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Lake Panorama **TIMES**

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**DOG PARK FUNDRAISING INCLUDES OCT. 17 ACTIVITIES**

The facility is to be located at the corner of Sage Trail and RV Road, near the east campground.

BY SUSAN THOMPSON  
 Lake Panorama Times

Fundraising is underway for a dog park at Lake Panorama, with \$500 donations from two couples kicking off the campaign the week of Sept. 21. Friends of Lake Panorama is managing the donations with a goal of \$50,000 to build the park and provide all desired amenities.

Because Friends is a 501(c) 3 nonprofit charity, all donations are tax deductible. Donors of at least \$500 will be recognized on a sign at the dog park plus on the Friends website.

If the needed funds are raised, the facility will be located at the corner of Sage Trail and RV Road, near the east campground.

A volunteer committee is planning a day-long Octoberfest fundraising event for Saturday, Oct. 17 at Lake Panorama National. The day includes three components, all designed to increase awareness of the dog park plan, while raising money and collecting donations.

First up is a "Going to the Dogs" walk or run that will be held from 8 a.m. to 9:30 a.m. on the back nine cart paths of the LPN golf course. Everyone is welcome to participate, whether they want to walk or run with their dog, or walk/run in honor of a dog. The event will begin and end at Spikes. No pre-registration is needed, just arrive at Spikes between 8 a.m. and 9:30 a.m. to check in. Freewill donations are encouraged.

A tent will be set up between the No. 12 green and No. 13 tee box, where volunteers will provide information, take donations and show the layout and location of the proposed park.

Second on the agenda is a "Going to the Dogs" nine-hole, four-person best shot golf tournament, with a shotgun start at 2:30 p.m. Cost is \$40 per person, with \$20 going directly to the dog park. Sign up a four-person team, or the pro shop will create teams from singles or couples.

Play will be on the back nine only, with a stop available between holes 12 and 13 to pick up information and view the dog park location. Check-in at Spikes at 2 p.m. Participants can register and pay in advance in the pro shop, or pay that day. Call the pro shop at 641-755-2024 to register.

An open house will run from 5 p.m. to 6:30 p.m. in the LPN banquet room. Free wine and beer samples, plus complimentary appetizers, will be available. There also will be a cash bar. Information about the dog park will be on display, with committee members available to answer questions, and donations accepted. Several items will be available in a general raffle, plus a 50/50 raffle will be conducted.

Plans for the park include a 6-foot-high chain link fence 650 feet long and 155 feet wide. There will be two sections, one for small dogs and one for large dogs, with chain link fence dividing the two areas. A single entrance will be protected by a keyless lock. Once inside this gate, users can choose a gate to either the large dog or small dog areas.

Crushed rock will create a 5-foot wide walking path along and under the fencing to provide a

DOG PARK, PAGE 5

**5th Annual Panora Chamber Golf Tournament**



SEE MORE PHOTOS INSIDE!

**ZEBRA MUSSEL TESTING RESULTS**

So far, so good.

BY SUSAN THOMPSON  
 Lake Panorama Times

It was spring 2014 when the LPA Board of Directors first adopted new rules in an attempt to keep aquatic invasive species from infesting Lake Panorama. Invasive species reproduce early, often, in large numbers and in multiple ways. They grow rapidly and have few natural enemies.

Aquatic invasive species can cause damage to equipment, threaten water recreation safety and, ultimately, reduce property values.

Several aquatic invasive species have been introduced into Iowa water bodies. One of the most concerning is zebra mussels. The pest was first introduced in the Great Lakes by the emptying of water ballast from sea-going ships that arrived from the Black and Caspian Seas, located between Europe and Asia. The mussels since have spread into much of the upper Midwest including the Mississippi and Missouri Rivers, and several streams and lakes in Iowa.

Zebra mussels are small shell-

fish, named for the striping often appearing on the shells. The organisms can produce up to 1,000 microscopic eggs every day. The mussels attach themselves to smooth surfaces and reproduce so efficiently that in some lakes, rocks, dock posts, underwater portions of lifts, boat hulls, propellers and inboard/outboard units have become completely covered.

The LPA recently received some good news regarding its efforts to keep this pest out of Lake Panorama.

"Zebra mussels is an invasive species that has had detrimental effects on other lakes in Iowa. They can travel in ballast water or plant material that may get stuck on a vessel being transported from one lake to another," says Lane Rumelhart, LPA's project manager. "A lot of LPA's invasive species policies are aimed at trying to avoid the introduction of these creatures."

This past summer, Rumelhart worked with RMB Environmental Laboratories Inc. out of Detroit Lakes, Minnesota, to do some zebra mussel veliger testing.



This boat prop clogged with zebra mussels is an example of what could happen at Lake Panorama if this invasive species is allowed to reach it. A new testing program the LPA began this summer will provide a warning if zebra mussels might begin to reproduce in Lake Panorama.

"Zebra mussel veligers are free-swimming larvae of the mussels. Water current can pull veligers long distances before becoming heavy enough to settle to the bottom of a waterbody," Rumelhart says. "I talked to RMB's water biologist about testing for zebra mussels and was told veligers become

prevalent one to three years before mussels are visible. He said by testing for veligers, we may be able to get a head start on preparation for the mussels, if they ever become present."

Rumelhart purchased a tow net made specifically for capturing microscopic organisms out of water and pulled samples

ZEBRA MUSSEL, PAGE 4

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# \$9,000 NEEDED TO COMPLETE PLAYGROUND FUNDRAISING

Playground equipment for Shady Beach is scheduled to be delivered to Lake Panorama the first week of October.

BY SUSAN THOMPSON  
Lake Panorama Times

The month of September brought good news to Friends of Lake Panorama in support of its efforts to install new playground equipment at two beaches. While the LPA board of directors recently approved fundraising for a dog park, the Friends' priority project remains wrapping up a \$70,000 fundraising campaign for new playground equipment at Boulder and Shady beaches.

The first piece of good news is that at the beginning of September, another \$12,000 was needed. Donations in September lowered that number to \$9,000.

The second piece of good news is that the playground equipment for Shady Beach, which was ordered in late July, is scheduled to be delivered to Lake Panorama the first week of October. Installation is scheduled for the last week of October.

The Shady Beach playground will open as soon as all work is complete. The new equipment will include a multi-faceted play set, three swings, and a freestanding "spring rider" de-

signed to accommodate a physically challenged child. The spring rider has space for two children.

Once the remaining \$9,000 is raised, the Boulder Beach equipment will be ordered. The Friends board hopes to reach this goal before the end of this year, to avoid a price increase on the playground equipment that will go into effect Jan. 1, 2021.

After fundraising for this project began in the fall of 2019, nearly \$8,000 was donated by couples and individuals. The Friends board is asking those early donors to consider an additional donation for the 2020 tax year.

All donations are tax-deductible. Checks made payable to Friends of Lake Panorama can be mailed to P.O. Box 488, Panora, Iowa, 50216. Donors should include a note the funds are to be used for the playgrounds.

Donors of \$500 or more will be recognized on signs erected near both playgrounds and on the Friends website. More information about the playgrounds and other ways to donate is available at [www.friendsoflakepanorama.org](http://www.friendsoflakepanorama.org). ■

## ON THE LAKE

# Water safety, busy signals, recipes and a little lake humor

By SHANE GOODMAN  
Editor and Publisher

Being safe on Lake Panorama is important to all of us, or at least it should be. And, if we are being honest, most all of us could do a better job of understanding water safety rules and making sure that we — and our guests — abide by them. My eyes were opened to this when I took the simple 23-question water safety survey that Lake Panorama Association is hosting to gather input that will be presented to the LPA water safety committee. Gathering data is always important, but this survey is also an educational tool for each of us. At least it was for me. Find out for yourself at [www.surveymonkey.com/r/2020pawatersafetysurvey](http://www.surveymonkey.com/r/2020pawatersafetysurvey) and be sure to read the story in this issue. ...

We recently moved our Big Green Umbrella Media headquarters (sounds fancy, huh?) to our new offices at 8101 Birchwood Court, Suite D in Johnston. We only moved a mile or so, but as most of you know, moving is never easy. The biggest challenge was in getting our phone and Internet services installed. Despite notifying our vendor more than a month in advance,

we did not have Internet connectivity for nearly three weeks and are approaching a month now without any office phones. I apologize to all of you who have received a busy signal when calling our offices. I hope that by the time you are reading this, it is all resolved. It would not be appropriate for me to name the company that we have to use in the Des Moines metro area, but I will tell you that it kind of rhymes with "CenturyStink." The entire process makes me appreciate having these services provided by Panora Telco here locally, and you should, too. ...

