



BEACH BALL  
FUNDRAISER ON  
TAP FOR AUG. 1

One new auction item recently donated is a 15-foot handcrafted cedar kayak.

BY SUSAN THOMPSON | Lake Panorama Times

The Friends of Lake Panorama board has set a deadline of July 1 to decide how its third Beach Ball, planned for Aug. 1, will be structured. The event was postponed from April 18 because of restrictions caused by COVID-19.

With the current 50-percent capacity regulation, it wouldn't be possible for the LPN conference center to host the 250 guests who originally planned to attend this event. The Friends board is discussing adjustments that will make it possible for the event to be held Aug. 1, even if the capacity regulation doesn't change.

When final plans are in place, current table sponsors and ticket buyers will be contacted directly. Details also will be publicized on the Friends website and Facebook pages, the LPA and LPN weekly newsletters, and the July issue of the Lake Panorama Times.

Anyone who already has paid for a table sponsorship or tickets and can't attend can choose to either leave the money with Friends as a direct donation for the playground project or ask for a refund.

Those who can attend and have not yet paid for their table sponsorships and tickets will be asked to do so. Any remaining seats available will be offered to those on a waiting list. Anyone interested in attending who hasn't yet gotten on the waiting list can do so by contacting Susan Thompson, 515-240-6536, or staff@friendsoflakepanorama.org.

The Friends board is pleased with the support shown for the 2020 Beach Ball, which will raise money for new playground equipment at Boulder and Shady beaches. So far, about 100 items have been donated for auctions and a raffle, and additional donated items are welcomed. There also will be other fundraising activities as part of the Beach Ball.

One new item recently donated that will turn heads during the live auction is a 15-foot handcrafted cedar kayak. LPN member Christopher Welp is donating the kayak, which he purchased about 10 years ago. It's been on the water just a few times, and Welp will attest that it is fast. The kayak is about 25 inches wide and weighs 45 pounds. It will be sold with a

BALL, PAGE 4



The kayak is 15 feet long, 25 inches wide and weighs 45 pounds. It includes two storage bins and two tie-down spaces for gear. The kayak was donated to Friends of Lake Panorama to help raise money during the live auction at the Aug. 1 Beach Ball.

DONORS AND VOLUNTEERS  
IMPROVE BEACH LANDSCAPES

Two trees that had been planted at Maureen Lubeck's home were transplanted to Boulder Beach.

BY SUSAN THOMPSON | Lake Panorama Times

Some spur-of-the-moment plans led to new landscaping efforts at both Boulder and Shady beaches this spring. For starters, two trees that had been planted at Maureen Lubeck's home were transplanted to Boulder Beach.

One tree, a Japanese lilac, was planted in her yard five years ago in memory of her mother-in-law, Doris Russell. The other, a red maple, was planted a year ago in memory of her husband Kim, who passed away unexpectedly in September 2018. Maureen recently purchased a Boulder Cove condo and is selling her waterfront home on the west side of Lake Panorama. The thought of leaving behind those two memorial trees made her move more difficult.

Lubeck contacted Martin Wood with Wood Landscaping of Panora to ask if the two trees could be transplanted. Once Wood confirmed it would be possible, she contacted the LPA about moving the trees to Boulder Beach and received approval.

At the time of Kim's death, the Lubeck family designated Friends of Lake Panorama as one of the places memorial gifts could be given. At the family's request, funds received were used to purchase and place an 8-foot metal bench at Boulder



The two transplanted trees at Boulder Beach are near the memorial bench for Kim Lubeck. The smaller tree is in memory of Kim with the larger tree in memory of his mother.

Beach. The bench is attached to a large concrete pad and positioned with a view of the lake and Boulder Beach.

The family chose a bright blue color for the bench. They also chose the wording for a memorial plaque on the bench: "In Memory of Kim Lubeck, A Life Well Lived." It was a natural decision to have these two trees transplanted near the bench.

Brothers Martin and Kevin Wood, and Martin's son Casey, dug up the trees May 12 at the

Lubeck home and transplanted them the following day at Boulder Beach.

At Shady Beach, six volunteers spent the morning of May 21 cleaning up the perennial flower beds planted on top of the stone wall near the beach, plus the surrounding grassy area and steps to the beach. Leaves, sticks and other debris were raked up, loaded into a truck, and hauled to the LPA waste recycling site.

Perennials in the beds that

will show their stuff later in the year include coneflowers, day lilies, salvia and perennial grasses. But to provide color now that will last through much of the summer, the volunteers planted 300 petunias in a variety of colors.

The volunteer crew was organized by Sue Merryman and included Amy Johnson, JoAnn Johnson, Beth Muenzenberger, Sue Hendricks and

LANDSCAPING, PAGE 3



Kevin, Casey and Martin Wood wrestle the lilac tree into the hole.



Others volunteering at Shady Beach May 21 were, left to right, Amy Johnson and Sue Hendricks, with Sue Merryman and Beth Muenzenberger in the background.

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ON THE LAKE

A very still swan, magazine relaunches, LPT digital edition and a new feature

By SHANE GOODMAN  
Editor and Publisher

Take a look at our banner photo on the front page. Go ahead. I will wait for you.

Wonder where that swan came from, why it is in the pond on the ninth hole at Lake Panorama National golf course, and how it can remain so still? You can thank our Canadian feathered friends.

Lake Panorama has become the year-round home for many Canada geese. Adults mate for life and often return to the same location each year to build a nest with a prefer-



Shane Goodman

ence for ground level near water. Ponds on the Lake Panorama National golf course have become favorite nesting spots. In an attempt to keep the Canada geese at bay, four fake swans have been installed in three LPN ponds. Each is tethered by a rope tied to a brick and moved periodically around the pond. The theory is that geese are afraid of swans and will stay away. Two swans were placed in the pond on the fifth hole in 2019 and did their job for a while, but eventually the geese got used to them and took back the water. Meanwhile, this swan on the ninth hole seems to be enjoying the sunshine and water fountain. And why not?

Back in business

I shared with you in past columns that this may not have been the

best time to buy a newspaper, but I am still glad I did. While we suspended the publishing of most of our other publications, we didn't miss a beat with Lake Panorama Times. It just didn't seem right to cease publishing something I just bought. Now it appears that our economy and our local businesses will be rebounding, and that is true for us, too. Those of you who have homes in the Des Moines suburbs are familiar with our monthly Living magazines, of which we published 19 separate zones. I am pleased to share that we are bringing 12 of those back in June and hope to bring back more in months ahead. We are also re-launching CITYVIEW magazine in July and will have it available at more than 700 locations again soon. When you support the businesses that advertise

in this publication or any of our others, you support us, too. That's what makes this newspaper viable, and we appreciate it when everyone buys from local businesses.

Sign up for our digital edition emails

Last month we launched our email service, which allows you to receive a link to the digital edition of Lake Panorama Times. Several dozen of you signed up for it already and can now view, share or save those 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 don't collect and sell your data to anyone for

any reason. Find details at [www.lakepanoramatimes.com](http://www.lakepanoramatimes.com).

Ask Lake Panorama Times

Starting next month, we will be publishing a new feature here called "Ask Lake Panorama Times." You send us your questions, and we will research and publish the answers. You might wonder if you have to license pets at the lake, or where to dispose of lawn debris, or why there are fake swans on the ponds at Lake Panorama National golf course. OK, we have one of those covered for you already, but send any other questions to me from the "Get In Touch" portion of our newly designed website at [www.lakepanoramatimes.com](http://www.lakepanoramatimes.com).

