INSIDE **208 HOLIDAY TOUR OF HOMES** PAGE 7

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This photo was taken by Dronography Iowa in October 2016. Boulder Beach and the Boul-der Cove Colony are shown in the forefront, with Lake Panorama and its beautiful autumn foliage beyond.



Tidbits from Lake Panorama's history

By SUSAN THOMPSON Lake Panorama Times

While researching and writing Lake Panorama's history, I've discovered a couple of things. First, the history is fascinating. Second, there is a lot of it. If I included everything of interest in the book I'm writing, it would be much longer and more expensive than planned.

I've found myself writing interesting or quirky details, which later I cut because of space constraints. So I decided to share some of these tidbits in the Lake Panorama Times.

Details on how and when the book, titled "Lake Panorama: The First 50 Years," will be available for pre-order and future sales are coming soon. In the meantime, here are some items you won't find in the book, but I think you'll find interesting.

GETTING THE MAIL

Lot sales at Lake Panorama began in 1967, even though construction on the dam didn't begin until 1969. But the promise of a lake was



The West Lodge opened in 1970. It was the first location of the Lake Panorama Association office. Also here were a snack bar, meeting rooms and restroom facilities for the nearby swimming pool.

the land area within the development was being served by post offices in three towns - Yale, Panora and Guthrie Center. LPA officials felt it was important to have all homeowners in the development have the same town address.

The second request was for rural delivery service to begin soon. At the

By the fall of 1971, Hugh Teale, Jr., a Panora rural mail carrier, was making deliveries to 31 Lake Panorama full-time residents. Teale also was a Lake Panorama property owner, and active in the early days of the lake development. He served on the LPA board for six years, beginning in 1973.

developer, said two downhill ski runs would be available by the end of the year. There also would be towropes, snowmaking equipment and a warming house.

By the end of the year, a total of 115 homes were complete or under construction, with 130 sets of house plans having been reviewed and approved.

THE WEST LODGE

The Lodge, built by Mid-Iowa Lakes and operated by the LPA, opened in late spring 1970. A nearby swimming pool opened in late summer. By 1971, this clubhouse catering to LPA members was a busy place. The snack bar was popular, with 3,000 hamburgers served the first nine months of the year. New features were an outdoor pop machine, pool furniture and parking lot lights. Soon to come was a drive-up telephone booth, and a photocopier.

One issue discussed since the West Lodge opened was whether to offer alcoholic beverages for sale. In the beginning, those using the clubhouse were allowed to bring their own. After a time, enough legal and liability concerns were raised that the LPA board put an end to the practice. In 1973, the topic was mentioned on the floor of the LPA annual meeting. At its first meeting of 1974, the LPA board asked staff to investigate what it would cost HISTORY, PAGE 6

to provide sales of "liquor by the drink" at the Lodge. The minutes of the next meeting state there was "lengthy discussion and consideration." Eventually there was agreement alcoholic beverages could be offered, as long as the start-up costs didn't exceed \$2,500.

By the board's March meeting, the Lodge bar was open. It was reported gross bar sales for the first weekend were \$54.

In 1976, the LPA board approved the purchase of a new Signature microwave oven for the restaurant, at a cost of \$325.

One innovation for the summer of 1979 was the installation of a CB radio at the dock near the Lodge. Boaters could use the radio to communicate with Lodge personnel who were operating a shuttle service between the dock and the Lodge.

Plans for this new service were controversial with the LPA board throughout the spring. After discussions during three different board meetings, it was decided to try it for 12 days surrounding the Fourth of July holiday.

A report at the July 18 board meeting showed 100 people were transported in 12 days, including July 4, with two days having 15 passengers each. The service, which was a wagon pulled by a tractor, operated 5-9 p.m. on Fridays and 12-9 Saturdays and Sundays. The board minutes reported "a record

enough for many believers to buy lots and build homes.

Due to the increase of homes at Lake Panorama, a letter from the Lake Panorama Association was set to the Panora Postmaster in January 1970. There were two requests.

One was that all properties within the Lake Panorama development be given a Panora address. Currently time the letter was sent, there were 20 homes completed, with another 60 sets of home plans submitted for construction approval. By 1971, the Panora Postmaster determined there were enough residences at Lake Panorama to justify the extension of rural delivery as far as the West Lodge, which now is the St. Thomas More Center.

OTHER 1971 MILESTONES

Lake Panorama reached full pool level of 1,045 feet above sea level on April 27, 1971. The dam gate had been raised for the first time June 8, 1970.

Mid-Iowa Lakes, the current lake

Extensive renovations complete at Panorama West

By Susan Thompson

Lake Panorama Times

It's been a busy year of construction at the Panorama West golf course. A new irrigation system was installed, and new sections of concrete cart paths were added. Old landscape beds surrounding the clubhouse were renovated, with new rock, shrubs and perennial flowers added.

A gift of more than \$473,000 from James and Joyce McLuen financed these major construction projects, along with other improvements. Twenty percent of their estate was directed to Friends of Lake Panorama to be used at Panorama West.

A bench, plaque and sign honoring the McLuens recently were installed near the pro shop door.

In late August, a three-year project to improve turf conditions of fair-

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ways and tees began. Fifteen acres of tees and fairways were aerified and interseeded, plus starter fertilizer applied. Funds have been earmarked for 2019 and 2020 to cover additional seed, fertilizer and weed control as turf conditions improve.

Six directional signs have added to the course at various locations. These signs direct players to the par-four tee boxes on five holes. plus show where carts should park near the par-four tee boxes on the fourth hole.

Granite yardage markers have been installed in the ground on the par-3 tee boxes to show distances from the red and blue tees. Sign posts have been installed on all tee boxes, and tee signs will be attached in the spring. Ball washers

RENOVATIONS, PAGE 4

SUSAN THOMPSON|LAKE PANORAMA TIMES

Right: A bench has been installed near the Panorama West pro shop. The plaque on the bench states: With Deep Appreciation.

