



BOATING SAFETY
REMINDERS

Eighty-four percent of drowning victims who died from a boating accident were not wearing their life jackets.

PROVIDED BY LAKE PANORAMA ASSOCIATION

Boating While Intoxicated

Summertime on the lake is a great time to kick back with friends and family. For some, this involves enjoying an afternoon or evening on the water with a few adult beverages. Lake Panorama Association reminds all members to practice responsible boating when alcohol is involved.

Iowa DNR's authority to enforce Boating While Intoxicated laws was brought into question regarding a July 7, 2018, citation against a Lake Panorama member. The Iowa Supreme Court upheld DNR's authority to issue Boating While Intoxicated citations on Lake Panorama.

DNR already has issued multiple Boating While Intoxicated citations during the 2020 season and will continue to patrol the lake at their discretion. As a reminder, DNR operations are independent of LPA and operate under the authority of the State of Iowa.

Boaters should establish a designated driver plan for their time on the water. This has become common sense when travelling on highways, and the same safety precautions should be adopted on the water.

Boating Violations

A good share of the boating citations and warnings that are issued by both LPA Security and DNR officers are for guests who are operating vessels owned by LPA members. As a reminder, LPA violations apply to the LPA member's account. If three fines occur in a given year, the member loses boating privileges for the season.

Perhaps more important is that LPA members may be found legally and financially liable for any injuries or damages that occur when guests are operating their equipment. It is the member's responsibility to make sure guests know the rules and are competent and safe operators.

Personal Water Craft Reminders

When it comes to young people operating Personal Water Craft (PWC), Lake Panorama rules are more restrictive than state law. Youth under 18 may only operate a PWC at Lake Panorama under the following conditions: Operators must be at least 16 years old. Operators 16 or 17 years of age must pass the Iowa Boater Safety Education Course and have the boater education certificate with them while operating the vessel. It doesn't matter whether an adult is riding with the teen or not.

Anyone riding or being towed by a PWC must be wearing an appropriate personal flotation device. Anyone being towed counts towards the rated capacity of the PWC, whether they are riding on the PWC or not. PWC operation is forbidden before sunrise and after sunset.

Life Jackets Required

State law requires life jackets on every watercraft, whether it's a motorized boat, jet ski, kayak, canoe or even a paddleboard. Under Iowa law, any child younger than 13 must wear a life jacket while the boat is underway, including canoes, kayaks and paddleboards. On

SAFETY, PAGE 4

SETTING SAIL ON
LAKE PANORAMA

The Tometichs say they enjoy sailing on Lake Panorama, but it can be challenging.

BY SUSAN THOMPSON | Lake Panorama Times

It's not every day you see a sailboat on Lake Panorama. In fact, it usually only happens a couple of times a month, mostly for Sunday night sunsets, or other times when the weather cooperates and the crowds are gone. That's when Jim and Dee Tometich decide it's time to sail.

The couple has lived at Lake Panorama since 2006. From their home in Helen's Cove, they enjoyed seeing a sailboat docked at a home across the cove. About five years ago, Dee decided she wanted to buy the sailboat as a surprise birthday present for Jim. She did a little detective work to learn the owners' name and get a phone number.

Dick and Lynda Pawlowski were the owners. They purchased their house in Helen's Cove in 1994, although they owned a Lake Panorama lot for more than 40 years.

"I called Dick and told him if they ever decided to sell it, to please let me know," says Dee.

At the time, the Pawlowskis had owned the boat more than three years.

"I've done a lot of things in my life, but I always wanted to learn to sail. I saw an ad for a Catalina 22 sailboat, which is a popular model for people just learning to sail," Dick says.

"A gentleman who lived in Johnston used the boat on Saylorville Lake. He had never sailed before buying this boat but had learned and now was ready to sell it," Dick says. "He had lots of books and videotapes on sailing and gave all those to me."

Pawlowski used the material he received, plus help from a friend who came from Nebraska a couple of times, to learn to sail on Lake Panorama. He says he enjoyed it, but Lynda preferred their pontoon. So when Dee called, Dick decided it was time to let someone else live their dream of learning to sail.

"Working with Dick, it took us many attempts to get the lift and sailboat over to our dock before Jim would get home from work. But we finally pulled off the surprise," Dee says.

The boat is a 1978 Catalina 22, which means it is 22 feet long. The mast is 25 feet tall. It has two sails, a main sail and a



Jim and Dee Tometich recently invited Dick and Lynda Pawlowski to sail with them on a Monday evening. A nice breeze had them moving along without using the motor.



Jim and Dee Tometich raise the main sail on their boat. Because Lake Panorama is narrow, they keep navigation simple by using only one sail.

SAIL, PAGE 2

Protect: 1 Your car.
2 Your house.
3 Your bank account.

Save an average of \$894.*

Protect yourself with America's #1 car and home insurance company.**
Like a good neighbor, State Farm is there.®
CALL ME TODAY.

State Farm™

*Average annual household savings based on national 2016 survey of new policyholders who reported savings by switching to State Farm.
**Based on A.M. Best written premium.

State Farm Mutual Automobile Insurance Company, State Farm Indemnity Company, Bloomington, IL
State Farm Fire and Casualty Company, State Farm General Insurance Company, Bloomington, IL,
State Farm Florida Insurance Company, Winter Haven, FL, State Farm Lloyds, Dallas, TX

Robert Carr Insurance Agency Inc
Robert Carr, Agent
111 S. 4th Street
Guthrie Center, IA 50115
Bus: 641-332-2263

1005002.1

ON THE LAKE

Buy, sell or trade and post your calendar events for free

By SHANE GOODMAN
Editor and Publisher

Summer is upon us, and, as typical, it is moving along all too quickly. We are living in a world today with none of us truly sure how to respond. Meanwhile, we all need to keep moving forward. With that in mind, here are a few updates with your Lake Panorama newspaper.



Shane Goodman

to benefit from training. Each member agrees to run these ads and can also sell them. So if you have a need to affordably reach more than 2 million consumers in more than 120 publications in the Midwest, let me know and I will gladly show you how.

Ask Lake Panorama Times

If you've got questions, we'll find the answers. That's what I promised you in this column last month when I announced that we would be adding this feature. We have three great questions this month. Be sure to check them out and send me any other questions you may have.

A calendar of events

One of the main reasons people read local publications is to seek out things to do. We are pleased to oblige. In this month's issue, you will notice this new feature, as we work to eventually compile a comprehensive listing of events in the area. Yes, COVID-19 has forced the closure of many events, but many of you are still seeking things to do safely in the community and even from your home. If you have a personal, business, club or community event that you would like to have included, submit it online at www.lakepanoramatimes.com, and we will be sure to add it.

Digital edition emails keep rolling in

Want to view, share or save Lake Panorama Times editions on your phone, tablet or computer? Have friends or family members who would like to receive Lake Panorama Times? Sign them up. The service is free, and anyone can sign up or unsubscribe at any time. And you can do so knowing that we won't collect and sell your data to anyone for any reason. Find details at www.lakepanoramatimes.com.

I continue to look forward to seeing many of you on the lake. As always, thanks for reading. ■

SAIL

FROM PAGE 1



The Tometichs live in Helen's Cove and use the sailboat's motor to reach the main channel before raising the sail.

jib. Because Lake Panorama is so narrow, the Tometichs typically only use one. It has a large lead keel, about 5 feet below the bottom of the boat, which provides stability. Below deck, the cabin has a table for dining, and could sleep two people. The boat capacity is six people. The boat has a 9.9 hp Mercury four stroke motor.

"We love to use the sail as much as possible," Jim says. "But due to the lake's position and narrowness, it sometimes is necessary to use the motor."

"We appreciated Dick giving

us a couple of Sailing 101 lessons and helping us get started," Dee says. "Now we also sail at Lake Dillon in Colorado, where we rent a boat when we visit."

The Tometichs say they enjoy taking their sailboat out on Lake Panorama, but it can be challenging. Pawlowski agrees.

"But it also makes you a better sailor," he says. "It's easier to sail on larger lakes, because you don't have to worry about it being so narrow," Pawlowski says.

Despite the narrowness of Lake Panorama, sailboats are not banned. Sailboards

are banned, which is something akin to windsurfing.

"This isn't the most practical lake on which to sail," says John Rutledge, LPA general manager. "LPA does not prohibit sailboats but discourages widespread use on Lake Panorama. The thought of dozens of sailboats on our narrow lake would be a concern if it became a popular trend."

The Tometichs have learned what works for them — wait for most boaters to call it a day, then set sail from Helen's Cove to enjoy the beauty of Lake Panorama. ■

WANT TO REACH LAKE PANORAMA RESIDENTS?

Contact me today! Stormy Baker

515-822-2531 • stormy@iowalivingmagazines.com

GIVE ME A CALL, I HANDLE THEM ALL!

DON'T GET BUGGED THIS SUMMER!
Locally owned & operated • Free estimates & no contracts
Licensed & Insured • All work is guaranteed
Products used are people & pet friendly



I also offer quality mosquito, tick, and flea control for your yard or outdoor space. Perfect for your next outdoor party or gathering

MAKE THIS YOUR BEST TASTING SUMMER YET

with fresh produce and products from Early Morning Harvest and other Iowa producers!



- EMH Vegetables and greens — they go fast
- Yogurt from Iowa
- Granola from EMH
- Cookies from EMH
- Beef sticks from Iowa
- Cheese from Iowa
- Salsa from Iowa
- BBQ from Iowa
- Salad dressings from Iowa



EARLY MORNING HARVEST

9:30 AM – 4:30 PM,
Monday through Saturday
Closed Sundays & Holidays

www.earlymorningharvest.com

(641) 757-2620

2425 Willow Avenue, Panora

SCHEDULE A TOUR TODAY! CALL, GO ONLINE OR VISIT OUR STORE TODAY!

Are you looking to buy a waterfront property?
Give us a call today to view one of these properties.



4355 Panorama Drive • \$695,000

Beautiful 4 bedroom, 3 bath ranch house that has a view that will take your breath away.



6886 Panorama Road • \$695,000

This house sits on 2 lake lots with 237 feet of water frontage. It has 3 bedrooms, a 4 season room, and a covered boathouse with plenty of room for friends to enjoy it with you!



Pending
6904 Chatham Lane • \$389,900

Enjoy this house nestled in the trees. The home features 3 bedrooms, 2 full bath, sunroom & 2 decks. Gather your friends around the firepit and enjoy your 75 feet of water frontage.



Pending
6012 Guthrie Lane • \$185,000

Imagine building your dream lakefront home on this lot in the Narrows with 185 feet of frontage. Get on the lake before the summer ends!

Lake Panorama Realty Welcomes
LeeAnn Howe

LeeAnn began her Real Estate Career in 2005 with Prudential Carolinas Realty in Charleston, SC and was awarded Rookie of the Year. LeeAnn understands the uniqueness of each property and how to maximize its potential with cutting edge marketing strategies.

A firm believer in giving back to her community, LeeAnn donates a portion of each commission to local charities on behalf of her clients. She is a member of Panora United Methodist and LPN Golf Course. She lives on Lake Panorama with her husband, Jeff and golden retriever, Charleston.



OFFICE PHONE: 641-755-3276
505 E. MAIN STREET

www.lakepanoramarealty.com

Thinking of Buying or Selling?

Lake Panorama Realty is here to help.

JOHN McDERMOTT

johnmcdermott641@gmail.com

641-431-0042

JULIE WYKOFF

julie@juliewykoff.com

515-778-0053

DEE POWELL

deepowell@lakepanoramarealty.com

515-202-3312

BOB NEVITT

rnevitt@nevittherealestate.com

515-491-5350

Not intended to solicit currently listed properties.
Licensed to sell Real Estate in Iowa.



