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REFEREE ENJOYS TIME OUT OF THE SPOTLIGHT AT LAKE PANORAMA

From November through April, John Higgins referees between 80 and 100 NCAA men’s basketball games.

BY SUSAN THOMPSON
Lake Panorama Times

If you are a fan of men’s college basketball, you may know John Higgins. You might not know his name, but you would recognize him on a basketball court, wearing a black-and-white striped shirt with a whistle in his mouth.

Higgins, who lives in Omaha, has been a college basketball referee since 1989. He’s worked 27 NCAA tournaments, including nine Final Fours and three championships games. He’s worked many conference tournaments including championship games in the Big 12 and the Missouri Valley Conference. He worked Bobby Knight’s 800th win.

From November through April, he referees between 80 and 100 NCAA men’s basketball games. The rest of the year, he and his family enjoy visits to their home on Lake Panorama’s Hughes Cove.

“We purchased the home in 1999,” Higgins says. “A friend invited me to play in a golf tournament at Lake Panorama National. After that, we looked around and decided to purchase a home. It is such a short drive from Omaha; it made the decision easy.”

Higgins grew up in Omaha, the second youngest of eight children. His wife, Carol, also grew up in Omaha. The couple has been married 32 years and have three children and two grandchildren.

“All of our children have been at the lake for their growing-up years,” Higgins says. “Many times, we are joined by family and close friends. Engagements, birthdays, reunions and other special events are celebrated at our lake house.”

Oldest son, Colin, proposed to his now-wife Rachel at The Port. Colin and Rachel have two children, Charlotte and Charlie. Colin is taking the reins of the family-owned business of roofing and rental properties. Rachel is a stay-at-home mom and supporter of the business. Daughter Meryl lives in St. Paul and is an emergency room nurse at Children’s Memorial Hospital. Joshua is a high school junior at Creighton Prep.

“We have enjoyed many Panorama Days and July Fourth celebrations,” Higgins says. “We have fun showing friends and family Panora’s shops and restaurants. We like touring the lake by boat to enjoy the beautiful homes and gorgeous sunsets, and we enjoy our nights at The Port. Our favorite



John Higgins watches as Lindell Wigginton shoots over his defender during a 2019 game in Hilton Coliseum in Ames between Iowa State and Oklahoma State. Photo credit: Luke Lu/Iowa State Athletics



Golf cart rides are one the things members of the Higgins family enjoy when they are at Lake Panorama. Shown here are John and Carol Higgins’ oldest son Colin, his wife Rachel, and their children Charlie and Charlotte.

FILING DEADLINE FOR LPA BOARD ELECTION IS MARCH 14

Two board positions will be on the ballot.

BY SUSAN THOMPSON
Lake Panorama Times

The deadline to file nomination papers for the 2023 election for a seat on the Lake Panorama Association board of directors is March 14.

The board consists of seven members. Board terms are three years, and members are allowed to serve not more than two consecutive three-year terms. Terms are staggered so the number of seats on the annual ballot varies each year.

For 2023, there will be two board positions on the ballot. Mary Jane Carothers is completing her second term on the board and is ineligible to run this year. David Finneseth has completed his first term and has filed papers to run for re-election. Sue Thompson, an LPA member since 2004, also has filed papers

to run for the LPA board in the 2023 election.

Nomination papers are available at the LPA office or will be emailed on request. Candidates must collect a minimum of 18 signatures, representing 18 separate active memberships.

Along with the nomination form, candidates are asked to submit a signed statement of willingness to serve, and a 100-word statement of qualifications. Also needed is a signed conflict-of-interest form listing any businesses or financial interests the candidate has with the LPA. These items will be included in the ballot mailing.

A mailing that includes the ballot, numbered envelope and the official announcement of the annual meeting will be sent to all LPA members in advance of the annual meeting.

The 2023 annual meeting is

scheduled for May 13 with the mailing planned for mid-April. This year will mark the LPA’s 54th annual meeting.

LPA members must return their completed ballot in the numbered envelope. Members are urged to return their ballots in advance of the annual meeting to speed up the tabulation process, although ballots also can be brought to the annual meeting.

Board meetings are generally held the fourth Tuesday of each month, beginning with open forum at 5 p.m., although the day and time can be adjusted. The board does not meet in January or February unless a special meeting is necessary.

Anyone with questions about the board election process or serving on the LPA board can contact the LPA office at 641-755-2301 or lpa@lakepanorama.org. ■

REFEREE, PAGE 4

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LOCAL FILM REVIEWS

**TOO MUCH TALKING, LAUGH-OUT-LOUD SILLINESS
AND THE SADDEST MOVIE I HAVE EVER SEEN**

BY MICHAEL C. WOODY

As I write these reviews, we are experiencing a bitter blast of cold, which makes this a perfect time to crank up the fire-place and revisit some of January's best (and worst) films. It's a short list because, well, it's January, and everyone else is in the theaters catching up on the holiday movies.