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Holiday brunch December 15 at Lake Panorama National

The annual Holiday Brunch lists with him. at the Lake Panorama National Conference Center will be Sunday, December 16. Service will be 10:30 a.m. to 1:30 p.m. with reservations taken in half-hour increments. Walk-ins also are welcome.

The cost is \$19.95 for adults, \$9.95 for children ages 5 to 12, and children 4 and under eat free. A special guest at the brunch will be Santa, so kids will have the chance to share their Christmas wish

The brunch will include traditional breakfast buffet items, plus a salad bar, lunch items, and a variety of desserts.

Since the kitchen staff will be busy preparing for the brunch, the Links breakfast menu won't be available that morning. Reservations are strongly recommended, especially for large groups. Call the LPN front desk at 641-755-2080 to reserve a table.

others, cash or checks made

out to the LPN can be de-

livered to the front desk, or

mailed to the LPN at 5071 Clover Ridge Road, Panora,

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bors and friends. This is the latest in a long line of social

events HALO has organized

for more than 25 years. Mem-

bers of the planning commit-

tee for this event are Lynda

and Dick Pawlowski, Jay and

Sue Merryman, Kathy and

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HALO holiday party set for December 5

The annual holiday party tickets to their account. For sponsored by HALO (Home and Lot Owners) will be December 5 at the Lake Panorama National Conference Center. The event begins with a cash bar social hour at 5 p.m., followed by dinner at 6 p.m.

This year HALO is excited to offer music by the Al Welsh Orchestra. The group is comprised of seven men who play big band music from the 1920s to the present, including some of the most famous dance tunes over the decades. They also play requests. Check out their website at alwelshorchestra. com. Dinner and dancing will be a great way to start the holiday season with friends and family.

Tickets are \$25 per person. Make reservations by calling the LPN front desk at 641-755-2080 during business hours, 9 a.m. to 5 p.m. seven days a week. The deadline for reservations and payment is November 30. Members of the LPN Diners Club can charge

'Coffee with the GM' set for December 6th

By SUSAN THOMPSON Lake Panorama Times

An opportunity to get updates on what's happening within the Lake Panorama Association is planned for early December. Periodic "Coffee with the GM" events provide LPA members the chance to discuss topics of interest in an informal setting.

The next coffee will be Thursday, December 6, at the Lake Panorama National conference center. John Rutledge, LPA general manager and LPN interim general manager, invites LPA members to join him for coffee and other refreshments at 10 a.m. Rutledge will provide an update on current happenings, and take questions from members in attendance. These meetings usually last about an hour.

If members have questions or items they would like covered about LPA policies or developments, they can email lpa@lakepanorama. org to give Rutledge an opportunity to prepare in advance. LPA members with questions specific to their own membership or property should call the LPA office during regular business hours at 641-755-2301.

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Medicare (Parts A & B) doesn't include the cost of preacription drugs. So, many seniors sign up for Part D plans, which may reduce the co-pays for certain generic medicines down to \$1 or \$0. As private insurers provide Part D plans, the list of medicines covered varies and changes annually.

Nedigap Insurance (also called Medicers Supplement sold by Insurers) addresses your Part B so-payments (about 20%) for medical services and procedures.

Part C (also called Medicare Advantage) plan includes all the coverage of Medicare Parts A, B, and D, plus the dentai and vision insurance. It can also provide more perks auch as: cost of home health aldes, installation of medically necessary home equipment (Le. grab bars and ramps) and even trips to and from medical appointments.

Beginning in 2019, there will be an annual Medicare Advantage Open Enrollment, Period from January 1 – Merch 31, Stata subsidies and Medicare savings programs are available to help financially challenged households handle co-payments and deductibles under original Medicare.

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Kristen Crouthamel, AIF*, Financial Advisor

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and trash receptacles also will be added in the spring.

The new concrete cart paths have been backfilled. with some seeding and sodding done. Additional work will be needed in the spring

to get grass growing along the new paths.

One final project will be discussed over the winter. That involves renovation of the six sand traps on the course. Once a plan is finalized, bids will be sought and construction will take place in 2019.



SUSAN THOMPSONILAKE PANORAMA TIMES

This new concrete cart path is adjacent to the parfour tee box on the ninth hole. New paths were built to all par-four tee boxes, plus a section of concrete was added adjacent to par-three tee boxes.



SUSAN THOMPSON|LAKE PANORAMA TIMES

A sign was added to a post near the McLuen bench. It recognizes the couple's estate gift, which made significant renovations possible at Panorama West.

Fall fishing for Iowa's prize trout

The Iowa Department of **Natural Resources**

Enjoy the spectacular colors and cool weather this fall fishing in northeast Iowa's hundreds of miles of trout streams.

From easily accessible streams in state or county parks, to those found in Iowa's most wild and remote natural spaces, there are plenty of places to catch rainbow, brown and brook trout.

"It's a busy place this time of year," said Mike Steuck,

Iowa DNR fisheries supervisor for interior streams. "Anglers can test their skills with lots of wild fish in these streams."

View some of the best fall colors in the narrow valley of Little Paint, west of Harpers Ferry. Look for trout behind larger boulders and under rock ledges. Let your lure or bait drift around the boulders and just in front of the ledges. Catch stream-reared brown

trout up to 16 inches and 10to 12-inch stocked rainbow trout in the Maquoketa River.

Miles of public access spots line the river in Clayton and Delaware counties. Find rainbow trout in pools and runs while brown trout will be near wood habitat.

The best chance to catch all three trout species in one trip is at Spring Branch Creek, southeast of Manchester. There is great public access to more than 1.5 miles of coldwater stream.

Trout try to bulk up in the fall for winter and are always hungry. Brown and

brook trout lay their eggs in nests called redds in October and November. Fish overcast and gray days when using spin fish-

ing gear if you can.

