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Lake Panorama

TIMES

GRAND CANYON TRIP HIGHLIGHTS FRIENDSHIPS, FITNESS AND FUN



The group hiked to the bottom of the Grand Canyon and back two days in a row. This photo was taken before their first hike, which was a 21-mile roundtrip on the Bright Angel Trail. Shown left to right, Connie Hoffman, Sandy Leiferman, Maggie Armstrong, Erin Kirtley, Emily Albers, Amanda Doran and Tricia Steffen.

BY SUSAN THOMPSON
Lake Panorama Times

Seven area women, brought together by their love of running, took a five-day trip to the Grand Canyon in early November. The result was sore muscles, great photos, lasting memories and a deepening of their already strong friendships.

It all started because of a trip Sandy Leiferman and Tricia Steffen, both Lake Panorama residents, took in 2020 to the Grand Canyon.

“We were all a little jealous of the Grand Canyon hiking trip Sandy and Tricia took,” says Emily Albers, who lives in Yale. “We loved their pictures and stories and all agreed we needed to go back with them sometime. We were thinking we’d plan this trip in a few years. Much to our surprise, on Jan. 2, 2021, Sandy sent a group text that said ‘Happy New Year ladies! I have some exciting news. I just reserved two rooms at Bright Angel Lodge in the Grand Canyon.’”

Others in the group were Amanda Doran, Maggie Armstrong, Erin Kirtley and Connie Hoffman. They flew from Iowa Wednesday, Nov. 17. On Thursday, they hiked the Bright Angel Trail to Phantom Ranch at the bottom of the canyon and back. The 21-mile hike took the group 11 hours, and they finished in darkness, except for their flashlights. The next day featured a nine-hour, 15-mile roundtrip hike from South Kaibab to the Colorado River and back.

Doran, who lives near Yale, says she found the Grand Canyon “absolutely amazing. The views take your breath away, and our pictures will never do that place justice. It is highly recommended not to do the hike we did the first day in one day, but we did,” she says. “The last few miles were brutal. Only later did Tricia and Sandy say it was the same for them a year earlier. I guess they wanted us to suffer like they did!”

These women who run have joined the larger group in many ways and many stages in their lives. Hoffman, who lives in Carroll, met Leiferman 20 years ago when Leiferman was working at the Carroll HyVee.

“She inspired me to run my first mile, my first race and many other first adventures,” Hoffman says.

“Sandy and I have run 20 marathons together, many on the East and West coasts. When Sandy moved to Panora, I would meet up with her to run, and she often would invite someone new to run with us. This is how I met most of the others, because Sandy has never met a stranger. She planned and organized this trip and always inspires us to be our best and push our own limits.”

Steffen, whose car license plate is GOT2RN (Got to run), has been a longer distance runner since her senior year of high school. Her friendship with Leiferman led her to connections with other local runners.

“Sandy is a very motivated individual, particularly when it comes to fitness,” Steffen says. “She encourages all people of any level to run and will run with anyone interested.”

Two participants in the Grand Canyon trip, and also the larger group of local runners, are sisters. Erin Kirtley and Maggie Armstrong have been running together about six years. Their younger sister, Elizabeth Ratcliff, also runs.

“But she mostly likes to go solo as her schedule with three little kids and being the Panorama Elementary principal is very busy,” says Kirtley.

Daughters of Jay and Karen Gerlich, the three sisters ran cross country in middle school and high school for Panorama Community Schools. All three live south of Panora with their families.

“While Erin and I have been running partners since 2016, the Grand Canyon was our first official adventure trip,” says Armstrong. “I think our sense of adventure was cemented in us as kids. Back then, Lake Panorama, and specifically Helen’s Cove, was a little wild, remote and less populated. The three of us grew up playing in the woods and creating our own adventures with the few neighbor kids we had. There are houses along Panorama Drive now that make me wonder if the builders found remains of the forts we built or the trails we made 30 years ago.”

Armstrong says she started meeting other runners in 2016 when she decided she wanted to run her first half marathon.

“I met Sandy through Erin, and both became my training partners. Sandy created a running schedule for me to follow, and she and Erin would join me on a few runs a week ahead of that year’s race,” she says.

Albers says her introduction to group running began with Kirtley.

“We started running together about three years ago when we were both training for the Des Moines Half Marathon,” Albers says. “At that time, I was helping coach the Panorama cross country team with Sandy Leiferman, so she, Erin and I occasionally would go for some longer training runs together.”

Doran’s introduction to the group also happened because of Kirtley.

“In 2019, Erin told me about the Philadelphia marathon she, Sandy and Connie were going to run in November. I knew Erin, knew who Sandy was, but had never met Connie,” Doran says. “I signed up for it, nervous about going someplace with people who weren’t really my people. We all had an amazing time. We kept running and doing stuff together and have never left each other since.”

Armstrong says the current group of runners formed through a handful of different friendships when the pandemic hit.

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LOCAL FILM REVIEWS

LUCY, THE BEATLES, SPIELBERG, SPIDER-MAN AND MORE

BY MICHAEL C. WOODY

As I write this, we are digging out of the end of the year and the end of the holiday movie season. Here’s a quick (but large) list of what’s out there. Some of them are easy to find (i.e.: wide release or streaming) and some not so much (art house). Several of these will be on my top 10 list for 2021 for sure.

“C’MON C’MON”: If you have ever doubted Joaquin Phoenix’s ability to act (and why should you?), “C’mon C’mon” will definitely show you his range. Phoenix plays a man tasked with keeping track of his very young nephew due to a medical situation. This is a small, quiet film about this charming relationship and the balance it takes (from both of them) for it to work. Also shot in beautiful black and white. Phoenix is brilliant.
Grade: B+

“BEING THE RICARDOS”: “I Love Lucy” fans will love writer/director Aaron Sorkin’s look at this television legend. I grew up watching Lucy but didn’t know much of the backstory. Crazy to think that CBS would balk at showing a pregnant woman on television. Nicole Kidman is near perfect as Lucy, and so is Javier Baram as her husband Desi Arnaz. Easily one of the year’s best.
Grade: A-

“THE BEATLES: GET BACK”: Stay at home for this one and watch it on Disney+. “The Beatles: Get Back” is filmmaker Peter Jackson’s (“Lord of the Rings” trilogy) transformation of all the video that was shot around the making of their last album. Allegedly there was backbiting and fighting amongst the Fab Four as they were about to split. To everyone’s surprise, the lads were in good spirits and, for the most part, friendly with each other. I found watching their creative process to be fascinating, and the music is outstanding. You will want to break it into pieces, as the total is in the eight-hour range.
Grade: A.

“WEST SIDE STORY”: Who am I to question the great Steven Spielberg and his remake of the 1961 classic? The new film is tremendous — the voices, the dancing and everything else.

My fear is that no one will see it. (The opening weekend was way soft at only \$10 million). Spielberg has remade the original almost exactly. Same dancing, same songs, storyline and setting. If you’ve seen the original, why bother? If you are younger than 25 (most movie-goers), do you want to see a movie set in the late 1950s and early 1960s about competing gangs in New York? My guess is no. Why not update it with the same issues and songs to bring more people into the theater? We might never know. A great try but it could have been more.
Grade: A

“THE POWER OF THE DOG”: Those of you with Netflix can find this on that streaming service. It is a dirty, dusty looking film with some of the year’s best performances. Benedict Cumberbatch and Jesse Plemons play sibling cattle ranchers in 1925 Montana. Cumberbatch plays the mean, obstinate brother who nearly always defers to his brother. That changes when Plemons’ character marries and brings his bride back to the ranch to live. She brings her son who is a bit too effeminate for Cumberbatch’s character. This very dark and nasty Shakespeare-like tale plays out under stunning Montana vistas and ends with an evil but wonderful finale that I didn’t see coming but found very satisfying. On Netflix.
Grade: A

“SPIDER-MAN: NO WAY HOME”: I’ll admit that it’s easy to guess that the current Spider-Man movie has plenty of laughs and action. What you don’t expect is strong emotions and a serious need for Kleenex. I’ve been a Spider-Man fan since 1973, so I’ve been round the block with this character. In short, this is one of the best movies of the year (easily the biggest audience pleaser) and deserves every bit of praise that it is getting.
Grade: A

“SING 2”: The first one was a charming, animated movie about a bunch of animals trying to put on a musical. Wonderful characters and a great soundtrack made this a big hit with



the little ones. “Sing 2” picks right up where the last one left off, leading with Prince’s “Let’s Go Crazy.”
Grade: A

“AMERICAN UNDERDOG”: If you thought you knew everything about former UNI, former Iowa Barnstormer and former Super Bowl Champion and MVP quarterback, Kurt Warner, I’ll bet you are wrong. What a great movie about a man who just would not take no for an answer. Spirituality, football action and strong family ties keep this movie moving forward into a real crowd-pleaser.
Grade: A



“THE KING’S MAN”: Tap the brakes on this origin story for the Kingsman franchise. The first movie is really great, the second was a notch or two lower, and this effort is like that open can of pop in the fridge from New Year’s... flat and not enjoyable.
Grade: C



“DON’T LOOK UP”: If you’ve seen “VICE,” “The Big Short” or “Anchorman,” you know writer/director Adam McKay is a funny guy. Here he turns his attention to world politics. A researcher has discovered a comet racing toward Earth that is certain to wipe out the planet. The President, Meryl Streep, needs to downplay this event as it will interfere with her goals. COVID? Global warming? You figure it out but be prepared to laugh. A lot. On Netflix.
Grade: B+

“MATRIX RESURRECTIONS”: I’m excited that I could almost follow this third in a trilogy. Almost. The first two movies are a complete mystery to me... mumbo jumbo and video game-like action. The third seemed easier to understand. It is not great but a relief to actually almost know what is going on. Find it streaming on HBO/Max.
Grade: B



“LICORICE PIZZA”: This one is showing up on many Top 10 lists for the best movies of the year. I gotta admit, I’m not sure why. I also can’t figure out why this movie was made. A kinda cute relationship between a young couple in the early 1970s. Waterbeds, Richard Nixon and Bradley Cooper as Barbra Streisand beau Jon Peters had my head spinning. Not in a good way. What’s the point?
Grade: B



“THE LOST DAUGHTER”: New to Netflix, this is an intense drama starring Olivia Colman, Ed Harris and Dakota Johnson and the feature film directing debut of Maggie Gyllenhaal. Colman’s character is on holiday when she finds herself in the middle of a dangerous, group of family members. Very dark, very sexual.
Grade: B



“NIGHTMARE ALLEY”: Director Guillermo del Toro leans back into his roots as a horror film director in this movie about carnival workers in the Depression era 1930s and 1940s. The movie also probably features the most talented cast I saw all year. Bradley Cooper, Cate Blanchett, Toni Collette, Willem Dafoe to name a few. Del Toro tries his best to recreate the tough-guy look and feel of movies like “The Big Sleep,” “The Maltese Falcon” and “Double Indemnity.” Unfortunately he falls short. One too many twists at the end was too much for me, though I did love the final scene.
Grade: B



I hope that you had a great holiday season, and I’ll be back next time with my Top 10 movies of 2021. Be well, and pass the popcorn salt. ■

Michael C. Woody has been reviewing movies on radio and television since 1986 and can be heard talking movies every Wednesday afternoon at 2:30 p.m. on KXn0 106.3 with Keith Murphy and Andy Fales. You can also follow him on Twitter at MrMovieDSM. He and his wife Susan are residents of Lake Panorama.