THIRD WETLAND NOW PROTECTS BURCHFIELD COVE

Past dredging and now the upstream Smith Wetland have made it possible for property owners to enjoy waterfront amenities.

BY SUSAN THOMPSON
Lake Panorama Times

Dredging at Lake Panorama has been going on for decades and is expected to continue into the foreseeable future. Yet, in recent years, attention also has turned to ways to reduce the flow of both sediment and nutrients into the lake.

One solution for Lake Panorama has been the establishment of upstream wetlands to protect specific areas of the lake. This spring was the first test for the third wetland built at Lake Panorama, which is positioned to help protect Burchfield Cove.

In the late 1990s, Iowa State University researchers began studying the use of small wetlands in drainage areas to slow water runoff from farm fields. They found these strategically placed wetlands could reduce the amount of nitrates moving into streams and rivers by 40 to 70 percent. By 2000, state officials were promoting a new incentive program to encourage landowners to install wetlands.

The Iowa Conservation Reserve Enhancement Program (CREP) is a joint effort of the Iowa Department of Agriculture and Land Stewardship and the U.S. Department of Agriculture. State and federal technical assistance and cost-share funds are available for landowners who voluntarily establish wetlands for water quality improvement in 37 north-central Iowa counties, including Guthrie County.

During a strategic planning session in 2012, the Lake Panorama Rural Improvement Zone (RIZ) trustees decided to see if there were locations where CREP wetlands could be installed to help protect the lake.

In October 2016, the 26-acre Helen's Cove/Donahey CREP wetland was completed. It includes a six-acre water pool, which hosts microbes that turn nitrogen into gas. The nitrogen removed by the wetland is equivalent to taking about 400 acres of row crops out of production. A special forebay collects sediment,

WETLAND, PAGE 4



This is the view looking north from the Burchfield bridge. Most of the water here would earlier have been pooled in the Smith Wetland for a period of time, leaving nitrogen and sediment behind.



Water coming through the outlet structure pools below the wetland dam, before heading south to Burchfield Cove, a distance of nearly three-quarters of a mile.



This is the view looking south from the Burchfield bridge. By now the water is picking up speed as it heads into Lake Panorama.

SHARE YOUR PHOTOS!

Lake Panorama
TIMES

Show us how you are enjoying your time at Lake Panorama. Send photos with names and captions to shane@dmcityview.com.

SPECIAL TO THE LAKE TIME

Want to reach Lake Panorama residents?
Contact me today! **Stormy Baker**
515-822-2531 stormy@iowalivingmagazines.com

Springbrook
FAMILY DENTISTRY

Daniel A. Nelson, DDS
641.332.3100

214 State Street, Guthrie Center, IA 50115

Now accepting patients!

DIVE IN
with new summer merchandise!

20% OFF

IN-STORE ONLY. LIMIT ONE PER CUSTOMER.
VALID THROUGH JULY 31, 2020

BEN'S FIVE & DIME

MON-SAT: 11AM-5PM
SUN NOON-4PM

106 E Main Street, Panora / 641.755.4825

A TEAM THAT CAN HELP YOU

PAUL'S AAA PEST CONTROL, INC.

www.PaulsAAAPestControl.com
PaulsPestControl@yahoo.com

NEW LOCAL AUTHOR

Legend of the White Lion

Kathy Coons

AVAILABLE AT AMAZON, BARNES & NOBLE AND PANORA PUBLIC LIBRARY

ALL MAJOR BRANDS OF TIRES NEW & USED

VEHICLES • MOWERS • GOLF CARS • TRAILERS

TIRE REPAIRS
FREE MOUNTING AND BALANCING

- SNOWBLOWER TUNE-UPS
- RIDING & PUSH MOWERS
- MOWER DECK REPAIRS
- BELTS, BEARINGS, AND ENGINES

Duker BATTERIES IN STOCK!

FREE PICKUP & DELIVERY

SMALL ENGINE SERVICE

WILBUR BATES • 641-757-1243
2021 HWY. 4, PANORA

SERVICE WITH A SMILE!

SAFETY

FROM PAGE 1

boats, a Type 4 throwable device is required in addition to the number of life vests required for each passenger. The throwable device does not count as a life vest.

According to the U.S. Coast Guard, 84 percent of drowning victims who died from a boating accident were not wearing their life jackets. It is best to wear a life jacket at all times, no matter your level of swimming or boating expertise.

Additional boating reminders

These are the most common issues LPA water patrol and DNR law enforcement come across:

Unattended vessels

There has to always be someone in the vessel, even while anchored, or tied to other boats. This includes jet skis.

Capacity sticker

This is required on the back-starboard side of the vessel (including jet skis), showing how many people the boat is able to hold. The sticker must be above the water line so it is visible, and must be at least 3 inches high and of contrast color to the boat.

Fire extinguishers

Check fire extinguishers often and know the location in your boat. Life expectancy of a fire extinguisher in a boat is shorter, because of the constant temperature changes and the hard impacts of running the boat through waves.

Speed

No vessel traveling at a speed in excess of 10 mph shall operate directly behind another vessel at a distance closer than 200 feet. ■

WETLAND

FROM PAGE 3

which is cleaned periodically. This isn't something done in all CREP wetlands, but because of the desire to keep as much sediment as possible from reaching Lake Panorama, special approval was granted to include this feature.

Construction on a similar wetland to protect Hughes Cove began in 2016, with final touches in the spring of 2017. The 23-acre Hughes Cove/Elmquist CREP wetland includes a control structure above a plunge pool, which routes the water back into a creek leading into Hughes Cove.

In 2018, planning began for a third wetland to be built in 2019 on RIZ-owned ground north of the Burchfield Cove bridge. This one, named the Smith wetland, has a higher percentage of deeper water for the wetland basin than the first two.

This 35-acre project consists of a nine-acre pool of water surrounded by cool season grasses and native grasses. It is a deep-water wetland, with a control structure above a plunge pool, which then routes water back into a creek leading into Lake Panorama at Burchfield Cove. The land surrounding the water pool has been seeded with a mix of 13 species of native grasses and 18 species of native wildflowers.

This project was possible because of a grant partnering the Soil & Water Conservation Society, Agribusiness Association of Iowa, Iowa Department of Agriculture and Land Stewardship, Iowa State University, Lake Panorama RIZ and Lake Panorama Association.

This grant funds projects that integrate in-field management practices with edge-of-field nitrate removal wetlands to provide a combined watershed approach — reducing in-field nutrient losses while providing edge-



This square concrete box with a metal grate is an inverted pipe that houses the wetland control structure. It contains a channel with stop blocks that are added or removed to taper the water level of the wetland. Flow levels are adjusted seasonally.



Water comes through the wetland outlet structure and spills out onto a rock bed on its way to the creek that leads to Burchfield Cove.



This is the view from a boat on Lake Panorama heading north toward the Burchfield bridge. In days gone by, it was impossible to have boats on lifts in this area because the stream was silted in. Past dredging and now the upstream Smith Wetland have made it possible for these property owners to enjoy waterfront amenities.

of-field treatment at small watershed scales.


The grant also targets restored wetlands in locations that receive significant shallow subsurface drainage, which is the primary transport mechanism of nitrates to surface water. This grant

project was specifically designed for nitrate removal while also improving habitat for wildlife. The idea is to explore the development of wetlands that fall slightly outside of CREP guidelines.

RIZ has acquired property for a fourth wetland, which is

upstream of the Smith Wetland. Preliminary conversations with the Iowa Department of Agriculture and Land Stewardship has indicated a willingness to partner with RIZ on this fourth wetland. Also in the planning stages

is a streambank stabilization effort along the stream leading into Burchfield Cove. This type of project, in combination with wetlands, play important roles in the ongoing effort to protect Lake Panorama's water quality. ■



ENJOY SUMMER DINING

at these Guthrie County Restaurants!

Home cookin' just the way you like it!

Cabbage Rose Sunday Lunch Club

Get a stamp card, buy 9 meals

GET YOUR 10TH FREE!

Open every Sunday 11am-1pm

Call ahead to reserve your pick-up time.



Like us on Facebook!

Locally owned by Dave & Marlene Lake

Serving you and your family for over 25 years

313 State Street, Guthrie Center

(641) 747-3110 • (641) 757-1250

NOT YOUR TYPICAL PIZZERIA... **WE'RE BETTER!**

Experience the best Guthrie County has to offer!

PIZZA


CALZONES

SALADS

APPETIZERS

SANDWICHES

DESSERT PIZZA



LAKE PANORAMA PIZZERIA

(641) 755-2373 • 104 W. MAIN ST. • PANORA

Come enjoy a sweet treat!

NEW

12 Flavors of Hand-Dipped Ice Cream



Crafty's Coffee & Gifts

EXTENDED HOURS: FRI: 6AM-2PM & 4-7PM, SAT: 8AM-2PM & 4-7PM

GIFT CARDS AVAILABLE 102 W. MAIN ST., PANORA

FOLLOW US ON FACEBOOK (641) 755-3128

MEXICAN THE WAY YOU LIKE IT



10% OFF*

YOUR PURCHASE AT LOS ALTOS MEXICAN RESTAURANT

*NOT VALID WITH ANY OTHER SPECIALS



TAKE OUT

641-755-3777

108 W. MAIN ST., PANORA

www.LosAltosMenu.com

Dedicated to your comfort and safety.

Enjoy The Port however you are comfortable!

DINE-IN • TAKE OUT • CURBSIDE PICK-UP

Live entertainment is back every Saturday!

Karaoke every Friday night - Rain or Shine

Chef Mike and the staff have missed you!

OPEN 7 NIGHTS A WEEK • RESERVATIONS RECOMMENDED

Mon-Thu: 5-9 p.m. | Fri-Sat: 5-10 p.m. | Sun: 10 a.m.-1 p.m.



Great Food with a Beautiful View!

THE PORT

ON LAKE PANORAMA

RESTAURANT, INN AND TIKI BAR

5405 CHIMRA RD. PANORA | 641-755-4240

Gift cards & catering available.

Follow us on Facebook. 

www.experiencetheport.com

UPGRADES TO LPA WATER PLANT MOVING FORWARD

LPA water bills will increase by \$70 per quarter, going from \$90 to \$160 beginning in October.

BY SUSAN THOMPSON
Lake Panorama Times

Steady progress is being made on major upgrades to the LPA water plant. The project includes three main components — drilling an additional Jordan Well, upgrading to a reverse osmosis treatment strategy, and installing a discharge line to accompany the reverse osmosis process.

A line to carry discharge water away from the new reverse osmosis (RO) system to the Middle Raccoon River by Highway 44 was installed in early summer, with only some soil restoration remaining.

An addition was constructed on the north side of the



A 40-foot by 40-foot addition to the existing water plant building was constructed to house the reverse osmosis equipment.



These white tubes are the heart of the reverse osmosis process. Water runs through the tubes twice, using eight the first time and four the second. Once that process is complete, 20 percent raw water will be mixed in to come up with the finished product.

B L C P R O J E C T S



REMODELING • REPAIRS
KITCHENS • WINDOWS
BATHS • DOORS • DECKS

515-986-1701
mail@BLCProjects.com



Drilling a second Jordan well on the grounds near the LPA water plant was done in late May. When the water plant upgrades are complete, only Jordan well water will be used, and two Dakota aquifer wells will be closed.



