



DECEMBER 2019 | VOLUME 50 | NUMBER 12

Family memories of first Lake Panorama promoter

By Susan Thompson
Times staff

Long before I started researching and writing the book titled Lake Panorama – The First 50 Years, I had heard stories about Lake Panorama getting its start because of a Guthrie County Extension Director. I was active in 4-H as a child, so was familiar with the role of ISU Extension and its county offices. During my 15 years work-

ing for the Iowa State University College of Agriculture and Life Sciences, I learned much more about ISU Extension. When we moved to Lake Panorama in 1998, I decided to track down some information on Louie O. Hansen.

Hansen was that Guthrie County Extension Director who in 1961 started holding meetings to talk about the county's loss of farmers and jobs, and the related decline

in tax base. He thought a lake between Panora and Guthrie Center would be the catalyst needed to bring an economic boost to the county.

While writing the book, I wanted to see if I could track down some information about Hansen beyond what was in old newspaper clippings. I eventually found one daughter who lives in the Pacific

HANSEN, PAGE 2



SPECIAL TO THE TIMES

Louie O. Hansen, known as the visionary behind Lake Panorama, is the man in the middle, standing in front of a sign that was erected on the hillside along Highway 44 west of Panora, where the first entrance to the lake is located.

Halterman takes new position with Guthrie County



SUSAN THOMPSON | THE TIMES

Brad Halterman, second from the right, is shown at the open house for the new LPA maintenance facility. The new facility is one of many projects Halterman worked on during this time on the LPA staff. Shown talking with Halterman are, left to right, Dave Thompson, Larry Wykoff, and Larry Babcock.

By Susan Thompson
Times staff

A Lake Panorama Association employee who has worked the past three-and-a-half years as its project manager has taken a new job, but he's not going far. Brad Halterman has been named the director of the Guthrie County Conservation Board. His last day on the job for the LPA was December 6, and he began work at his new job Dec. 9.

He replaces Joe Hanner, who retires December 20 after 28 years in the position.

George Hemmen of Guthrie Center chairs the Guthrie County Conservation Board.

"It was a bit scary when Joe told us he was retiring, because he has so much experience, and handles things so well," Hemmen says. "We were concerned we would have trouble replacing Joe. But I've never sat through an interview with a more

prepared applicant than Brad, and as a former employee, we are lucky to have him back. He has a great passion for the outdoors."

"Having Brad on the LPA team for three and-a-half years has been a pleasure," says John Rutledge, LPA general manager. "He's contributed a great deal to LPA and RIZ projects and he'll be dearly missed. I wish him only the best as he pursues this opportunity with Guthrie County Conservation."

Halterman grew up in Guthrie Center, and graduated from high school there. He has degrees in communications and conservation and wildlife management. He worked in county conservation programs in both Des Moines and Greene counties before being hired as the Jones County director. After six years in that position, he and his family returned to Guthrie County, where

HALTERMAN, PAGE 3

Q&A Friends of Lake Panorama president talks about new priority project

By Susan Thompson
Times staff

Friends of Lake Panorama is a 501(c)(3) nonprofit charity dedicated to supporting recreational amenities at Lake Panorama. The charity is separate from the Lake Panorama Association, and is governed by a volunteer, seven-member board of directors. In this month's Q&A, Jan Reinicke, current Friends president, talks about a new priority project, completed projects and future goals.



Jan Reinicke

Q. The sixth anniversary of the Friends of Lake Panorama is this month. Tell us about events so far.

A. The first meeting of the Friends of Lake Panorama board of directors was December 3, 2013. An application for nonprofit status was filed with the IRS in January 2014, and approved in July 2014. Fundraising began in October 2014 with two

REINICKE, PAGE 6

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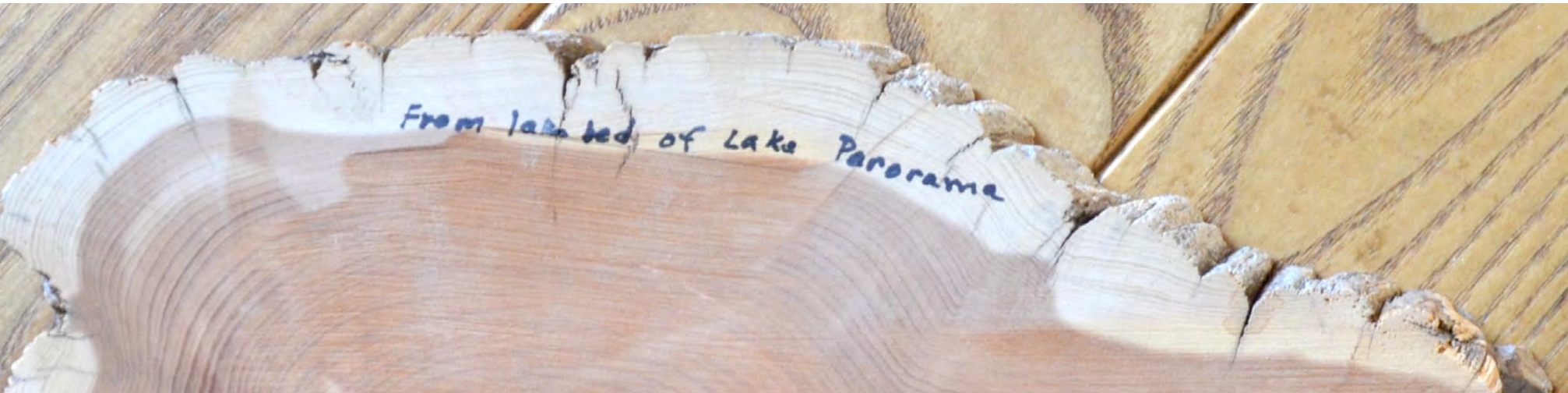
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SPECIAL TO THE TIMES

This cross-section of a log remains in the Hansen family. Across the top in Louie Hansen’s handwriting are these words—From lake bed of Lake Panorama.

HANSEN
FROM PAGE 1

Northwest and she put me in touch with her four sisters. None of them live in Iowa, but as one said, “It was a great place to grow up!”

Hansen was raised on a farm near Stuart. Before graduating from high school, he joined the Army. He served in World War II as a tail gunner on a B-24, based in southern Italy as part of the 455th Bombardment Group. He graduated from Stuart high school when he came home from basic training.

Hansen went to Iowa State College in Ames, where he met a fellow student, Frances Bailey, who was from Atlantic. They were married in Atlantic. He earned a bachelor’s degree in agronomy in March 1950. After graduation, the couple moved to Fort Dodge where he worked for ISU Extension. Two years later, they and their growing family moved to Guthrie Center.

In 1961, Hansen and two others formed the Guthrie County Lake Development Corporation. The three incorporators started meeting with land owners who would need to sell their land to make way for the planned lake. The first land option was signed January 8, 1962, and work continued over the next three years to secure all necessary land.