Lake Panorama RIZ election scheduled for December 11

By SUSAN THOMPSON Lake Panorama Times

Voting for one position on the Lake Panorama Rural Improvement Zone (RIZ) board will take place Tuesday, December 11. The polls will be open from noon until 8 p.m. in the lower level of the LPA office, 5006 Panorama Drive.

One member of the current board, Larry Petersen, was appointed in August to replace Dale Grotjohn, who retired after nearly 12 years. Now Petersen is running for a full three-year term and is unopposed. Other trustees on the RIZ board are Bill Dahl, Doug Hemphill, JoAnn Johnson, and Corey Welberg.

Voting is limited to individuals whose voter registration address is located within the Lake Panorama subdivision. LPA members who do not consider Lake Panorama their primary residence for voting purposes are not eligible to cast a ballot. This is a government election, not an LPA election. Every eligible voter can cast a ballot. This differs from LPA elections, where each membership is allowed just one vote.

The trustees are charged with administering the RIZ,

which includes the platted portions of the Lake Panorama development. The Lake Panorama RIZ is a local government entity designed to manage erosion control and water quality at Lake Panorama and within its watershed.

The RIZ was formed in 1997 by the initiative of the LPA through legislation in Des Moines. The tax increment financing district allows tax growth dollars to stay within the Lake Panorama development for water quality purposes. The board of trustees will oversee a 2018-2019 fiscal year budget that projects \$2 million in annual revenue.

A key focus of RIZ continues to be the dredging of sediment from Lake Panorama. This ensures lake depth remains suitable for safe enjoyment by LPA members and their guests.

In addition to dredging, RIZ has completed two wetland projects, with construction on a third expected to begin in 2019. These wetlands provide substantial nitrogen reduction, and are designed to assist in sediment buffering.

For more information on Lake Panorama RIZ, visit its website at www.lakepanoramariz.org.



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Lake Panorama Association Board of Directors Meeting

The Lake Panorama Association Board of Directors met September 25, 2018, at 5 p.m., at the Lake Panorama Association Office. Board members present were Larry Babcock, Mary Jane Carothers, Emily Donovan, Gary Evans, Tom Jeschke, Rich Schumacher and Jim Spradling.

LPA Staff present: Brad Halterman, Danna Krambeer and John Rutledge.

Visitors present: LPA Members - Kesley Egli, Todd Hyde, Stan Hurst, Jessi Jones/Mc-Coneghey, Lil Waters, David and Rebecca Stark, and Dan York. Everett Grasty, Guthrie County Supervisor.

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

Agenda Item 1-Approval of the Agenda - Spradling added item 6b) Request for septic easement for lot 3088. Evans moved to approve the agenda as amended. Motion seconded, carried unanimously. Agenda Item 2 - Open Fo-

rum

LilWaters, Stan Hurst and Jessie Jones presented information regarding Buoy 62 and the proposed new location for this buoy. All three own property in the area of the Buoy 62 location. Waters presented comparisons of 1990 figures to 2018, regarding boat stickers issued, number of boaters, security water patrol officers, etc. Buoy 62 is proposed to be moved back from the mouth of the cove. Other buoys throughout the lake are located at the mouth of the coves. This location is back from the mouth of the cove approximately one-tenth of a mile.

Waters reported there is a blind spot right past the proposed buoy location where several families are using this area for swimming, kayaking and other non-motorized water sports. When boaters reach the buoy, they speed up and turn right; a natural act performed throughout the entire lake upon reaching the 10 mph buoy. This puts boaters right in the blind spot of the small cove area where people are in the water, unprotected. This buoy location is too great a safety risk at this area. The group respectfully asks that the buoy remain where it has been for the last several years, 300 feet back

cove several years ago. The committee moved the buoy forward from the original directed location.

Dan York spoke to the buoy map in general. The water safety committee thoroughly reviewed and discussed all buoy placements and the safety issues associated with placements. They felt they came up with the best locations for all concerned. York encouraged the board to adopt the Buoy Map as it is presented.

David & Becky Stark, Jones cove, spoke regarding the second no wake buoy, which has been moved back into the cove. They would like to see it moved further out for safety of swimmers, kayakers, etc.

Spradling and Rutledge thanked the group for their input and commented on the importance of boating safety and will take their concerns into consideration.

Agenda Item 3 - Consent Agenda

Jeschke 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 8.28.2018 LPA Board Meeting

c) Acceptance of 8.31.18 consolidated financial report - LPA & LPN, LLC

d) Set date for next board meeting as October 23, 2018

e) Accept minutes from August 2018 LPN, LLC Board of Managers Meeting

f) Accept minutes from 9.10.18 Building Codes committee

Spradling moved to Agenda Item 5c.

Agenda Item 5c - Review proposed map detailing LPA buoy locations including email feedback

The LPA water safety committee has prepared and recommended a buoy location map. The proposed map was presented to the membership. Members have commented on locations of various buoys.

The board discussed the map and the various comments received from the members, including various areas available for teaching new skiers and safe areas for swimming and kayaking, etc.

sen. Donovan and Babcock, water safety committee members, said the locations were chosen by the natural area of where the cove narrows.

Babcock moved to locate No Wake Buoy 66 (Jones Cove) off of lot 363, motion seconded, carried unanimously.

The No Wake Buoy 52 in Hughes Cove is being requested to move out towards the mouth. This is a wide cove opening. Discussion settled on keeping the buoy located at the proposed map location.

Carothers moved to accept Buoy 52 at the proposed location in Hughes cove. Motion seconded, carried unanimously.

Helens cove, Buoy 61. Request to move further out towards the cove opening. The cove curves around at two different locations, Buoy 61 is being requested to be moved further out towards the opening. After board discussion. an agreement was reached to move the buoy closer to the opening, after the last curve of the cove.

