

JUNE 2023

# Lake Panorama TIMES



Pictured: Matt Lukas is well known for his barefoot skiing on Lake Panorama, which also sometimes turns into skiing on his back.

## LAKE PANORAMA SKI TEAM BUILDS ON LONG TRADITION

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WITH FRUIT RECIPE  
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# RETIREMENT PLANNING

## Avoid surprises: 8 things Medicare doesn't pay for

Original Medicare (Parts A and B) covers many medical and hospital services. Some of the things it doesn't cover might surprise you.



AnnaMarie Morrow  
Director of Medicare

### 1. Opticians and eye exams

- While original Medicare does cover ophthalmologic expenses such as cataract surgery, it doesn't cover routine eye exams, glasses or contact lenses. Nor do any Medigap plans. Some Medicare Advantage plans cover routine vision care and glasses.

**2. Hearing aids** - Medicare covers ear-related medical conditions, but original Medicare and Medigap plans don't pay for routine hearing tests or hearing aids.

**3. Dental work** - Original Medicare and Medigap policies do not cover dental care, such as routine

checkups or big-ticket items, including dentures and root canals.

**4. Overseas care** - Medicare usually doesn't cover health care while you're traveling outside the United States. Some Medigap policies cover emergency overseas medical costs. Most plans have a \$50,000-lifetime limit for foreign travel emergencies.

**5. Cosmetic surgery** - Medicare doesn't generally cover elective surgery such as facelifts or tummy tucks. It will cover cosmetic surgery in the event of an accidental injury or, if needed, after another treatment, such as reconstruction following a mastectomy.

**6. Chiropractic care** - Original Medicare does not cover most chiropractic services or tests that a chiropractor orders, including X-rays. Part B pays for one manual spinal manipulation by a chiropractor to correct vertebral subluxation. Some Medicare Advantage plans will cover chiropractic services.

**7. Massage therapy** - Original Medicare doesn't cover massage therapy. When it comes to pain management, Medicare does cover chiropractic care in certain limited circumstances as well as physical and occupational therapy prescribed by a doctor.

**8. Nursing home care** - Medicare pays for limited stays in rehab facilities, for example, if you have a hip replacement and need inpatient physical therapy for several weeks. But, if you become so frail or sick that you must move to an assisted living facility, Medicare won't cover costs. The average monthly cost of an assisted living facility in the Des Moines area is \$4,803, while a private room in a nursing home facility is \$7,756 a month, according to a 2021 study.

Understanding what's covered is the first step in navigating the Medicare maze of decisions. You also have to make sense of all the supplements and figure out how to pay for long-term care if you need it.

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# A SUNKEN BOAT, AN APPRECIATION OF NATURE, THE SKI TEAM AND SOME MORE LAKE HUMOR

Boats don't sink at Lake Panorama very often, and thank goodness. When they do, the rumors fly, especially on social media. We covered the story of the boat that sank on May 20 on Lake Panorama first in the May 25 edition of the Guthrie County Times Vedette and are republishing it here in the Lake Panorama Times. We were able to interview the boat owner, Gary (Scott) Sams, and he was kind enough to share his thoughts about the incident.

The vessel was removed on May 21 by a recovery team from Okoboji, as well as Danny Cunningham, owner of Lake Panorama Barge Service, who assisted with the company's telehandler unit. In our story, LPA General Manager John Rutledge addressed concerns from members regarding a vessel from Okoboji being used for the recovery of the sunken boat, as Okoboji is known to have zebra mussels. He explained the LPA's role and assured the membership that no special exceptions to the invasive

species rules were given.

We appreciate the opportunity to set the record straight and squash the rumors and inaccuracies that circulated so quickly on social media sites. And meanwhile, I think of this unfortunate incident each time I get in our boat, as it is a good reminder for all of us to have a checklist and work through it before each ride.

## AN APPRECIATION OF NATURE — AND TRISH HART

East side or west side? It's a common debate among Lake Panorama residents on which is the best area to live. In my experience, the east-siders prefer the golfing and dining amenities more, while the west-siders appreciate nature. I am in the latter group, as I would rather go to the dentist than golf. Meanwhile,



Shane Goodman

I do enjoy the wildlife and am especially thankful to Trish Hart for providing wonderful images for the pages of Lake Panorama Times. Spring and early summer bring a flurry of younglings to the area, and we share some of the wonderful images that Trish captured in this issue.

## SKI TEAM

Be sure to read this month's cover story on the Lake Panorama Ski Team. Susan Thompson shares the history of the group along with its recent organizational changes. I continue to be impressed with the skills and dedication that these skiers show, especially at the Panorama Days ski show. If you haven't seen it in person, make time to do so this year.

## LAKE HUMOR

Here is some boating humor that will hopefully bring a chuckle: A very nervous first-time boater says to the skipper, "Do boats like this sink very often?" "Not

too often," replied the skipper. "Usually only once."

Too soon? Maybe.

OK, here's a more subtle joke more of you may appreciate: Give a man a fish, and he'll eat for a day. Teach a man to fish, and he'll sit in a boat and drink beer all day.

If your wife thinks that one is funny, tell her this one: I got a boat for my wife. Best trade I've ever made.

Have a great June, and thanks for reading. ■

Shane Goodman  
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# LAKE PANORAMA SKI TEAM BUILDS ON LONG TRADITION

BY SUSAN THOMPSON

*Lake Panorama Times*

In the early 1980s, a ski team from Waterloo performed a couple of times at Panorama Days. In 1985, a newly formed Lake Panorama ski team presented its first show, and the annual tradition has continued since then. The 2023 ski show will be Saturday, Aug. 5, at 2:30 p.m.

In 2019, Dan and Kathy York participated in their 35th annual Panorama Days ski team show, meaning they've been a part of it since the beginning. Dale Hallberg managed the team the first few years, with the help of the Yorks and other early team members. Over time, the Yorks began to handle most of the organizational details.

In 2023, the Yorks continue to be involved. But now other ski team enthusiasts have stepped up to lighten the load they carried for so many years. A board of directors has been formed, officers elected, bylaws established, and 501(c)3 nonprofit status obtained.

Heather Isom is the board vice president. She handles communications for the team and organizes team practices.

"In 2020, there was no ski show because of COVID restrictions," Isom says. "We started to realize there were no backups for anything. Our ski team was shrinking, and volunteers were becoming scarce."

Isom said after the 2022 show, a group of ski team



PETER FREYMARK | SPECIAL TO THE LAKE PANORAMA TIMES

When skiers take off from the dock to build this pyramid, the one who ends up on top starts on the back of one of the other skiers. When the middle row finishes climbing, she climbs up. In this photo from the 2022 ski show, bottom row, left to right, Matt Lukacs, Brad Dwyer, Lynn Nelson, Nate Woods and Dave Dwyer. Middle row, Kathy York, Sophie Schmitz, Emily Reynolds and Natalie Donovan. On top is Julia Woods.



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For this "girls line" act from 2022, the participants started on two skis, dropped one, then did a series of one-legged kicks like The Rockettes. Left to right, Kathy York, Natalie Donovan, Laura Eslinger, Penny Woods, Kaitlin Kent, Sophie Schmitz, Emily Reynolds and Amy Spear.

members got together to discuss a number of things, including the team's future.

"We started talking about 'what-ifs' with ski team practice, and talked about what other ski teams do," she says. "It led to a discussion about becoming a nonprofit and legal business so we would have better insurance coverage, we would be legally established for the future, and so on. The more everyone talked about it, the more we decided it was time."

Mark Woods is board president. He joined the team in 2017. Also on the team are his wife, Penny, son, Nate, and daughter, Julia. Woods says his favorite thing about ski team is performing with his family and meeting new people. He handled the bulk of the work to get the ski team nonprofit status, and all legal and insurance documents in order.

As board treasurer, David Dwyer handles the financial aspects of the ski team. He also worked closely with Woods to make sure all necessary waivers were signed, and the team's bylaws are in order. Terry Huerter is the board secretary. He is in charge of all the ski team's notes, paperwork and contacts.

Amy Post is director of activities. She leads a small group of volunteers who deal with the team's show order, acts, skits, music, dates and times. She also makes sure everyone knows water safety and helps teach the acts.

Isom says the new, more formal structure, already is paying dividends.



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Flying high on his wakeboard in the 2022 ski show was Cole Reynolds. A different boat is needed to make his flying and flipping routine possible.

"Now past ski team members are coming back, and we have more help than ever before," she says. "We have back up boat drivers, plus additional help with acts and skiing development."

The team's home base moved around over the years. It started at Shady Beach but also was at Boulder Beach, Sunset Beach and the marina before moving to the south shore in 2008. The LPA mows the hillside area throughout the summer season. LPA Lake Security helps keep boaters away during practices and the ski show.



HEATHER ISOM | SPECIAL TO THE LAKE PANORAMA TIMES

The Lake Panorama ski team's first practice for the 2023 show was May 18. This photo was taken during the second practice May 25. Shown on the left are Nate Woods and Natalie Donovan, with Jake Huseman and Sophie Schmitz on the right.

The team practices each Thursday, with the first practice of 2023 held May 18. During the last two weeks of July, the team also practices on Tuesday, as they put the finishing touches on the Panorama Days ski show. Practices begin at 6 p.m. and usually run about two hours.

Each show also lasts about two hours and has a theme. The theme this year is Willy Wonka, and Kathy York is creating the costumes. Music tied to the theme is broadcast with each performance. There is barefoot skiing, skiers on stools and round disks, and acts specially designed for the youngest team members. Several acts involve pyramids. Each show includes a series of skits performed on land, giving the water time to calm down.

Freewill donations collected during

a 10-minute intermission at the annual show help cover gas in the boats, team insurance, equipment and equipment maintenance, costumes and props. Because of the ski team's new nonprofit status, donations collected at the ski show, plus made directly in other ways, now are tax deductible.