“Women Talking” (probably streaming soon)



A cast of talented actresses (Frances McDormand, Rooney Mara) lend their skills to a black-and-white movie about a group of women living in an isolated religious community and being tormented by men who live near. A little (OK, a lot) too talky for me. **Grade: B**

"The Old Way" (probably streaming soon)



How is it possible that Nic Cage has never made a Western? “The Old Way” tells the tale of a guy looking for revenge from a gunfight that happened when he was a child. Cage plays a man you don’t want to mess with. They mess with him. This is a deliberately cheesy and fun Western that never takes itself seriously. The dialogue is laugh-out-loud silly, but I still enjoyed the film. **Grade: C+**

“Plane”



January must be the month for stupid movies, and here's one from Gerard Butler. He plays a tired airline pilot on a New Year's Eve flight. They are asked to fly into a storm while transporting what seems like a very dangerous prisoner. It's no surprise when the plane crashes and Butler has to defend his passengers and hopefully make it home to see his family. Nothing special here, but for what it is, it is done well. **Grade: C+**

“The Devil’s Conspiracy”



I'm an admitted fan of the legendary Shroud of Turin (the alleged burial cloth of Christ), so a movie about really bad people trying to kidnap and clone our Lord and Savior sounded like a great way to waste an afternoon. It starts well — and the special effects are OK — but about halfway in it goes off the rails, and the special effects look like my son's first PlayStation. **Grade: C-**

“The Son”

Hugh Jackman, Laura Dern and Anthony Hopkins all play critical pieces in a sad film about a divorced couple struggling with a son who is himself struggling with depression. They do everything that they can to help this young man. This has officially become the saddest movie I've ever seen. I cried in the theater and on the way home — then laid awake thinking about it for two hours that night. Dare I say, a truly powerful film. **Grade: A**



“A Man Called Otto”



I shuffled the chronological order a bit so as not to end on such a sad film. This is quite the opposite, actually. Tom Hanks takes over the second English version of a 2015 Swedish film called “A Man Called Ove.” That film was great, and so is this one. Hanks, who redeems himself for ruining Elvis earlier this year, plays a man still mourning his wife. He’s turned into the grumpy old man who polices the neighborhood looking for litter and poorly parked cars. In spite of the gruffness, his neighbors love him and know of his warm heart. You will laugh, and you will cry, and you will tell everyone you know to see this great film. **Grade: A-**

By this time next month, we will hopefully be thawed out and ready to think about boating again. Be well. ■

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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REFEREE
FROM PAGE 1

things are boating, floating, jet skiing, golfing, fishing and lots of storytelling and laughter by the fire pit. We have become good friends with our neighbors.”

As for basketball, Higgins has been involved in the game his entire life. His father was a coach in multiple sports, including basketball, so John was able to be in the gym a lot. He played high school basketball, then college basketball at Kearney State.

“There was a junior college coming to play our freshman team, and the officials didn’t show up,” Higgins says. “My college coach asked if I would be interested in officiating and making a few extra dollars. That’s when my interest began. After college, I started working grade school and then high school and small-college games. I attended an officiating camp in 1988 for the Missouri Valley Conference and was hired. The next year, I was hired in the Big 8, which is now the Big 12.”

Higgins became an experienced official and was requested and hired in multiple other leagues,



Referee John Higgins talks with some Iowa State University players during a 2014 game between Iowa State and Kansas at Allen Fieldhouse in Lawrence, Kansas. Photo by Orlin Wagner/AP Photo



Posing for a photo on their boat on Lake Panorama are, front row, John and Carol Higgins and their daughter, Meryl; back row, daughter-in-law, Rachel, and sons, Joshua and Colin.

where he still works today — Big Ten, Big 12, Big East, Pac-12, ACC, AAC, Mountain West, Missouri Valley, West Coast Conference, The Big West and WAC.

In 2017, Higgins was named the Naismith Men’s College Official of the Year. The award recognizes individuals who display character, integrity and dignity and have contributed to the growth, success and viability of college basketball. To be eligible, an individual must have been involved with the sport as a game official for a minimum of 20 years and worked both the NCAA Tournament and a conference tournament as a game official.

“I feel my ability to communicate with players, coaches and my co-officials is a big part of my skill. I think I have earned the respect of many because of my knowledge of

the game and being a confident and strong leader, ensuring the rules are communicated and understood,” Higgins says. “I am a strong believer in allowing my fellow officials to work their game. I am known for encouraging and educating young officials new to this career path and helping them get hired in the college leagues.”

What does Higgins like most about being a college basketball referee?

“The competition of the games,” he says. “Watching the talented players and coaches. It is so fun to work in great arenas filled with great fans.”

What doesn’t he like?

“The travel gets tough,” he says. “We are individual contractors, assigned to games by the supervisor of each conference. I do all of my own travel arrangements and spend

a lot of time traveling, then waiting around to work a game. Plus, being away from my family is difficult.”

This March, Higgins knows he will work the Big 12 and Missouri Valley conference tournaments with other conference tournaments to be determined. He expects to once again be working the NCAA tournament but won’t know the details until the teams are announced.

“You are selected to work the NCAA tournament on Selection Sunday based on your performance throughout the year,” Higgins says. “You then move on in the tournament based on your performance.”

Higgins doesn’t officiate any other sports beyond men’s basketball at the college level, although he makes

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FROM PAGE 4

one exception in the summer.

“I do enjoy giving back to my local community by officiating at summer league high school games,” he says. “I feel strongly that we need good officials in this sport, and knowing I helped teach others the necessary skills and mentored young people along this path is a good feeling. Our son, Joshua, is getting into officiating at the local grade-school level.”

Although John Higgins has been working as a basketball referee since 1989, another career preceded that move.