Two of the Hansen daughters shared memories of riding along with their father as he worked to secure land for the lake development. “I can remember us all piling into the car and then waiting there a long time after we



This is a photograph of the map Louie O. Hansen drew to show the planned size and location of what would become Lake Panorama. The original map was framed and hung in Hansen’s home office for many years.

pulled into a farmer’s driveway for our father to talk to the farmer about selling his land,” one said.

“I remember going with him to the abandoned farm homes after the land had been purchased but before it was flooded, and roaming through the rooms,” another said. “There were inconsequential items left there that were fun to discover.”

The daughters also remember discussing what to name the lake. “We thought it should be called Louie’s Lake,” one said. “Then a contest was held and it was named Lake Panorama, which we agreed

was probably best.”

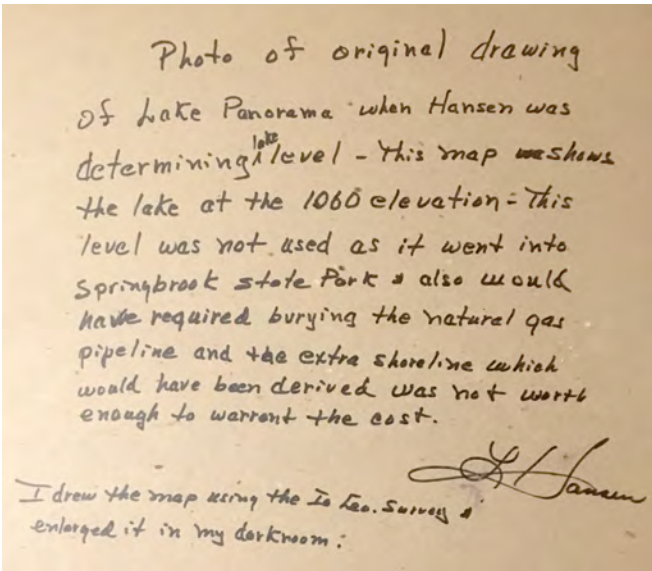
The Hansen family moved to Ames in 1964, so Louie could pursue a master’s degree in ag journalism. Yet he continued to be part of the lake development planning. In 1965, the original incorporators transferred their assets to a new corporation, Mid-Iowa Lakes, and Hansen served on the Mid-Iowa board.

On October 28, 1967, when the project was far enough along lots became available, the first lot was sold to Hansen. He was described in a Mid-Iowa Lakes newsletter as “the man who dreamed up the whole lake idea in the

first place.”

When Hansen finished his master’s degree, the family moved to Spencer, where he worked for ISU Extension as a community development specialist in 10 northwest Iowa counties. After retirement in 1985, he and Frances enjoyed many years of travelling.

As for that Lake Panorama waterfront lot, it was eventually sold. Hansen’s daughters report the family never built on it. He did keep a travel trailer there, where he and sometimes family members would stay while working on the lot, clearing and cleaning



This description of the framed map in Hansen’s home office was written and signed by him on the back of the frame. He explained the map shows a higher level than was eventually used, because this would have backed up into Springbrook State Park, required burying a natural gas pipeline, and the extra shoreline wasn’t worth the extra cost.

CONSIDER GIFTING HISTORY BOOK

Looking for a holiday gift for family members or friends? Consider purchasing one or more copies of “Lake Panorama – The First 50 Years.” The full-color, hardcover 112-page book includes both historic and contemporary photos. Chapters in the book describe six decades of planning and development. There also are special chapters on Lake Panorama’s two golf courses, infrastructure, and water quality efforts.

Books are available for purchase at the LPN front desk daily 9 a.m. to 5 p.m.; at the LPA front desk Monday through Friday 8 a.m. to 4:30 p.m., and at the Panora Library during open hours. The cost is \$35, which includes tax. Purchases at the LPN and LPA can be made via cash, check, or credit card. Purchases at the Panora Library are cash or check only.

If you’re interested in purchasing the book, but can’t make it to one of these three locations, email the book’s author, Susan Thompson, at thomcomm@netins.net, to discuss other options.

it up in the summers.

One daughter said she remembered visiting the lot. “I thought it was very steep, and there was no water,” she said.

Hansen died December 19, 2003. His obituary stated during the 12 years he was County Extension Director of Guthrie County, “he also originated Lake Panorama.”

Following a funeral service in Spencer, he was buried in Atlantic.

The first daughter I connected with in my Louie Hansen search said this: “He would be so pleased you are writing a history. And so pleased to know people care about the history of the lake, and that it is thriving.”



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HALTERMAN
FROM PAGE 1

he spent 13 years as natural resources manager for the Guthrie County Conservation Board.

When the project manager position was advertised by the LPA, Halterman decided to try something new. “I have nothing but positive things to say about my time with the LPA,” Halterman says. “All the projects I’ve worked on have been positive experiences for me, but also resulted in positive improvements for the Lake Panorama community.”

Halterman says the highlight has been working on three wetlands that now are protecting water quality in Helen’s, Hughes and Burchfield coves. “These wetlands all remove nitrates and retain sediment from reaching Lake Panorama,” he says. “Having the chance to be involved in the planning and construction of all three of these wetlands from start to finish has been exciting.”

The watershed that drains into Lake Panorama is “huge” Halterman says. “It’s tough to make a difference in the quality of the water that flows into the lake. But you make a difference by starting with one project, then a second, then a third. Each one has a positive impact,” he says.

As project manager, Halterman helped plan and oversee the construction of both

the Sunset Beach playground and the Boulder Beach sports courts. “Both of those were fun projects, with Friends of Lake Panorama and the LPA working together,” he says. “The sports courts were especially fun, because I could look out my office window and see the progress, from construction to the courts being used on a regular basis.”

During his tenure, Halterman has handled the weekly Panorama Prompt newsletter, plus the quarterly Panorama Post. “Being able to help LPA members know and understand what’s happening in the community has been an important part of my job. And I’ve appreciated the latitude I was given to sprinkle in some fun facts and educational pieces,” he says.

Other projects Halterman helped guide were the rain garden near Panorama West and reworking the map for buoy placements. “The buoy map project offered LPA members a chance to provide input. I thought both the water safety committee and the LPA board did a fantastic job listening to the membership, then doing what was best for the majority of lake users,” he says.

Halterman has played a significant role in making the new LPA maintenance facility a reality. “Between the time the damage in the old shop was discovered and the new facility was completed, there was a ton of due diligence that took place,” he says.

“We visited other shops, and talked to people working in them to determine what they liked and didn’t like, what was needed, and what wasn’t needed,” Halterman says. “All that information was used in planning the new facility that will best serve the LPA maintenance staff and community for many years.”

Halterman says when he first joined the LPA staff, he was surprised by how much they accomplish with so few people. “Learning about all the different departments and responsibilities was eye-opening,” he says. “I learned a lot about Lake Panorama in my time there, but also learned from my co-workers about how to be a better employee and manager.”

“Mike Gliem taught me how the lake operates. Mike Monthei showed me everything his staff does, from general maintenance, to dredging, to snow removal, to helping repair water leaks. The way Monthei manages his staff also taught me a lot about being a good manager,” Halterman says.

