

DOG PARK BENCHES INSTALLED

BY SUSAN THOMPSON
Lake Panorama Times

The Friends of Lake Panorama’s 2022 Beach Ball July 22 had a profit of \$30,000. At its Sept. 19 meeting, the Friends board of directors voted to use \$4,500 of Beach Ball proceeds to purchase benches and trees for the Lake Panorama dog park.

The dog park has two sides, one for large dogs and one for small dogs. In December, one 6-foot metal bench was installed in each side of the park, secured to concrete pads that were poured earlier in the fall.

Four autumn blaze maples were purchased from Isom Tree Farm, which Larry Isom planted Oct. 7. In 2021, Isom donated and planted two sugar maples, one on each side of the park. Two of the autumn blaze maples went into each side of the dog park and were planted so the three trees on each side will form a canopy of shade as they mature.

The new benches are placed at angles to take in wide views of the park and are located near the three trees now growing on each side. In early spring, the LPA maintenance staff will spread grass seed on the dirt surrounding each bench con-



This shows the large dog side of the park. The two new benches are located near three trees now growing on each side of the park. In early spring, grass seed covered with straw will be spread on the dirt that surrounds each bench concrete pad.

crete pad and cover the seed with straw to help protect these areas until grass is established.

The dog park, which opened June 10, 2022, is available during daylight hours. It is at the corner of Sage Trail and East RV Road, near the east campground. The park was financed by \$50,000 in donations through the Friends of Lake Panorama. ■



On Dec. 30, the Wright family enjoyed a visit to the Lake Panorama dog park and tried out the new bench in the small dog side. Pictured left to right are Zella, Ben and Kaylee Wright with their dog, Phoebe.

NEW COORDINATOR NAMED FOR PANORA CHAMBER

BY SUSAN THOMPSON
Lake Panorama Times

April Imming began work in October as the new coordinator for the Panora Chamber. Her responsibilities include helping coordinate all Chamber-sponsored events, plus updating social media and the Chamber website.

Imming grew up in Rockwell City, one of nine children in the family. She graduated from Rockwell City High School, then Iowa State University, and has worked in the health insurance industry for 31 years. In November 2021, she moved from Ankeny to Lake Panorama with her partner, Mason Babcock. They own a condo on Karen Drive.

“I grew up in a small town and hoped at some point in my life I’d be in a small town again,” she says. “I thought the Chamber coordinator position would be a great way for me to meet people and get involved in the community, plus get other people involved in Chamber events.”

Julie Wykoff, a Chamber board member and treasurer, first talked with Imming about the part-time position.

“We were chatting, and she was look-

ing for ways to get more involved in the community,” Wykoff says. “I knew she’d be a good fit for the position. She is super organized, friendly, and isn’t afraid to ask questions. She has great attention to detail and also is very compassionate and caring.”

The Chamber has several regular events throughout the year, as well as Panoram Days the first weekend in August. While all events have a committee to support them, the coordinator, under the guidance of the Chamber officers, supports each committee to ensure a successful event.

Since beginning her Chamber position in October, Imming has assisted with the Panora Main Street Trick or Treat, Heart of Guthrie County Holiday Open House, and Santa’s Workshop. Now she’s looking ahead to the annual Easter Egg Hunt and Panoram Days.

There are two peak times for Chamber businesses — the holidays and Panoram Days.

“Having someone dedicated to ensuring we are hitting deadlines for advertising, have the supplies we need for events, and an extra person to support all the activities has been incredibly helpful to the Chamber officers, and we’re look-

ing forward to a great 2023 with April’s support,” Wykoff says.

Dale Hochreiter is the 2023 Panora Chamber president.

“I worked with April decorating the Panora square for Christmas and on Santa’s Workshop,” he says. “She has done an excellent job and is catching on quickly to the things the Chamber does. We look forward to having her help for future events, especially Panoram Days.”

Imming says she’s enjoying being a part of the Panora and Lake Panorama community.

“Everyone is so nice and welcoming,” she says. “I love living at the lake because there are so many outdoor activities to do. Walking and taking in the beautiful outdoors are some of my favorite things.”

Besides Wykoff and Hochreiter, other 2023 Panora Chamber officers are Gayle Shackelford, first vice president; Stormy Miller, second vice president; and Sonja Pierce, secretary. More than 60 businesses in the Panora and Lake Panorama community are members of the Panora Chamber of Commerce. More information is available on the Chamber’s Facebook page and on the Chamber website at panorachamber.org. ■



April Imming, Panora Chamber coordinator, is shown with Santa during the Chamber-sponsored Santa’s Breakfast and Workshop at the Panora Community Center Dec. 3.

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OFFICIAL LPA COMMUNICATIONS BEGIN WITH WEBSITE

BY SUSAN THOMPSON
Lake Panorama Times

A new website for the Lake Panorama Association launched in February 2022, replacing a site that had been in place since 2009. There are both public and private sides to the new website.

The home page on the public site includes information about Lake Panorama and the LPA. The private side of the website, which is named the LPA Portal, is restricted to Lake Panorama property owners.

At the end of December, the site had fewer than 1,000 registered members.

“With 1,700 LPA members, that means there is plenty of room to grow,” says John Rutledge, LPA general manager. “The LPA does not endorse or respond to postings on NextDoor, so members should look for LPA information on the website or contact the office.”

Being registered on the website ensures members receive all official communication from the LPA via email. This includes the Panorama Prompt, the e-newsletter distributed each Thursday. A new feature of the Prompt is links to agendas for upcoming LPA board of director meetings, and other LPA committee meetings are included. Members signed up for the website also receive special announcements from the LPA office.

When the new website launched last spring, invitations to register were sent to more than 1,300 unique member email addresses tied to the former website, with details on how to set up new accounts. As members register for the new website, the list from the old website is checked and updates made.

“There still are about 600 email addresses from the old website that receive the Prompt and other LPA news, even though members haven’t yet registered on the new site,” says Lane Rumelhart, LPA project manager. “We don’t want members to miss out on

official LPA news just because they haven’t yet created an account on the new site. The downside is we don’t know if those old emails are correct. That’s why we encourage members to get registered so we know we have their current email address.”

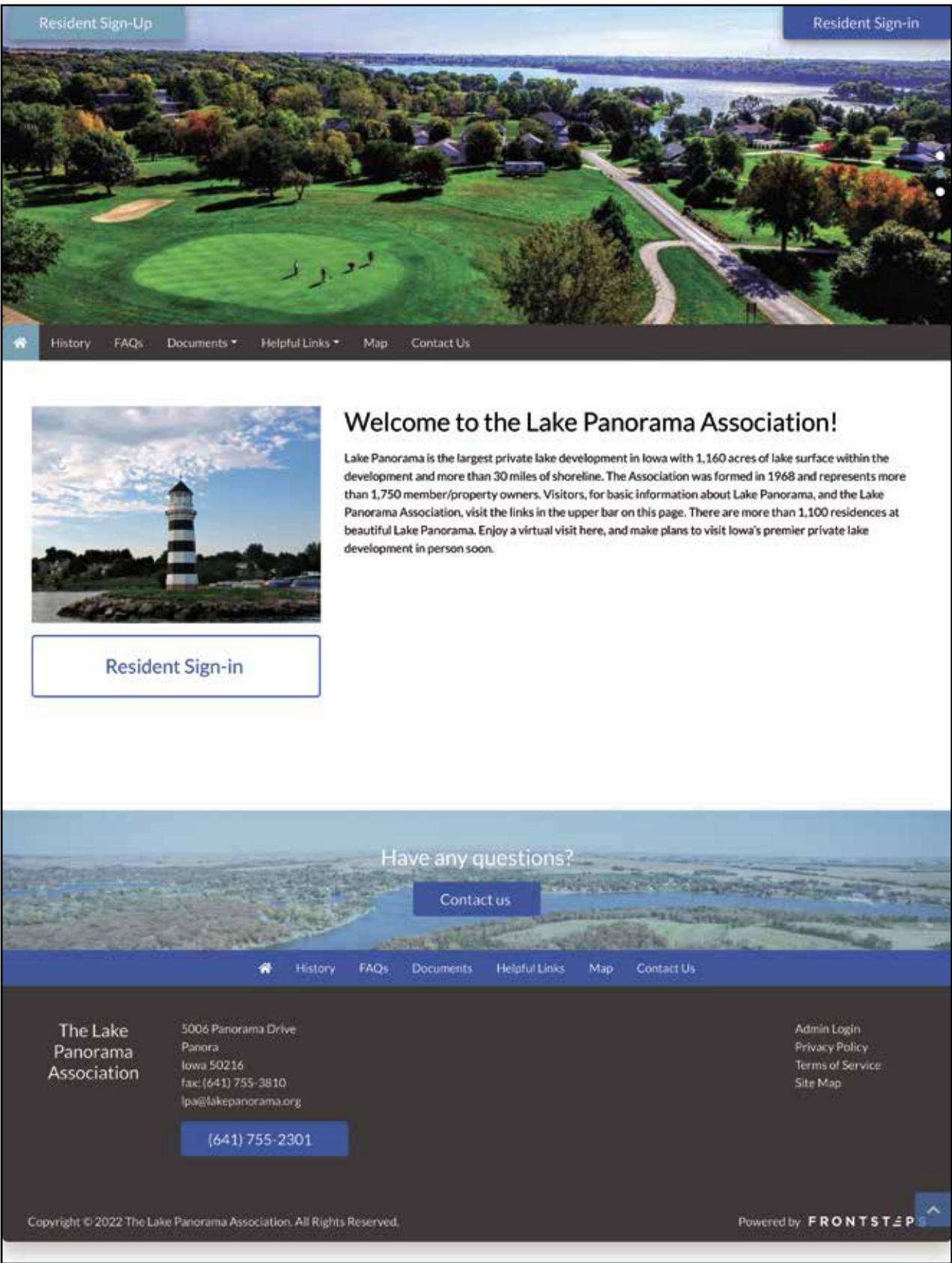
The LPA website address remains the same as the old site — lakepanorama.org. LPA members who have not set up an account on the website should go to the “Resident Sign-Up” tab, where they will request a login. Once the person has been verified as an LPA member, access to the private side of the site will be granted.

