#### **INSIDE**

#### WHEN LIFE GIVES YOU LEMONS, YOU MAKE LEMONADE PAGE 2

PRSRT STD **PAID** 



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APRIL 2020 | VOLUME 51 | NUMBER 4

#### **BEACH BALL FUNDRAISER MOVED TO AUG. 1**

More than 80 items have been donated for auctions and a raffle

BY SUSAN THOMPSON | Lake Panorama Times

The Friends of Lake Panorama board postponed the April 18 Beach Ball to Saturday, Aug. 1. This decision was made in light of increases in confirmed  $coronavirus\, cases\, in\, Iowa, plus\, guidance\, from\, the$ Iowa Department of Public Health. Friends will continue to monitor the situation and adjust plans again, if needed. More details about the Aug. 1 Beach Ball will be available as the date approaches.

The Friends board is pleased with the support shown for the 2020 Beach Ball, which is being planned to raise money for new playground equipment at Boulder and Shady beaches. So far, more than 80 items have been donated for auctions and a raffle.

One item that couldn't wait until Aug. 1 was the donation of a box of fresh garden produce from Bill and Karen Eby's garden every seven to 10 days June through September, valued at \$400. Shanell and Dave Wagler were the winning bidders for that item at the 2017 Beach Ball, and expressed interest again this year. When the 2020 Beach Ball was postponed, the Waglers purchased the Eby donation for \$400.

Four items from Paradise Pads have been offered to Friends at cost, with all money raised above those amounts going to the playground fund.

Since the Paradise Pads items are things the Friends board knows would be more popular this spring than later summer, an online auction is planned for April 16-20. Available will be an inflatable standup paddleboard, a rolled foam pad, and two inflatable pads; one is 6-foot by 8-foot in size, the other 6-foot by 13-foot. Four dock lines also will be available.

Details on how the online auction will be conducted will be provided April 12 on Nextdoor Lake Panorama and in LPA and LPN newsletters. A web link will take those interested to the auction on the Friends of Lake Panorama website. Bidding will begin at 9 a.m. April 16 and close at 5 p.m. April 20.

When the Beach Ball was scheduled for April 18, the 30 tables available all had sponsors and decorators, and most seats had been sold. Contacts have been made with table sponsors and ticket holders, and most have said the new date works for them.

If there are some who paid for their table sponsorship or tickets already and can't attend, they can do one of two things: ask for a refund, or leave the money with Friends as a donation. If seats or tables become available, these will be marketed as the Aug. 1 date approaches.

Direct donations for these new playgrounds are at \$14,500 — a good start toward the \$70,000 goal. Donations can be mailed to P.O. Box 488, Panora, IA 50216, with checks payable to Friends of Lake Panorama. More information about the playgrounds and donation options is available at www.friendsoflakepanorama.org. Or contact Susan Thompson, 515-240-6536, staff@friendsoflakepanorama.org. ■

## LAKE RESIDENTS FIND VAYS TO HELP OTHERS

BY SUSAN THOMPSON | Lake Panorama Times

he official announcement that things were going to change came March 14 when Iowa Governor Kim Reynolds reported the first case of coronavirus not connected to a known source, such as overseas travel. Called "community spread," she cautioned residents not to participate in gatherings as large of 250 people and to stay home if not feeling well.

Then things started moving faster. Restaurants and bars closed, except for carryout. Universities and colleges switched to online classes for the rest of the school year. K-12 schools were asked to close at least until April 13, possibly longer. Recommended gathering sizes dropped to 10. Next came the closing of "non-essential" stores and services. lowans were told to stay home, except for those who provide essential services such as health care, security and first responders.

Lake Panorama residents are rising to the challenges in many ways, keeping themselves busy, while helping others. Here's a small sampling.

#### LANCE AND GAYLE LEVIS

Lance Levis was an early cheerleader for the idea of people staying home to help slow the spread of the virus, creating a post on the Nextdoor Lake Panorama site that garnered many positive comments. He said the best current protection from COVID-19 is social distancing and shelter-in-place. Then he offered this formula: 1) At least one ounce of COMMON SENSE. 2) All the SELF DISICPLINE you have. 3)



Lance Levis posted a formula for "shelter-in-place" that drew positive responses from the community. Lance and Gayle Levis are shown here at a different time in their lives when shelter-in-place wasn't needed.

CONCERN for others. Mix well. Take one dose daily for at least 14 days, or until threat passes.

Levis went on to say this plan doesn't take any special ability or

"We can all do this. I appreciate that some have jobs or obligations that prevent them from being able to shelter/distance. This is something we can do to help THEM and the vulnerable they serve ... and ourselves," he posted.

Levis and his wife Gayle moved to Lake Panorama in November 2011 from their farm west of Audubon. To keep busy, they've been doing some home projects and

organization. "We've been here eight-anda-half years," he says. "We might even finish getting

moved in and unpacked." The couple says they are fortunate to have three children and their families all in Iowa. They have visited weekly by phone and more recently by email and a phone messaging service called WhatsApp. Because as a family they have all chosen to shelter-in-place, they recently celebrated their grandson's 10th birthday via an internet applica-

tion called Zoom. "We were able to see and hear each other on our tablets, and it was a real circus. Our grandson, who is 10, and granddaughter, who is 8, played the role of clowns. It was not like being together in person, but 'a good time was had by all' and we protected each other," Levis says. "Our grandchildren learned something good. We all did."

What positives are the couple seeing during this difficult time?

"We've witnessed so many acts and expressions of caring and kindness toward each other right here in our own community," Levis

**RESPOND, PAGE 6** 



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#### **ON THE LAKE**

## When life gives you lemons, you make lemonade

**By SHANE GOODMAN** Editor and Publisher

Well, maybe this wasn't the best time to buy a newspaper. Then again, this probably hasn't been the best

time to do a lot of things. But when life gives you lemons, you make lemonade, right?

We all have to face things outside of our control at times. It

is the cold reality of life and, unfortunately, death. The current situation with the COVID-19 is causing fear, anxiety and uncertainty

Goodman

for most everyone, including me as the new owner of this newspaper.

The government regulations that have been implemented to minimize the spread of COVID-19 are, unfortunately, affecting businesses in ways few people could have ever predicted. You can see that here locally and all over the nation. Most of our publications depend on people coming together for events, concerts, food, drink, movies and more. And when most all of it goes away at once, we are left with immense challenges. As such, we made the difficult decision on March 24 to suspend the printing of CITYVIEW and our Iowa Living magazines until our June issues.

On a positive note, we decided to continue to publish the Lake Panorama Times as scheduled. My thanks to Susan Thompson, Stormy Baker and all of the advertisers in this issue for helping to make that happen. And thank you to all of you, our readers, for continuing to support the Lake Panorama Times.

With all the social distancing and sheltering going on, I haven't been able to meet many of you yet, but let's keep our fingers crossed that this will soon pass. With that in mind, I certainly don't take the health risks of COVID-19 lightly, and you shouldn't either. There are no easy decisions to be made, and there will be fallout no matter what happens. We simply all must play with the cards we have been dealt and do what we feel is best while looking out for the well-being of ourselves and others, too.

You should follow the advice from the CDC to prevent the spread of the virus, and you should also continue to shop local in a smart manner. Please resist the temptation to buy on Amazon. Jeff Bezos will be just fine when this pandemic ends, but I am not so confident about many of our local businesses. Continue to find ways to buy from them. They need your support. We need your support.

Now take a much-needed break from all the negative coronavirus coverage and enjoy this month's stories about the people and places that make Lake Panorama great.

Be safe, be smart and be supportive. And, as always, thanks for reading. ■

### **2020 LPA ANNUAL MEETING POSTPONED TO JUNE 27**

The 2020 ballot will elect two members to the LPA board of directors.