Halterman also praises Jerry Armstrong, LPA security chief. “Security is hard work. One call may be about a lost cat, and the next one is a domestic dispute situation. Everybody knows and likes Jerry, and they should. He is very professional, and he and his staff have a tough job,” Halterman says.

The customer service skills

of the LPA front desk staff also impressed Halterman, first Joyce Johnson and now Angie Wilderman. “No matter what, they always have a pleasant greeting when answering the phone or greeting someone coming in the door. They never know what or who they will be dealing with, but their example is a reminder to me for how to deal with the public,” he says.

As LPA general manager, John Rutledge has been Halterman’s direct supervisor. “Day-to-day, John has provided a constant reminder of how to manage people and projects,” Halterman says.

“His open communications style, and the fact he always shows he cares about how his employees are doing both at work and at home, has made me a better person, a better employee, and hopefully a better manager in my next job.”

After so many years in county conservation work, Halterman said the opportunity to take a job with the LPA more than three years ago was a good move for him and his family. Now as he turns 50 years old in January, he sees accepting the Guthrie County Conservation Board director position as the next good move for him and his family.

In 1992 and 1993, Halterman did seasonal summer work for Guthrie County Conservation, with Joe Hanner as his boss. “This position has been on my mind since 1992,” Halterman says.

As director, he will manage the Guthrie County conservation budget, three full-time employees, and much more. Guthrie County Conservation owns and manages 1,100 acres of parks, wildlife areas, campgrounds and river accesses, the Guthrie County Historical Village in Panora, and the stretch of the Racoon River Valley Trail that goes through the county.

			
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Lake Panorama Association
Board of Directors Meeting
October 22, 2019
Lake Panorama Association Office

The Lake Panorama Association Board of Directors met October 22, 2019, at 5 p.m., at the Lake Panorama Association Office. Board members present were Mary Jane Carothers, Emily Donovan, Gary Evans, Tom Jeschke, Rich Schumacher, Jim Spradling and Neil Wright.

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

Visitors present: Bob Batschelet, Kurt Schade, LPA Members.

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

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

Agenda Item 2 – Open Forum - No one spoke.

Agenda Item 3 – Consent Agenda

Wright 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 09.24.2019 LPA Board Meeting

c) Acceptance of 09.30.2019 consolidated financial report – LPA & LPN, LLC

d) Set date for November board meeting as 11.26.19 and December board meeting as 12.17.2019

e) Accept minutes from September 2019 LPN, LLC Board of Managers Meeting

f) Corrective deed on Lot 1, Plat 11

Agenda Item 4a – Lateral Field Easement Request Lot 1570

Keystone Homes has visited with the Guthrie County Environmental office in regard to a septic system approval for home plan design for lot 1570, 5126 Panorama Drive. The front of the lot does not have an acceptable perc and the septic system will need to be located at the back of the lot, which borders the golf course. Keystone Homes is requesting an easement to install part of the lateral field on the golf course, with the area requested being 55’ x 60’.

Jeschke moved to approve execution of an easement for lateral field for septic to be installed on the golf course for Lot 1570, for a cost of \$300, paid by the member. Legal easement document to be drafted by LPA attorney. Motion seconded, carried unanimously.

Agenda Item 4b – Friends of Lake Panorama recommendations for future fundraising efforts
Friends of Lake Panorama is prioritizing and exploring several projects. They continue to research these topics. They are ready to begin fundraising for improved playground equipment at Boulder and Shady Beaches.

Evans moved to endorse the effort by Friends of Lake Panorama to raise \$70,000 for playground equipment at LPA’s Boulder Beach and Shady Beach. Motion seconded, carried unanimously.

Agenda Item 4c – Variance request by Ricky and Dawn Loftsgard for roof pitch, Lot 332 & 333
Variance Request – Ricky and Dawn Loftsgard, 6825 Coven Court (Lot #332/333), are requesting a variance for a blended 2/12 and 4/12 roof pitch on their new home. Loftsgard is seeking a variance for a contemporary style new home they are planning to build at 6825 Coven Court. This was not presented at the building committee meeting, but was circulated amongst the committee members via email with a majority approval for recommendation to the Board.

Schumacher moved to grant a variance for a blended roof pitch of 2/12 and 4/12 on new home construction to Ricky and Dawn Loftsgard on lots 332 & 333 combined, 6825 Coven Court. Motion seconded, carried unanimously.

Agenda Item 4d – 2020 LPA Capital Budget

Rutledge reviewed the final proposed version of the 2020 LPA Capital Budget, which was presented at the September Board meeting. Board had no additional questions.

Jeschke moved to approve the 2020 LPA Capital Budget as proposed. Motion seconded, carried unanimously.

Agenda Item 4e – 2020 LPA Operational Budget Rutledge reviewed the proposed 2020 Operational Budget. Revenue Items: 5% Dues increase. No increase in boat stickers or camping fees. Coulter Marine Slip rates increase \$100. Increase in boat storage capacity for fall of 2020 with addition of conversion of cold storage building to boat storage building. No increase in water rates at this time, to be reviewed after the construction costs are finalized and Water SRL financing is completed.

Expense Items: Road Surfacing increase of \$15,000 over previous years to maintain 9 miles of road work. Dam previous years \$30,000 engineering expense has not occurred. It will occur in 2020 and will be incorporated with the work done in 2020 and 2021 as capital item.

The Operational Budget is balanced to zero profit/loss, before land sales. The Board discussed several items and asked for clarifications on a few minor items.

Schumacher moved to approve the 2020 LPA Operational Budget as proposed. Motion seconded, carried unanimously.

Carothers moved to Agenda Item 5c

Agenda Item 5c – LPA member request to consider construction of a boat ramp at Sunset Beach
Bob Batschelet addressed the board to request they reconsider a boat ramp be added on the west side by Sunset Beach. Benefits include less congestion at the Marina and less distance for West side members to travel back and forth when putting their boats in and taking their boats out for the season, also easier access for west side members who do not have waterfront lots, to use their boat for the day. Cons to an additional boat ramp include invasive species control, monitoring of proper LPA stickers and parking concerns of daily cars and trailers in the Sunset Beach area.

Spradling recommended a task force be put together to review the possibility of another boat ramp. Donovan moved to form a task force to further study the potential of an additional boat ramp. Motion second, motion carried.

Agenda Item 5a – Proposal to discontinue LPA quarterly newsletter

Staff has discussed and recommends the January 1, 2020, quarterly newsletter be replaced with a one-page document explaining the history of the quarterly newsletter and noting how it has become eclipsed by the weekly email bulletin. Feedback from members will be requested in favor or opposition of discontinuing the quarterly publication. This feedback will be reviewed by the board of directors in 2020 and a final decision will be made on the future of this publication.

Schumacher moved to direct staff to explore discontinuation of the quarterly newsletter via a one-page informational article in January 1, 2020, water bills, with final decision on the future of the quarterly publication to be made by the board in early 2020. Motion seconded, carried unanimously.

Agenda Item 5b – Offer on Lots 3418 – 3422

Rutledge has been working with Denny Marchand on potential purchase of lots near his home at 4013 Pinewood Road. The lots are located between Elmwood and Pinewood.