Multiple members may join under one lake address. Anyone who is listed as an owner of LPA property and who has a unique email address that is different from others listed under the same membership can register.

The LPA website features scrolling aerial photos. Several tabs below the photos take visitors to a brief history, a list of frequently asked questions about Lake Panorama and the LPA, and multiple documents that include LPA’s boating regulations and buoy map locations, building codes and applications, rules and regulations and related schedule of fines, by-laws, covenants, and home rental rules.

LPA members who establish an LPA Portal log-in will find additional documents that cannot be accessed on the public website. These include variance applications for building permits, a “Who To Call” list with contact information for area service providers, camping and dock registration forms and information, miscellaneous membership forms, hunting information, yard waste site maps and information, and current and past issues of the Panorama Prompt.

Anyone who needs help getting an account set up, or has questions, can call the LPA office at 641-755-2301 or email staff at lpa@lakepanorama.org. ■



The home page of the new LPA website features scrolling aerial photos. Tabs take visitors to a history, frequently asked questions, LPA documents, helpful links and a contact page. LPA members can use the “resident” tabs at the top of the page to both create an account on the LPA Portal and sign-in once an account is established.

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SECURE 2.0 contains dozens of provisions, but one key change is critical to understand. Starting January 1, 2023, the age at which owners of retirement accounts must begin taking required minimum distributions (RMDs) increases to 73 years of age. And starting in 2033, RMDs may begin at age 75.

If you have already turned 72, you must continue taking distributions. But if you are turning 73 this year, we may want to revisit your approach.

We also want to take this time to remind philanthropic clients that after age 70 ½ you may still make Qualified Charitable Distributions (QCDs) directly from your IRA, up to \$100,000 per year, which are exempt from taxation. Keep that in mind as you consider your charitable contributions this year.

SECURE 2.0 was tucked in the \$1.7 trillion federal spending bill, so as more people become familiar with the legislation, expect more details to emerge. In the meantime, if you have any questions, don't hesitate to call.

Happy New Year.

Kristen Crouthamel, AIF®, Financial Advisor

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FRIENDS OF LAKE PANORAMA BOARD MAKES 2023 PLANS

Three board members were reappointed to new three-year terms.

BY SUSAN THOMPSON

Lake Panorama Times

Friends of Lake Panorama is a nonprofit charity formed in 2013 with the goal of improving recreational amenities at Lake Panorama. The charity is governed by a volunteer, seven-member board of directors, which held its 2023 organizational meeting Dec. 1.

At the meeting, three board members were reappointed to new three-year terms. They are Galen Johnson, John Muenzenberger and Jan Reinicke. Other board members are Jody Muench, Jim Tibbles, Jackie Wellik and Bill Winkleblack.

In officer elections, Reinicke was elected president, Tibbles vice president, and Muenzenberger secretary-treasurer. Susan Thompson is the nonprofit's executive director.

Preliminary plans for the next fundraising Beach Ball were discussed. The event will be held Friday, June 16. Final decisions on plans, pricing and how funds raised at this event will be used will be made at the board's spring meeting.

Projects led by Friends of Lake Panorama completed in 2022 were reviewed. These included the dog park, the Panorama West Nature Trail, three swings added to

the Sunset Beach playground, installation of shade sails at the Lake Panorama National golf course, and a new sports court for basketball and pickleball at Sunset Beach.

In addition, seven new benches were installed in 2022 with one at Shady Beach, four at Boulder Beach and two at the dog park.

The current priority project is enhancements to existing trails on the south shore of the main basin, which the LPA board approved at its August meeting. A significant section of the trail will be along the shoreline with loops of varying lengths up the hill through the timber. Friends and LPA staff are working with Panorama Community School officials to accommodate the school's cross country teams on the trail. Final details of the trail system will be developed in the spring.

In addition to the walking trail enhancements, Friends representatives presented a recreational concept for the south shore to the LPA board, which also included disc golf, fishing dock and a small shelter. Friends continues to research these additional low-impact recreational amenities and will return to the LPA board in 2023 for further discussion.

Nearly \$5,000 was donated to Friends of Lake Panorama in the final two months of 2022. Currently, donors giving to Friends can designate their gift to the trail system on Lake Panorama's south shore and the Friends general fund.

Donations can be made by check payable to Friends of Lake Panorama and mailed to Friends of Lake Panorama, P.O. Box 488, Panora, IA 50216. Direct donations can be sent via Venmo @Panorama-Friends. Donations also can be made by credit card on the Friends website at friendsoflakepanorama.org.

Donations of securities (stocks, mutual funds, etc.) are welcome, as are direct IRA qualified charitable distributions. For information, contact Kristen Crouthamel, financial advisor at GCSB Investment Center, 641-755-2799 or kristen@investgcsb.com.

Details on past and current projects are available on the Friends website. Friends of Lake Panorama also has a Facebook page. Those interested in keeping up to date about Friends activities are asked to "like" and "share" the Friends page. Questions or comments? Send an email to staff@friendsoflakepanorama.org. ■



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Q&A: LAKE PANORAMA NATIONAL RESORT UPDATE

Questions and answers with Royce Shaffer

BY SUSAN THOMPSON
Lake Panorama Times

This month's Q&A is with Royce Shaffer, who has been operations manager for Lake Panorama National Resort since December 2018. Shaffer graduated from Audubon High School before earning a bachelor's degree at Buena Vista University. He has been with the LPN in a variety of positions for more than 18 years. He also manages information technology for the LPA.

Q. What are the various operations within the Lake Panorama National Resort?

A. The portions of the resort I oversee are the Lake Panorama National golf course, the Panorama West golf course and clubhouse, lodging, swimming pool and fitness center. For 2023, we are working to find a food and beverage tenant who will run the Links lounge, manage Spikes, and handle event catering for the resort. The 2023 budgeted revenue for the Lake Panorama National Resort is \$1.74 million.

Q. Talk more about the golf course operations. How many people does it take to keep the two golf courses running?

A. The LPN Resort offers 27 holes of golf. Lake Panorama National golf course is a par-72 course designed in 1971 by Richard Watson that offers 18 holes of golf with a variety of yardages maxing out at 7,024 yards.

Brandon Waddle is the golf course superintendent. He was hired as the assistant grounds superintendent at the LPN in 1998. In 2013, he became the grounds superintendent at the Panorama West golf course. He returned to the LPN as grounds superintendent in 2021.

Jared Baier has been the LPN assistant grounds superintendent since 2020. Waddle and Baier are helped by 15 to 20 part-time seasonal employees.

Rob Riggins has been the LPN head golf professional since February 2021 and is charged with the management of Lake Panorama National golf operations. He is assisted by Michael Kleinwolterink, pro shop manager.

Kleinwolterink started working at the LPN as a teenager in the cart barn, moved to the pro shop, and spent two years as manager of the Links restaurant. In 2018, he returned to the pro shop as manager. There are 15 part-time seasonal employees who work the pro shop, outside services, and as starters

and rangers.

The Panorama West golf course is a 9-hole par-3 course located on the west side of Lake Panorama. Five holes have the option to play from par-4 tees, maxing out this course at 1,943 yards. Garrett Young was hired in May 2021 as the Panorama West grounds superintendent and is assisted by a seasonal part-time staff of five people.

Maureen Lubeck has worked in the Panorama West clubhouse for 23 years and will start her 11th year as manager this spring. She has a team of eight who help staff the clubhouse seven days a week during the golfing season.

Q. What annual golf membership options are available for the 2023 season?

A. Memberships are available for Lake Panorama Association (LPA) property owners, non-LPA property owners, distance, and first-time members. Golf membership benefits include unlimited rounds of golf, member-only golf events, 20% apparel discounts in the LPN pro shop with signing privileges, and unlimited driving range privileges.

Lake Panorama National members also have access to discounted rates at other Iowa golf courses through reciprocal agreements negotiated annually by the pro shop. In 2022, a total of 257 memberships were sold at Lake Panorama National with 135 at Panorama West.

LPA property owners are eligible for discounted memberships at both LPN and Panorama West. Family, couple, single and junior memberships are available. In 2022, 159 LPA property owners purchased an LPN golf membership, with 113 joining at Panorama West. Of these memberships, 22 joined at both LPN and Panorama West.

In an effort to grow the LPN golf membership and promote Lake Panorama, a distance membership category is offered to singles, couples and families who don't own a home at Lake Panorama and don't have a residence within 18 miles of LPN. In 2022, 37 distance memberships were sold.

The final membership category at LPN is for those who are interested in a golf membership and have never been a member before. This special first-time membership is a great opportunity to try out Lake Panorama National at a discounted price. To learn more about this and all other membership options, visit our website at www.lakepanorama.com.

national.com/membership.

If you have questions, call the Lake Panorama National pro shop at 641-755-2024, and Rob or Michael will help you.

Q. New golf carts that were to be in service for the 2022 season arrived late last fall. Tell us about the features of these new carts, which now will be available for the 2023 season.

A. We received 60 new electric carts last fall. We continue to wait for the delivery of 24 gas carts and anticipate their arrival later this winter. Ten of the gas carts will be used at Panorama West this year.