Several years ago, I struggled to fill last-minute space in one of our magazines. So I placed a recipe column that I had on hand in the pages. I received some positive feedback from it, so I ran a new one each month. A year or so later, I ran into a jam as I could not fit all the information I had in the page count we set for a magazine. So I pulled the recipe that month. Unfortunately, I erred in not changing the teaser on the front page for the recipe, so I left readers searching for the Taco-Stuffed Spaghetti Squash or the Baked Eggs Puttanesca or something like that. I did not expect what happened next. I was flooded with phone calls, emails and even comments on



Shane Goodman

the street from readers. Lesson learned. We have run a recipe column every issue since in all of our Iowa Living magazines. So, with that in mind, I asked my wife and our advertising director, Jolene Goodman, to write a column each month for this publication. Enjoy! ...

Speaking of Jolene, we celebrated our 25th wedding anniversary recently. We had plans for a nice getaway to Estes Park, Colorado, but Mr. Covid seemed to complicate things. So we spent a wonderful weekend at Lake Panorama instead. And why not? ...

Let's finish this month with a little lake humor for the Halloween season. (I did say a little.) Where do ghosts go to sail? The answer, of course, is Lake Eerie. Thanks for reading. ■

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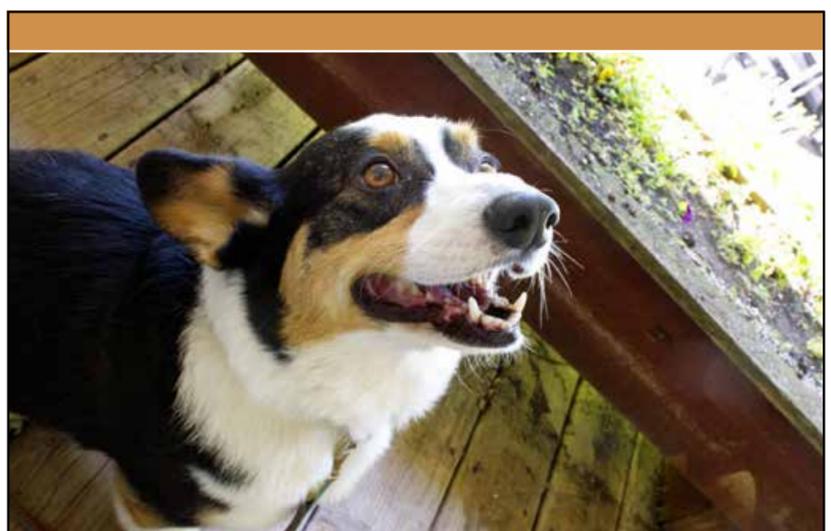
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# SAGE TRAIL RENOVATION MEANS SMOOTHER ROAD FOR LAKE RESIDENTS

BY SUSAN THOMPSON  
Lake Panorama Times

For the many east side residents of Lake Panorama who live on Burchfield Cove and beyond, Sage Trail is an important road. It can significantly shorten trips to and from their homes, compared to using the winding Panorama Drive that skirts the lake's shoreline.

Now this road has an improved surface. Sage Trail is owned and maintained by Guthrie County. After entering Lake Panorama from the east on 200th Road, Sage Trail is a right-hand turn at the T-intersection. The 11th and 12th holes of the Lake Panorama National golf course are on the left.

Because of the heavy traffic this gravel road receives, the Guthrie County roads department rebuilt the section from 200th Road past the Burchfield bridge in 2012. The result was not a completely hard surface but at least an improved surface. That surface began to fail a couple of years ago.

"We had planned to do this work last year. But with that disastrous spring, it simply was not possible to tackle a large project like this," says Josh Sebern, Guthrie County engineer. "Thankfully we were able to get a lot done elsewhere and ad-

SAGE TRAIL, PAGE 4



This shows the first section of Sage Trail that was closed for resurfacing, beginning at the corner of 200th Road. Some regrading was done before a 5-inch layer of new material was added to provide something akin to a hard surface, rather than simply gravel, on the road.

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## ZEBRA MUSSEL

FROM PAGE 1

through the net in two locations — the marina and the dredge dock above the debris trap in the upper basin. He sent the samples to the lab in Minnesota for examination. The report showed there were no zebra mussel veligers present in either sample.

“The LPA staff believes a two-pronged approach to invasive species is the most responsible strategy,” Rumelhart says. “First, we will continue to educate our members about prevention and enforce our invasive species regulations. Prevention remains our top priority.”

Second, Rumelhart says LPA staff will test each summer to ensure they have a head start on responding, if zebra mussel veligers are found in Lake Panorama.

“We obviously don’t want this to occur, but we need to be working ahead should this challenge arise,” he says. “Zebra mussels can clog irrigation systems for our two golf courses and waterfront homeowners. This pest likely would create new challenges for routine dam operation and maintenance. The barge companies would require some advance planning as zebra mussels weigh down docks and boat lifts. If we ever do have to navigate these challenges, advance notice will help us avoid a last-minute scramble for emergency solutions.”

Here is a brief review of LPA’s rules related to stopping invasive species from entering Lake Panorama. Boats owned by LPA members that are used exclusively on Lake Panorama are considered “resident” boats. These must display a “resident” sticker and do not require annual inspections.

Any boat that is not used exclusively at Lake Panorama must display a “non-resident” sticker. These boats must pass an inspection by LPA-designated personnel after returning from another body of water.

Inspections look for the following — plant parts, mud, animal specimens on boat or trailer or fishing equipment, and water in live wells, bilge tanks, ballast tanks or engine cooling systems. For members who do boat at other lakes, thoroughly cleaning, draining and drying the boat, trailer and equipment for at least five days in warm weather should allow the boat to pass inspection and be allowed back on Lake Panorama.

Finally, it’s not just boats that can transport aquatic invasive species. Any water-related equipment such as lifts and docks previously installed in another lake cannot be installed at Lake Panorama in the same season. Equipment that has been thoroughly drained, cleaned, dried and treated may be considered for installation, but only in the boating season following removal from a previous water body, and only after inspection. ■

## SAGE TRAIL

FROM PAGE 1



dress Sage Trail this fall.”

County road workers began Sept. 8, the day after Labor Day, to upgrade Sage Trail. Since the road had to be closed to traffic in sections, Sebern says this date was chosen because traffic begins to slow this time of year.

Assembly of the raw materials began in August, with a blend of gravel, crushed limestone and clay mixed offsite. With major regrading work done in 2012, only some lighter reshaping of the road surface and slopes was needed.

“This rebuilds the crown in the roadway and prepares a solid base for the new granular mixture to be hauled in,” says Sebern.

The work performed eight years ago included applying 3 inches of a gravel/crushed limestone/clay mixture to the roads. Calcium chloride was used as the stabilizing agent.

This year, about 5 inches of new material was brought to the roadway, where it was mixed with a proprietary stabilizing chemical called Base One. That was followed by final grading and compaction. Then a topical application of calcium chloride was used to bind the fine particles of the surface, which also will function as dust control.

Sebern says of the 3 inches of material applied in 2012, only about 1 to 1 ½ inches remained so it was time to rework the road surface.

“With this additional thickness going to 5 inches, plus a different stabilizing chemical, we are expecting a longer life span,” he says.

In 2017 the county worked with the LPA’s annual seal coat contract and added short sections of hard surfacing on either side of the Burchfield bridge, because of potholes and a rough, washboard-like surface.

“The northwest section is still performing well, but the southeast section has some areas that are failing,” says Sebern. “An asphalt spray patch was performed recently to hold things over for the time being. If things continue to deteriorate, the county will have to pursue other options to improve that area.”

Sebern thanked the Lake Panorama Association and lake residents for their cooperation during the renovation project and being patient as Guthrie County crews worked to get this project brought to a close.

In response, John Rutledge, LPA general manager, thanked the Guthrie County Secondary Roads for their efforts on Sage Trail.

“Sage Trail and 200th Road both represent high-volume roadways,” he says. “We’re grateful the county recognized the priority of this improvement and appreciate their work.” ■

## LPA SEEKING MEMBER INPUT ON WATER SAFETY

Committee will review survey results and decide if any recommendations on water safety topics should be given to the LPA board of directors for consideration.



There are several questions about buoy placement and visibility in an online water safety survey now available to LPA members. The survey will close Friday, Oct. 16.

BY SUSAN THOMPSON  
Lake Panorama Times

The Lake Panorama Association is asking members to participate in a 23-question survey on water safety. The online survey opened Sept. 30 and will be available through Oct. 16.

“The topic of water safety encompasses many things at Lake Panorama,” says John Rutledge, LPA general manager. “Especially during the busy boating season, members raise concerns about things such as buoy placement and signage, speeding boats and jet skis, boat drivers who don’t follow LPA boating regulations, and not seeing LPA water patrol boats often enough.”

Rutledge says information gathered from this survey will be tabulated, and a report will be presented to the LPA water safety committee for its fall meeting, which hasn’t yet been scheduled.

“That committee will review the survey

results and decide if any recommendations on water safety topics should be given to the LPA board of directors for their consideration.”