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2022 Contribution Limits

Is it time to contribute more?

Preparing for retirement just got a little more financial wiggle room. The Internal Revenue Service (IRS) recently announced new contribution limits for 2022.

Not changing for 2022 are Traditional and Roth Individual Retirement Accounts (IRAs), with the limit remaining at \$6,000. If you are over age 50, the catch-up contribution for Traditional and Roth IRAs remains \$1,000 as well.

Eligibility for Roth IRA contributions has also increased. These have bumped up to \$129,000 to \$144,000 for single filers and heads of households, and \$204,000 to \$214,000 for those filing jointly as married couples.


For workplace retirement accounts (i.e. 401(k), 403(b), amongst others), the contribution limit rises \$1,000 to \$20,500. Catch-up contributions

for those over age 50 remain at \$6,500, bringing your total 401(k) contributions for 2022 to \$27,000.

SIMPLE IRA Employer Plans also increased employee maximum deferrals from \$13,500 to \$14,000. With the 50+ catch-up provision, you could defer up to an additional \$3,000, bringing your total SIMPLE IRA contributions for 2022 to \$17,000.

If you are self-employed, there are additional retirement savings solutions to consider as well, with greater deferral and savings potential for you and your spouse.




Visit investgcsb.com to read this article in its entirety. As always, to see if these increases apply to your retirement strategy and to decide which contributions make the most sense, contact our office to discuss your specific situation.



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GRAND CANYON

FROM PAGE 1

“We started running together because we needed something to do, and it was a positive physical and mental health outlet at the time,” she says. “We found a few 5K, 10K and half marathons to run, so we kept going.”

This past September, eight women in the running group competed in the Omaha Marathon. Armstrong gets credit for this because she wanted to run a marathon before her 40th birthday, which happened in 2021. “This was a goal of hers, and she somehow managed to convince the rest of us to run it with her,” says Albers.

The decision was made in January 2021, and training began. Armstrong, Kirtley, Hoffman, Doran, Albers and Steffen were joined by Michelle Meinecke and Kennedy Kuta for the Omaha event. It was the first full-marathon for Armstrong, Albers, Steffen and Kuta.

When discussing the Grand Canyon trip, Albers says the best part for her was the constant laughter.

“When you’re hiking so many hours in one day, no topic is off limits, and we’ve covered it all. I love the different perspectives everyone in this group brings to every situation,” she says. “A bonus was the incredible views of the Grand Canyon. It was amazing how the landscape of the Grand Canyon changes around every corner. I kept thinking that it couldn’t get any prettier, and then we’d round a corner and suddenly it would.”

“Getting to know this group of women even better in such an incredible environment made it such a great trip,” says Hoffman. “We shared lots of laughs, struggles and triumphs. It was truly an epic adventure.”

“The friendship and camaraderie were amazing during this trip,” says Armstrong. “Anytime you do something physically, mentally or emotionally difficult with your friends, it bonds you in a new way.”

“I also loved being able to accomplish this goal,” Armstrong says. “We had a pretty rigorous two days on the trails. The first day we did 21 miles down through the canyon and back. Ignorance was bliss for those of us who had not done this hike. We had no idea what it would be like to finish the trail in the dark after nine hours of continuous hik-

ing. The climb back to the top was so difficult, but so rewarding once we reached the trailhead.”

When asked if she had any fun stories to share from the Grand Canyon trip, Armstrong was quick to offer this about Doran, who farms with her father, Tom Smith, and works as a mechanic at his business, Panorama Tire.

“It’s always best to have a friend and travel buddy who is a mechanic,” Armstrong says. “We had some issues with the rental vehicle the first day of the trip. Amanda knew just what to do to fix it. The sight of a group of women standing around a Tahoe with its hood up in the gas station parking lot made a few cattle ranchers stop and ask if we needed help. It felt good to say ‘Nope, she’s got it, but thanks!’ We did feel bad Amanda had to work on her first day of vacation but were grateful for her expertise.”

For her part, Doran says, “This trip was amazing, and it made it more special as I was able to share it with ‘my girls.’ We support each other in our personal lives — physically, emotionally and mentally,” she says. “Anytime we are together, we have fun and usually our sides hurt from laughing. We may not be the fastest, but if we were, we couldn’t talk as much or laugh... or solve the world’s problems.”

Kirtley says what the seven women on the Grand Canyon trip experienced is what happens each time they and others in their running group get together.

“I always enjoy the random moments together. The unscripted details. We get incredibly silly together, and then the laughter rarely stops. Someone is always cracking a joke, getting into a bind, saying something off the cuff, and we all just roll with it,” she says.

“It’s a truly authentic group of ladies that can see the value in investing in each other’s lives. We all like a good challenge, too, and know that committing to physically and mentally taxing tasks is so much less painful when you are training together and holding each other accountable.”

For the past two months, Kirtley has taken time off to heal from injuries.

“I’m looking forward to picking



Connie Hoffman of Carroll admits to being the oldest member of the group of seven women who hiked the Grand Canyon in November. Photo by Amanda Doran

back up with more running later this winter and spring. We generally start planning our runs for the next year during these winter months and start signing up for races,” she says. “Most of the time, our group runs at 4:30 or 5 a.m., because we all have very busy lives.”

“We all sign up for many of the same road races and enjoy training for them together,” Albers says. “Not everyone is able to join for every training run, but it’s nice to know that on any given day you’ll have anywhere from one person to eight or nine to run with. The company is always appreciated, and the conversation is never dull.”

Besides the seven women on the Grand Canyon trip, those who regularly join these early morning runs around Panora and on the Raccoon River Valley Trail are Sue Bump, Michelle Meinecke, Britt Harney and Kennedy Kuta.

Hoffman says what makes this group unique is the diversity.



Sisters Maggie Armstrong and Erin Kirtley have been running together for many years, but this trip to the Grand Canyon with five other friends is considered their first “adventure” trip. Both say they hope this is the first of many.

Run, other half-marathons, and hopefully more marathons. We would like to travel yearly in the fall.”

“I love these gals,” Steffen continues. “They are sincere, witty, silly, fun-loving, and always themselves. We all just want to live a fun and active life. I really enjoy their friendship and feel fortunate to have become closer friends with them this past year.”

Armstrong sums up the November trip with words of caution for those who want to follow in these women’s footsteps.

“The Grand Canyon is one of the most incredible places I’ve ever been. But as nature often does, she hides her dangers amongst her beauty,” she says. “If anyone wants to tackle the Grand Canyon, I highly recommend packing more food and more water than you think you’ll need. It’s easy to see why there are so many emergency rescues out of there each year. But even so, we’d all go back in a heartbeat.” ■

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END-OF-YEAR DONATIONS BOOST FRIENDS OF LAKE PANORAMA

The Friends board has appointed a task force to develop a recreational concept for Lake Panorama’s south shore.

BY SUSAN THOMPSON
Lake Panorama Times

Nearly \$5,000 was donated to Friends of Lake Panorama in the final two months of 2021. About \$1,800 of that was designated for the Lake Panorama dog park. Construction began in September 2021 with opening planned for spring/summer of 2022.

While the costs of construction and basic amenities are covered by the \$50,000 already raised, the park will have ongoing expenses for turf management and waste disposal bags. Additional trees or benches also may be desired. For these reasons, donations for the dog park continue to be accepted. Donors of \$500 or more by Feb. 1, 2022, will be recognized on a sign posted at the park.

A total of \$1,450 was donated to a basketball half-court at Sunset Beach. Mark and Karen Einck, who matched donations of \$25,000 for the Boulder Beach basketball court, have pledged to match up to \$20,000 for the Sunset Beach court. The estimate for this project is \$40,000, and fundraising will continue throughout 2022.

The Friends board has appointed a task force to develop a recreational concept for Lake Panorama’s south shore. The LPA board of directors voted unanimously in June 2021 to allow Friends of Lake Panorama to develop this concept.

The task force report will be presented to the LPA board at either its April or May meeting. The preliminary report to the LPA board in 2021 said the concept will include a disc golf course and a walking trail, with additional amenities possible. If Friends receives final LPA board approval this spring, a specific fundraising campaign will be launched to finance the approved amenities.

Nearly \$500 was donated in the last two months of 2021 to the Friends general fund. The charity has ongoing expenses, including insurance, post office box rental, postage, website and email hosting, tax preparation, administrative fees, and fundraising fees. When not enough money is available in the general fund, a percentage of donations given to specific projects is allocated to these expenses.

To attract additional donors interested in helping cover ongoing expenses, a new program has been established that allows donors to make a monthly transfer from their bank account to the Friends bank account at Guthrie County State Bank.

Those interested can print and complete a form on the “Donate” page on the Friends website and send it to the address on the form. There is no fee for these transactions, and the transfers can be stopped at any time. Those who would like a form sent

to them can email their request to staff@friendsoflakepanorama.org.

