

The Paper

Our Town, Our Paper!



Laurens, Iowa



Vol. 11 No. 31

www.thepapernow.com

December 6,
2017

Local News

Laurens-Marathon Middle School Students Earn Trip to Science Center of Iowa

On Wednesday, November 29, a large group of Laurens-Marathon Middle School students had a fun filled day at the Science Center of Iowa and Blank IMAX Dome Theater in Des Moines. This was a positive behavior trip that the students have had to earn by making the right choices at school.

Thank you to Charger Pride for donating snacks for the ride home and Jerry Depew for joining us. It was a great day to be a Charger!



Laurens Chamber & Community Boosters

Soup Supper

December 6th - 4:30 - 7:00 p.m.
free will donation

Come visit with Santa from 5:30-6:30 and listen to the Bell Ringers at 6:30!

*At the Library
with Glenda Mulder
December 6, 2017*

How's your Christmas Spirit this year? Well, I've got something that could just bump it to an all-time high (and no, unfortunately it's not 6 inches of snow!) A few years ago the Library Foundation sponsored a kid's summer reading program featuring Mike Anderson, aka The Dulcimer Guy. He was fabulous. The kids had a ball and the adults enjoyed his program, too. I always said we should have him come back. Then I saw that he does a program as Hugo Kringle. He sings Christmas songs and tells stories of growing up as the brother to the boy who would become Santa Claus. Well, you know I wanted to see that. So, we have Hugo booked to do a program for the kids in the L-M gym at 1:30 on Friday, December 15.

Well, as I was chatting with Mike, he mentioned that for a bit more, he would do an adult program of Christmas music on his dulcimers. Since I'm also on the Festival of Trees Committee, it occurred to me that maybe they would cosponsor it and we could have it among the beautifully decorated trees! Well, the rest of the committee agreed with my plan. Join us at the Festival of Trees in the Methodist Church 6:30 Friday, December 15th for an evening of Christmas music and fun! Both

programs are open to the public; feel free to join us at both!

New novels this week include: *In the Midst of Winter* by Isabel Allende, *Little Broken Things* by Nicole Baart, *Enchantress of Numbers* by Jennifer Chiaverini, *Refuge Cove* by Janet Dailey, *Strangers in Budapest* by Jessica Keener, *Year One* by Nora Roberts and *Past Perfect* by Danielle Steel.

At our last Book Club, I asked our members to please compile a list of their 5 favorite books that they read in 2017. I hope they are all working on that, and would like to invite you to submit your list, too! What are the best books you read this year? It turns out that's a lot harder question than you would think it would be! Please get me your list by whatever method works best for you: drop it off, email it, message it, call us, or even just tell us next time you come to the library! I've got 4 definite choices, but I still wobble a lot on that last one!

Speaking of Book Club, this month members are asked to read at least one Christmas book. We'll discuss them and everything else we've been reading when we meet on Monday, December 18th. This is a week earlier than usual because no one wants to come to Book Club on Christmas night!

COMING EVENTS

- Tot Time Every Monday at 10 a.m.
- Take it Tuesday – First Tuesday of the Month at 6:30 p.m.
- Card Making – Third Tuesday of the Month at 6:30 p.m.
- Book Club – 4th Monday of the month at 7 p.m. (3rd Monday in December)

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Services Held for Joyce D. Peterson



Joyce D. Peterson, age 89, of Albert City, Iowa went to meet her Lord and Savior on November 27, 2017 at the Pleasant View Home in Albert City.

Funeral services were held Saturday, December 2 at 2:30 p.m. at the Evangelical Covenant Church in Albert City. The Sliefert Funeral Home in Albert City was in charge of arrangements.

Joyce Delores Nordlund, daughter of Sigfried and Mable (Anderson) Nordlund, was born in Chicago, Illinois on October 9, 1928. At an early age, she moved with her family to Albert City, where she lived her youth and received her education. Joyce was a graduate of Albert City High School; following graduation, she attended Beauty School in Des Moines.

Joyce was united in marriage to Maurice Peterson on March 19, 1949 at the Evangelical Covenant

Church in Albert City. Together, the Lord blessed them with four sons: Lloyd, Daniel, Raymond and Gordon. Joyce and Maurice spent their entire married life in the Albert City community where Joyce had a beauty shop for two years. From 1968 to 1975, she continued to operate her beauty shop from home. Joyce was a great help to Maurice and the boys on the farm. She could often be found doing field work, hauling and unloading grain wagons, working with livestock and many other farm related chores.