BY SUSAN THOMPSON Lake Panorama Times

The 51st annual meeting of the Lake Panorama Association will be Saturday, June 27 beginning at 10 a.m. at the Lake Panorama National conference center. The meeting was originally scheduled for May 9 but was postponed due to COVID-19 prevention measures.

The new date was set by the LPA board of directors at its March 24 meeting. LPA bylaws provide the annual meeting shall be held no later than the last Saturday of June. To accommodate this scheduling change, the board also exercised emergency discretion to extend the board term of Tom Jeschke by one month.

Newly elected board members normally begin their terms at the May board meeting but will instead begin their terms at the June 30 board meeting, three days after the annual meeting.

Each year, the LPA annual meeting provides a formal statement of the association's financial position, plus reports on activities during the past year and plans for the coming year.

Reports will be given by Mary Jane Carothers, LPA board president; Gary Evans, LPA board treasurer; and John Rutledge, LPA general manager and LPN, LLC director of operations.

The results of the annual election for the LPA board of directors will be announced at the end of the meeting, and there will be time for audience questions and comments.

An official announcement of the meeting will

be sent to all LPA members in early June. Included in this mailing will be a ballot, plus a numbered envelope in which to return the ballot. Ballots must be returned in the numbered envelopes to ensure ballot authenticity. If an envelope is lost, contact the LPA office for a replacement.

There are no issues this year that require a special vote. The 2020 ballot is simply for electing two members to the LPA board of directors.

Members will be asked to deliver or mail their completed ballot in the numbered envelope to the LPA office before Friday, June 26. This allows the majority of the ballots to be counted in advance of the annual meeting. Ballots also can be brought to the annual meeting.

Two people are running for two seats on the LPA seven-member board. Mary Jane Carothers will be completing her first, three-year term on the board, and is running for a second term. David Finneseth is seeking a seat on the board for the first time, and will replace Tom Jeschke.

LPA bylaws require each board candidate to provide a 100-word statement. This year's candidate statements are printed here in alphabetical order.

#### **Mary Jane Carothers**

"A Lake Panorama resident since 2003, it has been my privilege to serve on the LPA Board of Directors for the last three years. I am a licensed nursing home administrator who serves as Vice President, Quality Improvement for Iowa Health Care Association, which represents 700 long term and post-acute care organizations. My professional skills include stra-



**Carothers** 

tegic planning, capital improvement project oversight, budget construction and human resource management. I have served on the Panorama and Guthrie Center School Boards, Guthrie Center Area Development Board, Guthrie County Board of Health, Guthrie County Compensation Board and St. Mary's Parish Council."

#### **David Finneseth**

"I have been a member at Lake Panorama since

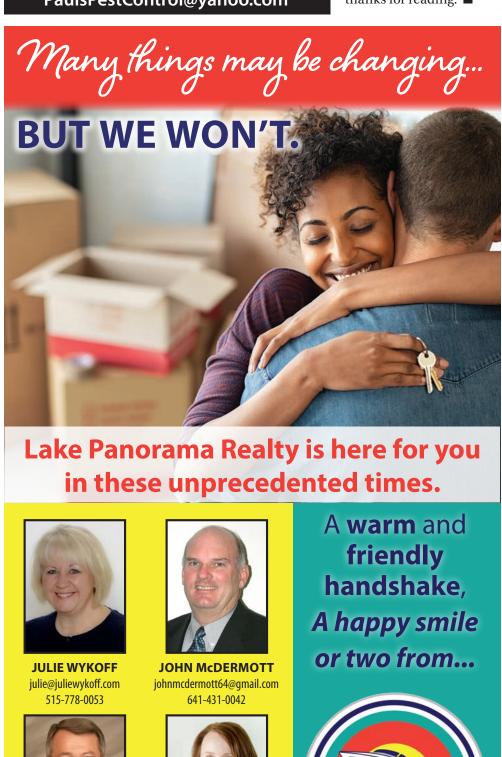
2011 and a full-time resident since 2015. I hope to help bring insight into the future and growth Finneseth of Lake Panora-



David

ma while continuing to maintain its reputation. With my experience as a business owner of Farm Bureau Financial Services in Guthrie Center and Perry, this knowledge will be beneficial to the operation of the LPA. I am involved with and serve on various other boards and committees including Rotary, church finance council, and secretary for the Agents Association covering eight states. I look forward to serving our community on the LPA board." ■







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### NEW DIRECTIONAL SIGNS ON EAST SIDE

Lake Panorama Times





Lake Panorama National Resort ◆ Golf Course - Restaurant -Conference Center - Lodging ◆ LPA Office Boulder Beach

Six new directional signs exists. The six new brown recently were installed on the east side of Lake Panorama. Older signs had included Clover Ridge Inter-

signs are located in various locations to direct visitors and guests.

A large one on 200th Road

shed, and others along that route, provide directions to the Lake Panorama National Resort, while also listing the golf course, restaurant, conference center and lodg-

ing. Those same signs also point to the LPA office and Boulder Beach.

Signs near Boulder Cove coming from both the north and south point east to the

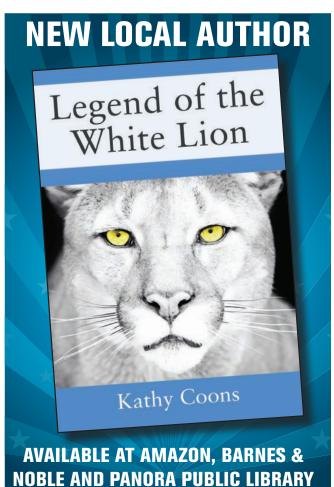
LPN. A sign adjacent to the LPN pro shop parking lot has one arrow pointing north to the pro shop, and another pointing east to the LPN conference center, restau-

rant and lodging.

Two remaining signs that mention the Clover Ridge Timeshares will be updated soon by covering over those











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#### **COVID-19 IMPACTS LAKE PANORAMA AND GUTHRIE COUNTY**

Formal announcements from the Lake Panorama Association, Lake Panorama National, local events, schools and government offices

**By SUSAN THOMPSON** 

Lake Panorama Times

The coronavirus pandemic that has gripped the world has caused many changes at Lake Panorama and throughout Guthrie County. On March 17, formal announcements came from both the Lake Panorama Association and Lake Panorama National about new business procedures as a result of COVID-19.

#### LAKE PANORAMA ASSOCIATION

At the LPA, several new policies went into effect that day and will remain in place until further notice. To ensure the safety of members and employees, the LPA office is closed to walk-in traffic. LPA staff are working and

assisting members via email or phone.

Members who require an in-person visit may contact LPA to schedule an appointment. LPA staff will work with those members on a case-by-case basis to ensure member needs are being addressed, while continuing to maximize social distancing. Appointments are offered only for situations that cannot be addressed via email or phone.

Payments can be made by mail or by placing in the drop box located near the driveway at the LPA office, 5006 Panorama Drive. Staff check the drop box periodically throughout the day, Monday through Friday.

Boat stickers will be mailed, once payment is received. If requested, stickers can be placed in the LPA pick-up box, which is located by the office front door. The pick-up date must be coordinated with LPA staff. DNR boat registrations can be emailed, faxed or copies left in the drop box.

LPA's primary goal during this time is to ensure its staff can continue to provide essential services to LPA members. To that end, LPA has implemented contingency plans to ensure the LPA water plant and LPA dam both are managed effectively in the event of staff absences. All other work requests will be handled on a priority basis, with essential services taking priority.

LPA Security remains on duty and will continue regular patrol of the lake development. If LPA Security is unavailable, call the Guthrie County Sheriff's Office at 911 or (641) 747-2214.

LPA Security is not an appropriate contact number for questions about COVID-19. Those questions should be directed to medical providers. In the case of a medical emergency, dial 911 or (641) 747-2214.

Building and land disturbing permit applications and accompanying documents can be placed in the drop box, or emailed to lpa@ lakepanorama.org. Members are reminded seven to 10 days of lead time is recommended for all building permit requests.

