Our Life on the Lake





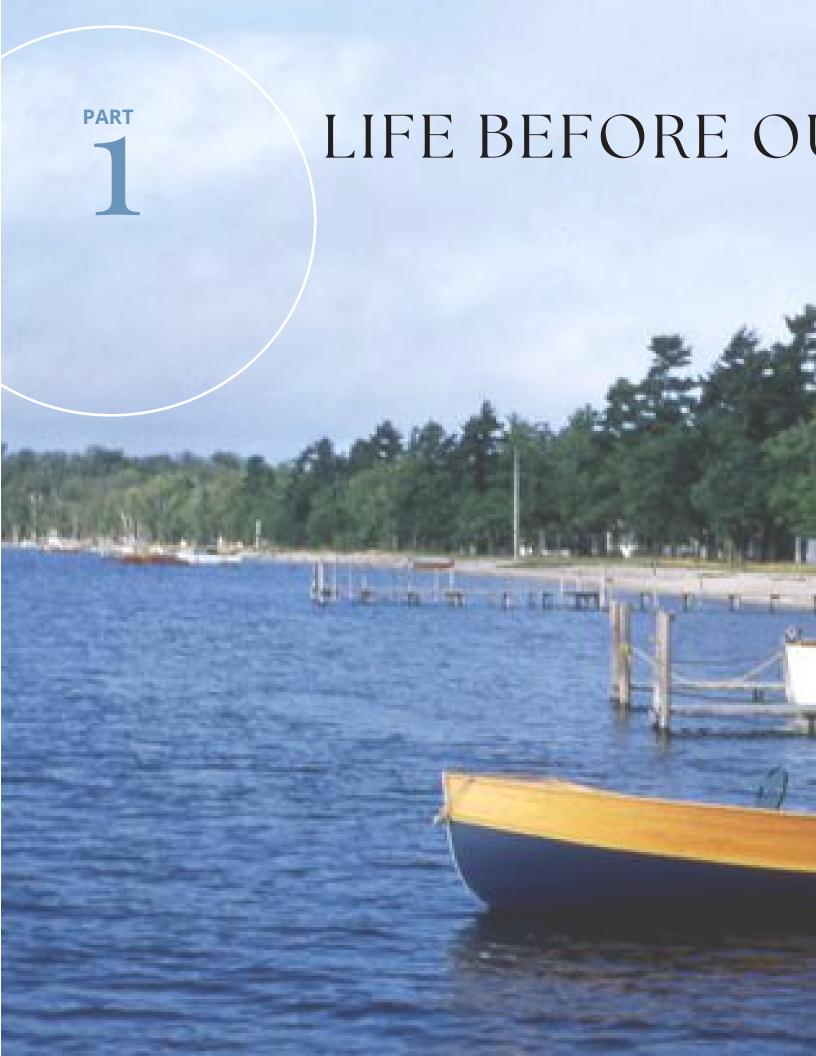




TABLE OF CONTENTS

• • •

	INTRODUCTION	8
01	PART ONE: OUR LIFE BEFORE OUR LAKE HOUSE	16
	Chapter 1: Merrianne's Memories of Cass Lake Chapter 2: Dan's Lake Memories Chapter 3: Dan & Merrianne's Shared Memories	25
	Chapter 4: Building Our Life Together	
(02)	PART TWO: OUR LIFE ON THE LAKE	46
	Chapter 5: Finding Our Place on the Lake	55 65 73
03	PART THREE: OUR LIFE BEYOND THE LAKE	81
	Chapter 10: The Company that Built the Lake Home	90 03 12 21
	CLOSING REFLECTIONS	45



JR LAKE HOUSE Merrianne's grandfather, Gib Edwards, takes his boat out for a morning of fishing on Cass Lkae

MERRIANNE'S MEMORIES OF CASS LAKE

For Merrianne, lake life was a particularly special part of her childhood memories and her family's story.

errianne was born in Sioux City, Iowa in 1951, but many of her favorite childhood memories came from the shores of Cass Lake in northern Minnesota. Around the time she was born, her grandparents Gilbert (Gib) and Birdie Edwards bought a cabin there—an escape from the Texas heat after they relocated there to run a motel and shrimping business.