**AC SAVINGS
THAT'LL MAKE
YOU JUMP
FOR JOY.**

RELY ON RUUD™

GET ENERGY STAR®
PRODUCTS
and save on utility bills!

SAVE
MONEY
with high-efficiency
Ruud HVAC systems.

RUUD AIR CONDITIONERS

- ✓ RELIABLE COOLING
- ✓ QUALITY-BUILT
- ✓ HIGH-EFFICIENCY

2164 Hwy 25 • Guthrie Center
(641) 332-2198

DOUG'S PLUMBING & HEATING

In keeping with its policy of continuous progress and product improvement, Rheem reserves the right to make changes without notice.

PLANT

FROM PAGE 5

current building to house the RO system, which arrived by truck a few weeks ago. Work is underway to install the system, which will improve LPA's finished water quality.

Mike Gliem, LPA's water and dam supervisor, says the water will run through the RO tubes twice, using eight the first time and four the second time.

"Then we'll combine this water with 20 percent raw water for the finished water provided to our customers," Gliem says.

The Jordan Well has been drilled, and a pumping test completed, with excellent results. It will be another month before a pump is installed in that well, and water line connections completed. The well joins another one-half-mile deep Jordan well that was drilled in 2011.

The current system uses the first Jordan well and two Dakota wells constructed in the 1990s. The Dakota wells, which are in a shallower aquifer, had become less reliable. These wells have been the source of iron and manganese, that resulted in some customers having black and brown water flowing from their taps at times. Eliminating dependence on these temperamental wells was a key reason for this latest project.

Gliem expects to be able to stop using the Dakota wells sometime this fall. If all goes as planned, those two wells will be plugged, capped and covered with fill dirt next spring.

In 2017, a three-month reverse osmosis pilot study was conducted at the water plant. The results showed



The two large components of the reverse osmosis system arrived by truck and had to be lifted by a crane into the new building addition at the water plant.

good finished water quality would be possible using only Jordan water treated by reverse osmosis.

Water hardness can be described as either parts per million or grains per gallon. Gliem says current LPA water has a hardness of 615 parts per million or 36 grains per gallon. The goal is to produce water that is 120 parts per million or 7 grains per gallon. "That goal is typical of what the Des Moines Water Works and other municipalities offer their water customers," he says. "The pilot plant study showed we will be able to reach that goal."

Once the RO system is complete and providing water to LPA members, Gliem says those who have water softeners in their homes will want to adjust their settings,

and that the lifespan of softeners and other fixtures will be much longer. Those who have inline water filters probably will want to keep those, he says, but filters won't need to be changed as often.

Large blue water mixing tanks in the water plant will be removed once the new system is online along with other old pieces of equipment and pipe. That area then will be the home for some components of the new system. Gliem expects the new plant to be online by late this year, or early in 2021.

Total cost for the entire project is \$4.7 million.

Funding for the project is through the State Revolving Loan Fund for drinking water improvements, at a fixed rate of 2-percent interest for 20 years.

To pay off the loan, LPA water bills will increase by \$70 per quarter, going from \$90 to \$160 per quarter. This will begin with the October 1, 2020, bill. A reminder on this will go out in July, with the July 2020 bill being the final invoice at the old rate.

John Rutledge, LPA general manager, says even with this increase, LPA water bills are very comparable with other municipalities.

Options for a future infrastructure assessment have been discussed by the LPA board with no proposal finalized yet.

"The board will revisit this in late 2020 and determine if

this is something they want to pursue in 2021 or a future year," Rutledge said. "But for now, members need to know the cost of this plant is very affordable and will position LPA for decades to come." ■

BAKER
Heating & Cooling

Call 515-559-6778
or 515-833-2052

REESE TREE CARE
Old Masters -
Neighborhood Services

EXPERT, PROFESSIONAL SERVICES
Complete groundskeeping & Property Management

- Trees
- Shrubs
- Hedges
- Lawns
- Landscape

Over 35 years of education, art, safety, training and excellence in the green industry at your service.

Licensed, Insured and Reasonable

BILL REESE - Owner
515-943-0544 • 641-755-2140
breesetrees77@gmail.com
ISA Certified Arborist
ISA Certified Utility Specialist
NW-5072A
RMC #MW3944AU

WE TREAT FOR THE EMERALD ASH BORER

GRUBER
CONCRETE CONSTRUCTION
(formerly Ritter Concrete)

QUALITY WORK AT REASONABLE RATES!

Flat Work – Skidsteer Work
Replacement Work

Call Tom Today
515-210-4515

Insured
Serving Lake Panorama & surrounding communities

Design • Installation • Construction

"More than a shovel and a truck."
We have the equipment to do the job right!

- Retaining walls • Walkways • Patios
- Seeding • Sodding • Grading
- Plant materials • Planting • Pruning
- Landscape Material • Affordable Quality
- Insured

"Don't pay too much for too little"

GREENSPIRE LANDSCAPING

Over 25 years of dependable service
*Phone Dan 641-439-2482
or 641-757-1497.
Please leave a message.*

VENTEICHER ELECTRIC, INC.
HOME COMMERCIAL FARM

Servicing Guthrie Center and Panora areas for all your electrical needs.

641-332-2675 OR 641-755-3638

25+ years experience in agricultural, commercial, residential, industrial wiring along with trenching & boom truck services.

LET US DO THE COOKING FOR YOU!

CHESTER'S

Great Tasting Fresh Fried Chicken - Cooked to perfection with a unique taste and style. A family recipe and process that's been successful for over 50 years.

Available at your Panora

Hometown foods
601 E Main St • Panora, IA
(641) 755-2213

EXPRESS YOUR PERSONALITY!
Let the Professionals Take Care Of You and Your Eyes with Quality Eye Care and Eye Wear!

Eye Care Associates
Cassie Martinson, O.D. • James Koch, O.D.
102 E. Main • Panora
641-755-3699

Now's the time to make those repairs you've been putting off.

Sails Boat Covers Lift Covers Pontoon Canopies and Curtains

Quality canvas repairs for over 30 years.

JOHN BOYT INDUSTRIAL SEWING
3101 JUSTIN DRIVE • URBANDALE
515-270-7031
Toll Free 1-888-667-3744

BEACH BALL 2020 - LET'S PLAY OUTSIDE!

So far \$20,000 has been raised toward the \$70,000 goal for the playgrounds.

BY SUSAN THOMPSON
Lake Panorama Times



An outline of Lake Panorama is incorporated into the center of the shuffleboard table. Johnson has built more than 15 of these tables, which sell for \$3,500.

The Friends of Lake Panorama board of directors voted at a meeting June 22 to proceed with Beach Ball 2020 on Saturday, Aug. 1, using the theme "Let's Play Outside!"

To ease concerns about COVID-19, both outdoor and indoor spaces will be used at the Lake Panorama National conference center. Several aspects of the event have been modified to help with social distancing.

Funds raised at the 2020 Beach Ball will go toward the Friends' current priority project to raise \$70,000 for new playground equipment at Shady and Boulder beaches.

Direct contacts are being made with table sponsors so they can choose a reserved table inside or outside. Outside tables will be under a series of tents, located on the grass between the conference center and the golf course. A drink bar and a dessert bar will be on a roped-off section of the parking lot. The live auction also will take place outdoors.

Adding this outdoor venue made it possible to include live music for this year's Beach Ball. Little Joe McCarthy is a Midwest singer and songwriter who grew up in Omaha. At first, McCarthy played as a solo acoustic performer, before spending many years in different bands. More recently, he has come full circle, playing acoustic guitar and singing as a solo performer around the Midwest. McCarthy will perform from 5 p.m. to 9 p.m.

Registration will be open from 4 p.m. to 6 p.m. and take place in the conference center dining room. Attendees can park in both the west and east parking lot, and enter the dining room from either side. There will be two lines

for registration. It is hoped that beginning registration an hour early will make social distancing easier.

At registration, each couple or individual will be assigned a number, and all charges through the evening can go against that number. These can include drink tickets, dessert tickets, and purchases of both silent and live auction items. The exception will be the 50/50 raffle, which will require cash only so the appropriate amount of cash will be available when the winning ticket is drawn.

The evening meal will be served 5:30-7 p.m. Tickets are \$40 each, with half going directly to the playground fund. A "sweet treat" dessert bar, offering a variety of donated dessert items plus a scoop of vanilla ice cream, will be open 6-7:30 p.m. Tickets for the dessert bar will be \$3.

Drink tickets will cost \$6, and can be redeemed at either the outside bar or the bar in the banquet room. These tickets will cover domestic canned beer, well drinks and glasses of wine. A portion of each ticket sold will go to Friends.

Announcements will be made toward the end of the evening when people can start checkout. Payment by check or cash will be encouraged. There will be a laptop where credit cards can be used to pay online on the Friends website, with the processing fee of 2.9 percent added on.

So far, about 75 items have been donated for both silent and live auctions, but additional items are being sought. Of particular interest in the live auction will be a 14-foot shuffleboard table with accessories, donated and delivered by Kurt Johnson,

valued at \$3,500; signed footballs from Iowa and Iowa State; 14K white and yellow gold pendant necklace with a garnet and diamond, donated by Ames Silversmithing, valued at \$975; handcrafted cedar kayak, donated by Chris Welp and valued at \$2,500; and a case of Busch Light, signed by Carson King, the ISU student who raised \$3 million for the University of Iowa Children's Hospital, donated by Carrie Hansen and valued at \$500.

Beach Ball organizers are considering offering live auction items first as an online auction, beginning July 20. The starting bid at the live auction Aug. 1 would then be the last bid placed online. Online bidders would be encouraged to attend the Beach Ball if they want to continue their pursuit of a particular item. Watch for additional details in the LPA and LPN newsletters, plus the Friends of Lake Panorama Facebook page and website.

Silent auction items will include a variety of gift baskets; two \$100 Target gift cards; five \$50 Casey's gift cards; two handmade quilts; an LPN Stay-and-Play package valued at \$680; both Iowa and Iowa State engraved cast iron skillet; a Utah Jazz NBA jersey signed by Georges Niang; and a Cake-of-the-Month item that will provide one home-baked cake creation every month for a year, prepared and donated by Tammy Deal.

Those who have items to donate to the auctions, or want to purchase tickets to the event, can call Susan Thompson at 515-240-6536 or email staff@friendsoflakepanorama.org.

Anyone who already paid for a table sponsorship or tickets, and now can't or



This shuffleboard is 14-feet long, handcrafted and donated by Kurt Johnson. The legs and sides are made of reclaimed barn boards, with the playing surface a southern yellow pine. Included in the purchase price will be eight pucks, plus free delivery and setup.

doesn't want to attend because of the date change or concerns about COVID-19, can receive a refund on request. Or leave the money with Friends as a donation for the playgrounds.

So far \$20,000 has been raised toward the \$70,000 goal for the playgrounds. Donations for the playground project are accepted at any time, and can be mailed to P.O. Box 488, Panora, IA 50216. Checks should be made payable to Friends of Lake Panorama.

All donations are tax-deductible. Donors of \$500 or more will be recognized on signs erected near both playgrounds, and on the donor page of the Friends website. More information about the playgrounds and other donation options is available at www.friendsoflakepanorama.org. ■



The winning bidder of the Cake of the Month item will be able to consult each month with donor and baker Tammy Deal each to discuss timing and baked options. Shown here are red velvet cupcakes with cream cheese frosting baked by Deal, and delivered in a flower pot.

Anything dug we can handle it!