While the LPA office has sold hunting and fishing licenses in the past, these also can be purchased online, so they are not available at the LPA office at this time.

**IMPACT, PAGE 5** 



The irrigation system at Lake Panorama National was turned on March 30 for the 2020 season. Here the 13th green is getting its first taste of irrigation water.



















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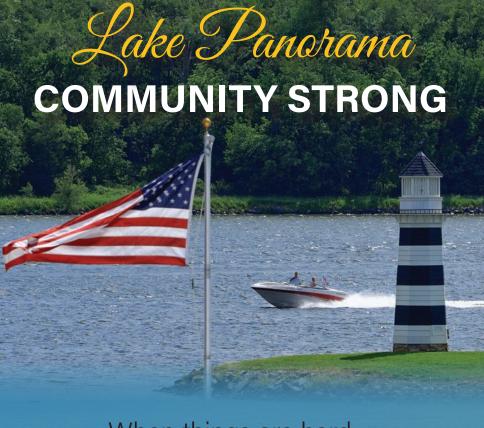
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#### **IMPACT**

FROM PAGE 4

The DNR website for purchasing licenses is: https://www.iowadnr.gov/

LPA will update members through its email bulletin system. These updates sometimes are shared through social media platforms, such as Facebook and NextDoor. But LPA will focus its limited resources on sending email bulletin updates, responding to emails and answering phone calls. Responses to social media discussions and questions cannot be guaranteed on a real-time basis. Members who require a response from LPA should email lpa@lakepanorama. org or call (641) 755-2301.

#### LAKE PANORAMA NATIONAL

At the LPN, the Links Restaurant is open for carryout only. A special carryout menu has been developed, and hours of operation trimmed to meet demand. As of April 1, the restaurant is closed Sunday, Monday and Tuesday. Takeout orders are available Wednesday through Saturday, 11 a.m.

to 1 p.m., and again 4 p.m. to 8 p.m. Call (641) 755-2100 to place an order, which will be brought to you at your car door. Only credit card and Diners Club payments can be accepted. The special carryout menu is here: https://lpnresort.com/carry-out

All events scheduled at Lake Panorama National Resort on or before April 12, 2020, have been canceled or rescheduled. This includes the Easter Brunch that was planned for April 12. Decisions on events planned after April 12 will be made as dates approach, and announced in the LPN Resort Weekly e-newsletter and on Facebook.

Both the Panorama West Golf Course and the Lake Panorama National Golf Course and driving range remain open. LPN is taking some precautions and making recommendations to golfers.

Keep 6 feet of separation between you and your playing partners. Refrain from handshakes and high-fives, and sanitize hands regularly.

Members should use their own private carts during their round. LPN rental carts will be provided with the option of one cart per person. Rental carts will be sanitized after each use. Walking also is an option.

Disease transmission points are being reduced by keeping bunker rakes, ball washers, water coolers and garbage cans off the course.

Leave the flagstick in. Cups have been installed upside-down to allow for low-contact ball retrieval.

The LPN pro shop will be open as traffic dictates. Call for tee times at (641) 755-2024.

In response to Gov. Reynolds' State Public Health Emergency Declaration March 26, a decision was made to close the LPN pro shop to retail sales. The pro shop doors are locked, and golfers are asked to check in at the pro shop counter window. Golf balls and gloves will be sold through this window, on request.

The Panorama West Clubhouse is not yet open, and rental carts are not available. Guests can pay green fees at the kiosk. Once open, the clubhouse can be reached at (641) 755-2250. Until then, direct any questions to the LPN Pro Shop at (641) 755-

At this time lodging, remains open through Lake Panorama National. The staff has always provided the highest standard of sanitation, but now some additional procedures have been implemented. These include:

The fitness facility is closed until further notice.

All guests will be given a screening questionnaire before check-in.

Keys will be available for pickup from the after-hours cabinet outside.

Maid service policies have been adjusted, with additional information provided in units. Anyone who needs to re-

schedule or cancel a reser-

vation may do so without

cancellation fees on or before April 12, 2020. The LPN front desk/lodging desk continues to be staffed Monday through Friday 9 a.m. to 5 p.m., but hours on Saturday and Sunday have been reduced to 11

a.m. to 1 p.m. Call the front

#### FIRST "LAKE PANORAMA 101" CANCELED

desk at (641) 755-2080.

A group of volunteers recently decided there should

be an organized way to welcome new property owners to Lake Panorama. The result is a program titled "Lake Panorama 101."

Two initial sessions were planned, but the first one scheduled for Friday, April 24 has been canceled. The second session is scheduled for Saturday, June 6, 10-11 a.m. The meeting will last one hour, and be held at the Lake Panorama National Conference Center.

Topics covered will be the Lake Panorama Association, Lake Panorama National, perks and amenities available to LPA members, and ways to learn more. There will be time for questions, and refreshments will be available.

If it seems conditions will allow this public gathering, invitations will be sent in May to new owners who have purchased within the last 18-24 months. Lake Panorama 101 sessions aren't limited just to those who receive invitations, or who are new property owners. Any LPA member interested is welcome. Those planning to attend the June 6 session can reserve a spot by calling the LPN front desk at (641)

#### LAKE PANORAMA FIN & FEATHER

755-2080.

In light of COVID-19, the officers of Lake Panorama

Fin and Feather made the difficult decision to cancel the 2020 annual banquet, which was originally planned for May 9 at the Lake Panorama National Resort. This decision was made due to public gathering restrictions, which hampered committee planning activities, in combination with a lack of suitable dates for resched-

uling the event.

The committee thanks those who have already purchased 2020 membership/banquet tickets. Donations, tickets or other payments already paid will be carried over to 2021, and personal contacts are planned to confirm this with individuals. Those who prefer to have a refund instead of carrying over memberships or donations will be able to do so.

#### PANORAMA

#### **COMMUNITY SCHOOLS**

Iowa Governor Kim Reynolds recommended Iowa school closures for four weeks beginning March 16 until April 13. Panorama Community Schools is following this recommendation and is closed with all events and activities scheduled to take place during that time canceled.

With school not in session, free meals are being provided in "grab-and-go" style to

**IMPACT, PAGE 8** 



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## **Tax Considerations for Retirees**

#### A larger standard deduction.

For 2020, standard deductions for taxpayers 65 and older are approximately \$1,650 to \$2,600 more than those of younger taxpayers, with a few exceptions.

#### Medical costs write-offs.

The IRS will let you deduct qualifying medical expenses that exceed 7.5% of your adjusted gross income (AGI). Beyond out-of-pocket costs paid to doctors and other health care professionals, it also includes things like insurance premiums for extended care coverage, travel costs linked to medical appointments, and payments for durable medical equipment, such as dentures and hearing aids.

Credit for the Elderly or

**Disabled.** This incentive, intended for people 65 and older, can be

as large as \$7,500 based on your filing status. It is basically designed for those living wholly or mostly on Social Security benefits.

Affluent IRA owners may want to make a charitable IRA gift. At age 70 ½ you can make Qualified Charitable Distributions (QCD's) using traditional IRA assets,

using traditional IRA assets, which can wholly or partially satisfy your Required Minimum Distribution (RMD) tax-free (up to \$100,000 annually).

Eligibility to make a QCD still begins at 70½, even though the SECURE Act raised the starting age for RMD's from 70½ to 72.

Visit investgcsb.com to read this article in its entirety and contact our office today to schedule a no-obligation consultation and risk analysis.

 $\textbf{Kristen Crouthamel, AIF}^{\$}, \textit{Financial Advisor}$ 

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says. "Probably the greatest is that folks really are practicing social distancing and shelter-in-place. Families, friends, neighbors and complete strangers are showing they care and are putting the health and wellbeing of others first."

Levis says once the current crisis has passed, we should all want to look back and say "We did too much," rather than "Why didn't we do more?"

