

ASHLEY SCHABLE/LAKE TIMES



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

One year after tornado, rebuilding is complete

By **ASHLEY SCHABLE**
Lake Times staff

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

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

"First it was southwest of Guth-

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

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

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

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

Lake Times the morning after the tornado.

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

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

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

"I watched all night long," Brammer said.

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

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

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

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

TORNADO, PAGE 2A



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

LPA annual meeting highlights a year of positives

By **SUSAN THOMPSON**
Lake Times staff

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



Mindy Larsen Poldberg

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



Charles Schnack

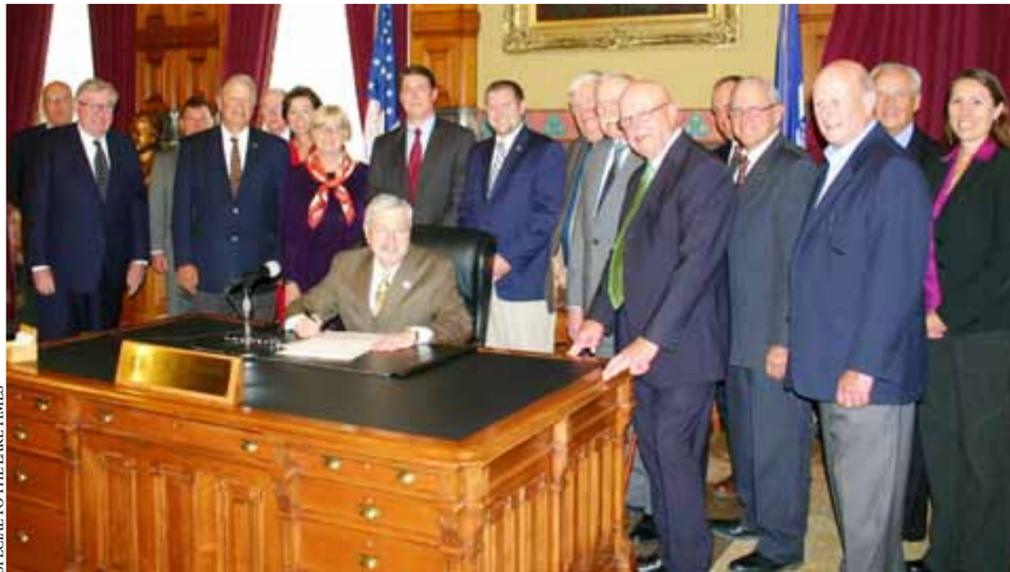
Bob Batschelet, LPA board treasurer, provided the 2014 financial and audit report for the LPA and its subsidiary, LPN, LLC. He said 2014 was the sixth year in a row the LPN has operated without financial assistance from the LPA.

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

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

MEETING, PAGE 5A

RIZ BILL SIGNED INTO LAW BY GOVERNOR BRANSTAD



SPECIAL TO THE LAKE TIMES

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

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

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

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

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

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

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

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

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

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

Meetings between representatives of the Iowa State Association

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

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

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

RIZ, PAGE 3A

Sale May 29-30 to benefit LPN Sports Courts

Lake Times staff

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

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

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

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

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

SALE, PAGE 3A

41st Annual WSO Home Tour June 4

Lake Times staff

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

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

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

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

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

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



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

TORNADO

FROM PAGE 1A

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

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

Brammer hopes he never has to use it.

"My bucket is filling up," he joked.

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

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

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

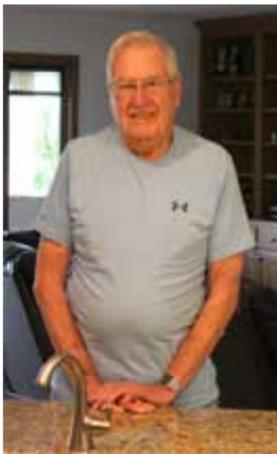
"The exterior of the house is completed and we are trimming the interior," Jay said. "We should be able to move in in late June or early July."