Excavator Service
Directional Drilling
Water Service Repairs
Tree Removal
Digging Basements
Septic Tanks

Holbrook Construction Inc

Rick Holbrook, Owner - 641-431-0342

DALLAS COUNTY HOSPITAL
FAMILY MEDICINE CLINICS

An Affiliate of **MERCYONE**

HEALTH CARE FOR THE ENTIRE FAMILY

DCH FAMILY MEDICINE PERRY
A HOSPITAL OUTPATIENT DEPARTMENT OF DALLAS COUNTY HOSPITAL
616 10TH ST. PERRY, IA 50220
515-465-3553

DCH FAMILY MEDICINE PANORA
319 E MAIN ST. PANORA, IA 50216
641-755-2121

ERIC M. ASH, MD
DEBORAH MEDICI- FEICK, PA-C
JASON NOBLE, PA-C
WILLIAM PALMER, MD
STEVEN SOHN, MD
LINDSAY WEBER, PA-C

ERIC M. ASH, MD
AMY HARLAND, PA-C
KARA REIS, ARNP

DALLAS COUNTY HOSPITAL
FAMILY MEDICINE CLINICS

An Affiliate of **MERCYONE**

Lake Panorama **TIMES**

5619 N.W. 86th St., Suite 600, Johnston, IA 50131
515-953-4822 | www.LakePanoramaTimes.com



Lake Panorama Times is a monthly newspaper published by Big Green Umbrella Media Inc., an Iowa corporation. Contents 2020 Big Green Umbrella Media, Inc. All rights reserved. Nothing may be reprinted in whole or in part without permission of the publisher. Editorial Policies: Contact the publisher for permission to reprint articles, cartoons or any other portions of the paper. Lake Panorama Times is not responsible for unsolicited manuscripts. All letters received become the property of the publisher. We reserve the right to print letters in condensed form and to edit them for libel.

EDITOR & PUBLISHER:
VICE PRESIDENT:
ACCOUNT EXECUTIVE:
DESIGN MANAGER:
GRAPHIC DESIGNER:

Shane Goodman
Jolene Goodman
Stormy Baker
Celeste Tilton
Jordan Huxford

CONTRIBUTORS:
BUSINESS OFFICE MGR:
DISTRIBUTION:

Susan Thompson
Cheryl Temple
Brent Antisdell
Patrick Clemmons

TO SUBSCRIBE:

Visit www.LakePanoramaTimes.com and click on the "SUBSCRIBE" link. Subscriptions are \$24 per year (12 issues).

Lake Panorama Association Board of Directors Meeting

May 26, 2020
Lake Panorama Association Office - Via Web Conference

The Lake Panorama Association Board of Directors met May 26, 2020, at 5 p.m., via Web Conference. Board members in attendance were Mary Jane Carothers, Emily Donovan, Gary Evans, Tom Jeschke, Rich Schumacher, Jim Spradling and Neil Wright.

LPA Staff in attendance: Danna Krambeer and John Rutledge.

Visitors in attendance: Dave Finneseth, LPA Member 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 04.28.2020 LPA Board Meeting
c) Acceptance of 04.30.2020 consolidated financial report – LPA & LPN, LLC
d) Accept 2019 Audit Report from Meriwether Wilson
e) Approve date of the next LPA board of directors meeting
f) Approval of minutes from 2019 LPA annual meeting
g) Approval of 2020 annual meeting agenda
h) Approve ballot counters for 2020 annual meeting
i) Accept minutes from 04.27.2020 LPN, LLC Board of Manager meeting
j) Accept 05.11.2020 Building Code Committee Minutes

Agenda Item 4a – Variance Request: B&T Snyder, LLC, Lot 1229, roof pitch as recommended by Building Codes committee

Excerpt from Building Codes Minutes:

Tristen Snyder, Lot 1229, (5218 Panorama Terrace) presented house plans requiring a 4/12 roof pitch on four small planes of the roof. The committee decided the house was aesthetically pleasing and noted that other houses this year have been

granted 4/12 roof pitches. Evans made a motion to approve a variance allowing a 4/12 roof pitch for lot 1229. Motion seconded by Dirk Westercamp and carried unanimously.

Evans moved to approve granting a variance for 4/12 roof pitch, per the plan presented, for B&T Snyder, LLC for lot 1229. Motion seconded, carried unanimously.

Agenda Item 4b – Variance Request: Jeff and Tracy Drury, Lots 554, 555 & 556, setback of lighthouse from shoreline as recommended by Building Codes committee

Excerpt from Building Codes Minutes:

Jeff Drury, Lots 554, 555 and 556, (4733 Panorama Drive) presented plans for a light house to be put between his house and the lake shoreline. He was asking for a variance of 25 feet closer to the water. Based on the light house’s ornamental nature, the nature of the surrounding shoreline, the neighbor’s approval and one neighbor preference to have the light house closer to shore and further from his own home. The committee weighed both approval of the structure, as well as the structure’s location. Motion Van Wyk to approve the lighthouse and the

25-foot setback variance, with clarification LPA would retain authority over any concerns regarding hours of operation and lumens of light discharged. Motion seconded by Esser and carried unanimously.

Evans moved to grant approval of the lighthouse and awarding a 25-foot lake setback variance, with clarification LPA would retain authority over any concerns regarding hours of operation and lumens of light discharged, for Jeff and Tracy Drury, for lot 554, 555 & 556 all combined. Motion seconded, carried unanimously.

Agenda Item 4c – Variance Request: Darrell & Leisa Jobe, Lots 334 & 335 combined, front lot line setback and 3/12 and 4/12 roof pitch as recommended by Building Codes committee

Excerpt from Building Codes Minutes:

Rick Hayes presented building plans for Darrell and Leisa Jobe’s new home, Lot 334 and 335, (6522 Coven Court). The plans would require a 10-foot setback from the front lot line along with two - 4/12 roof pitches and a 3/12 roof pitch over the front entryway. Based on neighbor’s approval and pleasing aesthetics, motion by

Esser to approve a 10-foot front lot setback variance and roof pitch variances of 3/12 and 4/12 for lots 334 and 335, as presented in the building plans. Motion seconded by Knudsen and carried unanimously.

Evans moved to approve granting a variance for a 10-foot front lot setback variance and a variance for roof pitches of 3/12 and 4/12 for Darrell & Leisa Jobe, Lot 334 & 335 combined, per the plans submitted. Motion seconded, carried unanimously.

Agenda Item 5a – Old Business – None

Agenda Item 6a – Other Business – None

Agenda Item 7 – Closed Session – The board entered closed session at 5:25 p.m. to discuss legal matters. The board exited closed session at 6 p.m.

Schumacher moved to approve a confidential legal agreement, as discussed in closed session, contingent upon final document review by LPA attorney and execution by LPA general manager. Motion seconded, carried unanimously.

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

ASK Lake Panorama TIMES

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

Q: Now that Gov. Reynolds has lifted the restriction on public pools, when will our pool re-open? — Gerri

A. The swimming pool adjacent to the Lake Panorama National conference center opened July 1 and is available for public swimming daily 10:30 a.m. to dusk. Annual memberships can be purchased by both LPA members and non-members. Swimmers must check in at the pro shop counter where they will sign in and pay the daily fee of \$3, if they have not purchased a membership.

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

Everyone will be given a wristband to wear in the pool area. In order to encourage physical distancing, tables and chairs have been placed 6 feet apart.

Q: Are sailboats allowed on Lake Panorama? — Bill

A. Funny you should ask. A story in this month’s issue features a lake couple who purchased a sailboat and are using it on the lake. The story states that although Lake Panorama is not ideal for sailing due to it being narrow, it is allowed (but not

encouraged, as an abundance of sailboats could cause problems).

Q: How often should a septic tank be pumped? — Lisa

A. The answer to this question can vary depending on usage and how many people live in your household. But, generally speaking, those in the industry say the average household septic system should be inspected at least every three years by a septic service professional and pumped every three to five years. ■

GUBSER JOINS GCSB INVESTMENT CENTER AS CLIENT SERVICES COORDINATOR

GCSB Investment Center welcomes a familiar face, Vicki Gubser, as the Client Services Coordinator. Guthrie County State Bank customers may be familiar with Vicki from her past five years serving as Heritage Club Director. In her new role, she will assist with client service tasks, as well as provide administrative support.

Gubser’s background in banking, real estate and insurance brings a wealth of financial knowledge to GCSB Investment Center customers. She looks forward to working with customers as they plan for their financial futures.

“Due to our growth, we are very excited to add a full-time team member. Gubser’s background in various areas of the financial industry made her a natural fit for the position,” said Kristen Crouthamel, AIF®, Financial Advisor with GCSB Investment Center. Originally from the Bagley area, Gubser currently resides at Lake Panorama. Outside of work, she serves as the treasurer of the United Methodist Church in Panora, vice president of P. E. O. Chapter BY, and also as the secretary of the Guthrie County Airport Authority board.


The GCSB Investment Center team splits time between the offices located inside Guthrie County State Bank in both Guthrie Center and Panora. Gubser’s time will mostly be spent in the Guthrie Center location. Appointments with Financial Advisor Kristen Crouthamel, AIF® are recommended. The location of appointments is flexible based on client need. GCSB Investment Center provides



Vicki Gubser

investment and retirement savings to clients interested in improving their financial future. They offer a wide variety of solutions including individual, retirement, financial planning, employer group plans and benefits and corporate investment accounts. Initial consultations and portfolio risk analysis are provided at no cost. Visit www.investgcsb.com for more information or to contact the GCSB Investment Center team ■.

Securities offered through Registered Representatives of Cambridge Investment Research, Inc., a broker-dealer, member FINRA/SIPC. Advisory services offered through Cambridge Investment Research Advisors, Inc., a Registered Investment Adviser. Guthrie County State Bank and GCSB Investment Center are not affiliated with Cambridge. Non-deposit investment products are not FDIC insured, not bank guaranteed and may lose value.



**Know what's below.
Call before you dig.**

**It's the law and NOT
calling could cost you
money or your life!**

Call 811 or 800-292-8989
www.iowaonecall.com



PANORA TELCO
641-755-2424
www.panoratelco.com



Lake Panorama
641-755-2301
www.lakepanorama.org



HODGES LAWN CARE

**CALL RICK HODGES TODAY!
641-757-1454**

MOWING

LAWN & LEAF
CLEANUP

MULCHING



YOU DESERVE HIGH QUALITY WATER

The Hero Premium Water Conditioning system has been designed to fit your needs and save you money at your lake home.

Crystal Clear WATER

- Chlorine removal and softening all-in-one
- Whole Home Filtration
- Salt Delivery
- Unbeatable Prices and Warranties
- Reverse Osmosis Drinking Water Systems

Call for a free home water evaluation. (641) 757-1473

51st LPA ANNUAL MEETING HELD JUNE 27

LPN operation showed an operating loss of \$245,481, although overall revenue was up \$111,06 from 2018.

By **SUSAN THOMPSON**
Lake Panorama Times

The 51st annual meeting of the Lake Panorama Association was June 27, seven weeks later than originally planned. Concerns about COVID-19 and the need for social distancing led to the postponement.

John Rutledge, LPA general manager, said normally members are encouraged to attend the annual meeting. But this year, he was happy to see a smaller crowd spread throughout the Lake Panorama National banquet room. As usual, the meeting provided an update on activities during the past year, plus a look ahead to the next 12 months.

Re-elected to the LPA board for another three-year term was Mary Jane Carothers. Newly elected was David Finneseth, replacing Tom Jeschke. Jeschke has been on the LPA board for 12 of the past 14 years, and served as president four years. He was thanked for his service by both Carothers and Rutledge during their reports.