The ski team currently has around 80 members, with about 50 who actually ski.

"Others, like me, are boat drivers, some run the skier pickup boat, some help with costumes and other things needed on land," Isom says. "In the summer, you often can find most ski team members tied up together by the dam for some quality socializing. We are like a family, and get together often."

Isom says almost half of the skiers are youth, and that's how her family got in-



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At the end of the 2022 show, everyone gathered on the dock for the ski team's annual group photo. After the photo, team members pushed each other into the water.



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In this "doubles" act, the girls ride on the boys' shoulders and do a series of acrobatic tricks. In this 2022 photo, Larry Isom and Julia Woods are on the left, with Nate Woods and Emily Donovan on the right.

involved. In 2014, her husband, Larry Isom, wanted to have a family activity with their 5-year-old daughter, Danica.

"Our neighbors were heavily involved in ski team and thought we should join. Larry took Danica to ski team practice one night, and they both loved it," Heather Isom says. "Our neighbors worked with Danica, teaching her how to ski, and also worked with Larry. It's quite different doing a dock start versus traditional water start with skiing."

Now their 10-year-old son, Clint, is skiing.

"It's really a fun family activity for all of us," Heather says. "I don't know how to ski and am very happy on shore helping in other ways. Larry can be found on the dock helping get skiers organized and coiling ropes after acts. The ski team group feels like a unique extended family. We are all so different and have fun together. Each person brings something different to the group, and they all jump



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In this "duckies" act, kids ride on a starter ski called a duck board, which has a handle attached and the boat slowly pulls the boards. These three duckies in 2022 were, left to right, Ande Reynolds, Evelyn Eslinger and Brody Spear. Driving the boat was Dan York. Liz Lefkow was the spotter, watching the skiers in case one falls, and managing the ropes.



PETER FREYMARK | SPECIAL TO THE LAKE PANORAMA TIMES

Holding a flag and skiing is tough. This act usually kicks off each year's show, and often only a few of the skiers get very far from the dock. At the 2022 start there were seven on skis, left to right, Tyler Woods, Sophie Schmitz, Noah Huerter, Kaitlin Kent, Drake Reynolds, Brynn Huerter and Max Moore. Helping on the dock are Billy Donovan, Larry Isom, Bruce Lefkow and Mark Woods.

in to help."

The Lake Panorama ski team also is a family affair for Laura (Lefkow) Eslinger, who has been on the team since 2005. Her parents and three siblings also are on the team, as are her two children, Evelyn, age 7, and Ella, age 4. Her mom, Liz, does ropes in the ski boat and her dad, Bruce, helps on the dock. Eslinger says her favorite thing about being a part of the ski team is making new friends and spending time on the lake.

New members of all ages are welcome to join the ski team. The only requirement is membership in the Lake Panorama Association. If someone is interested in learning more about being a ski team member, they can go to the south shore at 6 p.m. any Thursday between now and Aug. 5 to check it out.

Those interested in making a tax-deductible donation can send a check, payable to Lake Panorama Ski Team, to P.O. Box 384, Panora, Iowa, 50216. ■



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In this "doubles" act from 2022, three children were paired with three adults. They start out riding on the adults' shoulders, and do a few acrobatic moves, or they just wave, whatever works! Pictured left to right are Amy Spear and Brody Spear, Laura Eslinger and Evelyn Eslinger, and Cole Reynolds and Ande Reynolds.



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# BOAT SINKS AT LAKE PANORAMA

BY SHANE GOODMAN  
AND CYOTE WILLIAMS

*Lake Panorama Times*

A 2006 Rinker boat gathered water and submerged on May 20 at Lake Panorama. The boat is registered to Gary (Scott) Sams, a Lake Panorama Association member. The vessel was removed on May 21 by a recovery team from Okoboji, as well as Danny Cunningham, owner of Lake Panorama Barge Service, who assisted with the company's telehandler unit.

"It went quick," said Sams. "From the time I noticed to when it was down was about five to six minutes, there was no time to do anything differently. Just a freak deal."

Sams said he assumes the boat is totaled.

"When a boat is submerged for that long, that's what's most likely," he said. "All of the most expensive components on the boat are electrical. It's kind of the same deal as when a car floods. Even if you do get it running again, it'll have electrical problems for the rest of its life."

Sams said, regardless of the outcome, he doesn't want the boat again after this ordeal. Meanwhile, he is still puzzled on the cause.

"I'm not 100% sure on what the issue was," said Sams. "If I had to guess, it would be that it blew off the water return line in an engine compartment, but I'd say it was a mechanical failure."

There were no personal injuries involved with the incident.

"LPA is grateful no one was injured when the vessel became submerged," said John Rutledge, LPA general manager. "Fortunately, this is a rare occurrence at Panorama."

Rutledge said in events of this nature, the LPA's role is twofold. First, to ensure the submerged vessel is marked



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with a lighted hazard buoy. And second, to ensure any equipment involved in the recovery of the submerged vessel has been thoroughly inspected for invasive species.

"We are pleased to report both of those roles were successfully fulfilled," Rutledge said.

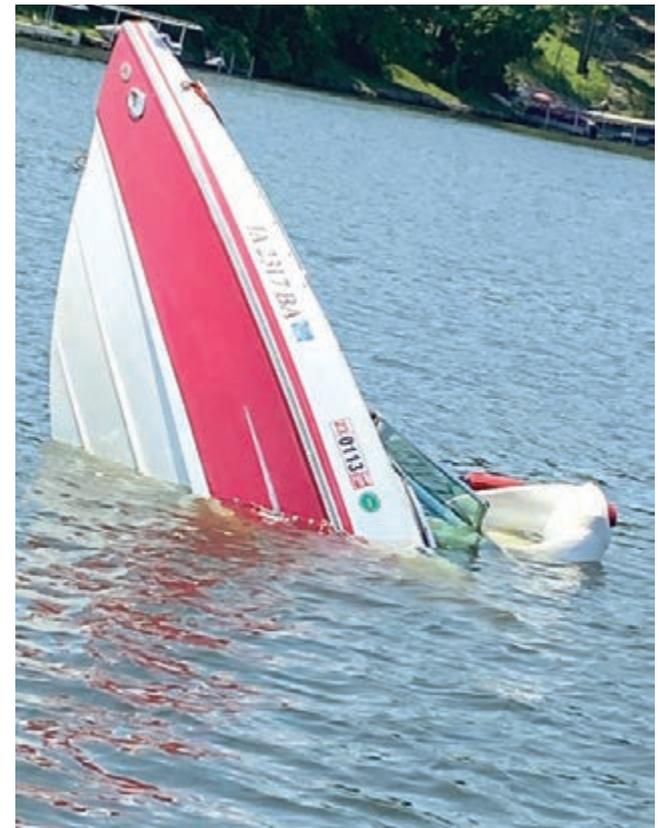
Lake Panorama Association management sent a notice to its members via email on Saturday, stating, "The equipment used for the recovery will be carefully inspected before launch by LPA security to ensure no invasive species," referencing the ongoing efforts to keep the invasive Zebra mussels out of Lake Panorama.

A handful of LPA members did express concern on social media sites regarding a vessel from Okoboji being used for the recovery, as Okoboji is known to have Zebra mussels.

"The LPA completes over 250 boat inspections annually to verify compliance with horsepower, length and invasive species regulations," said Rutledge. "We take this responsibility very seriously and can assure the membership no special exceptions to our invasive species rules were given."

Sams has some advice for all boat operators to avoid a scenario like his.

"Go through your checklist," he said. "Check on the drain plug and the battery, etc. I will never launch a boat again without having that door/latch open for those first couple feet of water so I can be sure everything is going well at the start." ■



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## LOCAL FILM REVIEWS

# AFFLECK, LOPEZ, BERGEN, DENIRO AND ANOTHER SUPER-LONG MARVEL FILM

BY MICHAEL C. WOODY

Lake Panorama Times

As busy as May was, it was super-thin in movies to see. Obviously, the calm is before the storm as summer movies are right around the corner.

### “GUARDIANS OF THE GALAXY: VOL. 3”

(in theaters)

I've taken a ton of anticipated grief for my review of this latest Marvel film. I'm tired of sitting through these super-long Marvel films that substitute really long (and boring) special effects for a strong story and honest to goodness character development. Disney/Marvel seems content to give us two good-to-very-good films, and then they turn on cruise control. The second “Black Panther” film was a mess, and a really long mess. The “Ant-Man and the Wasp” movie was a mess, a really bad mess. I've had enough. Call



“Guardians of the Galaxy: Vol. 3”

me a cranky old man if you want, but I'm guessing many of you didn't see them anyway. Don't bother. Grade: D

### “HYPNOTIC”

(headed for streaming super fast)

This movie will confuse and disappoint many people. Viewers will wonder why Ben Affleck is in the film. I was heading in that direction but then realized that Robert Rodriguez wrote and directed the movie. A buddy of Quentin Tarantino, Rodriguez plays in the action/comic book



“Hypnotic”

genre, and this movie made much more sense to me after seeing his name in the credits. A great film? No. Worth seeing if you like these kind of movies? Heck yes! Grade: B

### “THE MOTHER”

(Netflix)

With husband Ben Affleck in “Hypnotic,” Jennifer Lopez takes on an action role in the Netflix movie “The Mother.” She plays a woman living in hiding with a lot of really nasty guys trying to kill her. She



“The Mother”