“I started roofing in the summer after college, then decided to go on my own. I started Weatherguard, Inc. in Omaha in 1985, and I’m still happily involved,” he says.

The focus is roofs, siding and gutters.

“We have a great team of employees who have been with us for a long time,” Higgins says. “My wife, Carol, worked alongside with me as we grew the company. Our oldest son, Colin, has been handling the business end since he graduated from the University of Nebraska-Lincoln. It has been a pleasure watching him grow and take over, but, mostly, I enjoy working with him and

our great group.”

Part of the company’s branding is this tagline — “Home of the Rooferees, Make the Right Call.”

“Trent Lovewell was an assistant coach at Iowa Western when we met, and he eventually wanted to do something different in a job that would allow him to also officiate,” Higgins says. “He has been a huge part of our growing business and is family to us in his 20-plus years at Weatherguard. He officiates NCAA Division II, NAIA and junior college level. Colin also worked for the Husker men’s basketball team while attending college. Our basketball roots run deep, hence the ‘Rooferees’ branding.”

The Higgins family clearly is busy, but they still find plenty of time to be at Lake Panorama.

“We have loved our time and our home at the lake,” John Higgins says. “Raising our family and making memories have been our biggest blessing. The people of Panora and Lake Panorama have been wonderful, and we are always amazed each season of the growth. We consider Lake Panorama our little piece of heaven.” ■



This Missouri State fan came to a game knowing John Higgins would be one of the referees. He prepared some signs to hold up during the game; later he sent the signs to the family with a nice note. The sign with Higgins’ picture now is in his office at the family’s Weatherguard Inc. business.



John Higgins officiated the 2017 Final Four NCAA tournament matchup between Gonzaga and South Carolina. Photo by Mark Humphrey/Associated Press



John Higgins gets help driving the boat from his first grandchild, Charlotte.

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Q&A: GUTHRIE COUNTY REC PROVIDING ELECTRICITY SINCE 1938

BY SUSAN THOMPSON
Lake Panorama Times

The Guthrie County Rural Electric Cooperative (REC) held its 84th annual meeting Jan. 7. Cozy Nelsen has been the cooperative's CEO since 2002. A graduate of Panora-Linden, she earned a bachelor's degree in management from Simpson College. She started her career at the REC office in Guthrie Center in 1993 as a part-time office clerk, then spent a few years as office manager before being appointed the cooperative's CEO.

In this month's Q&A, Nelsen shares information about the cooperative that provides the electrical needs of Lake Panorama and beyond, plus highlights of the Guthrie County REC annual meeting.

Q. How long has the Guthrie County REC been in business, and what is its customer base today?

A. Guthrie County REC has been bringing electricity to rural Iowa for over 84 years. In 1938, nine area farmers represented the first Guthrie County REC board of directors. They adopted our articles of incorporation, bylaws and policies that have governed our electric cooperative over the years. The first annual meeting was held in January 1939.

Today, we serve more than 5,000 members in Adair, Audubon, Cass, Dallas, Greene and Guthrie counties. We have 1,131 miles of overhead power lines and 279 miles of underground line. We currently have 14 substations and have purchased land to build two more in 2023. The cooperative has 16 employees, including 10 linemen.

Q. Give us some updates from

the Guthrie County REC annual meeting.

A. Our annual meeting is an opportunity for our member-consumers to participate in the democratic process that defines the cooperative business model. This year, our 84th annual meeting was held at the new event center at the Guthrie County Fairgrounds.

We had an excellent turnout with 243 registered members and guests and had seating capacity for all in attendance. Everyone enjoyed a free lunch of fried chicken and mashed potatoes while hearing reports on the cooperative's finances and operations. We finished up the business meeting with a door prize drawing, always a crowd favorite, with a 50-inch Vizio Smart TV and an electric grill cart as our grand prizes.

Steve Bireline, president of the REC board of directors, welcomed all attendees and introduced the board members. As our CIPCO board representative, Steve provided an update on CIPCO happenings. CIPCO stands for Central Iowa Power Cooperative and is a generation and transmission cooperative, owned by 13 electric cooperatives and associations in Iowa, including Guthrie County REC.

Key information Steve shared included the Duane Arnold nuclear plant was shut down in 2020; the solar farm in Wapello is fully functional and produces 100 megawatts of electricity; energy storage and cost-effective sources of electricity are major options being discussed; and electricity needs will continue to increase, but it is the goal of Guthrie County REC and CIPCO to represent our member needs and perspectives, and continue to provide reliable and cost-effective power to our consumers.

Joni Rees, board vice presi-

dent, introduced employees and recognized Jordan Terwilliger for five years of service to the cooperative as a lineman. She also recognized Steve Bireline for his 25 years as a director on the REC board.

In my speech, I reported we recently signed a new 40-year wholesale power contract with CIPCO. I also encouraged members who are interested in solar power to use REC as a source of information to receive an accurate picture. As our financial conditions allow, we continue to retire members' patronage.

I also reported the Guthrie County REC faces challenges with long lead times of two to five years for asset and construction purchases. The cooperative continues to be strong financially and plans to redesign rates to reflect wholesale power rates.

