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2021 GOLF
MEMBERSHIP
APPLICATIONS
NOW
AVAILABLE

Annual memberships are available at both courses for both Lake Panorama Association property owners and those who are not LPA property owners.

BY SUSAN THOMPSON
Lake Panorama Times

Anyone who was a golfing member of either Panorama West or Lake Panorama National in 2020 will receive 2021 golf membership applications and related information about the 2021 season in their mailbox. Application forms also are available online and in the LPN pro shop.

There are two golf courses at Lake Panorama, both offering annual memberships. Lake Panorama National is an 18-hole course located on the east side of Lake Panorama. Panorama West is a nine-hole course on the west side of the lake. Both courses are owned by the Lake Panorama Association and managed by Lake Panorama National.

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

In an effort to expand membership access to LPN amenities, a payment program is available for all golf membership categories, plus the LPN pool and fitness center.

Those interested can pay their 2021 membership choices automatically through their bank account. Starting March 1, 2021, and ending Aug. 1, 2021, memberships will be withdrawn in six equal payments from their bank account. For this service, a convenience fee of \$100 will be charged with the first withdrawal. An authorization agreement is included in the 2021 membership mailing, and also online and in the LPN pro shop.

There are several membership options. The All-Inclusive Resort and Golf membership includes golf at both courses, plus unlimited use of the driving range, pool and fitness center at Lake Panorama National Resort.

For LPA property owners, prices for the all-inclusive membership are \$3,171 for a family, \$2,646.50

MEMBERSHIP, PAGE 2

CHANGING OF THE
GOLF COURSE GUARDIANS

Dan Wollner has been the LPN grounds superintendent for 40 years.

BY SUSAN THOMPSON
Lake Panorama Times

In 2021, the Lake Panorama National golf course will be 50 years old. For 40 of those 50 golf seasons, Dan Wollner has been the LPN grounds superintendent. He's retiring the end of this year, and because of COVID-19 restrictions, a retirement party is on hold until sometime next year.



“Forty years, where did it go?” Wollner says when asked to reflect on his years at Lake Panorama National. “My emotions and memories are overwhelming.”

Wollner's wife, Barb, started as the course horticulturist the same year Dan started as superintendent. The pair met while attending Iowa Lakes Community College in Emmetsburg where they graduated with horticulture degrees. Their three children were raised in the log cabin they built in 1983 near the No. 13 green.



When Dan Wollner was hired as LPN course superintendent, his wife Barb was hired as the course horticulturist. She's shown in this 1986 photo planting flowers at the tee box on the 11th hole.



Dan Wollner was hired as the Lake Panorama National course superintendent in 1981. He's shown here during his first year on the job mowing the ninth green.

Over the years, Barb not only handled flowerbeds and other landscaping but mowed, fixed ball marks, moved cups and anything else that was needed. She now works full time at Guthrie County State Bank and plans to retire at the end of 2021.

“I love the golf course and have since my first day of work in 1981,” Wollner says. “Every inch of the course has its own memory. Trees planted, tee boxes built, five miles of cart paths cut with an 18-inch-wide

sod cutter, many holes dug to repair irrigation, trees removed from weather damage, mowing, more mowing, uncountable ball marks repaired, and all the staff who have worked with me in 40 years, including Barb and our three kids.”

Thinking back, Wollner developed a “Top Ten” list following the format David Letterman used on his late-night talk show. No. 10 is 10 years of automatic irrigation after 30 years of manual irrigation. Those 30 years of

manual irrigation involved a huge amount of time and labor cost.

“One of the crew or myself would start watering about 3 a.m. after the greens and tees were done with their water cycle,” Wollner says. “It took 50 minutes to put out 14 heads on the first four holes of either the front or back, wait for 10 minutes so each head ran for an hour at a setting, then start the process over on the next holes. We ended on the last holes of each 9 about 9 a.m., hoping to be ahead of all golfers, yet on the last cycle of 14. By the time you were done, you usually were soaking wet.”

Wollner's No. 9 is nine drought years out of his 40. No. 8 is having worked with eight different head golf pros.

No. 7 is seven major weather events — straight line winds, hail, ice, derecho, tornado, flooding, excessive heat and humidity. “Mother Nature can be your best friend or your worst enemy,” Wollner says.

No. 6 through 3 cover six different general managers, five wonderful grandchildren, four assistant superintendents, and three perfect kids.

No. 2 on Wollner's list is two families that have had three generations on his staff. These included Gary, Matt, and Hunter Soriede, and Terry, Dave, and Kade Kemble.

GUARDIANS, PAGE 4

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MEMBERSHIP

FROM PAGE 1

for a couple, and \$2,014.50 for an individual. This membership option also is available to non-LPA property owners at the prices of \$3,509, \$2,987 and \$2,355.

A Lake Panorama National 2021 membership for LPA property owners is priced at \$2,100 for families, \$1,785 for couples, \$1,365 for an individual, and \$367.50 for junior golfers younger than the age of 18. This membership for non-LPA property owners costs \$2,310 for families, \$1,995 for couples, \$1,575 for individuals and \$367.50 for juniors.

For LPA property owners joining at Panorama West, fees are \$721 for a family, \$566.50 for a couple, \$412 for an individual and \$103 for a junior. For non-LPA property owners, Panorama West memberships cost \$824, \$669.50, \$515 and \$103 for those same four categories.

A special “first time” membership is available for those who have never been a Lake Panorama National member. The cost of this membership for a family is \$1,050,

for a couple it is \$892.50 and for an individual, the cost is \$682.50. LPN members who refer a “first time” person who joins will receive \$50 in LPN pro shop credit.

Finally, distance memberships at Lake Panorama National are available for people who do not own a home at Lake Panorama and who live more than 18 miles from the LPN. This membership costs \$1,785 for a family, \$1,470 for a couple, and \$971.25 for an individual.

Memberships for the swimming pool and fitness center at the LPN also are listed on the 2020 membership applications.

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

Other services listed on the membership form are cart storage at both courses, plus bag storage and a USGA handicap at the LPN. Those who play in the LPN’s

leagues and handicap tournaments must pay the \$30 handicap fee. This fee is not required for Panorama West leagues.

Those who choose the all-inclusive membership and pay in full by Jan. 31, 2021, will receive a \$125 LPN gift card. LPN golf memberships paid in full by Jan. 31, 2021, will receive a \$100 LPN gift card. Panorama West golf memberships paid in full by the same date will receive a \$25 LPN gift card.

As an extra incentive to pay in 2020, all memberships paid by Dec. 31, 2020, will be entered into a drawing. Prizes awarded will include a custom set of irons valued at \$800; \$500 in LPN Diners Club credit; set of two wedges valued at \$320; a Michael Klein-wolterink print valued at \$200; a complete golf outfit including a top, bottom and hat, valued at \$180; and a 2021 single LPN pool membership.

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

ON THE LAKE

Thank you, Lois

By SHANE GOODMAN
Editor and Publisher



Shane Goodman

As you read into the pages of this month’s issue, you will see an obituary for Lois Porath, who died Nov. 24. Lois was my mother-in-law — the mother of my wife, Jolene. If it were not for Lois and her husband Dean, I would likely have never experienced life at Lake Panorama. As such, Jolene and I would not be homeowners at the lake, and I certainly would not be publishing this newspaper or writing this column today.

Lois and Dean first owned property at Lake Panorama in 1971 during the early years of the lake development. They had been searching for lake property in Iowa and learned about this new project. Their son Curtis told me that he was heartbroken as a young boy when he learned of his parents’ decision to buy at Lake Panorama, as most of his friends were at Okoboji. He told me that he bluntly asked his parents, “Where the hell is Panora?”

Recently, as Curtis drove “home” from Washington state to attend his mother’s service, he reminisced fondly about the times he spent on the lake — cruising in his mini-sailboat, ice skating on the lake, riding his mini-bike through the woods and enjoying all that the outdoors could offer to a young boy. Although the Porath family’s permanent residence was in Ames, Lake Panorama was clearly “home.”

About 10 years later, Lois and Dean built a new home on the lake, just a few lots south of their original. They spent countless hours constructing the home and property into what they dreamed it could be.

Their daughter Toni also found peace and enjoyment at Lake Panorama as a young adult. She and her husband bought property near Lois and Dean with plans to build a home, until life pulled them in another direction and they sold the lot. Even years later, trips back to Lake Panorama brought an instant smile to Toni’s face.

Jolene may have been the Porath with the deepest connection to the lake. It is where she spent her summers with her mother, playing in the sand, fishing off the dock and riding her bicycle. As she grew older, it was where she learned to water ski and became involved with the Lake Panorama Ski Team. She spent

many hours on, and in, the water and introduced all kinds of new people to Lake Panorama — including me.