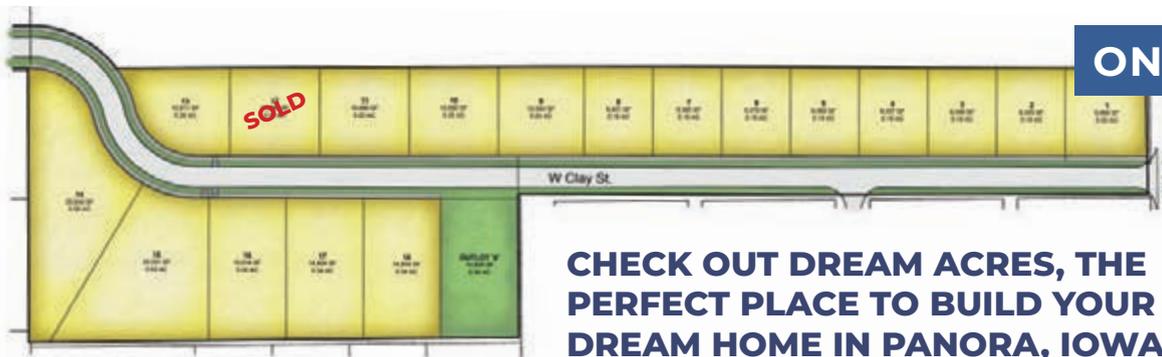
ships her daughter off to a safe place, but when the bad guys turn their attention to the daughter, J Lo's character comes out of hiding for some serious butt-kicking action. A great movie it isn't, but it has moments and ends up being fairly entertaining. Grade: B

### “MASTER GARDENER”

(in theaters)

Writer/Director Paul Schrader has had his hands in some great and some truly controversial films in his career. He

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"Master Gardener"



"Fast X"



"About My Father"



"The Little Mermaid"

wrote "Taxi Driver," "The Light Sleeper," "Raging Bull" and "The Mosquito Coast," to name a few. He also wrote "The Last Temptation of Christ" (for director Martin Scorsese), which is the only movie I've ever had to cross a picket line to see. His later films are all dark but never rise to the level that those early films did. His latest, "Master Gardener," stars Joel Edgerton as a former white supremacist who turned his life around and is now a master gardener working for a very wealthy woman (Sigourney Weaver). The movie takes some dark but interesting turns. Grade: B+

### "FAST X"

(in theaters)

How we got to 10 movies in this series is a mystery to many, and a thrill to many more. I loved the original and a few of

the early sequels, but they kept getting more over the top, and I eventually lost interest. I was completely entertained by this alleged last film in the series. The movie knows its audience and what they want, and it delivers in spades. It's hard to knock a movie that is giving its audience exactly what they want and more than anyone expected. This is a triumph film that could not be any more disconnected from reality. My sister-in-law from Phoenix is a "Fast and Furious" aficionado, and she LOVED this movie. Grade B+

### "ABOUT MY FATHER"

(in theaters but leaving soon)

Robert DeNiro plays a young man's (Sebastian Maniscalco) Sicilian father. He accompanies his son on a trip to meet the future, and very wealthy, in-laws. Didn't DeNiro play this role already in a

better movie with Ben Stiller? It isn't horrible and has some surprisingly nice moments toward the end, but it's not even close to a great movie so it's probably safe to wait for streaming. Grade: B-

### "THE LITTLE MERMAID"

(in theaters)

Another live action remake of a Disney classic animated film. These live action versions have not been the end all that Disney expected, and a couple of them were just plain not good. The story is as you expect. Halle Bailey as Ariel is darn good, and her voice is angelic. Melissa McCarthy was my stumbling block. She is so outrageous and over the top that it hurts the movie. Her goal was to steal every scene, and she accomplishes that — but not in a good way. The visuals at the Palms IMAX were stunning, but the

story fell flat and what a waste. Grade: B

As I write this, we are still waiting to see the latest "Spider-Man Spider-verse" movie, a new "Indiana Jones" film, another "Transformers" movie, DC Comics' "The Flash" and Disney's animated "Elemental." And that's just in June. Until then, pass the popcorn. ■

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



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# FIN & FEATHER ANNUAL BANQUET AND FUNDRAISER

BY SHANE GOODMAN  
*Lake Panorama Times*

The Fin & Feather annual banquet and fundraiser was held Saturday, May 13 at Lake Panorama National Resort. More than 160 people attended the event that will net more than \$18,000, all of which will be spent on stocking fish in the lake this fall.

Fin & Feather was formed in 1984 by a group of people who wanted to improve fishing at Lake Panorama. The dam was completed in 1970, and the lake filled from the flow of the Middle Raccoon River. At that time, the naturally occurring species of fish in the Middle Raccoon were large-mouth bass, crappie, catfish and carp. Members wanted to expand fishing options to include walleye.

The group has continued ever since and experimented with various fish stocking strategies, which has led to stocking roughly 270,000 fish in the lake. Walleye do not naturally reproduce in Lake

Panorama, which is why annual stocking is undertaken. Fin & Feather continues to look at ways to increase the fishery, such as completing an electrofishing audit to determine the health and numbers of different species of fish.

The formation of this independent group has provided a significant boost to fishing conditions at Lake Panorama. Fin & Feather's efforts extend not only to Lake Panorama but also to the section of the Middle Raccoon River that lies below the LPA dam. This area represents some of the best river fishing that can be found in central Iowa.

The chair of the 2023 Fin & Feather Committee is Damon Cradall, and Scott Stanley serves as co-chair. Doug Hemphill is the treasurer, and John Rutledge is the secretary. Other members include John Muenzenberger, Steve Brannan, Mark Buster, Ted Reeve, Ben Hayes, Bill Eby, Galen Johnson, Galen Redshaw, Jacob Bendickson, Rich Schumacher,



Barry Tofteland and Chip Hansen



Erin Bendickson and Kim Bendickson



Rick Langel, Jim Tibbles and Bob Nevitt



Ted Reeve and Patty Reeve

Lane Rumelhart, Corey Larsen and Brad Bendickson.

Lake Panorama Fin & Feather Association is a 501(c)3 nonprofit en-

tity, operated by volunteers, dedicated to maintaining and improving recreational fishing at Lake Panorama. All donations are tax-deduct-

ible. If you are interested in joining Fin & Feather, or have any questions, speak with any committee member listed above. ■



Steve Brannan and Lane Rumelhart



Jackie Marckres and Tara Kelly



Scott Stanley and Jackson Whiton

# ASK *Lake Panorama* TIMES

Submit your questions at [www.lakepanoramatimes.com](http://www.lakepanoramatimes.com) or email [shane@dmcityview.com](mailto:shane@dmcityview.com).

## Q: I HEARD THAT THE LPA HAS CAMERAS POSTED AROUND THE LAKE, SPECIFICALLY BY THE DAM. IS THAT TRUE?

A: LPA General Manager John Rutledge says the LPA utilizes cameras “for security purposes at various locations, including the marina boat ramp, LPA’s yard waste facilities, and key LPA and LPN facilities.” He says these cameras “help us to ensure compliance with LPA rules and to protect association-owned facilities.” In addition, LPA security officers utilize body cameras and dash cameras.

Rutledge adds, “The number of cameras at Lake Panorama is staggering, with a large percentage of homes utilizing doorbell and security cameras for their residences. These cameras have been helpful to ensure our community remains safe for members, their guests and their property.”

## Q: CAN A PERMANENT RESIDENT OF LAKE PANORAMA RUN FOR CITY COUNCIL OR MAYOR IN PANORA?

A: According to Panora City Administrator Lisa Grossman, the answer is no. Elected officials in Panora must be residents within the city limits.

## Q: HOW MANY JET SKIS ARE REGISTERED ON LAKE PANORAMA, AND HOW DOES THAT COMPARE TO BOATS?

A: In 2022, there were a total of 415 jet skis registered. The total of all vessels registered at Lake Panorama was 2,988 in 2022. So, jet skis represent about 14%.

## Q: IT SEEMS LIKE WE HAVE HAD A LOT OF NEW CONSTRUCTION IN THE LAST FEW YEARS ON THE LAKE. HOW MANY NEW HOMES HAVE BEEN BUILT?

A: According to building code data from the LPA, 80 building permits were issued in 2022 including 13 new homes, 21 decks, 10 additions, two docks, two fences, 15 storage sheds, two demolitions, five detached garages, four pools and six gazebo/sun shelters. ■

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# LOCAL INVESTORS OPEN LOCAL LIQUOR

**Store has a wide selection of liquors, wines and whiskeys from around the world and about 500 different cigars to choose from in the only walk-in humidor in Guthrie County.**

**BY SUSAN THOMPSON**  
*Lake Panorama Times*

A ribbon cutting and open house took place in mid-May for the first and only stand-alone liquor store in Guthrie County. A group of local investors opened Local Liquor, which is located at 603 East Main St. in Panorama, in September 2022. The owners are Rob and Pam Robson, Steve and Christina Ahrendsen, and Ted and Katie Hawley.

“Last summer our group noticed it was hard to find certain items in Panorama,” says Steve Ahrendsen. “And during busy summer weekends, a lot of the places in town were out of stock. We thought there was a need for something like Local Liquor.”

Local Liquor has three employees who have been on board since the business opened. Tristan Monaghan is the store manager.

“Tristan handles most everything from ordering to inventory and new marketing material,” Ahrendsen says. “Gary Bab-

cock is the team leader, and Milo Mercial is his assistant.”

Ahrendsen says the business has something for everyone.

“Considering the small space we have, we still have a wide selection of liquors, wines and whiskeys from around the world,” he says. “We offer Hyve vape products and have a walk-in cooler filled with seltzers and a wide variety of beers. If we don’t have a particular item in stock, customers should ask if we can get it. It only takes us a week to get an order in with something a customer wants.”

The store also has a wide selection of cigars.

“Rod Robson was able to build us a beautiful cedar humidor for cigars,” Ahrendsen says. “We have about 500 different cigars to choose from. Customers can buy individual cigars or buy a box to share. We have the only walk-in humidor in Guthrie County.”

Ahrendsen says Panorama is a great community that supports its local businesses.