LPA counter-offered for \$10k per lot prior to increasing the lot minimum to \$12.5k. Marchand was unable to finalize this deal earlier in the year. He has now submitted a written agreement to purchase these lots.

Donovan moved to accept \$40,000 for lots 3419, 3420, 3421 and 3422 from Denny Marchand. Marchand shall also have the option to purchase lot 3418 for an additional \$10,000, provided he does so as part of the purchase of lots 3419-3422. Board notes this offer predates the recently implemented lot sale minimum of \$12,500 and finalization of the offer has been delayed due to extenuating circumstances. Motion seconded, carried unanimously.

Agenda Item 4f – 2020 LPN Operational and Capital Budget

Rutledge reviewed the proposed 2020 LPN Operational and Capital Budget.

Lodging in the operational budget is conservatively budgeted. The number of units available for rent is unknown currently. The Clover Ridge Interval Owners units are now advertised for sale. LPN Capital items are golf course equipment for 18-hole course and dance floor. LPA will contribute the funds for the purchase of the capital items, as investment in LPN.

Jeschke moved to approve the 2020 LPN, LLC operational and capital budgets as proposed. Motion seconded and carried unanimously.

Agenda Item 6a – Shive-Hattery planning report to LPN conference center improvements
Item 6a was moved to November meeting

Agenda Item 6b – GM contract review
Item 6b was moved to November meeting.

Agenda Item 7 – Closed Session – No items for closed session.

Adjourn - With no further business, the meeting was adjourned at 7:49 p.m.

‘Coffee with the GM’ update: The latest from Lake Panorama National

By Susan Thompson
Times staff

At a December 5 “Coffee with the GM,” John Rutledge, LPA general manager and LPN, LLC director of operations, provided an update on several projects.

Rutledge started by reporting Bill Dahl and Corey

Welberg had been re-elected two days earlier to the Lake Panorama Rural Improvement Zone (RIZ) Board of Trustees. Other trustees on the RIZ board are Doug Hemphill, JoAnn Johnson, and Larry Petersen.

The trustees are responsible for administering the RIZ, which is a local government

entity designed to manage erosion control and water quality at Lake Panorama and within its watershed. RIZ is funded by property tax dollars paid by Lake Panorama property owners. In general, about 35 percent of the property taxes paid by lake owners goes to RIZ.

One large project being

funded by RIZ is work by Dredge America, which has been hired to remove up to 750,000 cubic yards of sediment from the Middle Racoon River bed between the Fansler Bridge and Lake Panorama’s upper basin. The work will cost an estimated \$4.5 million.

“This is the most challenging area to dredge,” Rutledge said. “We may eventually have been able to do this with our own dredge and staff, but not before some of the leases expire on the current sediment basin. With Dredge America, this work should be done by the end of 2020.”

Rutledge reported RIZ issued \$11 million in debt certificates in December 2018, where were refinanced this fall. The funds will be used for development of long-term storage basins, additional wetlands to protect water quality entering the lake, and equipment. One piece of equipment will be a larger debris skimmer,

which will be more effective. The current skimmer could be used as backup.

RIZ has signed a purchase agreement on a farm. Rutledge said RIZ was interested in a portion of the farm more than two years ago, but the owners weren’t interested in selling just that section. Plans had been developed for a wetland, but those were “put on the shelf” since the land wasn’t available.

Once the owners decided to sell the entire farm, the RIZ board decided to purchase it. The western portion will be retained for the planned wetland. The other two-thirds may provide an opportunity to trade some land on this farm for land elsewhere that could be used for other water quality improvement structures. If not, the extra land will be sold.

“We’re not in the business of buying land for speculation or to make money,” Rutledge said. “In this case, it makes sense to buy this farm to help

accomplish what we are trying to do to protect the lake.”

The RIZ fiscal year ends each June 30. Rutledge said the annual audit and other reports and documents required by the State of Iowa have been completed. These are available on the RIZ website: www.lakepanoramariz.org

Turning attention to Lake Panorama National, Rutledge said Shive Hattery engineers conducted an assessment of the LPN conference center, with an eye towards possible renovations to make the building more functional.

“The LPA and LPN boards had been discussing possible improvements, thinking we might be able to get what we wanted for \$1 million or the lower end of \$2 million,” he said. “But the assessment showed it would cost \$4 million to renovate just the main level, and the conference center would need to be closed for four to six months. It didn’t address the upper and lower levels at all.”

Rutledge said for now, no major changes will occur as the price and downtime substantially exceeded expectations. The two boards will discuss possible goals and options in the spring.

Golf membership applications for 2020 have been mailed to those who were members of either Panorama West or Lake Panorama National in 2019. Rutledge said the same basic membership options are being offered again in 2020, with some price increases. Two incentives are offered to get memberships in December and January, which helps the LPN cash flow during a slow time of year. Those who pay in full by the end of December will be entered in a prize drawing and receive



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OPEN HOUSE HELD AT NEW LPA MAINTENANCE FACILITY



SUSAN THOMPSON | THE TIMES

The new shop building is about 10,000 square feet. It will provide a heated space for storage and maintenance of key pieces of LPA equipment. Large overhead doors on both sides of the building will allow for trucks and trailers to be pulled through the building.



An estimated 200 people attended the open house November 22 to view the new LPA maintenance facility. A variety of soups and other refreshments were available for guests.

By Susan Thompson
Times staff

An estimated 200 people attended an open house November 22 at the LPA's new maintenance facility, which is located on the lake's east side at the corner of 200th and Chimra. It replaces the old maintenance facility located a quarter-mile further west that was built in 1973.

"On behalf of the Lake Panorama staff, I want to thank the LPA board and membership for their support of this important project," said John

Rutledge, LPA general manager. "This facility will help our team continue to provide top-notch service to the LPA membership for decades to come."

Some final touches remain to be done. The contractor needs to install stone on the columns at the front entrance, and some additional insulation in the attic space. As time permits, shelving and cabinets are being assembled and installed by LPA staff.

As long as good weather continues, the LPA maintenance staff will continue to

work on outdoor projects throughout the Lake Panorama community. Once winter sets in for good, the staff will complete the move to the new facility.

The new maintenance complex includes a shop that measures about 10,000 square feet. Also included on the site is a cold storage building, two large hoop structures for salt and sand storage, and a smaller hoop building for brine mixing.

An earthen berm and evergreen plantings around the facility provide a visual screen. The maintenance complex cost is \$1.7 million. LPA worked with a consortium of local banks to finance the project, with payoff structured as a 20-year loan.

The cold storage building located at the old maintenance facility site will be repurposed for boat storage beginning in the fall of 2020. The old shop will be torn down.



This metal cold storage building has a crushed rock floor, and will be used for storing items that don't need to be kept in a heated environment.



A lift in the southeast corner will make it easy to perform routine maintenance on vehicles.



This small storage hoop is a dedicated space for mixing brine, which is used on Lake Panorama roads in the winter. This keeps this process out of the shop, since brine is corrosive.