While a teenager, Joyce attended a Billy Graham crusade, where she committed her life to her Lord Jesus. She was an active member of the Evangelical Covenant Church where she enjoyed expressing her musical gift as a devoted pianist for the choir and congregation for many, many years. She was a member of the Covenant Women's group, several committees and served on the Church Board. Joyce always had a smile to share and a magnetic personality, naturally drawing ones around her into lasting friendships. She raised a beautiful garden of fresh vegetables and assorted flowers each year and enjoyed her own riding lawn mower. Joyce took great pride in making photo albums and scrapbooks for her family and enjoyed the many activities of her children, grandchildren and great grandchildren; always expressing her love and encouragement to each one along the way.

Joyce's life is cherished and celebrated by her family which includes her husband, Maurice Peterson of Albert City, Iowa; Sons: Lloyd (Nancy) Peterson of Cleghorn, Iowa; Daniel (Nan) Peterson of Ventura, Iowa; Raymond Peterson; and Gordon (Donna) Peterson, all of Clear Lake, Iowa. Grandchildren: Ross (Kristen) Peterson; Kimberly Peterson; Seth (Evie) Peterson; Alicia (Justin) Anderson; Tyler (Beka) Peterson; Matthew (Nicole) Peterson; Jason (Megan) Peterson; Bethany (Andrew) Monson; Mark Peterson and Kristi Peterson. 14 great grandchildren; one sister, Izetta Peterson of Pocahontas, Iowa; other extended family and many friends.

She was preceded in death by her parents; brother, Roland and sister, Vivian. Blessed be the memory of Joyce Delores Peterson.

The Paper

Published weekly by
My Laurens, Inc.
112 Walnut St.
Laurens, IA 50554

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(712) 841-2684

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from Pocahontas County Economic Development Commission

DONATIONS ARE APPRECIATED AND MAY BE SENT TO: PCEDC, P.O. BOX 212, POCAHONTAS, IA 50574

Pocahontas County Economic Development would like to thank all who were supporting members of PCEDC in the past and welcome your continued support in fiscal year 2017-2018!

MEMBERSHIP LEVELS

PLATINUM SPONSOR	\$1,000 +
GOLD SPONSOR	\$500 - \$999
SILVER SPONSOR	\$250 - \$499
BRONZE SPONSOR	\$20 - \$249

GOLD MEMBERS

- Availa Bank
- Bank Iowa
- Black Hills Energy
- Evertex, Inc.
- Laurens State Bank
- Mid American Energy
- Northwest Communications
- Palmer Mutual Telephone Company
- Pocahontas Community Hospital
- Pocahontas Ford-Lincoln
- Pocahontas Mutual Insurance Association
- Pocahontas State Bank
- Pro Cooperative
- Rolfe State Bank
- United Bank of Iowa
- Wells Ag Supply

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- Armstrong Machine Co., Inc.
- Jeffrey A. Johnson, L.P.A., P.C.
- Jolliffe & Co.
- Laurens Equipment
- Laurens Plumbing/Hwy 10 Hardware
- Laurens Sun
- Pocahontas Fiber Network
- Pocahontas Record-Democrat
- Pocahontas Sales & Service
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- Sale Barn Realty & Auction
- The Bottom Line
- Wessels Oil Company
- West Iowa Bank

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- Adam & Eve Hairstyling
- Ahlers Enterprises, Inc.
- Ayers Construction
- Ayers Storage Solutions
- Ann Beneke
- Bieri & Christensen Dentistry
- Brian's Construction
- Bruellman Bin Moving, Inc.
- Bob Johnson Agency, Inc.
- Clinical Massage - Jean Bunz
- Cuts to Dye For
- Dallas Olson Electric
- Dixon Insurance Agency, Inc.
- Dutchland Dairy
- Ekstrand Construction
- Faith & Floral
- First Choice Financial Services
- First Community Bank
- First Lutheran Church of Fonda
- Fonda Museum
- Fonda Specialty Care
- Fonda Tool & Die, Inc.
- Gray Field Hog Slat Replacement
- Halderwood Farms
- Hopkins Insurance, Inc.
- Hudson Realty
- Hwy 7 Cafe
- Hy-Vee Food Store & Pharmacy
- Iowa State University Extension & Outreach - Pocahontas County
- L.A. Styles
- Laurens Care Center
- Laurens Country Store
- Laurens Food Pride
- Tom & Mary Madsen
- McCartan Insurance
- Murphy Apartments
- Jesse F. Newgard
- Paintings in Oil
- The Paper
- Pengo
- Pocahontas Equipment Co., LLC
- Pocahontas Farm & Home, Inc.
- Pocahontas Inn & Suites
- Pocahontas/Rolfe Vet Clinic
- Poky Trading Company
- Positech Corporation
- Powers Insurance Agency, Inc.
- Powhatan Travel Service
- Rally Point
- Rolfe Auto & Farm Supply/Carquest
- Rolfe Flower Bin
- Seiler Appliance, Inc.
- Siepker Auto Repair
- Siepker Insurance Agency
- Sindergard Excavating
- Smith-Loterbour-Powers Funeral Home
- Stover Construction
- Carmella Schultes
- Thrifty Boutique
- Thrivent Financial - Joshua Newhouse
- Tom's Plumbing, Heating, & Cooling
- UnityPoint Clinic
- Vonnahme Chiropractic Clinic
- Woodley Insurance & Real Estate
- Woods Supermarket

Your continued support in fiscal year 2017-2018 will be appreciated.