The cabin sat on Star Island, a slice of pine-covered paradise in the middle of the lake, only accessible by boat.

They called the cabin "Admore"—a fitting name since they had to continually "add more" rooms to accommodate all the family.

Spending summers at Cass Lake with Gib and Birdie became a tradition for Merrianne's mother, Gilberta (Gibby) Kolb, and Gibby's sisters, Mary and Lou.

Adventures on the island

The endless summer days on Star Island were pure kid heaven—filled

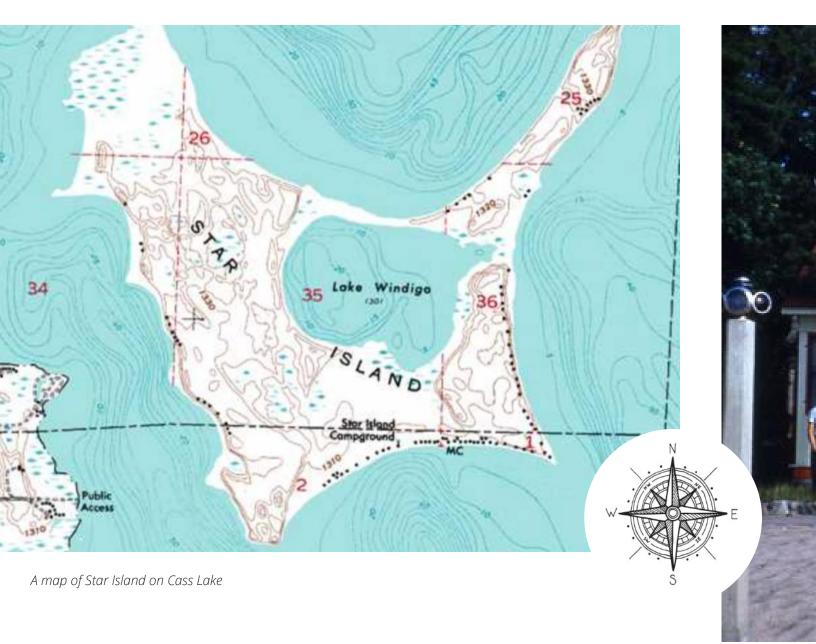
with exploring the beach, swimming in the lake, playing with dolls, hiking on the island trails, and fishing. One favorite hike was the trail to Lake Windigo, a small, tucked-away lake in the center of the island. The path was lined with towering Norway pines and felt like a grand adventure to young explorers—especially when it ended with a picnic of peanut butter sandwiches at the water's edge

They also learned skills—like how to steer a fishing boat with an outboard motor or how to sail a small dingy.

There were simple pleasures, too:

- Running to the boat house to pick out a swimsuit from a big communal trunk—and the excitement of picking out a different one each time.
- Grabbing a dilly bar out of the freezer in the boat house—and, if you were lucky, picking one with a stick that said you won a free one.
- Crafting dollhouses with different "rooms" out of orange crates, and playing with dolls for hours.





The days started early and chilly. In the mornings, the kids would race from their cots on the open-air porches to the warm kitchen, where Gib was already at work cooking breakfast on both the conventional stove and the wood-burning one that helped heat the cabin. Breakfast was often a feast of bacon, sausage, eggs, and pancakes.

As life progressed and schedules got busier, the Admore cabin was eventually sold, but the memories stayed with Merrianne and sparked an appreciation for living near the water.