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

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

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

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



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

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

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

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

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

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

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

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

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



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



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



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

juries or fatalities.

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

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

—Susan Thompson contributed to this story

Swimming pool passes inspection, opening soon

By SUSAN THOMPSON
Lake Times staff

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

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

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

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

have checked in at the pool.

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

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

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

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



SUSAN THOMPSON | LAKE TIMES

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

LPA now requires building inspection deposits

By SUSAN THOMPSON
Lake Times staff

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

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

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

tion project and the number of inspections required.

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

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

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

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New Lake Panorama RIZ projects in planning stages

By **SUSAN THOMPSON**
Lake Times staff

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

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

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

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

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

RIZ

FROM PAGE 1A

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

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

SALE

FROM PAGE 1A

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



SPECIAL TO THE LAKE TIMES

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

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

By **SUSAN THOMPSON**
Lake Times staff

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

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

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

Kjella Piper was the event

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

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

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

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

More information about Panora P.E.T.S. is available online at www.panora.org/pets.

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ASHLEY SCHARLE | LAKE TIMES

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



DRAMATIC FINISH TO 3RD ANNUAL MARKET TO MARKET RELAY IOWA

By **CHUCK OFFENBURGER**
Special to Lake Times

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

enue District in downtown Des Moines.

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

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

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

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

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

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

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

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

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

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



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

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

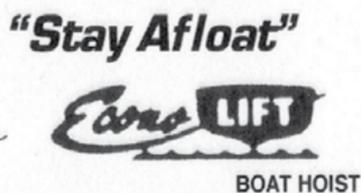
told them to go ahead and use one -- no charge. The runners returned the van to Jefferson Sunday morning -- along with "a generous contribution" to the church. Jefferson Mayor Craig Berry said he talked to some of the team members, "and they were just amazed at the help they got. They said that would've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

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

MEETING

FROM PAGE 1A

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

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

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

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

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

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

Roads and drinking water condi-

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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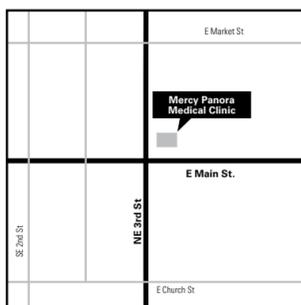
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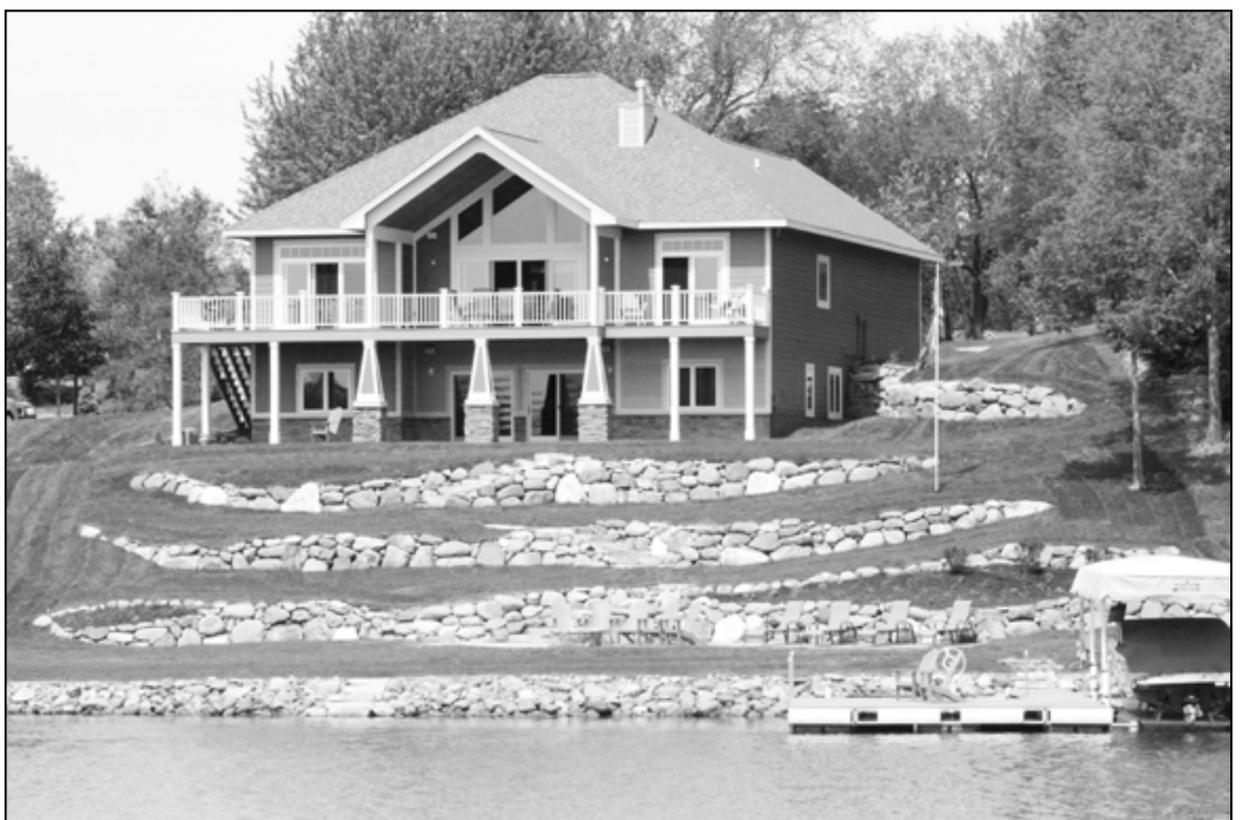
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Augusta National Golf Club is known for its towering pines, blooming flowers and trees, and big crowds for the Masters tournament. This is one of the photos Helen McCord took during the Monday practice round of the 2015 Masters.