Jeschke moved to locate Buoy 61 to lot 1541, 4907 McDermott Lane. Motion seconded, carried unanimously.

Buoy No 62-Proposed map is moving the buoy back 300 feet from current location. It has been noted that this location is not where original buoy location was set several years ago.

Babcock informed the Board that the water safety committee discussed the proposed location and thought that they were moving it beyond the blind spot, referenced by the members present.

Schumacher moved to locate Buoy 62 to the point off of the access road. Motion seconded.

Discussion continued with possible alternative locations for the buoy. This motion is moving the buoy forward 300 feet to opening of the cove. Question called for vote. Motion failed.

Continued discussion resulted in moving buoy forward 150 feet from the proposed location.

Carothers moved to locate Buoy 62 between lot lines 538 and 539, 4695 Panorama Drive, motion seconded. Motion carried. Jeschke moved future buoy discussion be held until September 2019, to allow a season of use with the approved changes. Motion seconded, motion carried unanimously. The accepted buoy map will be put into place with the spring 2019 buoy placements. Agenda Item 4a – Roof

pitch variance request by Galen Redshaw, 5213 Bean Bend - Lot 5202 Galen and Carol Redshaw are requesting a variance for a 4/12 roof pitch for the en-

tire house. Excerpt from the Building

Codes Committee meeting: Galen Redshaw (5213 Bean Bend Lot 5302) was present with the full set of building plans to ask the committee for a variance of a 4/12 roof pitch rather than the 6/12 roof pitch required by LPA Building Codes. The Redshaw's builder offers a home they would like to build on their lot at 5213 Bean Bend that they feel has a contemporary look. The home has a 4/12 pitch and would be costly to change to a 6/12 pitch. The roof is a hip style so meets the 3 planes rule and also has 3 foot overhangs. The Redshaws say that along with window choice this all adds to the contemporary feel of the house. Elevations and pictures were presented to the committee for a similar home that was built by the builder.

The Building Codes Committee felt that the 6/12 roof pitch rule was made to keep unattractive homes from being built at the Lake and that this home is architecturally attractive and would fit in very well at Lake Panorama. Motion by Esser to approve a variance for a 4/12 pitch hip roof. Second by Powell. Motion carried.

Babcock moved to grant a variance for roof pitch less than 6/12 for new home construction, based upon the plans submitted, to Galen and Carol Redshaw for lot 5202. Motion seconded, carried unanimously.

Agenda Item 4b – Setback variance request by Scott and Sue Hendricks, 6870 Panorama Dr - Lot 213

Scott and Sue Hendricks are requesting a front lot line variance of 13 feet for a detached garage.

Excerpt from the Building Codes Committee meeting Scott and Sue Hendricks (6870 Panorama Drive Lot 213) are seeking a variance

of 13 feet to be closer to the street. The Hendricks recently built a new home and tore

neighbors in that area have. To keep the garage in line with the other neighborhood garages and save several trees, a 13 foot variance would be needed. This puts the garage 22 feet away from the street rather than the 35 feet now required, most of the garages built on this road were built when the setback was 25 feet. The Building Codes Committee gave the neighbor at 6868 Panorama Drive a 5 foot variance for a garage in October 2017 for similar reasons. Scott has signatures from both of his neighbors agreeing with the location.

The Building Code Committee felt that keeping the garage in line with other neighborhood garages keeps a more uniform look to the area as well as opening up the area directly in front of the Hendricks and their neighbor's homes. Signatures have also been obtained from the neighbors on both sides of the Hendricks agreeing to the location of the new garage. Motion by Esser to grant a 13 foot variance to build a garage 22 feet from the front lot line. Second by Powell. Motion Carried.

Schumacher moved to grant a 13 foot variance to build a garage 22 feet from the front lot line to Scott and Sue Hendricks for lot 213. Motion seconded, carried unanimously.

Agenda Item 4c-2019 LPA Capital Budget

Rutledge reviewed the LPA Five Year Capital Budget Projection by department, highlighting purchases which may be financed and purchases which come from the cash flow of the operational budget from non-cash items, which is primarily depreciation.

Jeschke moved to proceed with the proposed 2019 Capital budget. Motion seconded.

Discussion was held on the **MINUTES, PAGE 6**



projected 2019 capital budget for both the LPA and LPN. including the proposed shop and the Jordan Well and RO Water Project.

Motion carried unanimously.

Both the LPA and LPN will bring operational budget projections to the October meeting.

Jeschke asked about the high LPN utility cost and implementing efficient use of LPN utility and HVAC use. Jeschke additionally asked about Sunset Beach retaining wall, marina lighting and patch wagon.

Rutledge reported the Sunset Beach retaining wall ties are deteriorating and needing to be replaced, Marina lighting is outdated and not sufficient for use. The patch wagon has been repaired for several years and is now beyond the repair stage. Board agreed these are necessary capital items to include in the 2019 budget.

Agenda Item 5a - Update on rehab of existing tennis courts for pickle ball

More information is being gathered by Shive Hattery and will be presented in future months.

Agenda Item 5b - Campground policy changes

Policy changes to the campgrounds have been reviewed by Halterman, Jeschke, Schumacher and Rutledge. After reviewing the campground users' comments and onsite visits of the campgrounds, the following recommendations are being made regarding the deck size and the license of campers.

1) As directed at the August meeting, we believe LPA should NOT require current licensing for any camper that is at our facility year-round. (This means they purchase

from the proposed location.

Jesse Jones added additional comments of boating infractions and the need for training of new operators. Jones asked why the buoy was being relocated. Members present from the Water Safety Committee and Rutledge replied lake density was the reason for the buoy to be placed further back, allowing a safer place for new skiers and using a large area of lake that was not useable for boaters with the buoys moved forward.

Stan Hurst thanked the Board for hearing their concerns.