Two other projects that were funded with proceeds from the 2021 Beach Ball will be completed in spring 2022. These include the multi-use Panorama West Trail and three swings added to the Sunset Beach playground.

Although more donations are made at the end of each year than any other time, donations are accepted year-round. These can be made by check payable to Friends of Lake Panorama and mailed to Friends at P.O. Box 488, Panorama, 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. The next Friends Beach Ball fundraiser will be Friday, July 22, 2022. ■



Bryce Arganbright and one of his employees began work on the shelter over the dog park entrance Dec. 13.



The completed shelter is shown in this picture. A concrete pad will be poured in the spring to provide the main entrance for the dog park. Once users enter the main gate, they then can choose a second gate to either side of the park, one for large dogs and one for small dogs. A pet water fountain and pet waste receptacle will be installed on this concrete pad for each side of the park.

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Q&A: WHAT'S AHEAD FOR LPA IN 2022

Members are encouraged to remember LPA has strict rules about rental of homes.

BY SUSAN THOMPSON
Lake Panorama Times

In this month's Q&A, John Rutledge, Lake Panorama Association (LPA) general manager, talks about some upcoming events, challenges and reminders for 2022.

Q. What should LPA members be looking forward to as we begin a new year?

A. The LPA annual meeting always is a keystone event of LPA's year. This year's annual meeting is scheduled for 10 a.m., Saturday, May 14, at the LPN Conference Center. On the ballot this year will be the election of three directors and the proposed adoption of LPA's Amended and Substituted Covenants and Restrictions.

The LPA covenants are the foundation of our property owner's association governing documents and must be re-adopted at least every 21 years. LPA last adopted the covenants on April 26, 2003, and the time has come to revisit this critical document.

The LPA by-laws, rules and regulations, and building codes, draw their authority from the LPA covenants document. It is a concise and "to-the-point" document that is essential to LPA's continued success.

Additional information

will be sent to the membership throughout the coming months. In addition, two informational meetings have been scheduled to provide members an opportunity to ask any questions about the process.

These informational meetings are scheduled at the LPN conference center. The first will be Thursday, Feb. 24, 10:30 a.m. This meeting will be followed by my first GM Coffee of 2022. The second informational meeting will Thursday, April 28 at 6 p.m.

No substantive changes are being proposed to the covenants. To put it simply, a vote in favor of adopting the Amended and Substituted Covenants and Restrictions will be a vote to continue the more than 50 years of success that is Lake Panorama.

Q. What challenges does LPA face in the coming year?

A. I believe it is important to stress LPA's business model remains very solid. The association is fundamentally strong, and our future looks bright. Having said that, it also is important to recognize challenges and meet them head on.

Several of our capital purchases are plagued by long lead times and substantial price increases. Certain specialized parts for the dredge are projected as being more than one year

out for delivery. Other items we require for our operations are available, but pricing is much higher than it was a couple of years ago. LPA is working to ensure we have sufficient inventory of critical parts on hand so we can continue to operate through short-term periods of challenge.

I am proud to represent such a talented and diverse staff. But I would note it is very challenging to hire new staff members to fill openings. Our strategy continues to be one that appreciates the talent we have by remaining a competitive employer and providing a family-oriented work environment for our team. Thanks to the LPA board for continuing to recognize that our association benefits from quality staff who keep the day-to-day operations on track. Retaining talented staff remains a top priority for the board and for me.

Some of the critical infrastructure of LPA has reached the half-century mark, and we take that fact very seriously in our maintenance and budgeting efforts. LPA remains extremely proactive in our maintenance and inspection efforts at the LPA dam, the LPA water system and other areas. These efforts represent a consistent commitment by the LPA board of directors to invest in preventative and proactive

maintenance. It is rarely the cheapest short-term strategy, but we believe it is the most responsible and appropriate long-term strategy.

Q. Do you have any reminders to offer to LPA members as we approach spring?

A. Regular readers of our weekly e-bulletin will recognize an item we've been emphasizing in late-2021 and early-2022. Members are encouraged to remember LPA has strict rules about rental of homes. LPA Rule 2.30 states: A member may not rent his or her home or condominium more than one time in any four consecutive week period.

Registration of the rental also is required under LPA rules, which state: Prior to renting their home or condominium, a member must register their renter with the LPA office on the form established by the Association and provide a copy of the rental agreement signed by the member and the renter.

Members should contact the LPA office if they are planning to rent their home so our staff can help ensure compliance with these important rules and regulations.

I sometimes am asked why LPA has chosen to restrict home rentals. I think it is important to remember this is a rule that was developed by



John Rutledge

a committee of LPA members and voted on by the LPA membership. The restrictions are in place primarily to address safety for LPA members, guests and their property.

The LPA membership believes the regular and frequent turnover of rental tenants represents a concern regarding safe use of the lake, as well as safe use of the other LPA amenities. Despite the association's best efforts, there continues to be a "learning curve" to life at Lake Panorama. Please respect and understand that LPA's rental restrictions are in place for the benefit and safety of the entire LPA membership. ■

NEW BENCH AT PANORAMA WEST

For many years, Everett and Louise Brown volunteered to plant and maintain flowers on the eighth tee box.

BY SUSAN THOMPSON
Lake Panorama Times

In early December, a new granite bench was installed near the eighth tee box at the Panorama West golf course. The bench is in recognition of a couple who played many rounds of golf there.

Everett and Louise Brown purchased a home at Lake Panorama in 1996. They lived there 12 years before moving to Indianola. Louise passed away in June at the age of 85. The couple had been married nearly 65 years.

They both enjoyed golfing at Panorama West. They played in leagues and were frequent participants when volunteers coordinated Sunday afternoon get-togethers for couples at the clubhouse. If the weather was good, the couples played golf before enjoying a potluck dinner and card games. Everett also played golf each Monday at Lake Panorama National, and Louise played there occasionally.

The couple raised three children. Tony lives near Carroll. Rachel and her husband René Engelhardt live in Alexandria, Ohio. Curtis Brown and his wife Cherie live in Belle Plaine. In 2010, Curtis and Cherie purchased the Lake Panorama home his parents owned.

"We enjoy all the same kinds of summer activities Mom and Dad loved when they lived at Lake Panorama, especially the golfing and boating," says Curtis.

Everett says before she passed away, it was Louise's idea to have a bench for the two of them placed on the Panorama West golf course. For many years, the couple volunteered to plant and maintain flowers on the eighth tee box. So it's fitting that, when the family made contact about donating a bench, that this was one of the few tee boxes that didn't yet have one of the trademark granite benches already installed.

"The kids made it happen," Everett says. The bench is engraved with this: Courtesy of Everett and Louise Brown, Tony-Rachel-Curtis ■



(Above) Curtis Brown and his father Everett Brown sit on the bench Curtis and his two siblings donated to the Panorama West golf course. The bench is in honor of their father Everett, and their mother Louise, who passed away in June (right).



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Lake Panorama Association Board of Directors Meeting Nov. 23, 2021 LPA Office - 5006 Panorama Drive

The Lake Panorama Association Board of Directors met Nov. 23, 2021, at 5 p.m. at Lake Panorama Association office. Board members in attendance were Mary Jane Carothers, Emily Donovan, Gary Evans, David Finneseth, Julie Fulton, Rich Schumacher and Jim Spradling.

LPA Staff in attendance: Danna Krambeer, Corey Larson and John Rutledge.

Visitors in attendance: None

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

Agenda Item 1 – Approval of the Agenda

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

Agenda Item 2 – Open Forum – No one present

Agenda Item 3 – Consent Agenda

Spradling 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 10.26.21 LPA board meeting

c) Acceptance of 10.31.2021 consolidated financial report – LPA & LPN, LLC

d) Set date for next board meeting 12.14.2021

e) Accept minutes from 10.25.2021 LPN LLC board of managers meeting

f) Accept minutes from 11.08.2021 Building Codes Committee Meeting

g) Accept minutes from 11.02.2021 Water Safety Committee Meeting

President Schumacher moved to an update on insurance from Chris Arganbright, Bryton Insurance.

Arganbright presented the options for excess liability. The association has previously carried an umbrella of \$10 million but is experiencing an exponential increase in pricing for this coverage. Proposals to reduce coverage to \$5 million were reviewed. The board discussed the additional costs and the possible scenarios when the excess liability would come into play. Action was taken under Other Business.

Agenda Item 4a – Roof pitch variance Lot 1588

From Building Codes Minutes:

Jason Witham requested a variance for a 3/12 roof pitch on a new home at 5162 Panorama Drive (lot 1588). The committee reviewed the plans for the home. Based on the fact that the proposed home met all other requirements, held aesthetic integrity of LPA, and was similar to many previous requests, Brown made a motion to grant the request. Gebard seconded, and the request was unanimously approved.

Carothers moved to approve the variance request for 3/12 roof pitch for new home to be constructed on lot 1588, 5162 Panorama Drive for 3 Hand Pepper, LLC, represented by Jason Witham, as presented by plans provided. Motion seconded, carried unanimously.

Agenda Item 4b – Review of Firepit structure at lot 396

From Building Codes

Minutes:

Brad Stanbrough at 6280 Panorama Drive (Lot 396) attended the meeting upon request from LPA Management. LPA Management had asked the committee to determine next steps for a structure near the lake on lot 396. Stanbrough poured a fireplace with concrete seating within the 50' setback from the lake. Rumelhart began the discussion, by informing the committee that Stanbrough had called Rumelhart several months ago, asking if a firepit could be built near the lake and be included as part of his new home permit as part of the landscaping. Rumelhart informed Stanbrough that LPA allows firepits to be placed within the 50-foot setback as part of land disturbing included with his building permit. As part of this response, Stanbrough thought that no permit would be needed to put a fireplace near the lake. Gebard commented that it appeared Stanbrough built a fireplace, but also built seating and a bar surrounding the fireplace.