McCord takes trip to Masters for 88th birthday

By **SUSAN THOMPSON**
Lake Times staff

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

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

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

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

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

"But after a few years, someone

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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Q&A: Denny Merritt, LPA Security Chief

LPA SECURITY OFFICERS WEAR MANY HATS

By SUSAN THOMPSON
Lake Times staff

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

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

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

Mary and I have been married since 1971. We decided to visit Lake Panorama when we

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

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

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

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

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

and what are their responsibilities?

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

can expect to see even more of us this summer.

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

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

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

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

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

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

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

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PUBLIC NOTICE

LAKE PANORAMA ASSOCIATION BOARD OF DIRECTORS MEETING MARCH 23, 2015 LAKE PANORAMA ASSOCIATION OFFICE

The Lake Panorama Association Board of Directors met March 23, 2015, at 5 p.m., at the Lake Panorama Association office. Board members present were Bob Batschelet, John Coghlan, Bill Douglass, Tom Jeschke, Mindy Poldberg, Charles Schnack and Neil Wright.

Staff present were John Dinnebie, Danna Krambeer, John Rutledge and David Thompson.

Visitors present were Everett Grasty, County Supervisor; Lyn Coulter, Coulter Marina; Gary Evans, Marty Derry, and Chris Waddle, LPA members.

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

Agenda Item 1 – Approval of the Agenda. Wright moved to approve the agenda. Motion seconded, carried unanimously.

Agenda Item 2 – Open Forum. Gary Evans spoke to the board regarding information and how it is provided to the membership. Evans reported that listening at the board of directors meeting is the best way to learn what's going on. Evans expressed his disappointment at the way some of the things have been handled and the amount of discussion time that has been spent on making decisions. Evans would like to see the board spend more time informing the public and getting their support on various items, this would avoid the misunderstandings, and help things run smoother in general.

Coghlan stated these are valid comments and thanked Evans for his input.

Marty Derry requested permission to moor his houseboat at the marina jetty. Derry explained he owns property in Lodge Cove and normally would keep the boat there. He is planning some work this summer and will not be able to moor the boat on his property. He is requesting to store his houseboat at the marina temporarily and also would consider leaving it there permanently if the price was agreeable.

