPORTS.NET**

# National Brand...Local Service

**Des Moines MLS exposure for all buyers and sellers! Call me today**



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



**Double, corner offshore build-  
adjacent lot with lake access via  
adjacent LPA community lot.  
Fantastic lake views! Great  
value. \$27,500**



**Wooded, waterfront lot on the narrows. Private beach, professionally riprapped. Close to Par 3 golf course. \$50,000**



**Fantastic lot near #4 on Lake  
Panorama National Golf Course.  
Gentle slope, some lake views.  
Great location. Ready for you to  
build on today! \$23,000**



**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. \$199,500**



Take a tour of the lake



Great lot on the east side of Birchfield Cove near the mouth of cove. Perfect for walk-out home with gently sloping terrain. Storage shed included. Just minutes from Des Moines suburbs. \$289,000.



**Completely remodeled cabin, inside and out. Fireplace, granite, finished basement, screened porch, fire pit. Located offshore at Diamondhead Lake. This is a must see! \$99,900.**



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



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



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

*Jason & Ashley*

My family has enjoyed Lake Panorama and all it has to offer for 25 years . With so many things to do - boating, skiing, swimming, fishing, golfing, or ski team - let me help you find your dream home today! If you are considering putting your house on the market, I will be happy to provide you a free comparable market analysis utilizing the latest innovative tools and resources available. Please call today!

Sincerely, Cindy

©2015 Coldwell Banker Corporation. Coldwell Banker® is a registered trademark of Coldwell Banker Corporation. An Equal Opportunity Company. An Equal Housing Opportunity. Each Office is Independently Owned and Operated. This information is believed to be true and accurate however can not be guaranteed by the listing firm or agent.

+





CHECK OUT OUR WEBSITE!  
[www.lakepanoramarealty.com](http://www.lakepanoramarealty.com)

LAKE PANORAMA REALTY

Guthrie County State Bank Bldg.  
505 E. Main



Panora, IA (641)755-3276  
Licensed to Sell Real Estate in Iowa  
e-mail: [info@lakepanoramarealty.com](mailto:info@lakepanoramarealty.com)



**New Listing: Exceptionally Level Walk Out Waterfront Home.** With 3BR (plus 1 non-conforming BR) and 3BA, this home has a spacious great room, kitchen with separate dining area. Expansive views of the lake along with covered deck, sand beach and much more. **\$509,000**



**New Listing: Custom Built Chalet Style Home.** With 3DR and 2BA, this inviting off shore home is tucked into a very private wooded setting at Lake Panorama. Open concept floor plan with soaring vaulted ceilings, wood/gas fireplace, ML master bedroom and guest room and much more! **\$225,000**



**Beautifully remodeled GOLF COURSE HOME** on 2 lots! Bordering #9 LP National Golf Course - close proximity to Boulder Beach. 4 BR - 4 BA. Granite countertops and oak hardwood flooring in kitchen/dining area. Mstr Br with three/qr BA. Spacious LL Fam Rm with wet bar. **\$250,000**



**Panoramic Waterfront Views** The main channel of Lake Panorama is the setting for this grand home. Approx 2 acres m/l of premium lake real estate. Featuring 3 levels, 5BR 4.5BA, huge kitchen and formal dining area. LR areas with fireplaces and great views on 2 levels. **\$549,000**



**Premier Townhome** Breath taking views overlooking the #6 tee at beautiful Lake Panorama National Golf Course, this stunning 3BR 3BA walk out townhome provides luxury and style in the heart of the Lake Panorama community. Seconds to beach, pool, dining and of course golf! **\$299,900**



**Traditional Two Story** A park like setting on two level lots close to the marina, golf and dining set the stage for this well cared for off shore home. 3BR 3BA, large kitchen, formal dining and great room with a fireplace are just a few of the features of this spacious three level home. **\$259,900**



**Pristine Waterfront Condo** Come home to relaxing water views of the Main Basin in this completely updated 2BR 3BA condo. Open concept kitchen/dining/LR, cozy gas fireplace and a lakeside deck to enjoy breathtaking sunsets over Lake Panorama. Minutes to marina, golf, beach and dining. **\$277,300**