The 60 electric carts feature an electronic screen that activates as golfers near the first tee. This technology allows golfers to see each hole from either an overall or closeup view. Distances are provided to the center of greens and other points of interest on the screen, and an electronic scorecard is available. Warnings about blind spots on the hole where players in front can't be seen also are a part of this new technology.

Pro shop personnel now have remote access to battery status information and the ability to broadcast messages to the carts, such as severe weather alerts.

On-cart advertising is another new feature that will be offered in the 60 electric carts this year. Businesses interested in getting details on this opportunity to advertise on the electronic screens can contact me at 641-755-2080 extension 219 or rschaffer@lakepanorama.org.

Q. Explain the role of the LPN Board of Managers and how it functions.

A. The LPN board of managers keeps separation between the LPA and LPN, LLC, which was created to manage this LPA wholly owned subsidiary. Keeping the LPA and LPN, LLC operations separate protects the nonprofit status of the LPA. The LPA board provides oversight of the LPN, LLC board. The LPN, LLC board oversees LPN policies and direction.

At the LPA board's November meeting, Chris Duree was appointed to a three-year term on the LPN board, replacing Katelyn Brelsford who has served on the board since its inception in 2015. Reappointed to three-year terms were Shanell Wagler and Barry Monaghan. Other current board members are Sue Merryman, Kathy DeLucca, John Coghlan and Greg Steffen. Officers for 2023 were elected at the December LPN board

meeting. Coghlan was re-elected president, with Wagler as vice president and DeLucca as secretary/treasurer.

Q. Besides golf, the LPN offers two other recreational amenities — a swimming pool and a fitness center. Tell us about memberships for these two amenities.

A. We are targeting a Memorial Day weekend opening for the swimming pool and will continue to be open until Sept. 30. Once open, public swimming will be available starting at 10:30 a.m. seven days a week.

All members and guests of the LPN pool must check in at the pro shop counter. If they do not have an annual pool membership, they will pay a \$5 daily fee. After checking in, everyone will be given a wristband to wear in the pool area.

We encourage everyone to purchase an annual pool membership. By purchasing an annual membership, you can help ensure this amenity continues to be available. Discounted memberships are available to LPA property owners starting at \$125 for a single, \$150 for a couple, \$175 for a family and \$225 for a grandparent, which is available to adults 55 and older with grandchildren up to the age of 12.

The LPN fitness center is located in the lower level of the LPN clubhouse. Discounted memberships are sold to LPA property owners for \$225 for singles or \$290 per couple. Non-property owners also may purchase a membership or pay a \$5 daily fee. This facility includes cardiovascular and strength training equipment, including treadmills, stationary bikes, ellipticals and a weight machine. Fitness center members and guests may pick up an access card from the LPN pro shop located in the lower level of the clubhouse during normal business hours.

Pool and fitness center membership forms can be found at www.lakepanoramanational.com/amenities.

Q. The LPN also has a variety of lodging options available. Give us details on the options.

A. Lake Panorama National Resort lodging is located along Karen Drive, just south of the LPN conference center. All units are privately owned, then managed and operated by LPN. Resort lodging currently includes five two-bedroom, two-bath townhomes, two studios and 27 motel units. The number of townhomes and studios sometimes varies as



Royce Shaffer

unit owners come in and out of the program.

Overnight guests of the resort have access to the fitness center and pool at no additional cost. Townhouse guests may purchase a temporary boating permit for Lake Panorama during their stay. These units are perfect if you have people visiting from out of town or family reunions. These units also are important to LPN because it makes it easier to sell golf packages, golf outings and other clubhouse events such as weddings.

Lodging reservations can be made by visiting www.lakepanoramanational.com/lodging or by calling 641-755-2080 and selecting option 5.

Q. Can you tell us when the Links restaurant will reopen, and what people who have events coming up should do?

We continue to work out contract details with a potential food and beverage tenant for 2023. We don't have any further details to announce at this time. When we do, details will be shared through the LPN Resort Weekly and Panorama Prompt email newsletters, as well as a special email blast to the Lake Panorama National and Panorama West memberships.

In the meantime, if you are looking to schedule an event in 2023 or have questions regarding an event already scheduled, send an email to events@lakepanorama.org. Then the appropriate contact will reach out to you.

To stay up to date on what's happening at Lake Panorama National Resort, follow us on Facebook at LPNResort. If you don't already receive the LPN Resort Weekly newsletter, which is published each Monday at noon, you can subscribe by visiting lakepanoramanational.com, then scroll to the footer and sign up under the "Stay Informed" section. ■

ASK *Lake Panorama* TIMES If you've got questions, we'll find the answers.

Q: I understand that the 44 Drive Inn is now permanently closed and that the building will be razed. When?

A: The property at 104 N.W. Fifth St. in Panora was purchased in late 2022 by the Panora Area Development Group. The intent is to prepare the land for sale so that it can be developed in the future. A date for the demolition is not set yet, as utilities still need to be disconnected.

Q: I am retired and would like to do something part-time to help others around the area. Any suggestions?

A: You are in luck, as there are a number of volunteer opportunities in the area. Here is one, if you like to drive. The Guthrie County Hospital is looking for volunteer van drivers one day a week and substitutes to assist patients needing transportation to various appointments county-wide through this free service. Volunteers transport individuals to Guthrie County Hospital appointments; GCH Clinics in Panora, Stuart and Adair; Guthrie Family Medicine Center; or to congregate meals at Sneakers in the Healthy Living Center. For more information, call Melissa at 641-332-3810.

Q: I meant to reach out before Christmas, as I wanted to give a subscription to the Lake Panorama Times as a gift to some friends who used to live here. Can I still do that?

A: Absolutely. You can get all the details at www.lakepanoramatimes.com/subscribe. Or you can send a check for \$24 to Lake Panorama Times Subscriptions, 8101 Birchwood Court, Suite D, Johnston, IA 50131. Be sure to note the address of the person you want us to send the papers

Q: to. With Lake Panorama being a private lake, do we still need to have an Iowa fishing license? Even for ice fishing?

A: The short answer is yes. The LPA office does sell licenses during regular office hours, or you can order online at www.iowadnr.gov/fishing/buy-your-license. For those of you who have 2022 Iowa licenses, know that they

Submit your questions at www.lakepanoramatimes.com or email shane@dmccityview.com.

Lake Panorama TIMES

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BUSINESS

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HELPING OTHERS GUIDES FUNERAL HOME BUSINESS

Twiggs seek to lighten the burdens of people when they are at their weakest and give them the support they need.

BY SUSAN THOMPSON
Lake Panorama Times

The family-owned Twigg Funeral Home, with locations in Panora and Guthrie Center, began in August 2000. That's when Doug and Kathy Twigg purchased the Beidelman Funeral Home.

Doug Twigg graduated from the Wisconsin Institute of Mortuary Science in 1969 and received his funeral director license in October 1970. He worked for funeral homes in Estherville, Clarksville, Keokuk and Waterloo, then spent 16 years managing Bruce's Funeral Home in Fort Dodge before purchasing the Beidelman Funeral Home.

Soon, their oldest son, Curtis, joined the business. Doug and Kathy lived at the Guthrie Center funeral home, while Curtis, his wife, Becky, and their two daughters moved into the funeral home in Panora.

"During high school, I didn't really know what I wanted to do," Curtis says. "But during my senior year, I started thinking the funeral business might be something I would be interested in. I started washing cars, vacuuming and cleaning at the funeral home Dad managed in Fort Dodge. Eventually, Dad bought me a suit, and I started helping with funerals."

After high school, Twigg started taking courses in a pre-mortuary science program at Iowa Central Community College in Fort Dodge. He and Becky married in August of 1991. In 1992, they moved to Houston, where he enrolled in the Commonwealth Institute of Funeral Service for a year-long program.

The couple returned to Iowa in 1993, and Twigg served an internship at McLaren's Funeral Home in West Des Moines.

"After a year, I received my funeral director's license and stayed at McLaren's for another year before we returned to Fort Dodge, and I started working for my dad in September of 1995," he says.

The formation of the Twigg Funeral Home was something both Curtis and his father wanted.

"We were tired of working for a corporation and wanted to run our own funeral homes the way we thought they should be run," Curtis says. "Our goal has always been to lighten the burdens of people when they are at their weakest and give them the support they need."

"I chose this business because I wanted to help people during the worst time of their lives with a death of a loved one," Curtis says. "I enjoy helping people in general. Now being in small communities in and around Panora and Guthrie Center, we know the people we are serving and appreciate the opportunity to help them."

In October 2010, Doug and Kathy's other son, Craig, joined the family business and made his home at the



The family-owned Twigg Funeral Home has been in business since August 2000. This is the Panora location; there also is a funeral home in Guthrie Center. Curtis Twigg oversees the Panora location, and his brother, Craig, manages the Guthrie Center location.

Guthrie Center funeral home. He graduated from the mortuary science program at San Antonio College in 2005 and worked in funeral homes in Waterloo, Dallas and San Diego, before moving to Guthrie Center. Doug retired two years later and passed away in June 2019.

Curtis Twigg is president of the business, with Craig as vice president. Their mother, Kathy, helps with visitations, funerals, answering phones and delivering death notices to area stores. Becky has been involved since the business began, but Curtis says in the early years her main job was raising the couple's two daughters.

"Now that they are grown, she decided she wanted to help us out more with visitations, services and wherever needed," he says.

The Twigg Funeral Home website (twiggfuneralhome.com) includes recent obituaries, plus a wealth of information on funeral service options and advance planning.