Survey questions cover demographics, buoys, LPA water patrol, boating safety and traffic, use of member boats by guests, and the possible use of educational materials to improve water safety on Lake Panorama. The survey ends with an opportunity to provide additional comments to the LPA on any water safety topic.

The survey is available online at: [www.surveymonkey.com/r/2020lpawatersafetysurvey](http://www.surveymonkey.com/r/2020lpawatersafetysurvey). ■



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## DOG PARK

FROM PAGE 1

weed barrier and keep dogs from digging. A small gravel parking lot will be adjacent to the park.

Amenities inside the park fence included in the \$50,000 cost estimate are four benches, four stations where bags for dog waste would be available, and two domed waste receptacles. A dual station pet fountain placed in the fence line between the two sections would make it possible for dogs to access drinking water from either side.

The facility will be open to LPA members and their guests. Signs will be posted for responsible use, with volunteers helping decide on these rules as fundraising is underway.

Checks made payable to Friends of Lake Panorama can be mailed to P.O. Box 488, Panora, Iowa, 50216. Donors should designate the funds are for the dog park. More information is available at [www.friendsoflakepanorama.org](http://www.friendsoflakepanorama.org). ■

## 2020 VOLUNTEER RECOGNITION EVENT CANCELED

Next year's event is tentatively scheduled for Oct. 7, 2021.

BY SUSAN THOMPSON  
*Lake Panorama Times*

For the past 13 years, a special fall event has been held to recognize the hundreds of volunteers who help make the Lake Panorama community great. But as with many other events, the 2020 volunteer recognition get-together has been sidelined by COVID-19.

The annual volunteer recognition banquet generally is held in early October. No banquet will be held this year, although Lake Panorama officials say they plan to resume the event in 2021. And that volunteers in 2020 have been greatly appreciated, even though the normal recognition event can't be held.

"We're canceling out of an abundance of caution regarding COVID," says John Rutledge LPA general manager and LPN director of operations. "There are a number of unknowns as we progress toward fall weather and indoor events. Yet we still want the many volunteers who have helped out over the past 12 months to know how much we appreciate them."

Volunteers play key roles at Lake Panorama. Many maintain landscape beds at

the lake's three beaches, two golf courses and lake entrances. Others serve on the board of directors for the Lake Panorama Association, Lake Panorama National, and Friends of Lake Panorama.

Board members for the South Panorama Sanitary District, On-Site Waste Water Management, and the Lake Panorama Rural Improvement Zone also volunteer many hours. The same is true for members of four committees appointed annually by the LPA board — appeals, building codes, land sales, water safety.

At least two events brought out new volunteers this year. One was the Aug. 1 Friends of Lake Panorama Beach Ball, where dozens of people who hadn't volunteered before helped raise \$30,000 for new beach playground equipment.

The other was the derecho that swept through the Lake Panorama community Aug. 10. Many volunteers helped clear downed trees and debris from the two golf courses, while others corralled kayaks, tubes, floating mats, furniture and other items carried away by the wind and lake waves.

Next year's volunteer recognition event is tentatively scheduled for Oct. 7, 2021. ■

## STILL HUMMING

Brenda Duree submitted the following photo that her husband Chris shot a few weeks ago of this hummingbird snacking on one of their feeders on Lake Panorama. According to [www.thespruce.com](http://www.thespruce.com), one of the biggest bird-feeding myths is that leaving hummingbird feeders available in fall will stop these tiny birds from migrating. They claim available feeders can ensure hummingbirds have safe, healthy food sources for refueling along their journeys so they can migrate successfully.



## RECIPES

# Take the fear out of trying unfamiliar produce

BY JOLENE GOODMAN

I share two recipes this month from our friends at Family Features and Dole. As they explain, introducing kids to unfamiliar flavors doesn't have to be a frightful experience. A passion for produce may begin with America's favorites — like bananas, apples, citrus, celery, carrots and broccoli — but that's just the beginning. Whether it's their angry names and tough exteriors, or simply a fear of the unknown about taste and preparation, dozens more diverse and exotic fruits and vegetables like dragon fruit, horned melon and Brussels sprouts are often the sources of produce paranoia.



Jolene Goodman

One easy way to introduce new flavors is by trying a variation of a familiar fruit or veggie. For example, Family Features tells us there are more than 500 edible banana varieties in the world. You might sample a red banana or a Manzano, or even an ice cream banana, with a taste resembling vanilla custard.

These fun and kid-friendly Green Slime Nacho Cups feature plantains, for example, a member of the banana family with a different taste and texture than everyday yellow bananas — more firm and starchy like a potato. Increase your family's produce intake even further with a Slippery Slimy Smoothie, which calls for green grapes, spinach, banana and pineapple.

Find more recipes and other not-so-scary fun at [dole.com/Disney](http://dole.com/Disney), and follow #Dole and #DoleRecipes. ■

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

### GREEN SLIME NACHO CUPS



Prep time: 5 minutes  
Cook time: 20 minutes  
Servings: 4

#### Ingredients

1 green starting to turn yellow DOLE® Plantain, peeled and thinly sliced on bias  
1 1/2 teaspoons canola oil  
1/4 teaspoon salt, divided  
1 Dole Avocado, halved, pitted and peeled  
1 tablespoon lime juice  
1 clove garlic, minced  
1/2 cup thinly shredded Dole Purple Cabbage

#### Directions

Preheat oven to 375 F. Toss plantain slices with canola oil and season with pinch of salt. On parchment paper-lined baking sheet, arrange slices in single layer with no overlapping. Bake 18-20 minutes, or until crispy and lightly golden. Cool completely and set aside. Using spoon, scoop flesh of avocado into small bowl and mash, reserving one half avocado shell. Stir mashed avocado with lime juice, garlic and remaining salt. Stir in slaw, reserving some for garnish. Scoop into reserved avocado shell and smooth top with back of spoon. Stick reserved cabbage shreds out of avocado mixture to look like hair. Serve slime nacho cups with plantain chips.

### SLIPPERY SLIMY SMOOTHIE



Prep time: 10 minutes  
Servings: 2 (8 ounces each)

#### Ingredients

1/2 cup DOLE® Spinach  
1 Dole Banana, peeled and frozen  
1/2 cup Dole Green Grapes, frozen  
1/3 cup cucumber, diced  
1/2 cup Dole Pineapple  
1/2 cup unsweetened vanilla almond milk  
1/2 cup nonfat plain Greek yogurt  
5 ice cubes

#### Directions

In blender, blend spinach, banana, grapes, cucumber, pineapple, almond milk, Greek yogurt and ice cubes until smooth. Pour smoothie into two glasses and serve.

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# 5 units remain for sale in former Clover Ridge Timeshare Resort

Legal proceedings to dissolve the association began in early 2018.

BY SUSAN THOMPSON  
Lake Panorama Times

It's been nearly two years since the decision was made to dissolve a timeshare vacation operation that had been at Lake Panorama since the late 1980s. As of late September, just five units of the original 22 owned by the Clover Ridge Interval Owners Association need to be sold before the final steps can be taken.

Legal proceedings to dissolve the association began in early 2018. At one time, the Clover Ridge Resort had about 1,100 owners from all over the United States. They purchased a particular week in one of the 22 units owned by the association and received a recorded deed.

While occupancy rates stayed strong, financial decline occurred because owners stopped paying annual maintenance fees. Changes in the way people travel led to fewer people owning timeshare weeks.

Barry Monaghan had been a Clover Ridge timeshare owner since 1991 and a member of the Clover Ridge Interval Owners board since 2000. He's been president of the board since 2013 and has been managing the dissolution process.

"One of the great moves we made in the fall of 2018 was to enter into a rental agreement with Lake Panorama National. That helped us generate some income during the time before we could put the units on the market," Monaghan says.

"Over the five months of that original contract, our net income was about \$20,000 per month," he says. "That made it possible for us to keep current on what was owed in LPA dues, and also to Panora Telco and

the Guthrie County REC."

Lake Panorama Realty began listing the units for sale in August 2020. Since then, all the two-bedroom units on the west side of Karen Drive have been sold, plus nine units on the east side. Those that remain include both three and four-bedroom units.

Monaghan is pleased with how many units have been sold over the past year.

"To be honest, I had no idea how long the process would take," he says. "In the beginning, I was concerned about flooding the market. But the real estate company did an excellent job listing just four at a time, while still making it possible to see other units if someone was interested."

Monaghan says the LPN has been great to work with.

"The staff there has moved people around on rentals to help make showings possible, which hasn't been an easy process. Lake Panorama Realty also has been great. They've done most of the yeoman work."

The demise of the Clover Ridge Interval Owners had an impact on the Clover Ridge Homeowners Association, which is made up of the private owners of townhomes and motel rooms along Karen Drive. For instance, timeshare association employees also handled Clover Ridge HOA maintenance. Since those jobs were eliminated in September 2019, the HOA had to make other arrangements.