Now back to Lois

When Jolene and I first started dating, she took me to the lake to meet her parents. As a father of three daughters today, I fully understand the reluctance to trust boys, let alone welcome them into my home. But Lois and Dean did welcome me in, with big smiles and even bigger hugs — something I was not accustomed to at the time. When we told her parents that we were going to marry, Dean looked me in the eyes, firmly shook my hand and made me promise that I would take care of his daughter. Lois gave me a set of steak knives and said she would not hesitate to use them on me, followed by a hardy laugh. We spent many hours at their lake home grilling on the deck, playing cards on the kitchen table, shooting pool in the basement and, of course, cruising in the pontoon on the lake.

Several years into retirement, and after realizing the need to ease up on the property chores, Lois and Dean purchased their final lake home, a condo in Boulder Cove. Dean passed away a few years after that, and Lois eventually settled in at her home in Grimes. That didn’t keep her from making frequent visits to Lake Panorama, stopping at PJ’s for ice cream and soaking in the rays at Sunset Beach. Lake Panorama made Lois feel good, and thanks to her, it does the same for us today.

So with all that in mind, I offer my gratitude to my mother-in-law for all that she did, including sharing Lake Panorama with us. Rest in peace, Lois. ■

STILL TIME TO PURCHASE LPA HISTORY BOOK FOR HOLIDAYS

The full-color, hardcover 112-page book includes both historic and contemporary photos.

BY SUSAN THOMPSON
Lake Panorama Times

A shipping promotion that kicked off in October has led to about 20 copies of “Lake Panorama – The First 50 Years” being purchased, presumably as holiday gifts for friends and family. The book, authored by Susan Thompson, arrived at the Lake Panorama Association office July 19, 2019.

In-person promotions of the book planned for 2020 weren’t possible because of COVID-19. The book’s cost is \$35, which includes tax. To make it easier to purchase the book through the winter months, online purchases now are available with the LPA shipping at an additional cost of \$5 per book.

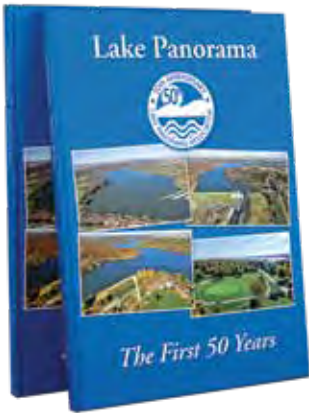
The full-color, hardcover 112-page book includes both historic and contemporary photos. Book

chapters describe six decades of planning and development. There also are special topic chapters on Lake Panorama’s two golf courses, infrastructure, and water quality efforts. Sidebar stories highlight various groups and activities such as HALO, the Lake Panorama ski team and Fin and Feather.

The LPA financed the book’s production. Just over 1,000 books were printed, with less than 400 remaining in stock.

The LPA office is closed to foot traffic because of COVID restrictions, but those interested in a direct purchase can call the LPA office at 641-755-2301 to make arrangements for payment and pickup.

Books also are available for direct purchase at the front desk of Lake Panorama National during daily business hours of 9 a.m. to 5



p.m. Purchases can be made at the LPA and LPN via cash, check, or credit card. The book also is available at the Panora Library, with purchases by cash or check only.

Here is the link to order online and have one or more books shipped: <https://lakepanorama.formstack.com/forms/order>. ■

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FRIENDS OF LAKE PANORAMA BOARD MAKES 2021 PLANS

Topics discussed included walking trails near Panorama West and the south shore, a disc golf course on the west side of the lake, and more benches and other amenities at all three beaches.

BY SUSAN THOMPSON
Lake Panorama Times

Friends of Lake Panorama is governed by a volunteer, seven-member board of directors. The board held its 2021 organizational meeting Dec. 1.

For the past year, the charity has focused on raising \$70,000 for new playground equipment at both Shady and Boulder Beaches. New equipment was installed at Shady Beach in October, and the \$70,000 goal also was reached in October. One key item of business at the Dec. 1 meeting was to approve a motion to purchase the playground equipment for Boulder Beach.

The Boulder equipment now has been ordered and will be delivered and installed in the spring. There is a room for more benches and individual spring riders at both locations, so any additional money donated to the playgrounds in 2020 will be used for these extra items.

A sign recognizing all donors of \$500 or more will be installed near both playgrounds, with those donors also recognized on the Friends website.

In other business, two board members were reappointed to the board. In 2020, Jim Tibbles filled out the final year of Dave Furbush's three-year term and agreed to be reappointed for a full three-year term.

Also reappointed to a three-year term was Jody Muench. Muench has served on the Friends board since 2015.

Other board members are Galen Johnson, John Muenzenberger, Jan Reinicke, Emily Spradling and Tricia Steffen.

In officer elections, Reinicke was elected president, Muenzenberger vice president, and

Emily Spradling secretary-treasurer. Susan Thompson is the non-profit's executive director.

The board heard an update on fundraising for the Lake Panorama Dog Park. As of Dec. 1, \$19,000 has been raised for this project. The ultimate goal for the dog park is \$50,000 to construct the park and provide all desired amenities. The Friends board has set an interim goal of \$25,000 raised by May 1, 2021, to ensure this is a financially viable project.

Other topics discussed at the Friends board meeting included raising awareness and beginning work on some smaller projects in 2021, including walking trails near Panorama West and the south shore, a disc golf course on the west side of the lake, and more benches and other amenities at all three beaches.

The board also discussed hosting a 2021 Beach Ball to help raise funds to divide among several projects. A final decision will be made at the board's spring meeting, but it is anticipated a fundraising event will take place in early fall of 2021.

Studies show a large percentage of charitable donations are made in the last two months of each year.

To provide some relief for charitable organizations during this difficult year, Congress included a provision in the Coronavirus Aid, Relief, and Economic Security (CARES) Act that permits individuals who do not itemize deductions to deduct \$300 of charitable contributions as an "above-the-line" deduction. Married couples can deduct \$600 when taking the standard deduction.



The Shady Beach playground opened in late October, just in time for a few days of Indian Summer. Enjoying the multi-faceted playset are, left to right, Eliana, Tyler and Isabel Spradling of Des Moines. They are the children of Joe and Nicole Spradling and grandchildren of Jim and Emily Spradling.

For those who do itemize, cash contributions to qualified charities can be deducted up to 100 percent of adjusted gross income for the 2020 calendar year.

Donations of securities (stocks, mutual funds, etc.) are welcome, as are direct IRA qualified charitable distributions. Those 70½ or older can make a tax-free gift from their IRA and see that gift put to

use today. There are potential tax-saving benefits when considering either of these direct donation strategies. For information, contact Kristen Crouthamel, financial advisor at GCSB Investment Center, 641-755-2799 or kristen@investgcsb.com.

Donors currently can designate benches or spring riders for the Boulder and Shady playgrounds, the Lake Panorama

Dog Park, Sunset Beach, the Friends general fund, or golf course beautification at either Lake Panorama National or Panorama West.

Donations can be made by check payable to Friends of Lake Panorama, and mailed to Friends of Lake Panorama, P.O. Box 488, Panora, IA 50216. Donations also can be made by credit card on the Friends website at friendsoflakepa-

norama.org.

Details on all past and current projects are available on the Friends website. Friends of Lake Panorama also has a Facebook page. Those interested in keeping up-to-date about Friends activities are asked to "like" and "share" the Friends page. Questions or comments? Send an email to staff@friendsoflakepanorama.org. ■



We hope you enjoy lots of merriment with family and friends, whether in the real world or the virtual one. We also thank you for your support during this challenging year and the opportunity to help keep you connected.