Rumelhart let the committee know that he became aware of a newly poured structure within the 50' easement area on Stanbrough's lot two weeks prior to the Building Codes Meeting. Rumelhart immediately called Stanbrough to ask what the structure was, and issued a stop work order. Stanbrough complied, and informed Rumelhart that the structure was the firepit as discussed previously. Stanbrough mentioned the LPA building Codes do not reference firepits or distinguish a difference between firepits and fireplaces. Rumelhart informed the committee the only mention of fireplaces falls under the Shoreline Sun shelter section of the codes. Neither Stanbrough or Rumelhart thought of the structure as a shoreline shelter when the project had been discussed previously, as the walls of the permanent seating reach 40" tall and there is no roof. Rumelhart told the committee that if a separate permit would have been submitted, he would have likely saw this structure as a non-conforming or unique structure and brought it to the committee for pre-approval. Stanbrough did retroactively present a permit for the structure after the stop work order had been issued.

Westercamp commented that he believed the intent of the codes was to prohibit structures from being built within the 50' setback, but also agreed that firepits are a routine item that have been allowed to be built within the 50' setback. Gebard added that verbiage needs to be added to the codes distinguishing the difference between a fireplace and fire pit. Gebard went on to say he believed Stanbrough had installed a fireplace, and a firepit would be any "pit" dug into grade or slightly above, and a fireplace would be structure above ground that could be permanent or portable.

Westercamp pointed out that if a member wanted to pour a concrete pad, and then bring in portable concrete seating and a portable fireplace and place them near the lake, technically this would be allowed under current rules. Marckres pointed out that

the committee must not allow the current structure on Stanbrough's lot to grow and could never have a roof put over the top. The rest of the committee agreed, that even though the intent of the building codes seems obvious, technically fireplaces and firepits have never been defined and have been allowed within the 50' setback for previous projects. With no further discussion, Westercamp made a motion to allow the structure to remain on the lot, provided the structure remains restricted to stay at its current height, meets state requirements for all pertinent inspections, and to never have a roof built over it. Powell seconded, and motion carried unanimously.

The board discussed the background and how to address future requests. Building Codes Committee will review the current Building Codes regarding firepits, outside fireplaces, etc. and add language to clarify what is acceptable and what is not allowed.

Evans moved to allow the firepit structure to remain on lot 396, 6280 Panorama Drive, provided the structure remains restricted to stay at its current height, meets state requirements for all pertinent inspections and to never add anything to add height or have a roof built over it. Motion seconded, carried unanimously.

Agenda Item 4c – Prohibit jet powered pontoon boats, including but not limited to Sea Doo Switch

From Water Safety Minutes -

Rutledge informed the committee of a new type of vessel, known as a Sea Doo Switch. Rutledge pointed out that the Switch was similar to a pontoon boat but had an engine similar to a jet ski. Coulter added that the lake has never seen anything like this vessel. Coulter also mentioned that our current rules don't prohibit any vessel from going over 40 mph, but the intent from prior committees was to prohibit vessels, excluding fishing boats, from reaching speeds over 40 mph. Coulter listed the 11 models of Switches, and several that could go faster than 40 mph. Tope asked for a comparison between a jet ski at 40 mph and a Switch at 40 mph, and Coulter thought a Switch may be more dangerous as more passengers may be on board and are not straddling a seat. Behrends agreed that the Switch seemed to be an unsafe option for operators. Spradling wondered why bass boats were allowed to reach speeds well over 40 mph. Hyde added that most fisherman are not on the water during peak hours. With no further discussion, Spradling made a motion to prohibit Sea Doo Switch vessels from operating on Lake Panorama until further research could be done during the course of the 2022 boating season, with the topic being revisited prior to the 2023 boating season. Tope seconded and carried unanimously.

The board discussed the vessel and the speed and horsepower capabilities of the models and the safety of these vessels. The board agreed to endorse the water safety committee suggestion to prohibit the use for 2022.

Spradling moved to prohibit Sea Doo Switch vessels from operating on Lake

Panorama until further research can be done during the course of the 2022 boating season, with the topic being revisited prior to 2023 boating season, per the following listed addition to the LPA rules. 5.2(k) Motion seconded, carried unanimously.

5.2(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.

The board requested the Water Safety Committee complete research this spring to expedite a decision regarding the future of allowing this boat on Lake Panorama.

Agenda Item 4d – Review of floating tiki hut as discussed at water safety committee meeting.

From Water Safety Committee Minutes -

Rutledge showed the committee a picture of a mobile tiki hut with a 30 hp engine. A member had requested the committee look at the vessel and determine whether it could be permitted on the lake or not. Coulter said the engine was much too large. It was suggested this may already be prohibited as DNR had encountered these at Okoboji and was working on a strategy to disallow them. Rutledge noted it would need to first be inspected and issued a sticker by DNR before it could even apply for lake access. The committee determined this was not likely eligible for registration under current rules but wanted to emphasize their position and direction to LPA management and security staff. With no further discussion, Behrends made a motion to deny the permitting of tiki hut-style vessels and platforms. Donovan seconded and carried unanimously.

Carothers moved to confirm management's assessment that tiki-hut style vessels and mobile platforms are inconsistent with the LPA rules and DNR would not license. Motion seconded, carried unanimously.

Agenda Item 4e – Change in guest boat fees from \$25 to \$50

The increase in guest boat fees from \$25 to \$50 was discussed as part of the proposed 2022 budget. The \$25 fee has been in place for a long time and management believes it is overdue for an adjustment.

Finneseth moved to change the guest boat fee from \$25 per sticker to \$50 per sticker, with the rule change as follows, 2.20(b). Motion seconded; carried unanimously.

2.20(b)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. A guest pass will be good for a consecutive 2-day period with a \$25.00 \$50.00 fee for the registration. 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.

Agenda Item 4f – Proposal for LPA and LPN, LLC Audit services through

12/31/2024

Current contract with Meriwether ends with the 2021 audit. LPA management requested Meriwether send proposal for agreement to be extended to include years ending Dec. 31, 2022, 2023 and 2024. Meriwether provided a competitively priced extension of the audit agreement for 2022, 2023 and 2024.

Carothers moved to approve accepting the agreement which includes audit services for years ending Dec. 31, 2021, 2022, 2023 and 2024. Motion seconded; carried unanimously.

Agenda Item 4g – Land Sales

i) Sale of LPA Lot 73

LPA received an offer from buyers – Barry Shull/Lorraine Fortin, for purchase of lot 73, in the amount of \$22,000. Buyer intends to combine the lot with currently owned lot 72. The LSC recommends the board accept the offer of \$22,000.

Donovan moved to accept the offer of \$22,000 for lot 73 from Barry Shull & Lorraine Fortin and include combination agreement with closing documents. Motion seconded, carried unanimously.

ii) Sale of LPA Lot 6120

LPA received an offer from Blair Wolinski for purchase of lot 6120, in the amount of \$20,000. Offer is contingent on acceptable perc test. Land sales committee (LSC) reviewed the offer. The LSC agreed on a counteroffer of \$22,000. Wolinski accepted the counteroffer of \$22,000. LSC recommends the board accept the offer of \$22,000.

Spradling moved to accept the offer of \$22,000 for lot 6120 from Blair Wolinski. Motion seconded, carried unanimously.

iii) Sale of LPA Lot 2987

LPA received an offer, through Sunset Realty, buyers - Longley and Julie Parker, for purchase of lot 2987, offer amount \$20,000. Buyer intends to combine the lot with Lot 2988, offer pending on acceptable perc on lot 2988, non-LPA lot. If perc unacceptable, offer will be withdrawn on Lot 2987 with LPA. Land sales committee (LSC) reviewed the offer. The LSC agreed on a counteroffer of \$22,000. Buyer accepted the counteroffer of \$22,000. LSC recommends the board accept the offer of \$22,000.

Carothers moved to accept the offer of \$22,000 for lot 2987 from Longley and Julie Parker, include combination agreement with closing documents. Motion seconded, carried unanimously.

Agenda Item 4h – Appointments to LPN, LLC Board of Managers

The terms of Brelsford, Coghlan and Steffen expire on 12/31/2021. Brelsford is the only one who has reached her term limit, that term limit is under the full discretion of the LPA board of directors.

All three candidates have expressed a willingness to continue for another term. The board consensus is that 2022 is a critical year for the organization to resolve ongoing financial challenges. The board recommends all three be retained, with Brelsford being extended to a one-year term. Their experience and familiarity with the unresolved issues will prove valuable to pursuing LPN's outstanding

goals for financial viability.

Spradling moved to accept the recommendation from the LPN Board of Managers and appoint Brelsford to a one-year term to 12/31/2022, and Coghlan and Steffen to a three-year term ending 12/31/2024.

Agenda Item 4i – Recommendation for Ash Tree removal at Lake Panorama National and Panorama West golf courses

Rutledge reviewed the plan of removal of ash trees on the course. Bids were submitted for removal of the trees with the specified timeline.

Carothers moved to authorize LPA management to enter into a contract with Xtreme Tree to remove all the ash trees as defined in the bid document, contract to be prepared by LPA attorney. Motion seconded, carried unanimously.

Agenda Item 5a – 2022 LPN Budget – Capital and Operational Budgets

Rutledge reviewed the 2022 LPN, LLC Capital and Operational Budgets. The LPN, LLC Board of Managers have accepted the budgets and recommend to the LPA Board for approval. The budget includes staff change realignment and shifting of responsibilities.

Spradling moved to approve the proposed 2022 LPN Capital and Operational Budgets. Motion seconded, carried unanimously.

Agenda Item 5b – 2022 LPA Budget – Capital and Operational Budgets

Rutledge reviewed the 2022 LPA Budgets, noting minor changes from the October review and discussion. The board discussed the proposed operation budget, projected cash flow and year-end projected cash balance. Security staffing and number of full-time employees were discussed.

Spradling moved to approve the LPA Capital and Operational Budgets. Motion seconded, carried unanimously.

Agenda Item 6 – Other Business – Excess Liability coverage

The board discussed a reduction of excess liability coverage from previous year's coverage of \$10 million to \$5 million due to cost. Management recommended to go with \$5 million of excess liability

Spradling moved to authorize management to move forward with \$5 million excess liability coverage. Motion seconded, carried unanimously.

Agenda Item 7 – Closed Session – The board entered closed session at 7:30 p.m. to discuss legal matters. The board exited closed session at 8:15 p.m.

Carothers moved to approve legal agreement as discussed in closed session regarding septic easement for Lots 1458. Motion seconded, carried unanimously.