In addition, the timeshare association paid about \$84,000 per year to the Clover Ridge HOA in dues. Delinquent fees now are being paid to the HOA each time a unit sells, which average \$6,000-\$7,000 per unit.

Also brought up to date as timeshare units are sold are delinquent property taxes



At the end of September, just five of 22 housing units originally owned by the Clover Ridge Interval Owners Association still were for sale. The remaining units are on the east side of Karen Drive. One is a four-bedroom condo, with the others all three-bedroom units.

that haven't been paid to Guthrie County since September 2018. Those payments are in the \$7,500 to \$10,000 range for each unit.

As units sell, there is less rental income to pay ongoing bills. So the federal judge overseeing the dissolution required an escrow account be established to hold the net sales proceeds. That account was used to create a line of credit so bills can continue to be paid.

The units sold so far are being used in a variety of ways. Some have become full-time residences, with others being used as part-

time residences. Some have been enrolled in the lodging rental program with Lake Panorama National.

"We have gained four two-bedroom units and one studio unit, and we are expecting at least one more two-bedroom unit to enter our program," says Royce Shaffer, LPN operations manager. The LPN already had contracts with private owners of four two-bedroom units and one studio unit, plus 27 guesthouse rooms.

"Having these units onsite is an important part of our sales pitch for stay-and-play golf packages. These groups

like to come in for two or three days, play golf, eat, drink and not have to leave the property," Shaffer says. "With more of these units, we are able to book more of these packages, which increases revenue in both our golf and restaurant departments."

Lake Panorama Realty is planning an open house Sunday, Oct. 18, featuring the remaining units. Everyone who tours the units that day between noon and 2 p.m. will be entered into a drawing for a free weekend stay.

Once the final unit is sold,

a proposal will be presented to the judge to pay all legal bills, pay off the loan of more than \$120,000 the timeshare association still owes for construction of the pool at the LPN, and pay off its current line of credit.

Once those payments are approved, any funds left will be shared between about 15 timeshare week owners who are considered in good standing, because they paid their 2019 maintenance fees.

With only a few units left to sell, these owners are getting closer to the day when they find out if their gamble paid off. ■

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# OBITUARY

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## John Christensen

John (Jack) William Christensen, 85, was born Oct. 14, 1934, in Iowa Falls. He died Oct. 3, 2020, at Perry Lutheran Home in Perry due to complications of Covid-19.



John was a graduate of Iowa Falls High School and served four years in the U.S.

Air Force. After graduating with a masters degree in business administration from University of Northern Iowa, he went on to a lifetime career with Iowa Department of Revenue, where he retired in 2002. John was a master woodworker, building his own home at Lake Panorama. He and his wife Marion lived there since 1993, enjoying the quiet and wildlife. He was a perfectionist with his woodworking and projects he undertook. He had a lifelong love of classic cars, even owning a few. In his downtime, he enjoyed reading books, taking walks and riding bike in their lake neighborhood and sharing stories. He served as treasurer of the Lake Panorama Association Board of Directors and as director in 1998 and 1999. John and Marion enjoyed trips to Colorado, Florida and other states. He had been a resident of Perry Lutheran Home since 2017.

John leaves behind his wife; two step-sons, Tony (Dani) Allsup and Steve (Liz) Allsup; five grandchildren; three great-grandchildren (plus one on the way); sister Ruth Allen; brother-in-law John Nelson; sisters-in-law Linda Culbertson and Beth (Jerry) Buttler and nephew and nieces.

He was preceded in death by his parents; sisters Delores, Jeanne and Karen; and in-laws Joan and Glenn Allen.

Following cremation, a private burial service will take place in Iowa Falls at a later date.

Twiggs Funeral Home, Panora, handled arrangements. ■

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## Election 2020

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As the U.S. presidential election draws near, expect to see more and more headlines that propose, "What will happen next if this person is elected?" or, "What policy changes to prepare for in the next four years?"

In reality, however, it isn't easy to anticipate what may happen with the financial markets after the elections. An ambitious investor would have to forecast the election results, evaluate which policies may become law, estimate a potential economic impact, and assess how the financial markets might react. That's a tall order.

Remember, in addition to the presidency, a total of 35 Senate seats and 435 Congressional seats will be on the ballot. The makeup

of the country's executive and legislative branches may look much different — or very similar — in 2021.

A financial professional's role is to help guide and equip clients with the tools they need regardless of who controls the White House or Congress. We've been through several elections, and we're not going to be influenced by a headline that speculates about a policy or projects a new approach.

For now, our team — like you — is looking forward to how the elections will unfold. If you have specific questions about a policy change discussed by one of the candidates, contact our office today. We welcome the chance to discuss what you are hearing, and may be able to provide some insights and guidance.

**Kristen Crouthamel, AIF®**, Financial Advisor

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# ASK *Lake Panorama* **TIMES**

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

**Q:** What exactly is the Fin and Feather Club, and how can I become a member?

**A:** The Lake Panorama Fin and Feather club is a 501(c)(3) non-profit organization dedicated to improving and protecting the sporting activities on Lake Panorama. The group is primarily focused on improving the hunting and angling opportunities on the lake. It is a volunteer group of property owners and association members who share a passion for the outdoors. You can learn more about their activities, projects and how to support their efforts at [www.panoramafinand-feather.com](http://www.panoramafinand-feather.com).

**Q:** Is there a way to get local emergency alerts sent to my phone?

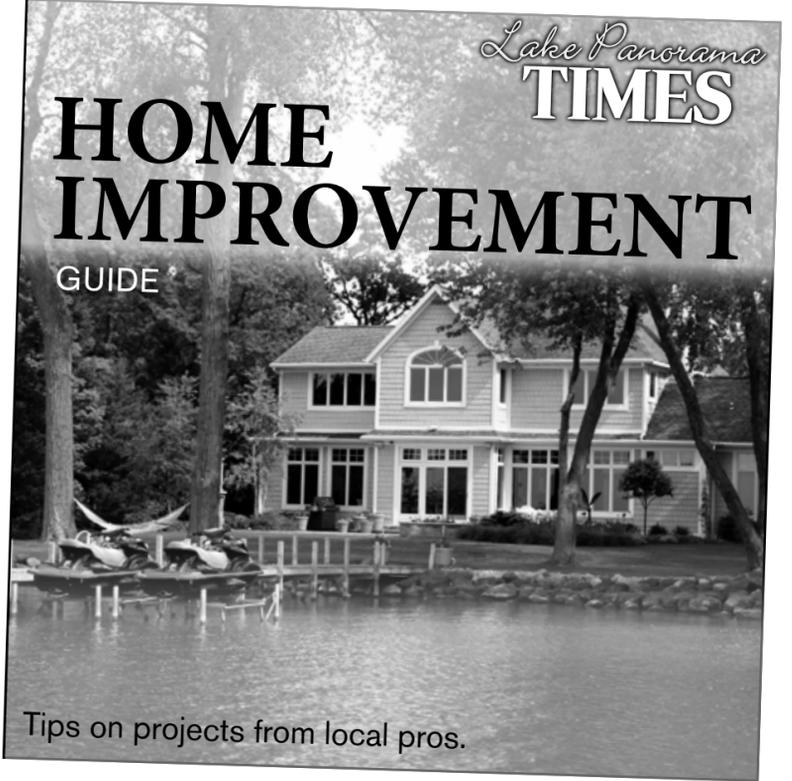
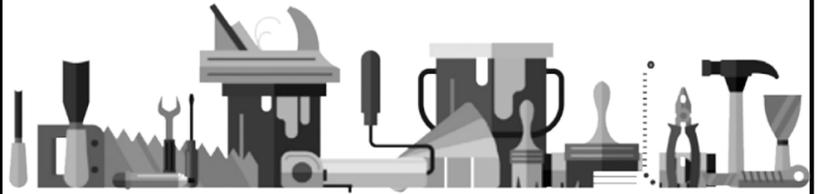
**A:** Yes, you can sign up for free Guthrie County emergency or severe weather alerts. An alert will be sent to the phone number and/or email address provided by voice, text and/or email. This is a free service provided by Guthrie County and the State of Iowa, but normal message fees still apply. To receive text messages to your cell phone, your cell phone must have text messaging capabilities. Notifications are dependent upon external providers, and receipt of notifications by the intended recipient cannot be guaranteed. Alerts sent from Guthrie County will originate from 69310 for text messages, 641-332-3030 for voice notifications, and [noreply@agcema.us](mailto:noreply@agcema.us) for email messages. If you sign up, be sure to save these in your phone and/or address book. See details at [http://entry.inspironlogistics.com/ag\\_ja/wens.cfm](http://entry.inspironlogistics.com/ag_ja/wens.cfm).