#### JERRYAND DIANE PIEPER

Jerry and Diane Pieper moved to Lake Panorama in May 2015 from the small town of Westside between Carroll and Denison. They used Nextdoor Lake Panorama to offer their help to others. Here's what they posted:

"We live at the lake and if any elderly lake residents need groceries or supplies from the Hometown grocery store and don't feel they can go out due to social isolation, send us an email with your name, address and phone number along with your list of needs and we will reply to let you know we received it. You can pay for the groceries and supplies when we drop off. There is no charge for delivery. We will do our best to get what is available."

Their offer led to several others posting similar sentiments, or talking about ways they already were assisting elderly neighbors and friends.

"We have had a few calls for assistance," Diane says. "If we get overwhelmed, we have lots of people who have offered to help.'

Besides helping with errands, what else is the couple doing to keep busy?

"We white-washed our fireplace last weekend, and Jerry is making fish habitats," Diane says.

When asked what positives they see in the current situation, the couple says it has brought people together to help their neighbors and families.

"And it made us all step back from the busy world we live in to spend time at home with our families," Diane says.

#### **BRIAN AND JOANN JOHNSON**

Facebook posts are one of the ways technology is helping people stay connected with friends and family during this time of self-isolation. On March 20, JoAnn Johnson posted a photo of a quilt she had just finished.

Johnson started the quilt 13 years ago while living in Alexandria, Virginia, serving a six-year Presidential appointment to the National Credit Union Administration (NCUA).

"This one took me so long because it became tedious piecing 255 3-inch squares, each with 11 pieces," she says. "The quilt uses 43 different Civil War era reproduction fabrics."

"I inherited my love for quilting from my grandmother, who always pieced at least one quilt a year for the ladies at church to hand quilt

for the annual bazaar. In fact, Grandma gave me my first quilt fabric to piece a 'Trip Around the World.' Her ladies hand quilted it, and then she gave it to me," Johnson says.

It wasn't until she moved to Virginia in 2002 that she took up quilting seriously. Her husband Brian continued to work in Iowa, so quilting became a way to keep busy in the evening. She estimates she created 15 quilts during that time.

After returning home and a two-year break, she was appointed by Gov. Branstad to serve as the Iowa Superintendent of Credit Unions. She retired after six years, and for the last three years has enjoyed not only completing another 15 quilts but time with the grandkids, gardening, golf, local organizations and driving the Guthrie County Hospital courtesy van as a volunteer one day a week.

"My quilts this past year have included a Quilt of Valor for my former NCUA executive director who served in Vietnam, assisting my sister and sister-in-law with Quilts of Valor for two of my brothers, three scrappy quilts made from my current stash of material, and a baby quilt for the upcoming Friends of Lake Panorama Beach Ball auction," she says. "I have a couple more unfinished projects I've said I'm going to complete before buying more fabric, but we'll see.'

With the Iowa Legislature in recess, Brian, who lobbies at the Capitol, is keeping in contact with legislators and clients with regular phone

"We are both using this unusual 'shut down' time trying to be productive, accomplishing some deepcleaning projects that have been on hold, writing notes and making phone calls to check on friends and family, and enjoying a few luxuries such as expanded reading time," JoAnn says.

#### **BILLY AND EMILY DONOVAN**

**Emily Donovan works for** the Heartland AEA, providing services to teachers and students in special education. Since school isn't in session, she and her colleagues have been holding meetings virtually and doing their own professional learning.

"Our agency has prioritized each of their employee's own wellbeing and safety and has asked us to put our families first during this

time," she says. Billy owns Donovan Construction. He has limited the number of subcontractors allowed on a job to adhere to social distancing. Gloves are worn and some jobs have been postponed. Some subcontractors have stopped working and are self-quarantining.

"This is definitely slowing down progress on jobs, but as of right now, hasn't completely halted things," Emily says. "We feel lucky to work for patient and wonderful homeowners. And I'm hoping this will free up some



JoAnn Johnson says extra time at home motivated her to finish this complicated quilt pattern, which she began 13

children. Natalie is 14 and in the eighth grade. Dylan is almost 12 and in sixth grade. They also have an exchange student from Spain staying with them, Alejandra, who is scheduled to return home June 14.

"She feels this is a good lesson for us to get closer to each other instead of putting technology between us," Emily says. "She will be disappointed if she doesn't get to go back to school, because she wants to say goodbye to her friends before she goes home. She also was really looking forward to prom."

With Panorama and most other schools in Iowa taking at least a four-week break, Emily devised a "home school" schedule.

"I didn't want them to sit around for four weeks on You Tube, Netflix and video games. Some of their teachers have posted optional activities for them to do on Google Classroom. They also have access to Khan Academy, which is a website that gives them extra practice with math concepts," she says.

Emily and her three "students" have a schedule they loosely follow. "At 9 a.m. we try to do some kind of physical activity — go for a walk, yoga, take turns leading stretches, follow an exercise video. We ordered some pickle ball sets because the kids had been learning pickle ball in PE at school," Emily says. "We've been using the new sports courts at Boulder Beach on nice days to try it out."



Natalie Donovan shows the beehive pinata she created out of paper mache. Researching the art of both pinatas and paper mache was an earlier homeschooling activity for the Donovan family.

From 10 a.m. to 11 a.m., they catch up on Google Classroom activities their teachers have posted, Khan Academy math and free reading. The next hour is creative time and includes crafts and baking, followed by a half-hour for lunch and another half-hour for chores. Practicing the piano and free time take up the next hour-and-a-half, with a board or card game filling the last hour-and-a-half of their day. Free time starts at 4 p.m., with dinner prepa-

"I'm doing a lot more cooking, but we also are trying to do carry out a couple times a week to support local restaurants," Emily says. "My house has never been so clean. Cleaning windows, organizing closets, game cupboards. We're looking forward to warmer weather so we can power wash the patio and deck and get the

Natalie received her driving permit recently and was supposed to start driver's ed, but that went by the wayside

when school was canceled. "To get out of the house for a bit, I've been letting her drive around to get some

practice in," Emily says. Are there some positives

bout the current situation? "The dogs love that we are home all day and come along with us on our walks," Emily says. "I've really enjoyed the ability to slow down and spend time with my kids. It felt like we had something



Pink felines, presumably a momma cat and her kitten, were drawn by Posey Ortner with

ening of Iowa, after winter,"

she says. "When it rained,

we checked out earthworms.

While filling bird feeders, we

found a paper wasp nest. We

took it inside to draw it on

paper and watched a video

about how paper wasps make

collie, Margo, with us, who

needs lots of walks. We have

looked at tracks and seen

animals. There is a pheasant

rooster that seems irritated

with a red flag on one of the

gravel roads nearby," Jillian

says. "We are watching the

daffodils as they begin to

open, and we keep a copy of

'Birds of Iowa' at our kitchen

table, where we watch the

birds on the feeder at meal

forecast, Wesley and Posey

enjoy their chalk art visits to

Lake Panorama driveways.

JAY AND SUE MERRYMAN

Merryman told her husband

Jay she wanted to do something nice for neighbors and

friends every Sunday they're

"locked in." She proceeded

to bake seven dozen cook-

ies and made bags of eight

chocolate chip cookies for

delivery, then I rang door-

bells and laid their cookies

right in front of the door,"

Sue says. "I backed away 10

feet and if they came right

away, we visited at a distance

for 5 minutes and were on

our way to the next home.

It was really fun seeing real

The next weekend, Sue

made caramel popcorn to

deliver to another nine fami-

lies, using the same routine.

times we did May baskets

when our kids were young,"

she says. "Again, it was so

nice to see the smiles on

bridge online with her bridge

a program called Trickster

Cards, and the other is Bridge

Base," she says. "On both of

them, you get to pick your

own group. Both are free,

and Trickster Cards has lots

of other card games besides

Sue has started playing

'One online group uses

everyone's faces."

buddies.

bridge."

"It reminded me of all the

faces.'

"We figured out a map of

nine different families.