Q. How many members are on the Guthrie County board of directors, and how are they chosen?

A. Guthrie County REC has nine directors who serve on our board. Board members are elected by and from our membership who represent the portion of our service territory in which they live. These dedicated individuals provide guidance on cooperative business matters, establish cooperative goals, and continually seek opportunities for cooperative leadership education.

Districts 4, 5, and 6 were up for election this year. Incumbents Don Schwartz and Steve Bireline were re-elected for three-year terms. Don represents members in north central and northeast sections of Guthrie County and in northwest sections of Dallas County. Steve represents members in central and southern sections

of Guthrie County.

Bob Batschelet retired from the cooperative board after eight years of service, and Michael Moore was elected to fill his spot to represent members on the west side of Lake Panorama. Ronny Bristle represents members on the east side of Lake Panorama.

Other board members are Julie Kiley, who represents north central and northeast sections of Dallas County; Jim Mazour, who represents members in west central Dallas County around Lake Diamondhead; Jason Fett, who represents members in northwest Guthrie County and the northern half of Audubon County; Joni Rees, who represents members in central and western Guthrie County; and Andy Van Aernam, who represents members in the south half of Audubon County.

Q. Where is the electricity that we receive generated?

A. Guthrie County REC receives power from CIPCO. In operation since 1946, CIPCO is Iowa's largest cooperative energy provider.

CIPCO is committed to providing energy to its member-owners that is a diverse mix of wind, hydro, solar, landfill gas, natural gas and coal energy resources. CIPCO invests in the development of renewable energy projects in several ways. Its balanced portfolio of energy sources consists of 29.9% wind, which includes wind energy from Heartland Divide Wind Energy Center in Audubon, 29.3% coal, 22.5% market purchases, 6.9% solar, 6.5% other purchases, 3.1% hydro and landfill gas and 1.8% natural gas.

Q. What are the benefits of being a member of the Guthrie County REC?



Cozy Nelsen

A. As a member of the Guthrie County REC, you have a voice in choosing cooperative directors and in how Guthrie County REC is governed. Our directors are members, elected by the membership, and are accountable to those individuals.

You're not just a customer; you're a member-owner and receive patronage dividends, because Guthrie County REC is a not-for-profit electric cooperative.

Guthrie County REC offers scholarships to students who have parents/guardians with a membership.

We support our community with revolving loan funds for businesses and matching donation funds for projects.

We are constantly looking for ways to help keep members' bills low with rebate programs and education about energy efficiency.

Guthrie County REC values the support and membership of Lake Panorama members, and all the members we serve across our six-county area. During these last few difficult years, the REC not only survived but continued to provide power that is safe, affordable, reliable and environmentally responsible to our members. ■

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

Q: How many lots could still potentially be developed on Lake Panorama?

A: Lake Panorama has approximately 1,150 homes. The LPA covenants state not more than 1,800 homes shall be built within the subdivision. Thus, another 650 homes could be built before that section of the covenants would be a factor. According to LPA General Manager John Rutledge, most of the waterfront properties that are suitable for development have already been developed. There is a small per-

centage of undeveloped waterfront lots that are in the process of being developed, or will be developed in the next five to 10 years, but those are few in number. Meanwhile, Rutledge says the LPA continues to see activity and investment in waterfront properties, as substantial remodels are frequently undertaken. In some instances, aged homes have been demolished to make way for new construction.

The LPA subdivision does have a large number of developable offshore lots remaining. Rutledge says it is difficult to project the

number of new homes this will produce because some members are satisfied building on a single offshore property while others will buy multiple lots and combine them for a larger parcel. Additional considerations such as perc tests and/or the ability to hook into the South Panorama Sanitary Sewer District are also factors.

So, although it is difficult to quantify the number of new homes constructed, LPA does report a favorable trend of continued investment in LPA properties by LPA members.

Q: Can Lake Panorama residents place recyclable items in the large bins in town by the gas pumps, or is that just for city residents?

A: Those large recycle bins are operated by the Guthrie County Transfer Station and are open to anyone to use. Panora residents in the city do have curbside recycling with their garbage service. Lake Panorama residents who utilize R&S waste for their private service at the lake also have curbside recycling at their homes. ■

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

Lake Panorama TIMES

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Waterfront Condos	7	\$492,714	\$400,000
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RESTORE WELLNESS STUDIO CONTINUES TO EXPAND

BY SUSAN THOMPSON
Lake Panorama Times

In August 2021, a grand opening was held for two businesses in a building on the east side of Panora, which had been purchased and renovated by Keith and Julie Fulton. Reshape Fitness Studio, owned by Sue Bump and Julie Fulton, began in April 2018 in a building on the Panora square and relocated to the new building. Next came a new business, Restyle Décor & Consigned Furniture, co-owned by Julie Fulton and Carol VanKirk.

In May 2022, Restore Wellness Studio was established in the same building. It operates as a combined entity for multiple businesses, with hours dependent on each individual business and appointments. Each of the three businesses has its own entrance on the east side of the building, with Reshape on the south end, Restyle in the middle, and Restore

on the north end.

Lakeside Massage and Bodywork, owned by Erica Matthies, was the first business in the Restore Wellness Studio.

“In January 2022, I was renting space at Active Health Solutions and needed a larger treatment room,” Matthies says. “I heard the Restyle/Reshape building might have a room that fit my needs. I met with Julie Fulton, and after a few discussions on using the space for my massage clients, she prompted the ‘dream bigger’ idea.”