Todd Hyde, water safety committee member reported Buoy 62 was located considerably further back in the

Evans moved to accept the water safety committee report and buoy map with the exception of No Wake buoys in Jones, Hughes, Helens, and the 10 MPH buoy in Burchfield. Motion seconded, carried unanimously.

Hyde, water safety committee member, made a technical correction to where Buoy 58, No Wake buoy, was designated to be. Buoy 58 - Outside Lot 222, 6850 Panorama Drive, at the opening of Horseshoe cove. A technical amendment will be made to the previous approved motion. Board unanimously agreed.

Carothers asked the water safety committee members present to clarify why the buoy locations were cho-

down an old detached garage close to the home with the intent to rebuild in the same location but once the old structure was gone they liked the way it opened up the front of the house so they want to build the detached garage at the front of the property like the rest of the



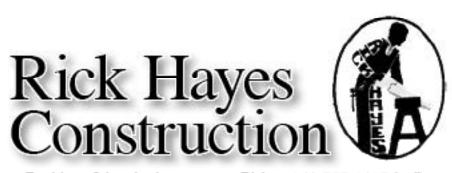
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History FROM PAGE 1

had not been kept of income generated by the extra service." The board voted to discontinue the service immediately, although it was provided again a few weekends the following year.

PROPERTY TAX PROTEST

In late May 1971, a formal protest was lodged with the Guthrie County Board of Review because of the market values placed on Lake Panorama lots.

Lumond Wilcox, a Jefferson attorney and Lake Panorama homeowner, filed the protest on behalf of all Panorama lot owners. This after some found they were paying more than \$100 tax for a bare lot. Previously some of the land had been on county tax rolls at less than \$1 an acre.

In the June 6, 1971, issue of The Guthrie County Vedette, Wilcox said he took action to prevent "jeopardizing or killing the lake development project because of high property taxes." He said he feared taxes would discourage buying and would force many lots being purchased on contract to be returned to Mid-Iowa Lakes, which was the current lake developer.

He based his argument on the notion the selling price of lots didn't represent the true market value of the property, since at least half the price went for services, construction,

and privileges to use the facilities. He also said overall tax benefits to the county would be greater in the future, since a lower tax base now would encourage more development with a higher value later bringing in even more taxes.

After much discussion and deliberation, the review board agreed to cut the lot valuations in half. Involved were 400 lots, first platted and recorded in 1967, and still unimproved. The 50-percent reduction in market value didn't apply to Lake Panorama houses, which had been assessed the same as a house in Panora.

The review board was looking to the future. In 1972, eight additional Lake Panorama plats would be going on the tax rolls, with an estimated valuation exceeding \$1 million.

HE WINNING DAM

In 1972, Mid-Iowa Lakes was awarded a Design Excellence Honor Award for the Lake Panorama dam. The award was presented by the Consulting Engineers Council of Missouri, and accepted by Mid-Iowa Lakes president Robert Baehler. Council President William G. Riddle presented the award. Riddle's engineering firm had designed the dam.

HIKING TRAIL CREAT

In 1973, Mid-Iowa Lakes completed a new amenity. A July letter to LPA members promoted the

Construction on the dam got underway in 1969. Here workers are preparing the grade in the floor

of the spillway chute prior to installing forms and reinforcing steel.

"beautiful hiking trail on the south shore that winds for about two miles through a beautiful setting of outstanding views of the lake and ends at the dam."

FIRST LPA MANAGER

In July 1973, the first manager for the LPA was hired – Jim Smith. He had earlier served as labor foreman at Lake Panorama from 1969 to 1971 and was working for a Panora construction company before being hired by the LPA. A report in The Vedette stated his office was at the Lodge, and "Jim would be most willing to visit with you about your problems."

COUNTY POLI-

On June 16, 1974, the LPA board met with three members of the Guthrie County Board of Supervisors. They had been invited by the LPA to have dinner at the West Lodge, followed by a joint meeting.

The LPA board secretary reported the meeting "proved to be a very informative session. We received a breakdown of monies received from Lake Panorama and what it was used for." The report on the meeting ended with this: "The Board of Supervisors assured us they would cooperate with us in any way possible."

JETTY LIGHT-HOUSES

In 1976, Eldon Clements, who owned a home at Lake Panorama, asked the LPA board for permission to install a small lighthouse at the end of the marina's breakwater jetty. board gave its blessing in March 1976, and the structure was built

by Max Antrim.

In 2009, a new lighthouse replaced the one that stood on the jetty for nearly 33 years. Dr. Mark Menadue, owner of The Port restaurant and hotel, plus the Lakeside Village senior living facility, thought it was time for an upgraded lighthouse. He spent nearly \$20,000 to have the new lighthouse constructed. The lighthouse, painted with black and white stripes, has a diameter of 7 feet and is 23 feet tall. The lighthouse it replaced was 4 feet in diameter and about 10 feet tall.

HOLIDAY BOATING

In 1981, the Iowa Conservation Commission (ICC) was reorganized. Prior to that time, Lake Panorama was under the jurisdiction of a water section officer from Polk City, who didn't have much time to spend at Panora. The reorganization allowed area conservation officers to patrol nearby lakes.

So on the 1981 Labor Day weekend, several officers converged on Lake Panorama. Within a few hours, they wrote 15 citations and said they could have written 40, because of the number of violations they saw.

One boat had 12 people aboard with only three life jackets. Another was guilty of no registration, no life jackets, no fire extinguisher and was in violation of speed and distance regulations, all at the same time. He and his wife would handle all Lake Panorama boaters were adcosts, if LPA agreed to maintain. The vised ICC officers would be back on the water the following year.



This lighthouse was installed on the Lake Panorama jetty in 2009. It replaced a smaller lighthouse that stood in the same location for 33 years.

Minutes

FROM PAGE 5

Seasonal Camping and Winter Storage from LPA.)