"People sometimes don't think about how preplanning one's own services will help their children or other survivors make arrangements after they pass away," Twigg says. "The best thing to do is tell someone what type of services you would want. Any information will help the survivors."

"Whether it be a burial, cremation, memorial, celebration of life, visitation, graveside service and more, that's what we are here for, to help with guidance into whatever services the family wants," he says.

Twigg says the number of people who choose cremation is growing. "I've been licensed almost 30 years, and cremation has gained in popularity, perhaps for financial reasons



Shown left to right are members of the Twigg family, including Curtis and Becky Twigg; their daughters, Mathison and Morgan; Kathy Twigg and Craig Twigg.

or the person just wanted something simple," he says. "Most families still choose to have some sort of service, either a visitation, memorial service or celebration of life. We can either arrange to bury the cremains in the cemetery, or families can take the cremains home."

Twigg recommends people write down vital statistical information for themselves, or for loved ones who may not have done any preplanning.

"We use that information for the death certificate and also for the obituary," he says. "I've had some people write their own obituary before they die. People who want to preplan also can call us, and we can help them go through everything."

Services can be paid for in advance,

as part of the preplanning process.

"We place the money in an irrevocable burial trust at the local bank, and it stays in that account until that person passes away," Twigg says. "Another option is if the person has life insurance, they can make the funeral home the beneficiary, or we can assign a portion of that policy to pay for their services."

Being involved in their communities is important to the Twigg family members. Curtis is a volunteer firefighter with the Panora Fire Department.

"I joined in 2005, and I'm currently the president and one of the assistant fire chiefs," he says. "If I hadn't chosen to be a funeral director, I would be a paid firefighter somewhere. It's

another way I'm helping people, and that's what I enjoy doing."

Curtis also is a member of the Panora Lions Club and the Panora Masonic Lodge. Craig is a member of the Guthrie Center Lions Club and the Guthrie Center Fire Department.

Does Twigg think preplanning might make a good 2023 New Year's resolution?

"I feel the most important thing is to tell your family what you want if something happens to you," he says. "I've had many families tell me they have no clue what type of services their loved one wanted. People don't like to talk about death, but, unfortunately, it's something that's going to happen to all of us." ■

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GCH CLINICS

OWNER: Guthrie County Hospital
ADDRESS: 103 S.E. 13th St., Panora
PHONE: 641-755-4000 (Panora)
WEBSITE: www.guthriecountyhospital.org

GCH Clinics in Panora was established in 1999. On April 26, 2021, Guthrie County Hospital and GCH Clinics broke ground on a new medical clinic at 103 SE 13th Street in Panora. We officially opened at the new location on January 31, 2022.

The new clinic offers an updated, modern facility for patients in the community to receive health care services. It was built with patient privacy, safety, and quality in mind and creates a medical hub for services in our area. The new 6,800 square foot clinic is a state-of-the-art facility that includes nine exam rooms, a procedure room, a laboratory space, an x-ray suite, and an educational conference room. The clinic is staffed with Dr. Josh Strehle, Sara VanEffen, ARNP, and Lindy Nordstrom, ARNP, who work tirelessly to provide quality patient care to this community and demonstrate a relentless passion in caring for their patients.

GCH Clinics has a long history of providing quality health care to Panora and the surrounding communities and this updated facility complements the high level of care given by our providers. The many services offered include adult medical services

(physicals, acute care, chronic disease management), infant and pediatric medical services, including prenatal care up to 32 weeks of pregnancy, walk-in services, women's health, men's health, immunizations for all ages, x-ray services, and laboratory services.

The new clinic is a sign of the strength of Guthrie County Hospital and GCH Clinics as a healthcare delivery system and is a symbol of our commitment to the community. It is a project that continues the GCH mission of providing personalized quality health care and improving the health of the communities that we serve and demonstrates our dedication to serving the Panora community.

We are accepting new patients and welcome anyone from the community to establish care with our practice.

Walk-In Clinic Hours
Monday-Friday 7:30 a.m. – 3 p.m.
9 a.m. – 3 p.m. the third Thursday of each month.

Clinic Hours
Monday-Thursday 7:30 a.m. – 4:30 p.m.
Friday 7:30 a.m. – 3:30 p.m.

Closed for lunch 11:15 a.m. – 12:15 p.m.



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Farmers State Bank

Growing Trust. Building Community.

ADDRESS: 201 Main St., Yale
PHONE: 641-439-2221
WEBSITE: www.yalebankiowa.com

Farmers State Bank announces Jenny Van Gundy as new vice president

Jenny Van Gundy became Vice President of Farmers State Bank replacing Jerry Sullivan who retired December 2022. Jenny's new role and focus will be a universal lender working with all ag, commercial and consumer lending customers.

"After working with Jenny for over 14-years, I know she has the skill set to excel in her new lending position, and I am very excited for her as she's put in a lot of time and hard work to get where she is today. She will continue providing FSB's customers the same high quality, trustworthy service that they have come to expect," says Scott Stanley, CEO of Farmers State Bank of Yale.

Jenny has over 25 years of banking experience in many areas of banking. She started her banking career working part time at West Bank while attending DMACC. In December 1998, she moved back to the Yale area and joined Farmers State Bank working in customer service and opera-

tions. During her years at Farmers State Bank, she worked in operations, compliance and most recently lending.

On her promotion as the next vice president, Jenny Van Gundy states, "I am very excited to build upon previous relationships I have made during my 24-years at FSB. FSB's foundation has been and will continue to be built on customer relationships, trust and community. We take great pride in providing top notch customer service and supporting our community."

Jenny was raised in rural Bagley where her parents farmed and had a cow/calf operation. She and her husband Mike live in rural Yale and have a farming operation. They have two children, Lindsey and Carley, that are attending college.

Farmers State Bank serves customers in the Yale, Iowa area. It offers checking accounts, certificates of deposit, loans, commercial services, mortgages and a variety of additional banking services. For more information, please visit www.yalebankiowa.com.



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SUNSET REALTY

OWNER: Dave Wagler & Laura Kemble
ADDRESS: 218 W. Main St., Panora
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At Sunset Realty, it is our goal to not only have a positive effect on our communities, our families and ourselves – but to also inspire, motivate and create uplifting positive change in everyone we encounter. We are able to do this through listening carefully to what our client's needs are. Every single encounter we have is unique and we strive to be the local expert resource before, during and long after the sale!

Sunset Realty is a professional, full-service real estate solutions company, established in February of 2019, serving Lake Panorama, Panora, Guthrie County, and the surrounding communities. Our team members, Owner/Broker Dave Wagler, Owner/Broker Associate, Laura Kemble and Office Manager/Agent, Angie Worth, are qualified to handle any real estate transaction and we are committed to helping people with all of their real estate needs. This crew of highly experienced licensed agents has the honesty, integrity, and expertise to navigate any transaction to ensure the best possible outcome.

All three of our agents work full time, live locally and are painstaking meticulous about providing a level of customer service that exceeds expectations.

Here is what our clients have to say:

Sunset Realty is AMAZING! I would very highly recommend Sunset Realty. Dave, Laura and Angie are all great people to work with. They are knowledgeable about the profession, fun, enthusiastic, they communicate and they get things done. We are currently selling and buying through Sunset Realty, we encountered a few obstacles but Laura has gone above and beyond to get things done and to keep things rolling for all parties involved. I'm not sure any other Realty company would do what they have done. We made the right choice! Thank you Sunset Realty!! JH

Dave Wagler helped us with the purchase of our townhome at Lake Panorama. Dave went above and beyond every step of the way. He immediately responded with every text and email and made the entire experience enjoyable. Extremely professional, responsive and just an overall great person to work with. I can, without hesitation, recommend him and Sunset Realty! KN

Laura was fantastic to work with. We have been looking for a lake home the last few years. She was always patient with us and willing to meet us whenever we could to look at houses. She was also very accessible for phone or text for the many questions we had. Laura is honest and has integrity and will always be fair with you. She went above and beyond to help us find the lake house we truly love! I would highly recommend Laura and the Sunset Realty team. They know the area best. They are local and reside right there in Panora. JS



As we reflect on the past year, we are grateful for the people we were able to help and we look forward to what 2023 will bring! This is a new year. A new beginning. And things will change. And probably change again. The key is to be flexible, knowledgeable about the market, work hard and to be ready to roll.

Ferris Bueller said, "Life moves pretty fast. If you don't stop and look around once in a while, you could miss it."



LPN FOOD, BEVERAGE TENANT PLANS ARE COMING TOGETHER

BY SUSAN THOMPSON
Lake Panorama Times

At his Dec. 2 GM Coffee, LPA general manager John Rutledge announced Lake Panorama National Resort has an “agreement in concept” with a food and beverage tenant.

“We don’t have a contract worked out yet, although contract development is underway, and our mutual goal is for them to take over April 1,” he said. “In January, we hope to hand off coordination of 2023 events that are planned for dates after April 1 to the new tenant.”

The LPN kitchen closed in July 2022, after the departure of several key kitchen personnel. Food caterers and LPN bartenders and servers made it possible to hold remaining 2022 events. A task force of LPA and LPN board members, plus volunteers with experience in the food and beverage industry, recommended the best long-term strategy is to lease the LPN food and beverage operation to a third-party vendor.

“The LPA and LPN boards both have been involved in this process for nearly a year,” Rutledge said. “It’s been a journey to find potential tenants who are both qualified and interested. We believe this is our best path forward to having a viable food and beverage operation. We understand the membership expects progress on this, and we’re all working toward that goal.”

Rutledge said that desire for progress reminded him of this quote from Robert Kennedy: “Progress is a nice word. But change is its motivator. And change has its enemies.”