In May of 2022, Matthies moved her business to the Restore Wellness Studio.

“My dream was to create a wellness space in Panora with multiple service providers to offer a whole-person wellness experience,” she says.

“I was a stand-alone business before, and being a part of the Restore Wellness Studio group has been such a blessing,” Matthies

says. “First, we are all like-minded businesswomen who want to bring our services to Panora and the surrounding areas. Second, we are able to client share and market for each other’s businesses when working with our own clients. Third, we provide a city-like wellness experience with small-town customer service.”

The studio still has room to add other independent businesses.

“We have an open office space that is giving us the ability to dream of more services. We also are looking to add one or more nail technicians,” Matthies says. “Plus, we rent our space to groups. We have a cozy ‘living room’ area perfect for book clubs, Bible studies, or small family or friend gatherings. We also can accommodate medium-sized groups, and have folding tables and chairs available.”

The Restore Wellness Studio website is restorewellnessia.com. Those interested in dis-



cussing space rental or a new business opportunity can contact Matthies at 712-789-0870. Details about the four current businesses in the Restore Wellness Studio follows.

Lakeside Massage and Bodywork

The business started as Stamp’s Therapeutic Massage in 2004.

“In 2018, I got promoted to ‘stay-at-home mom’ with our 29-week preemie twins, and I took 16 months off from seeing clients,” Matthies says. “I returned to seeing clients early in 2020, and then COVID temporarily shut my industry down. That’s when my husband, John, and our twin girls, Knox and Lenox, moved from Des Moines to Panora. Once restrictions were lifted, I started seeing clients again out of our home and my office in Atlantic.”

Matthies’ formal massage training was completed at Omaha School of Massage Therapy.

“In the years following, I have studied many different modalities and ultimately focused mostly on Thai and Ashiatsu styles of massage therapy,” she says. “Now I am continuing my training to include seeing clients again out of our home and my office in Atlantic.”

One option Matthies offers is “mat-based motion and mobility massage. After taking multiple Thai massage continuing education classes, I have been working the past two years with an instructor who teaches ‘next-level pain relief.’ This mat-based service is great for people who have restrictions and range-of-motion issues,” she says. “This is done on a mat, and the client is completely clothed.”

Her other offering is Barefoot Bars Table

Massage.

“This is performed on the table, with the client draped during the session. I use my feet while supporting my body with overhead bars,” she says. “I am able to glide with a broad foot, which is a bigger surface area than a hand, fingers or elbow delivery. When I use my feet, I can sink deeper into the tissue, and it is much easier for the client to receive. This allows the body to relax to a deeper level and unwind more of the tense muscle tissue.”

Matthies says her favorite sessions are when a client has enough time to do a combo of the two services.

“We start on the mat, opening up the joints and going deeply into range-of-motion and compressions. Once the body is warmed up and we have addressed the areas on the mat, we transition to the table where I can sink deeply into the tissue and allow everything to melt away,” she says.

Massage sessions are based on time, and vary between one to three hours.

“Physically, I am only able to do a certain number of sessions a week, so my scheduling is not an on-demand service,” she says. “Most clients need to schedule about six weeks in advance, and then reschedule at the time of service, or schedule for a couple months at a time.”

Find Lakeside Massage and Bodywork on Facebook, or reach Matthies at 712-789-0870.



Barefoot Bars Table Massage is performed on the table, with the client draped during the session. Matthies uses her feet while supporting her body with overhead bars.

Stick It PLLC

Jess Malloy and Kate Thompson are sisters, with Malloy the oldest by two years. Malloy, her husband, Patrick, and their three children live on an acreage near Exira. After high school, Malloy attended DMACC for accounting before changing her career path to nursing. She attended Iowa Western Community College (IWCC) in Council Bluffs and graduated with an associate’s degree in nursing.

Thompson lives in Exira and graduated from high school with plans to go to nursing school. She also attended IWCC and graduated with her associate’s degree, before earning a bachelor’s of science in nursing from Aspen University.

The sisters were full-time employees at Guthrie County Hospital before starting Stick It PLLC. The business began as a “side hustle” for them in August 2021. They were working three 12-hour shifts at the hospital each week, and on their four days off, they were putting in hours with Stick It PLLC.

“In March 2022, we decided to follow our dreams and devote more time to Stick It PLLC,” Malloy says. “We switched to part-time at the hospital, plus joined the Highland Medical Group, a travel nurse agency based in Gowrie. And we purchased the building in Exira where we had been renting space since January 2022.”

Stick It PLLC offers several IV infusion cocktails, intramuscular injections, and neurotoxin injections, better known as Botox. They usually are in the Restore Wellness Studio on Friday afternoons.

In June 2022, the sisters started traveling to Panora once a week and became part of Restore Wellness Studio.

“We are so thankful we were given the opportunity to join Restore Wellness; they are like family to us now,” Thompson says. “We’re looking forward to seeing where the future takes all of us women entrepreneurs.”

Hours for each location are posted monthly on their Facebook page. They typically are in Panora every Friday 2-4 p.m. Walk-ins are allowed, but appointments are encouraged. To schedule, clients can send a message through the Stick It PLLC Facebook page, or call or text Jess Malloy at 712-304-2100, or Kate Thompson at 712-305-4554.