I look forward to seeing you on the lake. And, as always, thanks for reading. ■

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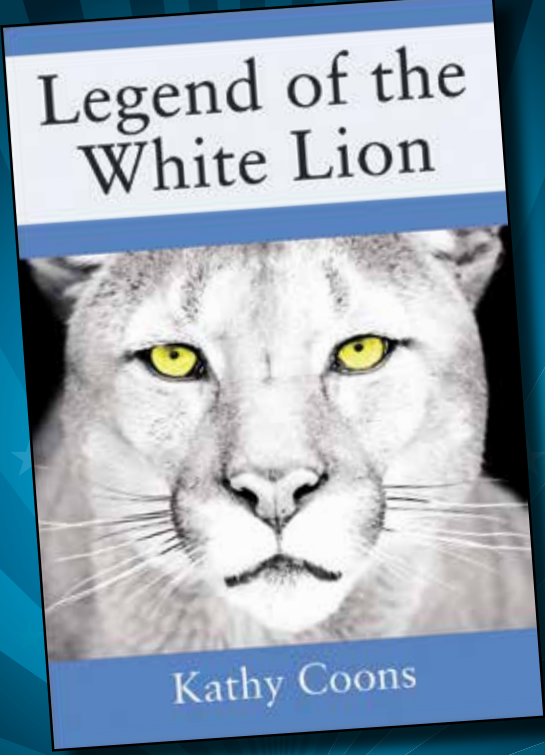


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## LANDSCAPING

FROM PAGE 1

Jim Vandevanter. These volunteers are taking over maintenance of the landscaped beds, which have previously been cared for by LPA members Mike and Nancy James. The James' volunteer service over the years has made Shady Beach a colorful venue for family gatherings and events.

The remaining beach at Lake Panorama has a long tradition of landscaping assistance from many people who live in the Sunset Beach neighborhood. Jody and Merlin Muench lead the volunteer effort there. Merlin has removed the dead portion of perennial grasses near the beach, and run a weed-eater around trees. Galen and Pam Johnson cleaned up the landscape bed near the beach entrance. Other volunteers soon will help cleanup remaining winter debris, put down new mulch, and perform maintenance work throughout the year. ■



Volunteers who live in the Sunset Beach neighborhood maintain the perennial flowers and shrubs on the beach wall. They also maintain a landscape bed near the entrance, manage grasses and weeds around trees, and rake the mulch around the beach playground.

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BALL  
FROM PAGE 1



This handcrafted cedar kayak will be available for purchase during the 2020 Beach Ball live auction. Slightly used, it has a value of \$2,500 and will be sold with the stand, paddle and cloth bag.

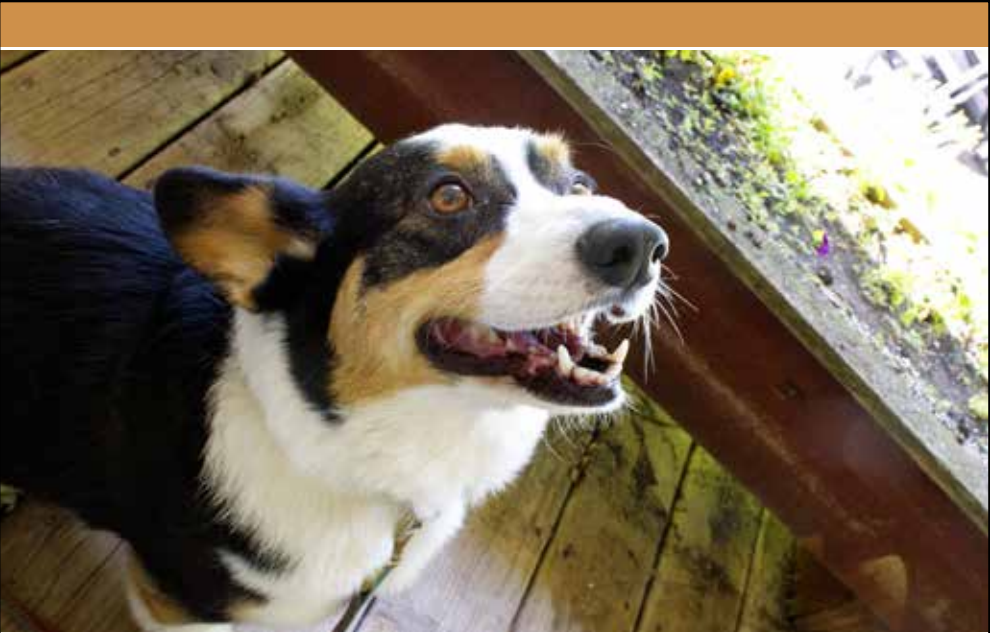
stand, paddle and cloth bag. The kayak was built at Old Modern Handicrafts in Santa Ana, California, which typically takes about 500 hours. Strips of cedar are joined together by hand and encapsulated in fiberglass bonded in place with epoxy resin, then coated with marine varnish. This combination of fiberglass and epoxy is strong and transparent so the beauty of the wood shines through.

This kayak new costs \$4,000. A value of \$2,500 has been placed on it for the Beach Ball auction.

So far \$17,500 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 Pan-  
orama.

All donations are tax-deductible, and donors receive a thank you letter acknowledging their donation. 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](http://www.friendsoflakepanorama.org). ■



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# PANDEMIC SEARCH FOR FLOUR BOOSTS SALES FOR PANORA FARM

Early Morning Harvest offers a wide selection of stone ground flours, meals, cereals and mixtures, which are milled from their farm-grown wheat, oats, rye, buckwheat and corn.

BY SUSAN THOMPSON  
*Lake Panorama Times*

Many small businesses have lost customers and revenue in the last three months as a result of the COVID-19 pandemic. Yet one Panora small business has been adding customers and hiring more help to keep up with demand for some of its products—especially flours made from organic grains grown on their farm.

Early Morning Harvest is a small family farm located just east of Panora. Jeff Hafner has been farming with his father, Earl, since 1993. The two transitioned their farmland to organic production in 2000.

The Hafners offer a wide selection of stone ground flours, meals, cereals and mixtures, which are milled at Early Morning Harvest from their farm-grown wheat,

oats, rye, buckwheat and corn.

“Our flour products are made by using the whole grain and two stones,” said Jeff Hafner. “Our flour isn’t enriched or bleached or added to in any way. We simply use two pieces of round granite; one is stationary, one rotates, and the grooves in the stone push the final product out.”

Next, a sifter is used to create the different textures for each of the products. For instance, there is whole wheat flour, whole wheat bread flour and whole wheat pasta flour. Or consider corn flour, corn meal, corn polenta or corn grits. Several other flours and cereals also are offered.

The flour products are available in the Early Morning Harvest online store; in Hometown Foods stores in Panora, Guthrie Center and

Stuart; New Pioneer Food Coop in Iowa City; and Wheatfield Coop Grocery in Ames.

But most new customers who discovered Early Morning Harvest over the last three months purchased their flour on Amazon. In a mid-May interview, Hafner said in the last six weeks, the small business had shipped flour products to all 50 states and Puerto Rico.

“We used to mill one or two days a week, but lately we’ve been milling five to six days a week to meet demand,” he said. “People just couldn’t find flour in their stores.”

Jeff Coccoluto, from Boston, Massachusetts, wrote to Hafner in early April: “We are in Boston approaching our ‘spike’ in the COVID virus epidemic. In the last month leading up to this, our grocery stores have been run

out of all the staples. I found whole wheat flour from you online, ordered it and got it delivered. My pizza and sour dough bread making continue on and taste better than ever.”

To prove his point, Coccoluto included a photo of a delicious looking pizza, and Hafner featured the photo and letter in one of the businesses’ weekly newsletters.

The flour normally is sold in one- and four-pound bags, but during the pandemic there has been more demand



The small store on the Early Morning Harvest farm offers both its own products and other made-in-Iowa items.

FLOUR, PAGE 6



The Early Morning Harvest farm is located at 2425 Willow Ave., a few miles southeast of Panora.