**WEDNESDAY,
JANUARY 24, 2018**

YOU'RE INVITED

**KNIGHTS OF COLUMBUS HALL
MAIN ST, FONDA, IOWA**

PCEDC ANNUAL MEETING/DINNER & POCAHONTAS COUNTY FOUNDATION GRANT CEREMONY

YOU'RE INVITED TO A

Holiday Open House

FRIDAY, DECEMBER 15

10 A.M. - 2 P.M.

*Sincere Thanks for Your
Business Throughout the Year!*

LAURENS STATE BANK

102 SOUTH 3RD STREET, LAURENS | 712-845-2627

HOURS: MON-THURS 8:30-3, FRI. 8:30-4 & SAT. 9-12 (LOBBY CLOSED)



Join us at the Rally Point
December 20th as Rally4Veterans
presents a check to the Honor Flight Board
in support of the
Brushy Creek Honor Flight program.



Toys for Tots!

LSB has collected toys for the last 20 years, collecting over 4,500 toys in that time! We are happy to again be sponsoring the Toys for Tots Annual Drive for Children!

Tis the Season for Giving

Join us in collecting new or like new toys, clothes, mittens, gloves, hats, etc. Donations will be accepted until December 15th. All items should be unwrapped. Your Gift will Allow Area Children to Enjoy the Christmas Season!!

Laurens State Bank



102 South 3rd Street, Laurens | 712-845-2627
Hours: Mon-Thurs 8:30-3, Fri. 8:30-4 & Sat. Drive Thru Only 9-12



I am your new Avon representative,
Cheri Frye! Contact me for a
brochure or check out my website at:
www.youravon.com/cherifrye
Email: cherifryeasales@gmail.com
Phone: 712-358-0583

**Hi!
I'm the
AVON
Lady!**

Thank You!

Thank You for the turkey I won from
Town and Country Floral.

Jan Egertsen

Laurens Women's Club to Meet

The Laurens Women's Club will meet at 12:00 NOON for a Christmas luncheon and program on Friday, December 8 at the Laurens United Methodist Church. Dorothy Runneberg and others will present the program about "A Calico Christmas". Officers for 2018 will be installed.



Rally 4 Veterans
Honor Flight
Christmas

Rally Point
December 20th

5:00 pm

Serving Chili,
Cinnamon Rolls &
Pulled Pork Sandwiches
FREE WILL DONATION

Rally 4 Veterans Christmas Raffle

5 Big Winners announced December 20th

Tickets available at Rally Point & Il Unique in Laurens
& Adam & Eves in Pocahontas

Tickets
3 for \$10



All proceeds to
Honor Flight

REMINDER:

The club is closed on Friday,
December 8th for lunch and
supper due to holiday parties
we are hosting!



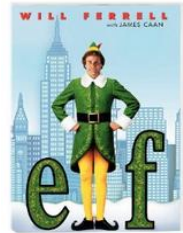
FAMILY AND COMMUNITY MOVIE DAY!!

PLEASE JOIN US ON SUNDAY, DECEMBER 10TH
AT 2P.M. FOR A MOVIE!

EVERYONE IS WELCOME!

(CHILDREN UNDER 8 MUST BE ACCOMPANIED BY AN ADULT.)

WE WILL PROVIDE POPCORN AND A DRINK!!



SHOWING WILL BE

BRING YOUR FAVORITE BLANKET TO SIT ON &
JOIN US IN THE L-M OLD GYM AT 2P.M.

SPONSORED BY COMMUNITY MEMBERS, LAURENS-MARATHON
SCHOOL, AND THE UNITED METHODIST CHURCH



LAURENS AREA YOUTH GROUP

DECEMBER SCHEDULE

NEW HOPE BAPTIST CHURCH

DECEMBER 3RD JUNIOR HIGH

DECEMBER 10TH HIGH SCHOOL

DECEMBER 17TH CHRISTMAS PARTY FOR ALL YOUTH. –

(AT BETHANY LUTHERAN CHURCH)

NO MEETING DECEMBER 24TH OR DECEMBER 31ST DUE
TO THE HOLIDAYS!!

Youth Group meetings are from 6-8p.m. on Sunday
evenings. All youth 6th to 12th grade are invited to attend.