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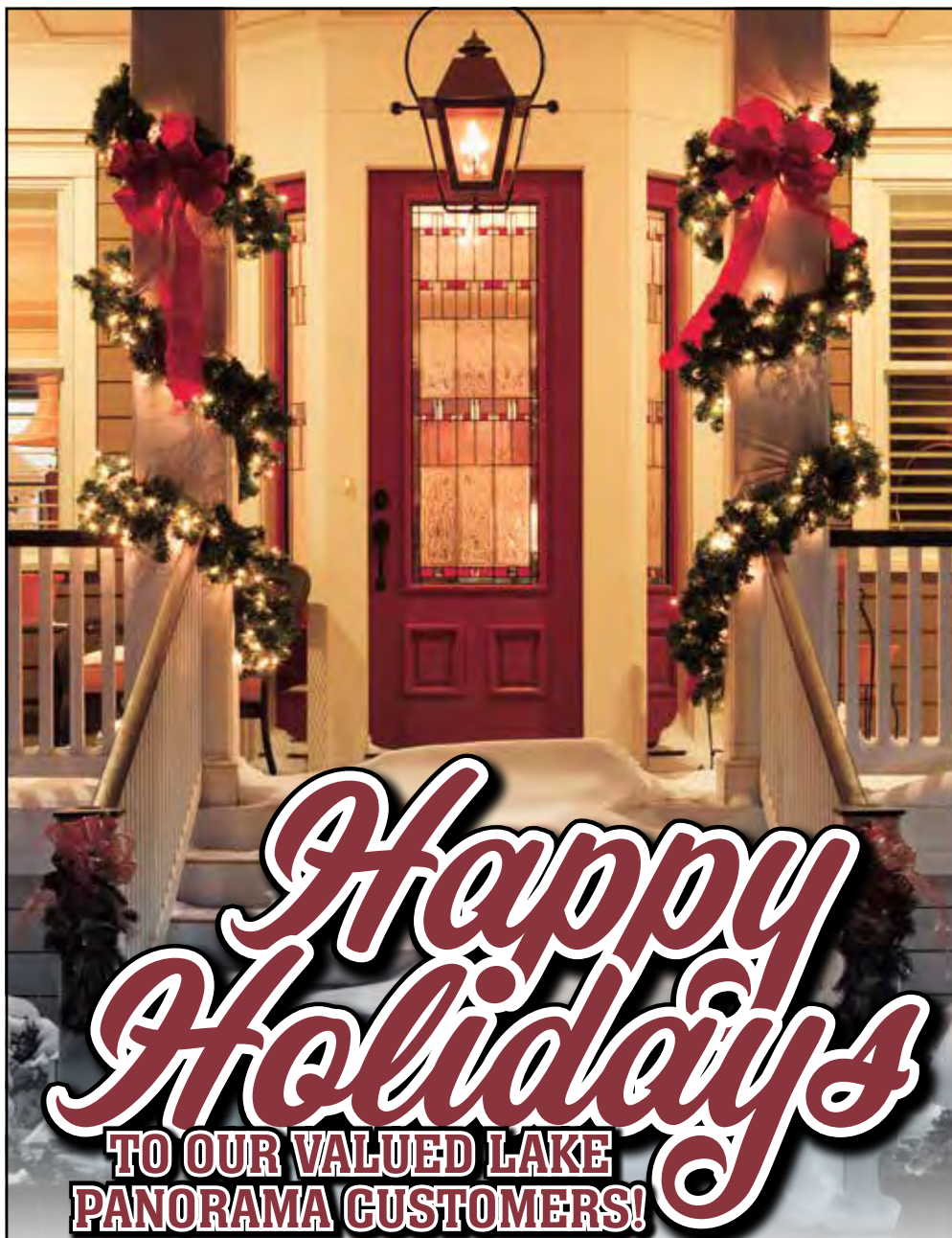
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GUARDIANS
FROM PAGE 1

As any smart husband would, Wollner chose his wife Barb as No. 1 on his list. “One patient wife who listened to all the good and bad. She put up with middle-of-the-night phone calls and texts. The stress of missing the rain when it was manual irrigation, knowing how much work that added to me and the staff,” he says.

“She brought me food when I didn’t have time to stop for lunch and planted lots of flowers during her years as horticulturist. She helped mow on weekends when I was short of staff and reminded me to stop and enjoy the beauty of a tree overlooking a pond, sunlight through the water of irrigation, or how pretty the striping was on a fairway,” Wollner says.

In 1987, Wollner received the 18-Hole Superintendent of the Year award from the Iowa Golf Association.

Over his 40 years, he has worked to improve on the original course that opened for play in August of 1981. For instance, the course was built with 18 tee boxes. Juniors, women, seniors, men, pros all used the same 18 tees with markers set not very far apart on some of the smaller tees.

“We started new boxes because the course was too difficult for women to play from the original tees, particularly the par 5s,” Wollner says. “Forward tees were built on the six longest holes — 4, 6, 8, 10, 12 and 18. Eventually those tees became the senior tees and new forward tees were added. Over the years, we have added 19 tees, so currently there are 37 tee boxes.”

There weren’t any cart paths when the course was built. “We had days we had to close the course or at least not allow carts after big rains because of standing water,” Wollner says.

Beginning in 1985, he used a sod cutter to build five miles of graveled cart path.

“It took me four passes to take up enough sod for the paths,” he says.



Dan Wollner, on the left, is retiring after 40 years as the LPN golf course superintendent. On the right is Brandon Waddle, who will take over as the LPN course superintendent. In the middle are Garrett Young, who will be the new Panorama West course superintendent once he graduates from DMACC in May, and Jared Baier, who is entering his second year as LPN assistant superintendent.

The rock paths were an improvement but were high maintenance. Cart traffic and water runoff meant the paths needed constant upkeep. In 2000, the rock paths were replaced with asphalt.

“Having 18 continuous holes of cart paths allows us to open the course earlier in the spring and keep the course open even during wet spells,” Wollner says.

Another huge impact Wollner has had on the golf course is planting trees.

“When I started in 1981, there were only around 50 trees on the course. There had been more planted when the course was built, but many were lost during the early bankruptcy years because they weren’t cared for properly,” he says.

“We started our first tree nursery around 1983 on the right side of the 14th hole. We moved about 500 out of that nursery. We also dug trees by hand out of surrounding timber and planted those on the course. Ed Clark from Rosehill Nursery helped us on week-

ends by moving trees with his tree spade,” Wollner says.

“Our second nursery along the west side of the 11th hole was planted in 2009 with the help of Charles and Judy Schnack. We moved about 300 trees out of that nursery. We’ve probably planted 1,200 trees since 1981,” he says.

In retirement, Wollner is handing over the reins to three young men he has mentored.

“I’m guessing over the years I have had about 150 kids who started their first job as a high school student as part of my crew,” he says. “I still see some of them from time to time, and we remember their years working at LPN. And now three of my ‘kids’ are going to be the new LPN superintendent, LPN assistant superintendent and Panorama West superintendent.”

Brandon Waddle will be the new LPN superintendent. He grew up throughout the Midwest, ending up at Lake Panorama his senior year, graduating from Panorama High School in 1991. He graduated from Iowa State University in

1996 with a bachelor’s degree in horticulture. He worked at Lake Las Vegas golf course for two years before moving back to Lake Panorama with his wife, Jaime, when he was hired as Wollner’s assistant in 1998.

Waddle held that position for 15 years. In 2013, the Lake Panorama Association moved management of the Panorama West golf course under the LPN umbrella, and Waddle was named grounds superintendent there, a position he’s held the last eight years.

In 2018, Waddle was recognized as the 9-hole Superintendent of the Year by the Iowa Golf Course Superintendents Association for his work at Panorama West.

“Leaving Panorama West isn’t easy,” Waddle says. “There was a lot of ‘blood, sweat, and tears’ to go through there, especially with the help of the McLuen estate gift, which made it possible to turn that golf course into a well-oiled machine. But I’m looking forward to moving back to LPN where the playing conditions have always been perfect be-



The golf course was built without cart paths. For several years, Wollner used an 18-inch sod cutter, making four passes per hole, to create 6-foot-wide cart paths. The paths then were covered with gravel.

cause of Dan and his dedicated crews over the years. I look forward to the new challenges and demands that go with it.”

Wollner says Waddle “has a lot of experience and is more than ready to take on this new role.”

In return, Waddle says, “Everything I do starts with what Dan has taught me. From the daily routine maintenance of the course, to equipment maintenance, to irrigation maintenance, to the agronomy of maintaining quality turf. And I’ve learned you can plan and prepare all you want, but Mother Nature always has the final say.”

Waddle says Wollner has been respected and looked up to among other golf course superintendents.

“Dan is always willing to help others. He’s probably in the top three on everyone’s list

to call if they need help, and he will help. His work ethic is above and beyond, taking the golf course personally, and running it as if he owns it,” Waddle says.

Jared Baier worked the 2020 season as Wollner’s assistant superintendent and now will be Waddle’s assistant. Baier is a native of Guthrie Center and graduated from high school there in 2015. He spent two years at Southwestern Community College where he played college golf. He transferred to Iowa State and graduated in May 2019 with a bachelor’s degree in management. He spent eight months working for All American Turf Beauty as a sales manager until he was hired at the LPN in March 2020.

“I have been an avid golfer

GUARDIANS, PAGE 5

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GUARDIANS

FROM PAGE 4

my entire life, so I'm very familiar with LPN. It feels like home to me," Baier says. "I had a wide variety of responsibilities this golf season. I helped keep track of and assist the summer help we had, helped Dan work on and repair mowers and equipment as needed, and took care of irrigation maintenance as needed. I look forward to taking the next step now that I have a year under my belt, being able to do some things on my own to maintain the course and help out Brandon in any way possible."

Baier gives Wollner credit for his easy transition to this line of work.

"I couldn't have asked for a better mentor. The amount of knowledge I was able to gain spending this first year with Dan was tremendous. Being new in this industry, I was a little nervous when I started, but Dan made it simple and easy to catch on. I can't thank Dan enough for this year. I think of him as a friend and guy I can call for advice whenever I need it."