Gary Evans, LPA board treasurer, provided the 2019 financial and audit report for the LPA and its subsidiary, LPN, LLC. For 2019, Evans said the LPN operation showed an operating loss of \$245,481, although overall revenue was up \$111,06 from 2018.

"Maintaining a profitable subsidiary that specializes in the golf and restaurant industry continues to be a challenge," Evans said. "The LPN board of managers continues to work with LPN staff to ensure our subsidiary is pursuing improved strategies to maximize performance in future years."

Turning to the LPA, Evans drew attention to the asso-

ciation's income statement, which showed actual 2018 and 2019 revenues and expenses, plus the 2020 budget numbers for comparison.

Evans said the 2019 net income was \$549,751, which included \$235,959 that was the auditors' adjustment for land sales expense.

"This is an accounting adjustment for tax purposes and does not represent new money coming into the organization," he said.

Evans said the LPA board decided a 5-percent dues increase should be applied for 2020.

"The board's budgeting process focuses extensively on cash flow," he said. "Cash balances are targeted for 20 percent, with the possibility these will be in the 17 to 18 percent range if non-budgeted expenditures are approved as a midyear budget amendment."

Evans said it's important to remember the LPA board does not set its annual operating budget with the expectation of selling land. All operating expenses are covered by LPA's recurring operating revenues.

Carothers, completing her first year as LPA board president, chaired the meeting. In her report to the membership, Carothers said 2020 has brought many challenges and changes to the LPA operations.

For instance, a major leak was identified in the water main running under Burchfield Cove, which required repair prior to the peak summer season. In mid-March, Gov. Reynolds ordered restaurants and bars to close, just as the LPN anticipated ramping up operations for the summer season.

Carothers said LPA and LPN management had to draft contingency plans for

the loss of expected revenue for the two operations.

"LPA and LPN had to create and regularly update COVID pandemic operation plans that could reasonably assure the safety of members, customers, visitors and employees at the conference center, golf courses, campgrounds and sports courts," she said. "Personnel policy updates were in a state of constant flux, which proved to be both time consuming and challenging."

In addition, plans had to be developed to continue essential operations at LPA such as roads, dam operations and security coverage in the event COVID or a state stay-at-home order created critical staff shortages, Carothers said.

Despite these and other challenges, there also have been positives, she said.

"The new LPA water system is on target for completion late this year or early in 2021, and the water main leak under Burchfield Cove has been repaired," Carothers said. "The conference center has successfully reopened for business. LPN golf courses continued to operate while many other businesses were forced to close. Now golf league play has resumed, and the sports courts and campgrounds also are back in use."

In closing, Carothers expressed appreciation to LPA members for their patience and support during the last few months.

"You have been understanding and tolerant when operations had to change," she said. "Our community is diverse in life experience, and our members hold a wide spectrum of perspectives on how LPA should approach such unprecedented times. Please continue to support



Elected to three-year terms on the LPA Board of Directors at the June 27 LPA annual meeting were David Finneseth and Mary Jane Carothers. This is Finneseth's first term on the board. Carothers has completed one three-year term.

your board members and management as we work together to ensure Lake Panorama remains an amazing place to enjoy and live."

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

"The LPN, LLC operation continues to be a great benefit to our community. But it also continues to be a challenging business model to perfect," he said. "I'm proud to say our staff and board continue to work on ways we can improve the guest experience and also pursue the best financial outcome possible."

Rutledge said the disso-

lution of the Clover Ridge Timeshares has had a definite impact on LPN operations.

"We have been able to use some of the units while they're on the market for sale. But there is no doubt the short-term impact of the timeshare dissolution had a negative impact on LPN's bottom line, with reduced traffic on the golf course and in the Links restaurant," he said. "The long-term impact remains to be seen, as we work to adapt to this new environment."

A facility review was completed by an architect from Shive-Hattery.

"Major overhaul of the conference center proved to be beyond our current financial

capacity, so we will look at options to improve the building incrementally on a year-to-year basis," Rutledge said.

Dan Wollner has announced he is in his 40th and final year as LPN golf course superintendent.

"A succession plan has been implemented, which will promote Brandon Waddle to the top spot," Rutledge said. "Thanks to Dan for his stewardship of our beautiful golf course for four decades."

Rutledge said COVID-19 has been challenging. "In our busy season, the combined number of employees on the payroll of LPA and LPN reaches 150

MEETING, PAGE 10

Serving Lake Panorama and surrounding area for over 30 years!



- Complete floating dock, lift and canopy starting at just \$15,000! Installed!!
- Entire dock system is floating, always stays level and fluctuates with water level.
- No need to pay barge fees to remove and re-install, if in protected coves.
- Constructed entirely of maintenance-free materials. Treated wood frame is also available.
- Full line of dock accessories: benches, ladders, cleats, bumpers, dock boxes, etc.
- Econo Lift Boat Hoists in marina starting at only \$4575! Installed!!
- Floating PWC lifts starting at just \$2050! Installed!

At L&N Dock and Lifts, customer service is and always has been our top priority for 30 years!



"Stay Afloat"



BOAT HOIST

62799 577th Street • Lewis, Iowa 51544

(712) 769-2550 • (800) 546-6985

www.LNDocks.com



**GCSB INVESTMENT
CENTER**
Connecting Communities

INVESTING IN YOU

Three Key Questions to Answer Before Taking Social Security

When to Start? The Social Security Administration gives you options. You can:

- Start benefits at age 62.
- Claim them at your full retirement age (FRA).
- Delay payments until age 70.

If you claim early, you can expect to receive a monthly benefit that will be lower than what you would have earned at full retirement. If you wait until age 70, you can expect to receive an even higher monthly benefit.

Should I Continue to Work?

Social Security calculates your benefits using a formula based on your 35 highest-earning years. As your highest-earning

years may come later in life, spending a few more years at the apex of your career might help.

How Can I Maximize My Benefit?

The easiest way to maximize your monthly Social Security is to simply wait until you turn age 70 before claiming your benefits. However, we can analyze your social security estimates to show you how to maximize Social Security based on your retirement goals.

Visit www.investgcsb.com to read this article in its entirety and contact us today to schedule a free consultation and social security analysis.

Kristen Crouthamel, AIF®, Financial Advisor

GUTHRIE CENTER: 413 State Street • Guthrie Center, IA 50115
PANORA: 505 East Main Street • Panora, IA 50216

EM: kristen@investgcsb.com • **PH:** 641.755.2799
MOBILE (VOICE): 641.757.2737 • **MOBILE (TEXT):** 641.450.1868

InvestGCSB.com



This content/article was prepared by MarketingPro. Securities offered through Registered Representatives of Cambridge Investment Research, Inc., a broker-dealer, member FINRA/SIPC. Advisory services offered through Cambridge Investment Research Advisors, Inc., a Registered Investment Adviser. Guthrie County State Bank and GCSB Investment Center are not affiliated with Cambridge. Non-deposit investment products are not FDIC insured, not bank guaranteed, and may lose value. GCSB Investment Center does not offer legal or tax advice. Please consult the appropriate professional regarding your individual circumstance.

MEETING

FROM PAGE 9

people, many of whom are part time. Adjusting personnel policies has been challenging for both entities,” he said.

LPN did apply for the Payroll Protection Program through the U.S. Small Business Administration, which provided LPN, LLC with a loan of \$229,000.

“Based on the most recent updates to this program, LPN will be eligible for 100 percent forgiveness of this loan,” Rutledge said. “This will help us keep 2020’s bottom line from being absolutely wrecked by COVID-19.”

Shifting gears to the LPA, Rutledge outlined two major capital projects that have been under discussion by the LPA board for several years.

One project currently underway involves upgrades to the LPA water plant. LPA secured a 2 percent, 20-year loan from the State Revolving Loan Fund for \$4.75 million to cover the project.

“The new Jordan well has been drilled, and test pumping showed excellent results,” Rutledge said. “LPA now will rely on a pair of Jordan wells, which have ample quantities of water and are free of the iron and manganese issues we’ve fought on the Dakota wells.”

A line to carry discharge water away from the new reverse osmosis (RO) system to the Middle Raccoon River by Highway 44 is complete, with only some soil restoration remaining. The RO system has been delivered and construction is underway. Rutledge said transition from the current system to the new system will happen either in late 2020 or early 2021.

Rutledge said LPA’s water today is quite hard.

“When the new system is in place, about 80 percent of the hardness members experience will be eliminated. Those with in-house softeners probably will still use them, but only a fraction of the salt used today will be needed,” he said.

As mentioned at the May 2019 annual meeting, LPA water bills will increase by \$70 per quarter, going from \$90 to \$160 per quarter. This will begin with the Oct.

1, 2020, bill. A reminder on this will go out in July, with the July 2020 bill being the final invoice at the old rate.

The other large project completed within the last year was the replacement of the LPA maintenance facility, which cost \$1.78 million. Payoff of this has been structured as a 20-year loan and will require LPA to set-aside between 20 and 25 percent of the association’s annual capital budget amount for payback.

Rutledge said LPA has undertaken a number of long-term projects for which substantial investment was needed.

“In the case of the water plant and the LPA shop, financing was necessary. These projects represent an investment in our future, and replace core assets we depend on every day,” he said.

“Pursuing both the shop and the water plant at the same time was challenging, but prudent. Interest rates for financing were favorable, and the need to proceed with both the shop and water plant had grown to the point where they could not be deferred much longer. Thank you to the membership and the board for supporting these investments in Lake Panorama’s future.”

Rutledge talked about the January Iowa Supreme Court ruling that the waters of Lake Panorama are public. The ruling also noted the land surrounding Lake Panorama is privately controlled and clarified LPA and its membership has no obligation to allow access to the water.

“As we’ve always known, Lake Panorama is a de-facto private lake despite the fact it is one-in-the-same with the Middle Raccoon River. We expect no changes in how LPA operates, but certainly answered a lot of questions based upon social media posts and speculation that Lake Panorama was now open to all,” he said. “We’ve installed a camera at the LPA marina, are working on improved signage, and continue to rely on our close partnership with Coulters Marine for oversight of the boat ramp.”

That Supreme Court ruling

caused some concern about wording in Iowa Code 357H, which governs Rural Improvement Zones.

“We worked with State Senator Jake Chapman and State Representative Bubba Sorensen, who represent our district, to secure an amendment to clarify the definition of ‘private lake development,’ which was rather vague,” Rutledge said.

“The concern we had was future bond counsel reviews and our ability to issue new debt. We didn’t want this public/private issue to spill over to the Lake Panorama RIZ. The new language states RIZ applies to a private real estate development adjacent to or abutting a lake,” Rutledge said. “We believe this remains consistent with the spirit of the original law but removes any cloud of doubt regarding RIZ as it relates to the public/private status of the water.”

Rutledge said Senator Tim Kraayenbrink, who owns property at Lake Panorama, and LPA member Brian Johnson, also were instrumental in securing this amendment.

Rutledge also talked about the broken water line under Burchfield Cove that was discovered in late 2019 and replaced in June. The cost of replacing the line plus implementing some necessary water main extensions topped \$400,000.

“This was not budgeted, but LPA was able to postpone some other projects to soften the blow of this expense,” Rutledge said. “Plans for replacing the other lake crossings are under review for LPA’s five-year capital budget plan. The cost of these should be less because the water mains connected to those crossings will not require the work associated with the Burchfield project.”

Other items Rutledge highlighted in his remarks included:

The Guthrie County engineer has said Sage Trail will be restored this summer to a condition similar to 2012. This is not hard surface pavement, but is better than a basic gravel road that needs graded frequently. The engineer also is exploring a hot-mix asphalt to add on either side of the Burchfield Bridge.