“It is important for us to recognize that progress and change will go hand in hand as we forge ahead with this strategy,” Rutledge said. “We can’t have one without the other. I encourage our LPA members to be patient as this new tenant gets established, because change is going to happen if progress is to be achieved.”

Barry Monaghan, a member of the LPN board of managers who volunteered to oversee the LPN food and beverage team through the second half of 2022, led the effort to find a tenant. Speaking from the audience at the GM coffee, he provided additional background.

“We had a directive from the LPA board that they wanted to keep a restaurant open at the LPN,” Monaghan said. “We proved we can run events at the conference center by using members of the catering industry. But

that doesn’t give us a restaurant. This is the only place in Guthrie County you can have a business lunch.”

Monaghan said targeted advertising and an email to the 4,700 members of the Iowa Restaurant Association resulted in just three contacts from potential tenants. After visiting the LPN, all had positive comments about the LPN kitchen and the conference center facility, but none were interested in further exploration.

“They all said we’re too far from the Des Moines metro area, and it’s too hard to get people to work here,” Monaghan said. “The couple we’re now working on a contract with know what they are doing. They are going to be a very good fit. When they first came to see the facilities, they were here for two-and-a-half hours, and they asked all the right questions. I’m very optimistic.”

Lake Panorama RIZ

Next Rutledge provided an update on the Lake Panorama Rural Improvement Zone (RIZ). He said the project to rip rap the south shore was about one-third complete by Dec. 1. JNC Construction, of Clearfield, began work Oct. 31 near the ski team dock and has been moving west.

“The contractor is doing a great job, and we’re pleased with this project, which is being funded by RIZ,” he said. “This project is on track to be completed by the end of December and will cost about \$750,000.” (See related story on page 11.)

Another RIZ-funded project underway is expansion of an old sediment basin, which has been renamed the 180th Trail Basin. The basin is near the dredge operation, north of the debris trap in the upper basin. Spring Lake Construction was awarded a \$3.2 million contract in August 2021, and RIZ expects the project to exceed \$4 million in total cost once completed.

“This will be the basin we use for dredging spoils once the current basin is full,” Rutledge said. “This project is progressing but is somewhat slower than originally expected, and may stretch into another year. We’ll know more in the spring. All parties are working together cooperatively on this multi-year, multi-phase project.”

Rutledge said, in preparation for winter, the water level in the three wetlands was lowered.

“This was done before the first hard freeze to ensure the grouted rip rap

is not shattered by freeze and thaw cycles,” he said. “We have worked with the DNR wildlife biologist at Bays Branch for guidance, as well as the Iowa Department of Agriculture and Land Stewardship and our engineers. We get some questions from hunters about why we lower these, but I can assure you our actions are not random.”

Rutledge said RIZ normally has several Dec. 1 filing deadlines, and all were completed in late November. “As LPA work tapers off in late fall, RIZ ramps up,” Rutledge said. “There is a lot of work to be done in the next few months as we look ahead to plans for 2023 and beyond.”

Rutledge also mentioned the Dec. 13 election for two members of the RIZ board, with trustees Bill Dahl and Corey Welberg both running for re-election. (See related story on page 11 for results.)

LPA rule changes, other updates

Turning to a review of LPA activities, Rutledge said updates have been made to three sections in the LPA rules and regulations. The water safety committee recommended two changes to the “Boats and Person Watercraft Equipment” section, which the LPA board approved at its November meeting.

The updated rules now state non-pontoon boats powered by outboard motors will be limited to not more than 300 horsepower. Also, jet-powered pontoons now are allowed, with a limit of no more than a 200-horsepower rating.

In the “Guest Privileges” section of the rules and regulations, LPA members still are responsible for the behavior and conduct of their guests, including boating violations, and are directly liable for any violation of LPA rules by their guests. Fines accrued by a guest will be issued to the member.

The rule change is that now guest vehicle operation and parking violations will be assessed directly to the non-member guest and will follow the same LPA schedule of fines and appeals process that applies to LPA members. Also, LPA management is authorized to issue a “no trespass notice” to non-members who have not paid their traffic and parking violations after 30 days.

The third rule change was made at the August board meeting and is under the category of “Property Care.” Rutledge highlighted this at his GM coffee in September, but because en-

forcement of the rule change raised some questions, he reviewed it again.

“The rule on what can be stored on undeveloped lots, which is a lot without a home, was adjusted to be more specific about what is allowed,” Rutledge said. “Previously, the rule was very narrow and allowed for only boat trailers. The LPA board expanded this rule to allow for utility trailers, but also directed staff to prioritize member education and rule enforcement regarding non-compliant trailers.”

“We’ve gotten some pushback from members who were storing trailers longer than 14-feet. The LPA board’s goal is to protect a member’s ability to store some items on their undeveloped lot without it looking like a junkyard,” he said.

The full rule now states: “Boat/PWC trailers, and boats, PWCs, and non-enclosed utility trailers are the only property that may be stored on undeveloped lots. Utility trailers must have a current registration displayed, be open in design, not longer than a 14-foot model, and be completely empty. Recreational vehicles, campers, motor vehicles, enclosed trailers, dump trailers and other equipment storage are prohibited on undeveloped lots.”

Rutledge also talked about new policies adopted for fishing and parking at the marina.

“Marina fishing policies were discussed at the August and September board meetings, with a policy adopted in September,” he said. “After the policy was adopted, LPA received several member requests for reconsideration. The board revisited this policy at the November meeting and made adjustments based on feedback received via email and attendance at the November board meeting. I am pleased the second effort resulted in some worthwhile improvements and compromises.” (See related story below with the new policies listed.)

Rutledge reported the potable water crossing at Sunset Beach is complete.

“This project will cost close to \$400,000 when engineering and construction costs are all accounted for,” he said. “It is in service, and we’re happy to relay it is functioning as designed.”

Besides this new water crossing at Sunset Beach, which replaced one that was more than 50 years old, there are three other water crossings that bring potable water from the west-

side water plant to the east side. There are two in Burchfield Cove, one of which is substantial in size and was replaced in 2020. The second Burchfield line is a smaller, supplemental line. There also is a substantial crossing from Christmas Tree Point to Tie Road, which is scheduled for replacement in LPA’s five-year capital budget.

The annual LPA program to keep the Lake Panorama deer herd at a manageable level is underway. Hunters pay registration fees, and the money is used to provide free tags so hunters can harvest additional antlerless deer. In 2021, the LPA cost for the program was less than \$1,000.

“We’re on track to have member hunters and their guests take between 100 and 110 antlerless deer this season,” Rutledge said. “This is similar to previous years, and we believe this is an ethical program that maintains a good deer herd balance.”

In anticipation of snow, Rutledge issued a reminder about the LPN snow removal plans.

“We don’t plow 24/7,” he said. “We start around 5 a.m. and generally send the crews home by 6 or 6:30 p.m. Our goal is to get our members home at the end of the day, then send the crews home to get some rest, so they can return early the next morning.”

In closing, Rutledge said the 2023 LPA budget was approved at the November board meeting.

“I was asked by one of our staff what I was going to say today about the decision to increase annual dues by 5%. My answer is we did 5% because current rules don’t allow us to go any higher,” he said. “This was a very difficult budget.”

“Labor and all our input costs are higher than a year ago,” Rutledge said. “As an example, diesel fuel pricing for 2022 is double what it was in 2021. Input costs have increased dramatically, and we’re still striving to catch up.”

Besides the dues increase of 5%, other increases for 2023 are boat stickers for 10-plus horsepower boats will be \$200, up from \$150. Boat stickers had not been increased since 2017. Camping rates and camper winter storage rates both increased by \$100.

“Please know the LPA is still a very viable association; we’re doing OK financially,” Rutledge said. “But there is no way to sugarcoat the need for additional funds for the 2023 budget.” ■

LPA MARINA FISHING AND PARKING POLICIES APPROVED

The LPA board of directors has finalized fishing and parking policies at the marina. The topic of restricting fishing at the marina was discussed at both the August and September board meetings. After receiving member input at those meetings, modifications were made to the first draft. The board gave final approval to the following policies at its November meeting.

Marina Fishing Policy

1. Fishermen may fish from shore year-round but may not block any parking space with chairs, coolers,

or gear.

2. No fishing is allowed on the fuel dock from May 1 to Sept. 30. Fishing is allowed from the fuel dock from Oct. 1 to April 30, except during times when the marina is open for business. Marina shall indicate whether they are open or closed via clear signage.

3. Tenants of the jetty or the covered slips are allowed to fish from their own slip or jetty space year-round. Non-tenants are not allowed to access these areas for fishing or other purposes unless they are a guest and accompanied by a tenant. No more

than three guests may accompany a member.

4. Everyone, including fishermen, must adhere to posted parking rules (see below).

5. Fishing at the marina is restricted to LPA members and their guests. Guests must be accompanied by an LPA member while fishing. LPA members shall not be accompanied by more than three guests at a time.

6. Anyone caught leaving behind bait, dead fish or other nuisance items may be fined and will be subject to suspension or loss of fishing privi-

leges at the marina.

7. No fishing from the boat ramp or the docks adjacent to the boat ramp.

Marina Parking Policy

1. From boat ramp south: Official use only for LPA or Marina

2. Between Chimra Road and Boat Ramp: WEST side: 15-minute parking (unless designated as handicap); EAST side: Official use only for LPA or Marina

3. Upper lot: Preferred parking spot for fishermen, slip tenants or others. No vehicle or trailer shall be parked here for more than 24 hours with-

out permission of Marina or LPA.

4. Parking area north of slips: Slip and Jetty tenant parking only (including barge service personnel) between May 1 and Sept. 30. Fishermen may use this lot Oct. 1 to April 30.