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# FLOUR

**FROM PAGE 5**

for 25- and 50-pound bags. "Two weeks ago, a gentleman who found us on Facebook drove from Indiana and left with 600 pounds of flour," Hafner said.

While its flours have gained Early Morning Harvest new attention in recent weeks, it's not how the small family farm first began connecting with consumers.

"I always wanted to have a big garden and enjoyed growing vegetables," said Hafner. "But gardens mean weeds, and I didn't like to pull weeds. That got me to thinking about the possibility of raising vegetables in an aquaponics greenhouse."

Aquaponics combines aquaculture—raising aquatic animals in tanks—with hydroponics, which is growing plants in water rather than soil. Hafner started with a small system that has grown several times as he learned what works best.

His first water tank filled with tilapia was installed in March of 2011. He bought and developed several systems that worked well for his greenhouse. The systems pump the water from the fish tanks into basins where plants absorb the water and nutrients from the fish waste. The cleaned water cycles back to the fish tanks, only to flood the basins again later.

The entire system now involves 7,500 gallons of water and about 600 fish. This allows Hafner to reach his goal of year-round production of vegetables such as tomatoes, cucumbers, peppers, several types of lettuce, kale, Swiss chard, collard greens and fresh herbs.

A large outdoor vegetable garden is planted each spring. In addition, a high-tunnel greenhouse helps extend the growing season.



**Jeff Hafner installed windows in some of the fish tanks used in his aquaponics operation so tour guests have the chance to see tilapia swimming by.**

with planting in the early spring and later into the fall. These soil-based gardens make it possible for the farm to also offer vegetables such as beets, carrots, radishes, cucumbers, leeks and onions.

Hafner also sells live tilapia.

"We don't have a license to filet the fish, so we sell them live. We have a couple of regular customers," he says. The family also has pasture-raised poultry for egg production and sells the fresh brown eggs by the dozen in four sizes.

And the family sells both clover and buckwheat honey in one-pound and three-pound jars. Hafner works with an area beekeeper to manage the bee hives, which produce honey on the Early Morning Harvest farm.

Early Morning Harvest Kitchen Creations regularly available include cherry pecan granola, almond coconut pineapple granola, and Grandma Mame's Cornbread Mix. A certified test kitchen makes it possible for the staff to try new ideas, dry herbs and spices, and bake fresh cookies for the on-farm store.



Amanda Doran, an Early Morning Harvest employee, prepares to ship online orders received for the farm's flours. Mailing labels this day showed destinations in Georgia, Alabama, California, Florida, New York, Louisiana, Michigan and more.



**Vickie Richter, who lives at Adair, came to work at Early Morning Harvest five years ago after she retired from being a lab technician. She's shown harvesting lettuce, which is done weekly. The hanging baskets are used for growing fresh herbs and are hand-watered.**

FLOUR, PAGE 7

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# LAKE PANORAMA FIREWORKS

LPA members are responsible to avoid any activity that could be declared a nuisance to their neighbors.



The Fourth of July holiday brings two types of fireworks to Lake Panorama. The annual “Fire in the Sky” fireworks display sanctioned by the Lake Panorama Association and put on by the Scheiring family will be at dusk on Saturday, July 4. The fireworks will be set off from the traditional spot at Shady Beach. For safety reasons, the LPA Lake Patrol and the Iowa DNR require boats anchored during the display to have running lights on during the show. Planning for 2020 community celebrations has been unusually complicated due to uncertainty surrounding COVID-19. LPA, the Scheiring family and J&M Displays reviewed plans for the July 4 show in April and agreed to move forward with the event. J&M Displays has agreed to carry over all deposits and payments to 2021 if this year’s Fire in the Sky needs to be cancelled due to State protocols involving COVID-19.

The other type of fireworks is consumer fireworks, which now can be legally sold in Iowa because of a bill passed in the 2017 Iowa legislative session. In May 2017, the LPA Board of Directors passed a motion that states the LPA does not consent to the use of fireworks on LPA-owned property, such as beaches, campgrounds, parking lots, roads, the marina, golf courses and community areas. Guests of Lake Panorama National Resort are being notified of this action. Both LPA members and guests can be found in violation of LPA rules if they use fireworks on LPA property and could be subject to a monetary fine. LPA members also are reminded they are responsible to avoid any activity that could be declared a nuisance to their neighbors, and they are liable for any damage or injury they or their guests cause to neighbors and their property. ■

# FLOUR

FROM PAGE 6

employees, plus an intern each summer. Hafner offers tours to individuals and groups of up to 50 people. “We’ve had bank tours, corporate health days, community college students, representatives of the World Food Prize and many others,” he said. “There isn’t a charge for tours. I’m not here to entertain; my goal is to educate people.” Early Morning Harvest products can be purchased many ways. The farm is part of the Iowa Food Cooperative, which offers more than 1,500 products made, grown or raised in Iowa. Members of the cooperative order online bi-weekly with deadlines in place so producers can be notified of the products they’ve sold for that round. Every other Thursday, Hafner loads up a large van with the products cooperative members ordered from Early Morning Harvest and drives to the coop’s headquarters in Des Moines. Since the farm serves as one of the cooperative’s pick-up locations, he’s back to the farm by 4:30 p.m. where local cooperative members have until 5:30 p.m. to pick up their order. A weekly Early Morning Harvest emailed newsletter lists what’s currently available. Orders can be placed via email at [info@earlymorningharvest.com](mailto:info@earlymorningharvest.com). Items can be picked up in the store during open hours, or local deliveries are made each Friday to customers who meet Ronda Hafner in the Panorama Gardens parking lot beginning at 4 p.m. Online ordering for items to be shipped can be done at [earlymorningharvest.com](http://earlymorningharvest.com). Product categories include wheat and flour, cereal and mixes, herbs and



Jeff Hafner’s love of gardening eventually led to an aquaponics greenhouse. Tomatoes, Swiss chard and kale are shown, along with beautiful geraniums. Hafner says the geraniums are good “companion” plants for the vegetables, helping with aphid control. The staff also sometimes take geranium cuttings to pot and sell to Des Moines customers.



Shipments of Early Morning Harvest flour jumped in the last three months, as shortages across the country sent people to their computers in search of flour. The farm’s van shows many bags of flour ready to ship to locations across the country. Some orders that day were yet to be completed.

spices — fresh during some times of the year, dried year-round — and honey. Hafner says he’s sometimes surprised more people in Panora and surrounding communities don’t know about Early Morning Harvest and what it has to offer. “People looking online for farmers’ markets, Iowa-grown products or an Iowa experience of some kind often find us that way. We get a lot of people who drive out from Des Moines,” he said. Early Morning Harvest is located at 2425 Willow Ave., just southeast of Panora. Store hours are 9:30 a.m. to 4:30 p.m. Monday through Friday, and 10 a.m. to 4:30 p.m. on Saturdays. It is closed Sundays and holidays. ■




Ronda Hafner, left, delivers fresh rhubarb and a bag of rye flour to Connie Ziller, who lives at Lake Panorama. Ziller’s recipe for rye bread is sometimes shared with Early Morning Harvest customers who purchase the rye flour.

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Lake Panorama Association Board of Directors Meeting

April 28, 2020  
Lake Panorama Association Office - Via Web Conference

The Lake Panorama Association Board of Directors met April 28, 2020, at 5 p.m. via Web Conference. Board members in attendance were Mary Jane Carothers, Emily Donovan, Gary Evans, Tom Jeschke, Rich Schumacher and Jim Spradling.

LPA Staff in attendance: Danna Krambeer and John Rutledge.

Visitors in attendance: Dave Finneseth and Scott Vandembos, LPA Members

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

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

**Agenda Item 2** – Open Forum – Scott Vandembos addressed the board regarding the 10 MPH buoy location in Burchfield Cove. Vandembos requested the buoy be relocated at the inlet of the cove, as it is in other cove areas. Vandembos stated there are very few kayaks or other non-motor users of the cove now, due to the amount of boat traffic in this area. Vandembos asked about the process to get the buoy moved back to where it was prior to 2019.