BAPTIST CHURCH ADDRESS IS: 202 BYRON STREET , LAURENS, IOWA 50554
QUESTIONS CALL: ANGELA CHRISTENSON--712-450-0295

POCAHONTAS COUNTY BUSINESS OF THE YEAR

presented by POCAHONTAS COUNTY ECONOMIC DEVELOPMENT COMMISSION

BUSINESS RECOGNITION 2018 AWARD

The purpose of the PCEDC Business Recognition Program is to formally recognize excellence in business in Pocahontas County. The award celebrates the small and large businesses that have demonstrated a passion and commitment to the vitality of Pocahontas County. This is a great opportunity to recognize the remarkable efforts of businesses, industries, and entrepreneurs that make our communities and economy vibrant.

The **Business of the Year Award** will be presented at the Pocahontas County Economic Development Commission **Annual Meeting & Dinner** & Pocahontas County Foundation Grant Ceremony on **Wednesday, January 24, 2018** at the Knights of Columbus Hall in Fonda.



NOMINATIONS OPEN NOW
(DUE FRIDAY, DECEMBER 22, 2017)



CATEGORIES FOR NOMINATION

Business Achievement
Business Longevity

Business Newcomer
Influential Business
Community Contributor

Innovator
Aesthetic Appreciation

One business will be selected as the Business of the Year based on excellence in one or more categories. Businesses may be nominated for one or more categories, and more than one business may be nominated for the same category. *see nomination form for more details*

NOMINATION FORMS AVAILABLE AT

<http://bit.ly/poco-business18>

11 W Elm Ave, Pocahontas, IA 50574

or email: pcedcmarketing@evertek.net

This Week at Bethany Lutheran

Pastor Scott Baker

Wednesday: December 6, 2017
4:30-7:00 PM Laurens Chamber
Soup Supper (Hand Bells play) at
UMC

Sunday: December 10, 2017
Second Sunday of Advent
9:15 AM ~ Adult SS
9:30 AM ~ Youth SS Christmas
Program practice
9:30 AM ~ Coffee Fellowship
10:30 AM ~ Worship
5:00 PM ~ Youth Board Mtg. at
UMC
6:00 PM ~ Laurens Area Youth
Group (HS) at NHBC

Wednesday: December 13, 2017
7:00 PM ~ Council Mtg.

Friday: December 15, 2017
1:30-5:30 PM Laurens Community
Blood Drive at Bethany

*Worship, Love, Accept~ Together
in Christ's Name*



Our Town Our Paper!

This Week at First Christian Church

Pastor Rev. Rita Cordell

Friday, Dec. 8
7:00 p.m. - AA

Sunday, Dec. 10
9:30 a.m. - Sunday School
9:30 a.m. - Elder's Meeting
10:30 a.m. - Worship
6:00 - 8:00 p.m. - High School
Youth at New Hope Baptist Church



*18th Annual
Laurens Festival
of Trees*

**December 2-3; 9-10; 16-17;
23-24; 30-31
NOON - 7:00 p.m.
United Methodist Church
FREE WILL DONATION**

This Week at Laurens United Methodist Church

Pastor Ed Frank

Wed., Dec. 6th:
Laurens Chamber & Boosters Soup
Supper from 4:30-7 p.m. here
Visit Santa from 5:30-6:30 p.m.
Laurens Bell Ringers perform @
6:30 p.m.

Thurs., Dec. 7th:
NO UMW Executive Board mtg
UMW General meeting @ 2 p.m.
Charge Conference @ 7 p.m. here

Fri., Dec. 8th:
Men's Bible Study @ 7 a.m.

Sat., Dec. 9th:
Festival of Trees open NOON-7 p.m.

Sun., Dec. 10th:
Sunday School (kids & youth) dress
rehearsal @ 8:45 a.m.
Adult Sunday School @ 9:00 a.m.
Fellowship Coffee @ 9:30 a.m.
Worship @ 10:30 a.m. w/ Children's
Christmas Program during worship
Festival of Trees open NOON-7 p.m.
Youth Group Board meeting @ 5
p.m. in the Wesley Room
Youth Group (HS) from 6-8 p.m. at
Baptist Church

Tues., Dec. 12th:
Memorial Committee mtg @ 10 a.m.



“Launch and Land Your Post-Harvest Marketing Plan: Winning the Game”

ISU Extension and Outreach Pocahontas and Humboldt County is sponsoring a marketing education program “Launch and Land Your Post-Harvest Marketing Plan: Winning the Game” on Monday, December 18, 2017 from 9 a.m.-12 p.m. This workshop provides education on crop marketing decisions after harvest for stored crops and will be delivered by the Iowa Farm Bureau Federation and ISU Extension and Outreach

We encourage you to attend to enhance grain-marketing skills and learn risk management. We are offering you this special invitation to attend and space is limited, so call today to pre-register (no fee to attend) for more information on this program.