On Sunday, March 22, Sue

And when rain isn't in the

"We brought our border

their nests."

time."

time together." But the family is missing their friends, and talk about how great it will be when they can get together again.

"Natalie is worried she won't get to participate on Lake Panorama's water ski team, depending on how long restrictions last. Dylan doesn't like that the boundaries between home and school have been crossed, but he's starting to get used to our new schedule," Emily says. "We are just taking each day as it comes, and trying not to look too far into the future."

#### STEVE AND JILLIAN ORTNER

The Ortners are another family with kids out of school, looking for fun things to do. They've been at Lake Panorama a few years, first buying a lot to build on, before buying a house on the east side of the Narrows. Their full-time home is near

Danbury in northwest Iowa. Steve is a fifth-generation farmer there, and Jillian owns a boutique. Their children, Wesley, 9, and Posey, 6, attend Danbury Catholic School. The school is closed through April 12, possibly longer. While Steve is getting ready for planting season, Jillian and the two children are at their Lake Panorama

home. Jillian says the kids have been enjoying online art classes, and testing their artistic skills with chalk art on their own driveway. In an effort to add a little more fun to their drawing, Jillian posted on Nextdoor Lake Panorama.

"We decided we would see if anyone would like some sidewalk chalk art drawn on their driveway," she wrote. "They're pretty not terrible at pirate ships, boats, houses, hearts, hearts turned into people, flowers, and the occasional unicorn." She invited those interested to get in touch and received several requests with more coming in as time went along.

Their first day out, they visited four driveways, creating colorful pirate ships, rocket ships, kitty cats and other animals. Jillian says they now have a running list of other driveways to decorate, plus requests for return visits to their first round whenever they'd like.

Other activities have in-

Jay owns his own business, called Clonetrader, and is

a risk manager who deals Facebook for their friends, mainly with commodities. family and teachers. And Since he was already running they're doing what Jillian his business from home, he's working as usual, although "We're enjoying the awakthe commodity markets have

> been a little more volatile. Before the COVID-19 pandemic, the couple had April plans for a Rhine River Cruise from Amsterdam to Basel, Switzerland. The company cancelled the trip, offering either a full refund or 125 percent of their investment back with a voucher to use in two years.

> "We took the voucher and now have a trip planned from Hong Kong to Bangkok for two weeks in 2022, and we rescheduled our Rhine River cruise for next April," Sue says. "It's fun to dream a little while sitting at home."

The Merrymans have a son, Ben, in Kalamazoo, Michigan, and another son, Josh, in Overland Park, Kansas, with a daughter, Molly, and her family living in Munich, Germany. All three are under shelter-in-place mandates. They also have a daughter, Abbey, who is a doctor in Iowa City.

"She is on the front line and keeps us up to date on what's happening," Sue says.

Technology helps keep the scattered family in touch.

"We FaceTime pretty often. One Sunday, our son Ben used Zoom to connect all of us, and we were able to see all the kids and grandkids at the same time. It was kind of crazy to get a word in, but so fun to see all," Sue says.

More recently, son Josh found a program called Caribu.

"It lets us read and draw with our grandkids. It's an app for mobile devices and we can schedule reading times with our grandkids. They get to choose the book and turn the pages," Sue says. "When we draw, we both get to choose the colors we want to use. It usually costs money, but for the next two months, it's free. It's so fun to see and talk to them at the same time."

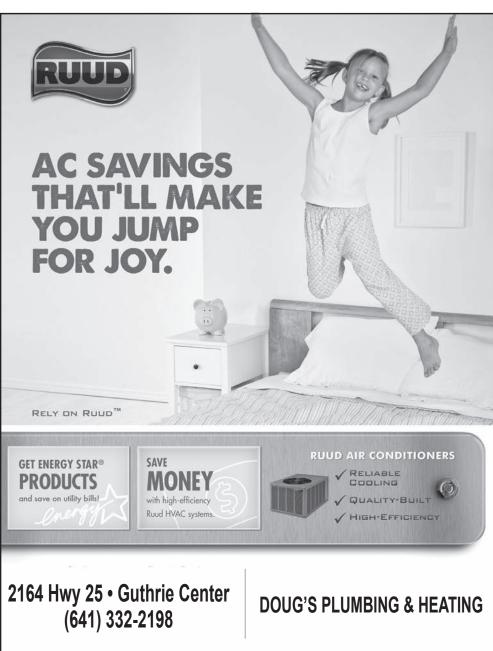
What positive things have the Merrymans discovered while spending extra time in their home on Horseshoe

"I'm walking about 2 to 3 miles every day, and my dog is happy she gets to go for more walks. It's made me slow down and read more," Sue says. "Jay and I probably talk more. We're just glad it's not a real war and appreciate having a safe, warm home with plenty to eat." ■

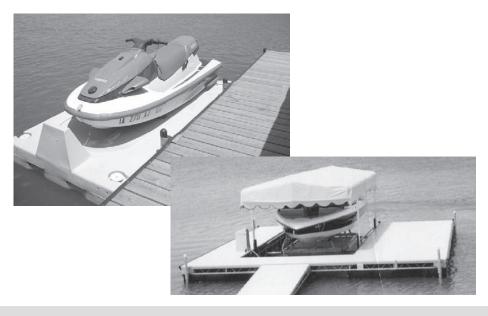


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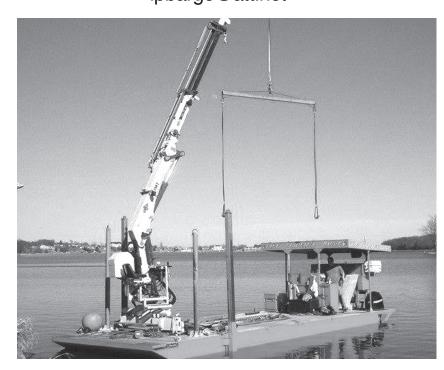
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#### **IMPACT**

FROM PAGE 5

those 18 and younger on Mondays and Wednesdays. This began March 23 and will continue until school resumes session. Students are provided two breakfast meals and two lunch meals and do not need to be present; a family member is allowed to pick up the meals.

Drop off is 11:30-11:45 a.m. at five locations. Look for Panorama Community School District vehicles parked at these locations with the drivers staying about 15 minutes. Pickup locations are the Bagley Community Center; Yale Memorial Park, next to the Community Building; Linden Post Office/Library on Main Street; Jamaica Park next to ToJo's; and the Panora Library.

#### **GOVERNMENT OFFICES**

The Panora City Hall is closed to walk-in traffic, but staff is available via phone or email. The Panora Library, Community Center and Veterans Auditorium also are closed until at least April 13.

The Guthrie County Courthouse closed to all visitors on March 17. All staff continue to work Monday through Friday 8 a.m. to 4:30 p.m. Those needing to do business at the facility can call or email each department. A contact list has been placed outside the main entrance on the east side of the building. Each department also can be contacted on the Guthrie County website here: http://guthriecounty.org/

guthriecounty.org/
The Adair and Guthrie
County Emergency Management agency has created a website that contains
the latest preparedness, response, and public information for Adair and Guthrie counties regarding the
Coronavirus (COVID-19)
outbreak. It is available
here: https://www.adair-guthriecountycovid.org.

#### Lake Panorama Association Board of Directors Meeting

Dec. 17, 2019
Lake Panorama
Association Office

The Lake Panorama
Association Board of Directors met Dec. 17, 2019, at 5 p.m., at the Lake
Panorama Association
Office. Board members present were Mary Jane
Carothers, Emily Donovan, Gary Evans, Tom
Jeschke, Rich Schumacher, Jim Spradling and Neil Wright.

LPA Staff present: Danna Krambeer and John Rutledge Visitors present: Amy Davis, LPA Member

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

Agenda Item 1 — Approval of the Agenda - Jeschke requested the wording on agenda item 4A be adjusted to more accurately represent the topic. Rutledge concurred with Jeschke's suggestion and recommended the board approve the agenda as amended. <u>Schumacher</u> moved to approve the agenda, as amended. Motion seconded, carried unanimously.