**Prime Waterfront Location** Located in the hub of everything Lake Panorama, this 4BR 4BA home has it all! Vaulted LR with gas FP, dining area, eat in kitchen and 4 season room plus huge master suite all with amazing water views. Many more great features and flat lot make this an extraordinary home. **\$649,900**



**New Listing: Newly Renovated Waterfront Home.** Located on a quiet cul-de-sac with incredible lake views, this 3BR 2BA is set on two lots with over 200ft of shoreline. The interior of this home was totally renovated in 2014 with high end finishes like hardwood, plush carpet and granite. This is a must see! **\$440,000**



**New Listing: Conveniently Located Waterfront Home.** This 2BR 2BA home is an open concept floor plan with vaulted ceilings in the kitchen and living room. Plenty of windows to the lakeside provides natural light and lake views. Just steps to the water in a quiet cove. **\$320,000**



**Golf Course Condo** This unit on Lake Panorama National Golf Course offers open concept with updated kitchen countertops and laminate wood flooring. 2BR 2BA, fireplace focal point in LR and access to patio. Walking distance to restaurants, beach, pool and golf. **\$89,000**



**Waterfront Cedar Retreat** This story and a half, 3BR 3BA home is the perfect mix of cabin charm and classic luxury. Panoramic views of the lake from the deck and hot tub are as special as the LL family area complete with pool table, bar and movie area. Detached garage with extra sleeping space. **\$519,000**



**Premier Waterfront Home** Turnkey opportunity with this outstanding 5BR, 5BA home overlooking the main channel of Lake Panorama. This multi-level, tastefully stylish home is set up for entertaining and lake living. Be ready to enjoy summer 2015 soon, when you choose this amazing property! **\$682,000**



**Westside Waterfront Ranch** Tucked into a quiet cove, this quaint cabin in the woods with 2 possible 4 BR 3BA has real potential. Many mature trees help make this home truly a retreat and lake get-a-way. Relax on the deck and enjoy the tremendous lake views and wildlife! **\$289,900**



**Waterfront Home Overlooking Helen's Cove** This stunning sun filled 4BR 3BA walkout ranch has multiple entertaining areas including an open concept LR/DR, spacious upper deck and huge LL family room. Easy, quick access to golf, beach, marina and dining make this a must see home! **\$456,000**



**Outstanding Waterfront Chalet Style** This stately 4BR, 5BA cedar home is breathtaking inside and out. An open concept great room with 26' ceilings & 3 tiers of windows lakeside, along with high end finishes and expert craftsmanship are just a few details that make this the complete lake home package. **\$625,000**



**NEW LISTING - WATERFRONT HOME** in protected cove close to Main Basin of Lake Panorama. 3 BR, 2 BA ranch home with screen porch. Level yard with mature trees and private sand beach. Landscaped yard and deck. Total renovation 2014. **\$530,000**



**New Listing: Waterfront Home with Outstanding Views** This meticulously maintained 4BR 4BA home boasts over 270 Ft of shoreline. An amazing 4 season room and open concept kitchen/living room plus another family room on the LL are just a few of the features of this beautiful home. **\$685,000**



**Waterfront Oasis** This spacious 4BR 4BA walkout is perfectly positioned on this coveted level lot at Lake Panorama. This home was completely renovated in 2002 and the results are nothing short of amazing. Plenty of room for lake entertaining both inside and out. **\$675,000**



**Mint Condition Off-Shore** This 4BR 3BA ranch style home features soaring vaulted ceilings in LR and kitchen with charming arched windows and fireplace in the LR. Lower level has 9ft ceilings, spacious family room and plenty of storage throughout. Delightful outdoor fire pit area & more! **\$280,000**



**Golf Course Living** Located near the #8 Fairway at beautiful Lake Panorama National Golf Course, this home boasts an open and spacious floor plan. 2BR +2 non-conforming BR and 3 BA, large kitchen with pantry, dining area with access to outside patio are just some of this home's attributes. **\$215,000**