**Q:** Are there any rules or regulations about renting my lake home?

**A:** According to the LPA Home Rental Rules, any member of the association may rent his or her home or condominium, with a few limitations. First, a member may not rent his or her home or condominium more than one time in any four consecutive week period. Second, prior to renting the home or condominium, the member must register the renter with the LPA office. Prior to the commencement of any rental period, renters must sign an agreement stating they will abide by all rules and regulations of the association and provide contact information to LPA staff. Of course, renters are expected to comply with all rules and regulations of the association. Failure to abide by any rule or regulation may result in fines, which are the responsibility of the member renting the home. Other stipulations and fines do exist and can be viewed in full in the Home Rental Rules on the LPA website. ■

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

## Publishing in November & February



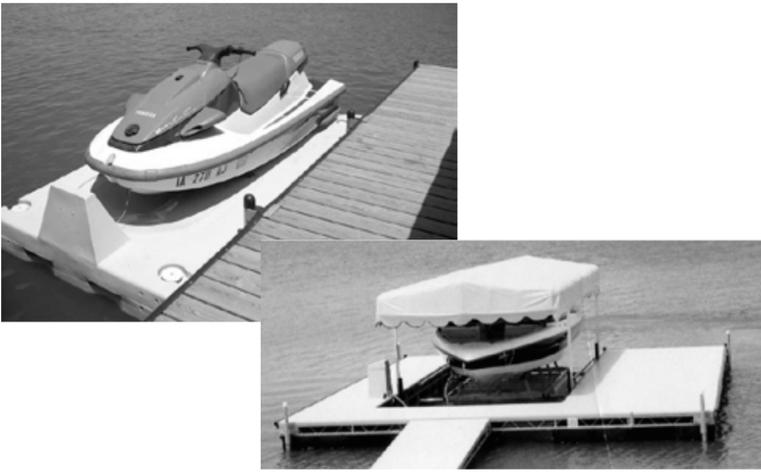
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**Lake Panorama Association Board of Directors Meeting**

Aug. 25, 2020  
LPN Conference Center  
The Lake Panorama Association Board of Directors met Aug. 25, 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: Jan Reinicke, President of Friends of Lake Panorama, and Susan Thompson, Executive Director of Friends of Lake Panorama.

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

**Agenda Item 1 – Approval of the Agenda –**

Spradling 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 07.28.2020 LPA Board Meeting

c) Acceptance of 07.31.2020 consolidated financial report – LPA & LPN, LLC

d) Set date for next board meeting, 09.29.2020

e) Accept minutes of the 08.10.2020 Building Codes Committee meeting

f) Accept minutes from 07.27.2020 LPN LLC Board of Managers meeting

Carothers invoked point of privilege and moved to Agenda Item 5a.

**Agenda Item 5a – Friends of Lake Panorama – Proposal to construct a dog park with donated funds.** Jan Reinicke and Susan Thompson, representing Friends of Lake Panorama, addressed the board regarding the construction of a dog park on LPA property, located along East RV Road, entrance to the East Campground off of Sage Trail. Fundraising would run through the Friends 501(c)3 organization. A dog park task force committee is organized and ready to move forward with fundraising.

The board asked several questions regarding the location, total costs, time frame for fundraising, construction time frame and operating expenses and requirements. All questions were answered to the satisfaction of the board.

Spradling moved to authorize Friends of Lake Panorama to move

forward with dog park fundraising and authorize LPA to operate the park after completion. Motion seconded, carried unanimously.

**Agenda Item 4a – Septic Easement Request, Luke Wanninger, from lot 3248 to lot 3301**

Wanninger is purchasing lot 3248 for new home construction and is purchasing lot 3301 for the lateral fields. Lot 3248 is not able to support a lateral field.

Donovan moved to approve the execution of an easement for septic line to be bored under the road from lot 3248 to lot 3301, cost \$350 to be paid by Wanninger. Legal document to be drafted by LPA attorney. Motion seconded, carried unanimously.

**Agenda Item 4b – Septic Easement Request, Timothy and Stephanie Cross from lot 872 to lot 6751 Cross is constructing new home on lot 872 and requires septic system to be located on lot 6751.**

Schumacher moved to approve the execution of an easement for septic line to be bored under the road from lot 872 to lot 6751, cost \$350 to be paid by Cross. Legal document to be drafted by LPA attorney. Motion seconded, carried unanimously.

**Agenda Item 4c – Sale of lot 2980**

The land sales committee reviewed an offer to purchase lot 2980 for \$12,500. The land sales committee collectively

**agreed to accept the offer.**

Finneseth moved to accept the offer of \$12,500 to sell lot 2980 to Landon Loftsgard. Motion seconded, carried unanimously.

**Agenda Item 4d - Variance Request – David & Kristi Meyer, Lot 481, side lot setback for storage shed as recommended by Building Codes committee**

Excerpt from Building Codes Minutes:

Dave Meyer (lot 481) at 4573 Panorama Drive asked the committee for a side lot setback variance of two feet for a storage shed, (which will result in an eight-foot side lot setback). The shed would be placed between Meyer's home and the lot line. Meyer had approval from the adjoining neighbor. Schumacher made a motion to approve a side lot variance of two (2) feet for a storage shed on lot 481, based upon similarity to past requests. Powell seconded the motion, and motion carried unanimously.

Schumacher moved to approve a side lot variance of two (2) feet for construction of storage shed on Lot 481, David & Kristi Miller. Motion seconded, carried unanimously.

**Agenda Item 4e – Variance Request – John & Danielle Griesenbrock, Lot 5204, roof pitch variance for new home construction as recommended by Building Codes committee**

Excerpt from Building Codes Minutes:  
Randy and Cindy Nelson presented plans for a new home on lot 716 at 5208 Tamara Point. Nelson asked the committee for two variances. The first variance request was to approve the 4/12 roof pitch

**design that covered most of the roof area. Westercamp made a motion to approve the 4/12 roof pitch for a home on lot 716, based upon the aesthetic integrity of the home and similarity to past requests. Evans seconded the motion, and motion carried unanimously. The second variance request on the Nelson home was for a front-lot (roadside) variance of 15 feet, (which would result in a 20-foot setback). Nelson explained the home would need to sit closer to the cul-de-sac to avoid the steep drop off on the lot near the water. The committee reviewed the site plan. Brown, Evans and Schumacher all had driven past the lot and seen the topography for themselves. Westercamp made a motion to approve a 15-foot front lot (roadside) variance based on the impediments of the lot's slope. Miller seconded and the motion carried unanimously.**

Excerpt from Building Codes Minutes:

Dan Keough and an associate presented home plans for Danni and John Griesenbrock (lot 5204B) at 5207 Bean Bend. Keough asked the committee to approve a 4/12 roof pitch that covered most of the home's roof design. After review of the plans, it was determined this home would fit in with other modern-style homes around the lake. Schumacher made a motion to approve the 4/12 roof design for a home on lot 5204, based upon the aesthetic integrity of the home and similarity to past requests. Miller seconded the motion and carried unanimously.

Evans moved to grant a 4/12 roof pitch variance for new home construction on lot 5204, John & Danielle Griesenbrock. Motion seconded, carried unanimously.

**Agenda Item 4f – Variance Request – Randy & Cindy Nelson, Lot 716, roof pitch variance and roadside setback variance for new home construction as recommended by Building Codes committee**

Excerpt from Building Codes Minutes:  
Randy and Cindy Nelson presented plans for a new home on lot 716 at 5208 Tamara Point. Nelson asked the committee for two variances. The first variance request was to approve the 4/12 roof pitch

design that covered most of the roof area. Westercamp made a motion to approve the 4/12 roof pitch for a home on lot 716, based upon the aesthetic integrity of the home and similarity to past requests. Evans seconded the motion, and motion carried unanimously. The second variance request on the Nelson home was for a front-lot (roadside) variance of 15 feet, (which would result in a 20-foot setback). Nelson explained the home would need to sit closer to the cul-de-sac to avoid the steep drop off on the lot near the water. The committee reviewed the site plan. Brown, Evans and Schumacher all had driven past the lot and seen the topography for themselves. Westercamp made a motion to approve a 15-foot front lot (roadside) variance based on the impediments of the lot's slope. Miller seconded and the motion carried unanimously.

Schumacher moved to grant a 4/12 roof pitch variance and a 15-foot front lot (roadside) setback variance for new home construction on lot 5204, Randy and Cindy Nelson. Motion seconded, carried unanimously.

**Agenda Item 6 – Closed Session – No items for closed.**

**Agenda Item 7 – Other Business - None**

Adjourn - With no further business, the meeting was adjourned at 5:51 p.m. ■



**Friends of Lake Panorama**

A public nonprofit charity supporting recreational amenities at Lake Panorama



Shady Beach



Boulder Beach

Since the first meeting of the Friends of Lake Panorama board of directors December 3, 2013, this nonprofit public charity has made steady progress towards its goal of improving recreational amenities at Lake Panorama. Major fundraising accomplishments include the Sunset Beach Playground and Boulder Beach Sports Courts.