Garrett Young will be the Panorama West course superintendent. He went to Panorama High School until his junior year, when he transferred to Guthrie Center. He's now

attending Des Moines Area Community College, majoring in horticulture-landscape and turf management. He will graduate in May 2021.

Young has worked five summers at the LPN.

"Before working under Dan, I really had no intention to pursue this line of work. It wasn't until a couple summers ago I became interested. Since I told Dan I was interested in the turf management field, he has been a tremendous help to me," Young says. "Once he gave me more responsibilities and let me kind of do my own thing, it really made me realize this is what I want to do."

Young still will be taking DMACC classes this spring. But starting in February, he'll be able to work at Panorama West two or three days a week until he graduates.

"I'm really looking forward to working with new people, the responsibilities, and being able to learn more about golf course management from Brandon," Young says. "I am very thankful for this opportunity."

As with the others, Young has appreciated his time working with and learning from Wollner.

"He made every day en-

joyable," Young says. "My favorite part was whenever I'd ask him a question, he'd go on a 5-to-10-minute rant about it and pace around the shop when explaining the answer. No matter what, he always made it work. I'm really going to miss him — and his polo shirts and gym short combos."

As he approaches retirement, Wollner says Panora and Lake Panorama have been a good place for he and Barb to raise their family.

"We built our house in 1983, the year Jacob was born. Now Jacob and Molly live north of Chicago and have two children — Kailyn, age 6, and Graham, 2. Ben and his wife Sara live in Ankeny with their children — Zoey, age 8, and Ivan, 6. Bailey and her husband, Ian, live in Miami, and are the parents of our newest grandchild — Maxwell, 9-months-old," Wollner says.

"We really enjoy visiting the kids and their families and look forward to more traveling to see them. Road trips are always better with family at the end," he says. "I'll also be catching up on 40 years of deferred house maintenance, doing lots of bicycling, and hopefully sleeping until sunrise."

Waddle says he hopes Wollner enjoys retirement, "riding off into the sunset on his new Rickshaw bike with Barb. But I hope he eventually turns around and becomes a part-timer. Maybe change a hydraulic filter in the HR6010,



The Wollners are avid bike riders. Since 1993, Dan has ridden every mile of every day of the annual RAGBRAI. Barb rode every mile for many of those years, too, but recently has cut back to about half of each week. They are shown with their Team Curbside bus as they prepared for the 2019 ride. In retirement, Dan says he'll do lots of bicycling.

fix ball marks after a double shotgun, help repair an irrigation leak in July, pull a rough mower out of a pond, or simply wants to stripe some greens in the rain."

Wollner offers these final words to those who will enjoy the fruits of the labor of the three young men he mentored.

"When you are out there golfing, take time to enjoy the beauty of this treasure," he says. "And be sure to say thank you to these three for all the behind-the-scene work they do to take care of our favorite place." ■

RECIPE

Russian Tea Cakes



BY JOLENE GOODMAN

Making mass quantities of cookies, candies and fudge during the holidays was a tradition in our household growing up. I have carried this tradition on with my family for the last 20-plus years. This Christmas season, we will take even more time to celebrate this tradition as my mother recently passed away. In her honor, I share with you her (and my) favorite cookie recipe for Russian Tea Cakes. ■

Jolene Goodman is the advertising director for Lake Panorama Times and resides with her husband Shane on Lake Panorama.

RUSSIAN TEA CAKES

Ingredients

- 1 cup soft butter
- 1/2 cup sifted powdered sugar
- 1/2-1 cup sifted powdered sugar (additional)
- 1 teaspoon vanilla
- 2-1/4 cups sifted flour
- 1/4 teaspoon salt
- 1 cup ground walnuts

Directions

- Mix together butter, powdered sugar and vanilla.
- Sift together flour and salt and stir into butter mixture.
- Mix in ground walnuts.
- Roll into 1 inch balls.
- Place on ungreased cookie sheet.
- Bake at 400 degrees for 10-12 minutes or until set.
- Do not let cookies brown.
- While warm, roll in powdered sugar.
- Cool.
- Then, roll cookies in powdered sugar again.
- Makes 4-5 dozen cookies.





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OUTSIDE COMPANY WRAPS UP DREDGING UPPER MIDDLE RACCOON

A crew of four to five workers were on site at all times and often operated 24 hours a day.



This photo was taken in late April. Dredging for 2020 had begun with both the LPA and Dredge America pumping silt into the county basin.

BY SUSAN THOMPSON
Lake Panorama Times

A company that provides dredging services across the United States wrapped up its dredging work for Lake Panorama RIZ in late November. After a competitive bidding process, a contract with Dredge America of Kansas City, Missouri, was signed in July 2019.

The contract outlined a plan to dredge in the Middle Raccoon River channel between the lake's upper basin and the Fansler Bridge, removing at least 700,000 cubic yards of silt. In the end, Dredge America removed 731,653 cubic yards at a cost of \$4.3 million.

The company's equipment began arriving in late September 2019, and some work got underway last year. The bulk of the work occurred this year.

Following RIZ's 20-year renewal in 2017, the RIZ Board of Trustees began an extensive effort to schedule expenditures for the next two decades. Early in that process, "catch-up" dredging in the river channel was identified as essential.

Besides removing sediment from a key buffer area for Lake Panorama, the RIZ board recognized increased dredging in the river channel would use up available storage in the County Silt Basin before some land leases there expire.

Planning for that basin near the north end of the lake began in 2004. The land was obtained from seven different owners. Construction began in 2005 and was completed and the basin first used in 2006. It was named the County Basin, despite the fact it's not owned by Guthrie County.

In fall 2018, the RIZ board finalized \$11 million worth of debt certificates, which are similar to bonds, to in part finance hiring an outside company to dredge the river channel. This allowed RIZ to ensure the basin is filled before current easements expire.

Once dredging began, the company had a crew of four to five workers on site at all times and often operated 24 hours a day. Pumping distance exceeded two miles throughout much of the project.

This project required Dredge



This view of the Dredge America dredge was taken in early October from the Fansler bridge.

America to pump the dredging spoils to the remote south end of the county basin with 300,000 cubic yards pumped beyond a designated boundary to the very end. The balance still was pumped to the far reaches of the basin but not quite as far as the initial 300,000 cubic yards.

The company submitted to a strict invasive species policy as part of its contract and was inspected by Lake Panorama staff prior to launching their dredge last September. Ongoing inspections were conducted for any additional craft launched, as well as associated equipment or pipe.

The work took place while LPA also was dredging this season, working to complete its annual dredging contract with RIZ. The LPA also pumped into the county basin.

"This project provided benefit to Lake Panorama by 'catching up' and getting us back to the Fansler Bridge," says John Rutledge, LPA general manager. "In addition, it filled remote areas of the county basin that LPA was not equipped to reach."

Rutledge says Dredge America was able to do some remote and difficult dredging LPA could never have gotten done.

"If LPA had tried to do this, we would've had to ramp up for a year or two and then face the reality of gearing back down," he says. "We calculated the cost/benefit and felt a subcontractor could supplement our annual effort more effectively than trying to scale-up/scale-down LPA's equipment and



Heavy equipment removed vegetation from a large island south of the Fansler Bridge. This then allowed the Dredge America's cutter head to take over, digging out the island down to the river bottom.



The Dredge America dredge reached the Fansler Bridge the end of October, having completed its main charge to dredge the Middle Raccoon River from Lake Panorama's upper basin to the bridge.

personnel." Dredge America reached the Fansler Bridge at the end of October, then spent the next few weeks wrapping up some additional target areas identified by LPA and RIZ. ■



This photo was taken in early November from the same spot as the April photo. It's easy to see how the water level in the silt basin rose over the summer with so much silt and accompanying water being pumped from two dredges.



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All summer, a large pipe has snaked from Lake Panorama's upper basin up the hill and under the road to the county basin, carrying silt and water pumped from both the LPA dredge and the Dredge America dredge.

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OBITUARIES

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Lois Ann Sylvia (Carlson) Porath

Lois Porath died peacefully in her sleep on Nov. 24, 2020, at Mercy Hospital in Des Moines, Iowa.



Lois was born Feb. 4, 1935, in rural Alta, Iowa, to Anton and Viola Carlson. She was the youngest of four children including Daryl (Red) Carlson, Duane Carlson and Dale Carlson.

She graduated from Alta High School in 1953 where she was involved in school choir, musicals and flags.

Lois was united in marriage to Dean Porath on Feb. 21, 1954. They were blessed with three children: Toni Ovalle of San Antonio, Texas; Curtis Porath of Cle Elum, Washington; and Jolene Goodman of Johnston, Iowa.

Lois and Dean resided in Ames, Iowa, for several decades. They also spent summers at Lake Panorama until retirement, when they lived at the lake year round. They moved frequently during their retirement years, enjoying homes in Arizona, Texas, Nebraska and Iowa.