This topic is agenda item 5a.

Agenda Item 5a – Marty Derry's request to moor houseboat at Mariana jetty.

Consider Marty Derry's request to place houseboat on marina jetty. The boat would not meet current LPA regulations today, but was grandfathered to the Lake to previous owner, Ron Schafer who later sold to Derry. Boat sticker fees have been paid continuously. When the slips were expanded, the marina could no longer safely accommodate Schaefer's space. Schafer was informed that he could not keep the boat in the marina and sold the boat to Derry.

Lyn Coulter reported that in 1998 the LPA board of directors said lifts could not be within 100' of the lighthouse on the east side of the jetty. This was to maintain the aesthetics of the lighthouse area. Currently there are lifts up to that point; there is not room to accommodate Derry's boat safely. Coulter also expressed concerns that it is difficult to keep secured to the jetty.

Further discussion empha-

sized the aesthetics of the area and the reason why denial of the boat being moored there was done earlier.

Jeschke moved to deny Derry's request to moor the houseboat in the marina. Motion seconded, motion carried.

Open forum continued. Lyn Coulter discussed the expansion of boat storage in the Panora and Lake Panorama area. He advised the board to reconsider their plans to construct a new boat storage building in 2015, based upon the possibility of excess supply generated by third parties. Rutledge reported that if we cancel our planned building, LPA will forfeit a minimal amount of money, and the down payment can be refunded.

Douglass moved to delay the LPA building for one year, and see what develops with area boat storage. Motion seconded.

Discussion was held regarding the pitfalls to waiting. Wright requested additional research from staff before a final decision is made. Douglass rescinded his motion.

Rutledge informed the board he would bring back a researched recommendation for the April meeting.

Open Forum closed at 5:45 p.m.

Agenda Item 3 – Consent Agenda. Douglass moved to approve the consent agenda. Motion seconded, carried unanimously. Consent agenda to include: LPA General Manager's Report; Approval of minutes from 12.16.2014 LPA Board Meeting; Acceptance of minutes from 3.9.2015 Building Codes committee minutes; Approval of Ballot and Official Notice for 2015 LPA Annual Meeting; Confirm format of 2015 Annual meeting booklet; Acceptance of 02.28.2015 financial report, LPA & subsidiary LPN; and confirm next scheduled meeting to be held April 28, 2015.

Agenda Item 4a – Report on Financial Performance of LPN, LLC. John Dinnebie reported on the LPN, LLC. Early bird golf memberships are down 12 – 15 memberships. The second wave of memberships is coming in now and John feels confident they will reach their budgeted goal for golf memberships. Conference Center numbers are strong in the restaurant and lounge and ahead of last years. Both courses are open; no winter damage has been reported. It is good to be open March 10, first time in several years. Driving range Clover Ridge septic project is about one-third complete. Work will continue once the road embargo lifts. The remaining work will take about four weeks to complete. John said as long as weather remains dry, the available part of the range will be open on the weekends and we will hand pick the balls.

Lodging – good start to the year, there have been a couple larger groups and we will continue to work with Clover Ridge on renting town homes.

LPWest is open for play. Brandon Waddle is working at the LP West. Dues were increased for 2015. Maureen Lubeck will open the Pro Shop for limited hours beginning April 1.

John reviewed his research and evaluation of what LPN is and what the goals for operation are.

LPN is a Resort Golf Course and it is our goal to show this look and feel. LPN is working to increase traffic.

Pricing and vendor costs are continually reviewed to tighten up costs.

Plans are in place to utilize better tee time management and course management for speed of play.

Emphasis on marketing plans for future opportunities.

Chaille Crandall will be managing Spikes for 2015.

Proposed remodel of the pro shop has been determined not to be required at this time and will be re-evaluated after the 2015 pool season.

Top to bottom thorough cleaning and de-cluttering of facilities.