While working full-time as nurses, sisters Jess Malloy and Kate Thompson began Stick It PLLC in August 2021. Stick It PLLC offers several IV infusion cocktails, intramuscular injections, and neurotoxin injections, better known as Botox. They usually are in the Restore Wellness Studio on Friday afternoons.

Rise Up and Shine Coaching

Arianne Steenblock and her family have lived in Panora for almost 24 years. Steenblock earned an undergraduate degree from Iowa State University, and later an MBA from Drake University. She has been a Ramsey Master Finance Coach for three years and became a certified Life Coach last year.

“Often, a client begins to set and accomplish goals in one area of life, and it grows into another area,” Steenblock says. “For example, someone may first want to get a job promotion and build confidence. After working on their skills and accomplishing goals, they also may decide they would like to become debt-free or practice health focused habits.”

Personalized one-to-one life and finance coaching are the foundation of Steenblock’s Rise Up and Shine Coaching business.

“I love working with clients and seeing them overcome challenges,” she says. “Sessions are usually 60 minutes long and are available in-person, by phone and Zoom. Results are measured, and my clients’ return on their investment is quickly realized.”

Clients choose how often sessions take place and for what length of time. Coaching can last a few sessions, but typically Steenblock meets often with clients for a longer period of time, then less frequently as results and growth are achieved.

Steenblock stresses coaching is not counseling.

“Coaching is focused on looking forward with personal growth and goal setting,” she says. “Coaching is a guide to be accountable, receive encouragement and achieve measured results.”

Steenblock says a growth mindset includes constant learning for a lifetime.

“I have been coached and mentored and know from my own experience how much easier and faster results are achieved working together,” she says. “My clients are amazing, hardworking and successful. I celebrate every result they earn like it’s my own. Coaching is a guide to live life on purpose, with passion, and create your own legacy.”

Restore Wellness Studio gives Steenblock the opportunity to be a stand-alone business, with a private office to meet with clients.

“The atmosphere is filled with peace and joy, as all the business women are working together and supporting each other,” she says. “I feel blessed to be a part of the team we are building and excited for our future business success.”

Rise Up and Shine Coaching has a Facebook page. Steenblock can be reached via email at coach@riseupandshinecoaching.com or on her cell at 515-537-5330.



Personalized one-to-one life and finance coaching are the foundation of Arianne Steenblock’s business. Sessions usually are 60 minutes long, and are available in-person, by phone and Zoom.

Revitalize Spa by Jules

The newest business offering services at the Restore Wellness Studio is Revitalize Spa by Jules, owned by Julie Anthony, a licensed esthetician.

In January, she started coming to Panora two Wednesdays a month.

“I love getting to know people and what they really want out of their service,” Anthony says. “Some want to just have a relaxing facial, and others want to see changes in their skin. I’m passionate about helping people feel good about the skin they’re in.”

Anthony has a spa studio in the Colour Bar Salon in West Des Moines, where she has been seeing clients the past two and a half years. Prior to that, she worked six years with a few other estheticians before going out on her own.

Services she offers include facials, lash lifts, lash and brow tints, waxing for the face area, micro-channeling, and LightStim, which is a red-light treatment.

“I also use and sell a medical-grade skincare line and an organic skincare line,” Anthony says. “Both have great benefits and results.”

“I enjoy having my own space in West Des Moines, but I also love to collaborate on things like group events that Restore Wellness will be offering,” she says. “In the future, we will start having ‘day at the spa’ events with facials, massages, IV therapy, yoga and a few other things.”

Anthony says some services she offers in West Des Moines won’t be available in Panora, such as microdermabrasion, because she can’t move the necessary equipment back and forth. But most offerings will be available in Panora.

Revitalize Spa by Jules is on Facebook and Instagram, and online at revitalize-spa.com. To make an appointment, text or call 515-988-9157 or email Julie@Revitalize-Spa.com. ■



Julie Anthony, a licensed esthetician, is the latest addition to the Restore Wellness Studio. She has a spa studio in West Des Moines; since January, she’s been coming to Panora two Wednesdays each month.

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We recently purchased a home with Kane as our agent. We found him to be extremely knowledgeable about the Lake Panorama area, in addition to home sales & purchases in general. The fact he is also a licensed electrician was yet another notch up on the comfort level with his knowledge of many home related factors. He was low key, easy going and quick to respond to our many inquiries. We are very pleased with our experience with them, start to finish.
-Brian & Laura W.

Our experience working with Lake Panorama Realty was beyond our expectation and satisfaction. The entire staff at Lake Panorama Realty supported us with spot on marketing, constant communications and knowledgeable sales techniques. We highly recommend Lake Panorama Realty.
-Mike & Mary Kay O.



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Left: Blue Jays are found year-round at Lake Panorama. They thrive in a variety of habitats, but prefer wooded edges and oaks. Photographer Trish Hart says Blue Jay numbers at her feeders increase in the winter, where they enjoy a mixture of black oil sunflower seeds, fruit and nut wild birdseed and peanuts. This male is holding a peanut in his beak, after a visit to the Hart feeders.

Right: This House Finch provides a pop of bright color in the white snow and frost-covered trees. At feeders, these birds prefer black oil sunflower seeds. Photo by Trish Hart, who offers custom prints of her photos on canvas, paper, metal and glass through her Nature's Canvas Photography business.