Tom Jeschke was recognized for two things during the recent LPA annual meeting. First, for serving 12 out of the last 14 years on the LPA Board of Directors. Second, for wearing the most creative mask at the meeting. Jeschke designed the mask, and Janet Adamson turned it into this final product. When told to smile for the camera, Jeschke said he was.

RIZ hired Dredge America to remove three-quarters of a million yards of silt from the river channel. This was contracted to supplement LPA’s work and make use of silt basin easements that expire within the 2020 decade. Cost is estimated at \$4.1 to \$4.2 million.

The Smith Wetland north of Burchfield Cove is complete, and the third wetland is installed to help protect Lake Panorama’s water quality. Land for a fourth wetland has been acquired, and the project is in the works. This wetland lies upstream of the Smith wetland.

A new, larger debris skimmer has

been ordered by RIZ and will be delivered in July. This is a \$400,000 purchase and will replace the skimmer LPA purchased more than 20 years ago. The old unit will remain as a backup.

An excavator with both standard and long-reach capabilities also was purchased by RIZ in 2019, which will be used for silt-basin, wetland, and small cove maintenance, plus riprap of selected areas.

The Lake Panorama 50th anniversary book remains available for purchase through either the LPA or LPN, at a cost of \$35. ■

LEAVE THE HARD WORK TO HARMANN

WATER and SEWER

TRENCHING

BACKHOE SERVICE

BASEMENTS

TRUCKING

SNOW REMOVAL

Harmann Excavating

Matt Harmann, owner

641-755-3640 • 641-757-0907 CELL

Fax 641-755-3645 • PO Box 307, Panora, Iowa 50216

Van Houten Barge Service

- Boat lift and dock installation, removal and repair
- Custom built cantilever docks
- Rip-rap and shoreline work

Customer Service is our
#1 goal.

We want to get you boating
as soon as possible.

--Call for free estimates--

Mark Van Houten
(515) 975-7016 or
(641) 431-4002

Q&A:

John Rutledge, General Manager, Lake Panorama Association

By **SUSAN THOMPSON**
Lake Panorama Times

This month's Q&A gives John Rutledge, Lake Panorama Association general manager, the chance to catch us up on several topics.

Q: Earlier this year, there was a construction project at the west end of Jones Cove. Tell us about that work.

A: The repair work at Jones Cove involved adding sheetpile, backfill and realignment of the concrete tubes underneath the dam. The concrete tubes were starting to pull apart and shift/slide down the slope toward the cove. This was likely due to freeze-thaw cycles and water movement through the tubes over the years. The soil material beneath the tubes was no longer structurally sound enough to support the tubes.

Adam Benner already was under contract with RIZ for a suite of other sediment basin repairs, for which he had been chosen as low bidder. This project was added to realign the tubes and improve the foundation that serves as the sediment basin dam and tube bedding.

This was done by driving sheetpile straight down at the edge of the cove. Limestone rock was added behind the sheetpile for backfill. Once the backfill was in place, Benner was able to grade the surface to a level condition and put the same concrete tubes back in place. Once the tubes were reconnected, a drainage tile was built into the dam bank to pull seepage out of the bank and direct it to the lake. The final step was regrading the surface of the silt dam and restoring it with grass seed.

With this work complete, RIZ now will be able to watch the tubes over the next few years and see if there is any continued movement. LPA staff and RIZ engineers will do this by measuring the seam gaps between the tubes. As with all basin projects, ongoing maintenance is key to ensuring these structures remain in good repair.

Q: An unusual loss of water from the LPA water system late last year alerted you to the fact there was a break in a water main under Burchfield Cove. What did the repair work entail, and what are the implications for other under-the-lake mains that exist?

A: LPA experienced a broken water line under Burchfield Cove in late 2019. The timing of this break was for-



John Rutledge

fortunate, as it occurred during our slow part of the season. LaGrange Inc. out of Amana, Iowa, was contracted to bore a new water crossing about halfway up Burchfield Cove. The original crossing had been further south. The new crossing will help bring better water pressure to the homes on the east side of the cove. Installation of the new line was finalized in June and is successfully in-service.

The cost of replacing the line plus implementing some necessary water main extensions topped \$400,000. This was not budgeted, but LPA was able to postpone some other projects to soften the blow of this expense. There are four other crossings under the lake that bring water to the east side of Lake Panorama from the water plant on the west side. Three of these are primary crossings and one is smaller. The southernmost primary crossing travels from Christmas Tree Point to Tie Road. The middle primary crossing travels north/northeast from Sunset Beach. Finally, there is a smaller crossing at the upper reaches of the Burchfield Cove creek channel. Plans for replacing the other lake crossings are under review for LPA's five-year capital budget plan. The cost of these should be less because the water mains connected to those crossings will not require the same amount of work as the Burchfield project.

Q: Yet another water-related project is some work planned below the lake dam yet this year. Tell us about that.

A: The LPA dam continues to be inspected regularly, with ongoing maintenance, and repair items being a top priority for the association. One minor maintenance project is planned for this year. The low-flow outlet at the dam has caused some erosion downstream where the water is let out. LPA has hired a contractor Double L Construction and Brock Rob-



Some repair work at the west end of Jones Cove was completed earlier this year. The concrete tubes running under the road had begun to pull apart and needed a stronger foundation. This was done by driving sheetpile straight down at the edge of the cove. Limestone rock was added behind the sheetpile for backfill. Next the surface was graded and the concrete tubes put back in place.



Once the tubes were reconnected, a drainage tile was built into the dam bank to pull seepage out of the bank and direct it to the lake. The final step was regrading the surface of the silt dam and restoring it with grass seed.

son to go down the backside of the dam to dig out and replace the old riprap. Fabric material will be placed over the newly graded area, then covered with 12-inch limestone. This new area should allow water to run directly into the Middle Raccoon River without eroding the bank.

Some long-term improvement to the berm between the primary spillway and the emergency spillway remains under review this year, and will be either a 2021 or 2022 project.

Q: A new person on the LPA staff is taking over management of issues related to the association's building codes. Give us details.

A: Lane Rumelhart, who joined our staff Dec. 30 as LPA project manager, now is responsible for managing the LPA building codes, interacting with the building codes committee and LPA members. Working six summers for Rumelhart Building Co. in Guthrie Center, which is owned by his grandfather, provided him with experience in reading blueprints and all aspects of construction, so he's a good fit for these tasks.

Building codes are an important component of what

the LPA staff manages annually. For instance, in 2019, 69 land disturbing permits were issued. Seventy-five building permits were issued, including 13 new homes, 15 decks, 17 additions, one boathouse rehab, one permanent dock, two fences, 20 storage sheds, two gazebos, two detached garages and two demolitions. As you can see, there are a lot of different types of projects that fall under the LPA building codes.

Lane is taking the responsibility from Mike Gliem, who has been doing "dou-

ble-duty" for LPA for several years. Mike's done a great job, but this transition makes a lot of sense considering Mike will be managing the transition from our old water plant to our new reverse osmosis system.

Besides building codes, Lane's other duties include management of some projects financed by the Lake Panorama Rural Improvement Zone (RIZ), assisting with LPA communications, the annual deer hunt program, and campground and beach management. ■



Keep Your Vehicle Looking Its Best!

ALL SEASONS CAR WASH

EASY TO USE! CONVENIENT! AFFORDABLE!

Check us out on Hwy 44 West, Panora!

All Seasons Car Wash has state-of-the-art automatic carwash bays, and turbo dryers in the self service bays.

Washing Options from \$7-\$10 and our Customer Value Cards are always available

Our automatic wash bays can accommodate Dually & Long Bed extended cab pick ups!

Always Open 7 days a week 24 Hours for your convenience!

601 W. MAIN, PANORA



STAY COOL

WITH A NEW AC SYSTEM.

RELY ON RUUD™

GET ENERGY STAR® PRODUCTS and save on utility bills!

SAVE MONEY with high-efficiency Ruud HVAC systems.

RUUD AIR CONDITIONERS

- ✓ RELIABLE COOLING
- ✓ QUALITY-BUILT
- ✓ HIGH-EFFICIENCY

2164 Hwy 25 • Guthrie Center (641) 332-2198

DOUG'S PLUMBING & HEATING

In keeping with its policy of continuous progress and product improvement, Rheem reserves the right to make changes without notice.

CALENDAR OF EVENTS

Submit your FREE items for the Lake Panorama Times calendar of events at www.lakepanoramatimes.com.

Softball Girls Varsity Game
Thursday, July 9, 5:30 p.m.
vs. Boyer Valley, Panorama High School

Softball Girls JV Game
Thursday, July 9, 7:30 p.m.
vs. Boyer Valley, Panorama High School

Softball Girls Varsity Game
Friday, July 10, 5:30 p.m.
vs. Coon Rapids Bayard, Panorama High School

Softball Girls JV Game,
Friday, July 10, 7:30 p.m.
vs. Coon Rapids Bayard, Panorama High School



Shop Local, Eat Local, Be Local Shopping event
Friday, July 10, all day
(recurring, second Friday of each month), www.panorachamber.org

Walt Brammer's 95th birthday open house
Sunday, July 12, 2-4 p.m.
Panorama National Convention Center, 5071 Clover Ridge Road

Panora City Council town hall style meeting
July 13, 6:30 p.m.
Panora Veteran's Auditorium. The town hall meeting will be for residents who would like to address the Council regarding the consideration of allowing ATVs and UTVs to be driven on City Streets in Panora. Currently, these types of vehicles are not allowed. The Council would like to hear from all citizens, for

and against, to aid in the drafting of a potential ordinance. Written comments are recommended and will be read at the meeting. For those who would like to attend in person, registration will be required in advance.
www.cityofpanora.com



Midwest Partnership Golf Outing 2020
Friday, July 17
Lake Panorama National Golf Resort
5071 Clover Ridge Road, Panora,
www.midwestpartnership.com/golf-outing.cfm

Panora Chamber of Commerce Meeting
Monday, July 20 at noon
Location not yet decided.
www.panorachamber.org

Panora City Council Meeting
Monday, July 27, 6:30 p.m.
www.cityofpanora.com

Friends of Lake Panorama's Beach Ball
Saturday, Aug. 1
Lake Panorama National conference center. Registration opens at 4 p.m., evening meal served from 5:30-7 p.m., entertainment from Little Joe McCarthy from 5-9 p.m.
www.friendsoflakepanorama.org

Panorama Community Schools School Board meeting
Monday, Aug. 10, 6:30 p.m.

CLASSIFIEDS

Submit FREE classifieds at www.lakepanoramatimes.com.

DISCLAIMER: This publication does not knowingly accept advertising that is deceptive, fraudulent, or which might otherwise violate the law or accepted standards of taste. However, this publication does not warrant or guarantee the accuracy of any advertisement, or the quality of the goods or services advertised. Readers are cautioned to thoroughly investigate all claims made in any advertisement and to use good judgment and reasonable care, particularly when dealing with persons unknown to you who ask for money in advance of delivery of the goods or services advertised.