Agenda Item 4b – Swimming Pool Management. The pool is scheduled to open in late May. Gary Babcock will be managing. Kathy Feilmeyer will be the CPO for the pool. An area will be set up in the pro shop for selling concessions and managing attendance, etc. Research continues on ways to market and generate revenue from operation of pool, example private parties, and coupons for LPA members to try the pool for free, etc.

Agenda Item 4c – LPN Facility Report. Dinnebie reviewed a list of completed facility repairs and upgrades and a list of necessary items to be completed in the next one to five years. The screen in the large dining room is in need of replacement, approximate cost is \$10,000. Carpeting in the dining room, hallway, Links Lounge, reception area and outside entry way is in need of replacement in the near future and estimated cost is \$20,000. After discussion of cash flow projections and capital expense items for 2015, it was determined the carpeting should be given high priority and emphasis was placed on generating a priority list of items to be repaired and/or replaced and be incorporated in the yearly budget.

Poldberg moved to replace the carpet in the LPN; hallway, dining room, lounge, reception area and outside entry way. Two bids are to be obtained and choice at discretion of the LPN General Manager. Motion seconded, motion carried unanimously.

Coghlan commended Dinnebie for his hard work on the facilities and operation of the LPN.

Agenda Item 4d – Emerald Ash Borer Strategy. An inventory of trees was completed and a game plan for replacement and treatment recommendations has been created. Recommendations for action are to start when EAB is within 10 to 15 miles of our area. Currently it has been found in Creston, about 50 miles away. Projections are to start in spring 2016. Once started treating trees, treat every 2 years for 10 years, then maybe every 3 – 4 years after that forever. Kentucky Coffee tree is a recommended replacement tree and our tree farm is filled with Kentucky Coffee trees ready to be transplanted.

Agenda Item 5b – Rule change regarding the building permit inspections. Provide rule authorization to allow and establish deposits on building permit projects requiring construction inspection to promote proper inspection and reporting.

Proposal includes adding wording to building codes and table of deposits to Fees and Fines list. Construction inspections are a vital part of promoting quality construction practices at Lake Panorama. Construction inspections are required for new homes, home additions (including decks), footings for shoreline sun shelters and detached

garages with habitable spaces.

The inspection process at Lake Panorama requires these projects to have a designated inspector prior to permit issuance, but does not allocate a penalty for failure to inspect or for moving into homes prior to final inspection being completed. The "arms-length" procedure developed for this process keeps the inspector directly responsible to the owner and/or contractor in order to keep the inspection process out of the responsibility and expense of the LPA. This advantage is offset by the difficulty of enforcement and encouraging and insuring inspections are completed and finalized and occupancy permits provided to the LPA.

The Building Codes Committee has recommended rule wording to authorize larger deposits for building permits requiring inspections, based on the size and complexity of the project. A deposit does not add to the total cost of the project for the owner if the inspections are done and an occupancy permit (or equivalent) is issued. It places minimal expense to the Association to return the deposit upon receipt of a copy of the occupancy permit from the contracting inspector, while encouraging the proper completion of inspections.

The proposed deposits are based on the size of the project and exceed the projected cost of the inspections to encourage completion of inspections. Failure to complete inspections will result in a forfeited deposit. This proposal is also aimed at maintaining good relations with

independent inspectors to promote the inspection process and provide the owner or contractor incentive or payment for and issuance of occupancy permits.

Proposed Wording: (It was recommended at the June 9, 2014 building codes committee that regulations be developed and given to the board. Mid-year changes were not thought wise so the proposal was held until now. The proposed table of deposits comes from informal discussion at the March 9, 2015 meeting recommending a scaled table of deposits up to \$1,500 depending on complexity of the projects.)

Add Section 2763 Deposits for home building permits and for all permits requiring inspections:

2763.1 The LPA shall establish deposits for building permits and all building permits requiring inspections for habitable spaces.