Evenings at Cass Lake

After long days spent largely outdoors on Star Island, Cass Lake, the evenings settled into something quieter indoors. The adults would gather on the porch for competitive games of cribbage. They'd shuffle, deal, and peg their points while the kids watched, snacked, or played nearby. Eventually, Merrianne and her sister and cousins would fall asleep on cots in the big screened-in porch, lulled by the rustle of the trees and the night sounds of the lake.



DAN'S LAKE MEMORIES

While Merrianne spent her childhood summers on an island in northern Minnesota, my experience with lake life was much different.

was born in 1951 in Dalton,
Nebraska, and I didn't grow up
around many lakes—certainly not like
the ones in Iowa or Minnesota. But we
did have one nearby: Lake McConaughy,
a 26-mile-long reservoir near Ogallala.
It was originally built from 1936 to 1941
as part of a hydroelectric and irrigation
project, and for kids like me, it felt like
our own version of the ocean.

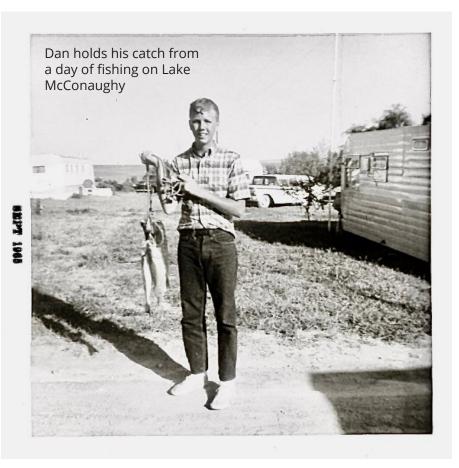
We lived about an hour and a half away by gravel road, so visiting was a big event because we went just once a year or twice if we were lucky. When we went, it was non-stop excitement. The beaches were sandy, the water was clear, and usually it was just my family and maybe my uncle, Jack, or my grandfather, Charles.

Our "boat" was a 12-person black rubber raft—and actual WWII Navy surplus. Dad bought it at a surplus store, and it had multiple air compartments so that if one got punctured, the rest would keep you afloat. We'd pump it up by hand—each section separately—and then strap a

little outboard motor to the back.

Once we got onto the lake, we almost always caught fish—mostly walleyes and silver bass. I remember my brother John and I smiling for a picture and holding up a big stringer of fish, grinning like we'd just won the lottery. The campground also had a designated cleaning hut with running water, buckets, and metal tables so you could filet your catch and take it home to fry.

It didn't quite compare to Merrianne's summer adventures on Star Island—but for a Nebraska kid with a stringer full of walleyes, it was just about perfect.





From Farm to Lake

I was born in Dalton, Nebraska, and spent my early childhood on our family farm located 10 miles east of town. When I was in fourth grade, which was 1960, my dad took a job with Hastings College in Hastings, Nebraska. Beacuse he had a nine-month contract, however, we were able to return to the farm each summer—so it still felt like home. Then in 1966, we moved again, this time to Storm Lake, where my dad took a full-time position at Buena Vista University. I started high school that fall, and our farm summers became more like occasional visits.

At right, a photo taken of the family farm in Dalton during the winter.



DAN & MERRIANNE'S SHARED MEMORIES

Poison ivy, long-distance calls, and even a sailing mishap marked our first memories on the lake.

y family moved from Hastings, Nebraska to Storm Lake before my sophomore year of high school. But it wasn't until senior year—when I started dating Merrianne—that I really got to know the lake.

I got to know Norm and Gibby during my early dates with Merrianne, and it didn't take long before I was recruited to help out with their new lakeshore property.

A case of poison ivy

During the summer of 1969, Norm told me he had just bought a lot on the lake and was planning to build a house there. The lot had a steep bank and was overgrown with weeds and small trees, so together one summer afternoon, we set out to clean it up. In fact, this is one of my earliest memories of Storm Lake. I vividly remember clearing the debris and weeds from the lot and thinking about what it might be like to live on the lake.