Carothers moved to approve legal agreement as discussed in closed session regarding lots 435 and 436. Motion seconded, carried unanimously.

Schumacher noted for the minutes that the general manager's multi-year contract was reviewed in closed session and mutually continued by both LPA and General Manager John Rutledge. Rutledge thanked the board for their continued support.

Adjourn - With no further business, the meeting was adjourned at 8:15 p.m. ■

RECIPE

PECAN-CRUSTED PORK TENDERLOIN

BY JOLENE GOODMAN

(Family Features) Seeking comfort from the cold in the form of a wholesome meal is a perfect way to cap off a day with loved ones. During the winter months when brisk temperatures chill you to the bone, warming up with hearty dishes at the family table can bring everyone together.

Full of seasonal flavors with top-notch taste, Pecan-Crusted Pork Tenderloin offers a delicious main course you don't have to feel guilty about. This easy yet elegant entree puts a unique spin on a dinnertime staple thanks to a crunchy pecan crust.

Pair this with the yummy Maytag Blue Cheese Mac and Cheese (recipe from Cyd Koehn in the July 2021 issue of Lake Panorama Times). You will have a warm, tasty meal that your family will be asking for again!

This family dinner is made possible with tasty pecans, which are among the lowest in carbs and highest in fiber com-

pared to other tree nuts, helping you stay fuller longer. As a nutrient-dense powerhouse, they have 3 grams of plant-based protein and 3 grams of fiber per 1-ounce serving with 12 grams of "good" monounsaturated fat and only 2 grams of saturated fat. Essential nutrients like thiamin, zinc, copper and manganese — a mineral that's essential for metabolism and bone health — mean you can feel good about serving pecan-infused dishes to your loved ones.

Visit americanpecan.com to find more winter weeknight recipe inspiration. ■

Jolene Goodman is the advertising director for Lake Panorama Times and vice president of Big Green Umbrella Media.



Jolene Goodman

Pecan-Crusted Pork Tenderloin

Total time: 35 minutes
Servings: 6

- 1 pork tenderloin (about 1 1/2 pounds)
- salt, to taste
- pepper, to taste
- 1/2 cup brown sugar, divided
- 2 tablespoons soy sauce, divided
- 2 teaspoons minced garlic
- 1/2 cup pecan pieces
- 1/4 cup pineapple juice
- 2 tablespoons Dijon mustard



- Preheat oven to 400 F and lightly grease large baking dish. Season pork tenderloin with salt and pepper, to taste; set aside.
- In small bowl, stir 1/4 cup brown sugar, 1 tablespoon soy sauce and minced garlic. Spread mixture over pork.
- Press pecan pieces into brown sugar mixture on pork. Bake, uncovered, 20 minutes.
- In medium saucepan over medium-high heat, combine remaining brown sugar, remaining soy sauce, pineapple juice and Dijon mustard. Bring mixture to boil; reduce to simmer 3-5 minutes then remove from heat.
- Slice pork, spoon sauce over top and serve.

NEW BATHROOMS TAKING SHAPE AT 2 BEACHES

This LPA capital improvement project cost approximately \$75,000 for the two bathrooms.

BY SUSAN THOMPSON
Lake Panorama Times

The bathrooms at both Sunset and Shady beaches, which had been in place for decades, were demolished in October by LPA maintenance staff. This made way for new bathrooms to be built with completion expected by the time LPA staff is ready to turn the water back on in outdoor restrooms at the beaches and golf courses in the spring.

The mild fall allowed contractor Kane Powell to get much of the work done in November and December. Footings for the two new buildings were poured Nov. 29 with concrete walls poured Dec. 1. Concrete floors with one floor drain, plus a 4-foot by 10-foot slab in front of each door, will be poured in the spring.

The new bathrooms each will be one room, approximately 8-feet by 10-feet, unisex, and comply with federal regulations that require bathrooms to be handicap accessible. Each will have one stool and sink.

The concrete walls will be painted inside and out, and the floors will have an epoxy coating. Roofs will be wooden trusses with corrugated steel covering. There will be an outside light on a photo cell that will illuminate automatically after dark. The interior will have two ceiling lights that are motion-activated.

These new bathrooms will be easier to maintain and offer users more space, updated features, better lighting and be more attractive than the previous buildings. This LPA capital improvement project cost approximately \$75,000 for the two bathrooms. ■



Good fall weather allowed work to begin on new bathrooms at both Shady and Sunset beaches. Here Kane Powell and one of his employees pour concrete footings Nov. 29 for the new bathroom at Shady Beach.



This structure at Sunset Beach shows the 8-foot by 10-foot size of these new bathrooms, which will be unisex, include one stool and sink, and be large enough to comply with federal regulations for handicap accessibility.



The beach bathrooms are identical in size and design, which includes poured concrete walls and roofs made with wooden trusses and corrugated steel sheeting. The concrete walls were poured at both locations Dec. 1. This photo shows the work being done at Shady Beach.



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BUSINESS

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BROADBAND AND RAILROADS

Both have been keys to rural economic development.

BY CURTIS THORNBERRY

Like the railroads in the 19th century, fiber optic broadband in the 21st century brings a competitive edge to rural communities that have access to the infrastructure. Both of these technologies can be considered cutting edge for their times, promoting economic development in towns and cities across rural Iowa. They also allowed users to send information quickly from one place to another. In the case of the railroads, telegraph operators could send and receive information promptly, similar to the way fiber optic cables handle information for broadband service.

In the 1850s, around the time of the original settlement of Guthrie County, stage coach routes were a principal means of transporting goods, information and people throughout the county. One community, Dalmanutha, was located north of present-day Casey in western Guthrie County. The town was laid out in 1855 and was a prominent stop along the Western Coach stage line. The Porter Hotel, located there, was a well-known stop along the Underground Railroad. At one time, the town was under consideration for serving as the Guthrie County seat.

Beginning in the 1860s, however, railroads began to cross the landscape throughout Iowa, and stage routes became obsolete. No trains routed their lines through Dalmanutha. By 1869, the Chicago, Rock Island and Pacific line was constructed through Iowa and the southern part of Guthrie County, including Casey, bypassing Dalmanutha. This was the beginning of the end for the town. All that stands there now is a large cemetery. Casey, on the other hand, survived, like so many other towns with access to the railroad networks.

Today there are 10 incorporated communities that survived into the 21st century in the county. Each had access to the railroad in the 19th century, but did you know that there are 10 communities that no longer exist? What did these communities have in common? With two exceptions being the town of Glendon and Monteith, none of them had access to the cutting-edge technology of their time: the railroad networks.

Fast forward to 2020 — prior to the pandemic, it was generally accepted that in order for rural communities to be competitive in attracting new businesses and workers, they had to have “spec buildings,” shovel-ready sites, and housing. Furthermore, it was important for communities to have all the necessary utilities, such as water, sewer, gas and electric services to support business growth. Over the past 10 years, broadband has inched its way up the list and moved toward the top of list for site selectors.

Now, reliable broadband access has become a “must have” utility for both businesses and workers. Private broadband providers have spent \$1.6 trillion to improve networks and grow rural broadband by 71% over the past 25 years with millions spent locally by Panora Telco over the past 12-plus years. More recently, the federal government has dedicated billions of dollars to extend broadband to unserved and underserved areas of the U.S.

Panora and Lake Panorama are in a great position to meet the demands of the future, having already had fiber optic infrastructure in place for over the past decade. Access to reliable broadband is paramount to remote work and growing businesses. Fiber optic networks are the key to that success. Locally, broadband adoption has grown by 25% over the past year as many employees have shifted to work from home. In terms of economic development, our region is positioned to thrive in a world that requires broadband service, access to workers, and the utility services that can allow existing businesses to grow, as well as attract, new business. ■



Curtis Thornberry

PANORA BOUTIQUE TO CELEBRATE 5 YEARS IN MAY

Bella Sorella is Italian for “beautiful sister” and is named for one of owner Stacy Benton’s friends in Louisiana.



Stacy Benton is shown inside her Bella Sorella Boutique, located at 118 West Main in Panora. Her dream of having her own women’s clothing store became possible when she and her husband Sam moved from Louisiana to Lake Panorama five years ago.

BY SUSAN THOMPSON
Lake Panorama Times

It was May 2017 when Stacy Benton opened the door to her new women’s clothing store in Panora. Six months earlier, she and her husband, Sam Benton, moved to Lake Panorama from her home state of Louisiana.

“Sam is originally from Guthrie Center and wanted to move back to Iowa to be closer to family,” Benton says. “I told him if I was moving to Iowa, it would be a great time to open the women’s clothing store I’ve always dreamed of owning.”

The result is Bella Sorella Boutique, located on Panora’s Main Street in the business district. Bella Sorella is Italian for “beautiful sister” and is named for one of Benton’s friends in Louisiana.

“I’ve just always loved clothes, and shoes, and putting outfits together,” Benton says. “It’s fun for me, and I wanted to have a store where I could help create outfits for others. My goal was to have a place that was open and inviting with a laidback feeling. I want customers to come hang out, and the more, the merrier.”

When the Bentons arrived in Panora, the owner of the building where Bella Sorella is located was just starting to renovate it, and Stacy was able to choose some of the colors and finishes for the building she now leases. It’s located across the street from Panora’s gazebo, which Benton says gives the business district a “Norman Rockwell feel.”

Every nook and cranny of the small building is filled with things to create the “outfits” Benton loves to pull together. Besides racks and racks of clothing, there are scarves, belts, hats and jewelry, with some of the jewelry created by local artists. And there are boxes and boxes of shoes, which Benton says are a “weakness” of hers.

“I try to keep up with new trends, while also offering lots of classic pieces,” Benton says. “We try to cater to all ages and offer some great brand names.”

The store also features a wide selection of BruMate insulated drinkware, Madison County wines, and purses. Of special note are the Porto Vino purses, which feature an insulated pouch that can hold two bottles of wine, and a spigot for dispensing the wine carried inside the purse.

The year 2020 was difficult for the business because of COVID.

“It was hard to keep the doors open,” Benton says. “But we surpassed all our sales goals other years, and sales bounced back in 2021. With more people working at home,



Members of the Bella Sorella staff are, left to right, Mei Riordan, owner Stacy Benton, Dorothy Woodvine, Libbie Ashworth and Sarah Kastner.