5. Parking north of Chimra Road: Overflow slip tenant parking May 1 to Sept. 30. Official use only for LPA or Marina Oct. 1 to April 30.

6. LPA management and LPA security have the authority and sole discretion to require the removal of any vehicle, vessel or trailer from any parking space or area to ensure safe and accessible use of the marina. ■



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SOUTH SHORE RIP RAP PROJECT NEARS COMPLETION

BY SUSAN THOMPSON
Lake Panorama Times

A water quality project that has been discussed for many years is close to wrapping up. JNC Construction, of Clearfield, began work Oct. 31 to repair the rip rap along the south shore of Lake Panorama's main basin.

A separate project to install new fish habitat along the south shore was made possible by a \$20,000 contribution from the Lake Panorama Fin and Feather organization.

This rip rap project was funded by the Lake Panorama Rural Improvement Zone (RIZ). It's estimated the final cost will be about \$780,000, including engineering costs, permit fees and unit quantity adjustments.

Work began near the ski team dock and moved west, with the crew doing about 1,000-foot sections of shoreline at a time. The crew pulled all existing rock out of the bank and lake. Then they regraded the bank, laid fabric, and placed dolomite rip rap below the lake level up to the water elevation line. Once the dolomite was in place, the salvaged field stone was put back on top of the dolomite, above the water elevation line.

Since the JNC Construction crew was already on site, the company agreed to work with members from Fin and Feather to place eight rock piles at various locations along the shore, about 20 to 30 feet out from the bank. Each pile will hold 35 to 40 tons of rock. These rock piles will be well below the water line and will not create any kind of hazard to boat traffic.

To make it possible to move excavation equipment and loads of rock to the lake, the contractor created several small "roads" from the job site on level ground south of the lake down to the shoreline. As part of the contract, JNC will restore vegetation on these pathways as well as the flat area along the newly restored shoreline. The company expects to complete this project in January.



This photo shows one of the paths created by the contractor as part of the south shore rip rap restoration project. Beyond the pathway, the photo shows a section of the newly restored shoreline. Both the paths created to the shoreline from the level ground above and the paths that now run along the restored shoreline, will be incorporated into a trail system that connects existing trail sections with new ones. Final details of the trail system will be developed in the spring. Funding for the trail project will come from Friends of Lake Panorama and the Panorama Community Schools.

Earlier in the year, the LPA board approved a proposal from Friends of Lake Panorama to make improvements to several existing trail sections on the south shore. These new pathways created to accommodate the rip rap project will be incorporated into the trail system.

As part of this new trail system, Friends and LPA staff are work-

ing with Panorama Community Schools to create a cross country trail on the south shore. The official 3.1-mile cross country trail will begin on school property, continue onto the south shore for much of the course, and loop back to end on school property. Final details of the trail system will be developed in spring 2023. ■

RIZ ELECTION RESULTS

The Lake Panorama Rural Improvement Zone (RIZ) board of trustees election was held on Tuesday, Dec. 13 with 46 total ballots cast. Trustees Bill Dahl and Corey Welberg were both re-elected to three-year terms. Other trustees are Doug Hemphill, JoAnn Johnson and Larry Petersen.

The trustees are responsible for administering the RIZ, which includes the platted portions of the Lake Panorama development. The Lake Panorama RIZ is a local government entity designed to manage erosion control and water quality at Lake Panorama and within its watershed.

The RIZ was formed in 1997 by the initiative of the LPA through legislation in Des Moines. The tax increment financing district allows tax growth dollars to stay within the Lake Panorama development for water quality purposes.

The board of trustees oversees the annual budget and associated expenditures. Estimated revenue for the 2022-2023 fiscal year is nearly \$3 million. These funds are used exclusively to fund improvements allowed under IA Code 357.H, which includes dredging operations, erosion control practices and water quality improvements. For more information, visit www.lakepanoramamariz.org. ■



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Lake Panorama Association
Board of Directors Meeting
Nov. 22, 2022

The Lake Panorama Association Board of Directors met Nov. 22, 2022, at 5 p.m. at Lake Panorama Association Office. Board members in attendance were Mary Jane Carothers, Emily Donovan, David Finneseth, Dennis Flanery, Mark Jorgensen, Rich Schumacher and Dirk Westercamp.

LPA Staff in attendance: Danna Krambeer, Corey Larsen, Lane Rumelhart, John Rutledge.

Visitors in attendance: Mike Halupnick, Larry Isom, Jim Meyer, Eric Morris, John Muenzenberger, Rick Phipps, Ruth Rowedder, Tom and Linda Schmitt, Jessica Lestina, LPA Members

President Schumacher called the meeting to order at 5 p.m.

Agenda Item 1 – Approval of the Agenda

Donovan moved to approve the agenda. Motion seconded, carried unanimously.

No conflicts of interest were disclosed by the Board of Directors regarding agenda items.

Agenda Item 2 – Open Forum – Tom and Linda Schmitt, 6850 Panorama Road, addressed the board regarding an ongoing issue with property owner of lot adjacent to their property, involving dock and nuisance violations. Board directed management and legal to investigate further. Additional open forum speakers were moved to Agenda 4a – LPA Marina Fishing and parking policies.

Agenda Item 3 – Consent Agenda

Finneseth moved to approve the consent agenda. Motion seconded, carried unanimously.

Consent agenda to include:

- a) LPA General Manager's Report
- b) Approval of minutes from 10.25.2022 LPA Board Meeting
- c) Acceptance of 10.31.2022 consolidated financial report – LPA & LPN, LLC
- d) Set date for next board meeting, December 13, 2022
- e) Accept minutes from 10.24.2022 LPN LLC Board of Managers Meeting
- f) Accept minutes from 10.26.2022 Water Safety Committee Meeting

Agenda Item 4a – LPA Marina fishing and parking policies

Schumacher noted a number of members were present to speak on the topic of marina fishing as part of open forum. Schumacher asked Rutledge to present the revised recommendation prior to accepting comments on the topic, so that members present could offer input to the most current proposal. Rutledge reviewed the proposed policy regarding marina fishing and parking.

Schumacher opened the floor to members present for open forum on this topic. Mike Halupnick, Larry Isom, Jim Meyer, Eric Morris, John Muenzenberger, Rick Phipps and Ruth Rowedder offered comments and asked questions regarding the proposed policies. The overall response to the proposed policy changes was positive. Several noted they preferred this policy over the one which was adopted in the fall of 2022 and thanked the board for taking a second look at the regulations.

Parking for marina slip and jetty tenants was discussed, including the concept of a parking pass. Staff advised the board of directors and LPA members present that parking was a concern at the marina, but that parking passes would not necessarily cure the situation as demand for

parking exceeds the capacity for parking, if all tenants were to use the facility at the same time.

A request to allow fishing from the marina fuel dock outside of the marina's hours of operation during Oct. 1 to April 30 was presented. Staff suggested this would be a feasible adjustment to the proposed policy. The board discussed this and suggested the proposed policy be amended, as suggested.

Flanery moved to approve the proposed fishing and parking policies, as amended and listed below. Motion seconded, carried unanimously.

Fishing Policy Recommendations

1. Fishermen may fish from shore year-round, but may not block any parking space with chairs, coolers, or gear.

2. No fishing is allowed on the fuel dock from May 1 to September 30. Fishing is allowed from the fuel dock from October 1 to April 30, except during times when Marina is open for business. Marina shall indicate whether they are open or closed via clear signage.

3. Tenants of the jetty or the covered slips are allowed to fish from their own slip or jetty space year-round. Non-tenants are not allowed to access these areas for fishing or other purposes unless they are a guest and accompanied by a tenant. No more than three guests may accompany a member.

4. Everyone, including fishermen, must adhere to posted parking rules (see below).

5. Fishing at the marina is restricted to LPA members and their guests. Guests must be accompanied by an LPA member while fishing. LPA members shall not be accompanied by more than three guests at a time.

6. Anyone caught leaving behind bait, dead fish, or other nuisance items may be fined, and will be subject to suspension or loss of fishing privileges at the marina.

7. No fishing from the boat ramp or the docks adjacent to the boat ramp.

Parking Policy Recommendations

1. From boat ramp south: Official use only for LPA or Marina

2. Between Chimra Road and Boat Ramp:

a. WEST side: 15-minute parking (unless designated as handicap)

b. EAST side: Official Use Only for LPA or Marina

3. Upper Lot: Preferred parking spot for fishermen, slip tenants, or others. No vehicle or trailer shall be parked here for more than 24 hours without permission of Marina or LPA.

4. Parking area north of slips: Marina tenant parking only (including barge service personnel) between May 1 and September 30. Fishermen may use this lot October 1 to April 30.

5. Parking north of Chimra Road: Overflow slip tenant parking May 1 to September 30. Official Use Only for LPA or Marina October 1 to April 30.

6. LPA management and LPA security have the authority and sole discretion to require the removal of any vehicle, vessel or trailer from any parking space or area to ensure safe and accessible use of the marina.

Agenda Item 4b – LPA Buoy Map for 2023

Water safety committee recommends the buoy map with two changes from the current map.

Add one additional 10 mph buoy west of the Sunset Condos buoy #40 based on the fact this area has already been designated a 10-mph area and should be more clearly defined. Furthermore, both 10-mph buoys in this area shall be reset to be not more than 100 feet from shore, provided that does not cause them to be closer than 50 feet from any LPA and /or DNR-compliant dock.

Buoy #29 be removed, there is no known boating hazard where buoy #29 is located.

Finneseth moved to adopt the buoy map with the two buoy changes as recommended by the water safety committee. Motion seconded, carried unanimously.