She had five grandchildren: Travis (Kelly) Sampson of San Angelo, Texas; Jessica (Joseph) Boyd of San Antonio, Texas; Sara

Goodman of Des Moines, Iowa; Samantha Goodman of Johnston, Iowa; and Abigail Goodman of Johnston, Iowa. She also had nine great-grandchildren: Cade Sampson, Reid Sampson, Clark Sampson, Alexis Andrews, Camrie Sampson, Taranique Sampson, A.J. Boyd, Joseph Boyd, Jr., and Anastasia Boyd; and four great-great grandchildren.

Lois enjoyed playing various games and cards with friends and family, loved her sports, especially cheering on the Iowa State Cyclones, and working in her gardens.

Lake Panorama was a place of peace and tranquility for Lois where she and Dean would entertain friends and family, take frequent boat rides, golf on the par-3 course, grill on the deck and enjoy the scenic sunsets.

In recent years, Lois resided at Glenstone Village in Grimes, Iowa, where she made many dear friends.

She was preceded in death by her parents, her siblings, her husband and her daughter Toni.

A celebration of life was held Monday, Nov. 30 at 3 p.m. at Merle Hay Funeral Home Chapel in Urbandale.

In lieu of flowers, please make contributions in Lois' name to Friends of Lake Panorama, P.O. Box 488, Panora, IA 50216. ■

Robert Feilmeyer

Robert Edward Feilmeyer was born on March 5, 1938, the elder of identical twin brothers born to Edward and Marcella Feilmeyer in Guthrie Center. His early childhood coincided with World War II, and one of his first memories was traveling with his mother, sister and brother to pick up their father at the conclusion of his service in the Navy during that war. Robert's parents owned and ran the Gambles Hardware and Feilmeyer Furniture stores in Guthrie Center for five decades, and Robert spent much of his time at those stores, including working there as a teenager and young adult.



Robert graduated from Guthrie Center High School in 1956 and earned his B.A. (1960) and J.D. (1963) from the University of Iowa. Upon completion of his law degree, he returned home to Guthrie Center, where he joined Bob and Buck Taylor at the well-established Taylor and Taylor law practice. Robert remained with this law firm for his entire career, eventually becoming a partner, and later sole owner of the firm.

While attending a wedding in Illinois, Robert met the woman who would change his life, the companion and partner for whom he had been hoping. Kathryn Stangl accepted his proposal six months after meeting and a long-distance courtship, and they were married within the year on June 22, 1974, with the Chicago city girl taking up life in rural Iowa.

The couple was blessed with four children: Jeremy (who followed his father by earning a J.D.), Maria, Ann, and John Mark. Robert took enormous pride in his children and their accomplishments. He attended as many concerts, sporting events, plays, etc. as possible with his busy schedule. Although he spent long hours at his nearby office, that space became a place for the children to do their work as well, with his support and help, especially with computers. At home, his affection for his wife was a remarkable example for his children. Robert also will be remembered for doing his share of dishes, kitchen-cleaning, and nighttime parenting, and was no doubt happy when his children finally did learn how to hang up their bath towels.

Additionally, Robert was known around town for his jogging and exercising, hobbies he had taken up prior to marriage, and which he continued long into his senior years. Robert also took an interest in history and politics; he especially loved reading about the U.S. Civil War and made it a point to take the family on

vacation to visit important battle sites, such as Gettysburg. To his children he emphasized the importance of both tolerance and equality of all peoples, encouraging them to learn about the world beyond their immediate environment.

A champion for the community, Robert was a member of the original planning and zoning board in Guthrie County, a member and past president of the Lions Club, member and past president of the Board of Directors of the New Homestead, and a volunteer of the Legal Aid of Iowa. A true man of service, he rarely turned down clients, even if they could not afford his legal work. Robert was honored by the Iowa Bar Association for his pro bono work through the years.

Robert was also a life-long member of St. Mary's parish in Guthrie Center, where he was baptized, received first communion, confession, and confirmation, as well as watched all four of his children receive their baptism and other sacraments. He served there as an altar boy in his childhood, and later as a lector for many years, as well as a member of the Knights of Columbus.

Robert was known for his kindness, empathy, loyalty, and support, first and foremost in the context of his wife and children, but he also provided a source of stability and assistance to his parents for much of his adult life. His hospitality and kindness also extended to four foreign exchange students and two foster children. Robert was known for his hard work and dedication to his family, law practice, and community.

Following his retirement, Robert and Kathryn moved to the Lake Panorama community, and Robert finally had the time to travel. He spent much of his time visiting his children in their various locations, including a memorable trip to Benin in west Africa where son John Mark was serving in the Peace Corps. He delighted in seeing his grandchildren, offering them unconditional love and often a convenient napping spot. His retirement also finally brought him all the time he needed to watch Iowa Hawkeye and Notre Dame football games.

Robert is preceded in death by his parents Edward and Marcella Feilmeyer and his sister Marlene Stangl. He is survived by his twin brother Ron (Marlene) Feilmeyer, his wife Kathryn, and his loving children Jeremy (Tricia), Maria (Jeffrey) Morrow, Ann (Kyle) Ledbetter, John Mark (Paul) Feilmeyer; and his dozen grandchildren: Maia, Eva, Patrick, Robert, John, Nicholas, and Anna Therese Morrow; Eliza, Nicholas, and Alexander Ledbetter; and William and Kathryn Feilmeyer-N'guessan.

Private services were held Dec. 2, 2020, at St. Mary's Catholic Church in Guthrie Center. ■

ASK Lake Panorama TIMES

If you've got questions, we'll find the answers.

Q: I was surprised to see a pontoon on the lake the other day in the cold weather. Are there certain months or time periods when boats are not to be on the water, regardless of the weather?

A: LPA says they do not restrict the time of year when members can boat. This is more of a practical issue, as boat motors can damage due to freezing. I/O and stern drive boats (generally your ski boats and wakeboard boats) are more prone to freezing and are usually the first to be cycled through the winterization process. Outboard motors (fishing boats and pontoon boats) are self-draining and less likely to damage from a light freeze. So if you see a boat on the water really late in the year, it is likely a fisherman or someone who likes to take a late-season pontoon trip. They would likely be running a self-draining outboard motor, or possibly trailering a boat that's kept in a heated garage.

Q: My neighbor's dog is left outside and barks continually throughout the night. The noise carries across the lake. Whom should I report this to?

A: LPA security say they would certainly look into this. If you can give them a tip on the address, or general area, then they will check it out. They say they usually have good luck if they can have a discrete one-on-one discussion with the owners and achieve their cooperation. If not, then they say they can take a more firm position.

Q: I noticed that random utility poles have a black wrap around them near the bottom. What are those for?

A: According to Curt Thornberry at Panora Telco, the black sheathing is placed on the poles to prevent animals — such as squirrels, raccoons and cats — from climbing the poles and causing an outage. His guess as to why they aren't on all poles has to do with not all the poles being replaced at the same time. He also notes that the utility poles you see around the area are electric power poles, and that all the communications lines in the county are underground. ■

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



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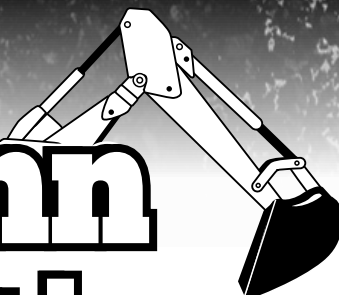
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CALENDAR OF EVENTS

Submit items for events calendar at www.lakepanoramatimes.com. Event dates and times are subject to change. Contact hosts for updated details.