Agenda Item 2 —
Open Forum - No one

Agenda Item 3 — Consent Agenda - Donovan 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 11.26.2019 LPA Board Meeting

c) Acceptance of 11.30.2019 consolidated financial report — LPA & LPN, LLC

d) Accept minutes from 11.20.2019 LPN, LLC Board of Managers

e) Accept minutes from the 2019 boat ramp task force

f) Approve date of the next LPA board of directors meeting

Agenda Item 4a - Recommendation by 2019 boat ramp task force regarding additional boat ramps at Lake **Panorama** - Rutledge reviewed the minutes of the boat ramp task force meeting. The purpose of the task force was to determine if the development of additional boat ramp(s) by LPA would be an appropriate course of action by LPA. The committee agreed the threat of invasive species via unregulated access to Lake Panorama was the overwhelming issue.

Excerpt from the 12.05.2019 boat ramp task force meeting min-

Motion by Levis to present the LPA board the following recommendation: Based primarily on concerns related to invasive species, the 2019 boat ramp task force recommends no additional boat ramps and/or access points be constructed on Lake Panorama at this time. The task force further recommends the LPA board of directors *investigate further means* by which the threat of invasive species can be minimized. Motion seconded and unanimously approved.

Evans moved to
adopt the boat ramp
task force's unanimous
recommendation, which
stated no additional boat
ramps and/or access

points should be pursued by LPA, based primarily on concerns related to invasive species. Motion seconded, carried unanimously.

Agenda Item 4b — Recommendation by 2019 boat ramp task force to strengthen efforts against invasive species. Board discussed the concern of invasive species and the efforts currently enforced to control the introduction of invasive species into Lake Panorama and how we can strengthen our efforts. Options to consider are locking the ramp with a gate, cameras to monitor ramp access and limiting hours of access to the ramp. Additional discussion was held on preparing for the possibility of invasive species into the lake and pursuing an annual testing program to accommodate early detection.

schumacher moved to direct the general manager to develop recommendations for increased enforcement of invasive species rules to be considered by the LPA board in the spring of 2020. Effort to include input from LPA security staff and Coulter Panorama Marine. Motion seconded, carried unanimously.

Agenda Item 4c — Review LPA and LPN cash flow and approve LPA investment in subsidiary LPN

Current and projected cash flows, based on approved budgets for LPA and LPN for 2020, were discussed. \$25,000 was required for LPN to meet current operating obligations on Dec. 2, 2019. Discussion was held at the November BOD meeting regarding cash

flow and the possibility of a cash investment being required. In addition to this amount, \$55,000 is required to cover 2019 operating expenses that LPA has covered, which will allow LPN to start 2020 with cash levels equal to the LPN 2020 Cash Flow Budget.

Cash Flow Budget.

Evans moved to approve cash infusion of \$25,000 that was made on Dec. 2, 2019, and an additional \$55,000 to LPN from LPA to meet cash flow requirements to end of year 12/31/19 and ensure sufficient funding of operations through spring 2020.

Motion seconded, carried unanimously.

Agenda Item 4d -Resolution 2019-01, a resolution approving and authorizing a Loan and Disbursement Agreement and providing for the issuance and securing the payment of **Taxable Water Revenue** Bonds, Series 2020, in the amount of \$4,750,000 - This item represents formal issuance of the \$4,750,000 loan from the Iowa State Revolving Fund (SRF) which was previously discussed and approved by the board of directors Sept. 26, 2017.

Jeschke moved Board approve Resolution 2019-01, a resolution approving and authorizing a Loan and Disbursement Agreement and providing for the issuance and securing the payment of Taxable Water Revenue Bonds, Series 2020, in the amount of \$4,750,000. Motion seconded.

Roll Call Vote — Ayes — Carothers, Donovan, Evans, Jeschke, Schumacher, Spradling and Wright. Nay — none. Motion carried unanimously.

Agenda Item 4e — Appoint member(s) to the LPN, LLC Board of **Managers** - The terms of Dave Butterwick and Jim Koch expire on 12/31/2019. Butterwick was one of the initial board of managers appointees, and has served since October 2015, roughly four years, three months. An additional term would put him over the term limits the LPA board of directors has chosen to apply to LPA committees and the LPN, LLC board of managers.

Koch has no term limit concerns surrounding his re-appointment and is willing to accept reappointment.

The BOM have unanimously recommended reappointment of Koch for a three-year term and recommends appointment of Shanell Wagler for a three-year term.

Schumacher moved to appoint Jim Koch and Shanell Wagler to the LPN, LLC Board of Managers for terms expiring on 12/31/2022. Motion seconded, carried unanimously.

**Agenda Item 5a — Old** — No old business

Agenda Item 6a — Rutledge reported on water leak - Rutledge reported on a current issue with a water leak. Staff continues to search for the leak and discuss possibilities of outside help with leak detection.

Agenda Item 7 — Closed Session — The board entered closed session at 5:55 p.m. to discuss legal matters. The board exited closed session at 6:30 p.m.

Adjourn - With no further business, the meeting was adjourned at 6:30 p.m. ■

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## A Q&A with LPA General Manager John Rutledge

**By SUSAN THOMPSON** Lake Panorama Times

The news these days from most all sources focuses on the coronavirus outbreak and daily life modifications required to control its spread. This month's Q&A with John Rutledge, LPA general manager and LPN, LLC director of operations, talks about the impact of COVID-19 on the Lake Panorama Association, while also looking ahead to 2020 projects.

Q. On March 17, both the Lake Panorama Association and Lake Panorama National Resort issued special bulletins outlining many changes in the way business is conducted at both locations. How has the LPA membership accepted these changes?

A. The LPA membership has been extremely supportive of our COVID-19 policies. A number of members have reached out to let me know their businesses, or places of work, have implemented similar protocols. I think people have come to expect this is the new normal for a while. Most of our members are very comfortable with technology, and we've been able to keep projects on track by using electronic communications during this period of extensive social distancing.

#### Q. How has this impacted LPA and LPN operations?

A. Electronic communications have also worked well for LPA and LPN internal functions. Staff has been using a video conferencing platform to meet regularly and ensure operations are well-coordinated. This option isn't quite as good as meeting in person, but is much more interactive than a traditional conference call. By using video conferencing, we have been able to break our staff into segregated teams. We believe this provides us some protection against a scenario in which a large

percentage of our staff would become ill at the same time.

The March 24 LPA board meeting also was held via video conference with the board members joining online or by telephone. Once everyone navigated the learning curve, the meeting went very smoothly. Members were invited to email any questions or comments in advance, but all business was routine and no concerns were submitted.

#### Q. What impact is COVID-19 having on LPA and LPN business?

A. The business of LPA is very different from the business of LPN. LPA is quasi-governmental and is better suited to weather this storm. Member interactions can largely be completed via email and phone without impacting the bottom line. Social distancing results in some lost productivity for field operations, but our LPA team still is able to get the job done.

LPN is a very different animal, due to its business model being dependent on revenue from the restaurant, golf course, events and lodging. Reduced traffic and closure of certain business sectors are devastating to the operation's bottom line. One example is the closure of the Links restaurant, which caused us to lay off our part-time servers until such time when we can reopen. Thankfully, State of Iowa unemployment has been quick to recognize this situation and offers assistance to those who have lost income.

During this time of uncertainty, we are doing our best to continue serving our members. The restaurant is available for food carryout with a specific menu and times. Please consider helping support that business by ordering carryout.

Other ways to help are to put additional money on your existing Diners Club account the next time you pay your bill by check. Or become a new member by completing the form available online and

mailing it with a check. The membership form is here: https://www. lakepanoramanational. com/dining.