Pre-registrations are encouraged at <http://tinyurl.com/wtg1718> or by calling the Pocahontas County Extension and Outreach Office at 712-335-3103.

Last Chance For 2017 Commercial Pesticide Applicator Reshows

The last chance to view 2017 Commercial Pesticide CICs will be Friday, December 22. Please contact Dianne Dirks at Pocahontas County Extension and Outreach office at 712-335-3103, to schedule an appointment.

Call Iowa Concern for Help with Farm Stress

2017 has been a challenging year for farmers and 2018 may be similar. Crop profit margins are tight once again, as more farms face cash flow and working capital constraints.

“It’s hard to face this kind of adversity in a positive way. Please know you don’t have to deal with the stress all by yourself,” says Margaret Van Ginkel, coordinator of Iowa Concern, a program from Iowa State University Extension and Outreach.

Call or chat online with Iowa Concern. With a toll-free phone number, live chat capabilities and a website, Iowa Concern services are available 24 hours a day, seven days per week at no charge. Iowa Concern provides access to stress counselors and an attorney for legal education, as well as information and referral services for a wide variety of topics.

To reach Iowa Concern, call 1-800-447-1985; language interpretation services are available. Or, visit the website, <https://www.extension.iastate.edu/iowaconcern/>, to live chat with a stress counselor one-on-one in a secure environment. Or email an expert regarding legal, finance, stress, or crisis and disaster issues.

“All personal information given to Iowa Concern, whether on the hotline or through e-mail or live chat, is kept confidential,” Van Ginkel said.

Contact the Farm Financial Planning Program. “One way to get a grip on a stressful situation is to determine what you can control,” Van Ginkel continued. “An ISU Extension and Outreach farm financial management associate can help you understand a complete picture of your farm’s financial situation.”

Farm Financial Planning is ISU Extension and Outreach's farm financial analysis program. The confidential, free service consists of one-on-one financial counseling, a computerized analysis of the farm business, and referral to other extension programs or outside services that may be useful.

Take care of yourself. Van Ginkel, who also is a human sciences specialist, offers these additional stress relieving tips.

- Get plenty of sleep and exercise. Take time for yourself. Just 10 or 15 minutes a day to take a brisk walk or engage in other exercise you enjoy can help you sleep better.
- Resist drugs and alcohol. These substances may lessen your ability to deal with the situation or cause you to make poor decisions.
- Drink plenty of water each day to provide better wellness for your body.
- Don’t withdraw from your normal routine. Reach out to other people for help and support. You may find that others are dealing with the same problems.

Van Ginkel also suggests visiting Human Sciences Extension and Outreach’s “Finding Answers Now” website for additional information and resources on dealing with stress.

Yard and Garden: Bugs in Holiday Plants

The holiday season is here, and with it comes festive holiday plants. However, these plants may bring along uninvited guests – insects and other pests.

Iowa State University Extension and Outreach horticulturists offer tips on dealing with bugs on holiday plants and related issues. To have additional questions answered, contact the ISU Hortline at 515-294-3108 or hortline@iastate.edu.

There are tiny bugs on my Christmas tree. What should I do?

Aphids and spiders are the two most commonly found pests on fresh-cut Christmas trees. In both cases, adults that were on the trees back in late summer or fall laid eggs on the stems or needles. These eggs normally remain dormant through winter due to cold outdoor temperatures, but hatched when exposed to warm temperatures inside the home. An infestation may vary from just a few to several hundred individuals.

None of the insects or spiders that emerge after being carried in on a fresh-cut tree will cause any harm or damage to the tree, the house, the furnishings or the occupants. They cannot bite or sting and will not live long enough to grow or multiply. The tiny insects or spiderlings are simply an annoyance.

Do not spray insecticides on fresh-cut Christmas trees. The insects and spiders will quickly die of starvation or desiccation, whichever comes first. If newly hatched insects or spiders

are found on the floor or other areas around the tree, simply vacuum them up and discard them.

Small, white insects flutter about my poinsettia when I water the plant. What are they and how do I control them? The small, white insects are likely whiteflies. Whiteflies are common insect pests of poinsettia, hibiscus, chrysanthemum and a number of other indoor plants. They most often are noticed when watering or handling a plant. When disturbed, whiteflies flutter about the plant for a short time before returning to the plant.

Whitefly adults are small, white, moth-like insects. Female adults lay eggs on the undersides of plant foliage. After five to seven days, the eggs hatch into small, pale green, immature insects called nymphs. The nymphs crawl a short distance before settling down to feed. After feeding for two to three weeks, the nymphs progress to a nonfeeding stage and then finally to the adult stage.