Friday, Dec. 11
No school
www.panoramaschools.org

Friday, Dec. 11
3:30 p.m.
Wrestling varsity invitational
Central Decatur High School
www.panoramaschools.org

Friday, Dec. 11
4 p.m.
Basketball: Girls JV Game vs. Madrid
Madrid High School
www.panoramaschools.org

Friday, Dec. 11
5 p.m.
Basketball: Boys JV Game vs. Madrid
Madrid High School
www.panoramaschools.org

Friday, Dec. 11
6 p.m.
Basketball: Girls Varsity Game vs. Madrid
Madrid High School
www.panoramaschools.org

Friday, Dec. 11
7:30 p.m.
Basketball: Boys Varsity Game vs. Madrid
Madrid High School
www.panoramaschools.org



Friday, Dec. 11 – Saturday, Dec. 12
Be Local, Shop Local, Eat Local - Sip and Shop Weekend
www.panorachamber.org

Monday, Dec. 14
6:30 p.m.
Panora City Council meeting
www.cityofpanora.com

Monday, Dec. 14
4 p.m.
Basketball: Girls JH Game vs. Des Moines Christian Schools
Panorama High School
www.panoramaschools.org

Monday, Dec. 14
4 p.m.
Basketball: Boys JH Game vs. Des Moines Christian Schools
Des Moines Christian High School
www.panoramaschools.org

Tuesday, Dec. 15
5 p.m.
LPA Board Meeting
www.lakepanorama.org

Tuesday, Dec. 15
4 p.m.
Basketball: Girls JH Game vs. Nodaway Valley
Nodaway Valley High School
www.panoramaschools.org

Tuesday, Dec. 15
4 p.m.
Basketball: Girls JV Game vs. Van Meter
Van Meter High School
www.panoramaschools.org

Tuesday, Dec. 15
4 p.m.
Basketball: Boys JH Game vs. Nodaway Valley
Panorama High School
www.panoramaschools.org

Tuesday, Dec. 15
5 p.m.
Basketball: Boys JV Game vs. Van Meter
Van Meter High School
www.panoramaschools.org

Tuesday, Dec. 15
6 p.m.
Basketball: Girls Varsity Game vs. Van Meter
Van Meter High School
www.panoramaschools.org

Tuesday, Dec. 15
7:30 p.m.
Basketball: Boys Varsity Game vs. Van Meter
Van Meter High School
www.panoramaschools.org

Thursday, Dec. 17
4 p.m.
Basketball: Girls JH Game vs. AC-GC
Panorama High School
www.panoramaschools.org

Thursday, Dec. 17
4 p.m.
Basketball: Boys JH Game vs. AC-GC
AC-GC Junior High School
www.panoramaschools.org

Thursday, Dec. 17
5:30 p.m.
Wrestling: Varsity duals vs. multiple schools
Ogden High School
www.panoramaschools.org



Friday, Dec. 18
4 p.m.
Basketball: Girls JV Game vs. AC-GC
Panorama High School
www.panoramaschools.org

Friday, Dec. 18
5 p.m.
Basketball: Boys JV-R Game vs. AC-GC
AC-GC High School
www.panoramaschools.org

Friday, Dec. 18
6 p.m.
Basketball: Girls Varsity Game vs. AC-GC
Panorama High School
www.panoramaschools.org

Friday, Dec. 18
7:30 p.m.
Basketball: Boys Varsity Game vs. AC-GC
Panorama High School
www.panoramaschools.org

Friday, Dec. 18 – Saturday, Dec. 19
Procrastinators Weekend
www.panorachamber.org

Saturday, Dec. 19
9 a.m.
Wrestling: Varsity WCAC Tournament vs. multiple schools
Pleasantville Community High School
www.panoramaschools.org

Monday, Dec. 21
4 p.m.
Basketball: Girls JH Game vs. West Central Valley
Redfield
www.panoramaschools.org

Monday, Dec. 21
4 p.m.
Basketball: Boys JH Game vs. West Central Valley
Panorama High School
www.panoramaschools.org

Tuesday, Dec. 22
4 p.m.
Basketball: Girls JV Game vs. Ogden
Panorama High School
www.panoramaschools.org

Tuesday, Dec. 22
5 p.m.
Basketball: Boys JV Game vs. Ogden
Panorama High School
www.panoramaschools.org

Tuesday, Dec. 22
6 p.m.
Basketball: Girls Varsity Game vs. Ogden
Panorama High School
www.panoramaschools.org

Tuesday, Dec. 22
7:30 p.m.
Basketball: Boys Varsity Game vs. Ogden
Panorama High School
www.panoramaschools.org

Friday, Dec. 23 – Jan. 1
No school
www.panoramaschools.org

Wednesday, Dec. 23
Facebook Live Drawing for the Panora Chamber Raffle Prizes
www.panorachamber.org

Tuesday, Jan. 5
4:30 p.m.
Basketball: Boys JV-R Game vs. Woodward Academy
Panorama High School
www.panoramaschools.org

Tuesday, Jan. 5
5 p.m.

Basketball: Boys JV Game vs. Woodward Academy
Panorama High School
www.panoramaschools.org

Tuesday, Jan. 5
7:30 p.m.
Basketball: Boys Varsity Game vs. Woodward Academy
Panorama High School
www.panoramaschools.org

Friday, Jan. 8
4:30 p.m.
Basketball: Girls JV Game vs. West Central Valley
Panorama High School
www.panoramaschools.org

Friday, Jan. 8
5 p.m.
Basketball: Boys JV Game vs. West Central Valley
Panorama High School
www.panoramaschools.org

Friday, Jan. 8
6 p.m.
Basketball: Girls Varsity Game vs. West Central Valley
Panorama High School
www.panoramaschools.org

Friday, Jan. 8
7:30 p.m.
Basketball: Boys Varsity Game vs. West Central Valley
Panorama High School
www.panoramaschools.org

Saturday, Jan. 9
9 a.m.
Wrestling: Varsity Tournament
Coon Rapids Bayard High School
www.panoramaschools.org

Monday, Jan. 11
6:30 p.m.
Panora City Council meeting
www.cityofpanora.com

Monday, Jan. 11
4 p.m.
Basketball: Girls JV Game vs. Greene County
Panorama High School
www.panoramaschools.org

Monday, Jan. 11
5 p.m.
Basketball: Boys JV Game vs. Greene County
Panorama High School
www.panoramaschools.org

Monday, Jan. 11
6 p.m.
Basketball: Girls Varsity Game vs. Greene County
Panorama High School
www.panoramaschools.org

Monday, Jan. 11
7:30 p.m.
Basketball: Boys Varsity Game vs. Greene County
Panorama High School
www.panoramaschools.org



Tuesday, Jan. 12
4 p.m.
Basketball: Girls JV Game vs. Woodward-Granger
Woodward-Granger High School
www.panoramaschools.org

Tuesday, Jan. 12
5 p.m.
Basketball: Boys JV Game vs. Woodward-Granger
Panorama High School
www.panoramaschools.org

Tuesday, Jan. 12
6 p.m.
Basketball: Girls Varsity Game vs. Woodward-Granger
Woodward-Granger High School
www.panoramaschools.org

Tuesday, Jan. 12
7:30 p.m.
Basketball: Boys Varsity Game vs. Woodward-Granger
Panorama High School
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OUT & ABOUT



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Lake Panorama Association Board of Directors Meeting

Oct. 27, 2020

LPN Conference Center

The Lake Panorama Association Board of Directors met Oct. 27, 2020, at 5 p.m., at the LPN Conference Center. Board members in attendance were Larry Babcock, Mary Jane Carothers, Emily Donovan, Gary Evans, David Finneseth, Rich Schumacher, and Jim Spradling.

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

Visitors in attendance: Mark and Carol Hillman, LPA members

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

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

Agenda Item 2 – Open Forum – No one present for open forum

Agenda Item 3 – Consent Agenda

Donovan moved to approve the consent agenda. Motion seconded, carried unanimously.

Consent agenda to include:

a) LPA General Manager's Report
b) Approval of minutes from 09.29.2020 LPA Board Meeting

c) Acceptance of 09.30.2020 consolidated financial report – LPA & LPN, LLC

d) Set date for next board meeting(s), 11.24.2020 and 12.15.2020

e) Accept minutes of the 10.12.2020 Building Code Committee meeting

f) Accept minutes of the 10.22.2020 Water Safety Committee meeting

g) LPA Buoy Map – Approve map correction regarding buoys #42, #43 & #44

h) Accept LPA water safety survey and executive summary

i) Accept minutes from 09.28.2020 LPN LLC Board of Managers meeting

j) Set date for LPA Annual Meeting

Agenda Item 4a – Variance Request for 3/12 roof pitch on garage addition – Lot 380

Excerpt from Building Codes Minutes:

Mark Hillman at 6310 Panorama Drive (lot 380) asked the committee for a 3:12 roof pitch variance for his garage addition. Schumacher made a motion to approve a 3:12 roof pitch variance for a garage addition on lot 380, based upon similarity to past requests. Powell seconded the motion, and motion carried unanimously.

Spradling moved to grant a 3/12 roof pitch variance for garage addition on lot 380, 6310 Panorama Drive, Mark & Carol Hillman. Motion seconded, carried unanimously.

Agenda Item 4b – Variance Request for 5/12 roof pitch for new home on lot 5203

Excerpt from Building Codes Minutes:

Dan Keough represented Synergy Homes for their new home project at 5209 Bean Bend (lot 5203) and requested a 5:12 roof variance. Westercamp made a motion to approve a 5:12 roof pitch variance for a new home on lot 5203, based upon similarity to past requests and aesthetic integrity of the home design. Powell seconded the motion, and motion carried unanimously.

Donovan moved to grant a 5/12 roof pitch variance for new home on lot 5203, 5209 Bean Bend, Synergy Homes. Motion seconded, carried unanimously.