2763.11 Deposits shall be established by the Board of Directors and included in the annual approved fees list.

2763.12 Deposits shall be proportioned to size of the permitted project and purpose of the deposit and, in the case of habitable space projects, to the required number of inspections needed.

2763.13 Deposit shall be collected at time of permit issuance and refunded to the owner upon acknowledgement of receipt of occupancy permit or other document showing inspections have been completed and the project is approved for usage from the inspection firm or individual.

2763.14 Approved deposits shall be a timely completion deposit and an inspection deposit.

2763.2 Permit deposits shall be forfeited if any of the following occurs:

2763.21 For inspection deposits:

2763.211 In the case of new homes, if residency in the home is established prior to a temporary or final occupancy permit is issued.

2763.212 In the case of all permits, if the final occupancy permit is not received by LPA within sixty (60) days of project completion.

2763.22 For Completion Deposits:

2763.221 Failure to complete the exterior of a home in the 6 months' time period.

2763.222 Failure to apply for extension for cause prior to end of 6 months period.

Extension will be granted for reasonable cause, including, but not exclusively, extreme or untimely weather, accident, LPA road embargo, or other reasonable cause.

Recommended deposits: Inspections

Decks, shoreline sun shelters, seasonal enclosures \$200

Habitable space garages \$300

Additions – enclosed finished \$500

Homes up to 2000 sq ft \$500

Homes from 2001 to 3500 sq ft \$1,000

Homes above 3500 sq ft \$1,500

Completion
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Continued on page 4B

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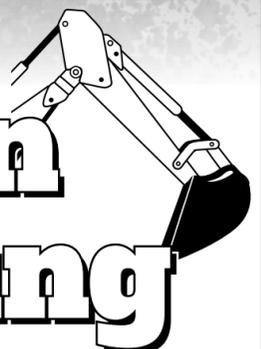
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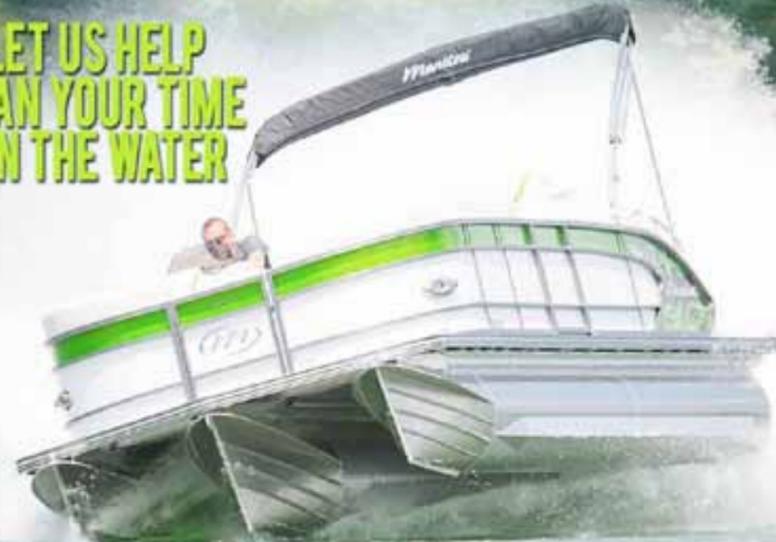
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**4515 Lakeway Drive,
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Double, corner offshore building lot with lake access via adjacent LPA community lot. Fantastic lake views! Great value. \$27,500



**6058 Panorama Road,
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Wooded, waterfront lot on the narrows. Private beach, professionally riprapped. Close to Par 3 golf course. \$50,000



**5172 Panorama Drive,
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Fantastic lot near #4 on Lake Panorama National Golf Course. Gentle slope, some lake views. Great location. Ready for you to build on today! \$23,000



**4657 Panorama Drive,
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Awesome lot on east side of Birchfield Cove ready for your building plans. Excellent perc results. Gentle slope to water, 74' of shoreline, beach, dock, & shade trees. \$199,500



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**4693 Panorama Dr.,
Lake Panorama**

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



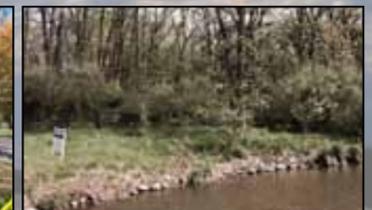
**8157 Outer Drive,
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Completely remodeled cabin, inside and out. Fireplace, granite, finished basement, screened porch, fire pit. Located offshore at Diamondhead Lake. This is a must see! \$99,900.