2) Deck limits should be limited to 200 sq. ft. (The previously proposed limit was 100 sq. ft.) The board clarified decks would not be grandfathered.

Carothers moved to adopt the campground letter, which details amended policy changes at the LPA campgrounds. Motion seconded, carried unanimously. Letter attached.

Agenda Item 5d – Septic Easement lots 784-788

LPA has previously approved the sale of lots 784 -788, contingent on a perc test. They buyers did not achieve satisfactory perc test results and are willing to move forward if LPA provides them a lateral field easement for the property within Reese Point.

Evans moved to approve the lateral field easement request for lots 784-788 (combined) for a portion of that parcel contained within Reese Point, to be formally described and detailed by the LPA attorney, cost of easement will be \$300. Motion seconded, carried unanimously.

Agenda Item 6a – Cash Flow at LPN, LLC - Investment in Subsidiary

Rutledge informed the Board the LPN Board of Managers have requested a \$20,000 cash infusion to cover September property tax payment and to carry a small cushion in the checking account to handle payment of vendor bills; this request is for an Investment contribution to LPN and not an advance to be paid back. The previous advance to LPN for \$45,000, \$5,000 of which was previously paid back to LPA by LPN, leaving \$40,000 as outstanding, should also be reclassified as Investment from LPA to LPN. Jeschke moved to issue LPN

\$20,000 as an Investment in Subsidiary and reclassify the remaining \$40,000 previously advanced to Investment in Subsidiary. Motion seconded, carried unanimously. Agenda Item 6b - Request for Septic Easement for Lot 3088

Leroy and Nancy Tinnean requested a septic easement for their septic lateral fields, a portion of which are currently located on adjacent LPA-owned property.

Carothers moved to issue a lateral field easement for area adjacent to lot 3088. Owners will pay \$300 for legal fees to create and record the easement. Motion seconded, carried unanimously.

Rutledge discussed Sage Trail and advised the board ongoing conversations are being held with the Guthrie County Engineer. Super-

visors are currently reviewing the latest traffic counts and possible recommendations.

No other business was discussed during open session.

Agenda Item 7 - The board entered closed session at 7:20 p.m. to discuss legal matters. The board exited closed session at 7:30 p.m. With no further business, the meeting was adjourned at 7:30 p.m.



Four Lake Panorama homes on holiday tour

By SUSAN THOMPSON Lake Panorama TImes

On Sunday, December 2, the Women for Panora's Future (WFPF) will sponsor a home tour, featuring four Lake Panorama homes decked out for the holiday season. A stop at the Panora Library also is included.

The homes will be open 1 to 4:30 p.m. This is a comeand-go event, with participants visiting the homes in any order during the open

hours.

At the Panora Library, community members will display Christmas place settings in the library's meeting room. Visitors will vote on their favorites, with prizes awarded to the top three. Also, members of the Raccoon River Valley Carving Club will have their creations on display, and be available to talk about wood carving.

Tickets for the home tour are \$10 and can be purchased in advance from any WFPF

member, Panora Library, Panora State Bank, Guthrie County State Bank, or at the Holiday Craft Show November 24 at the Panora Community Center and Vet's Auditorium.

Tickets also will be available the day of the tour at the First Christian Church in Panora, where there will be complimentary refreshments, raffle ticket sales, and the opportunity to sign up for door prizes.



Owners: Brenda and Dwight Dinkla Location: 5111 Karen Drive

About: Welcome to our home! This is our first Christmas in our new townhome. Being on the WFPF home tour has given us a spark to get out the Christmas décor and see where it all fits. I have always loved getting out the Christmas "stuff" — turning on some Christmas music, and making our space portray the season. The fireplace showcases the Christmas stockings I have cross-stitched for our family. Our collection of Christmas music boxes is displayed throughout the house. There are several other collections represented — sterling silver souvenir spoons, old toys, and dolls. Please come in, feel the warmth of the fire, and let the spirit of Christmas fill your heart!





Owners: Stephanie and Troy Reinhart Location: 6910 Panorama Drive

About: This five bedroom, four-and-a-half-bath house became our home in 2016. We absolutely love hosting friends and family for the holidays or even 'just because' and doing it at the lake is even better. The spacious backyard sits against mature trees for a private feeling, yet we are able to easily enjoy lazy days on the water. Our holiday decor features timeless items and inspirations passed on to us by our parents and grandparents. Incorporating decor from Steph's grandparents is a focal point of our home, not just during the holidays but everyday. Troy's collection of Santas from around the world is one of our favorite displays during the holiday season. From our 12-foot real tree to the homemade Christmas goodies you'll find in the kitchen, we hope touring our home reminds you of Christmases past, and what is truly the most wonderful time of the year.



Owner: Paul Z. Davis Location: 5051 Panorama Drive

About: I first started coming to Lake Panorama in the 1970s at age 13. I enjoyed the lake so much I decided to purchase my first house in 2001 from Dale and Laurie Behrends. It was one of the original houses here on the lake, a doublewide trailer with a permanent roof on a beautiful point facing Boulder Bay. With four kids, I quickly outgrew that place and purchased my current home from Dan DeCarlo in 2014. I have twin granddaughters and another granddaughter due in April. We enjoy our family gatherings here. We love the golf courses, water sports, and relaxing at the lake. As the owner of Davis Equipment and Turf Werks I have hosted many events for my businesses including golfing, catered meals, and boat tours. I look forward to spending many more years with my family here at Lake Panorama.

Owners: Deb and Rich Schumacher Location: 4485 Panorama Drive

About: Built in 1976, the Schumachers purchased this home in 1997 and moved here fulltime in 2016. In 2017, the kitchen was remodeled and a new addition built that included office, laundry, entry, master bath, and garage. A fireplace wall and three-seasons room were added in 2016. The family's decorating style is a mix of traditional and vintage, with a combination of family pieces, auction finds and Pinterest-worthy projects. Collections are found in most rooms, and include old toys and games, hunting and fishing, Rich's woodcarving figurines, Precious Moments, vintage kitchen items, and more than 400 pop bottles in the garage.