Lake Panorama National Resort gift cards are good in both the Links and the pro shop and can be purchased in any denomination by calling (641) 755-2080. Since the conference center front desk and offices currently are closed to walk-in traffic, the purchase can be made over the phone by credit card, and the gift card mailed to the buyer. Or buyers can mail a check and the card will be mailed in return. The LPN front desk is staffed Monday through Friday 9 a.m. to 5 p.m. Hours on Saturday and Sunday have been reduced to 11 a.m. to 1 p.m.

Both golf courses are open, and we encourage members and guests to use golf as a way to get some exercise, relieve some stress and get that sports fix during this time. We believe that with some precautions golf remains a safe activity. We do recommend players maintain 6 feet of separation and members use their private carts. For others, LPN will provide the option of one cart per person, and rental carts will be sanitized after each use. Walking also is an option. And keep your hands to yourself. Don't pick up your playing partners wedge, shake hands or give high-fives. Also sanitize and wash your hands regularly.

In response to Gov. Reynolds' State Public Health Emergency Declaration March 26, a decision was made to close the LPN pro shop to retail sales. The pro shop doors are locked and golfers are asked to check in at the pro shop counter window. Golf balls and gloves will be sold through this window, on request.

Q. We know LPA projects can't come to a halt, despite the COVID-19 situation. Let's take a look at some of those.

A. LPA undertakes a number of projects each year, such as the annual seal-coat project and dredging for the

Lake Panorama Rural Improvement Zone (RIZ). Seal-coat preparations won't begin for a while, due to the March road embargo and spring weather conditions. Dredging, however, has begun and will continue until completion in November.

LPA also has a number of contractors on site for associated projects. Three companies are working on the three components of LPA's water plant and well upgrade project. All are progressing nicely due to the mild winter and early spring. Also expected in the near future is the return of Dredge America, who will be dredging the upper river channel for RIZ. This work will be complementary to LPA's annual dredging efforts.

Q. The replacement of a water main across **Burchfield Cove was** discussed at the March LPA board meeting. Tell us about the need for this project, and the expected timetable.

A. In December, LPA experienced a break in one of our three essential lake crossings. The timing of this leak was fortunate, as LPA water use is much lower in

the winter months. LPA currently has this section of the system "off-line" and is moving forward with replacement of the line by the end of May. This timeline will ensure we can meet our summer demand on the east side of Lake Panorama.

The board authorized moving forward with a \$340,000 contract to bore in a new line and complete the necessary water main extensions. This should serve as a 50-year solution for this area of the lake. LPA will offset a majority of this unplanned expense by deferring \$225,000 worth of capital improvements to a future year. The balance will be paid out of LPA's cash reserves. Projects being deferred include new bathrooms at Sunset and Shady Beaches, one unrelated improvement to the LPA water distribution system and a handful of other minor projects on LPA property.

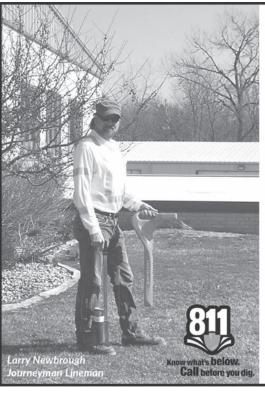
#### Q. What other projects are getting underway at Lake Panorama for the 2020 season?

A. Lake Panorama usually opens the golf course bathrooms, campground bathrooms and beaches when temps are reliably

above freezing. COVID-19 precautions may dictate a different strategy to how we operate our bathroom facilities this year. LPA beach bathrooms, for example, are cleaned daily. If **COVID-19** requires cleaning them every 2 or 3 hours, then we need to review whether we can reasonably meet this expectation. We continue to monitor guidelines for how to prevent the spread of COVID-19.

Docks at LPA's beaches will be deployed before boating season, and the lake is a great place for members to escape the stress and restrictions we've all faced in March and early April. Stay tuned for further updates, as we all navigate the surreal experience that is COVID-19. And wash your hands! ■





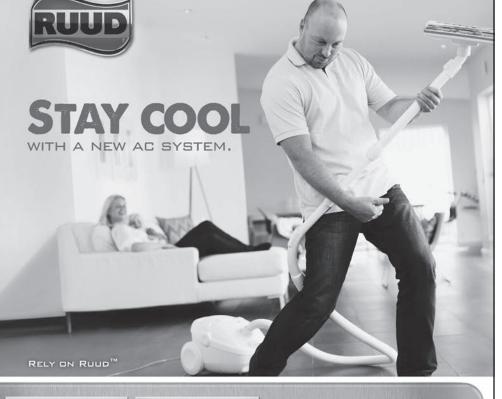
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### VETLAND PROTECTS HUGHES COVE

The nitrogen removed by the wetland is equivalent to taking about 400 acres of row crops out of production.



This sign outlining the cooperators that made the Hughes Cove wetland possible is located on 200th Road, near a driveway that leads to both the wetland and the Fin & **Feather Shooters Club.** 

**By SUSAN THOMPSON** Lake Panorama Times

In the late 1990s, Iowa State University researchers began studying the use of small wetlands in drainage areas to slow water runoff from farm fields. They

found these strategically placed wetlands could reduce nitrates moving into streams and rivers by 40 to 70 percent. By 2000, state officials were promoting a new incentive program to encourage landowners to install wetlands.

The Iowa Conservation



This photo shows the stream entering the wetland near the middle of the far side of the body of water. In the forefront is the outlet that allows water to flow out of the wetland.



Water from the wetland travels downhill through an underground tube to a splash pool.

Reserve Enhancement Program (CREP) is a joint effort of the Iowa Department of Agriculture and Land Stewardship and the U.S. Department of Agriculture. State and federal technical assistance and cost-share funds are available for landowners who voluntarily establish wetlands for water quality improvement in 37 north-central Iowa counties, including Guthrie.

During a strategic planning session in 2012, the Lake Panorama Rural Improvement Zone (RIZ) decided to see if there were locations where CREP wetThe water coming from the culvert into the splash pool is

clear and clean and moves from the pool into a stream on its way to Hughes Cove.



In the foreground is the culvert that is depositing water cleaned by the wetland into Hughes Cove.

lands could be installed to help protect the lake. In October 2016, the 26-acre Helen's Cove/Donahey CREP wetland was completed. The total project cost was \$700,000, with more than \$200,000 in federal reimbursements, so the net cost to RIZ was \$500,000.

The water pool hosts microbes that turn nitrogen into gas. The nitrogen removed by the wetland is equivalent to taking about 400 acres of row crops out of production. A special forebay collects sediment, which is cleaned periodically. This isn't something done in all CREP wetlands, but because of the desire to keep as much sediment as possible from reaching Lake Panorama, special approval was granted to include this feature.

Construction on a similar wetland to protect Hughes Cove began in 2016, with final touches in the spring of 2017. Like the Helen's Cove project, the net cost to RIZ was about \$500,000. The 23acre Hughes Cove/Elmquist CREP wetland includes a control structure above a plunge pool, which routes the water back into a creek leading into Hughes Cove. A third wetland also has been built to help protect Burchfield Cove.

These photos show the various components of the Hughes Cove wetland. ■

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## JEW BOAT RAMPS PROHIBITEI

Decision based on concerns about the introduction of invasive species into Lake Panorama.

By SUSAN THOMPSON Lake Panorama Times

The Lake Panorama Association board of directors has adopted new rules that prohibit the construction of any new boat ramps, while also placing restrictions on existing ramps.

Last fall, a boat ramp task force studied the possibility of the LPA installing a boat ramp somewhere on the west side of the lake. After discussion, the task force's recommendation was to not allow any additional boat ramps or access points to be constructed on Lake Panorama.

Much of the task force's decision was based on concerns about the introduction of invasive species into Lake Panorama. At its December board meeting, the LPA board voted unanimously to adopt the task force's recommendation.

Following that vote, the board discussed concerns

about invasive species, current enforcement efforts to control their introduction into Lake Panorama, and options for strengthening these efforts. Some options discussed installing cameras to monitor access at the marina ramp, and limiting hours of access to the ramp.