Last fall, a fundraising goal of \$70,000 was set to install new playground equipment at both Shady and Boulder beaches. The new Shady Beach playground is scheduled to be installed soon. The existing swings and teeter-totter will be replaced by a multi-faceted play set, three swings, and a freestanding "spring rider" that can accommodate two children.

**Just \$9,000 more is needed to reach that \$70,000 goal,** and order the Boulder Beach equipment, which will include a multi-faceted play set with features geared to older kids, plus three swings and a spring rider.

**Fundraising has just begun for a dog park at Lake Panorama,** with a goal of \$50,000 to build the park and provide all desired amenities. If the needed funds are raised, the facility will be open to LPA members and their guests, and located at the corner of Sage Trail and RV Road.

Plans for the park include a 6' high chain link fence, with two separate sections for small and large dogs. A single entrance will be protected by a keyless lock. Once inside this gate, users can choose a gate to either the large dog or small dog areas.



Rory Miller



Toby Hanson

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

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.

\_\_\_ YES, I'd like to support new playground equipment at Boulder and Shady Beaches. Direct my gift to this priority project.

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

Complete this form and mail it, along with your check, to Friends of Lake Panorama, PO Box 488, Panora, IA 50216.

Donor Name/Names: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

My gift is in Memory of or Honor of: \_\_\_\_\_

For Friends updates, please provide email: \_\_\_\_\_

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**Sunset Beach**

**Friends General Fund**

**Golf Course Beautification** Designate Lake Panorama National or Panorama West

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.

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[www.umc.org](http://www.umc.org)  
712-651-2307

• **St. Patrick Catholic Church**  
124 Prairie St., Bayard  
[www.guthrie-county-catholicchurches.org](http://www.guthrie-county-catholicchurches.org)  
641-747-3843

**CASEY**

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[www.idwlcms.org](http://www.idwlcms.org)  
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• **United Methodist Church**  
100 E. Second St., Casey  
[www.umc.org](http://www.umc.org)  
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[www.gcumcia.org](http://www.gcumcia.org)  
641-332-2408

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641-332-2918

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• **Open Bible Church**  
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515-747-3961

• **Saint Mary Catholic Church**  
603 Main St., Guthrie Center  
[www.guthrie-county-catholicchurches.org](http://www.guthrie-county-catholicchurches.org)  
641-747-3843

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[www.adventistdirectory.org](http://www.adventistdirectory.org)  
641-332-2761

• **United Methodist Church**  
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[www.umc.org](http://www.umc.org)  
641-332-2408

• **Wesleyan Church**  
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641-747-3844

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• **Primitive Church**  
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<https://calvaryraccoon.com>  
641-755-4268

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641-755-3800

• **Faith Bible Church**  
2096 Highway 4, Panora  
[www.fbcpanora.com](http://www.fbcpanora.com)  
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• **First Christian Church**  
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[www.panorafcc.org](http://www.panorafcc.org)  
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• **Fountain Of Life Church**  
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[www.FOLCPanora.com](http://www.FOLCPanora.com)  
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• **Lighthouse Assembly of God Church**

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<https://stuartallsaints.org>  
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• **First Congregational Church**  
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• **Jefferson Center Chapel**  
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• **New Beginnings Open Bible Church**  
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<http://stuartnbchurch.org>  
641-757-0192

• **Stuart Friends Church**  
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515-523-1541

• **Stuart-Mount Vernon United Methodist Church**  
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**YALE**

• **Jamaica Union Church**  
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# CALENDAR OF EVENTS

Submit items for events calendar at [www.lakepanoramatimes.com](http://www.lakepanoramatimes.com). Event dates and times are subject to change. Contact hosts for updated details.

**Thursday, Oct. 8**  
**4 p.m.**  
**Middle School Volleyball**  
 @Woodward Granger Middle School  
[www.panoramaschools.org](http://www.panoramaschools.org)

**Thursday, Oct. 8**  
**4:30 p.m.**  
**Middle School Cross Country**  
 @South Hamilton High School  
[www.panoramaschools.org](http://www.panoramaschools.org)

**Thursday, Oct. 8**  
**5 p.m.**  
**JV/Varsity Cross Country**  
 @South Hamilton High School  
[www.panoramaschools.org](http://www.panoramaschools.org)

**Thursday, Oct. 8**  
**5 p.m.**  
**JV-R Volleyball**  
 @Guthrie Center High School  
[www.panoramaschools.org](http://www.panoramaschools.org)

**Thursday, Oct. 8**  
**6 p.m.**  
**JV Volleyball**  
 @Guthrie Center High School  
[www.panoramaschools.org](http://www.panoramaschools.org)

**Thursday, Oct. 8**  
**7 p.m.**  
**Varsity Volleyball**  
 @Guthrie Center High School  
[www.panoramaschools.org](http://www.panoramaschools.org)

**Friday, Oct. 9**  
**Shop Local 2nd Friday Event**  
[www.panorachamber.org](http://www.panorachamber.org)

**Friday, Oct. 9**  
**7 p.m.**  
**Varsity Football**  
 @Panorama High School  
[www.panoramaschools.org](http://www.panoramaschools.org)

**Monday, Oct. 12**  
**6:30 p.m.**  
**Panora City Council Meeting**  
[www.cityofpanora.com](http://www.cityofpanora.com)

**Monday, Oct. 12 – Friday, Oct. 23**  
**Hydrant Flushing**  
 The semi-annual hydrant flushing will take place during weekdays during this time.

**Monday, Oct. 12**  
**5 p.m.**  
**JV-R Volleyball**  
 @Madrid  
[www.panoramaschools.org](http://www.panoramaschools.org)

**Monday, Oct. 12**  
**School Board Meeting**  
**6:30 p.m.**  
 Board Room  
[www.panoramaschools.org](http://www.panoramaschools.org)

**Monday, Oct. 12**  
**5 p.m.**  
**JV Volleyball**  
 @Madrid High School  
[www.panoramaschools.org](http://www.panoramaschools.org)

**Tuesday, Oct. 13**  
**4 p.m.**  
**Middle School Volleyball**  
 @Earlham  
[www.panoramaschools.org](http://www.panoramaschools.org)

**Tuesday, Oct. 13**  
**5 p.m.**  
**JV-R Volleyball**  
 @Panorama High School  
[www.panoramaschools.org](http://www.panoramaschools.org)

**Tuesday, Oct. 13**  
**6 p.m.**  
**JV Volleyball**  
 @Panorama High School  
[www.panoramaschools.org](http://www.panoramaschools.org)

**Tuesday, Oct. 13**  
**7 p.m.**  
**Varsity Volleyball**  
 @Panorama High School  
[www.panoramaschools.org](http://www.panoramaschools.org)

**Thursday, Oct. 15**  
**4 p.m.**  
**Middle School Cross Country**  
 @Lake Panorama Par 3  
[www.panoramaschools.org](http://www.panoramaschools.org)



**Thursday, Oct. 15**  
**4:30 p.m.**  
**JV/Varsity Cross Country**  
 @Lake Panorama Par 3  
[www.panoramaschools.org](http://www.panoramaschools.org)

**Thursday, Oct. 15**  
**5 p.m.**  
**JV-R Volleyball**  
 @Panorama High School  
[www.panoramaschools.org](http://www.panoramaschools.org)

**Thursday, Oct. 15**  
**6 p.m.**  
**JV Volleyball**  
 @Panorama High School  
[www.panoramaschools.org](http://www.panoramaschools.org)

**Thursday, Oct. 15**  
**7 p.m.**  
**Varsity Volleyball**  
 @Panorama High School  
[www.panoramaschools.org](http://www.panoramaschools.org)

**Saturday, Oct. 17**  
**TBD**  
**Middle School Cross Country**  
 @Atlantic High School  
[www.panoramaschools.org](http://www.panoramaschools.org)

**Saturday, Oct. 17**  
**9 a.m.**  
**Varsity Volleyball**  
 @Woodward-Granger High School  
[www.panoramaschools.org](http://www.panoramaschools.org)

**Saturday, Oct. 17**  
**Lake Panorama Dog Park Fundraiser, hosted by Friends of Lake Panorama**  
 Full day of events at Lake Panorama National to raise both awareness and donations regarding a possible dog park at Lake Panorama.  
 • Fun walk/run 8-9:30 a.m.; freewill donation, check-in at Spikes.  
 • Four-person, best-shot, nine-hole golf tournament. \$40 per person, half goes to dog park. Register by calling pro shop at 641-755-2024. Check-in at Spikes at 2 p.m.; shotgun at 2:30 p.m.  
 • Oktoberfest Open House 5-6:30 p.m., LPN Banquet room. Drinks, appetizers, raffles.  
[www.friendsoflakepanorama.org](http://www.friendsoflakepanorama.org)