Agenda Item 4c – Variance Request for 3 foot setback variance on the back property line for uncovered deck – lot 5205

Excerpt from Building Codes Minutes:

Dan Keough of Synergy Homes represented Mark McDermott at 5205 Bean Bend (Lot 5205) to request a variance for a small portion of uncovered, attached deck. The variance was requested to confirm setback of the deck from the property line, as the corner of the deck encroached the

setback by approximately three feet. The committee reviewed the location of the lot and saw that the deck would be encroaching the lot line, but not actually the shoreline itself. This is due to a common access area that sits between the home and the shoreline. Miller made a motion to approve the three-foot variance for an uncovered deck on lot 5205 due to the deck actually being further than 50 feet from the water. Schumacher seconded the motion, and motion carried unanimously.

Finneseth moved to grant a three-foot variance on the back lot line, for an uncovered deck on lot 5205, 5205 Bean Bend, Mark and Shelene McDermott, due to the fact the deck will actually be further than 50 feet from the water. Motion seconded, carried unanimously.

Agenda Item 4d – Offer purchase Lot 6742

The land sales committee (LSC) reviewed an offer to purchase lot 6742 for \$12,500. The LSC collectively decided to counter at \$15,000. Buyer accepted the counteroffer, contingent on an acceptable perc and an easement for septic to run under Panorama Road from lot 864 to lot 6472.

LPA staff has reviewed the lot and has no objection to the sale of the lot. The land sales committee recommends accepting the offer of \$15,000 with the contingencies as listed.

Schumacher moved to accept the offer of \$15,000 to sell lot 6742 to Nickolas and Elizabeth Andersen and to approve an easement for septic to be bored under the road to lot 6742 or to lot 6741, with the easement cost of \$350 to be paid by Andersen. Motion seconded, carried unanimously.

Agenda Item 4e – Trade lot for development of RIZ wetland – LPA lot 6809

RIZ is pursuing development of CREP wetland, which will be in-partnership with IDALS. In order to accommodate this wetland, control of lot 6900 is required.

Evans moved to approve the exchange of lot 6809 with Johnny and Connie Hamilton for their lot 6900, with LPA paying all closing costs. Motion seconded, carried unanimously.

Agenda Item 4f – 5.1(g) Rule Change regarding compliance with LPA vessel specifications, prohibiting misrepresentation or alteration of vessels which would cause them to become non-compliant

Excerpt from the Water Safety Committee Minutes:

Rutledge proposed a rule change to 5.1(g) to address the issue of vessels being modified post-inspection. The proposed rule is below, with strikethrough verbiage being deleted from the rules and underlined verbiage being added to the rules. Motion by Behrends to approve the following change to rule 5.1(g) as presented. Motion seconded by McConneghey. Motion approved, with Spradling abstaining due to technical difficulty with his online participation.

5.1(g). BOATING OPERATIONS REGULATIONS - Revocation of Privileges

Any lot owner or commercial member who shall have permitted, authorized or allowed illegal use of or launching of a vessel in violation of the rules, regulations or restrictions may have their rights and privileges as a Lake Panorama member revoked until the charge or fine set out herein has been paid and until written application for reinstatement has been made to and approved by the Lake Panorama Association.

1. Misrepresentation of vessel specifications, including all measurements, engine displacement, horsepower, or any other boat permit qualifying information shall result in an automatic 3rd offense fine and loss of member's boat privileges for the entire season and shall be subject to future requirements for certification of vessels prior to receiving a boat permit. Members are required to ensure that any vessel registered with LPA

is in compliance with all LPA rules and regulations as amended from time to time. Members are strictly prohibited from misrepresenting vessel specifications as a means of registering a non-compliant vessel for use on Lake Panorama. Furthermore, members are strictly prohibited from altering registered vessels in a manner which would cause them to be non-compliant with LPA rules and regulations. Any member whose vessel is found by LPA staff to be non-compliant with any LPA rule and regulation, at any time, shall be subject to an automatic 3rd offense fine and loss of member boating privileges for the remainder of the boating season. Thereafter, such member shall be subject to additional registration and inspection requirements for certification of vessels in subsequent years as determined by LPA in its sole discretion.

2. Members having misrepresented information to qualify a vessel in the previous year must present complete evidence of qualification for any and all vessels the members desire to utilize with boating privilege reinstatement.

Finneseth moved to approve adopting the above listed rule change to 5.1(g). Motion seconded, carried unanimously.

Agenda Item 5a – 2021 LPA Budget

i. 2021 LPA Capital Budget – the capital budget presented at the September meeting was reviewed. There were no additional comments or questions.

ii. 2021 LPA Operational Budget

Rutledge presented the proposed 2021 LPA operational budget. Budget includes 5 percent dues increase, no increases to camping fees or boat stickers. Marina lease revenue reflects a slight increase in slip rental and the addition of Boat Storage Lake No. 6, this building was previously the shop storage building. Note that in previous years, the operating budget was projected to

be at break even. For 2021 and future years, this will not be the case. Items that reflect this change are 1) increase in water revenue, which will cover the SRF Loan payment, SRF Loan was used to fund the water capital improvement project and 2) increase in the amount of, non-cash expense, depreciation which in the past was used as a base for capital improvement expenditures. The new shop and the water plant project caused an increase in depreciation. The increase in depreciation will not reflect negatively on ending cash balance. 2021 operating budget is projecting a profit of \$8,333.

Board discussed the proposed operation budget, projected cash flow and year end projected cash balance.

Spradling moved to approve the 2021 LPA Operational Budget and 2021 LPA Capital Budget as presented. Motion seconded, carried unanimously.

Agenda Item 6 – Closed Session – The board entered closed session at 6:04 p.m. to discuss legal matters. Board exited closed session at 7:05 p.m.

Schumacher moved to approve a cash investment to LPN for LPN to pay off the equipment note at Guthrie County State Bank. Motion seconded, carried unanimously.

Schumacher moved to approve the shop note modification rates for the shop note administrated by Guthrie County State Bank, note is shared with Farmers State Bank, Iowa Trust and Savings Bank, and Peoples Trust and Savings Bank. New rate is effective Oct. 30, 2020, and is 3.50 percent above the weekly average yield on United States Treasury Securities adjusted to a constant maturity of five years, rate locked for five years. Motion seconded, carried unanimously.

Agenda Item 7 – Other Business - None

Adjourn - With no further business, the meeting was adjourned at 7:09 p.m. ■

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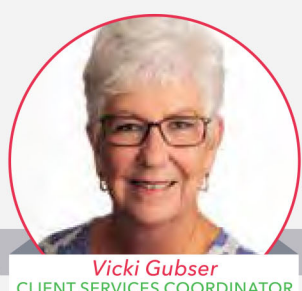
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Q&A: FIRST YEAR ON THE JOB WITH LPA

Lane Rumelhart is the new project manager for the Lake Panorama Association.

BY SUSAN THOMPSON
Lake Panorama Times

Lane Rumelhart, a Guthrie County native, began work Dec. 30, 2019, as the new project manager for the Lake Panorama Association. He graduated from Central College in Pella in May 2019 with a bachelor's degree in environmental science and minors in biology and business management.

As LPA project manager, Rumelhart is responsible for managing the LPA building codes, interacting with the building codes committee and LPA members. He also has taken over management of some projects financed by the Lake Panorama Rural Improvement Zone (RIZ), and assists with LPA communications, the annual deer hunt program, and campground and beach management. In this month's Q&A, Rumelhart talks about his first year on the job with the LPA.

Q: One year on the job... what are some of your first-year impressions about Lake Panorama and the Lake Panorama Association?

A. When I started with LPA, I told myself to keep an open mind, as I really didn't know what to expect. As 2020 progressed, I realized this was the right strategy. I learned very quickly that the lake community was home to people from all over, not just Guthrie County.

With such diversity came new challenges and responsibilities. This allowed plenty of opportunity to learn and grow. I never knew how distinct the lake was, and I had no idea how much work went on behind the scenes to keep everything running smoothly.

Q: Detail your job responsibilities for us.

A. If you are a fan of sports, you may have heard of the term "utility player." I would describe myself as the utility player of LPA. One moment I will be working with contractors on getting necessary materials for a new home to be built, and a few minutes later I will be discussing project plans for a new wetland with RIZ members and engineers. I also found myself managing both campgrounds, working with security, overseeing the hunting program and helping out the maintenance and water crews occasionally. I enjoy having so much variability in my job.

Q: What's a typical day like for you?

A. I typically start every day by catching up on emails in the morning. After that it varies. I often have meetings set up to meet members/contractors on lots to go over building plans for anything ranging from storage sheds to new homes being built. With social distancing protocols, I also have found myself joining

lots of web conferences to talk about wetland progress or silt basin construction with our engineer teams. Sometimes I talk with members over the phone to answer questions about anything I can help with. I really don't have a set schedule, as my day-to-day changes all the time.

Q: What's the most surprising thing you've been involved in so far? And the most interesting thing?