I also got another view of lakeshore living I wasn't expecting...the day after we cleared the shoreline, I woke up with a nasty case of poison ivy! I was taking my first summer classes at Buena Vista University and can still remember sitting in Dr. Reynolds' American Government class with both feet bandaged up and feeling like they were on fire.

It was miserable! But despite this, I couldn't help but be drawn back to the lake. Just a week or two later, after my feet healed, Norm and I put out a small dock on his lot.

Plus, because this was a private dock and not a public one, I was able to fish there anytime I wanted to...without the usual competition from other anglers. And boy did we catch fish. Thirty minutes of fishing, when the bite was hot, could sometimes produce 10 or more tasty crappies. What a great summer!

Spending a year apart

The fall of 1969, however, was a tough time for me. Merrianne and I had been dating for over a year and had spent a great summer together, but she was now headed off to Stevens College in Columbia, Missouri. I, meanwhile, was staying in Storm Lake to attend Buena Vista University, where my dad worked and my brother was attending as a senior. I can still remember the day Merrianne left for Columbia. Suddenly, I felt very sad and all alone. Where did I go for solace?





Norm Kolb took this photo of Dan and Merrianne looking out at Storm Lake shortly before Merrianne left for Stevens College in Columbia, Missouri. Merrianne decided to transfer to Buena Vista University in Storm Lake after her freshman year.





Down to sit by the lake, of course. I remember watching the sunset that evening over the lake but can't recall what it looked like. To me, at that point, everything seemed foggy.

Adjusting to lake living

Even though I missed Merrianne, I soon got into my own routine at college, plus worked every afternoon and Saturday at a local clothing store called Graen's Menswear.

Besides regularly exchanging longdistance love letters with Merrianne, I eventually got into a routine where I would go over to her parent's house in Storm Lake each Saturday night. We would have drinks, fry steaks, and then call Merrianne at Stevens. It was a hoot! Merrianne's dormitory only had a few pay phones, so the call time often had to be set up in advance. And believe me, we got everything we could out of those weekly telephone visits!

Around March 1970 things got even better. Merrianne decided to return to Storm Lake after her first year at Stevens and finish her college in Storm Lake at Buena Vista. Happy days!

At about this same time, the Kolbs also began building their new lake home.

I was busy with college and work most of the time, but I did often stop out to their lot to watch their lake home progress as they constructed a nice four-bedroom brick home with a walk-out basement to the lake. To me, it always looked quite



spectacular compared to the basement bedroom I was living in while going to Buena Vista.

Norm also got interested in boating that year, so in April, when Merrianne was home for Easter break, we all went to the Sioux City Boat Show, which was held at their big convention center. After looking at all the boats, Norm bought a 16-foot fiberglass sailboat with a main sail and jib for about \$1,200. To this day, I'm not sure if he really wanted a sailboat or just thought it might be less expensive to maintain than a powerboat.

Either way, we were going to have access to a boat on the lake that summer! And what a start we had!

A sailing rescue

In early May, the Canadian company that sold Norm the boat had a young man and his girlfriend deliver it to Storm Lake. They called Norm and asked him to meet them at the lake inlet, which is on the northwest side of Storm Lake. Merrianne and I drove Norm there and



then drove his car back to their lake lot on the south side of the lake.

Sure enough, within thirty minutes you could see them tacking their way to the south shore. Unfortunately, the wind was now blowing about thirty-five miles per hour from the north, which created big waves on the south shore. And to make matters worse, the boat was heeling way over and no one on the boat was wearing a life jacket! As the boat neared the shore, it suddenly capsized. It took us a few seconds to comprehend what was happening from our viewpoint

"As the boat neared the shore, it suddenly capsized. . .in the very cold water of early spring, we knew it wasn't good."

on the road, but when we saw them all desperately splashing around in the very cold water of early spring, we knew it wasn't good. Within a minute or two, the young man was swimming to shore, and Norm was walking to shore, while also trying to give mouth-to-mouth recitation to the young lady who had gotten a lungful of water.