**Sunday, Oct. 18**  
**CHILI DIPPER OPEN**  
**11 a.m. – 4 p.m.**  
 5071 Clover Ridge Road  
 Start: 11 a.m. Shotgun  
 Format: 2-Person Best Shot  
 Cost: Entry includes golf, cart, prizes and Chef Brent's Chili.  
 LPN Golf Members - \$60/team  
 Non LPN Golf Members - \$120/team  
 For more information or to register contact the LPN Pro Shop at 641-755-2024.  
[www.lakepanoramanational.com](http://www.lakepanoramanational.com)

**Thursday, Oct. 22**  
**4 p.m.**  
**JV/Varsity Cross Country**  
 @TBA  
[www.panoramaschools.org](http://www.panoramaschools.org)

**Friday, Oct. 23**  
 No school  
  
**Monday, Oct. 26**  
**6:30 p.m.**  
**Panora City Council Meeting**  
[www.cityofpanora.com](http://www.cityofpanora.com)

**Tuesday, Oct. 27**  
**LPA Board Meeting**

**Friday, Oct. 30**  
**Panora Beggars Night**  
**6-8 p.m.**  
[www.cityofpanora.com](http://www.cityofpanora.com)

**Saturday, Oct. 31**  
**TBD**  
**JV/Varsity Cross Country**  
 @Fort Dodge - Lakeside Municipal Golf Course  
[www.panoramaschools.org](http://www.panoramaschools.org)

**Nov. 5, 6 and 7**  
**Heart of Guthrie County Holiday Showcase**  
[www.panorachamber.org](http://www.panorachamber.org)

**Sunday, Nov. 8**  
**11 a.m. to 3 p.m.**  
**IDITAROD XVIII**  
[www.lakepanoramanational.com](http://www.lakepanoramanational.com)

**Monday, Nov. 9**  
**6:30 p.m.**  
**Panora City Council Meeting**  
[www.cityofpanora.com](http://www.cityofpanora.com)

**Monday, Nov. 9**  
**6:30 p.m.**  
**School board meeting**  
[www.panoramaschools.org](http://www.panoramaschools.org)

**Friday, Nov. 13**  
 No school

**Saturday, Nov. 28**  
**Small Business Saturday**  
[www.panorachamber.org](http://www.panorachamber.org)

Want to reach Lake Panorama residents?  
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 - Abraham Lincoln*

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# Q&A:

## Jotham Arber, Executive Director of Health Services for the Guthrie County Public Health Department

### A LOOK AT COVID-19 IN GUTHRIE COUNTY

By **SUSAN THOMPSON**  
*Lake Panorama Times*

Jotham Arber is a busy man. As executive director of health services for the Guthrie County Public Health department, he is responsible for running Guthrie's Public Health, Environmental Health, Home Health, and Transfer Station (Landfill) departments. Since January, much of his focus has been on COVID-19. In this month's Q&A, he talks about his job responsibilities, and the impact of COVID-19 in Guthrie County.

**Q. Tell us about your path to Guthrie County.**

A. I was born in South Africa and moved to Kirksville, Missouri, with my family during my preteen years, when my father took a position as a minister there. I attended high school in Kirksville and started college at Truman State University, studying chemistry. I then attended Central College in Pella, earning an undergraduate degree in biochemistry. Next up was Des Moines University where I studied public health and epidemiology. My wife and I moved to Guthrie County in 2014 when I took the public health director position.

**Q. You're an epidemiologist. Please explain in layman terms what that is, as well as your job responsibilities.**

A. An epidemiologist is a person who studies and deals with the incidence, distribution and possible control of diseases. This means someone who looks at what is making a community sick or unhealthy and puts measures in place to stop it. Diseases that epidemiologists look at range from chronic conditions like heart disease and cancer that impact the population over long periods of time, to mental health conditions, to what we are experiencing now—viral outbreaks.

My job duties at the health department shift as needed. Currently, I spend most of my time working with our disease investigation team doing contact tracing, disease recovery follow-up, quarantine protocol management, and providing guidelines to healthcare providers, businesses, schools and the general community.

Our public health department provides services in Guthrie County that include

disease investigation, vaccinations, community health needs assessments and programming, family support programs, public health emergency preparedness and community health education.

Our office provides some additional services in three counties. We take care of all of the environmental health services and home health services in Guthrie, Adair, Cass and Audubon counties. Environmental health covers septic systems, water quality, human habitat and dwelling environment, animal disease and complaints, pools, tattoo parlors, tanning bed facilities, and radon testing. Home health covers nursing services, home health aides, homemakers and respite.

**Q. Let's talk about COVID-19 and Guthrie County. When did you first start talking about this virus threat, and what has transpired since?**

A. In early January, I and our emergency management team began meeting about the possibility we may eventually need to respond to the outbreak of the coronavirus in China. We have had several viral outbreaks over the last few years, including Ebola in 2014 and Zika in 2015, that have started in other countries and made their way here. As we watched the numbers climb, we decided we needed to begin preparing rather than wait until it was here.

Based on our experience with other outbreaks, especially the 2009 H1N1 virus, we knew we needed to stockpile protective equipment (PPE) and make sure our hospitals and partners had supplies. We also knew we needed to gather as much information as possible to understand what the virus looked like and how it might impact our community. Our office began gathering this information and buying gowns, gloves and N95s to provide to our health providers.

In late January, the U.S. reported its first case in Washington State. By the beginning of February, we had a fairly large stockpile of PPE and began putting out informational material. Since many people who live in our county travel for work internationally and domestically, we assumed we would see a case at some point. And with numbers coming

out of China and Europe indicating it may spread quickly, we wanted people to be as prepared as possible.

Our first case came in the last week of March. It came as we thought it might, through international travel. We had quarantined several other cases and were hoping we may be able to contain any further outbreak. But by the end of April, we understood it had spread into the community, and we began to see a rise in weekly cases. By May we were seeing cases coming in almost daily. May was the month in which we had our first outbreak in an assisted living facility, and where we saw our first death.

Since the beginning of May, we have seen our cases ebb upwards, especially during traditional holidays and family gathering times, then come down, only to rise again. We anticipate this will be the trend going forward until we have an available vaccine. Or until enough of the population have had COVID-19 to create some immunity, which decreases the virus' ability to spread and thereby decreases the number of infections.

We have had more than 250 confirmed cases since March, with 10 deaths and two assisted living and nursing home outbreaks. We estimate through our antibodies studies that between 327 and 801 individuals may already have been infected with COVID-19 in Guthrie County.

**Q. What are some of the reasons this virus has been so difficult to control?**

A. There are several reasons, but two biological reasons stand out. Unlike other viruses we see circulating, which normally have an incubation period of two to four days, the coronavirus has an incubation period that can last two to 14 days. This means that someone may be infected and not show symptoms for almost two weeks. During this time, if they are unaware they are infected, they may continue to move around and potentially spread the virus.

The other reason for the continued difficulty in containing the coronavirus is that between 20 and 30 percent of individuals may remain asymptomatic, which means they never have

symptoms, but are spreading the virus.

The politicization of this virus and unclear and changing guidelines also has made it hard for local public health to get full buy-in from our communities to engage in public health measures that could help bring the virus under control. We have lost some of our "trust capital" with the public that is essential for implementing successful strategies.

We hope that in Guthrie County, people understand their public health department is only working to try and keep our community as healthy and safe as possible. And that when we make health recommendations, it is on that premise alone.

**Q. What are your recommendations on preventative measures we can take?**

A. There are several recommendations to help prevent infection and slow transmission of COVID-19.

Wash your hands regularly with soap and water, or clean them with alcohol-based hand rub.

Maintain at least 6 feet distance between you and people coughing or sneezing.

Cover your mouth and nose when coughing or sneezing.

Stay home if you feel unwell.

Refrain from smoking and other activities that weaken the lungs.

Practice physical distancing by staying at least 6 feet away from individuals.

Wear a face mask when you are not able to distance away from people.

Stay active and continue to exercise and practice normal healthy routines.

**Q. What are the symptoms someone with COVID might experience?**

A. On average it takes five to six days from when someone is infected with the virus for symptoms to show, and it can take up to 14 days. The most common symptoms are fever, dry cough and tiredness. Other symptoms may be a sore throat, aches and pains, diarrhea, conjunctivitis, headache, loss of taste or smell, a rash on the skin, or discoloration of fingers or toes.

The symptoms that most concern us and that someone should seek immediate medical attention for include difficulty breathing or shortness of breath, chest



pain or pressure, and loss of speech or movement.

**Q. What should people do if they experience any of these symptoms?**

A. Anyone having symptoms should contact their physician and let them know they are experiencing COVID-19 symptoms. Their physician can determine if they need to be tested for COVID-19, or if they need to be seen for other potential issues that may correlate to their symptoms.

We want to make sure people are getting adequate medical attention for all of their ailments. In my opinion, our Guthrie County physicians are some of the best and have an excellent ability to differentiate between COVID-19 and other illnesses.