A. When I first arrived, I was given a copy of the 50th anniversary book for Lake Panorama. I found it really fascinating to see the creation of the lake from a river to such an incredible community. Obviously, I was not involved with the formation of the lake, but it certainly surprised me to see how far the lake has come.

The most interesting thing I have been a part of has been the Water Safety Survey. Our collective effort to pull together data and utilize that information to make our lake better in the future is a great testament to LPA and its dedication toward improving Lake Panorama. It also makes me proud to work for an organization that cares so much about its members.

Q: Now that you've gotten your feet wet, what do you look forward to in the year ahead?

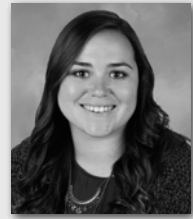
A. We have some exciting projects in the works. One of these will be a fourth wetland



just north of the last one we built. I look forward to contributing to that as well as the other RIZ projects in 2021. I also anticipate more people turning in building permits to start on their dream home. I enjoy helping members reach those goals, too. I hope to gain more experience managing our campgrounds and keeping our beach areas clean and fun for everyone.

Q: Any final thoughts?

A. I have been very appreciative of the membership this first year. It has been a crazy year, yet many members have been great to work with and shown me a lot of respect. I also am fortunate to have so many members with lots of history at the lake who are willing to help me out in any way they can. I look forward to building more relationships with the members of Lake Panorama. ■



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Annual Financial To-Do List

Things you can do for your future as the year unfolds.

What financial, business, or life priorities do you need to address for the coming year? Now is an excellent time to think about the investing, saving, or budgeting methods you could employ toward specific objectives, from building your retirement funds to managing your taxes. You have plenty of things to consider:

- | | |
|--|---|
| <input checked="" type="checkbox"/> Can you contribute more to your retirement plans this year? | <input checked="" type="checkbox"/> Are you coming home from active duty? |
| <input checked="" type="checkbox"/> Make a charitable gift. | <input checked="" type="checkbox"/> Consider the tax impact of any upcoming transactions. |
| <input checked="" type="checkbox"/> See if you can take a home office deduction for your small business. | <ul style="list-style-type: none">• Selling real estate this year?• Starting a business?• Increased income in 2021? |
| <input checked="" type="checkbox"/> Open an HSA. | <input checked="" type="checkbox"/> 2021 Required Minimum Distributions (beginning at age 72) |
| <input checked="" type="checkbox"/> Pay attention to asset location. <ul style="list-style-type: none">• Consider Tax-loss harvesting and future tax-managed investing | <ul style="list-style-type: none">• Remember, these were waived in 2020 due to the CARES Act |
| <input checked="" type="checkbox"/> Review your withholding status. | |
| <input checked="" type="checkbox"/> Did you get married in 2020? | |

**Visit investgcsb.com to read this article in its entirety.
Contact us today for a consultation to visit about various ways we
can help you meet your objectives in 2021.**



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Time is running out to make a 2020 tax-deductible contribution to support new recreational amenities at Lake Panorama!

Because Friends of Lake Panorama is a 501(c) 3 nonprofit charity, all donations are tax deductible.

To provide some relief for charitable organizations during this difficult year, Congress included a provision in the Coronavirus Aid, Relief, and Economic Security (CARES) Act that permits individuals who do not itemize deductions to deduct \$300 of charitable contributions as an “above-the-line” deduction. Married couples can deduct \$600 using the standard deduction.

For those who itemize, cash contributions to qualified charities can be deducted up to 100% of adjusted gross income for the 2020 calendar year.



Friends of Lake Panorama is wrapping up one major project, while beginning work on a new project. The \$70,000 goal to provide new play equipment at both Shady and Boulder beaches was reached in late October.

There is room for more benches and spring riders at both locations. Donations designated to the playgrounds through the end of 2020 will be used in this way.

The equipment for Shady Beach has been installed, and the playground is open. A bench was donated by the Pauk family in memory of Ray Michael Pals. A memorial plaque will be installed on the bench next spring.

The Boulder Beach play equipment has been ordered, and will be installed in the spring. The Bill Priestley family has purchased a swinging bench in his memory, which also will be installed in the spring.



The latest priority project for Friends is a Lake Panorama Dog Park. The park will be located at the corner of Sage Trail and RV Road, near the east campground.

A 6’ high chain link fence 650’ long and 155’ wide will encircle the park. There will be two sections, one each for small and large dogs. A single entrance will be protected by a keyless lock. Once inside this gate, users can choose a second gate to either area. The facility will be open to LPA members and their guests.

As of December 1, \$19,000 has been raised for this project. The ultimate goal for the dog park is \$50,000 to construct the park and provide all desired amenities. The Friends board has set an interim goal of \$25,000 raised by May 1, 2021.

All donations are tax-deductible. Donors of \$500 or more will be recognized on signs erected near the playgrounds, dog park, and on the Friends website. Checks made payable to Friends of Lake Panorama can be mailed to PO Box 488, Panora, Iowa, 50216.

More information about the playgrounds, dog park, and other ways to donate is available at www.friendsoflakepanorama.org.

Please consider making a 2020 tax-deductible donation to support either or both of these great projects!

☐ Yes, I'd like to help purchase benches or spring riders for the Boulder or Shady Beach playground. (Circle item and location preferences, or include a note with your donation.)

☐ YES, I'd like to support a dog park at Lake Panorama. Direct my gift to this project.

Donor Name/Names: _____

Mailing Address: _____

My gift is in Memory of or Honor of: _____

For Friends updates, please provide email: _____

Prefer to donate to another Friends effort? Circle one or more of the remaining three funds below. If choosing more than one, tell us how to divide your donation. Money donated to these funds will be used for targeted projects approved by the Friends board.

Friends General Fund

Golf Course Beautification Designate Lake Panorama National or Panorama West

Sunset Beach

To donate by check, make it payable to Friends of Lake Panorama. Complete this coupon and mail it, along with your check, to Friends of Lake Panorama, PO Box 488, Panora, IA 50216.

Donations of securities (stocks, mutual funds, etc.) are welcome. For information, contact Kristen Crouthamel at 641-755-2799 or Kristen@investgcsb.com. Donations can be made by credit card on the Friends website: friendsoflakepanorama.org. Questions or suggestions? Contact Susan Thompson, 515-240-6536, or staff@friendsoflakepanorama.org.

As we head into the holiday season, we couldn't decide which photo best reflected this crazy year we've all been through.



Vote on your favorite by sending us an email and we'll enter you into a drawing for a \$100 gift card to *The Port*.

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LAKE DOG

By **CHERYL TEMPLE**
Lake Panorama Times

Murphy

(Also known as “Mr. Murphy”)
3-year old Fawn Boxer
Owners Stacy and Sam Benton

Murphy enjoys playing fetch at the lake and going to “work” with his owners. Murphy’s “mom,” Stacy Benton, owns Bella Sorella Boutique in Panora’s town square. Murphy greets the customers and helps them shop, especially the ladies. In addition, Murphy likes hanging out with the guys at “dad’s” (Sam Benton’s) office, which is also located in the town square. Murphy watches the people walk by and lounges in the office window or peaks out the door of the boutique.



NEW CHAMBER MEMBER



The Panora Chamber of Commerce welcomes Linda Burgess with Reborn as a new member. Photo by Chris Arganbright.

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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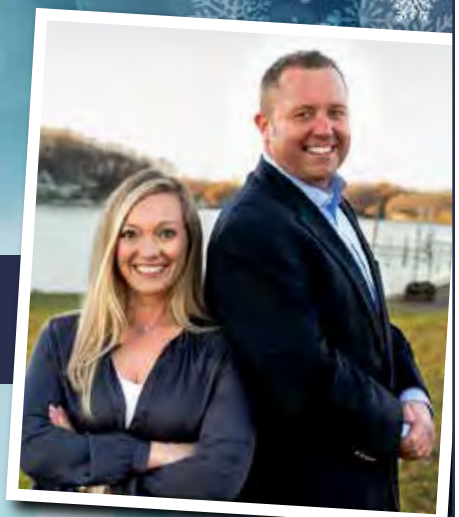
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On behalf of the Carrie Hansen Mortgage Team, we wish you and your family a very
Merry Christmas and a Happy New Year!

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be Merry & Bright!

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2 0 1 9		NUMBER OF SALES	AVERAGE PRICE
	Waterfront Homes	40	\$603,716
	Waterfront Condos	8	\$360,313
	Offshore Homes	19	\$254,573
	Offshore Condos/Townhomes	11	\$187,091

2 0 2 0		NUMBER OF SALES	AVERAGE PRICE
	Waterfront Homes	36	\$627,327
	Waterfront Condos	8	\$326,625
	Offshore Homes	17	\$277,431
	Offshore Condos/Townhomes	14	\$144,289

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