The board directed John Rutledge, LPA general manager, to develop recommendations for increased enforcement of invasive species rules to be considered in the spring. Rutledge says this review led the LPA management team to contemplate rules about not only LPA-owned access points, but also private access points.

At its March 24, 2020, meeting, the board approved three new rules related to private ramps. The first requires members interested in building a boat ramp on their property to receive written permission from the LPA.

The rule states, in part: "LPA

shall retain the sole discretion to deny any application for a boat ramp. Generally, boat ramps shall be strictly prohibited unless a member can show that access to the lake from such boat ramp will be controlled to avoid invasive species and unauthorized access to the lake." If a boat ramp is installed without receiving a permit, the LPA will require the member to remove it.

The second rule deals with any boat ramps that existed prior to Jan. 1, 2020. These ramps will be allowed to remain, as long as the member maintains the ramp in good condition. The replacement or major repair of any existing ramp would require the member to obtain a permit from the LPA.

The third rule deals with the use of existing ramps. The rule states: "Any member with an authorized boat ramp shall strictly prohibit access to the lake and shall only allow boats

that are registered with LPA and have a current LPA sticker to utilize such boat ramp. In the event a member allows access for an unregistered boat or a boat without a current LPA sticker, then such member shall be in violation of this rule and subject to a fine of \$2,500 per occurrence."

Rutledge says to date boat ramps on member properties haven't been a problem. In fact, Rutledge noted the owner of one ramp has been extremely supportive of LPA's debris removal efforts and continues to be an important partner to LPA operations. But the new rules are something LPA implemented to be proactive about boating safety and invasive species.

'This is a means of ensuring only LPA-registered and LPA-inspected boats are accessing Lake Panorama via ramps within the LPA development," Rutledge says. "Our top goals are safety and invasive species prevention." ■

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STRUXURE T

Rick Titus in his 45th year of selling and installing more efficient Fireplace Inserts & Vent Free Gas Logs

Rick Titus of Clarion started his business, called "The Country Store", in 1975 and even though he has moved into town now, he has no intention of retiring any time soon. "I enjoy and love doing this." said Titus. "I've covered every corner of the state because I'm an expert, and that is not meant as a boast. I don't think anyone else in the state does exactly what I do." What he does, is sell and install

the Fuego Flame (brand name) fireplace insert, which he believes are the most efficient inserts on the

- photo by Les Houser, Wright County Monitor

market, for the money. However, it took him awhile to find out about that brand. "I was living in Littleton, Colorado. and came across a brochure for the Heatilator fireplaces, which were made at Mt. Pleasant, Iowa," said Titus. "When we moved back here 3 years later, I decided I was going to call them and become a dealer." Titus was soon displaying the units at county fairs and got some business. But then in checking back with his customers, to his amazement, he found out they were sending most of the heat up the chimney.

"I then tried selling other brands of fireplaces like Preway, and Majestic and found they were no better. These were touted to be energy efficient, having fans and adjustable dampers, but they still were not burning like a wood stove, so I just kept looking. I was selling wood stoves, but not everyone wants a wood stove in their home. Then I found out about the Fuego Flame Fireplaces, which were as close to wood stove efficiency as you will find. This company made Zero Clearance fireplaces and also made four different sized inserts, so now I could offer my customers a super efficient fireplace, or install one of the inserts inside of their existing wood burning fireplace, no matter how large or small," Titus said. But then it wasn't long before he found a fireplace that has an unusual shape, like a two sided, or see-thru. or arched opening, and these inserts would not fit. So he decided to just make the inserts from scratch to fit these unusual fireplaces. He even built an insert to fit a four sided fireplace for Bill Knapp in Des Moines.

The Fuego Flame fireplace inserts can make any fireplace burn up to 70% efficient, and needs no electricity while keeping 99% of the heat in the home. It burns slow like a wood stove while keeping the beauty of the fireplaces overall appearance and fun of watching the fire. Once the insert is installed, the average fireplace can heat 1,000 to 1,500 square feet of a well insulated home, while using 2/3 less wood, and protects the home from runaway fires. It can burn most of the night on just 3 or 4 hardwood logs, leaving you a nice bed of hot burning coals to ignite new logs come morning. "Some of my customers use the fireplace 24/7 all winter long, and rarely hear their furnace kick on. Thus they save a tremendous amount of fuel each month. These inserts literally pay for themselves by saving the customers fuel," Titus says. The inserts are made using 12-guage steel, which Titus said transmits the heat quicker because it's lighter. Cool air from the house enters underneath the insert, and is then circulated up the back of the fireplace with the heated air exiting out the top, all without the use of a fan. The temperature of the air coming off this insert varies from 200 to 1000 degrees. Titus says, "You bake in your oven at 350, and you can feel that kind of heat coming out of the top of the fireplaces heat opening. Most heat circulating fireplaces do not come close to putting out that kind of heat, for they send all their heat up the chimney."

The Fuego Flame inserts are installed using an insulated ceiling, which prevents the stove heat from going up the fireplaces chimney. The insert damper control is on the inserts face plate, so you can close the doors and then close the damper. The inserts also burn with their damper 95% closed, thus making the wood burn nice and slow. The twin glass doors are made using ceramic glass, which will take 1400 degrees temperature, so you never have to worry about breaking the glass with heat, and you get to enjoy watching the slow burning logs inside. These twin doors are easy to clean with very little effort. "Remember when you were a kid sitting around the campfire, or at a family reunion, how much fun it is to sit around the campfire? Well, you can have that same fun in your home with a real wood burning fire in your fireplace all winter long, and enjoy the romance of the flames; and everyone could use more romance, right? It is actually mesmerizing to watch the flames, and you don't even have to say a word as you watch the fire. Now you can have the romantic comfort of a campfire and enjoy all that warmth in your home safely and efficiently," said Titus.

For those that can't or don't wish to burn wood, Titus offers super efficient gas logs as an option. He started selling those in 1991, and they offer the same nice flame effect, but without the work and cleanup from real wood. "I've got people who bought a fireplace from me in the 70's and 80's that are now having me put gas logs in those same fireplaces," said Titus. These gas logs are capable of heating up to 1,000 square feet of the average well insulated home, so if you have a power outage, these gas logs will keep you toasty warm, and keep the pipes from freezing in your home.

Titus has covered a large area of the Midwest in his sales and installation travels, "I have built and installed units in fireplaces from Minneapolis to Kansas City and all over lowa." said Titus, "I've learned that if I go to a county fair, I get business from that area." He also feels that word of mouth has been his best advertising, and that the personal attention he can offer gets the sales. "I do all the work myself," said Titus. "I don't even charge for estimates when I come into your home. I feel an in home visit is the only way I can know exactly what the customer needs." Titus is also not afraid to tackle, or at least look at, any chimney problems including a cracked chimney. "I've fixed one of those many times for someone," said Titus. "I installed a stainless steel liner inside the chimney and made it safe and efficient." Titus explained that these inserts are not like others that you can buy, and that it takes some time to install them. "This is not a quick fix job," said Titus. "I don't just shove it into your existing fireplace, collect a check and leave. Most of the other inserts on the market make your fireplace look like it has a wood stove shoved into it, and they change the whole look of the fireplace by putting a big metal shroud around the insert. It takes me from six to eight hours to do this, but it will be done right and you'll never need to do anything more with it." Titus has even thought of people who like to cook food over a wood fire. "I've developed a barbeque grill that will fit inside there," said Titus. "You can grill steaks or bake potatoes. It will work great for putting a dutch-oven in the fireplace too." Feel free to contact Rick at The Country Store for more information. You can call either 515-532-3881 or 515-293-2455, or visit his website at: www.fireplacesatthecountrystore.com, or email him at yahtitus@gmail.com. "We don't know what the future holds for our electrical system in this country," said Titus. "I someone wants to control us, they could cut off the electricity,