WANT TO BUY
WANT TO BUY your manufactured or mobile home 1990 and newer CENTURY HOMES OF OSKALOOSA 641-672-2344. (MCN)

AUCTIONS
WRIGHTS AUCTION CO. (PREVIOUSLY GILBERT'S) MACHINERY CONSIGNMENT SALE, AUGUST 3RD, 9 AM. Consign Early for Complete Advertising. No Small Items, Tires after July 24. CONSIGN TODAY, 641-398-2218, Hwy 218, Floyd, IA, www.wrightzauctionco.com. (MCN)

AUTOMOBILES
DONATE YOUR CAR TO CHARITY. Receive maximum value of write off for your taxes. Running or not! All conditions accepted. Free pickup. Call for details. 855-752-6680 (MCN)
DONATE YOUR CAR, TRUCK TO HERITAGE FOR THE BLIND. Free 3 Day Vacation, Tax Deductible, Free Towing, All Paperwork Taken Care Of. CALL 1-855-977-7030 (MCN)
CASH FOR CARS: We Buy Any Condition Vehicle, 2002 and Newer.

Competitive Offer! Nationwide FREE Pick Up! Call Now For a Free Quote! 888-366-5659 (MCN)

BUSINESS OPPORTUNITIES
COMPUTER & IT TRAINING PROGRAM! Train ONLINE to get the skills to become a Computer & Help Desk Professional now! Grants and Scholarships available for certain programs for qualified applicants. Call CTI for details! 855-960-0997 (M-F 8am-6pm ET) (MCN)

CABLE/INTERNET
BEST SATELLITE TV with 2 Year Price Guarantee! \$59.99/mo with 190 channels and 3 months free premium movie channels! Free next day installation! Call 855-824-1258. (MCN)
DIRECTV - Switch and Save! \$39.99/month. Select All-Included Package. 155 Channels. 1000s of Shows/Movies On Demand. FREE Genie HD DVR Upgrade. Premium movie channels, FREE for 3 mos! Call 1-844-245-2232. (MCN)
Earthlink High Speed Internet. As Low As \$14.95/month (for the first 3 months). Reliable High Speed. Fiber Optic Technology. Stream Videos, Music and More! Call Earthlink Today 1-855-679-7096 (MCN)
High-Speed Internet. We instantly compare speed, pricing, availability to find the best service for your needs. Starting at \$39.99/month! Quickly compare offers from top providers. Call 1-855-399-9295 (MCN)
DISH TV \$59.99 For 190 Channels + \$14.95 Hig Speed Internet. Free Installation, Smart HD DVR Included, Free Voice Remote. Some restrictions apply. 1-844-316-8876. (MCN)

FINANCIAL

Over \$10K in Debt? Be debt free in 24 to 48 months. No upfront fees to enroll. A+ BBB rated. Call National Debt Relief 855-995-1557. (MCN)

HEALTH & MEDICAL
Stay in your home longer with an American Standard Walk-In Bathtub. Receive up to \$1,500 off, including a free toilet, and a lifetime warranty on the tub and installation! Call us at 1-855-372-3080 or visit www.walkintubquote.com/midwest (MCN)
DENTAL INSURANCE from Physicians Mutual Insurance Company. Coverage for 350 plus procedures. Real dental insurance- NOT just a discount plan. Do not wait! Call now! Get your FREE Dental Information Kit with all the details! 1-855-973-9175 www.dental50plus.com/midwest #6258. (MCN)
Portable Oxygen Concentrator May Be Covered by Medicare! Reclaim independence and mobility with the compact design and long-lasting battery of Inogen One. Free information kit! Call 844-716-2411. (MCN)
VIAGRA & CIALIS! 60 pills for \$99. 100 pills for \$150. FREE shipping. Money back guaranteed! 1-866-306-9928 (MCN)
Lung Cancer? Asbestos exposure in industrial, construction, manufacturing jobs, or military may be the cause. Family in the home were also exposed. Call 1-866-795-3684 or email cancer@breakinginjurynews.com. \$30 billion is set aside for asbestos victims with cancer. Valuable settlement moneys may not require filing a lawsuit. (MCN)

INCOME OPPORTUNITIES
NEW AUTHORS WANTED! Page Publishing will help you self-publish your own book. FREE author submission kit! Limited offer! Why wait? Call

now: 855-623-8796 (MCN)
Become a published author! Publications sold at all major secular & specialty Christian bookstores. CALL Christian Faith Publishing for your FREE author submission kit. 1-888-981-5761. (MCN)

MISCELLANEOUS
BATHROOM RENOVATIONS. EASY, ONE DAY updates! We specialize in safe bathing. Grab bars, no slip flooring & seated showers. Call for a free in-home consultation: 855-836-2250 (MCN)
SAVE BIG on HOME INSURANCE! Compare 20 A-rated insurance companies. Let us do the shopping & save you time & money. Get a quote within minutes. Average savings of \$444/year! Call 855-697-1892. (M-F 8am-8pm Central). (MCN)
Eliminate gutter cleaning forever! LeafFilter, the most advanced debris-blocking gutter protection. Schedule a FREE LeafFilter estimate today. 15% off Entire Purchase. 10% Senior & Military Discounts. Call 1-855-577-1268. Promo Code 285. (MCN)

PERSONALS
Meet singles right now! No paid operators, just real people like you. Browse greetings, exchange messages and connect live. Try it free. Call now: 855-651-0114. (MCN)

WANT TO BUY
Need some cash! Sell your unwanted gold, jewelry, watches & diamonds. Call GOLD GEEK 1-866-274-7898 or visit www.GetGoldGeek.com/ midwest BBB A Plus Rated. Request your 100 Percent FREE, no risk, no strings attached appraisal kit. Call today! (MCN)

OBITUARY

Submit FREE obituaries at www.lakepanoramatimes.com.

Ray Michael Pals, 72, of Panora, Iowa and Mission, Texas, died on June 30, 2020, in Mission.

He was born on May 11, 1948, in Belmond, Iowa, the son of Ray Edward and Marian (Green) Pals. He graduated from Belmond Community High School in 1966, and shortly after began a 32-year career as an installation technician with Western Electric, AT&T and Lucent Technologies. Ray married Mary Pauk on March 1, 1975, in Corwith, and they settled in Van Meter, where they lived for many years. He was a longtime member of the Izaak Walton League, and enjoyed camping with his family until they purchased their summer home on Lake Panorama in Panora. Ray liked water skiing, leisurely boat rides, grill outs and card games. In later years, he became an avid woodworker, never straying far from the workshop where he created and donated many pieces to area charities.

He was a mainstay at cribbage tournaments around Panora, and rarely missed a weekend of sports: If Ray knew about the game, he'd be watching on TV. He liked going south to Texas for the winter, where he filled his days with live music,

golf cart rides, happy hours with friends and crafting beautiful woodwork for his friends and family.

Ray was a friend to everyone he met. He had a sharp wit and a playful spirit, and was quick with a smile or joke that put anyone at ease. He cared deeply for his family, who miss him greatly.

He is survived by his wife of 45 years, Mary; daughter Tonia (Sam) Martin of Clive; son Wade (Stacy) Pals of Williamsburg, Kentucky, and three granddaughters, Emily, Makenna and Avery.

He was preceded in death by his parents.

A memorial service will be held on Friday, Sept. 4 at St. Pius X Catholic Church in Urbandale, Iowa. Visitation will be from 9:30-11 a.m., with a memorial service to follow at 11 a.m. We will follow all current COVID-19 restrictions.

Memorial contributions may be made to the family or to Tori's Angels, 4677 Panorama Drive, Panora, IA, 50216. ■



GET
HYPED UP
With checking that earns you more.

Simply...

- Make a minimum of 15 debit card transactions per cycle **
- Receive e-Statements (must have a valid email address)
- Use direct deposit or automatic payments totaling \$100 or more

And enjoy...

- Automatic ATM fee reimbursements up to \$7 per statement cycle
- Free debit card
- Free Online Banking, Mobile Banking*** and Bill Pay
- Unlimited transactions

Earn up to
2.00% APY*
on balances up to \$25,000

OPEN TODAY!
1-800-891-9389



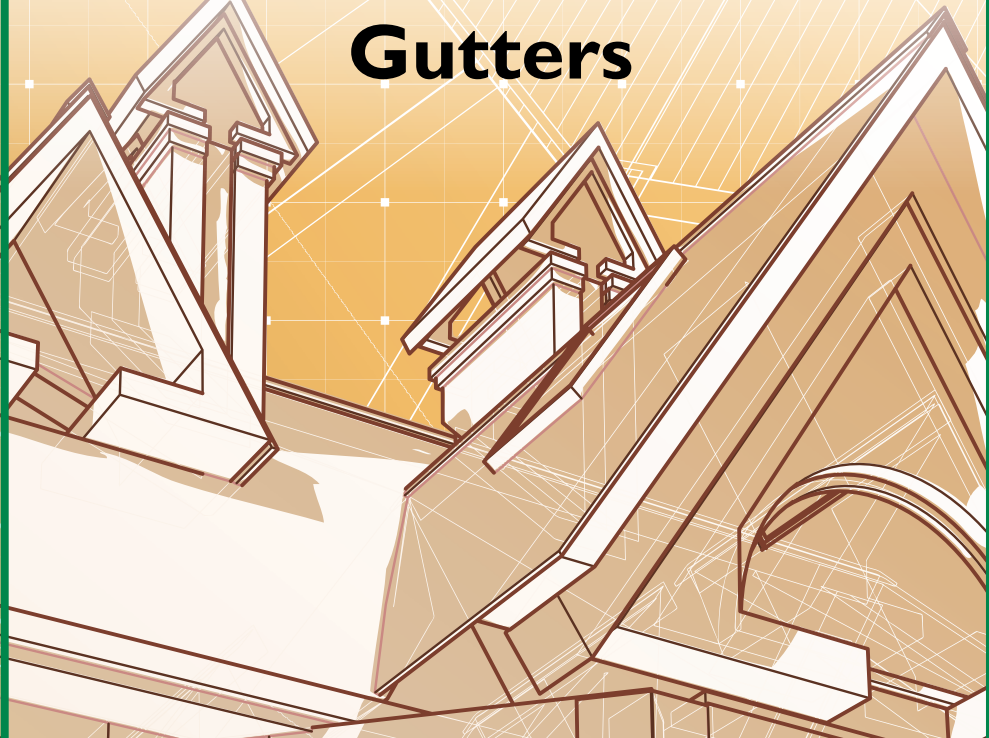
*Annual Percentage Yields (APYs) accurate as of 08/12/2019. Rates may change after account is opened. Minimum to open is \$100. No monthly fees, if qualifications are met each statement cycle: (1) Balances up to \$25,000.00 receive APY of 2.00%; (2) The portion of balances \$25,000.01 or more earn an interest rate of 0.01%, resulting in 2.00% - 0.01% APY, depending on the balance. If qualifications are not met, all balances earn 0.01% APY. Qualifying transactions must post to and settle during the statement cycle. Transactions may take one or more banking days from the date transaction was made to post and settle. See a bank employee for more details. **Signature and Pin Based transactions only, ATM Withdrawals are excluded from qualifying debit card transactions ***Message and data rates may apply.

ADEL PO Box 98 | 804 Greenwood Hills Dr. | Adel, IA 50003
GRAND JUNCTION PO Box 49 | 205 E Main St. | Grand Junction, IA 50107
JEFFERSON 116 W State St | Jefferson, IA 50129
RIPPEY PO Box 37 | 303 Main St. | Rippey, IA 50235
WAUKEE PO Box 880 | 1185 SE University Ave. | Waukee, IA 50263
CLIVE 12701 University Ave. | Clive, IA 50325
GUTHRIE CENTER 401 Main St. | Guthrie Center, IA 50115
OGDEN PO Box 697 | 338 W. Walnut St. | Ogden, IA 50212
SCRANTON PO Box 426 | 1021 Main St. | Scranton, IA 51462

www.mypeoples.bank
800-891-9389

SCHAFFER
ROOFING

Roofing • Siding
Soffit & Fascia
Gutters



We are Based in and
Serving Guthrie County
Give us a call (800) 996-7321

Check out our recent work
on Facebook!