SUSAN THOMPSON | LAKE PANORAMA TIMES

Representatives of the Panorama Chamber and Local Liquor held a ribbon cutting in front of the business May 11. Participating in the event, left to right, were Steve and Christina Ahrendsen and their daughter, Baylor, Dale Hochreiter, Gary Babcock, Tristan Monaghan, Brandon Monaghan, Dave Grove, Mark Cates, Rod and Pam Robson, Georgia Ahrendsen and Mason Cates. Hochreiter, Grove, Brandon Monaghan and Cates represented the Panorama Chamber at the ribbon cutting, while the others all are involved in the business in some way.

“At Local Liquor, we try to get local vendors on our shelves, from Iowa-made beers, wine and spirits to chocolates made in Perry and honey made in Boone. We plan to continue to add local products as we grow,” he says.

The grand opening for Local Liquor

was May 13.

“It was a huge success,” Ahrendsen says. “We had almost 125 people through the door from 11 a.m. to 2 p.m. for our lunch and grill spatula giveaway. Tristan, Gary and Milo worked very hard to get prepared for the event.”



SUSAN THOMPSON | LAKE PANORAMA TIMES

Local Liquor has three employees. On the left is Tristan Monaghan, who is the store manager. On the right is Gary Babcock, team leader. Not shown is Milo Mercial.



SUSAN THOMPSON | LAKE PANORAMA TIMES

Local Liquor offers a large walk-in cooler filled with a wide variety of seltzers and beers. Products in the cooler also can be accessed through swinging doors.



SUSAN THOMPSON | LAKE PANORAMA TIMES

This sign is on top of the building where Local Liquor opened in September 2022. The store is located at 603 East Main St. in Panora.

Ahrendsen says feedback to owners and employees has been positive.

Business has been great," he says. "The entire community has welcomed us and thanked us for bringing something new to town. We look forward to our first summer in Panora, with all that is going on in this community."

All wines are 10% off on Wednesdays. Other promotions and special offers will be announced as the 2023 summer season continues.

Store hours are 10 a.m. to 9 p.m. Monday through Thursday, 9 a.m. to 10 p.m. Friday and Saturday, and 10 a.m. to 6 p.m. Sunday. ■



SUSAN THOMPSON | LAKE PANORAMA TIMES

The walls of Local Liquor feature several neon signs. This one featuring the St. Louis Cardinals is positioned above a display of rye whiskey options.



SUSAN THOMPSON | LAKE PANORAMA TIMES

Rob Robson, one of the Local Liquor owners, built a cedar, walk-in humidor for cigars. The business offers 500 different cigars.

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**EVENTS**

**LAST CALL FOR BEACH BALL RESERVATIONS**

*Special to the Lake Panorama Times*

The Friends of Lake Panorama's sixth Beach Ball fundraiser is Friday, June 16 at the Lake Panorama National event center. Those interested in attending are encouraged to finalize their plans by June 9. No meal tickets will be available after that date.

Registration is 4:30-5:30 p.m. with a buffet dinner beginning at 6 p.m. The event will include a 50/50 raffle, and both live and silent auctions. Funds raised will support enhancements to a trail system on Lake Panorama's south shore, which will be completed this year.

Additional items for both the live and silent auction are welcomed with a deadline of June 14 for these donations. Those interested in becoming a Friends Beach Club member, purchasing dinner tickets, or donating items for the live and silent auctions can contact Susan Thompson, thomcomm@netins.net, 515-240-6536.

Those who are unable to attend this year's Beach Ball, yet want to support this event with a donation, can make a check payable to Friends of Lake Panorama, and send it to P.O. Box 488, Panora, Iowa, 50216. Donations also are accepted through Venmo @Panorama-Friends. ■

**EVENTS**

**TICKETS ON SALE FOR GARDEN TOUR BY BOAT JUNE 21**

**BY SUSAN THOMPSON**  
*Lake Panorama Times*

The Panora Garden Club is hosting a garden tour by boat along Lake Panorama's shoreline on Wednesday, June 21. The club hosted this fundraiser for the first time in 2022 and now plans to make it an annual event.

Tickets are \$25. Boats will load from the Boulder Beach docks, and the tour will last 90 minutes. A member of the Panora Garden Club will be on board each pontoon to answer questions and point out highlights throughout the tour. Time slots are available from 9 a.m. to 2:30 p.m.

Food and beverages will be available at Boulder Beach for purchase from Casey Creamery and Zipp's Pizza. Additional vendors also will be present.

A rain date of Wednesday, June 28 has been set. If the tour needs to be moved to that day, tour times will remain as originally set. If weather prevents this event, money paid for tickets will be a tax-exempt charitable donation to the Panora Garden Club.

Funds raised will be used to continue the many projects club members conduct to beautify the Panora and Lake Panorama community. To make ticket arrangements, send a text to JoAnn at 515-210-9445. ■



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# NEW WALL AT SUNSET BEACH



SUSAN THOMPSON | LAKE PANORAMA TIMES

A new beach wall has been constructed at Sunset Beach. It replaced the old wall made of railroad ties that has been deteriorating for several years. The new poured concrete wall has a brick face with the concrete dyed dark tan. Using a poured concrete wall with a footing under it should eliminate any maintenance to this wall for decades to come. Pictured above, the new wall at Sunset Beach was completed just ahead of the Memorial Day weekend. Dirt was backfilled behind the wall, and grass seed spread, which then was covered by straw to help hold it in place. In 2024, once the dirt behind the wall has settled, concrete pads will be poured to support some large pots to fill with annual flowers.



SUSAN THOMPSON | LAKE PANORAMA TIMES

A set of steps is centered in the middle of the new Sunset Beach wall, providing easy access from the beach to the shelter house, restroom, playground and sports court. ■

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## EVENTS

# CHURCH ANNIVERSARY CELEBRATION AT BOULDER BEACH JULY 2

BY SUSAN THOMPSON  
*Lake Panorama Times*

It was May 16, 2021, when the first official Lutheran Church of Hope Local Panorama church service was held in the basement of The Port. More than 80 people attended that first Sunday morning service. On July 4, 2021, an outdoor service at Boulder Beach was attended by 200 people. Today, about 60 people attend the weekly Sunday morning service, with that number increasing in the summer months.

To celebrate the church's second anniversary, a free Taste of Hope Local Panorama event will be at Boulder Beach Sunday, July 2.

First on the agenda will be family-friendly activities and games for all ages, from 3-5 p.m. This will include face painting, temporary tattoos, giant bubble wands, and several outdoor games such as corn

hole, Jenga and Connect 4. Basketballs and pickleball paddles and balls for use at the sports courts will be available, or people are welcome to bring their own. Beach volleyball also will be an option.

A worship service will be 5-6 p.m., with a live band. Sandwiches, chips, cookies and bottled water will be served at 6 p.m. A free concert by RetroGold will begin at 6:45 p.m. and run until 9 p.m. Attendees are encouraged to bring a lawn chair or anchor their boat offshore.

Most members of RetroGold play, and several are on staff, at the Lutheran Church of Hope campuses in the Des Moines area, in addition to playing in this band for special events.

Formed in 2020, the Des Moines band has made a name for itself by delivering unforgettable performances at weddings, corporate events, festivals and private concerts. Their repertoire of Top 40 hits ranges from the 1990s to present day. From the

classics of Coldplay and Rascal Flatts to current chart-toppers Justin Bieber, Billie Eilish and Bruno Mars, RetroGold plays with an infectious energy that keeps the party going.

Emily and Billy Donovan, who have lived at Lake Panorama for 16 years, first had the idea to pursue a Lutheran Church of Hope Local Panorama site. They started attending Lutheran Church of Hope in West Des Moines nearly 11 years ago.

"We loved that Lutheran Church of Hope was available to stream live, so even when we were out of town visiting family and friends, we could still listen to the service," Emily Donovan says. "One Sunday I was driving back home from Minnesota. Pastor Mike Housholder was discussing their 10 for 10 vision...starting 10 new sites and reaching 10 million people over the next 10 years. I felt a strong nudge to see if Panora could be one of those sites."

The Donovans contacted outreach min-



SPECIAL TO THE LAKE PANORAMA TIMES

On July 2 at Boulder Beach, a free concert by RetroGold will begin at 6:45 p.m. and run until 9 p.m. Members of the band also will participate in a worship service at 5 p.m. at the beach. Most members of RetroGold play, and several are on staff, at the Lutheran Church of Hope campuses in the Des Moines area, in addition to playing in this band that was formed in 2020. Their repertoire of Top 40 hits ranges from the 1990s to present day.

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ister Mark Brandt to discuss what it would take to start a local site, then developed a list of people who might be interested in helping. A meeting was held Jan. 9, 2020, at the Panorama Public library.

"We discussed the steps of looking for a location, budget for weekly rent, storage for equipment, good Wi-Fi and more," Emily Donovan says. "We planned to launch Memorial Day of 2020, but that was before we knew about the global pandemic. We looked at several locations and decided The Port was the best option. We started meeting there the first weekend in October 2020 and met for five weeks until a second wave of COVID-19 came, and we had to go back to online worship."

The local Panorama site streams the 9:30 a.m. service live each week.

"So we are getting the same message and pastor as the members in West Des Moines," Donovan says. "We offer communion the first Sunday of each month."

Each week also includes local announcements, a greeter at the front door of The Port, fresh cinnamon rolls baked by volunteers, and a pot of hot coffee provided by The Port.

The Donovans are the local site leaders. They meet monthly with outreach minister Mark Brandt, Hope staff, and leaders from the other seven local sites, which are in Forest City, Clear Lake, Bondurant, Newton, Iowa City, Kansas City and Omaha.

"What's cool about a local site is that we get to have community and fellowship with a smaller group and still have the support and resources of the larger Lutheran Church of Hope," says Emily Donovan. "The other great thing about having a local site is our ability to participate in local missions and support local businesses."

The idea for the free Taste of Hope event July 2 came from Galen Redshaw.