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REINICKE

FROM PAGE 1

priority projects – a new playground at Sunset Beach and renovated sports courts at Lake Panorama National. In May 2016, Friends completed an \$80,000 fundraising campaign to build the Sunset Beach playground, with the LPA providing an additional \$50,000. The playground equipment was installed in mid-July that year. A year later, Friends had raised \$75,000 for sports courts at Boulder Beach. The LPA board agreed to provide matching funds and the sports courts opened in mid-July 2018.

Q. Now Friends is raising funds for another priority project—new playground equipment at both Boulder and Shady Beaches. How was this decision made?

A. To help prioritize future projects, the Friends board of directors conducted a survey this past April to gather input from Lake Panorama Association members. A total of 171 people responded to the six-question online survey over a three-week period. Ten potential projects were listed in the survey. Questions were asked to help prioritize those projects, based on survey respondents ranking their top priorities, plus the likelihood of them both using and financially supporting each project.

The Friends board analysis showed the top four projects chosen by LPA members are “beach” related, and where the main focus should be. Further analysis showed we should start by improving playground equipment at both Boulder and Shady beaches.

We settled on plans for \$70,000 worth of new play equipment, to be split evenly between the two locations. At Shady Beach, existing swings and teeter-totter will be removed to make way for a multi-faceted play set, three swings, and a freestanding “spring rider” designed to accommodate a physically challenged child, that also has room for two children. At Boulder Beach, the gray mountain and play set currently there will remain. The spring horses, tire swing and old bathroom will be removed. A free-standing “spring rider” designed to accommodate a physically challenged child, that also has room for two children, will be added. A new playground nearby will include a play set with features geared to both older and younger kids, plus three swings. These playground upgrades will continue as the priority project for Friends of Lake Panorama until at least \$70,000 is raised and the playgrounds are complete. A sign recog-

nizing all donors of \$500 or more will be installed near both playgrounds. No LPA funds are available for this project led by Friends.

Q. What are the various ways people can donate to this project?

A. There are several options. One easy way is to clip the coupon from the Friends ad on the back page of this issue of the Lake Panorama Times, fill it out and mail it with a check to Friends of Lake Panorama, PO Box 488, Panora, IA 50216. Or simply include a note with your check so we know you want to support the playground project, and mail to the same address. On the Friends website—friendsoflakepanorama.org—there is a donation form that provides more details. This form can be printed, completed, and mailed with a check. Donations also can be made by credit card on the Friends website.

Donations of securities (stocks, mutual funds, etc.) are welcome, as are direct IRA qualified charitable distributions—for donors over age 70 ½ who are required to take forced IRA distributions. There are potential tax-saving benefits when considering either of these direct donation strategies. For information, contact Kristen Crouthamel, financial advisor at GCSB Investment Center, at 641-755-2799 or kristen@investgcsb.com.

All donations are tax-deductible, and donors receive a confirmation letter for tax purposes. Statistics show a high percentage of charitable contributions are made in the last few weeks of the year. I hope those interested in enhancing two of our beaches with new play equipment will consider donating before the end of 2019.

A Beach Ball fundraising event, similar to ones held in 2016 and 2017, is scheduled for Saturday, April 18, 2020, with all proceeds going to this playground project. More details on that event will be available soon.

Q. Are there other efforts underway as a result of the Friends survey?

A. Yes, the survey helped the Friends board identify other areas of interest. Groups of volunteers are researching four topics—additional beach amenities, walking trails, a dog park, and a disc golf course. These groups are providing preliminary reports to the Friends board periodically. We anticipate these groups will have final reports to present sometime in 2020. The next step will be for the Friends board to review each report, and decide if there are projects to advance to the Lake Panorama Association board as a formal recom-

mendation. Since physical improvements, when completed, become property of the LPA, all projects undertaken by Friends must first be approved by the LPA board.

The Friends board appreciates the willingness of LPA community members to study the feasibility of other projects and we look forward to the completed reports. But the priority for the next year will be the playground equipment for Shady and Boulder Beaches, and our fundraising efforts will be directed to this project. Any additional priorities will need a separate fundraising campaign. Meanwhile, the task forces are laying the groundwork for possible future work.

Q. In August 2017, Friends of Lake Panorama received \$473,000 from the estate of James and Joyce McLuen to be used at the Panorama West golf course. What kind of an impact did that have on both Friends and Panorama West?

A. It was a wonderful, unexpected gift, and we're so grateful to the McLuens for the commitment they showed to Lake Panorama and a golf course they obviously loved. When the Friends board of directors began to discuss ways to use this gift, there was agreement we needed to get input from LPA members, especially those who play the Panorama West golf course. A special open meeting was held, designed to give anyone interested the chance to comment on how they would like to see the gift used.

We also received ideas from members who completed a short survey, and placed cards in a suggestion box in the Panorama West pro shop. A task force reviewed all suggestions, and developed the final recommendation that was approved by the LPA board of directors.

One impact I think this estate gift had on Friends was for our board to establish and test a protocol for handling future estate gifts. And I think we passed that first test with flying colors. Throughout 2018, a lot of improvements were made at Panorama West. A new irrigation system and additional concrete cart paths were installed, new tee box amenities and directional signs added, new landscaping completed around the clubhouse, and a three-year plan to improve the turf conditions of tees and fairways began. One final project will be completed in the spring, when the six sand bunkers are renovated.

The McLuens' generous gift is a wonderful example of long-time Lake Panorama residents who cared about this particular recreational amenity, and made a decision to help support something they loved

by including a bequest in their will.

We hope this gift will encourage others to think about the future impact they can have on recreational amenities at Lake Panorama, either through an estate gift, some other financial planning mechanism, or a direct donation now.

Q. What kind of impact do you think Friends of Lake Panorama has had so far on the Lake Panorama community, and can have in the future?

A. Besides what I've already talked about, there have been a few smaller projects – renovation of the Lake Panorama National conference center dining room in memory of Dr. David Wang, a rain garden at Panorama West, and several memorial benches. Friends of Lake Panorama is the perfect opportunity to forge a strong partnership with the Lake Panorama Association to improve the recreational opportunities here at the lake. Working together, we have the potential to really improve the quality of life for current and future residents. While the LPA's focus, out of necessity, needs to be on safety, security and infrastructure needs, Friends of Lake Panorama can be a catalyst and support group focusing on the amenities our community members desire.

Our working relationship with the LPA is good, as that board stepped forward to provide matching funds for both the Sunset Beach playground and the Boulder Beach sports courts. The LPA also has contributed labor and some materials as we completed those projects as well as the Panorama West rain garden. The execution of the improvements at Panorama West made possible by the McLuen gift was a true partnership with the LPA board and staff. I think this is an excellent model as we move forward. While the LPA will not be contributing financially to the Shady and Boulder Beach project, Friends will be depending on staff and board expertise as the project evolves.

We are proud of our commitment to engage LPA community members in establishing priorities and continuing our work to provide additional amenities. The member survey indicated the highest interest in beach improvements and the current campaign to raise funds for Shady and Boulder Beach is the direct result of listening to your voices. We appreciate your support and look forward to working with you to raise the necessary funds and complete the project. Sunset Beach, the sports courts and an improved Panorama West are proof of what we can accomplish by working together as a community.