Agenda Item 4c(i) – LPA Rule 5.2 Change

Limit outboard motors on non-pontoon boats to 300 hp

Water safety committee recommended limiting outboard motors on non-pontoon boats to not more than 300 hp.

Donovan moved to adopt the rule change to limit the outboard motor to 300 hp as recommended by the water safety committee and as listed below. Motion seconded, carried unanimously.

Agenda Item 4c(ii) – LPA Rule 5.2 Change

Allow for jet powered pontoons and limit power to 200 hp

Water safety committee recommended an update to the rules to allow jet powered pontoon boats up to 200 hp.

Flanery moved to adopt the rule change to allow jet powered pontoons and limit to 200 hp as recommended by the water safety committee and as listed below. Motion seconded, carried unanimously.

5.2 BOATS AND PERSONAL WATERCRAFT EQUIPMENT SPECIFICATIONS AND LIMITATIONS

(a). Engine Size Limit—Boats (non-pontoon type)

1. Stern Drive or Inboard:

In the interest of safety and general welfare of the membership of the Lake Panorama Association, no boat that has an engine displacement in excess of 6.2 liter will be registered or permitted to operate on Lake Panorama. If a boat has multiple engines, the total displacement of all engines shall not exceed 5.8 liter EXCEPT those boats with engine displacements in excess of 5.8 liter. that were registered and permitted to operate on the lake in the calendar year 1988, and have been registered each year thereafter, shall be exempt from this provision.

2. Outboard: Non-pontoon type boats powered by outboard motors will be limited to not more than 300 horsepower.

(b). Engine Size Limits—Personal Watercraft (PWC)

1. No 2-cycle engine personal watercraft that has an engine in excess of 130 hp. shall be registered or permitted to operate on Lake Panorama.

2. No 4-cycle engine personal watercraft that has an engine in excess of 185 hp. shall be registered or permitted to operate on Lake Panorama.

(c). Engine Size Limits—Pontoon Boats

1. Outboard equipped pontoons shall not exceed a 200-horsepower rating

2. Inboard/—Outboard Stern drive equipped pontoons shall not exceed 299 horsepower.

3. Jet powered pontoons shall not exceed 200-horsepower rating.

(d). Engine horsepower Limits—all vessels

1. No vessel shall be equipped with an engine exceeding the horsepower maximum recommended by the manufacturer or the U.S. Coast Guard.

(e). Vessel Registration limit per membership

No more than two (2) power vessels in excess of 10 hp per membership may be registered per season.

(f). Vessel Size Limits

Maximum length for boats registered at Lake Panorama is 24 feet overall, which includes swim platforms and pontoon boats is 27 feet (including swim platforms). Longer boats purchased prior to September

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We start with a conversation about how you want to spend your time in retirement. Do you want to travel, spend the winter in Florida, or be near grandkids? Once you know how you want to spend your time, we can work on developing a plan to fund your retirement vision. Then we can take inventory of retirement income sources — don't forget about Social Security and pensions — to create a retirement income plan. It's not just the sum of these sources that can help answer your questions; it's developing a plan to spend them and do it in a way that lowers your tax bill.

The cost of health care can feel like a big barrier to retirement, but it can't be ignored. The process includes helping you elect Medicare, make sense of the supplement choices, and develop a plan to pay for long-term care if you need it. Then there is your legacy. If your will, trust or beneficiary designations are not up to date, this can be a barrier to leaving your wealth to loved ones or charities.

When we write this all out for people, we can show them how and why they have enough money to retire, taking the uncertainty out of the next 20 or 30 years of their life. Sometimes they learn that they need to make some changes before they can retire; it's hard to hear, but better to know now than 10 years into retirement.

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MINUTES

FROM PAGE 12

ber 1997 and continuously registered will be permitted.

(g). Sailboards Prohibited

Registration of sailboards will not be allowed. Those members who previously registered sailboards will be grandfathered and the member can upgrade that vessel in the future, effective March 19, 1998.

(h). Boat Registration Requirements—Address of Office

1. Vessels may be registered only to members of the Lake Panorama Association. Members are required to provide a copy of the current state Boat Registration Certificate that shall stipulate the member as the owner of the vessel.

2. Vessels shall be registered at the Lake Panorama Association Office, Panora, Iowa during office hours or by mailing to the Association Office, P.O. Box 157,

Panora, Iowa 50216.

3. Boat permits shall only be issued by authorized LPA personnel and are subject to limitations and requirements of the invasive species regulations of Section 5.5.

(i) Houseboats Prohibited

1. Houseboats shall not be permitted on Lake Panorama. Houseboats continuously registered prior to May 22, 2018 shall be grandfathered as long as they remain continuously registered by the current owner. The LPA general manager is authorized to determine what constitutes a houseboat.

(j). Electric Powered Vessels

All electric powered vessels and watercraft shall be prohibited until LPA implements detailed rules regarding all electric motors. This rule does not prohibit the use of electric trolling

motors.

(k.) Jet Powered Pontoon Boats

All jet powered pontoon boats, including but not limited to the Sea Doo Switch, shall be prohibited until LPA implements detailed rules regarding jet propulsion motors on pontoon-like vessels.

Agenda Item 4d(i) - Land Sales

Lot 2357: LPA received an offer from Alan and Lisa Swett for purchase of lot 2357. The Land Sales Committee reviewed the offer and recommended the Board accept the offer for lot 2357 for the sale price of \$35,000.

Donovan moved to approve the sale of lot 2357 to Alan and Lisa Swett for \$35,000. Motion seconded, carried unanimously.

Agenda Item 4d(ii) - Land Sales

Lot 6641: Buyer placed offer on hold, pending perc

test results. No action taken

Agenda Item 4e(i) - LPA Rule 2.20 Changes

Guest boat sticker fees: Rutledge recommended verbiage changes to the current rules regarding guest boat stickers regarding fees and times when guest boat stickers are available.

Flanery moved to amend LPA Rule 2.20(b)(1) as listed below. Motion seconded, carried unanimously.

2.20 GUEST PRIVILEGES

(b). Guest Boats: Guests may not launch their own boats on Lake Panorama. The only exception to this rule shall be:

Guest Boat Registration:

1. A property owner may register three (3) guest boats during the season. A guest boat will be allowed on weekdays only, Monday through Friday, excepting holidays (including Panorama Days) and dates LPA

management determines to be high traffic dates due to proximity to holidays. A guest pass will be good for a consecutive 2-day period with a \$50.00 fee for the registration, as established by the board of directors. It will be necessary to know the make of the boat, identifying number, color, length and horsepower. The property owner must make all the arrangements through the LPA Office during regular business hours. The property owner will be required to sign an agreement assuming all responsibility for his guest.

2. All guest boat owners/operators must abide by all sections of Article V of the LPA rules and regulations. ~~invasive species regulations of Section 5.5~~

Agenda Item 4e(ii)- LPA Rule 2.20 Changes

Responsible parties for parking and traffic tickets

Rutledge recommended changes to rule 2.20(e) regarding responsible parties and appeal process for non-members, including addition to authorizing management to issue a No Trespass Notice to non-member whose fine remains unpaid after 30 days.

Finneseth suggested clarification to differentiate between vehicle/roadway traffic and boat/lake traffic. The proposal was amended to further clarify this point.

Carothers moved to accept the rule change to 2.20(e), as amended. Motion seconded, carried unanimously.

2.20 GUEST PRIVILEGES

(e). Responsible Parties:

1. Excluding traffic and parking violations, all members are responsible for the behavior and conduct of their guests (including but not limited to boating violations) and are directly liable for any violation of LPA rules by their

guests. Fines accrued by a guest will be considered issued to the member.

2. Guest traffic and parking violations shall be assessed directly to the guest (non-member) and shall follow the same LPA schedule of fines that applies to an LPA member. LPA management is authorized to issue a No Trespass Notice to any non-member whose fine remains unpaid after 30 days.

Agenda Item 4f - Appointment to LPN Board of Managers

Rutledge presented the LPN Board of Managers recommendation for the terms that are up on the LPN Board of Managers.

Jorgensen moved to accept the recommendation from the LPN Board of Managers and appoint Chris Duree, Barry Monaghan, and Shanell Wagler to a three-year term ending on 12/31/2025.

Agenda Item 4g - 2023 LPA and LPN Budgets - Capital and Operational Budgets

The 2023 LPA and LPN final budgets were reviewed.

Jorgensen moved to approve the LPA and LPN, LLC 2023 operational and capital budgets as presented. Motion seconded, carried unanimously.

Agenda Item 5 - Other Business - None

Agenda Item 6 - Closed Session

The board entered closed session at 7:05 p.m. to discuss legal matters. Board exited closed session at 7:36 p.m.

Carothers moved to authorize LPN, LLC DOO to proceed with the lease of LPN, LLC food and beverage operations as negotiated and reviewed by LPA attorney. Motion seconded, carried unanimously.

Adjourn - With no further business, the meeting was adjourned at 7:38 p.m. ■

10 SQUARED PLUS MEN’S GROUP DONATES \$18,700 TO BRUSHY CREEK HONOR FLIGHT



Barry Monaghan of 10 Squared Plus Men’s group presented a check in the amount of \$18,700 to the Brushy Creek Honor flight to Washington D.C., for Guthrie County Veterans. Pictured from left are Pat Lutz, Dave Carstens, Patrick Moylan, Paul Wendl and Barry Monaghan.

2023 REMINDERS FROM LAKE PANORAMA ASSOCIATION

Included with the annual 2023 dues mailings is information for LPA members to know as the new year gets underway. Some key items are summarized here.