"My wife, Carol, and I have been attending worship and then getting involved as part of the leadership team since June 2021," he says. "We were longtime members of a church in Johnston before moving to Lake Panorama in the spring of 2019. We've enjoyed being a part of what God is doing through this and the bond of community that has formed. Taste of Hope is a continuation of wanting to reach out to the community with the message of the everlasting love of Jesus Christ, and to have fun and celebrate."

## HOPE

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### Local Panorama

#### LEARN MORE:

The Lutheran Church of Hope Local Panorama meets each Sunday morning at 9:30 a.m. in the basement of The Port. Other opportunities include:

- Two women's Bible studies. One group meets weekly; Lori Van Kirk is the contact: lvalley59@gmail.com.
- A monthly Bible study group called "Women in the Middle" meets the second Monday of the month at 6 p.m. Contacts are Emily Donovan, emily.donovan@hopelocal.org, or Allison Stanley, astanleyot@yahoo.com.
- Vacation Bible School will be held July 24-28 at Vet's Auditorium in Panorama 6-8 p.m. for children 4 years old through sixth grade.
- Powerlife is confirmation for students who will be in sixth through eighth grades next year; the group will meet weekly in the fall at the Reshape/Restyle/Restore building. Contact Allison Stanley, astanleyot@yahoo.com.
- Hope Kids is an afterschool program held at Panorama Elementary once a month during the school year. Children start with a snack, then rotate stations of a Bible lesson, games and crafts.
- For more information, Facebook: <https://www.facebook.com/Hopelocalpanora>; or Emily Donovan, emily.donovan@hopelocal.org.

"We want to provide a family-friendly and fun event for people to enjoy and also provide something with a Christian-based focus for those seeking something different at the lake during the holiday weekend," Redshaw says. "We also thought it was time to celebrate after two years as a local site, and what better way than to throw a party at the beach on beautiful Lake Panorama." ■

Visit [www.LakePanoramaTimes.com](http://www.LakePanoramaTimes.com) for news, classified listings, photos and more!

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# UNFORGETTABLE FRUITY FLAVOR

BY JOLENE GOODMAN  
Lake Panorama Times

Summertime often brings cravings for fresh fruits that add a hint of sweetness to warm-weather gatherings. Serving up a delicious dessert for family and guests starts with favorite produce in this Lemon Cheesecake with Fruit.



Jolene Goodman

The touch of tangy tartness is enough to bring loved ones to the dessert table even after a filling meal as fresh lemon juice in the cheesecake base is complemented perfectly when topped with orange slices and raspberries. Garnished with mint leaves, this brightly colored treat is even sweeter when shared with loved ones. ■

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

## Lemon Cheesecake with Fruit

Servings: 6-8

- 1 1/4 cups graham cracker crumbs
- 1/4 cup sugar
- 1/4 cup butter, melted
- 2 packages (8 ounces each) cream cheese, softened
- 1 can (14 ounces) sweetened condensed milk
- 3 eggs
- 1/4 cup fresh lemon juice
- 1 teaspoon vanilla extract
- 1 orange, peeled and separated
- 8 raspberries
- 3 mint leaves, for garnish

**Directions:**

Preheat oven to 350 F.

In medium bowl, combine graham cracker crumbs, sugar and melted butter. Press firmly into 9-inch springform pan.

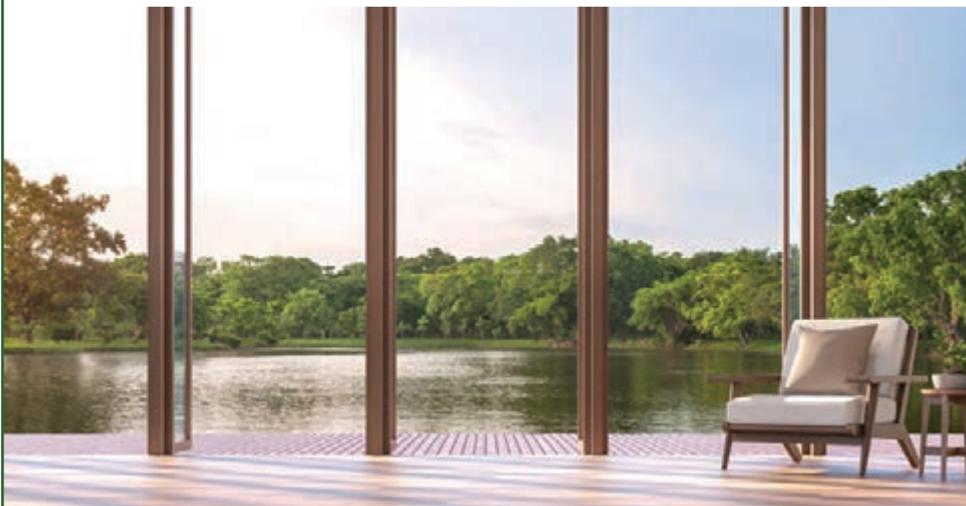
In large bowl, beat cream cheese until fluffy. Gradually beat in sweetened condensed milk until smooth. Add eggs, fresh lemon juice and vanilla extract; mix until combined.



Pour into pan. Bake 50-55 minutes, or until center springs back when lightly pressed.

Chill in refrigerator until completely cooled. Arrange orange slices around border of cake and place raspberries in middle. Top with mint leaves.

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# 54th LPA ANNUAL MEETING HELD

## David Finneseth was re-elected to a second, three-year term, and Sue Thompson was newly elected to the board for a three-year term.

BY SUSAN THOMPSON

Lake Panorama Times

The 54th annual meeting of the Lake Panorama Association was May 13 at the Lake Panorama National events center. About 90 people attended, representing 51 voting members. It was announced the LPA currently has a total membership of 1,727, with 11 of those inactive, because 2023 dues have not been paid.

### FINNESETH AND THOMPSON ELECTED TO BOARD

A total of 562 ballots were cast in the election for two people to serve on the LPA board of directors. There were four people running for the two seats. David Finneseth was re-elected to a second, three-year term. Sue Thompson was newly elected to the board for a three-year term.

### FINANCIAL AND AUDIT REPORTS

Dennis Flanery, LPA board treasurer, provided the 2022 financial and audit report for the LPA and its subsidiary, LPN, LLC. The CPA firm of Meriwether, Wilson and Company conducted the LPA annual audit, reviewing financial statements and balance sheets from 2022 and 2021 of the LPA and LPN, LLC.

Flanery said the auditor's report stated the financial statements, consolidated reports and consolidated cash flows for both entities were in order, and that the methods used by staff to create the documents were in accordance with generally accepted auditing standards.

LPN's 2022 operations showed a loss of \$358,348. With other income and expenses, the overall loss was \$428,348. Flanery said the LPN kitchen was closed in July of 2022, and outings and events were catered to finish the year. He noted the 2021 numbers showed a lower financial loss because \$223,616 was received that year from the federal Paycheck Protection Program.

LPA reported net income of \$255,553 for 2022. The budgeted operating income for 2023 shows a loss of \$154,801. Flanery says the amount of depreciation on the new maintenance shop and water plant project is the reason the budget shows a loss.

"The amount of this non-cash item — depreciation — has increased greatly with the

recent capital improvement projects completed," Flanery said. "The 2023 budget also shows an increase in interest expense because these two projects are now complete. This makes our budget look worse in comparison to previous years. We can assure the membership cash flow remains viable and on track with respect to these important capital projects."

Flanery said the LPA does not create its annual operating budget with the expectation of selling land. In light of recent bank failures, he also stated all LPA and LPN funds are 100% covered by FDIC.

### PRESIDENT'S REPORT

Rich Schumacher, LPA board president, chaired the meeting. To open his president's report, Schumacher thanked those who volunteer on four standing LPA committees, including water safety, building codes, land sales and appeals. He also recognized the four volunteers who counted ballots for the 2023 annual meeting.

"These volunteers don't do this for their personal gain, but rather because they know they are helping LPA members have a better experience here at Lake Panorama," he said.

Schumacher also thanked the LPN, LLC board of managers for their help guiding this LPA subsidiary. He said replacement of turf equipment has been the most recent focus, with supply chain delays causing some issues. Plans for course enhancements at Lake Panorama National are being developed.

Turning to the LPA, Schumacher said the board takes a very serious look at the annual budget.

"While each area of the staff looks at their numbers, projecting out needs for up to five years, the board considers the needs, and questions if it can wait or what is a priority," he said.

For many years, the LPA board has been restricted by a past membership vote to raising annual dues no more than 5%.

"I've had members ask the board to not increase the dues, and newer members say our dues are not high enough for what they receive," Schumacher said. "When we looked at this year's budget, we knew the 5% increase was necessary because of our increasing costs. That 5% increase will gen-

erate an additional \$102,802."

### GM'S REPORT

John Rutledge, LPA general manager and LPN, LLC director of operations, began his report with a look at the LPN.

"We do have a new model for LPN food and beverage for this year," he said. "Nick and Lynn Kuhn have leased the kitchen and operate The Links Lounge, the event space and Spikes. We're excited to welcome them and encourage membership support as they navigate their first season. Golf continues to be an important element of our community, and we thank you all for your continued support as we adapt to new strategies and approaches."

Rutledge said the LPN welcomes feedback on dining, golf or lodging experience; send an email to [feedback@lakepanorama.org](mailto:feedback@lakepanorama.org).

Shifting gears to the LPA, Rutledge said the annual process of seal coating lake roads is suffering from inflation.

"The 2023 cost will be \$31,000 per mile, and we will be doing seven miles of roadway," he said. "For comparison, the cost in 2021 was slightly under \$23,000 per mile, and we did about nine miles. This is an area where we will need to increase our budget in 2024. We need to get back to seal coating nine miles each year to keep up."

The LPN maintenance department continues to work on a diverse range of projects.