Rutledge reviewed the process the water safety committee and the Board of Directors used in 2018 to determine the locations of the buoys, including member input on the proposed locations.

The board thanked

Vandembos for bringing his concerns to the board. There were no new compelling issues that led the board to make any changes to the location at this time and the board suggested he attend the fall Water Safety Committee meeting and present his request to re-evaluate this buoy location. The Water Safety Committee is welcome to propose relocation of buoys to the Board for consideration.

**Agenda Item 3** – Consent Agenda

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

Consent agenda to include:

a) LPA General Manager's Report

b) Approval of minutes from 03.24.2020 LPA Board Meeting

c) Acceptance of 03.31.2020 consolidated financial report – LPA & LPN, LLC

d) Accept 04.13.2020 Building Code Committee Minutes

e) Approve date of the next LPA board of directors meeting

f) Accept 12.17.2019 LPN, LLC Board of Managers minutes

g) Correction to November 2019 LPA Board of Directors meeting minutes

h) Extension of board officer elections and committee appoints to June 2020

**Agenda Item 4a** – Sale of LPA owned lot 3662 as recommended by land sales task force.

LPA received an offer from Dale and Janis Hochreiter to purchase lot 3662 in the amount of \$10,000. Land Sales Committee (LSC) reviewed the offer and countered back with \$12,500, holding firm with the current minimum lot sales price

policy. The buyer has accepted the counter of \$12,500 for lot 3662. LPA staff has no objection to the sale of this property. LSC is recommending the offer of \$12,500 be accepted. Offer states lot 3662 to be combined with currently owned lot 3661 at closing.

Schumacher moved to accept the offer and approve the sale of lot 3662 to Dale and Janis Hochreiter, for \$12,500, lot to be combined with lot 3661 at closing. Motion seconded, carried unanimously.

**Agenda Item 4b** – Sale of LPA owned lot 1572 as recommended by land sales task force

LPA received an offer from Jennifer Staver to purchase lot 1572 in the amount of \$25,000. The offer is contingent on an acceptable percolation test. Land Sales Committee (LSC) reviewed the offer. This is a B lot, located on the golf course, along #6 tee box, red tees. LSC countered back with \$30,000. The buyer contacted Guthrie County Environmental Office and was informed this lot had a bad perc several years ago. The buyer has accepted the counter of \$30,000 for lot 1572, contingent on an easement for septic lateral fields on the golf course and an acceptable perc test in this location. LPA staff has no objection to the sale of this property. LSC is recommending the offer of \$30,000 be accepted with the contingencies.

Donovan moved to accept the offer by Jennifer Staver of \$30,000 for lot 1572 and an accompanying septic lateral field easement in the “no mow” area of the LPN golf course, contingent upon an acceptable percolation test by the buyers. Easement to be finalized

by LPA management and LPA attorney, and be limited only to the ground necessary to accommodate the septic lateral fields. Motion seconded, carried unanimously.

**Agenda Item 4c** – Variance Request: St. Thomas More for vinyl chain link fence as recommended by Building Codes committee

Excerpt from Building Codes Minutes:

Alex Kautzky represented St. Thomas More Center (lot 6657 and 6656 at 6177 Panorama Drive, Panora, Iowa 50216) and presented plans asking for a variance on a fence. Alex was asking for a 6-foot-tall, 215-foot-long privacy fence. Alex explained the importance of this fence was to keep kids from straying off a portion of Panorama Road and to block the view of people driving by from looking in the cabin windows. The Building Codes Committee discussed the importance of the safety of children and acknowledged the aesthetics of the proposed fence. The committee decided a 5-foot-tall, black vinyl coated chain link fence would meet the needs of Lake Panorama and St. Thomas More Center due to safety concerns and height recommendations. Nate Esser made a motion to approve a variance for a 5-foot-tall, black vinyl coated chain link fence. Motion seconded by Gary Evans. Motion carried unanimously.

It is worth noting St. Thomas More was platted as a large tract, which differentiates it from most other properties at Panorama, and their unique use of this property makes safety a consideration.

Spradling moved to approve granting a variance to St. Thomas More for a

five-foot tall, black vinyl coated chain link fence based upon the fact St. Thomas More has unique safety considerations due to the nature of their operation and also due to the fact their property was initially platted as a large tract for commercial use. Motion seconded, carried unanimously.

**Agenda Item 4d** – 2020 financial investment in LPN, LLC (wholly owned subsidiary)

Rutledge reviewed the approved 2020 budget for LPA and LPN, LLC, which includes cash investment into LPN, LLC during the 2020 year. Rutledge requested the board approve authorization to make cash investments to LPN, LLC, when cash flow warrants the need, amount up to \$100,000 during the year. If additional cash investment is required, a request will be made to the board.

Spradling moved to approve cash investments to LPN, LLC up to \$100,000 as it becomes necessary for LPN, LLC cash flow. Motion seconded, carried unanimously.

**Agenda Item 5a** – Review COVID-19 policies

Policies related to use of LPA-owned facilities:

Sports courts were closed April 6, 2020, based on the proclamation of indoor/outdoor playgrounds were ordered closed. Upon further review, management believes we could open them with signage regarding social distancing and group size limits. The courts would be self-governing as LPA does not have resources to enforce social distancing. If members do not self-govern, we will need to close again to achieve social distance guidelines.

LPN Links will open to in-house dining Wednes-

day through Sunday, beginning May 6, following 50 percent occupancy and other requirements.

LPA office will remain closed to walk-in traffic until further notice. Bathrooms, campgrounds, and shelter houses will remain closed, per the Governor's proclamation.

Policies related to lake use — consider potential rafting restrictions to comply with governor's proclamation on social distancing and gatherings. Discussion was held and LPA will continue to remind members to follow social distancing and limiting of groups to 10 or under, etc. Rafting is discouraged, but not prohibited.

Policies related to collection of LPA dues and water bills: Collection policies were reviewed, and management will adjust as necessary due to COVID-19. Members with unpaid dues balances will not receive a ballot for the annual election June 27, 2020.

The board commended Rutledge and the staff in their handling of COVID-19 as it pertains to all the various departments regarding policies, procedures and practices and confirmed their support of the decisions that have been implemented.

Evans moved to adopt the recommendations reviewed, in regard to COVID-19 policies, and to give management authority to continue to handle as items arise. Motion seconded, carried unanimously.

**Agenda Item 6a** – Other Business – None

**Agenda Item 7** – Closed Session – None

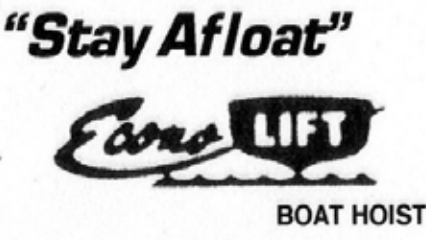
**Adjourn** - With no further business, the meeting was adjourned at 6:05 p.m. ■

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## Roth IRA Conversion in the Era of COVID-19

The COVID-19 pandemic has shaken up nearly every aspect of American life. To say it's been a difficult time would be an understatement. However, difficult times may open doors to new possibilities and perhaps new investment opportunities.

### What is a Roth Conversion?

A Roth conversion refers to the transfer of an IRA, either Traditional, SIMPLE, or SEP-IRA, into a Roth IRA.

With Roth IRAs, you pay tax on the money before it transfers into the account.

One benefit to having your money in the Roth IRA is that, unlike a Traditional IRA, you currently are not obligated to take RMDs after you reach age 72 (RMDs would be required to any non-spousal beneficiaries, however).

Another benefit is that since the money was taxed before going into the Roth IRA, any distributions are currently tax-free, both to you and your beneficiaries.