**Q. How and where can a person in Guthrie County get tested?**

A. They can visit their local doctor, hospital or the health department to get a test. These tests usually take two to three days to get results back. They also can go to a Test Iowa site or get a rapid test at commercial sites in Des Moines.

The Guthrie County Hospital and the Guthrie County Health Department have been working hard to get rapid testing into our county, and we hope that in October this capability will be possible. Hospital officials will release more information as they have their protocols in place and are ready to begin offering rapid test services.

**Q. What should a person do while waiting for test results?**

A. The most important thing a person being tested should do is stay isolated until you know your results. If a person is waiting on a test and they are symptomatic, they should remain isolated until they receive their test results. If they test positive, they will need to remain isolated for 10 days from the date they became symptomatic.

If the individual did not have symptoms, they will need to isolate for 10

days from the date of the test. If they test negative and have had a known exposure to a positive case of COVID-19, they should continue to quarantine for 14 days from the last exposure to the positive case. If they have not had a known exposure they can return to normal activities.

If a person is waiting on a test because they were exposed to a positive COVID-19 case and are not symptomatic, they should remain isolated until they receive their test results. If they test positive, they will need to remain isolated for 10 days from the date of their test. If they test negative, they should continue to quarantine for 14 days from the last exposure to the positive case.

There are specific guidelines for return-to-work based on contact exposure for essential workers on the CDC website. No person who tests positive should go to work until they have been isolated for 10 days from test day if they were asymptomatic.

We understand it can be confusing to sort through what a person should do before and after testing. Anyone with questions is welcome to call the Guthrie County Public Health office during business hours at 641-747-3972. We also have a toll free number that is monitored 24 hours a day—1-833-833-4600.

**Q. Any predictions on when a vaccine might be available?**

A. It is hard to say when the current vaccines being developed will be widely available to the public. We want to make sure vaccines are safe and effective for the populations we are working to protect. I think by the end of 2020 we will have a good understanding of whether some of these vaccines are safe and effective, but it will probably be several months from that point before we see vaccines available for the general population. I hope that by the spring of 2021 we will see some availability, and by the summer it is widely available. ■

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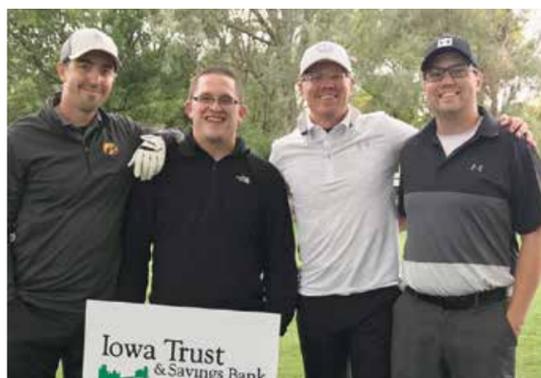
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# 5<sup>th</sup> Annual Panora Chamber Golf Tournament

The fifth annual Panora Chamber of Commerce golf outing was held on Sunday, Sept. 27 at Lake Panorama National. Fox Countertops served as the title sponsor. A record total of 25 teams were registered. The tournament was originally scheduled for spring but was rescheduled due to COVID-19. Many of the prizes awarded included the "Eat Local. Shop Local. Be Local." discount cards and other incentives to bring out-of-town guests back to Panora. Proceeds from the golf outing go to support Panorama Days, which will be held Aug. 6-8, 2021.



# LAKE DOGS AND COVE CATS

By CHERYL TEMPLE  
Lake Panorama Times

## Chief and Bentley

Chief, 8 months old  
Bentley, 7 years old  
Owners: Bill and Barb Steppuhn

Chief and Bentley both enjoy spending time with their family and, especially, the grandkids. They go on walks and boat rides and spend as much time as possible at the lake. Bentley likes sitting on Barb's lap, getting loved on and running alongside the golf cart. Chief enjoys playing ball (or with any toy), swimming in the lake, jet ski rides and being with other dogs. Their pet peeves are getting baths and having their nails trimmed.

## Zoey

Zoey, 3 years old  
Owners: Chad and Michelle Welch

Zoey has two older husky sisters, Stella and Piper. She loves to play and torment them when she is frisky, but she then wants to cuddle beside them as well. She enjoys going outside with her owners on a leash to explore the flowers. Zoey is super friendly and cuddly. Her pet peeve is that she doesn't like it when her owners have to leave her. ■



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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A Lake Dogs and Cove Cats 2021 calendar will be available to purchase in October, using photos from dogs and cats from around the lake. All proceeds will be going to local charity *Tori's Angels*. See more information on the calendar and on the Lake Panorama Lake Dogs and Cove Cats Facebook page.

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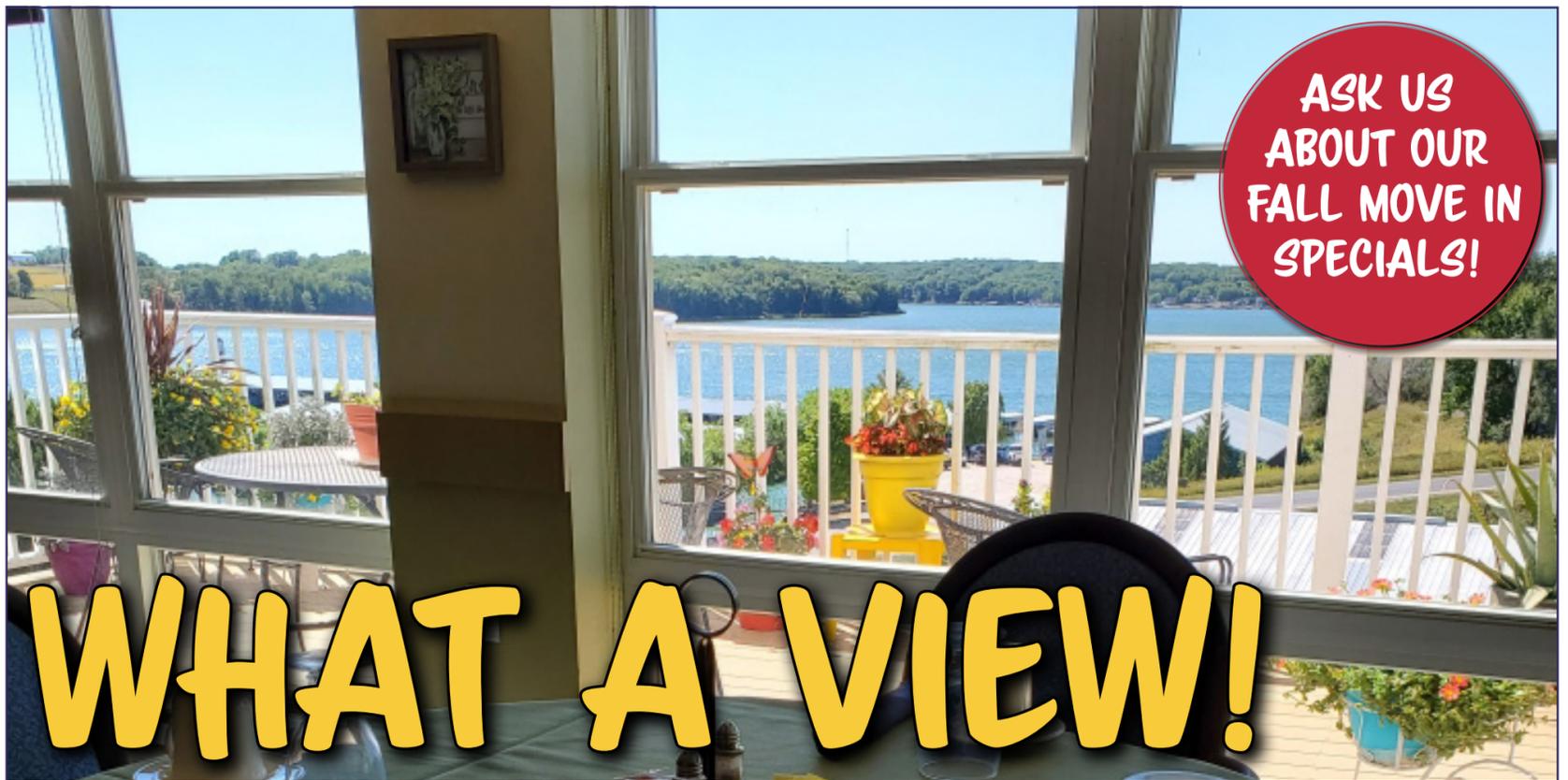
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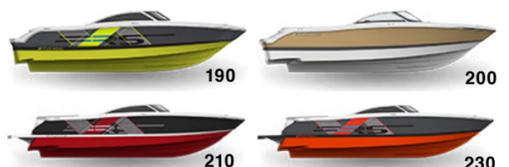


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