IGNITING TOGETHERNESS

Grilling is more than what sears on the grate. It's the experiences lived, memories created, and the friends and family brought together sharing the common love of good food.



Lake Lumber Co.

405 East Clay • (641) 755-2385 • 1-888-755-2385 • Panora, IA

"Your Complete Building Materials Supplier" • Hours: M-F 7:30-5:00, Sat 8-3

Dedication & Commitment

Celebrating Milestone Employment Anniversaries

Thank you to these team members for sharing common ground with our organization and our communities. They serve our customers in our locations in Guthrie Center and Panora and they serve in our communities for a wide variety of nonprofit, volunteer and fundraising projects. **We are lucky to have them on our team and in our communities!**



Chris Carlson
Credit Analyst
5 Years



Mark Cates
Vice President/
Branch Manager
5 Years



Vicki Gubser
Client Services Coordinator,
GCSB Investment Center
5 Years



Matt Pearey
Relationship Manager
5 Years



Mike Underwood
President/Chief Executive Officer
15 Years

Guthrie County State Bank rewards team members for milestone anniversaries personally and by making a donation in their honor to a local nonprofit of their choice.

Guthrie County State Bank offers an employee stock ownership plan (ESOP) and is proud to be employee owned.



**GUTHRIE COUNTY
STATE BANK**
Connecting Communities

Guthrie Center

P.O. Box 8 • 413 State Street
Guthrie Center, IA 50115
PH: 641.332.2218
TF: 866.747.2218
FX: 641.332.2693
EM: gcsb@gcsbank.com

Panora

P.O. Box 757 • 505 East Main Street
Panora, IA 50216
PH: 641.755.2400
TF: 877.755.2400
FX: 641.755.2344
EM: gcsb@gcsbank.com

GCSBank.com



good things, for life.



Profile

BRING HOME INNOVATION

SAVE UP TO
\$2000*

ON SELECT
PRODUCTS
NOW THROUGH 12/31/20

*See rebate form for details.



Match anyone's price, BEAT anybody's service!

618 GREENE STREET, ADEL, IOWA 50003

515-993-4241

www.archerhomecenter.com

Store Hours: M,W,F 9-6 | T, TH 9-8 | Sat 9-5

LAKE DOGS AND COVE CATS

Lake Panorama residents love their pets!

Lake Dog
Name: Memphis
Age: 2.5 years
Breed: English Labrador
Owners: The Patterson Family: Colleen, Jerry, Jerry Jr. and Abbey (pictured with Memphis).

Memphis is a 100-pound sweetheart that thinks it is still a lap dog. It is a gentle giant that loves playing with other dogs and meeting new humans. For fun, it is part of a dog hike group and goes off leash to hike with other dogs. Memphis also loves swimming at the lake. This lake dog greets visitors with something in its mouth when they enter the house. Abbey says, "He's the sweetest floof ever!"



COVE CAT
Name: Dijon
Age: 3-4 year old tortoise shell/tabby
Available for adoption at **Panora Pets**
114 W. Main St., Panora
www.PanoraPets.com



Like its name, Dijon is a bit sassy with a big purrsonality. It is very friendly and independent and is good with children and other kitties. Dijon would be a great addition to a family on the lake or off the lake. She is absolutely beautiful and sweet!

Panora Pets is a non-profit rescue consisting of several volunteers like Tim Randall and George Jones, providing shelter and services for cats in need in the Panora area. Stop in and visit the beautiful kitties and hopefully take one home. Through contributions from the community and beyond, P.E.T.S. maintains its dedication to animals in need. ■

Suggest Lake Panorama residents and their pets for us to cover on the [Lake Panorama - Lake Dogs and Cove Cats](#) Facebook page



THE LOCAL ANIMAL EXPERTS

- Pet wellness
- Diagnostics
- Surgery
- Large or small animals
- Emergencies

Panora P.E.T.S.
Helping the homeless cats of Guthrie County
www.panorapets.com

STUART-ANITA VETERINARY CLINIC, PC
www.StuartVetClinic.com • M-F 8AM-5PM, SAT 8AM-NOON
827 Front St., Stuart (515) 523-1755 • 300 N. Highway 148, Anita (712) 762-4193

**Lake Panorama Apparel!**

SCREEN PRINTING • EMBROIDERY • LOGO DESIGN
CUSTOM DESIGNED APPAREL FOR YOUR CLUB, EVENT, REUNION, SCHOOL, BUSINESS, AND MUCH MORE

tandkdesigns.com • tandkdesigns1@gmail.com • 126 W Main St. Panora, IA

OUR GOAL IS TO SET NEW STANDARDS OF QUALITY

**EVERY DAY... ON EVERY JOB... FOR EVERY CUSTOMER.**

**BEST SECURITY COMPANY**

**BEST APPLIANCE STORE**

**BEST ELECTRICAL CONTRACTOR**

**BEST PLUMBER**

Mechanical Contractor • Electrical Contractor • HVACR Sales & Service
Heating • Cooling • Plumbing • Electrical • Sheet Metal • Appliances
Design Build Engineering • Temperature Controls • Refrigeration • Security & Fire Alarm Systems

609 N. Carroll St., Carroll • (712) 792-2863
dreesco.com

Call Larry!

Van's Tree Tech
Get your trees checked out this Spring!
515-523-1993
c: 515-720-2874
**tree tech**
www.vanstreetech.com

Deep Root Fertilization • Insect and Disease Control

Just like shopping in your best friend's closet!


SHOP IN-STORE, ONLINE, OR ONLINE WITH CURB-SIDE PICKUP!
118 W. Main Street, Panora
641-755-3955 • bellasorella-boutique.com
Tuesday through Friday 10a-6p, Saturday 10a-4p



You have years of memories in this house.
The most valuable things you'll ever own.
Let us help you protect them.

To find out more, contact this Official Supplier of the Silver Lining®.

**BRYTON INSURANCE AGENCY**
128 W. Main St. • Panora, IA 50216
(641) 755-2123

**WEST BEND®**
THE SILVER LINING®


5 REASONS TO SUPPORT LOCAL BUSINESSES

1. Keeps Money Local - Boosts Local Economy!
2. Support Future Growth
3. Unique & Exclusive Experience
4. Discover Interesting Things and People
5. Local Nonprofits receive greater support

Purchase your Chamber Loyalty cards here!

**Iowa Trust & Savings Bank**
www.iowatrustbank.com

We are your community bank and we are committed to be a vital contributor of time, talent and resources to the communities we serve.

Proudly Supporting Our Community!

M-F 8AM-5PM • SAT 8AM-NOON • 120 E. MAIN ST. • PANORA • (641) 755-2141





WE'RE HIRING!

**Accountant
Irrigation Technician
Crew Leader**

If interested email:
jobs@woodducklandscapes.com

SUPERIOR SERVICE. SUPERIOR QUALITY.



PROUDLY INSTALLING
ROSETTA
BY MIDLAND CONCRETE PRODUCTS

Let Wood Duck Landscapes create your very own beautiful outdoor environment.



515.661.3208

josh@woodducklandscapes.com
woodducklandscapes.com

“FOR SERVICE AFTER THE SALE” PLEASE REMEMBER YOUR HOMETOWN MARINA.

GODFREY



AQUA PATIO
LUXURY HIGH PERFORMANCE TRIPLE PONTOON PRICED FROM THE MID-SEVENTIES



MONACO
ALL NEW TRIPLE PONTOON FOR 2020 PRICED FROM THE UPPER FIFTIES



SWEETWATER
GOOD TIMES AND GREAT VALUE PRICED FROM THE LOW-TWENTIES.

MasterCraft



MASTERCRAFT XT21
Classic styling and a midsize length meet cutting-edge performance across every sport.



MASTERCRAFT XT22
With crossover capabilities serving up endless possibilities you can wakeboard, ski and surf

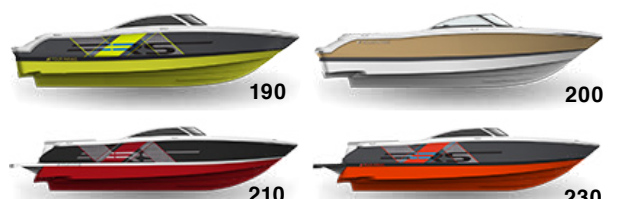


MASTERCRAFT NXT22
Bigger, badder and built to be attainable, the NXT22 is where performance, comfort and style meet.

FOUR WINNS



ALL FOUR WINNS LUXURY MODELS IN-STOCK, INCLUDING THE 190, 200, 210 AND 230!



Kawasaki



Ultra LX



ALL NEW FOR 2020 - 160LX

ShoreStation
BOAT HOISTS

**HYDRAULIC LIFTS FOR BOATS
AND PONTOONS IN STOCK
VW DOCKS IN STOCK: WOOD AND ALUMINUM**

Since 1983!

COULTER'S PANORAMA MARINE

See our inventory at cpmboats.com

SALES AND SERVICE • FULL SERVICE GAS DOCK • BOAT STORAGE • VW DOCKS


Lake Panorama, Panora, Iowa 50216

coulters@netins.net • Phone: 641-755-2920 • Fax: 641-755-2772




List it. Stage it. Price it Right. Sell it!


PENDING




4909 McDermott Ln




4207 Panorama Dr




6232 Panorama Dr




4489 Panorama Dr




6036 Panorama Dr




5264 Tier Rd




6259 Panorama Dr




1977 HWY4




101 W South St




708 River Hills




218 W Clay St.




2981 Walnut Tr.




515 North St



323 5th St



6884 Panorama Dr.



6058 Panorama Dr

PENDING OFFSHORE LOTS

- 4611 Jeanie Ln
- 6057 Panorama Dr
- 6216 Deer Ln
- 6759 Panorama Dr
- 6309 Chapman Dr
- 4083 Panorama Dr

CURRENT LISTINGS



6930 Chatham Ln



5124 Karen Dr



309 2nd St



411 S Park St



Indian Ave

CURRENT OFFSHORE LOTS

- 4710 Johnson Pt
- 6210 Ridge Rd
- 6202 Panorama Dr
- 6203 Ridge Rd

SOLD PROPERTIES IN 2020



4387 Panorama Dr-



6910 Weber Knob



6762 Panorama Dr.



4441 Panorama Dr.



7000 Andrews Terrace



4212 Bluegrass Dr.



907 E Clay St.



308 Iron Creek Rd



316 W Jackson



511 W Market St



204 SE 8th St



209 Iron Creek Rd



205 Iron Creek Rd



3076 HWY 44



502 E Clay St



4200 Foster Dr



747 NE Connor Ct



2827 Tank Ave



324 S Western St



605 Prairie St



1001 Grant St.



6368 Panorama Dr



4343 Panorama Dr



6057 Nester Point

SOLD OFFSHORE LOTS

- 4764 Panorama Dr.
- 4313 Panorama Dr
- 6905 Chatham Ln.
- 7001 Petersen Hill
- 6355 Panorama Dr
- 4666 Panorama Dr
- 5058 Panorama Dr
- 4794 Panorama Dr
- 6783 Panorama Dr
- 4022 Walnut Rd

218 W. Main Street, Panora, IA 50216 | Office: 641.755.2377 | sunsetrealtyia.com



Disclaimer: This advertisement is not intended to solicit already listed properties. Licensed to sell real estate in Iowa.