The nymph and adult stages of whiteflies feed by inserting their short, needle-like beaks into foliage and sucking out plant sap. Heavy whitefly infestations may cause stunting or yellowing of leaves, leaf drop and a decline in plant health.

Whiteflies on poinsettias and other indoor plants are extremely difficult to control. Prevention is the best management strategy. When purchasing plants, carefully check for whiteflies and other insects. Avoid purchasing insect-infested plants. Insecticides are not a good control option as they are not very effective. It's often best to tolerate the presence of a small infestation of whiteflies on a

poinsettia and then promptly discard the plant after the holidays.

There are small, brown “bumps” on my Christmas cactus. What are they? The Christmas cactus may be infested with scale insects. These small insects are covered with scale or shell-like, waxy coverings. They attach themselves to stems or leaves and suck sap from plant tissue.

The life cycle of scale insects consists of the egg, nymph and adult stages. Eggs are laid below the scale coverings of adult females. When the eggs hatch, the nymphs crawl from underneath their mother's scale and move a short distance to their own feeding site. The newly emerged nymphs are also called crawlers. At their new locations, the nymphs insert their slender stylets (mouthparts) into the plant and begin sucking sap. The covering or shell develops soon after feeding begins. Scale insects remain at these feeding sites for the rest of their lives.

Scale insects are difficult to control. Systemic insecticides are generally ineffective. The shell-like covering protects scale from contact insecticides. Contact insecticides are only effective when applied during the crawler stage (before the insects develop their protective shells). Since it's difficult to determine when crawlers are present, scale-infested plants will need to be sprayed with insecticidal soap every seven to 10 days until the infestation is eliminated. Small infestations can be controlled by individually scraping off the scales or by dabbing each scale with an alcohol-soaked cotton swab.

Increase Cash Flow by Communicating Plan with Lenders

*Ag Decision Maker offers
four tips for turning
harvested grain into cash*

Managing a farm's cash flow is critical. The ability to generate cash is what allows farmers to pay their bills.

Many Iowa farmers have done a good job of forward contracting 2017 new crop bushels and hedging or buying put options, putting them in a position to avoid cash flow concerns this fall and winter. There are other farms, however, holding large quantities of unpriced crops that could see cash flow challenges and may want to focus on understanding other marketing strategies and tools rather than storing bushels unpriced.

Suggestions for how to market these stored bushels is the focus of "Communication is key when cash flow is tight," an article by Steve Johnson, farm management specialist with Iowa

State University Extension and Outreach. The article can be found in the November issue of *Ag Decision Maker*.

Johnson has these recommendations for farmers trying to maximize their cash flow.

First, don't wait too long to talk to your lender.

"If you know cash flow will be a problem, communicate that early to your lender," Johnson said. "A large amount of cash debt has been recently restructured to stretch out principal payments and free up working capital. Lenders could be reluctant to restructure loans without a commitment from the borrower to improve their cash flow management to meet existing debt obligations."

Additionally, most cash flow problems don't appear until late December or January. Some lenders will require the use of the USDA Farm Service Agency's guaranteed loan program before providing additional funds.

If storing grain on farm, Johnson recommends shopping around for the best cash price possible.

"Perhaps the greatest benefit of storing grain on farm, aside from harvest efficiency, is that it allows the farmer more time and improved chances to shop around

for better cash prices reflected in basis," Johnson said.

His final suggestion is to consider delivering additional bushels in December. By communicating with your grain merchandiser in advance, a producer can still seek a greater future price through a basis or minimum price contract.

"With much of the actual cash price of the grain being received on delivery, needed cash flow can be generated while also eliminating storage costs, basis risk and accrued interest," Johnson said.

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November 28, 2017

The Utility Board of Trustees of Laurens, Iowa met in regular session at the Municipal Building, 272 N. Third Street, Laurens, Iowa, at 5:30 p.m. on the above date. Present were Trustees Richard Main, Jerry Runneberg and Ben Storms. Also present was General Manager Chad Cleveland.

Motion by Trustee Storms and seconded by Trustee Runneberg to amend the agenda for the November 28, 2017 meeting by adding "General Manager Salary". Ayes: All. Nays: None. Motion carried.

Motion by Trustee Storms and seconded by Trustee Runneberg to approve the minutes of the October 24 and November 14, 2017 meeting. Ayes: All. Nays: None. Motion carried.

Motion by Trustee Runneberg and seconded by Trustee Storms to approve the summary of receipts for October 2017 in the amount of \$408,052.87 and the list of expenses for October 2017 in the amount of \$493,571.67.

Ayes: All. Nays: None. Motion carried.