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How SECURE Act 2.0 could impact your retirement

Lawmakers have changed retirement rules again. SECURE Act 2.0 is a giant piece of legislation signed into law just before Christmas. It includes more than 90 retirement provisions. Some of these new laws could immediately impact your retirement plan.

As of Jan. 1, 2023, the Required Minimum Distribution (RMD) age has increased to 73 (from 72). Generally, RMDs apply to traditional IRAs and employer-sponsored retirement plans like 401(k)s. If you turned 72 in 2022 or earlier, you should continue to take RMDs as scheduled. If you're turning 72 this year and you've already scheduled your distribution, you can still take out the money or wait until 73.

We are reaching out to the families we work with in this situation. Some need the distribution as retirement income; others could be pushed into a higher federal tax bracket and may want to wait to take the distribution.

A friendly reminder for my fellow Iowans: Local lawmakers made changes impacting taxes this year. If you are 55 or older, you will not pay state income taxes on pension income and distributions from IRAs, annuities and employer-sponsored plans such as a 401(k).

Back to Washington, another immediate change decreases the steep penalty for not taking an RMD from 50% of the RMD to 25%. The penalty is reduced to just 10% if the account owner withdraws the amount not previously taken and submits a corrected tax return in a "timely manner" (generally within two years).

This legislation comes three years after the SECURE Act of 2019, which changed the RMD age from 70 ½ to 72 and eliminated the stretch IRA. I was a vocal critic of the 10-year rule replacing the stretch IRA.

Instead of being able to stretch distributions over a lifetime, those inheriting an IRA from someone other than their spouse have to take the money out within ten years.

This can create a significant tax bill for beneficiaries. We reached out to many of the families and individuals we work with to discuss how the law change could impact their legacy plan. Some chose an IRA relocation strategy and the ability to see more of their money go to their loved ones and less go to taxes.

If the financial advisor you are working with isn't reaching out when retirement laws change, you may not be working with a team specializing in retirement planning. Your retirement planner should be watching what's happening in Washington so you can focus on the fun stuff, like living out your retirement vision.

Loren Merkle
CFP®, RICP®, CFF

Information provided by Loren Merkle CFP®, RICP®, CFF,
Merkle Retirement Planning, 1860 S.E. Princeton Drive, Grimes, 515-278-1006.

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PLAN AHEAD FOR ANNUAL LPA ROAD EMBARGO

Loaded vehicles that weigh more than five tons are prohibited on most LPA roads during the spring thaw.

BY SUSAN THOMPSON
Lake Panorama Times

Each spring, warm temperatures and thawing conditions weaken the roadbed under the Lake Panorama Association's seal-coated roads, which means heavy loads can cause severe road damage.

That's the reason for the annual spring road embargo, which prohibits loaded vehicles that weigh more than five tons on most LPA roads during the spring thaw while the frost is coming out of the ground and the roadbed is soft. Since it costs about \$30,000 to seal coat one mile of LPA roads, this annual embargo is vital to help avoid road damage.

In recent years, the embargo has occurred in March for two to three weeks. But it could happen in February or be de-

laid until April. Once set, the embargo will be in place until conditions stabilize and road surfaces can bear significant loads without damage.

Depending on the weather, these annual road embargoes can last anywhere from two to six weeks. Warm, windy, sunny days with nights above freezing speed the process along. Cool, cloudy weather with highs in the 40s and lows near or below freezing prolongs the process.

The LPA staff urges members to schedule deliveries soon, especially if more than a passenger van or a pickup truck will be required. Members needing materials for remodel projects, construction issues, furniture, moving vans, propane, septic pumping or other large objects should try to get those projects and deliveries done as soon as possible or

face the delays required by an embargo.

The staff cannot predict when an embargo will be needed, but any stretch of above average temperatures could result in imposing the five-ton weight limit. The LPA will work with the Panorama Schools to arrange school transportation prior to initiating the embargo. Although there can be exceptions, LPA generally announces an upcoming embargo on a Thursday, with the effective date being the following Monday.

This limited inconvenience for LPA members saves hundreds of thousands of dollars in damage, which would otherwise be caused during this vulnerable time of year. For more information, contact the LPA at 641-755-2301 or lpa@lakepanorama.org. ■

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NEARBY PELICANS AND MALLARD DUCKS

Lake Panorama resident Coop Rickert took some time to enjoy the wildlife on other lakes and shared these photos from Jan. 8 near the dam at Saylorville Lake.



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RECIPE

A FRUITY TWIST ON BREAKFAST

BY JOLENE GOODMAN

(Family Features)
Whether it's a weekend celebration or a simple morning bite on the go, it's often said breakfast is the most important meal. Starting off your day with some fruity nutrition is a sweet way to add vitamin C to your diet without skimping on flavor.



Jolene Goodman

With a tasty granola crust and yogurt filling, this Brunch Fruit Tart is an easy way to impress guests or fuel your morning at the office. Balanced and easy to make, the crunchy crust and smooth center make it an enjoyable addition to at-home menus. This version calls for strawberries, blueberries and kiwi, but you can get creative with your own favorite fruits for a different flavor each time you make it.