Friends of Lake Panorama board makes 2020 plans

By Susan Thompson
Times staff

Friends of Lake Panorama is governed by a volunteer, seven-member board of directors. The board held its 2020 organizational meeting December 2.

Two new members were appointed to the board. Jim Tibbles will complete the final year of Dave Furbush's three-year term. Furbush, who has his Lake Panorama home on the market, resigned from the board in December. He has been a member of the Friends board since December 2014, and had served several years as vice president.

Tibbles and his wife Julie have owned property at Lake Panorama since 2012, and moved here from Perry as full-time residents in 2014. Tibbles was raised near St. Louis, and graduated from Northeast Missouri State University in Kirksville. After graduation, Tibbles spent four years working in Des Moines in public accounting. The family moved to Perry in 1983 when he joined Osmundson Mfg. Co. Tibbles retired from full-time work at Osmundson at the end of 2018, and currently works as a consultant. The couple has three adult children and three grandchildren.

The other new member of the Friends board is Galen Johnson, who was appointed to a new three-year term. He replaces Bob McCleary, who had served on the board since it was founded six years ago.

Johnson and his wife Pam have owned property at Lake Panorama since 2008, and built a new home in 2014. Galen and Pam both were raised in Nebraska. Johnson earned bachelor's and master's of science in engineering degrees at Wayne State College. He was a teacher and administrator in the Des Moines Public Schools for 30 years. He later was director of the Midwest Region for the College Board from 2000 to 2004, and Midwest Region Director and Assistant Vice President for ACT—the Iowa-based testing company—from 2004 to 2016. He retired in 2017. The couple has three adult children and six grandchildren.

Two current board members were reappointed to new three-year terms. They are Jan Reinicke, who has served on the board since 2013, and John Muenzenberger, who has been on the board for one year.

In officer elections, Reinicke was elected president, Muenzenberger vice president, and Emily Spradling secretary-treasurer. Other board members are Jody Muench and Tricia Steffen. Susan Thompson is the non-profit's executive

director.

The Friends of Lake Panorama's current priority project is raising \$70,000 for playground equipment, to be split evenly between Boulder and Shady beaches. No LPA funds are available for this project led by Friends. A sign recognizing all donors of \$500 or more will be installed near both playgrounds, with those donors also recognized on the Friends website.

A Beach Ball fundraising event, similar to ones held in 2016 and 2017, is scheduled for Saturday, April 18, 2020, with all proceeds going to this playground project. The planning committee is seeking 30 table sponsors, for a \$125 donation. Meal tickets will be \$40, with half of that cost a donation.

Donated items for both live and silent auctions and a raffle also are being sought. More specific details on this event will be available in the coming months. But for now, anyone interested in sponsoring a table or donating an item can send details or ask questions by sending an email to staff@friendsoflakepanorama.org.

By December 6, more than \$5,500 had been donated to the playground project. More tax-deductible donations are anticipated before the December 31 deadline for 2019 tax filing purposes.


Donations can be made by checks payable to Friends of Lake Panorama, and mailed to Friends of Lake Panorama, PO Box 488, Panora, IA 50216. Donations also can be made by credit card on the Friends website at friendsoflakepanorama.org.

Donations of securities (stocks, mutual funds, etc.) are welcome, as are direct IRA qualified charitable distributions—for donors over age 70 ½ that are required to take forced IRA distributions. There are potential tax-saving benefits when considering either of these direct donation strategies. For information, contact Kristen Crouthamel, financial advisor at GCSB Investment Center, at 641-755-2799 or kristen@investgcsb.com.

If donors prefer to direct their charitable contribution to another Friends project, donations can be designated to Sunset Beach, the Friends general fund, or golf course beautification at either Lake Panorama National or Panorama West. Money donated to these funds will be used for targeted projects approved by the Friends board.

Friends of Lake Panorama has a Facebook page. Those interested in keeping up-to-date about Friends fundraising and activities are asked to “like” and “share” the Friends page on Facebook.

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Incentives offered for early 2020 golf membership purchases

By Susan Thompson
Times staff

Application forms for 2020 golf memberships now are available, and incentives are in place for those who join in both December and January.

There are two golf courses at Lake Panorama, both offering annual memberships. 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.

Annual memberships are available at both courses for both Lake Panorama Association property owners and those who are not LPA members. Those who were members of either course in 2019 have received 2020 applications and other information in the mail.

This is the third year for the "All-Inclusive Resort and Golf Membership." This includes golf both at LPN and Panorama West, plus unlimited use of the driving range, pool and fitness center at the LPN Resort. Those who choose this membership and pay in full by January 31, 2020, will receive a \$125 LPN gift card.

Beginning last year, an LPN golf membership included driving range privileges, and that benefit continues in 2020. New in 2020



TIMES FILE PHOTO

Young golfers gather for a lesson this summer at Lake Panorama National

for Panorama West annual golf memberships is free use of the LPN driving range.

Memberships for the swimming pool and fitness center at the LPN also are listed on the 2020 membership applications.

LPN golf memberships paid in full by January 31, 2020, will receive a \$100 LPN gift card. Panorama West golf memberships paid in full by the same date will receive a \$25 LPN gift card.

All memberships paid by December 31, 2019, will receive these gift cards, plus be entered into a drawing. Prizes will include a custom set of irons valued at \$800; \$500 in LPN Diners Club credit; a \$300 putter; a Mi-

chael Kleinwolterink print; a pair of FootJoy special order golf shoes valued at \$180; a 2020 single LPN pool membership; and a nine-hole playing lesson with Gary Babcock, head PGA golf professional.

There are two other membership options at the LPN. 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 an LPN member.

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

Lynda Geopfert joins GCSB Investment Center as client service associate



SPECIAL TO THE TIMES

Lynda Geopfert (left) joins the GCSB staff, which includes financial advisor Kristen Crouthamel (right).

Special to the Times

Lynda Geopfert is the newest member of the team at GCSB Investment Center as a client service associate. She will assist with client service tasks as well as providing administrative support in both Guthrie Center and Panora.

"Lynda's strong computer and organizational skills have helped her hit the ground running. Our clients will appreciate her friendly attitude and her ability to get work done quickly and efficiently," said Kristen Crouthamel, AIF®, Financial

Advisor, GCSB Investment Center. "She is familiar with our organization as well as the people and businesses of Guthrie County and is a natural fit for this role."

The GCSB Investment Center team splits time between the offices located inside Guthrie County State Bank in both Guthrie Center and Panora. Appointments are recommended and location is flexible based on client need. GCSB Investment Center provides investment and retirement savings to clients interested in improving their financial future. They offer

a wide variety of solutions including individual, retirement, employer group plans and benefits and corporate investment accounts. Initial consultations and portfolio risk analysis are provided at no cost. Visit www.investgcsb.com for more information and how to contact the GCSB Investment Center team.

Originally from the Grand Junction area, Lynda currently resides near Linden with her husband, Gary. Outside of work she enjoys travel, decorating and spending time with friends and her adult children and grandchildren.