**Why Go Roth in 2020?** In the face of the market downturn after the COVID-19 outbreak, you may be in a unique financial situation. Perhaps you own a business that has been closed, lowering your income and potentially putting you in a lower tax bracket. Less earned income may mean lower total taxes due on a Roth conversion. Additionally, if the overall IRA value has dropped, a conversion now could offer potential tax-free growth on the rebound.

**Contact our office today to discuss your specific situation and visit [investgcsb.com](https://investgcsb.com) to read this article in its entirety.**

Kristen Crouthamel, AIF®, Financial Advisor

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# ELECTRICAL HAZARDS BY THE WATER

The Electric Shock Drowning Prevention Association estimates at least 98 reports of electric-shock drownings since 1986.

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

Many Lake Panorama property owners have some type of electrical service near the lake. This power source is used for boat lifts, docks, irrigation pumps, lights or other items that require electricity to operate.

Yet electrical shorts, ungrounded equipment and frayed wiring all could cause dangerous, even fatal, swimming conditions. Electric-shock drowning happens when an electric current, typically low-level current from boats, docks or lifts, “escapes” and shocks nearby swimmers.

The Electric Shock Drowning Prevention Association estimates there have been at least 98 reports of electric-shock drownings since 1986. Many more people escape death but are affected and sometimes injured. The risk exists wherever there is both water and electricity.

A number of factors affect the impact the current can have on someone in the water, including the amount of electricity, the size of the person, and proximity to the power source. A person can be killed, injured, feel a slight tingling sensation, or experience nothing at all. Sometimes the shock alone can kill, and in other instances the shock causes paralysis, which leads to drowning.

Kane Powell is a licensed

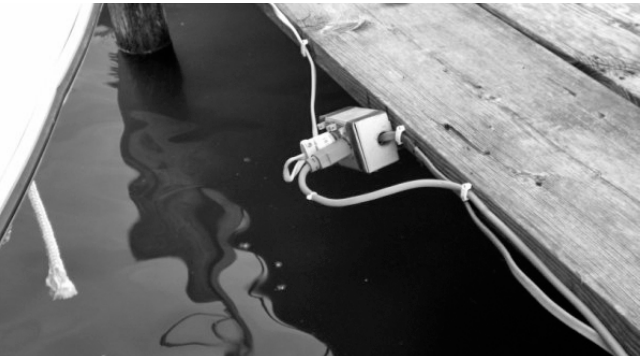
electrician who has been providing services to Lake Panorama owners for 20 years.

“Electricity and water are not a great combination, which is why it is so important to have the proper equipment and safety measures in place,” Powell says. “Water can be energized, and a person may not know it. If a person is in the water and there is electric current, the person can become disoriented and may not know which way is up. It doesn’t matter how strong you are; you may not be able to swim to the surface in a situation like that.”

Powell has plenty of experience installing electrical service near the water. He did all the wiring at the Lake Panorama marina for the most recent set of boat slips, which involved the pumps, lifts and lights.

Everything installed at the marina was guided by the National Electrical Code, a regionally adoptable standard for the safe installation of electrical wiring and equipment, and inspected by the State Fire Marshal’s office. That same code is used to guide electrical installations for private property owners.

“A person should never use any electrical outlets near the water that are not GFI or GFCI-protected and UL-listed for the purpose it’s being used for,” Powell says.



These photos provided by the office of the Iowa State Fire Marshal/Electrical Bureau are examples of unsafe uses of electrical wiring, outlets and cords on a boat dock.

GFCI, which is an acronym for ground fault circuit interrupter, refers to a breaker that protects an entire circuit. These are generally found on electrical distribution panels and protect multiple outlets. GFI is a ground fault interrupter at the outlet, not on a panel. These are found in bathrooms or other locations where water might come in contact with an outlet. If that happens, the outlet is tripped and a simple push of the button restores the circuit.

Powell says there are many ways to protect an electrical circuit serving areas or equipment near water.

“I often install a UL-listed GFI receptacle in a UL-listed, weatherproof box with an in-use heavy duty weatherproof cover. That way if it trips, the owner doesn’t have to run to their house to get it back on,” he says.

Using best practices means all dock wiring should be in conduit or

protected from damage causing short circuits. That wiring should have ground fault interruption installed. Using hardwired extension cords as permanent wiring for electric boat lifts, docks or lights near water is not a safe practice.

“We do everything possible to make it as safe as it can be, so human error is somewhat protected,” Powell says. “If you plug an extension cord into a properly working GFCI, and the cord falls into the water, the GFCI is designed to trip in a split second.”

Even when electrical power is properly installed, Powell warns against having a false sense of security.

“A ground fault interrupter receptacle doesn’t last forever. I recommend properly testing it spring and fall. You can buy a plug tester and do it yourself or hire an electrician to check everything for you,” he says.

The Iowa State Fire Mar-

shal’s office has authority over all electrical installations in Iowa and does permitting and inspections. The Lake Panorama Association does not require an LPA-specific permit for electrical work done within the lake development, nor oversee the installation and inspection process.

“LPA does strongly advise members to work with an electrician who is licensed in the State of Iowa,” says John Rutledge, LPA general manager. “Licensed electricians are required to follow all electrical codes, which includes securing the necessary permits and inspections from the State Fire Marshal’s office.”

In general, new electrical work needs to be permitted

and inspected, while maintenance does not. Homeowners with electrical installation experience can do their own work, while those who don’t should hire a professional.

Iowaelectrical.gov is the go-to website for answers about Iowa’s electrical permitting and inspections process. In the “welcome” section on the home page, click on the State Fire Marshal’s link.

The State Fire Marshal’s office employs several state electrical inspectors. Steve Nisser is the inspector who handles Guthrie County. He encourages anyone with questions about what is needed for their particular electrical situation to call him at 515-210-7294. ■



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# LET’S TALK RIPRAPPING

What is it, and why does Lake Panorama need it?

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

Riprap describes a range of rocky material placed along lake shorelines, bridge foundations, steep slopes and other structures to protect from erosion. The use of riprap at Lake Panorama was first raised at the 1983 Lake Panorama Association annual meeting when lake-front property owners were encouraged to riprap their shorelines.

A long-range planning committee of board members and volunteers held meetings in 1984 and into 1985. Its final report to the LPA board listed six objectives. Under lake quality, topics to be addressed were control erosion, siltation and water pollution. To control erosion, the report suggested several things including rip-rapping the lake’s shorelines.

In balloting at the 1985 LPA annual meeting, a resolution was approved requiring waterfront property owners to riprap their lots by Dec. 31, 1987. The LPA Building Codes provide specific instructions for waterfront property owners to keep their shorelines properly riprapped.

Lane Rumelhart has been LPA’s project manager since January and is in the process of taking over administration of LPA building codes from Mike Gliem. In this month’s Q&A, Rumelhart talks about riprap at Lake Panorama.

**Q. Why is riprap important along the Lake Panorama shoreline?**

A. LPA holds its members to a high standard of aesthetics and structural integrity around the lake. One of those areas

is riprap. Riprap helps eliminate erosion caused by seepage on slopes or areas with concentrated flow. It is important to keep our shoreline in good condition to keep properties safe, attractive and secure. The quality of riprap varies immensely. Members who implement riprap correctly use landscape fabric and large boulders that are less likely to break down or wash away.

**Q. Once a landowner has completed riprapping, how long can it be expected to last?**

A. The longevity of riprap depends on several factors. Those who use smaller material often will see a shorter lifespan of shoreline. In many instances, the rock is too small and disappears quickly due to water current, waves and neglect. Some lots are more challenging than others based on location, steepness and other variables.

Riprap does not move around solely due to waves. If you would like a good example, walk the shoreline of Boulder Beach and take a close look at the water’s edge. The boulders there have been pushed up by ice formations over the winters. Riprap deterioration isn’t just about wave action.