**New Price Distinctive Waterfront Location** This 5BR, 3BA home features an open concept kitchen/LR with vaulted ceilings and a wall of windows with incredible lake views. Cozy sunroom and wrap around deck that leads to a level yard all the way to the water. Fire pit and a sand beach add to the charm. **\$584,900**



**Outstanding Waterfront home.** Enjoy your own private beach at this impeccably maintained lake home. 4BR 4BA with an eat in kitchen and tons of storage. Just minutes to golf, dining, the marina and downtown, this home is in a prime location! **\$529,900**



**Off Shore Weekend Retreat** Located on two wooded private lots, this 2BR 2BA ranch style home is the perfect home for a get away weekend. One level living with vaulted ceiling in LR and a deck facing toward the lake. Nice fire pit area tucked into many mature trees adds to the nature feel of this home. **\$125,000**



**New Listing: Inviting and Relaxing Waterfront Log Home.** This 4BR 3BA beautifully designed home provides the ultimate in lake living. With plenty of space for entertaining and guests, this home also boasts an amazing outdoor area with a private beach and mature trees for privacy. **\$449,000**



**Spacious WATERFRONT HOME** -4 BR, 3 BA on approx. 1.45 acres (2 lots) in Hughes Cove. Cathedral window charm with lake views. 3 car heated garage. Boat house w/ 2 docks (one cantilever) and 2 boat lifts. Close proximity to LP National 18-hole Championship Golf course. **\$510,000**



**New Price Wooded Waterfront Retreat** This charming cedar 3BR 3BA raised ranch walk-out offers everything you want in a lake home. The open concept kitchen/DR&LR is meticulously cared for and the 3 season porch gives a tree house effect. The yard is a gardener's dream. **\$563,000**



**Private Location Off Shore** Located on 2 lots with mature trees, close to Sunset Beach at beautiful Lake Panorama. This 3BR 2BA ranch style home features a two sided wood burning fireplace. Approx. 1700 SQFT on one level M/L. **\$159,000**



**Impressive Waterfront Home** This 4BR, 2BA walkout features a high end gourmet kitchen, huge walk in pantry as well as a traditional dining/living room. The lower level has a 2nd kitchen, family room and plenty of storage. An attached 4 car garage and spacious yard add to the appeal of this home **\$525,000**



**Private Backyard Sanctuary** This 3BR (possible 4), 3BA roomy ranch style home is located on 2 off shore lots. Open concept kitchen/great room and sunroom and deck that overlook the beautiful backyard area. ML master suite, laundry, kitchen pantry, storage thru out and attached 3 car garage! **\$247,000**



**Waterfront Weekend Retreat** Quick access to Hwy 44, this 2BR, 1 non-conforming BR, 2BA cabin has the rugged charm the west side of Lake Panorama is known for. Tucked into a wooded, quiet area, a great place to get away from it all, enjoy the lake and relax! **\$295,000**

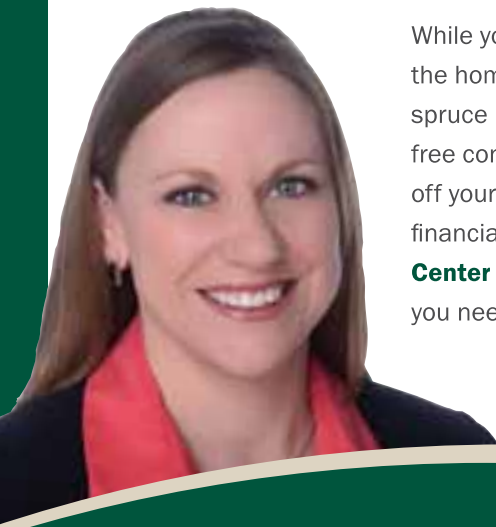


**Golf Course Condo** This uniquely designed condo is a 2BR, 2BA on one side and 1BR, 1BA in a lock out unit. Great views of #5 green and pond on Lake Panorama National Golf Course. Seconds away from beach, golf, swimming and dining. ideal location for entertainment and relaxation! **\$129,900**

LAKE PANORAMA SALES LEADER



# Investment help is right here.



While you are doing spring cleaning around the home and office, it's also a great time to spruce up your portfolio. Contact Kristen for a free consultation today to see how you can dust off your investment strategy and organize your financial retirement plan. **GCSB Investment Center** is right here and connected wherever you need us.