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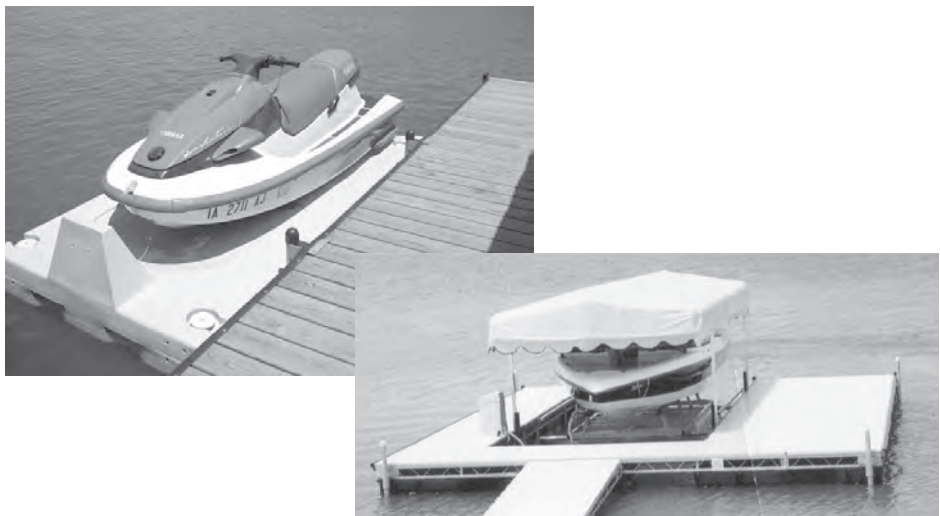
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Six aspects of your financial life to review as the year draws to a close.

☒ **Investments.** Review your approach to investing and make sure it suits your objectives. Look over your portfolio and asset allocation with your financial professional.

☒ **Retirement strategy.** Consider contributing the maximum to your retirement accounts. Review any retirement accounts you may have through your employer. If you are over age 50, consider catch-up contributions.

☒ **Tax review.** Check in with your tax or legal professional before year-end. Review property sales as well as realized and unrealized losses and gains. If you've sold securities, review cost-basis information and consider tax-loss harvesting to offset gains.

☒ **Charitable gifting.** Plan contributions to charities and/or education accounts and make

any desired cash gifts to family members. You can gift as much as \$15,000 tax-free to as many individuals as you like this year. Explore creating and funding trusts on behalf of your family and review any trusts you have in place.

☒ **Life insurance.** Review premium costs and beneficiaries and whether your insurance needs have changed.

☒ **Life events.** Did you get married or divorced in 2019? Did you change jobs? Did you buy a home or business? Did you receive an inheritance? All these circumstances can have a financial impact on your life and the way you invest and plan for retirement.


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Kristen Crouthamel, AIF®, Financial Advisor

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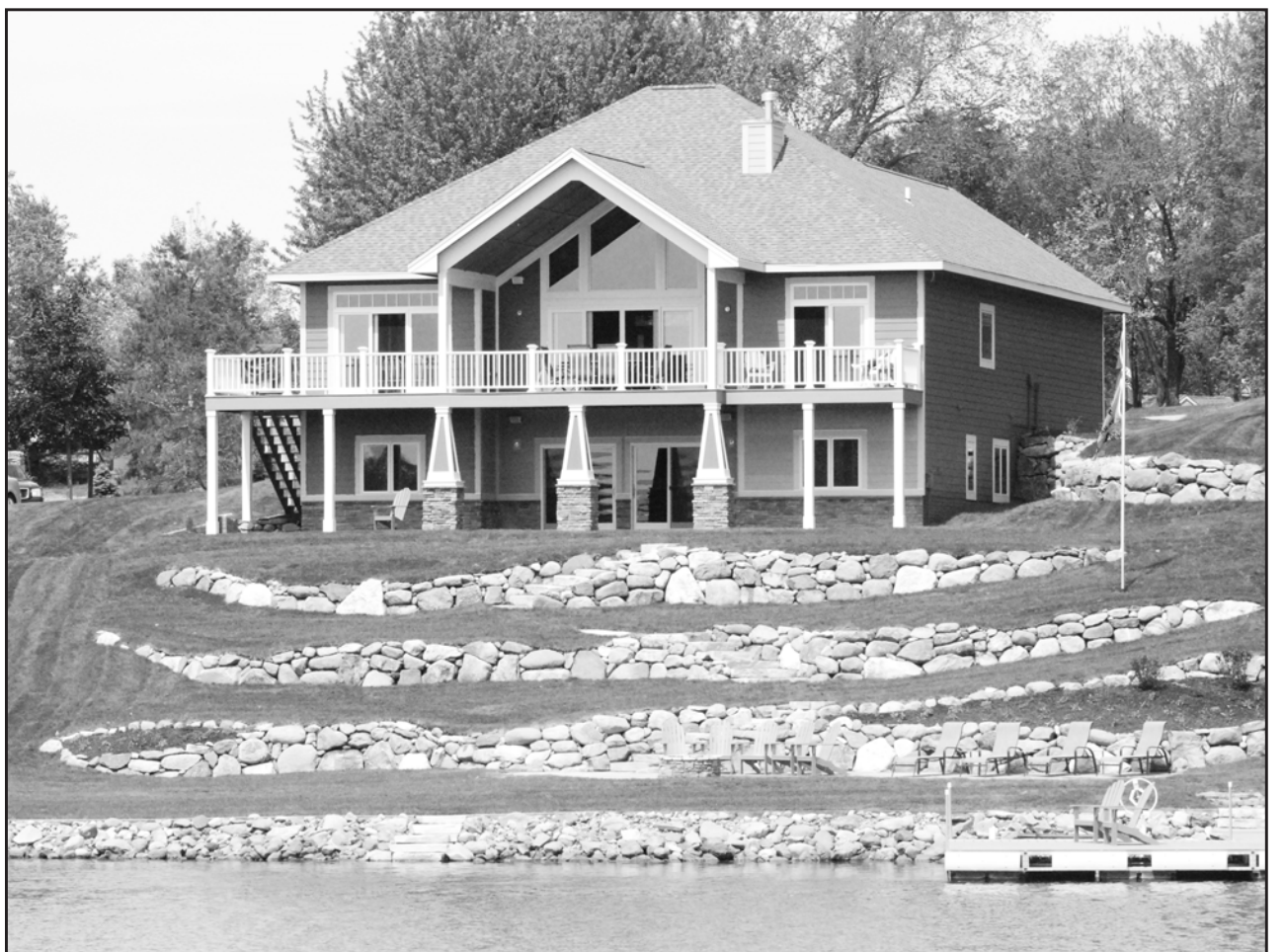
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STANLEY EXCAVATION

RUTLEDGE
FROM PAGE 4

gift cards. Those who pay by the end of January will receive LPN gift cards.

Rutledge said the six sand traps at Panorama West will be renovated in the spring, since the contractor ran out of time this fall because of weather issues. Friends of

Lake Panorama is contributing \$15,000 from the McLuen estate gift and the LPA is providing a similar amount of money to finish this project.