LPA has been asked whether the use of wake boats and the location of “No Wake” buoys are major factors in the lifespan of their riprap. Appropriately installed riprap should handle these conditions without issue. Those shorelines that do show wear from boat wake are generally

those that utilized smaller stone and/or inadequately bedded landscape fabric.

Members should do a yearly inspection of their riprap. Things to look for include gaps exposing earth, vegetation growth and cracked/broken down rock material.

**Q. Please summarize the building codes information related to riprap.**

A. Our building codes are designed to help members facilitate projects on their lots by either hiring a contractor or doing it themselves. Riprap projects often require special machinery to place the large rocks on the shore edge. This leads to most members seeking hired help to get riprap in place. LPA is fortunate to have many local contractors who do projects like these and know what is required. It is still good for members to know what is expected when completing a riprap project. LPA has a “Who to Call” list available for members looking for contractors to hire.

Land disturbing permits are required to be filled out when riprap is being worked on. This is the member’s responsibility to ensure LPA receives and approves a permit before work begins. There is no fee for a land disturbing permit, as these projects can vary greatly. The main reason for the permit is so LPA can be aware of all projects involving the disruption of soil around the lake. There is no need for a member to fill out a land disturbing permit if there is already a building permit in place with an erosion control plan.

Riprap specifications are detailed in the LPA’s building codes. There are a few major points. All lots immediately adjacent to the lake shall have riprap. Grade surface shall be smooth, firm and uniform. All dead and fallen material must be removed and properly disposed of. No concrete riprap is allowed above elevation of 1,045 feet, as above-water riprap must be large boulders, broken limestone, etc. LPA encourages members to go to the building codes on the LPA website and review what is acceptable for riprap material.

**Q. In 2004, the Lake Panorama Rural Improvement Zone (RIZ) approved an \$870,000 contract to riprap the upper basin. Is there a plan in place to address other LPA-owned property?**

A. Admittedly, LPA does not have perfect riprap on all LPA-owned property. We work to address repairs on a case-by-case basis and have a couple of large projects on the short-term schedule. Most notable is the LPA’s south shore. The south shore is a massive project, which LPA hopes to begin repairing and restoring this year. The project will not be a wholesale replacement of all riprap but rather a review of the full shoreline with key repairs as needed.

RIZ efforts are devoted to riprap on areas that are part of a functioning sediment basin, wetland outlet or lake inlet. RIZ funds are not used for properties that LPA could feasibly sell for private ownership. This



Lane Rumelhart

distinction helps to ensure all RIZ funds are appropriated consistently with Iowa Code 357H.

Members with concern about an LPA-owned property should contact the LPA office. The property will be reviewed by LPA staff and a plan to repair the shoreline will be developed and implemented.

**Q. What are other ways LPA and RIZ are working to improve the quality of Lake Panorama?**

A. LPA and RIZ work collectively to pursue the broad goal of water quality at Lake Panorama. Riprap is one important tool in this pursuit. But other

efforts make our plan comprehensive. RIZ continues to build wetlands around the lake. These wetlands have several purposes. These catch sediment before it reaches the lake, therefore making less silt to dredge. These also filter the water and remove excess nutrients from agricultural runoff.

Another tool used to enhance water quality is boat inspections and an ambitious invasive species policy. LPA security prevents boats that may have invasive species from other lakes from entering through our shoreline. Collectively, these efforts serve to make the waters of Lake Panorama the best they can be. ■



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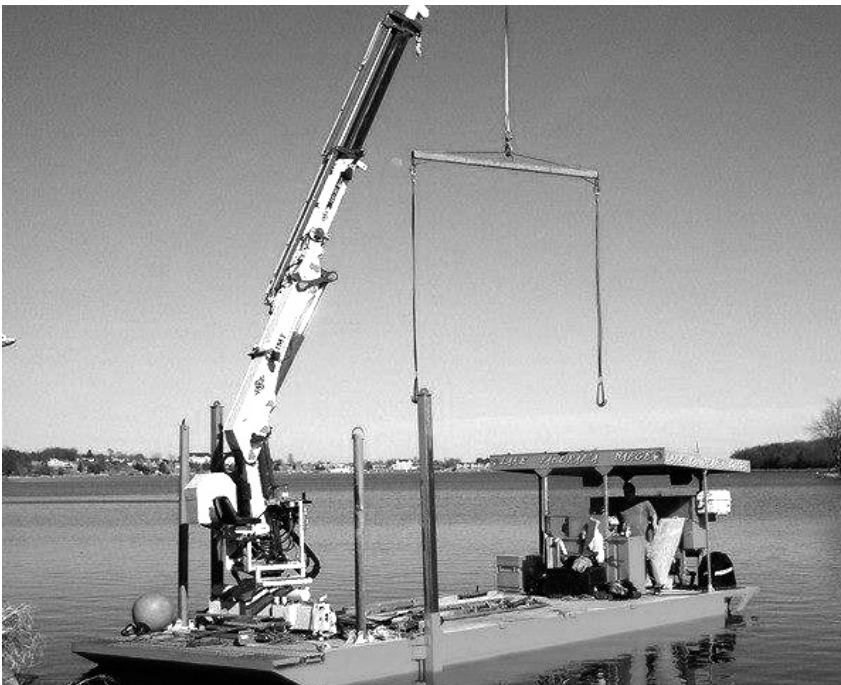
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# NEW GUTHRIE COUNTY AUDITOR APPOINTED

At the Guthrie County Board of Supervisors meeting May 12, the board voted to accept the immediate resignation of Marci McClellan, who had been the Guthrie County auditor since being elected to the position in November 2016. McClellan cited health reasons for her departure.

The board then voted to fill the vacancy by appointment, and appointed Danielle Fink, the current deputy auditor. Fink already had declared herself as a

candidate for the position and was the only person on the June 2 primary ballot for county auditor.

The county auditor is responsible for preparing and certifying tax levies, maintaining county financial records, serving as clerk for the county board of supervisors, and serving as commissioner of elections. As commissioner of elections, the auditor conducts voter registration and all elections within the county. This includes the annual



**Danielle Fink**

election for members of the Lake Panorama Rural Improvement Zone (RIZ) board of trustees. ■

# Guthrie County Courthouse and Panora City Hall reopen

The Guthrie County Courthouse reopened to the public by appointment beginning Tuesday, May 26. County residents must first call the office they want to visit. An appointment will be made and the procedure and requirements explained. A staff person from the office will meet the resident

at the east entrance and conduct a health screening before the resident can proceed to the appointed office.

The Panora City Hall lobby now is open for walk-in traffic from 8:30-11:30 a.m., and again 1-4:30 p.m. Hours are reduced to allow employees time to clean doors and

counters. Only one person can enter the lobby at a time.

Vets Auditorium in Panora now is open to existing small groups that have previously used the building. Vets and the Panora Community Center will not be rented until the 10-person COVID-19 restriction is lifted. ■

# LPA ANNUAL MEETING SET FOR JUNE 27

Two members will be elected to the LPA board of directors.

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

The 51st annual meeting of the Lake Panorama Association will be Saturday, June 27, beginning at 10 a.m. at the Lake Panorama National conference center. The meeting was originally scheduled for May 9, but postponed due to COVID-19 prevention measures.

The new date was set by the LPA board of directors at its March meeting. LPA bylaws provide the annual meeting must be held no later than the last Saturday of June. To accommodate this scheduling change, the board also exercised emergency discretion to extend the board term of Tom Jeschke by one month.

Newly elected board members normally begin their terms at the May board meeting but instead will do this at the June 30 board meeting, three days after the annual meeting.

In addition to the later meeting date, LPA will make other necessary adjustments to ensure board members and attendees can participate in a safe, social distance environment. Spaced seating will be provided as well as a streamlined check-in process.