“My goal was to have a place that was open and inviting with a laidback feeling. I want customers to come hang out, and the more, the merrier.”

we adjusted some of what we offer. We used to focus more on dressy casual, but now we lean toward more casual pieces.”

Benton is active in the Panora Chamber, which she says has focused more in recent years on retail businesses in the community.

“There are more stores for people to shop in than there were five years ago when I started,” she says. “There is a nice variety of stores now along Main Street, and Panora has become more of a destination for shoppers. The 2021 Panorama Days, which is organized by the Chamber, was amazing, one of the busiest days we’ve ever had.”

Benton says her customers come from everywhere.

“I’m surprised by the groups of women who come to Panora to shop. Summers are our busiest, of course, when the population at Lake Panorama swells. But we also have lots of local regulars who shop with us.”

The Bentons first lived in an offshore home at Lake Panorama, but a year ago purchased a waterfront property they are renovating. “We love Lake Panorama,” Stacy says. “It’s

beautiful, and we love the recreation opportunities it offers. In fact, we love the entire Panora and Lake Panorama community. It’s been very welcoming.”

The Bentons raised five children in Louisiana who range in age from 21 to 31. Three now live in Iowa and two in California. Sam Benton owns a wholesale distribution company that caters to the powersports industry. Last summer, he purchased the building on the east side of the square that had housed Reshape Fitness Studio for his business. The building also is handy for storing Bella Sorella merchandise.

Dorothy Woodvine has worked at Bella Sorella Boutique for several years and is Benton’s “right hand woman.” Woodvine is generally there Tuesday through Friday noon. High school and college girls fill in hours on Friday afternoons and Saturday. Don’t be surprised to find one or more dogs roaming the shop. The Bentons’ boxer named Murphy visits sometimes, as does Sully, their Golden Retriever.

The store is open Tuesday through Friday, 10 a.m. to 5 p.m., and Saturday 10 a.m. to 4 p.m. Benton says hours may be reduced some in the winter, but she tries to stick to those hours as much as possible. The store has a Facebook page, and she encourages people to follow that to learn about changes in hours and special events.

For the past 26 years, Benton has worked fulltime for CenturyLink/Lumen Technologies as a project manager. She worked at home until the move to Iowa, when she set up office in the back room of the store and worked from there on days it was open. She retired Dec. 24 and says she is excited about now being able to focus all her energy on Bella Sorella Boutique. ■

Locally owned

Celebrate **LOCALLY OWNED** businesses featured on these pages.

Locally owned
LAKE PANORAMA

LAKESIDE MASSAGE

OWNER: Erica Matthies
ADDRESS: 411 E Main Street Panora, IA 50216 and 1201 E 7th St Atlantic, IA 50022
PHONE: 712.789.0870
SOCIAL: @motionmobilitymassage @motion.mobility.message

Massage and bodywork beyond the table. That is one of the differences that Lakeside Massage and Bodywork offers to Panora and the surrounding areas. I have been a practicing massage therapist since 2004. For 18 years my passion has been helping people; working with my clients where they are and assisting them to get where they want to be.

I currently offer two types of services at Lakeside Massage and Bodywork: Traditional table-based and Motion & Mobility mat-based massage.

Different things that can be incorporated into a table massage include: cupping, mobility work/thai massage, and the use of massage gel or oils. Motion and Mobility mat-based bodywork pulls from Thai massage, active isolated stretching, and barefoot compression work, to combine for a very therapeutic and effective treatment specific to each person.

Motion and Mobility Bodywork is different in a few distinct ways: Number one, you are on a floor mat. Number two, you are fully clothed. Number three, typically no lotion or oils are used during a session. The reason sessions work well this way is so we can move your body to assess the restrictions without the fear of falling off the table or the need to worry about sheets and draping.

Motion and Mobility appointments are offered between 1hr-3hr session lengths. This allows the body and nervous system to completely relax and unwind to fully peel away the layers of tension in the muscles.

My biggest encouragement for clients is open communication. Each session is tailored to your specific needs and my goal is to deliver a quality session that leaves you feeling heard, understood, and an active partner in the bodywork process.

Now seeing clients at Active Health Solutions in Panora. Call or text today to discuss your next bodywork session.

Lakeside
MASSAGE & BODYWORK

Locally owned
LAKE PANORAMA

TRIBE BOUTIQUE

OWNER: Sarah Carstens and Chelsea Schwartz
ADDRESS: 130 W. Main St., Panora
PHONE: 515-321-8223
WEBSITE: tribeclothingboutique.com

What started out as an online business with once a month or so pop-up shops, has turned into more than owners Sarah Carstens and Chelsea Schwartz could have ever dreamed of! Tribe Boutique originated in 2019, with their first-ever pop-up shop being held March of 2019 and growing steadily ever since!

Pop-up shops were held in various locations throughout the community, including but not limited to what is now Sunset Realty, Reshape Fitness Studio, and Twin Vines. When Covid hit, Sarah and Chelsea were more than thankful for their online and social media presence, plus an amazing customer base that kept them in business throughout.

Tribe Boutique opened its doors to the community with their first ever pop-up shop at their new brick and mortar location at 130 W. Main St. in Panora on March 6, 2021! Tribe Boutique now holds regular hours Wednesday through Saturday at this location.

Tribe sells women's apparel in misses and curvy sizes, footwear, accessories, and beauty/gift items at reasonable prices. New arrivals are released every Wednesday at Tribe Happy Hour, which premieres on Facebook Live

and Instagram Live, and Chelsea and Sarah try on all the new items so customers can get an idea of how items fit if they aren't able to shop in store.

Tribe Boutique will celebrate it's 3rd year anniversary in February of 2022 and Sarah and Chelsea are so thankful for their loyal customers and community that shop with them!

Why shop Tribe? Our tagline is: Find your style. Love your tribe. Our customers are our family, so come shop and then go home and love your tribe.

Facebook and Instagram: [tribeclothingboutique](https://www.facebook.com/tribeclothingboutique)
Download our app: Tribe Boutique

Locally owned
LAKE PANORAMA

GCH CLINICS

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

On April 26, 2021, Guthrie County Hospital and GCH Clinics broke ground on a new medical clinic at 103 S.E. 13th St. in Panora. 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 and Sara VanEffen, 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 healthcare 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 healthcare and improving the health of the communities that we serve and demonstrates our dedication to serving the Panora community.

Join us on March 30, 2022, at 10 a.m. for a Grand Opening to celebrate our up-to-date, modern medical facility in Panora. All are welcome to help us commemorate this monumental day!

Locally owned
LAKE PANORAMA



SUNSET REALTY

OWNER: Dave Wagler & Laura Kemble
ADDRESS: 218 W. Main St., Panora
PHONE: 641-755-2377
WEBSITE: www.sunsetrealtyia.com

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 town-home 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 2022 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.

David Bowie said, "I don't know where I am going from here, but I can promise it won't be boring!"



LICENSED TO SELL REAL ESTATE IN IOWA

Locally owned
LAKE PANORAMA

D.L. CUSTOMS LLC

OWNER: Dylan Laughery
ADDRESS: 2325 Highway 141, Bagley
PHONE: 641-427-5215
WEBSITE: www.dlcustomsiowa.com

For D.L. Customs owner Dylan Laughery, quality workmanship is priority No. 1. Always has been, always will be.

Since founding the custom cabinet/home, and kitchen and bath remodel company in 2017 in Bagley, Laughery's strategy has been to focus on craftsmanship rather than quantity. And after some early growing pains while finding their niche, the business is now flourishing.

"In the early years of the business, we were taking on all sorts of jobs from window installation, to decks, to screened-in porches, to miscellaneous service work, but over time we realized that we were not able to provide the best experience for the clients by being the 'jack of all trades,'" Laughery says. "Since then, we've narrowed our focus down to the services we are passionate and knowledgeable about, and it provides our clients the best possible experience, because we are able to express our creativity, knowledge, and craftsmanship. We strive to create a one-of-a-kind experience with a one-of-a-kind finished product."

Laughery was born and raised in Guthrie Center, and says he has always known he would return one day. He worked

for a custom home builder and custom cabinet shop around the Lake Minnetonka, Minnesota area from 2014-17, after completing his degrees in Construction Technology and Business Management.

In 2017, after their first son, Mayer, was born, Laughery and his wife, Kenzie, decided to move back to Dylan's small-town roots of Guthrie Center and also establish D.L. Customs. The two operate the business along with one full-time and one part-time employee and grew their family in 2020 with the birth of their second son, Motley.

Having a successful business in a small community is a two-way street for the Laugherys. They recognize that the local support they've received has been crucial in growing their business, so returning the favor is something they do with thankfulness and pride.

"Supporting the community that supports us is something we take great pride in, whether it be monetary donations to local fire departments, schools, businesses or sponsoring local fundraisers," Laughery says. "We feel a tremendous amount of satisfaction doing that. We love being able to help the community by using our tools and equipment at our custom cabinet shop to create something for local fundraising events."

D.L. Customs recently built and donated a custom, four-post canopy bed frame for a local high school girl battling cancer through the My Happy Place charity organization, which offers bedroom makeovers to children diagnosed with an acute or chronic medical condition.



So if you're looking to fall in love with your home again, why not have expert help from a local business with their hearts and talents in the right place — D.L. Customs.

"Whether it is the kitchen or bathroom you have always dreamed of, or a custom home that can't be found anywhere else, we can create a one-of-a-kind place for life-long memories to be created," Laughery says.





OWNER: Carrie Hansen (Co-Owner & Originating Branch Manager)
ADDRESS: Norwalk & Lake Panorama
WEBSITE: www.loansforacure.com

The modern mortgage marketplace has changed. Get a pre-approval in as little as eight minutes, with all your options in one place. With bank-level security and a dedicated team, we help you from start to finish. We'll sort through 50,000+ options from more than 25 investors to find you loan options that fit your unique story.