Visit Culinary.net to find more nutritious breakfast ideas. ■

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

BRUNCH FRUIT TART

Recipe adapted from homemadeinterest.com

Crust:

- 4 cups granola mixture
- 1/2 cup butter, softened
- 4 1/2 tablespoons honey
- nonstick cooking spray

Filling:

- 2 1/4 cups vanilla Greek yogurt
- 8 ounces cream cheese, softened
- 1/2 cup granulated sugar
- 1 teaspoon vanilla extract
- 1 package gelatin

Toppings:

- strawberries, sliced
- blueberries
- kiwis, sliced

Directions to make crust

- Preheat oven to 350 F.
- In large bowl, combine granola, butter and honey. Grease 11-inch tart pan with nonstick



cooking spray. Line bottom of tart pan with parchment paper.

- Press granola mixture into tart pan. Place tart pan on baking sheet and bake 10 minutes. Cool completely.

Directions to make filling

- Using mixer, combine yogurt, cream cheese, sugar, vanilla extract and gelatin until whipped completely.
- Pour yogurt mixture into tart crust. Refrigerate at least 1 hour.
- Top with strawberries, blueberries and kiwis.



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LAKE DOGS & COVE CAT

By CHERYL TEMPLE
Lake Panorama Times

MEET THE HOCHREITER PACK

Lake Dogs: George, a 6-year-old Newfoundland; Walter, a 1.5-year-old Great Pyrenees; and Arlo, a 6-year-old English Cream Retriever
Cove Cat: Larry
Owners: Dale and Janis Hochreiter.

Dale and Janis have lived at Lake Panorama since 1993, enjoying lake life with friends, golfing and doing yard work on sunny days with their pack.

George, the Newfoundland, weighs 166 pounds and is a gentle

giant. He loves everyone. It's not uncommon for him to jump into the FedEx or UPS truck when the driver pulls into the driveway. He is an excellent swimmer.

Arlo, the English Cream Retriever, is Janis' shadow and loves sleeping with his mom and dad. His biggest fear is the garbage truck on Wednesday mornings.

Walter, the Great Pyrenees pup, already weighs 140 pounds. His job is to patrol the yard for predators. The only problem is that he's

afraid of everything — but he is very sweet.

Fun fact: The total weight of all three of their dogs is more than 400 pounds!

Larry the Cove Cat was a rescue. He has only known the dog life and, thus, Dale and Janis call him Cat-Dog. Larry is Walter's best friend and continually befuddles the dogs with his cat smarts. They play all the time. Larry the cat really does think he is a dog, and they all act as a big pack. ■



Arlo



George

TRISH HART'S NATURE PHOTO OF THE MONTH



FROSTY WINTER WONDERLAND

BY SUSAN THOMPSON
Lake Panorama Times

This winter has provided plenty of opportunities for photographers to snap beautiful cold-weather photos. Trish Hart, who lives with her husband Scott in a home on Lake Panorama's Andrew's Cove, is no exception.

One of her favorite photo subjects this year has been trees covered with hoar frost, including the long-needled pine trees near the Lake Panorama National conference center.

Hoar frost is a type of feathery frost that forms as a result of specific climatic conditions. Hoar frost typically occurs on clear nights when air with a dewpoint below 32

degrees is brought to saturation by cooling. Hoar frost also needs calm air that allows the complex lacy deposits of crystals to form.

In other words, the moisture in the air skips the droplet stage and goes straight to crystallizing, similar to dew but when temperatures are below freezing.

The name hoar frost comes from the old English word "hoary," meaning getting on in age. When conditions are right, many trees, especially evergreens, present a hair-like appearance resembling white, feathery beards.

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



Larry



Walter

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



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WCV Youth Football
New uniforms for the team



City of Menlo
City beautification flower pots



Menlo Fire and Rescue
Backup generator to operate facility in case of power outage



Little Charger Daycare
Construction expenses for their new building



Yale Fire Department
Updated digital radios



City of Stuart
New camera



Stuart Police Department
New digital radios



Stuart Rescue
Cardiac monitor



Stuart Fire Department
New air packs



Panora Parks & Rec.
New playground equipment



Tori's Angels
New Docusign software



CWT Firefighters
New pumper truck chassis



Pleasant Hill Cemetery
Replacement and removal of damaged trees



Casey Service Club
New trail around their city park



Jamaica Library
Library improvements post bat removal



Giving Incorporated
Expansion to Guthrie Center



Boys and Girls Club, Adair
New cafeteria tables and door



Little Panther Daycare
Playground equipment and check-in station



Panora First Christian
Stitch & Chatter
Quilting supplies purchase



Adair Volunteer Fire Department
Digital radio system purchase



City of Jamaica
Digital sign purchase



Main Street Guthrie Center
Downtown beautification



Guthrie Center Fire Department
Backup generator purchase

In 2022, GCCF Board received grant requests totaling \$338,317.60 and awarded \$197,995 in funding.

Now is the time to submit grant applications for the 2023 Funds.

Members of the 2023 Guthrie County Community Foundation Board of Directors are:
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Tamara Deal Regina Lloyd
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The Deadline for applications is 5 p.m. on Monday, March 6.

Funding is available for 501(c)3 non-profit organizations or organizations with the same tax-exempt qualifying status located within Guthrie County or providing services to Guthrie County residents.

Applications and instructions are available at www.GuthrieCountyCommunityFoundation.org

If you have questions, email GCCFoundation@gmail.com or contact a board member.

\$170,775+ is available in 2023 for grants in Guthrie County!