**311 E Market Street,
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**6816 Panorama Drive,
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Enjoy the cove life with easy, quick access to the main channel. This beautiful lot on the west side of Lake Panorama has 104' of shoreline and is ready for your enjoyment! \$150,000



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



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



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



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



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



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



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



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



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



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



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



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



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



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



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



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



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



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



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



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



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



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



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



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



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



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



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



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



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



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



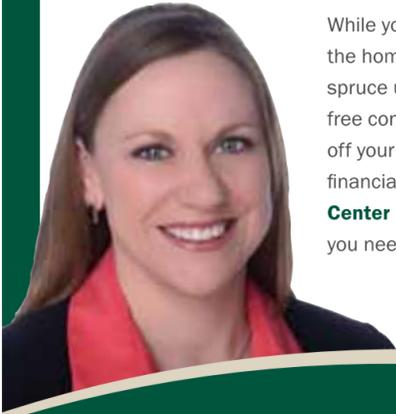
Off Shore Weekend Retreat Located on two wooded private lots, this 2BR 2BA ranch style home is the perfect home for a get away weekend. One level living with vaulted ceiling in LR and a deck facing toward the lake. Nice fire pit area tucked into many mature trees adds to the nature feel of this home.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



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

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EAST SIDE		WEST SIDE (CONT'D)	
Lot 1572 - Golf Course.....	\$25,000	Lot 421 A - WATERFRONT.....	\$25,000
Lot 1453 - Golf Course.....	\$20,000	Lot 2921 and 2922 - 2 lots.....	\$35,000
Lot 1601, 1600, 1599 and 1598 - Golf Course - 4 lots - many options.....	\$160,000	Lot 2845 and 2846 - 2 lots.....	\$25,000
Lot 1613, 1614, 1615, 1616, and 1617 Golf Course - 5 lots.....	\$50,000	Lot 2847 and 2848 - 2 lots.....	\$22,000
Lot 3747 and 3748 - 2 lots - corner location.....	\$40,000	Lot 333 A - 6526 Coven Court WATERFRONT - June's Cove.....	\$30,000
Lot 3667 - Level wooded lot.....	\$20,000	6301 Panorama Drive - Corner Lot	SALE PENDING \$25,000
Lot 3687 - Large corner lot.....	\$25,000	Lot 784A and 785 A - WATERFRONT - 2 lots.....	\$75,000
Lot 6497 - Corner lot in Burchfield Cove area.....	\$15,000	Lot 786A, 787 A, 788A - WATERFRONT - 3 lots.....	\$125,000
Lot 6457.....	\$10,000	Lot 884A, 885A, 886A - WATERFRONT - 3 lots.....	\$125,000
Lot 6043.....	\$10,000	Lot 895A, 896A - WATERFRONT - 2 lots.....	\$100,000
Lot 6256.....	\$10,000	Lot 897A, 898 A, 899A - WATERFRONT - 3 lots.....	\$125,000
Lot 6461.....	\$10,000	Lot 4059.....	\$10,000
WEST SIDE		Lot 2012.....	\$10,000
Lot 34 - Wooded.....	\$13,500	Lot 2092.....	\$10,000
Lot 37 - Good for walkout.....	\$18,000	Lot 2925.....	\$10,000
Lot 2352 - 6703 Panorama Drive.....	SALE PENDING \$12,500	Lot 2959.....	\$10,000
Lot 2357 - Lake View.....	\$17,500	Lot 2366.....	\$10,000
		Lot 3083.....	\$10,000

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