Dues and assessments are due by May 1, 2023. Finance charges of 1.5% per month will be charged on unpaid balances beginning on May 1. Members who used amenities in 2022 receive amenity statements for 2023. If there are changes in the amenities a member wants to purchase for 2023, contact the LPA office.

All dues and assessments must be paid prior to receiving boat or camping stickers. Current DNR registration copies and invasive species forms must be on file before boat stickers are issued.

Boaters who haven’t changed vessels from 2022 and who have all current information on file with the LPA do not need to complete a new invasive species form. RESIDENT vessels, which are boats used exclusively in Lake Panorama or on the Middle Raccoon River, can continue to use the round green invasive species sticker received in 2022. This green invasive

species sticker must be displayed on the vessel along with the 2023 LPA sticker. If someone has lost the green sticker, they should contact the LPA office.

NON-RESIDENT vessels, which may be used on other water bodies, will be issued a new red 2023 sticker. All owners of non-resident boats will need to contact LPA Security for inspection prior to launch in 2023. Any changes to vessels registered and new DNR registrations should be emailed to boat@lakepanorama.org.

Registration is required for all docks, including floating docks. New members should update dock permit information with the Iowa DNR. All new permanent dock construction requires an LPA building permit. New and replacement dock signs must be ordered from the LPA. The form is available on the LPA website in the “Docks” folder.

Building permits and land disturbing permits are required for most outdoor projects, including new builds, remodels, driveways and projects that disturb the land. Contact the LPA Office before starting any new project

to see what is required. Owners must sign all permit applications. Members requesting variances must pay a fee and make the request by 4:30 p.m. by the first Monday of each month for consideration by the building committee.

The LPA office needs the most current member information, including mailing address, phone numbers and email addresses, in case the member needs to be contacted in an emergency. LPA does not use information from the website to update member contact information, so members need to call or email LPA with any changes.

LPA office hours are 8 a.m. to 4:30 p.m., Monday through Friday. The phone number is 641-755-2301. Email is lpa@lakepanorama.org. The website is lakepanorama.org.

LPA Security is available 24/7. The Security department cooperates with local law enforcement, regularly patrols the entire lake, and enforces LPA rules, traffic and other regulations. Call Security’s phone number, 641-757-9035, to report issues. Call 911 or 641-747-2214 for fire or ambulance. ■

Welcome

We proudly welcome Katie Lewis to our growing team of professionals at LakeHowes Real Estate.

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RECIPE

ACCOMPLISH HEALTH GOALS WITH BETTER-FOR-YOU FAMILY MEALS

BY JOLENE GOODMAN

(Family Features) Setting out on a mission to eat healthier starts with creating goals and working to achieve them with those you love. To help make nutritious eating more manageable, call together your family and work with one another to create a menu everyone can enjoy while staying on track.

Connecting an array of recipes that all can agree on starts with versatile ingredients like dairy. Gathering at the table with your loved ones while enjoying delicious, nutritious recipes featuring yogurt, cheese and milk can nourish both body and soul.

For example, the key dairy ingredients in this recipe from Milk Means More provide essential nutrients for a healthy diet. The cheese varieties in feta roasted salmon and tomatoes provide vitamin B-12 for healthy brain and nerve cell development and are a good source of calcium and protein, which are important for building and maintaining healthy bones.

To find more nutritious meal ideas to fuel your family's health goals, visit MilkMeansMore.org. ■



Jolene Goodman

FETA ROASTED SALMON AND TOMATOES

Recipe courtesy of Marcia Stanley, MS, RDN, culinary dietitian, on behalf of Milk Means More

Prep time: 15 minutes

Cook time: 15 minutes

Servings: 4

- Nonstick cooking spray
- 3 cups halved cherry tomatoes
- 2 teaspoons olive oil
- 1 teaspoon minced garlic
- 1/2 teaspoon dried oregano or dried dill weed
- 1/4 teaspoon salt
- 1/2 teaspoon coarsely ground black pepper, divided
- 1 1/2 pounds salmon or halibut fillets, cut into four serving-size pieces
- 1 cup (4 ounces) crumbled feta cheese

Directions

- Preheat oven to 425 F. Line 18-by-13-by-1-inch baking pan with foil. Lightly spray foil with nonstick cooking spray. Set aside.



- In medium bowl, toss tomatoes, olive oil, garlic, oregano or dill weed, salt and 1/4 teaspoon pepper.
- Place fish pieces, skin side down, on one side of prepared pan. Sprinkle with remaining pepper
- Lightly press feta cheese on top of fish. Pour tomato mixture on other side of prepared pan. Bake, uncovered, 12-15 minutes, or until fish flakes easily with fork.
- Place salmon on serving plates. Spoon tomato mixture over top.

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OBITUARY

MARY LOU ROTH

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Mary Lou Roth (Redfern) passed away in the early hours of Thursday, Dec. 1, 2022, at the Guthrie County Hospital at the age of 86. She was born Dec. 3, 1935, in Guthrie Center to Lyle and Margaret Redfern (Breitenstein). She was a woman who always shared her smile, kind words and wise advice with others and will be dearly missed.

She graduated from Guthrie Center High School in 1954. On July 21, 1956, she married Joseph Roth at her parents' home in Guthrie Center. They began their life together in Ames, where Joe was a sports reporter covering Iowa State athletics. From there they moved to Audubon, Charles City, Clear Lake and Hampton where she worked alongside Joe in the newspaper business. During those decades, she lovingly raised three children, was active in the community and had many friends. She enjoyed playing cards, cribbage and other games and belonged to many bridge clubs.

Her home was in Hampton 1970-2001 until she and Joe retired to Lake Panorama. Mary Lou being from Guthrie Center and Joe being from Audubon meant they were surrounded by

many family members and friends in retirement. They loved hosting guests, playing golf and enjoying lake life.

She is survived by her son, Chuck (Diane) Roth; daughter, Becky (Scott) Rolles; son-in-law, Kevin Jacobs; seven grandsons and 11 great-grandchildren. She was preceded in death by her parents; five brothers; husband, Joe; daughter, Teresa (Kevin) Jacobs; and twin infant great-granddaughters, Ashley and Emily.

Cremation has taken place, and her ashes will be interred at the Pleasant Hill Cemetery, North Branch, Guthrie County with her husband, Joe. A Celebration of Life will be held at 2 p.m., Saturday, Jan. 14, at the Lake Panorama National Conference Center, 5071 Clover Ridge Road, Panora, Iowa, 50216. ■



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LAKE DOG & COVE CAT

By CHERYL TEMPLE
Lake Panorama Times

LAKE DOG

Name: Sadie
Age: 5
Breed: Labrador retriever
Owners: Jared, Bob and Samantha Willson



Sadie enjoys coming to visit on the weekends and spends most of her time in the water retrieving about anything she can. She also loves boat rides and chasing the geese. Sadie's family, Bob and Samantha Willson, live at the lake part-time in Hughes Cove. Sadie is owned by Bob's son, Jared, who visits on occasional weekends. Sadie's biggest pet peeve? Not being able to haul the sticks from the lake into the house or back home with her.

COVE CAT

Name: Loki
Age: 1 to 2 years old
Available for adoption at: Panora Pets

It's the oldest story in the book. Person gets kitty, doesn't get kitty fixed, kitty has litter after litter of kittens. Finally, after multiple litters, the owner surrendered the mama and her two teenagers, Loki and Lily. Lily has been adopted, but Loki is still waiting for his home. Loki loves attention from the volunteers and will follow them around begging for attention. He has a big ego and thinks he's the boss of the shelter and all the other kitties. But, we love his energy, confidence and large purrsonality. Loki is a big strapping boy and keeps his dark jet-black coat groomed so that it shines, which sets off his deep golden eyes even that much more. ■



TRISH HART'S NATURE PHOTO OF THE MONTH



BLUE JAYS CAN BE SEEN AT LAKE PANORAMA YEAR-ROUND

BY SUSAN THOMPSON
Lake Panorama Times

Blue jays are found year-round at Lake Panorama. This common, large songbird is present from Florida to southern Canada and as far west as Montana. They thrive in a variety of habitats but prefer wooded edges and oaks. Their fondness for acorns is credited with helping spread oak trees after the last glacial period.

Photographer Trish Hart, who lives with her husband, Scott, in a home in Andrew's Cove, says blue jay numbers at their feeders increase in the winter.

"We feed them a mixture of black oil sunflower seeds, fruit and nut wild birdseed, and peanuts," Trish says.

Blue jays sport brightly colored plumage of blue, white and black. The black bridle across

the face, nape and throat varies extensively and may help blue jays recognize one another.

These birds are known for their intelligence and tight family bonds. Blue Jays are monogamous, and pairs may stay together for life. Nesting occurs during spring or early summer, and young jays fledge about three weeks after they hatch. Hart says she enjoys seeing the same blue jay couples and their fledgling babies each year.

The blue jay frequently mimics the calls of hawks. These calls may provide information to other jays that a hawk is around or may be used to deceive other birds into believing a hawk is nearby to clear out a birdfeeder for themselves.

Hart offers custom prints of her photos on canvas, paper, metal and glass. Learn more by visiting Nature's Canvas Photography on Facebook. ■

Suggest Lake Panorama residents and their pets for us to cover on the Lake Panorama - Lake Dogs and Cove Cats Facebook page



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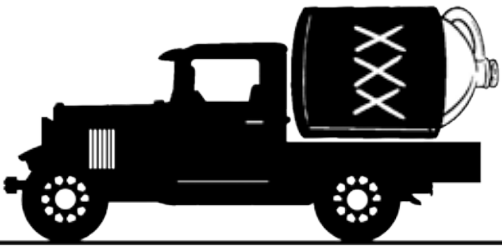
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