Merrianne and I quickly scrambled down to the lake, along with other neighbors who were watching, and helped them all to the shore, where a local dentist then took over with the recitation. Fortunately, the young girl survived, and Norm was later given a much-deserved life-saving award.

As a new sailor, I realized I needed to learn all I could about the sport, so I went to the library and ordered a small book called "Colgate's Basic Sailing Theory." I diligently practiced what I read by taking the sailboat out on the lake after work. I also learned and memorized sailing terms such as jib, halyard, port, and rudder-and went for frequent sails with Merrianne and with some of Storm Lake's more seasoned sailors. After all this studying and practice, Merrianne and I began to feel more comfortable on the water.

CHAPTER 5

FINDING OUR PLACE ON THE LAKE

What began as a casual idea at a ballgame grew into the dream of building a home on the lake.

e never really thought much about living on the lake ourselves because we always had access to it through Norm and Gibby's. However, that is until I ran into a friend, Larry Hecht, at one of Dana's baseball games. He mentioned he'd just bought a lake lot as a 40th birthday gift to himself. I remember thinking, "Huh. I've never even thought of that. Sounds kind of fun."

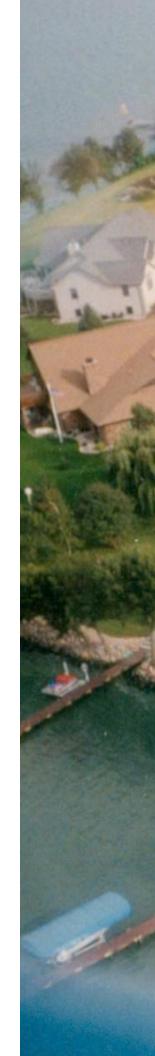
Next thing I knew, I was casually scoping out the area where Larry bought, and sure enough, there were still a few lots available along the south shore (today, you couldn't find a spare lot there if you tried). The lot I liked was flat, not on a steep bank like some of the others. It was great for lake views and keeping an eye on the kids.

So, after going back and forth with the real estate developer who owned it, I finally decided to purchase it.

Chinese food surprise

I didn't even tell Merrianne right away— I waited until that afternoon and surprised her over chinese food over lunch at the China Hut with the family. Thankfully, she took it well.

For a while, we just owned the lot. We put in a dock, moved the boat over from Norm's, and drove out in the evenings to sit and imagine our life there. We even ran electricity out to it so we could have a light on during visits plus operate our electric boat hoist. The actual building part came later. This was before the days of the Internet, so we did what everyone did back then: we hit the bookstore. Every trip to Page by Page on Main Street (and later Barnes & Noble in Minneapolis) ended with a stack of home magazines under our arms. We'd flip through them with highlighters and little sticky notes, stitching together the house in our minds.





CONSTRUCTION TIMELINE

The construction of our new home on house on the lake began in the summer of 1992 and was completed by the summer of 1993. Our family made many trips to the lot before and during construction; we even ran electricity to the lot so we could plug in lights or even a microwave during our visits.



SUMMER 1992Dan and Merrianne visit their new property



SUMMER 1992
Photo of the empty lot before construction begins



SUMMER 1992Merrianne stands on the empty lot before construction begins



SUMMER 1992
Dana stands on the newly constructed lot



SUMMER 1992Sheré, Natalie, and Emily during a visit during the construction



SUMMER 1992
Dan enjoys a picnic lunch in the soon-to-be kitchen





SUMMER 1992The early stages of construction begins



SUMMER 1992Merrianne and Jessica visit the property during construction



SUMMER 1992Dan, Jessica, and Emily wave from the dock during a visit



FALL 1992Standing on the newly installed dock during a visit



FALL 1992Workers building the home during construction



FALL 1992Merrianne and Natalie in front of the home as it is built