ABOUT OUR TEAM

Carrie Hansen

Carrie loves people and numbers. Carrie has worked in financial services since she graduated from Iowa State University with a degree in finance. She enjoys connecting with new people and developing relationships to foster business and promoting other people. She is an active runner, golfer, enjoys reading, traveling, family, friends, meme sharing, comedy, anything Warren Buffett-related and following the markets and investing. Carrie is happiest surrounded by family and dear friends, including her boyfriend Mike, and his two children — most likely laughing or telling stories. Licensed in Iowa, Nebraska, Florida, Texas, Colorado, Montana, and more coming soon.

She is also an adult living with Cystic Fibrosis — diagnosed when she was three months old. Cystic fibrosis is a progressive, genetic disease that causes persistent lung infections and limits the ability to breathe over time. In people with CF, mutations in the cystic fibrosis transmembrane conductance regulator (CFTR) gene cause the CFTR protein to become dysfunctional. When the protein is not working correctly, it's unable to help move chloride — a component of salt — to the cell surface. Without the chloride to attract water to the cell surface, the mucus in various organs becomes thick and sticky. In the lungs, the mucus clogs the airways and traps germs, like bacteria, leading to infections, inflammation, respiratory failure, and other complications. For every loan Carrie closes with Clear Mortgage, she will donate \$200 to the Cystic Fibrosis Foundation, Iowa Chapter. Reach out and apply now!

Chip Hansen

Chip grew up in Audubon and graduated from Audubon High School. He attended Iowa State University, receiving a bachelor's degree in finance. He has been in community banking for nearly 20 years, helping customers achieve their financial dreams. Working with people and having a knack for numbers has always come easy. Chip is an Eagle Scout and continues to be active with the Boy Scouts of America. He also enjoys golfing, boating, cycling and being outdoors in general.

Jason Parkin

Jason builds relationships and trust in the mortgage business and help people find financing solutions that work for their situation. He enjoys helping people make connections that help improve their wealth, health and family.

Jason grew up in LeMars. He attended the University of Iowa, receiving a degree in communications, and Iowa State University, where he received a degree in meteorology. He worked in television for 20 years at WHO-TV, KCCI-TV, WeatherNation and KCWI-TV, forecasting and covering Iowa's ever-changing conditions. Jason joined Compass Financial Services in a business development capacity in 2016 and worked there for four years. He has moved to a similar job now with Clear Mortgage. He lives in Urbandale with his wife, Kelly, and sons, Nolen, Maddox and Hudson, along with Radar the dog. He enjoys cycling and being outside. Jason serves on the board of the Urbandale Chamber and the Urbandale Parks Commission, as well as the Polk County Health Services Board.



Carrie Hansen
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Chip Hansen
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CORE VALUES

Honesty and Integrity

We believe every relationship is built on trust. We conduct ourselves and our business in compliance with all state and federal regulations to give our clients peace of mind that we have their best interests at heart. We believe that trust begins with honesty and doing the right things even when they're the hard things.

- Telling the truth
- Doing the right thing
- Working ethically
- Saying "no" when needed
- Developing Trust

Commitment

We believe a commitment to each other ultimately is a commitment to our clients. We are reliable and follow through on doing what's in the best interest of our clients.

- Exercising discipline
- Seeing things through
- Communicating
- Being reliable/dependable

Unity

We believe in teamwork and the strength of a team. We value team success above individual accolades by sharing success and continuously working together to provide better outcomes for our clients.

- Working together
- Collaborating
- Sharing success
- Aligning to the same goals

Innovation and Creativity

We strive to continuously learn new elements of our industry in order to provide our clients with the most up-to-date information. We are passionate about delivering unrivaled value and intentionally provide unique service delivery because we believe our expertise generates a better experience.

- Learning and developing continuously
- Providing value
- Offering diverse expertise
- Differing from the competition

Stewardship and Charity

We are dedicated to improving our communities and the lives of those within them. We are honored to connect locally and be good stewards in our communities. We actively engage with various causes to donate our time, expertise, and resources.

- Showing ourselves good community members
- Giving back
- Being generous



GM COFFEE ATTENDEES HEAR PLANS FOR 2022

The LPA budget includes a 5% dues increase.

BY SUSAN THOMPSON
Lake Panorama Times

About 30 people attended the third and final 2021 GM Coffee on Dec. 9. John Rutledge, LPA general manager and LPN director of operations, reported staff is “wrapping up a good year. We are prepared for winter weather, but taking advantage of mild weather conditions to complete some late season work, such as tree trimming.”

Rutledge said developing the 2022 budgets for both the LPA and LPN has been challenging. Both were approved at the LPA’s board of directors November meeting.

“LPA’s business model remains sound, but we’re seeing an unprecedented period of inflation in some categories,” he said. “Price increases in both fuel and insurance are notable. The LPA and LPN burn about 12,000 gallons of gas annually, which currently is pricing 80 cents higher per gallon than our 2021 contracts. LPA and LPN burn another 13,000 gallons of diesel, with RIZ purchasing about 60,000 gallons of diesel last year. Diesel now is one dollar higher than last year.

“Higher labor costs also is something we’ve had to adjust to at both LPA and LPN to ensure we remain competitive in attracting and retaining talented staff,” Rutledge said. “Please know we’re doing our best to manage this period of inflation without reducing the service we provide to the membership.”

The LPA budget includes a 5% dues increase. Member boat sticker fees will not increase for 2022, although guest boat sticker fees will go from \$25 to \$50. There will be modest increases for camping fees, plus slip rates at the marina will in-

crease to reflect supply/demand issues. Jetty fees will not increase, as those were adjusted substantially a few years ago.

The water safety committee has been reviewing new and upcoming items on the market. One is the Sea Doo Switch, which pairs a jet-powered motor with a lightweight pontoon.

“This is not new technology but a new combination,” Rutledge said. “These vessels are extremely nimble and can exceed 40 mph. We’re concerned about safety with these pontoons, and the LPA board has banned these until further study can be completed this spring.”

Recent discussions about potential limits on wakeboard boats generated a substantial amount of interest from wakeboard boat owners, Rutledge said.

“Both the water safety committee and the LPA board encouraged us to survey the membership about this topic, which we will do this winter,” he said. “LPA’s strategy will be to learn more and ensure all membership concerns are fairly assessed. There is no immediate or easy answer, and we want to be sure the concerns of both sides are fairly evaluated.”

The LPA is hiring for a new position in the water department, which has been a two-person department for many years. The new water plant, plus the continued increase in new and remodeled homes, has added to the department’s workload.

“We’re looking for someone with experience as a Grade One water treatment operator,” Rutledge said. “If you know of anyone who is qualified and interested, please refer them to me.”

One water department project planned for 2022 is the addition of a booster station on the east side of

the lake. An exact location hasn’t been finalized, but will be in the Tie Road area. This booster station will address an area where water pressure sometimes is low.

Another water department project on the drawing board is replacing the water line that runs from Sunset Beach to the east side of the lake. This project is expected to cost about \$500,000, and financing will be needed. The current line is original and more than 50 years old. Over the winter of 2019-2020, a leak was discovered in a Burchfield Cove underwater line, which had to be replaced. That project was completed in the spring of 2020.

Rutledge said he is following the process as new voting precincts and Guthrie County board of supervisor districts are developed. The number of voting precincts is being reduced, with township lines guiding the process. If the current plan is approved, Victory Township residents will be voting in Yale. Since Victory Township extends to some properties on the west side of the lake, Rutledge says absentee voting options may become more popular.

Regarding the board of supervisor district maps, Rutledge said it is likely Lake Panorama will remain divided into two districts. The state’s Legislative Services Agency is playing a key role this time, which is different from 2011, the last time new district lines were drawn.

“We feel the process is being handled fairly and not putting the lake at any intentional disadvantage this time,” he said. “We will continue to monitor the process as it unfolds.”

Rutledge said the new dog park looks good, with grass coming up and remaining construction underway.

“This is a project being led by Friends of Lake Panorama and is a great new amenity for both current and future LPA members that is completely financed by donors,” he said. The park will open in 2022, once the turf-grass is fully established.

The LPA annual meeting will be May 14, 2022. The ballot distributed in advance of that meeting will include re-adoption of the LPA covenants, which needs to be done periodically, and was last done 21 years ago. Also on the ballot will be the election of three directors to the LPA board.

Both Jim Spradling and Gary Evans will have completed two, three-year terms on the board and are not eligible to run again. Also up for election is Julie Fulton, who was elected last year to fill the remaining year of the late Neil Wright’s term. Fulton has not yet declared her intentions for 2022. Rutledge encouraged anyone interested in a seat on the LPA board to contact him to discuss.

The annual Fin and Feather banquet also is scheduled for the evening of May 14, 2022.

Turning to Lake Panorama National, Rutledge said golf memberships for the 2022 season now are available for both the LPN and Panorama West. Forms are in the LPN pro shop and on the LPN website.

Golf carts for the LPN are leased for five years at a time, and 2022 is the year for a new lease. The lease continues with Club Car golf carts, but includes some new in-cart technology.

“We are excited to be able to offer some modest updates to the golfer experience for 2022 and beyond,” Rutledge said.

Rutledge gave a sales pitch for LPA members to rent the Panorama West community room for special gatherings; reported new asphalt shingles were installed at the LPN conference center as a result of an insurance payment following hail damage; said LPA maintenance staff has been grinding down and repairing high spots in LPN cart paths where tree roots heaved the asphalt; and reported that the new wall on the south side of the fifth hole pond is complete.

Seven bids were received for a project to remove about

350 ash trees from both the LPN and Panorama West golf course. The bids ranged from \$148,000 to \$409,000. The low bidder was Xtreme Tree, and the work will be done this winter.

“The timing is appropriate, as a number of trees are showing signs of emerald ash borer infestation,” Rutledge said. “Removing these trees now is safer and less expensive than if we waited until the trees have been dead for a couple of years.”

Another argument for doing the tree removal now, before all are infested, is to give the 100 trees on the courses that are being treated a better chance to survive. About \$10,000 is being spent for this biennial treatment.

Rutledge said Shive Hattery engineers are assessing the feasibility and potential costs of repairing the rip rap along the south shore of the main basin. Lake Panorama Rural Improvement Zone (RIZ) board members have discussed this work could fall under the RIZ umbrella as an erosion control project and is likely to fund this work in the coming months.