Kristen Crouthamel, *Financial Advisor*



**GCSB INVESTMENT  
C E N T E R**  
*Connecting Communities*

505 East Main • P.O. Box 757 • Panora, IA 50216  
**PHONE:** 641.755.2799  
**CELL:** 641.757.2737  
**EMAIL:** [kcrouthamel@ibasecurities.com](mailto:kcrouthamel@ibasecurities.com)



@investGCSB



/investGCSB



/company/investGCSB

**InvestGCSB.com**

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



## LAKE PANORAMA REALTY

Guthrie County State Bank Bldg. – 505 E. Main  
Panora, IA (641) 755-3276

Licensed to Sell Real Estate in Iowa e-mail: [info@lakepanoramarealty.com](mailto:info@lakepanoramarealty.com)

### GOOD SELECTION OF LAKE LOTS!

#### Waterfront Lots

319 & 320	6620 Panorama Drive.....	<b>NEW PRICE! \$85,000</b>	3150	4194 Panorama Drive.....	<b>\$8,500</b>
409 & 410	3060 & 3061B 2 A lots combined and 2 B lots combined. Approx 2 acres M/L with approx. 162.98 ft. water frontage .....	<b>NEW PRICE! \$499,900</b>	5002	5209 Perry Point.....	<b>\$8,000</b>
435 & 436	6928 Bumps Bend.....	<b>NEW PRICE! \$165,000</b>	35	6902 Panorama Drive.....	<b>NEW \$8,000</b>
<b>C LOTS</b>					
509	Except Parcel A and Parcel A lot 510		6050, 6051 & 6052		
4631	Petite Point.....	<b>NEW \$105,000</b>	4611, 4609, 4607	Jeanie Lane.....	<b>NEW PRICE \$22,500</b>
553	Except Parcel A, Parcel A of 554		1130	5313 Corner Court .....	<b>\$20,000</b>
4729	Panorama Drive.....	<b>OFFER PENDING \$339,900</b>	1129	5311 Corner Court .....	<b>\$15,000</b>
754 & 3784	- 4804 & 4806 Cell Point.....	<b>NEW PRICE! \$189,900</b>	2936	6513 Jansen Cove.....	<b>NEW \$14,500</b>
761	5243 Tie Road, Approx 87 feet water frontage (Except A & B of Lot 761A) .....	<b>\$265,000</b>	1125	5318 Chimra Rd .....	<b>\$12,750</b>
872	6012 Tulip Court.....	<b>NEW PRICE! \$49,900</b>	2856	6527 Panorama Drive.....	<b>\$12,500</b>
944 & 945	- 6022 & 6024 Fairmont Drive.....	<b>\$119,900</b>	1152	5301 Chimra Road .....	<b>\$9,750</b>
1173	5331 Panorama Terrace - Approx 110 ft. water frontage .....	<b>NEW PRICE! \$250,000</b>	2942	6501 Jansen Cove.....	<b>\$9,500</b>
<b>B LOTS</b>					
11 & 12	6902 / 6904 Weber Know.....	<b>NEW LISTING \$59,900</b>	2855	6525 Panorama Drive.....	<b>NEW \$9,500</b>
1193, 1194, 1195, 1201, 1202,			1159	5315 Panorama Drive.....	<b>NEW \$9,500</b>
5275	Panorama Terrace (1201... <b>CONTRACT TERMS AVAILABLE \$55,000</b>		4460	6537 Panorama Road.....	<b>NEW \$9,000</b>
3029-3030-3031	6311-6313-6315 Panorama Dr.....	<b>NEW \$40,000</b>	4235	6820 Mack Road .....	<b>NEW \$9,000</b>
1583 AND 1623	5152 Panorama Drive.....	<b>NEW PRICE! \$35,000</b>	2836	6545 Panorama Rd .....	<b>NEW PRICE! \$8,500</b>
5031	5202 Panorama Drive.....	<b>\$25,000</b>	6536	4306 Panorama Drive.....	<b>NEW PRICE! \$7,997</b>
1449	5042 Fairway Drive.....	<b>REDUCED \$22,900</b>	1157	5311 Chimra Road.....	<b>SOLD \$7,000</b>
1543	4903 McDermott Lane.....	<b>OFFER PENDING \$11,000</b>	3354	4007 Maple Lane.....	<b>NEW \$7,000</b>
1544	4901 McDermott Lane... <b>NEW LISTING - OFFER PENDING \$10,000</b>		6152	4723 Canfield Corner.....	<b>NEW \$7,000</b>
6011	4656 Panorama Drive.....	<b>\$8,950</b>	2000	6920 Chatham Lane.....	<b>SALE PENDING NEW \$6,500</b>
			3143	4217 Bluegrass Drive.....	<b>SALE PENDING \$6,500</b>