"One issue we've discussed a lot in the last year has been roadway maintenance," Rutledge said. "Members are encouraged to remember LPA owns not only the roadway, but also the shoulders and ditches. We work to maintain these in an aesthetically pleasing manner, but these also have a number of essential functional purposes — ensuring drainage off roads and adjacent properties, providing a place to store snow during the winter, and accommodate underground utilities."

Rutledge said LPA Security handles water safety, land patrol, deer hunt management and other responsibilities that play a critical role for the association.

"One item to highlight is the importance of invasive species rule enforcement. Members who travel with their boats must comply to ensure the health of Lake Panorama into the future. This also applies to any used docks or lifts that are purchased from other bodies of water," Rutledge said. "LPA occasionally receives some pushback on this topic, but we stand firm. The lake is the lifeblood of this community, and we must do our part to avoid the negative impact of in-

vasive species."

Rutledge said LPA Security officers now are equipped with both dash cameras and body cameras.

"2023 is a remarkably different environment for security than it was even three years ago," Rutledge said. "These cameras are for the protection of the membership and the staff. A reality of today's world is that you always have the potential to be on camera."

The most recent inspection of the dam identified a few items to work into the LPA budget, but Rutledge said it remains in good shape.

"The overall health of the dam remains very impressive," he said. "We consider the dam as one of our most important assets and responsibilities and are proactive about keeping it in good repair."

Rutledge reported a new concrete wall has been installed at Sunset Beach, to replace the deteriorating wall made of railroad ties. He thanked members of the Panorama Garden Club and other volunteers for their work to manage landscape beds at the lake's three beaches.

### A THANKS TO MARY JANE CAROTHERS

Rutledge recognized Mary Jane Carothers, whose second three-year term on the LPA board ended with the annual meeting. Carothers served as board president for two years.

"I want to offer a personal thanks to Mary Jane for her past efforts as our board president," Rutledge said. "She provided important leadership through the heart of the COVID-19 pandemic, which was a challenging task. State and federal rules and recommendations seemed to change daily. Her professional background and sound judgment provided me an important partner as we navigated uncharted territory. I will forever be grateful for her support."

### RURAL IMPROVEMENT ZONE UPDATE

Next Rutledge turned his attention to the Lake Panorama Rural Improvement Zone (RIZ), which is projected to receive \$3 million in revenues in the 2023-24 fiscal year.

Expansion of the 180<sup>th</sup> Trail Basin continues and will be used for sediment storage once the current basin is full. Two new wetlands to help protect water quality in Burchfield Cove are in the planning stages, but are bogged down because of current U.S. Army Corps of Engineers requirements. Rutledge said he hopes these two wetlands can move forward in the next 24 months.

The project to rip rap Lake Panorama's south shore is complete. This project cost \$862,000 and was funded by RIZ.

Rutledge said dredging being done this spring in the Narrows would end before Memorial Day weekend. The dredge crew then will turn its attention to assessing coves and spot dredging. Rutledge said he will be working in the coming months with the RIZ trustees to make plans for 2024 and beyond.

### DONOR-FUNDED PROJECTS

Rutledge highlighted some recent donor-funded projects led by Friends of Lake Panorama, including the dog park, playground equipment at all three beaches, the sports courts at Boulder Beach, a new sports court at Sunset Beach, and the Shade Sails project near Spikes on the LPN golf course.

Now the Friends nonprofit is working with LPA on south shore improvements.

"Much of what Friends proposed in 2022 was on hold until the rip rap was completed," Rutledge said. "Now we will revisit the details of the trail, parking and related improvements. We greatly appreciate the efforts of Friends and all the donors who support our community, and look forward to working with them in the coming months to finalize details for the south shore."



Elected to the LPA board of directors at the May 13 LPA annual meeting were David Finneseth and Sue Thompson. Finneseth was elected to his second, three-year board term, while Thompson was newly elected to the board.

### NEW OFFICERS ELECTED

Shortly after the annual meeting adjourned, the LPA board of directors convened a special meeting to elect officers for the coming year. A slate of officers was nominated and elected unanimously to take office upon adjournment of the special meeting. LPA board officers now are Emily Donovan, president; Rich Schumacher, vice president; David Finneseth, secretary; and Dennis Flanery, treasurer. ■

## TWO GM COFFEES ANNOUNCED

During his remarks at the 2023 LPA annual meeting, John Rutledge, LPA general manager and LPN director of operations, announced dates for two upcoming GM coffees for the remainder of 2022. The dates fall on Fridays, and are July 7 and Sept. 1. Meetings begin at 10:30 a.m. and are held at the Lake Panorama National event center.

Coffee and other refreshments are available at these informal gatherings, where Rutledge provides an

update on current happenings, then takes questions from members in attendance.

If members have questions they would like covered about LPA policies or developments, they can email [lpa@lakepanorama.org](mailto:lpa@lakepanorama.org) to give Rutledge an opportunity to prepare in advance. LPA members with questions specific to their own membership or property should call the LPA office during regular business hours at 641-755-2301. ■

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## LAKE LUMBER DONATES FLAGS TO PANORA GARDEN CLUB



SUSAN THOMPSON | LAKE PANORAMA TIMES

On May 26, members of the Panora Garden Club met at the gazebo to accept a donation of small American flags from Lake Lumber. One flag was placed in each of 27 pots filled with petunias throughout Panora in advance of Memorial Day. The flags will be pulled out soon, then used again for Fourth of July and Labor Day. Shown left to right are Sharon Neel, representing Lake Lumber, Kim Peters, Paulette Chambers, Paula Hansen, Rhoda Williams, Linda Dahl, Karla Bristle, JoAnn Johnson, Ruth Rowedder, Bette Donahey, and Stephanie Hafner, representing Lake Lumber.



SUSAN THOMPSON | LAKE PANORAMA TIMES

Shown placing one of the American flags in a flower pot on Main Street are Sharon Neel and Stephanie Hafner, Lake Lumber; Ruth Rowedder, Bette Donahey, Paula Hansen and Rhoda Williams, members of the Panora Garden Club.



SUSAN THOMPSON | LAKE PANORAMA TIMES

Rhoda Williams and Paula Hansen, members of the Panora Garden Club, are shown with Stephanie Hafner of Lake Lumber. Hafner's business donated 27 flags to the garden club to use in flower pots throughout Panora during patriotic holidays. ■

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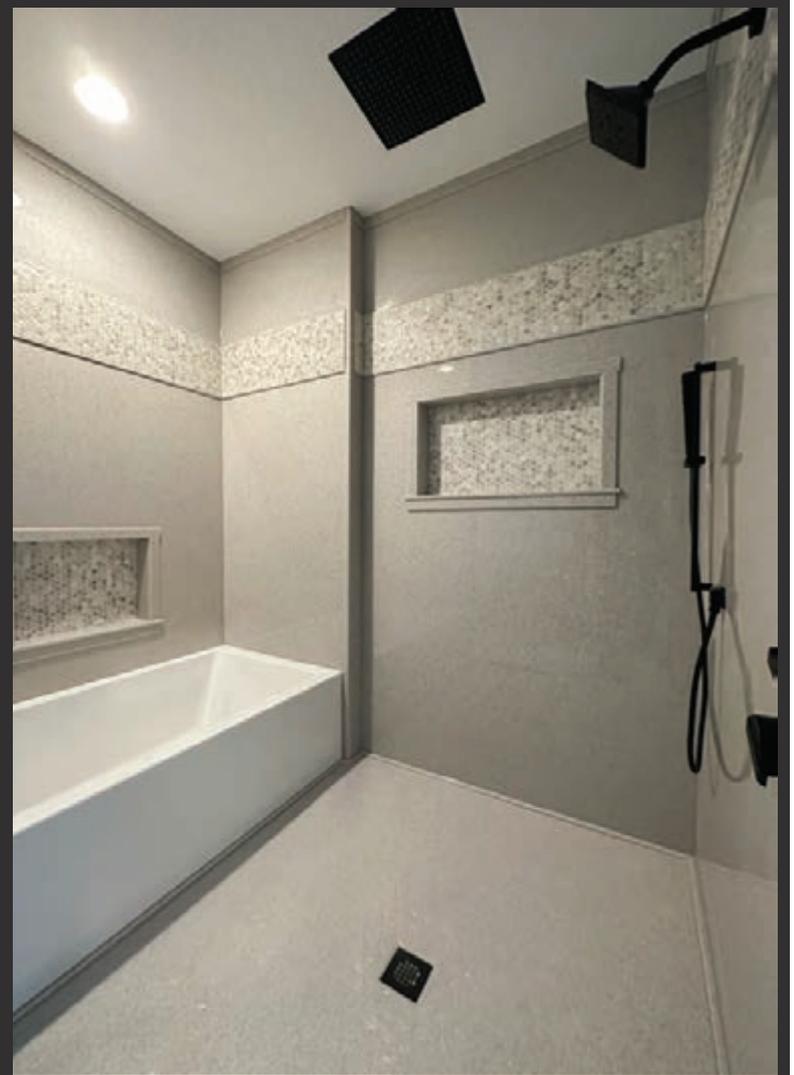
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# LPA BOARD MINUTES

## LAKE PANORAMA ASSOCIATION BOARD OF DIRECTORS MEETING APRIL 25, 2023

The Lake Panorama Association Board of Directors met April 25, 2023, at 5 p.m. at the Lake Panorama Association Office. Board members in attendance were Mary Jane Carothers, Emily Donovan, David Finneseth, Dennis Flanery, Mark Jorgensen, Rich Schumacher and Dirk Westercamp.

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

Visitors in attendance: Scott Rolfes, LPA Member. Rick Langel, Tim Schafer and Sue Thompson BOD Candidates.

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

### AGENDA ITEM 1 – APPROVAL OF THE AGENDA

Schumacher added treasurer comments to follow the consent agenda approval, to the agenda.