Larry Petersen was elected Dec. 7 to another three-year term on the RIZ board. Rutledge expressed thanks to the 42 voters who turned out in person or via absentee ballot to vote in this election. Active participation helps show the value of RIZ to the LPA membership.

Rutledge said November is a busy month for RIZ. The annual audit was completed in October with no notable issues raised. The annual financial report and urban renewal report both were approved and filed by Dec. 1, as was the annual TIF debt certification.

RIZ had a new 15,000-gallon fuel storage tank installed this fall near the dredge dock, along with a cold storage building for parts, lubricants and other items that support the dredging operation.

Rutledge said expansion of the old CIPCO basin is underway. This basin has been renamed the 180th Trail Basin to avoid confusion, since CIPCO has long since concluded its role as the former owner of that basin. Spring Lake Construction was awarded a \$3.2 million contract in August, and RIZ expects the project to exceed \$4 million in total

cost when complete. Once the County Basin is full, this expanded basin will be used for dredged material.

“RIZ is always looking ahead 10 years,” Rutledge said.

Dredging is done for the season, with about 170,000 cubic yards of sediment removed. This year’s totals weren’t as high as some years, because of two years of drought and the extra work done in 2020 by Dredge America. Other 2021 projects were adding rip rap at the County basin to address some shoreline erosion; rip rap added on the west side of the Burchfield Cove river channel; and the creation of a “bench” and sediment basin for long-reach excavator use in that area.

Rutledge said land trades and acquisitions were completed in the past couple of years to position RIZ for additional wetlands and sediment basins.

“RIZ continues to pursue a two-pronged approach by investing in both sediment removal and storage, and the prevention of sediment entering the lake,” he said.

Two additional wetlands are planned, but one has been held up due to changing regulations within the U.S. Army Corps of Engineers. Maintenance of the three current wetlands is ongoing with the pool levels having been lowered by about 18 inches before the water freezes. This keeps the ice off the grouted rip rap and extends the life of the grout. Rutledge said the wetlands will be returned to full pool in the spring.

The 2022-23 fiscal year RIZ budget is on the docket for completion by March 15. Rutledge said work begins on the budget in mid to late-January, with the process completed sometime in February.

Rutledge forecasted increased revenues for RIZ, noting the entity will receive approximately \$2.9 million in fiscal year 2022-23.

Rutledge noted the continued growth of RIZ revenues is a function of property value growth, which averaged 13 percent overall.

“Although members can find it unsettling to receive valuation increases from the county assessor, it does benefit RIZ’s continued pursuit of enhanced erosion control and water quality,” he said. ■

LPN BOARD OF MANAGERS ENTERS SEVENTH YEAR

BY SUSAN THOMPSON
Lake Panorama Times

A board of managers that oversees the Lake Panorama National operation is entering its seventh year. While the Lake Panorama Association has owned the LPN golf course since 1977, it has owned the LPN conference center just since 2005.

At the time the conference center was purchased, the LPA board established the legal corporate entity known as “LPN, LLC” to manage this wholly owned subsidiary. The Panorama West golf course and clubhouse was placed under

LPN, LLC management in 2013.

As a 501(c)4 nonprofit organization, LPA is required to pay taxes only on gains from land sales. Revenues from dues and assessments are not taxable. Keeping the LPA and LPN, LLC operations separate protects the nonprofit status of the LPA.

To keep this separation, the LPA Board of Directors created and appointed the LPN Board of Managers, which held its first meeting Oct. 6, 2015. The LPA board provides oversight of the LPN, LLC board. The LPN, LLC board works with Royce Shaffer, operations manager, and John Rutledge,

director of operations, to oversee LPN policies and direction.

At the LPA board’s November meeting, Katelyn Brelsford was reappointed to a one-year term on the LPN board. Reappointed to three-year terms were John Coghlan and Greg Steffen. Other current board members are Kathy DeLuca, Jim Koch, Sue Merryman and Shanell Wagler.

Officers for 2022 were elected at the LPN, LLC’s December board meeting. Coghlan was re-elected president, with Koch elected as vice president, and Wagler elected as secretary/treasurer. ■



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OBITUARY

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Jennifer Ann Hewitt

On Thursday, Dec. 9, 2021, Jennifer Hewitt passed away at Mary Greeley Medical Center in Ames. Jen was a devoted and loving wife, mother and grandmother. The family was the center of her life. She spent her last days surrounded by Jeff and her children and left us peacefully.

Jennifer Ann Hewitt, 64, was born Feb. 12, 1957, in Algona. She was the second child of Kenneth and Juliana (Cotton) Jackson. Jen grew up in Lone Rock, and she continued to spend the next 44 years there. She became a mother, started her family, and then married Jeffrey Hewitt in Fenton.

Jen moved to her cherished home in Panora in 2001. She and Jeff built a beautiful life where they spent time doing the things she loved — planning and orchestrating large family gatherings, boating with the kids and grandkids, volunteering in her community, and tending to her gardens and acreage. Jen was a consummate giver, finding time for members of her family and those who asked of her.

Over the years, Jen worked in a variety of fields of her interests: special education in Sentral and Panorama schools, banking at Guthrie County State Bank, and most recently with her daughter Juliana running their vintage and homemade goods business, Jules.

She was a faithful Christian. She enjoyed services at Beautiful Savior Lutheran Church in Polk City and had belonged to St. John's Lutheran Church in Fenton and St. Thomas Lutheran Church in Panora.

Left to cherish her memory are her husband, Jeffrey Hewitt; daughters, Heather (Dan) Barth, Juliana (Matt) Rasmussen, twins Jessie (Dan) Garcia and Jamie (Mike) Paul; son, Joshua (Meredith) Hewitt; eight grandchildren, Caleb (Juliana), Jeydan (Jessie), Grace (Juliana), Jordan (Juliana), Amanda (Jessie), Zoey (Heather), Will (Heather), and AJ (Jamie); brothers, Mike (Chris) Jackson and Dallas (Barb) Jackson.

She was preceded in death by her parents. Funeral services were held at 10:30 a.m., Thursday, Dec. 16, 2021, at the Twigg Funeral Home, 219 E. Main St. in Panora. ■



TRISH HART'S NATURE PHOTO OF THE MONTH



Sunrise on Lake Panorama

BY SUSAN THOMPSON

Lake Panorama Times

Trish Hart has been taking photos of Lake Panorama's beauty for many years. She and her husband Scott bought a lot in Andrew's Cove in 2007. They had a home built, which was completed in 2012, and moved to the lake fulltime in 2014. Their home is across the lake from Sunset Beach and near the beginning of the Narrows.

While many of Trish's photos involve birds and other wildlife, she says she and Scott also enjoy catching sunrises and sunsets on Lake Panorama.

"We are amazed at the beautiful reflections the colors provide on the lake," she says. This photo of a Lake Panorama sunrise was taken in December from the Hart's back deck.

Hart offers custom prints of her nature photos on canvas, paper, metal and glass. For more information, visit NaturesCanvasPhotos on Facebook. ■

2022 GOLF MEMBERSHIP PRIZE WINNERS ANNOUNCED

Extra incentives are still available to those who join and pay 2022 membership in full in January.

BY SUSAN THOMPSON

Lake Panorama Times

There were 141 individuals, couples or families who purchased a 2022 golf membership at either Lake Panorama National or Panorama West by Dec. 31 and were entered into a drawing for seven prizes. The drawing was held Jan. 4. Winners are:

- Driver and fairway wood combo – *Ted Hawley*
- \$500 in LPN Diners Club credit – *Jim Sievers*
- Bushnell range finder – *Mike Krull*
- Michael Kleinwolterink print – *Kirk Fischer*
- Three-dozen Titleist custom golf balls – *Jim and Nicki Clayton*
- 2022 single LPN pool and fitness membership – *Brian and Cristin Kreifels*
- Nine-hole playing lesson with Rob Riggins – *John and Susan Cramer*

For those who missed the deadline for the prize drawing, there still is an extra incentive to join and pay their 2022 membership in full in January.

LPN golf memberships paid by Jan. 31 will receive a \$100 LPN gift card. Panorama West golf memberships paid by the same date will receive a \$25 LPN gift card. Those who choose the all-inclusive membership, which includes both golf courses, plus the LPN pool and fitness center, will receive a \$125 LPN gift card if they pay in full by Jan. 31.

Annual memberships are available at both courses for both Lake Panorama Association property owners and those who are not LPA property owners. All memberships include free use of the Lake Panoram National driving range.

In an effort to expand membership access to LPN amenities, a payment program is available for all golf membership

categories, plus the LPN pool and fitness center.

Those interested can pay their 2022 membership choices automatically through their bank account. Starting March 20, 2022, and ending Aug. 20, 2022, memberships will be withdrawn in six equal payments from their bank account. For this service, a convenience fee of \$100 will be charged with the first withdrawal. An authorization agreement is included in the 2022 membership mailing and also online and in the LPN pro shop.

There are several membership options. Besides regular memberships at both LPN and Panorama West, there is a special "first time" membership available for those who have never been an LPN member. LPN members who refer a "first time" person who joins will receive \$50 in LPN pro shop credit.

Distance memberships at Lake Panoram National are available for people who do not own a home at Lake Panoram and who live more than 18 miles from the LPN.

Memberships for the LPN swimming pool and fitness center also are listed on the 2022 membership applications.

Those using private carts on either golf course must pay a trail fee. At the LPN, members have the option of a cart lease, which entitles one person to a seat on an LPN cart for the season.

Other services listed on the membership form are cart storage at both courses, plus bag storage and a USGA handicap at the LPN. Those who play in the LPN's leagues and handicap tournaments must pay the \$30 handicap fee. This fee is not required for Panoram West leagues.

Membership forms are online at www.lakepanoramanational.com/membership. ■

LAKE DOGS

By CHERYL TEMPLE

Lake Panorama Times

Names: Winston and Javy
Age: 3
Breed: miniature schnauzers
Owner: Traci Kauffman

Winston and Javy seem to love everyone, especially kids. They enjoy car rides, walks and going to the lake. Winston likes to play fetch and greets Traci with a toy when she comes home. Javy is Traci's secret service agent by day, keeping watch for any critter or visitor with a voice it is not afraid to use. They are both just happy, affectionate and joyful fellas. ■



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