ASK ABOUT OFFSHORE OR ACCESS LOTS!

### LAKE PANORAMA ASSOCIATION LOTS

#### EAST SIDE

Lot 1572 - Golf Course .....	<b>\$25,000</b>
Lot 1453 - Golf Course .....	<b>\$20,000</b>
Lot 1601, 1600, 1599 and 1598 - Golf Course - 4 lots - many options .....	<b>\$160,000</b>
Lot 1613, 1614, 1615, 1616, and 1617 Golf Course - 5 lots.....	<b>\$50,000</b>
Lot 3747 and 3748 - 2 lots - corner location .....	<b>\$40,000</b>
Lot 3667 - Level wooded lot .....	<b>\$20,000</b>
Lot 3687 - Large corner lot.....	<b>\$25,000</b>
Lot 6497 - Corner lot in Burchfield Cove area.....	<b>\$15,000</b>
Lot 6497 .....	<b>\$10,000</b>
Lot 6043 .....	<b>\$10,000</b>
Lot 6256 .....	<b>\$10,000</b>
Lot 6461 .....	<b>\$10,000</b>

#### WEST SIDE

Lot 34 - Wooded.....	<b>\$13,500</b>
Lot 37 - Good for walkout .....	<b>\$18,000</b>
Lot 2352 - 6703 Panorama Drive .....	<b>SALE PENDING \$12,500</b>
Lot 2357 - Lake View .....	<b>\$17,500</b>

#### WEST SIDE (CONT'D)

Lot 421 A - WATERFRONT.....	<b>\$25,000</b>
Lot 2921 and 2922 - 2 lots .....	<b>\$35,000</b>
Lot 2845 and 2846 - 2 lots.....	<b>\$25,000</b>
Lot 2847 and 2848 - 2 lots.....	<b>\$22,000</b>
Lot 333 A - 6526 Coven Court .....	
WATERFRONT - June's Cove .....	<b>\$30,000</b>
6301 Panorama Drive - Corner Lot .....	<b>SALE PENDING \$25,000</b>
Lot 784A and 785 A - WATERFRONT - 2 lots.....	<b>\$75,000</b>
Lot 786A, 787 A, 788A - WATERFRONT - 3 lots.....	<b>\$125,000</b>
Lot 884A, 885A, 886A - WATERFRONT - 3 lots.....	<b>\$125,000</b>
Lot 895A, 896A - WATERFRONT - 2 lots.....	<b>\$100,000</b>
Lot 897A, 898 A, 899A - WATERFRONT - 3 lots.....	<b>\$125,000</b>
Lot 4059 .....	<b>\$10,000</b>
Lot 2012.....	<b>\$10,000</b>
Lot 2092 .....	<b>\$10,000</b>
Lot 2925 .....	<b>\$10,000</b>
Lot 2959 .....	<b>\$10,000</b>
Lot 2366 .....	<b>\$10,000</b>
Lot 3083 .....	<b>\$10,000</b>

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

# Thinking about listing your lake home?

*We are here to help.*

#### Make the move!

Inventory of Lake Panorama homes and lots is low, so if you are thinking about selling, now is the time! Our two full-time realtors at Lake Panorama Realty in Panora will provide a free market analysis of your home. We are available seven days a week!