Women's groups kickoff holidays with fundraisers

By SUSAN THOMPSON Lake Panorama Times

Two events sponsored by two local women's organizations will be held in early December, with proceeds going to scholarships for Panorama students.

On Sunday, December 2, the Women for Panora's Future (WFPF) will sponsor a Christmas home tour, featuring four Lake Panorama homes decked out for the holiday season. A stop at the Panora Library also is included. The first WFPF home tour was held in 1978.

The four homes on the WFPF tour will be open 1 to 4:30 p.m. This is a comeand-go event, with participants visiting the homes in any order during the open hours

Three homes are on Lake Panorama's east side, and owned by Brenda and Dwight Dinkla, Deb and Rich Schumacher, and Paul Z. Davis. The home of Steph and Troy Reinhart is on the lake's west side.

At the Panora Library, community members will display Christmas place settings in

the library's meeting room. Visitors will vote on their favorites, with prizes awarded to the top three. Place settings can be setup during library hours November 27-30. Those planning to participate are asked to call the library at 641-755-2529 to register. Also, members of the Raccoon River Valley Carving Club will have some of their creations on display, and be available to talk about wood carving.

Tickets for the home tour are \$10 and can be purchased in advance from any WFPF member, Panora Library, Panora State Bank, Guthrie County State Bank, or at the Holiday Craft Show November 24 at the Panora Community Center and Vet's Auditorium.

Tickets also will be available the day of the tour at the First Christian Church in Panora, where there will be complimentary refreshments, raffle ticket sales, and the opportunity to sign up for door prizes.

The Women's Service Organization (WSO) ham ball and salad luncheon has been part of the holiday season for more than 30 years. This year's event will be Friday, Decem-

ber 7.

The WSO luncheon begins serving at noon, and is held in the St. Cecelia Catholic Church basement. As guests arrive, they can purchase raffle tickets and sign up for door prizes. Tickets are \$12, with only 125 available. The meal includes a served ham ball and roll, plus a buffet line featuring a wide selection of salads made by WSO members.

Tickets can be purchased from any WSO member, or at the Panora Library. Contact Mary Kay Hamilton at 755-2290 with questions.

Proceeds from the WSO holiday luncheon make it possible to provide a \$500 scholarship to one Panorama High School graduating senior each year, which can be renewed annually for up to three years. In most years, WSO is providing \$2,000 in scholarship money to four Panorama graduates.

Proceeds from the WFPF home tour are used to provide two \$500 scholarships each year to a Panorama High School graduating senior.

Looking ahead to 2019 golf memberships

By SUSAN THOPMSON Lake Panorama Times

If you're a golfer and have already put your clubs away because of this fall's snow and cold temperatures, take heart. You'll soon receive 2019 golf membership applications in your mailboxes, and can start thinking about the upcoming golf season

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

Those who were 2018 golf members at either Lake Panorama National or Panorama West will receive renewal forms in early December for the 2019 season. Memberships are available to both Lake Panorama Association property owners and those who are not LPA members.

The "All-Inclusive Resort and Golf Membership" offered for the first time in 2018 returns for 2019. This includes golf both at Lake Panorama National and Panorama

the driving range, pool and fitness center at Lake Panorama National Resort. Those who choose this all-inclusive membership and pay in full by January 31 will receive a \$125 LPN gift card.

Prices for the all-inclusive membership are \$2,675 for a family, \$2,400 for a couple, and \$1,823 for an individual. This membership option also is available to non-LPA members at the prices of \$3,015, \$2,738 and \$2,020.

Beginning in 2019, a Lake Panorama National golf membership will include driving range privileges. Prices are \$1,800 for families, \$1,650 for couples, \$1,250 for an individual, and \$350 for junior golfers under the age of 18. This membership for non-LPA members costs \$2,015 for families, \$1,865 for couples, \$1,375 for individuals and \$365 for juniors.

Panorama West annual golf memberships for LPA members are \$550 for a family, \$470 for a couple, \$350 for an individual and \$80 for a junior. For non-LPA members, Panorama West memberships cost \$650, \$575, \$400 and \$90 for those same four categories.

Memberships for the swimming pool and fitness center at the LPN also are listed on the 2019 membership applications.

Those using private carts on either golf course must pay a trail fee. At the LPN, members have the option of

West, plus unlimited use of a cart lease, which entitles one person to a seat on an LPN cart for the season.

> Other services listed on the membership form are cart storage at both courses, plus bag storage and a USGA handicap at the LPN. Those who play in the LPN's leagues and handicap tournaments must pay the \$30 handicap fee. This fee is not required for Panorama West leagues.

LPN golf memberships paid in full by January 31 will receive a \$100 LPN gift card. Panorama West golf memberships paid in full by January 31 will receive a \$25 LPN gift card.

All memberships paid by December 29 will be entered into a drawing. Prizes awarded will include a custom set of irons valued at \$800; \$500 in LPN Diners Club credit; a \$300 putter; golf bag valued at \$250; a pair of Foot-Joy Golf shoes; a 2019 single LPN pool membership; and a nine-hole playing lesson with Gary Babcock, head PGA golf professional.

Distance memberships at Lake Panorama National are available for people who do not own a home at Lake Panorama, and who live more than 18 miles from the LPN. In addition, a special "first time" membership is available for those who have never been a Lake Panorama National member.