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

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

**AGENDA ITEM 2 – OPEN FORUM** – Scott Rolfes was present for the septic easement request, item 4a.

### AGENDA ITEM 3 – CONSENT AGENDA

Carothers 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 03.28.2023 LPA Board Meeting
- c) Acceptance of the 03.31.2023 LPA LPN Consolidated Financial Statement
- d) Set date for next board meeting 05.23.2023
- e) Approval of minutes from the 05.14.2022 LPA Annual Meeting
- f) Accept minutes from 03.27.2023 LPN LLC Board of Managers Meeting
- g) Accept minutes from 04.11.2023 Water Safety Committee Meeting
- h) Approve 2023 annual meeting agenda
- i.) Approval of ballot counters for 05.13.2023 Annual Meeting
- j.) Accept 12.31.2022 Audit Report from auditors Meriwether, Wilson & Company, PLLC
- k.) Authorize LPA General Manager to execute agreements in accordance with the normal business of LPA

### AGENDA ITEM 4 – REPORT FROM TREASURER

Flanery reported he met with Krambeer and reviewed the Financial Statements and various account items; all was in order.

### AGENDA ITEM 4A – EASEMENT REQUEST BY NATHAN ROLFES, LOT 1453

Request was made for easement for septic field on LPA property, an area 120' on the no-mow portion of the golf course, along No. 8 Hole. The board reviewed the request.

Finneseth moved to respectfully decline the request for 120' easement

on LPA property. Motion seconded, carried unanimously.

### AGENDA ITEM 4B – RULE 5.2F – WATER SAFETY COMMITTEE RECOMMENDATION REGARDING SWIM PLATFORMS, SWIM STEPS AND LADDERS AS THEY RELATE TO MEASUREMENT OF OVERALL BOAT LENGTH.

Water Safety committee recommends modification to Rule 5.2F regarding swim platforms, swim steps and ladders as they relate to measurement of overall boat length.

Flanery moved to approve modification to Rule 5.2F: (strikethrough indicates text removed; underlined indicates text added)

### 5.2F VESSEL SIZE LIMITS

Maximum length for boats registered at Lake Panorama is 24 feet overall ~~which includes swim platforms and~~, except for pontoon boats, for which maximum length is 27 feet ~~(including swim platforms)~~. Swim Platforms, as defined below, shall be counted in the measurement of overall length. Swim Steps and Ladders, as defined below, shall not be counted in measurement of overall length. In the event of confusion or disagreement, LPA shall have sole discretion to differentiate between a Swim Platform and a Swim Step. Swim Platforms shall not qualify for classification as a Swim Step via modifications to the Swim Platform. Longer boats purchased prior to September 1997 and continuously registered will be permitted.

1. Swim Platform - A Swim Platform shall generally be defined as a stationary extension that extends aft from the transom of the boat

and extends full-width, or nearly full-width, across the beam of the boat. A Swim Platform is not designed to move or retract while the boat is underway. A Swim Platform provides a larger space for activities, such as sunbathing.

2. Swim Step - A Swim Step shall be defined as a retractable platform that is integrated into the boat's design and is meant to provide an easy and safe way for swimmers to get in and out of the water. A Swim Step is substantially less than full-width with respect to the beam of the boat. A Swim Step can be lowered into the water when the boat is stationary but is retracted when the boat is underway to avoid drag and minimize the risk of damage to the boat or injury to passengers.

3. Ladders - A Ladder shall be defined as a retractable means of entry or exit from the boat but is retracted when the boat is underway to avoid drag and minimize the risk of damage to the boat or injury to passengers.

Motion seconded, carried unanimously.

**AGENDA ITEM 5A – CLOSED SESSION** – The board entered closed session at 5:35 p.m. to discuss legal matters. Board exited closed session at 6:25 p.m.

### AGENDA 6 – OTHER BUSINESS – No Items

Adjourn - With no further business, the meeting was adjourned at 6:25 p.m. ■

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# LANDSCAPE BEAUTIFICATION PROJECT UNDERWAY AT LPN

BY SUSAN THOMPSON  
Lake Panorama Times

For many years, volunteers have helped maintain annual flower beds near Lake Panorama National tee boxes, plus areas around the event center and Spikes. This year, some additional attention is being given to Spikes and the east side entrance of the event center.

Near Spikes, several ash trees were removed last year. Now all vegetation surrounding the building, including patches of poison ivy, is being removed. Once the area is cleared, three ornamental Cleveland pear trees will be planted, and the entire area will

be mulched. A couple of small perennial flower beds may be added.

At the LPN event center, ornamental trees near the east entrance were removed several years ago because of age and storm damage. A decision was made to replace those with two redbud trees, plus add perennial flowers in the mulched areas surrounding the trees.

A request to purchase these five ornamental trees was presented to the Friends of Lake Panorama board, which voted to use \$1,200 in general funds for this project.

The plantings at the event center were done May 16. Work at Spikes continues, with those three trees to be planted in early June. ■



Chris Cox, LPN maintenance, moves the redbud tree into the hole, while Shanell Wagler removes the cloth surrounding the root ball. Wagler serves on the LPN board of managers and is a key volunteer involved in LPN beautification efforts.



Chris Cox and Shanell Wagler shovel dirt back in around one of two redbud trees planted near the LPN event center's east side.



**ABOVE:** Sue Merryman is digging holes for perennial plants while Shanell Wagler installs the plants. A mixture of salvia, coneflower and daisies were planted in the mulched areas surrounding the new redbud trees. Both Wagler and Merryman serve on the LPN board of managers. Merryman has volunteered for several years to maintain flowers in the area closer to the building. This year, she added four pots of pink petunias to the existing hostas and rose bushes. **RIGHT:** Chris Cox, LPN maintenance, measures the hole he had been digging to see if it is large enough for one of the new redbud trees.



PHOTOS BY SUSAN THOMPSON | LAKE PANORAMA TIMES

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# BOATING SEASON BRINGS LPA EMPHASIS ON WATER SAFETY

## Five questions for LPA Security Chief Corey Larsen

BY SUSAN THOMPSON  
*Lake Panorama Times*

Boating is one of the most enjoyed activities at Lake Panorama. With the main boating season in full swing, the LPA security team is emphasizing water safety. Corey Larsen has been the LPA Security Chief since March 2021. In this month's Q&A, Larsen talks about boating on Lake Panorama.

### Q. WHAT ARE SOME THINGS BOAT OWNERS NEED TO CONSIDER AS THEY GET STARTED EACH SEASON?

A. A good place to start is to watch the LPA water safety video that outlines specific rules related to Lake Panorama. Go to the LPA website at lakepanorama.org, and click on the Helpful Links tab to access this video. Also, information about Iowa boating laws is on the DNR's boating website at iowadnr.gov/Things-to-Do/Boating.

Water safety needs to begin before a boat is launched for the first time each year. Members must have their Iowa DNR registration up to date and their current LPA stickers on the vessel before it goes in the water.

Since both fire extinguishers and floatation devices are key safety items, these are priorities for the Iowa DNR and LPA. Boats with greater than 10 horsepower are required by Iowa law to have at least one Type B-I fire extinguisher onboard the vessel. Some larger boats are required to have one B-II fire extinguisher, or two B-I fire extinguishers. Boat owners also need to check their extinguishers periodically to make sure these are ready if needed.

All vessels are required to have at least one United States Coast Guard approved life jacket for each person on board. In addition, vessels more than 16 feet in length must have a throwable floatation device, excluding kayaks and canoes. Also, Iowa Law requires children younger than 13 years of age to wear their life jacket while the vessel is underway.

Boat operators often misunderstand boat capacity rules. Most boats are rated for a maximum number of persons and a maximum total weight. Boaters must remember they are not allowed to exceed either of these numbers. This is especially relevant with young people who weigh less than adults. Regardless of how small the passenger is, everyone counts as one passenger in the boat capacity limit.

### Q. ONCE LPA MEMBERS HAVE THEIR BOATS ON THE LAKE, WHAT ARE SOME THINGS THEY NEED TO KNOW?

A. When a watercraft is anchored, at least one person must be on board the water vessel at all times. This goes for personal watercraft as well as boats. This is important when boaters

decide to anchor and take a swim, or tie together with another boat.

Also, it's critical for boaters to understand the various types of buoys deployed by the LPA staff each spring and obey rules related to these buoys. Centerline buoys mark the channel of the lake, with boaters travelling on the right-hand side of the buoys. These buoys are marked with a flashing or steady white light to be visible at night. Hazard buoys are placed in areas that are known to be shallow or hazardous. These buoys are not a guarantee of exact hazard location, but are a warning to steer clear of that general area. Hazard buoys are marked with a flashing or steady amber lights to ensure boaters steer clear of these areas. Remember, when boating at night, avoid amber lights, and stay immediately to the right of white lights.

In 2018, a map showing the type and location of all buoys was proposed by the water safety committee and approved by the LPA board. The buoy map is available on the LPA website. Go to the Documents tab, then the Boating Items tab to access the buoy map.

It is important for LPA members to make sure their guests are familiar with the different types of buoys, plus Iowa DNR and LPA rules and requirements, before they are allowed to operate the member's vessels.

Boaters who don't obey the rules related to buoys risk being stopped by a security officer and being given either a warning or a ticket. Also in place is a rule adopted by the LPA board concerning the moving of buoys by members. Intentional vandalism or relocation of buoys will result in an automatic third offense, which under LPA rules is a \$500 fine and loss of boating privileges for the season.

There was a lot of vandalism done to LPA property on the lake last season. There was damage to signs, docks, swim ropes and buoys. The LPA will pursue the maximum penalties for someone damaging or moving LPA equipment. The equipment is in place to keep people safe while they are enjoying lake activities.