Summary of Receipts

A/R Electric	\$ 284,018.87		
A/R Communications	\$ 77,202.86		
Carrier Access Fees	\$ 4,878.78		
Electric Deposits	\$ 1,725.00		
Internet Deposits	\$ 147.00		
Cable TV Deposits	\$ 163.00		
Marathon Energy Sales	\$ 9,764.30		
Marathon Loan – Principal Payment	\$ 1,165.10		
Marathon Loan – Interest Payment	\$ 418.42		
Merchandise/Services Electric	\$ 490.00		
Merchandise/Services Communications	\$ 267.38		
E911 Circuits	\$ 643.26		
Tower Lease	\$ 900.00		
Attachment H Revenues	\$ 24,811.82		
Miscellaneous Telephone	\$ 56.00		
Miscellaneous Cable TV	\$ 193.38		
Electric Office Supplies	\$ 60.00	Electric Receipts	\$ 323,601.21
Electric Insurance	\$ 1,147.70	Communications Receipts	\$ 84,451.66
Total Cash Receipts	\$ 408,052.87	Total Cash Receipts	\$ 408,052.87

List of Expenses

A & M Laundry	Dust Mops & Mats	\$ 85.28
AFLAC	Employee Contributions	\$ 227.40
Alliant Energy	Natural Gas	\$ 254.50
Aureon	CALEA/SS7/Switching	\$ 546.84
Avesis	Group Vision Insurance	\$ 229.04
Beal's Service & Auto Parts	Vehicle Supplies	\$ 226.43
Big 10 Network	Programming Fees	\$ 1,187.70
Biorn Corporation	Collection Fees	\$ 30.19
Border States Electric	Supplies	\$ 8.77
Century Link Access	Transport Fees	\$ 551.12
Century Link Lexcis	Directory Listings	\$ 45.15
Cleveland, Chad	Meeting Expenses	\$ 113.42
Confluent	HD/DVR Boxes	\$ 746.56
Consortia Consulting	Consulting Contract	\$ 2,252.50
Counsel	Lanier Copier Support	\$ 28.04
Customers	Deposit Refunds	\$ 299.66
Data Technologies	Annual Licenses/Support	\$ 4,125.42
Department of Energy	WAPA Power Bill	\$ 31,700.28
Don's Development	New Home Cash Incentive	\$ 3,200.00
Echo Group	Supplies	\$ 419.21
EMC Insurance	Work Comp Deductible	\$ 500.00
Employee Benefit Systems	Self-Funding Claims	\$ 2,230.66

Employee Benefit Systems		Administration Fees	\$ 120.00
Fire Proof Plus		Extinguisher Inspection/Service	\$ 171.00
Fox Sports Net North		Programming Fees	\$ 3,210.00
Hearst Television		Programming Fees	\$ 696.29
Horsetech		UPS Shipping	\$ 19.85
ICMA Retirement		Employee Contributions	\$ 1,200.00
Internal Revenue Service		Payroll Taxes	\$ 8,494.27
Internal Revenue Service		Federal Excise Tax	\$ 723.14
Iowa Department of Revenue		Sales Tax	\$ 8,191.00
Iowa Department of Revenue		State Withholding	\$ 1,498.00
Iowa Public Employees Retirement System		IPERS Contributions	\$ 4,978.32
Kids Korner		Fundraiser Donation	\$ 39.00
Kriz Davis Company		Transformer/LED Photo Cells	\$ 2,253.85
KTIV-TV		Programming Fees	\$ 1,305.30
Laurens, City of		Utility Billing	\$ 86,702.39
Laurens, City of		Cash Donation	\$ 15,000.00
Laurens Food Pride		Supplies	\$ 39.85
Laurens House of Print		Paper Supplies	\$ 234.01
Laurens Municipal Power & Communications		Communications Bill	\$ 160.05
Laurens Municipal Utilities		Utility Bill	\$ 195.88
Laurens Plumbing		Supplies	\$ 236.85
Laurens State Bank		CTS Improvement Fund	\$ 20,000.00
Laurens State Bank		Investment – CD	\$ 150,000.00
Laurens State Bank		Service Charges	\$ 37.31
Laurens Sun		Publications/Advertising	\$ 191.91
Long Lines		Communication Services	\$ 13,948.66
Merchant Bankcard		Credit Card Processing Fees	\$ 561.21
Mid-American Energy		Neal 4 Operations	\$ 52,000.00
National Cable Television Cooperative		Programming Fees	\$ 16,169.73
Nexstar Broadcasting		Programming Fees	\$ 1,817.90
NIMECA		Power Bill	\$ 16,389.11
Norsolv		Norsolv Service	\$ 84.51
Office Elements		Office Supplies	\$ 314.30
OWN		Programming Fees	\$ 67.02
Payroll		Salaried, Hourly & Overtime	\$ 22,241.04
PLIC-SBD Grand Island		Life/Disability Insurance	\$ 1,200.20
Pocahontas County		E911 Fees Q3 2017	\$ 1,599.21
Pocahontas County Clerk of Court		Legal Filing Fees	\$ 185.00
Postmaster		Postage Permit	\$ 112.50
Pro Cooperative		Fuel	\$ 187.44
R & D Industries		Network Support	\$ 477.00
RB Lumber Company		Supplies	\$ 25.13
RFD TV		Programming Fees	\$ 7.48
Rovi Guides		Programming Fees	\$ 1,253.54
Secure Shred Solutions		Paper Shredding	\$ 24.00
Sinclair Broadcasting		Programming Fees	\$ 1,751.86
Sonksen, Karla		Board Meeting Meal	\$ 24.06
Spencer Municipal Utilities		Programming/Transport Fees	\$ 1,707.37
Stuart C. Irby		Electric Supplies	\$ 545.36
Tower Distribution Company		Programming Fees	\$ 788.90
US Bank		HP Power Supply	\$ 37.98
Van Wert		Electric Meters	\$ 635.58
Verizon Wireless		Wireless Service	\$ 271.05
Zcorum		Cable Modem Provisioning	\$ 778.96
Ziegler, Inc.		Generator Maintenance	\$ 3,659.13
		Total	\$ 493,571.67
Electric Expenses	\$ 429,185.59		
Communications Expenses	\$ 64,386.08		
Total Expenses	\$ 493,571.67		