#### 2015 results:

- 6 sales closed
- 5 sales pending
- 4 team members
- 3 offers accepted
- 2 licensed full-time REALTORS®
- 1 convenient local Panora office

**The numbers add up to success for our sellers!**



**LAURA KEMBLE**  
REALTOR®



**DAVE WAGLER**  
REALTOR®

**Contact us today for a free analysis or to find out more.**

641-755-3276  
800-301-5253  
[info@LakePanoramaRealty.com](mailto:info@LakePanoramaRealty.com)



**Lake  
Panorama  
REALTY**

THE AREA SALES LEADERS

**LAKEPANORAMAREALTY.COM**

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



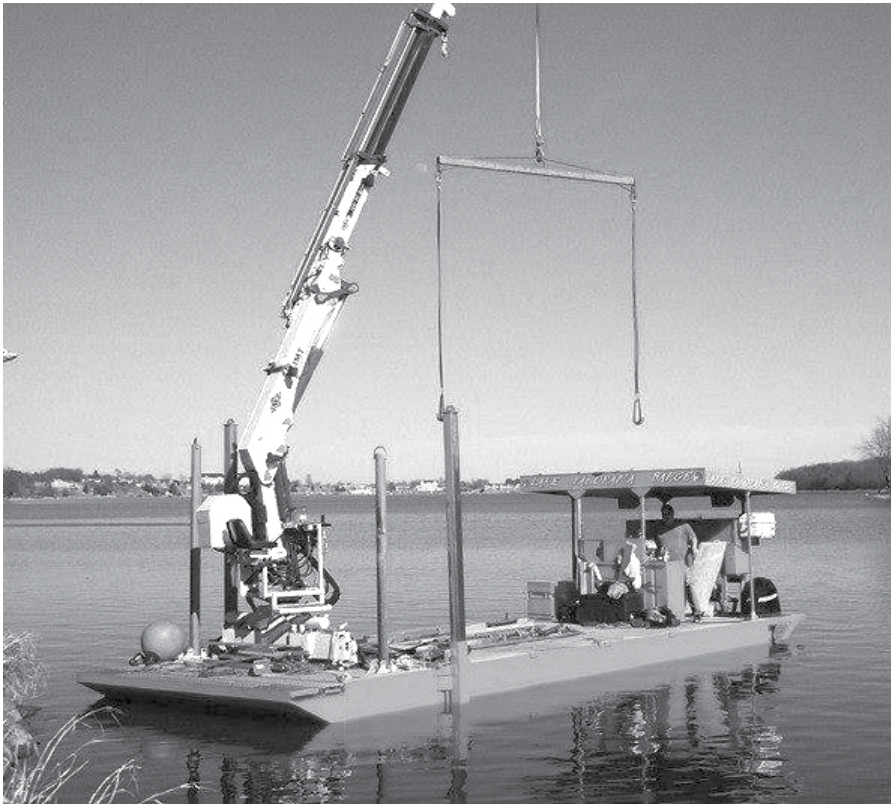


# LAKE PANORAMA BARGE SERVICE

641-755-3351  
OFFICE

515-971-0226  
DANNY'S CELL

lpbarge@att.net



Offering



**ShoreStation**  
BOAT HOISTS

*Make Us Your First Call!*



## Corner Stone Landscaping & Tree Care

**Tyler Carney, Owner**  
Landscape Designer  
ICPI & NCMA Certified • Member INLA



### LANDSCAPING & SERVICES:

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



### TREE CARE:

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



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

THE KITCHEN ISN'T WHAT IT USED TO BE.  
NEITHER ARE WE.



The lifestyles and preferences of today's consumer have inspired us to reimagine the kitchen. With innovations like the first Hands-free Autofill water dispenser, the first dishwasher with 102 cleaning jets and a clean modern appearance, the GE kitchen is more intelligent, intuitive and beautiful than ever.

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

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



reimagining home

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