### Q. WHAT RULES ARE IN PLACE TO HELP PREVENT INVASIVE SPECIES FROM ENTERING LAKE PANORAMA?

A. Any vessel leaving any other lake must be cleaned, all compartments drained, and the vessel should dry at least five days before re-entering Lake Panorama. The vessel owner will need to contact LPA Security to schedule an inspection. They must be able to show they have not been on an infested lake, have no water in compartments, no plant debris or mud, or any other sign of potential contamination. This is an Iowa law and is enforceable with a \$500 fine. The LPA also has set fines for violators and for falsified information on questionnaires.

Another LPA rule related to invasives species prevention requires members who want to bring in used pieces of equipment like docks or lifts to have the equipment inspected by



Corey Larsen

LPA security. From the date of inspection and pending the equipment has been cleaned, members must find an offshore location to store the equipment for a minimum of 30 days. This allows any potential invasives to perish before the equipment enters the lake. Members should always call the LPA office ahead of time if they are considering purchasing a used dock or lift.

### Q. WHAT IS THE RULE REGARDING TOWING IN THE NARROWS, AND WHY WAS THIS IMPLEMENTED?

A. The Narrows is limited to no towing (tubes, skiers, or any other towed devices) or wake surfing from 11 a.m. to 4 p.m. on weekends and holidays from Memorial Day to Labor Day. If boat traffic is especially heavy at times beyond those already designated, security officers have the authority to put orange flags on the markers to show no towing is allowed. Two platform signs remind boaters of this restriction.

The reason for no towing in the Narrows at certain times is to promote safety. This is the narrowest part of the lake. During times of high boat traffic, we need to keep people safe. If security officers see you towing in the Narrows during the regular hours, or other times when it is deemed unsafe, they can issue a warning or a citation.

### Q. WHAT FINES ARE IN PLACE TO HELP ENFORCE THE LPA RULES THAT PROMOTE WATER SAFETY?

A. It's important for the membership to know LPA Security has the right to stop a boat at any time if a rule violation is suspected or to make sure all required equipment is aboard. This year, the Security Department has implemented body cameras. All officers on water patrol will be wearing body cameras. The use of these cameras will help to monitor the interactions between officers and people they come in contact with.

There is a rule against harassment of an LPA security officer. This means no one should use foul language, threaten or try to intimidate a security officer. A member or guest may have their boating privileges suspended or terminated for up to one year and be fined according to the LPA schedule of fines. That schedule includes \$100 for the first offense, \$250 for the second offense and \$500 for third offense, plus loss of privileges on the lake.

While it may seem like the LPA has a lot of rules related to boating, much of it is just common sense. All boaters should practice safe boating. Stay far enough away from other boats and people being towed or wake surfing. Have a plan for the boating party, which includes having a sober person operate the vessel.

Again this season, I am making it a priority to get security boats out on the water. We will do our best to make sure the water patrol security officers are enforcing the rules and keeping people safe.

LPA Security's phone number is 641-757-9035. I encourage members to contact LPA Security with questions or concerns. In the case of a fire, medical or police emergency, call 911. ■

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## COMMUNITY

# LAKE PANORAMA FIREWORKS REMINDERS

Special to the Lake Panorama Times

The annual "Fire in the Sky" fireworks display sanctioned by the Lake Panorama Association, and put on by the Joe Scheiring family, will be at dusk on Saturday, July 1. The fireworks will be set off from the traditional spot at Shady Beach. For safety reasons, the LPA Lake Patrol and the Iowa DNR require boats anchored during the display to have running lights on during the show.

Consumer fireworks can be legally purchased in Iowa because of a bill passed in the 2017 Iowa legislative session. In May 2017, the LPA Board of Directors passed a motion that states the LPA does not consent to the use of fireworks on LPA-owned property, such as beaches, campgrounds, parking lots, roads, the marina, golf courses and community areas.

Each year in advance of the Fourth of July, guests of Lake Panorama National Resort are notified of this action. Both



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LPA members and guests can be found in violation of LPA rules if they use fireworks on LPA property and could be subject to a monetary fine.

LPA members also are reminded they are responsible to avoid any activity that could be declared a nuisance to their neighbors, and they are liable for any damage or injury they or their guests cause to neighbors and their property. ■

## EDUCATION

# JAZMYN SELLERS IS WSO SCHOLARSHIP WINNER

Special to the Lake Panorama Times

Each year, the Panora Women's Service Organization (WSO) conducts fundraising activities to make it possible to provide a scholarship to a Panorama Community School graduating senior. This year's recipient is Jazmyn Sellers. Sellers plans to attend the University of Northern Iowa this fall, majoring in speech pathology, with minors in Spanish and sign language. She is the daughter of Curtis and Monique Sellers of Panora.

The WSO's annual home tour is the group's major fundraiser and funds a renewable scholarship each year, making four scholarships paid annually. This year's home tour is Friday, June 2. Five Lake Panorama homes will be featured. Tickets are \$30, and include the home tour and lunch at the Lake Panorama National event center. Tickets are available by contacting Mary Beideman at 641-757-0425. ■



SPECIAL TO THE LAKE PANORAMA TIMES

Jazmyn Sellers with two members of the WSO scholarship committee, Deb DeBruin and Nancy Loeck.

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# LAKE DOG

BY CHERYL TEMPLE

*Lake Panorama Times*

**Name:** Bear

**Age:** 9 months old

**Breed:** Cocker Spaniel Poodle mix

**Owners:** Jeremy and Stephanie David

Bear enjoys trying to keep up with big sisters, Reece and Delaney. He travels to their softball games, goes with them on golf cart rides and family car rides, will soon have his first boat ride of the season. He really likes the freedom of the lake's dog park. His owners anticipate being frequent visitors. The Davids live near Sunset Beach in a yellow B lot home with a deck



facing the road. If you're a frequent walker/jogger of the area, you'll be sure to see Bear's head poking through the deck railing saying, "Hello!" The girls both attend Panorama School district. ■

## LAKE PANORAMA ASSOCIATION 2022 HIGHLIGHTS

*Special to the Lake Panorama Times*

A summary of 2022 LPA projects and activities was included in the packet distributed at the 2023 LPA annual meeting May 13. Some highlights of 2022 were:

### BOAT INSPECTIONS

216 boat inspections were performed by LPA Security.

### TRANSFERS

Property transfers for 2022 were 61 homes and 76 lots, totaling 137 properties.

### WATER PLANT

The water department installed a new water crossing between Sunset Beach and the 4300 side of the lake. TIMCO was hired to drill a new, eight-inch HDPE pipe between both sides of the lake. The main has been connected and live since last summer. The water department has one more crossing that needs to be replaced to keep up with expiring infrastructure around the lake. An additional crossing at Boulder Beach is on the long-term plan.

### DAM

The inspection on LPA's dam was completed in late July of 2022. Initial findings were minimal work needed for regular and routine repairs. A dive team later found a scour on the upstream side of the dam's bascule gate, which will be addressed in the next one to two years. A scour can be defined as an area washed or dug out due to constant current flow over the gate. LPA is working with Shive Hattery to get cost estimates and design a plan to fill the scour in 2024.

### NEW AMENITIES

Friends of Lake Panorama funded construction of a new sports court on the west side of the lake at Sunset Beach, where members can play basketball and pickleball. Friends also added signage and benches to the Panorama West walking trail, and is working with LPA to design trail signage and a map for South Shore walking trails.

### RURAL IMPROVEMENT ZONE (RIZ)

Spring Lake Construction (SLC) continued work on their contract to raise the dam elevation on the 180th Trail Basin. Work began in fall of 2021. Dry conditions allowed SLC to work many days last summer. The soil variability proved to be more complex than originally anticipated, and slowed progress some, but the project is still moving forward and could wrap up in 2023. RIZ also hired JNC Construction to rip rap the entire south shore, a 7,500-foot-long project. JNC got most of the work completed in 2022 and wrapped things up this spring. Dolomite was used under the water level and in the area around the dam. Salvaged fieldstone was used above the water level to retain its aesthetic appeal. RIZ continues to work with Shive Hattery on future wetland and sediment basin development.

### VELIGER TESTING

In 2022, LPA tested for zebra mussel veligers. No veligers were present, and there have been no indicators showing any evidence of zebra mussels in Lake Panorama. LPA continues to put a large emphasis on invasive species control and will continue to test annually for veligers. ■

## TRISH HART'S NATURE PHOTOS OF THE MONTH



Canada Goose Goslings

**BY SUSAN THOMPSON**  
*Lake Panorama Times*

Spring brings new life to Lake Panorama. The lake ice disappears, grass starts to grow, buds form on trees and shrubs, and early flowers pop through the ground. Spring also brings baby wildlife to the lake. Trish Hart is a local photographer who captures Lake Panorama wildlife with her camera. This month she chose to offer not just a single photo but several featuring some of the baby wildlife she has photographed. Hart offers custom prints of her photos on canvas, paper, metal and glass. For more information, visit Natures Canvas Photos on Facebook. ■



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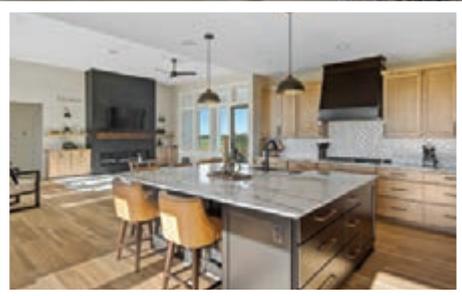
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## Lake Panorama MARKET UPDATE

Sales for 2023	Sold	Pending	Current Listed
Waterfront Homes	10	4	5
Waterfront Condos	2	1	0
Offshore Homes	4	1	4
Offshore Condos/ Townhomes	2	0	0

Information as of 5/24/2023



**Angie Worth**  
Agent/Office Manager  
712.249.4067

**Dave Wagler**  
Broker/Owner  
641.757.1204

**Laura Kemble**  
Broker/Owner  
641.757.0287

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