Live streaming options are being developed as both a backup plan and a supplemental plan, to ensure all interested members are provided an opportunity to participate. A late-June announcement of the meeting details will be issued by LPA

and based on the restrictions in place at that time.

LPA generally encourages strong attendance at annual meetings. However, LPA members are reminded no business is actually transacted at the meeting itself. Members are allowed to vote in advance by mailing or dropping off their ballot. A full summary of the meeting will be available to the members via the weekly email bulletin.

Reports will be given by Mary Jane Carothers, LPA board president; Gary Evans, LPA board treasurer; and John Rutledge, LPA general manager and LPN, LLC director of operations.

An official announcement of the meeting will be sent to all LPA members in early June. Included in this mailing will be a ballot, plus a numbered envelope in which to return the ballot. Ballots must be returned in the numbered envelopes to ensure ballot authenticity. If an envelope is lost, contact the LPA office for a replacement.

There are no issues this year that require a special vote. The 2020 ballot is simply for electing two members to the LPA board of directors.

Members are asked to deliver or mail their completed ballot in the numbered envelope to the LPA office before Friday, June 26. This allows the majority of the ballots to be counted in advance of the meeting. Ballots also can be brought to the annual meeting.

Two people are running for



**Mary Jane Carothers**



**David Finneseth**

two seats on the LPA seven-member board. Mary Jane Carothers is completing her first, three-year term on the board, and running for a second term. David Finneseth is seeking a seat on the board for the first time, and will replace Tom Jeschke.

The results of the annual election for the LPA board of directors will be announced at the end of the meeting, plus there will be time for audience questions and comments. ■

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# PANORAMA DAYS CANCELED

One-day SummerFest event planned for Aug. 8

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

In early May, the Panora Chamber made the decision to cancel Panorama Days 2020, which was scheduled for Aug. 7-9. In a statement, the Chamber said “due to the unknown and financial structure it takes, we feel it’s best to cancel this year and focus on planning 2021. This decision was not made lightly, but we feel this was the best decision for the safety of our community at this time.”

As state guidelines have become less restrictive, Chamber members are planning smaller events. For instance, on June 12, many Chamber

businesses are offering special deals, gifts or giveaways, in an event called “Shop Local, Eat Local and Bank Local.”

On the weekend when Panorama Days would have been held, plans are underway for a modified event, which has been named SummerFest. On Saturday, Aug. 8, there will be a day of food, music, games and shopping in Panora.

Also, the Lake Panorama Association sponsors the Panorama Days fireworks show and has agreed to continue with the Friday, Aug. 7 show. The show is scheduled to begin around 9:30 p.m. from the south shore of Lake Panorama.

The popular Heart of Guthrie County Garage Sales also was cancelled for 2020 and likely won’t be rescheduled this year since the event is a combination of retail store and home garage sales. But members of the Panora Chamber retail committee, which is made up of Crafty’s Coffee & Gifts, T & K Designs, and Fashions on 44, are looking at dates for a sidewalk sale in July, which they feel can be executed safely.

The dates for the 2021 Panoram Days will be Aug. 6-8. To learn more about Panora Chamber events, visit its website at panorachamber.org. ■

# Water testing ends

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Changes in how the State Hygienic Lab processes Lake Panorama beach water quality samples means LPA no longer is able to offer weekly beach water quality reports.

LPA understands some members check these beach water quality results on a weekly basis. In light of this development, following is a history of testing procedures and how members can apply common sense judgement in lieu of State Hygienic Lab results.

LPA beach water quality tests have traditionally been taken on Tuesdays and shipped to the State Hygienic Lab. The results generally were available the following Thursday or Fri-

day with LPA posting results by the weekend.

One flaw in this process was the delay in the testing data. Conditions on the preceding Tuesday may, or may not, have been indicative of weekend conditions at LPA’s beaches. If the weather leading up to the Tuesday test was clear and precipitation free, the tests were almost certain to come back as being “Swimming O.K.” If heavy rains occurred after the tests were taken, the results provided a false sense of security about the beach water quality.

The reverse also was true. If Lake Panorama experienced heavy rain on Monday and Tuesday, the tests were likely to come back as “Swimming Not Recommended.” However, clear skies on the days that fol-

lowed most likely resulted in safe conditions by the weekend.

Lake Panorama members and guests should remember water quality can vary considerably from location to location. Conditions generally improve with sunshine and good weather. Rainy and cloudy conditions are generally followed by less desirable water quality conditions.

The presence of wildlife corresponds with poorer water quality. LPA uses its beach groomer to collect debris and wildlife droppings from the sand, which helps remove some sources of bacteria at the beaches. The result is never perfect but is substantially improved from what LPA offered before purchasing the beach groomer. ■

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# LAKE DOGS AND COVE CATS

Lake Panorama residents love their pets! Once social distancing rules are minimized, we will publish photos of owners and their pets with their stories. In the meantime, here are three featured pets:

**LAKE DOG**  
**Dolly Parton**  
**Age:** 7  
**Breed:** Pomeranian  
**Owners:** Alison and Jimmy Cate

Dolly's favorite lake activity is anything that puts the wind in her fur. A cruise on a pontoon or a golf cart ride will do. As a diva, she's much more interested in floating rather than swimming. Her biggest pet peeves are delivery drivers and doorbells, which provide even more reason to escape to the lake as much as possible. Dolly is preparing for her last summer as an only child before her first human brother arrives in late August.



**Winston (nickname Mr. Kibbles)**  
**Age:** 8  
**Breed:** F4 Bengal Hybrid (four generations from a wild Asian leopard cat)  
**Owners:** Gerry and Carol Frank.

Winston's favorite human food are green beans. He seemingly enjoys staring at his humans until they wake up. He also likes to dig through wastebaskets for new toys, his favorites toys being cheese stick wrappers and strips cut from mailer envelopes. His pet peeve is when his sister hits him on the head for washing her face. Winston does not enjoy car rides but does like to sleep high in his cat tree.



**COVE CATS**  
**Issa (nickname Princess)**  
**Age:** 8  
**Breed:** F4 Savannah Hybrid (four generations from an African serval)  
**Owners:** Jerry and Carol Frank

Issa loves to caress Kate Spade leather handbags. (Gold is her favorite.) Her preferred human foods are blueberries and green beans. She likes to spend time rearranging stacks of paper. She enjoys car rides, especially outside her carrier, and sleeping just about anywhere. She never snores. ■



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



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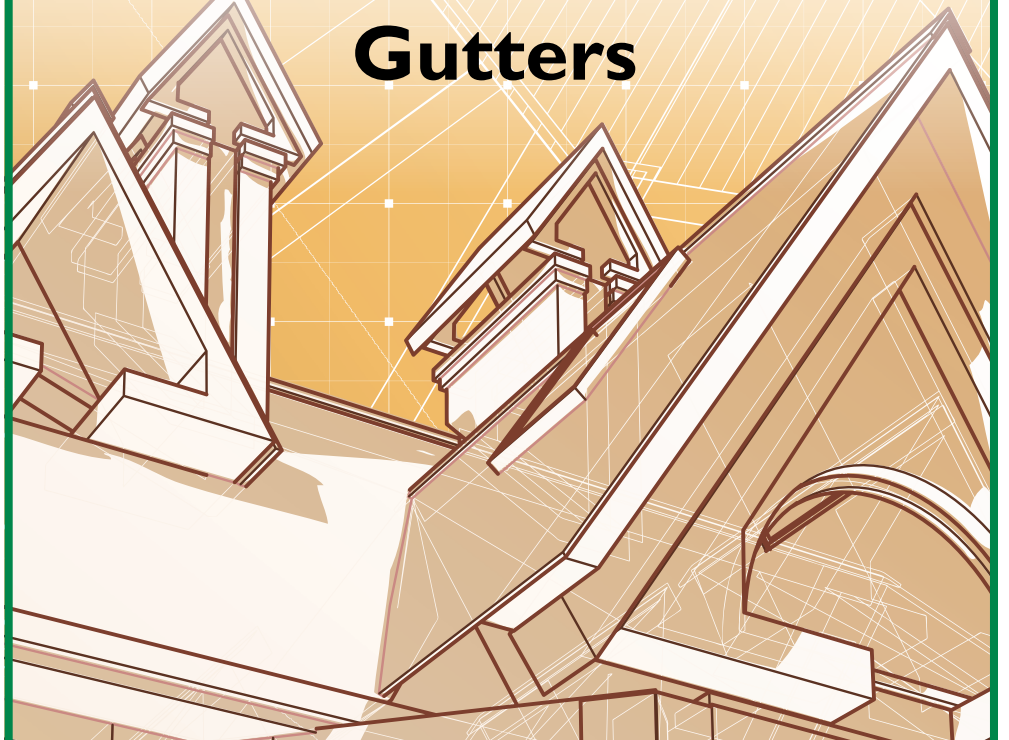
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# Rick Titus in his 45th year of selling and installing more efficient Fireplace Inserts & Vent Free Gas Logs