The Trustees reviewed the Utility Funds Report, the Income Statement and Balance Sheet for October 2017. No action was taken.

Motion by Trustee Storms and seconded by Trustee Main to renew our group life, AD&D, short-term disability and long-term disability insurance plan with Principal through Woodley Insurance. The new renewal goes into effect January 1, 2018. The annual cost to the Utility will increase by \$196.74. Ayes: All. Nays: None. Motion carried.

Motion by Trustee Runneberg and seconded by Trustee Storms to approve the proposed Fox Cable Network Services Agreement allowing LMPC to carry Fox Sports North, Fox Sports North Plus and the Big 10 Network. The Agreement allows carriage through December 31, 2019. Ayes: All. Nays: None. Motion carried.

General Manager reported that negotiations for retransmission consent with the local broadcast channels continues to be very frustrating. We are currently in negotiations with KTIV-NBC, KCAU-ABC, KDSM-FOX, WOI-ABC, KCWI-CW, KEYC-CBS/FOX, KCCI-CBS and WHO-NBC. If we were to agree to the terms on the agreements we have to date, we would be looking at a \$12.85 increase in programming fees per subscriber for 2018. This increase is not something the Utility can absorb. LMPC will have to pass the increase in programming costs onto our customers. It was stated that LMPC may have to drop some of these channels in order to keep our programming costs down. It was stated that it would be helpful to know what our customers want us to do. No specific action was taken.

Motion by Trustee Runneberg and seconded by Trustee Storms to approve hiring DGR Engineering for the following tasks:

1. Determine fiscal requirements for the next 5 years. Analyze the adequacy of revenue levels to provide adequate cash flow for expenses, debt service, transfers and reserves.
2. Perform a cost of service study, to allocate costs to the appropriate classes, and to the customers within the class – make sure all customers are paying their fair share.
3. Develop proposed retail rates.
4. Evaluate the impact of the proposed rates on all customer classes.

DGR Engineering will bill us on an hourly basis with an estimated cost to complete these tasks at \$11,000. Ayes: All. Nays: None. Motion carried.

Discussion was held on the LMPC 2017 Tour of Lights and Festival of Trees Open House. The Board stated that they fully support the holiday lighting discount, tour of lights, open house and providing door prizes. We want the residents of Laurens to celebrate the season and light up the town.

Motion by Trustee Storms and seconded by Trustee Runneberg to approve a one-time payment of \$250.00 in Laurens Chamber Bucks to each full-time employee and \$50.00 in Laurens Chamber Bucks to each part-time employee. Ayes: All. Nays: None. Motion carried.

Motion by Trustee Runneberg and seconded by Trustee Storms to increase the employee wage scales for each position by 2.5 percent for calendar year 2018. Ayes: All. Nays: None. Motion carried.

Motion by Trustee Storms and seconded by Trustee Runneberg to set the General Manager's salary for calendar year 2018 at Grade 5, Step 35 of the General Manager's wage scale. Ayes: All. Nays: None. Motion carried.

There being no further business, on motion and vote, the meeting adjourned at 9:30 p.m.

Richard Main
Chairman, Board of Trustees

ATTEST:

Chad Cleveland
Secretary, Board of Trustees