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





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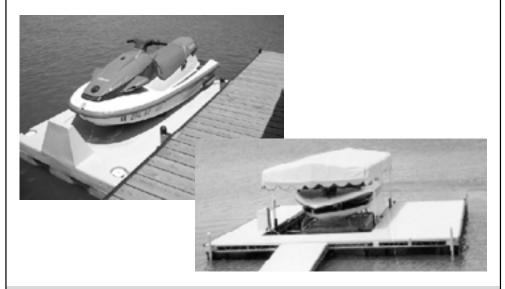
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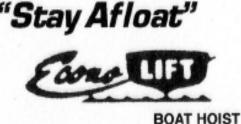
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To further my career I moved to Minneapolis to broaden my skills in the industry. While there I was privileged to build custom cabinetry and do finish carpentry for homes up to \$9 million in value.

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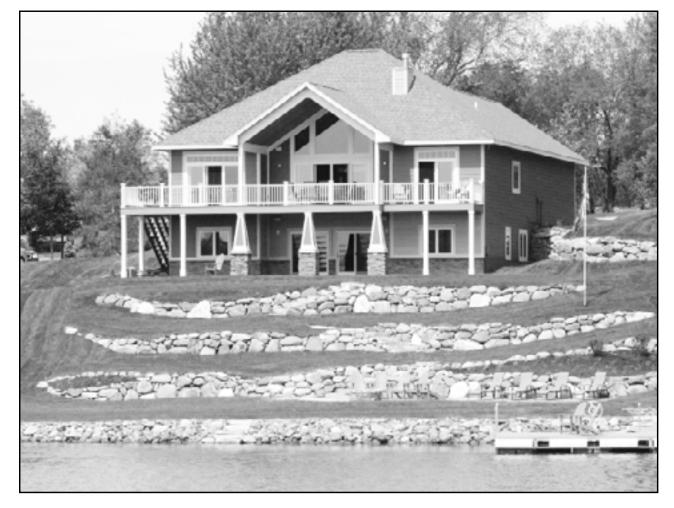
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The top three ways to get rid of fall leaves

Iowa Department of Natural Resources

Fall leaves are beautiful – until they pile up in your yard. But don't send those precious nutrients up in smoke. Instead, put them to good use. Your leaves, branches and other landscape materials can nourish your lawn, garden or community. It's as easy as 1 - 2 - 3:

1. Compost.

Composting leaves and food scraps is a great way to turn this waste into nutrients for your garden. A good compost mix needs both carbon (dead or dry leaves) and nitrogen (green materials like food scraps and grass clippings). Many types and sizes of compost containers are available. For tips on low-tech ways to compost, see our DNR composting tutorial.

2. Mulch.

Your lawn will love you if you chop up and leave your leaves in place. Leaves are a free and natural fertilizer and they add organic matter to

enrich your soil. Use your regular lawn mower. Or use a mulching lawn mower to shred and mix leaves and grass into your yard. 3. Bag it.

If you have too many leaves or branches to compost, check with your community to see if they collect yard waste or have a drop-off site. Sometimes there's a fee, but the upside is that anyone can pick up composted materials for their yards or gardens.

Burning leaves seems to capture the smell of autumn. But breathing leaf smoke pulls pollutants such as carbon monoxide, soot and toxic chemicals into your lungs. While it may smell good, smoke is especially harmful to children, the elderly and those with respiratory problems such as asthma. Turning leaves into nutrients is the healthy way to protect your and your neighbor's lungs.

Help a Bat: Build a Bat House!

The Iowa Department of Natural Resources

Bats are a great addition to any backyard - not only are their nightly aerial acrobatics fun to watch during the summer, they are also an excellent source of pest control and will kill loads of those pesky mosquitoes!

One of the best ways to attract bats to your yard, if you don't have any of their preferred dead trees, is to build (or buy) a bat house! During the summer, there are a couple of species of bats in Iowa that roost in large colonies; the Big Brown Bat (Eptesi-

cus fuscus) and Little Brown Bat (Myotis lucifugus). Females form maternity colonies where they birth their pups and males form bachelor colonies in different locations. These colonies need a place to form and bat boxes in the right location are ideal for this.

Bat Conservation International has conducted research on and tested hundreds of bat houses which resulted in three different box designs that can accommodate 14 different species of North American Bats, including the nine we have in Iowa. Check out their website to determine which design is best for you. If you would rather buy your own, find vendors whose boxes have earned the Bat Approved certification.

Once you have your bat box mount it on wooden posts, steel poles, pivot poles, or on the sides of a building depending on the style of the bat house and the specific conditions of the site where you are putting it. Don't mount your house on any trees though. Bat houses mounted on trees receive less sun among the branches, make the bats are

more vulnerable to preda tors, and the obstructions like branches and vegetation can make it more difficult for bats to drop into flight. Bat houses are also easier for bats to find if they are mounted on poles or buildings at least 20-30 feet from tree branches. To set up the ideal bat home, mount the bat box with a southern or southeast facing orientation, with little shade, so the spot gets the 6-8 hours of direct sunlight that is preferred. Make sure to mount your bat house at least 10 feet off the ground but 12-20 feet is better.

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NOVEMBER 2018 EVENT CALENDAR

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11 (in Survivy Funday) (in Survivor, Day Buffer	12 Marganta Wondays Marganta Wondays Internet Sec J Town	13 Chia Stri Day Chia Pression	14 St Dogs and Duets Bong Your Wrigman	15 Statisticays 100x Contrine for Series Contribution Series Contrib	16 Prindly Fooday SHR,000 RALL INTO A REMAT Klock Britter	17 Second late Michael Market
18 Sunday Funday Blacklach Tournamann	19 Control Mondaye Child at J Town Carol Taxata Carol Taxata	20 Chill SC+ Day Chill SC+ Day Chill Resulten Chill Results Earth Charge	21 S Fi Daga and Drafts S foreig Tear Weighter Chring Tearts Histor Game	22 St Terboui Transgoing Baffer Song Transi Cong Trans	23 Pourly Tradey Chicing Tracels Total Gene Secular Address Secular Address Secular Address Secular Address Secular Secular Secular Secular	24 Sector And BED A MART
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