- photo by Les Houser, Wright County Monitor

Rick Titus of Clarion started his business, called “The Country Store”, in 1975 and even though he has moved into town now, he has no intention of retiring any time soon. “I enjoy and love doing this.” said Titus. “I’ve covered every corner of the state because I’m an expert, and that is not meant as a boast. I don’t think anyone else in the state does exactly what I do.” What he does, is sell and install the Fuego Flame (brand name) fireplace insert, which he believes are the most efficient inserts on the market, for the money. However, it took him awhile to find out about that brand. “I was living in Littleton, Colorado. and came across a brochure for the Heatilator fireplace, which were made at Mt. Pleasant, Iowa,” said Titus. “When we moved back here 3 years later, I decided I was going to call them and become a dealer.” Titus was soon displaying the units at county fairs and got some business. But then in checking back with his customers, to his amazement, he found out they were sending most of the heat up the chimney.

“I then tried selling other brands of fireplaces like Preway, and Majestic and found they were no better. These were touted to be energy efficient, having fans and adjustable dampers, but they still were not burning like a wood stove, so I just kept looking. I was selling wood stoves, but not everyone wants a wood stove in their home. Then I found out about the Fuego Flame Fireplaces, which were as close to wood stove efficiency as you will find. This company made Zero Clearance fireplaces and also made four different sized inserts, so now I could offer my customers a super efficient fireplace, or install one of the inserts inside of their existing wood burning fireplace, no matter how large or small,” Titus said. But then it wasn’t long before he found a fireplace that has an unusual shape, like a two sided, or see-thru. or arched opening, and these inserts would not fit. So he decided to just make the inserts from scratch to fit these unusual fireplaces. He even built an insert to fit a four sided fireplace for Bill Knapp in Des Moines.

The Fuego Flame fireplace inserts can make any fireplace burn up to 70% efficient, and needs no electricity while keeping 99% of the heat in the home. It burns slow like a wood stove while keeping the beauty of the fireplaces overall appearance and fun of watching the fire. Once the insert is installed, the average fireplace can heat 1,000 to 1,500 square feet of a well insulated home, while using 2/3 less wood, and protects the home from runaway fires. It can burn most of the night on just 3 or 4 hardwood logs, leaving you a nice bed of hot burning coals to ignite new logs come morning. “Some of my customers use the fireplace 24/7 all winter long, and rarely hear their furnace kick on. Thus they save a tremendous amount of fuel each month. These inserts literally pay for themselves by saving the customers fuel,” Titus says. The inserts are made using 12-gauge steel, which Titus said transmits the heat quicker because it’s lighter. Cool air from the house enters underneath the insert, and is then circulated up the back of the fireplace with the heated air exiting out the top, all without the use of a fan. The temperature of the air coming off this insert varies from 200 to 1000 degrees. Titus says, “You bake in your oven at 350, and you can feel that kind of heat coming out of the top of the fireplaces heat opening. Most heat circulating fireplaces do not come close to putting out that kind of heat, for they send all their heat up the chimney.”

The Fuego Flame inserts are installed using an insulated ceiling, which prevents the stove heat from going up the fireplaces chimney. The insert damper control is on the inserts face plate, so you can close the doors and then close the damper. The inserts also burn with their damper 95% closed, thus making the wood burn nice and slow. The twin glass doors are made using ceramic glass, which will take 1400 degrees temperature, so you never have to worry about breaking the glass with heat, and you get to enjoy watching the slow burning logs inside. These twin doors are easy to clean with very little effort. “Remember when you were a kid sitting around the campfire, or at a family reunion, how much fun it is to sit around the campfire? Well, you can have that same fun in your home with a real wood burning fire in your fireplace all winter long, and enjoy the romance of the flames; and everyone could use more romance, right? It is actually mesmerizing to watch the flames, and you don’t even have to say a word as you watch the fire. Now you can have the romantic comfort of a campfire and enjoy all that warmth in your home safely and efficiently,” said Titus.

For those that can’t or don’t wish to burn wood, Titus offers super efficient gas logs as an option. He started selling those in 1991, and they offer the same nice flame effect, but without the work and cleanup from real wood. “I’ve got people who bought a fireplace from me in the 70’s and 80’s that are now having me put gas logs in those same fireplaces,” said Titus. These gas logs are capable of heating up to 1,000 square feet of the average well insulated home, so if you have a power outage, these gas logs will keep you toasty warm, and keep the pipes from freezing in your home.

Titus has covered a large area of the Midwest in his sales and installation travels, “I have built and installed units in fireplaces from Minneapolis to Kansas City and all over Iowa.” said Titus, “I’ve learned that if I go to a county fair, I get business from that area.” He also feels that word of mouth has been his best advertising, and that the personal attention he can offer gets the sales. “I do all the work myself,” said Titus. “I don’t even charge for estimates when I come into your home. I feel an in home visit is the only way I can know exactly what the customer needs.” Titus is also not afraid to tackle, or at least look at, any chimney problems including a cracked chimney. “I’ve fixed one of those many times for someone,” said Titus. “I installed a stainless steel liner inside the chimney and made it safe and efficient.” Titus explained that these inserts are not like others that you can buy, and that it takes some time to install them. “This is not a quick fix job,” said Titus. “I don’t just shove it into your existing fireplace, collect a check and leave. Most of the other inserts on the market make your fireplace look like it has a wood stove shoved into it, and they change the whole look of the fireplace by putting a big metal shroud around the insert. It takes me from six to eight hours to do this, but it will be done right and you’ll never need to do anything more with it.” Titus has even thought of people who like to cook food over a wood fire. “I’ve developed a barbecue grill that will fit inside there,” said Titus. “You can grill steaks or bake potatoes. It will work great for putting a dutch-oven in the fireplace too.” Feel free to contact Rick at The Country Store for more information. You can call either 515-532-3881 or 515-293-2455, or visit his website at: [www.fireplacesatthecountrystore.com](http://www.fireplacesatthecountrystore.com), or email him at [yahtitus@gmail.com](mailto:yahtitus@gmail.com). “We don’t know what the future holds for our electrical system in this country,” said Titus. “If someone wants to control us, they could cut off the electricity, food supply, or disrupt our fuel. Everyone should have a way to heat their home without electricity.” **Contact Me About a Free Fireplace Inspection.**

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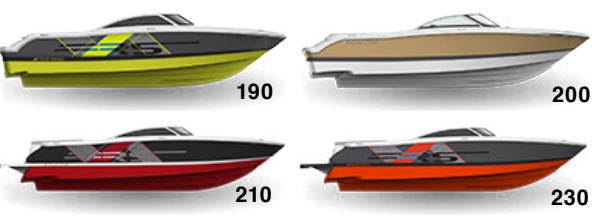


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