Brad Halterman, who has been the LPA project manager for three-and-a-half years, has been named the director of the Guthrie County Conservation Board. Rutledge praised Halterman for his work at the LPA, saying he was an “out-

standing contributor” to the organization and definitely will be missed. The LPA is advertising to fill the position.

Long-awaited water plant improvements are underway. Rutledge said there are three components to this \$4.75 million project—drilling a new well into the Jordan aquifer, installing a discharge line that will run from the plant to near the Highway 44 Middle Rac-

coon River bridge, and installing a reverse osmosis system.

Work on the reverse osmosis system already is underway. Work on the other two components will begin in the spring. Completion is anticipated for late 2020 or early 2021. When complete, Rutledge said the water produced will be softer and customers will want to make changes in water softeners and other in-home water treatment equipment.

He said he’s pleased the “advance narrative is consistent with the results.” There had been an expectation increasing water rates \$70 per quarter would cover the cost of the project. Once all plans were done and bids settled, that expectation was confirmed.

The LPA board in November approved a motion to increase quarterly water rates from the current \$90 to \$160 beginning with the October 2020 bill, a quarterly increase of \$70. Rutledge said this will put LPA water rates into the same ballpark as other communities.

In the spring, the LPA board may decide to ask members to vote in late summer or fall to approve a special assess-

ment to reduce infrastructure debt. Rutledge said the form of this possible ballot measure has not yet been finalized, but it would be a means by which all property owners could share some of the cost.

In 2018, the water safety committee spent several hours reviewing buoy placements. Working with Shive-Hattery engineers, a map was developed showing chosen buoy locations. The LPA board voted on the final map at its September 2018 meeting, and agreed a full summer of use was needed before any additional changes could be considered.

Rutledge said this fall both the water safety committee and the LPA board reviewed the buoy map, and both voted unanimously to keep buoy locations the same for 2020. He said the only exception will be if a hazard buoy needs to be moved.

For the annual Lake Panorama ski team show in 2020, the LPA board has voted to make the main basin and surrounding areas a no wake/ idle speed zone for 30 minutes before the show until the end of the show. The area will be marked with special

buoys, and lake security will be patrolling and enforcing. This is being done to protect the safety of the participants, many of whom are young children.

Rutledge said the 2020 LPA budget has been finalized by the board. It includes a five percent dues increase, but no changes to boat stickers, camping and other fees. He said the board focuses on reserves, which are projected to be about 24% of the LPA budget. But he also said this is more like 16 percent of total expenditures when LPA and LPN are combined.

The road budget for 2020 was increased by \$15,000 to keep up with inflation and ensure at least nine miles of roads can be seal coated.

So far, the number of antlerless deer taken in this year’s hunt is 122, which is about a dozen more than expected.

Jerry Armstrong, head of LPA security, is looking for water patrol candidates to work this spring and summer. These would be people who would not be expected to also do land patrol. Rutledge said they will consider college-age students, and asked those in attendance to spread the word.

COON RAPIDS REAL ESTATE IS HONORED TO PRESENT: 80 Acres M/L DALLAS COUNTY HIGH QUALITY FARM GROUND

Sec. 29 81N-29W, Dallas Plat

LOCATION: From Hwy 141 just south of Dawson, go 2 miles south on P46, then go west 1 mile on 160th Street and the farm will be on the immediate left just past C Avenue.



PROPERTY INFORMATION

- 80 Acres M/L; land is level to moderately sloping
- 64 CSR2;
- 3 Yr Actual Average Yield for Soybeans (2015, 2017, 2019): 53 bushel per acre
- 3 Yr Actual Average Yield for Corn (2014, 2016, 2018): 219 bushel per acre
- Currently a 50/50 crop-share lease until 3/1/2021

This information is believed to be correct but cannot guaranteed or warranted by Coon Rapids Real Estate Agency and its agents.

CRP INFORMATION:

Contracted to 9-30-2023, rate is \$311.29 per acre, or annual payment of \$3,175 on 10.2 acres;

PRICE & TERMS:

- Asking \$9500 per acre, 10% down upon acceptance of offer.

POSSESSION:

Negotiable

REAL ESTATE TAX

TAXES PAYABLE 2019-2020: 80 Acres: \$1682

FSA DATA:

Farm Number 2517, Tract 2166 FSA/Eff. Crop Acres: 77.23

COMMENTS: This is a productive farm in Dallas County with more than 96% income producing. Farm ground is a great investment and interest rates are low.

FOR MORE INFORMATION, CONTACT:

GAVIN CRETSINGER
Tel 712-830-7387



Gavin Cretsinger



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As we welcome another holiday season, we'd like to share our best wishes with all of the friends, neighbors and customers who make our community a home. We greatly appreciate your trust in us, and we look forward to serving you again soon in the New Year!



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Merry Christmas and Happy New Year

from the Sunset Realty Team:
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Friends of Lake Panorama

A public nonprofit charity supporting recreational amenities at Lake Panorama



HELP CELEBRATE FRIENDS OF LAKE PANORAMA'S SIXTH ANNIVERSARY, BY SUPPORTING A NEW PRIORITY PROJECT!



Since the first meeting of the Friends of Lake Panorama board of directors December 3, 2013, this nonprofit public charity has made steady progress towards its goal of improving recreational amenities at Lake Panorama. Major accomplishments have been the Sunset Beach Playground and Boulder Beach Sports Courts. The James & Joyce McLuen estate gift financed significant improvements at the Panorama West Golf Course.

In April 2019, the Friends board conducted a survey to gather input on future projects. The results showed continued improvement at Lake Panorama's three beaches is a top priority, with new playground equipment at Boulder and Shady Beaches a first step.

Plans have been made for \$35,000 worth of new equipment at each beach, so Friends has set a fundraising goal of \$70,000.

SHADY BEACH: Remove existing swings and teeter-totter to make way for a multi-faceted play set, three swings, and one freestanding "spring rider" that can accommodate two children.



BOULDER BEACH: Keep the current gray mountain and play set for younger children. Remove the three spring horses, tire swing, and old bathroom. In the existing playground footprint, install at least one freestanding "spring rider" that can accommodate two children. Create a new playground nearby, where a multi-faceted play set with some features geared to older kids, plus three swings, will be installed.



Please consider making a 2019 tax-deductible donation to support these new play areas. To donate by check, make it payable to Friends of Lake Panorama and mail to: Friends of Lake Panorama, PO Box 488, Panorama, IA 50216.

Donations can be made by credit card on the Friends website: friendsoflakepanorama.org

Donations of securities are welcome. For information, contact Kristen Crouthamel, GCSB Investment Center, 641-755-2799 or Kristen@investgcsb.com.

Questions? Contact Susan Thompson, 515-240-6536, or staff@friendsoflakepanorama.org.

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

To donate by check, make it payable to Friends of Lake Panorama. Complete this form and mail it, along with your check, to **Friends of Lake Panorama, PO Box 488, Panorama, IA 50216.**

Donor Name/Names: _____

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For Friends updates, please provide email: _____

If you'd prefer to direct your charitable donation to another Friends project, **circle one or more** of the remaining three funds below. Money donated to these funds will be used for targeted projects approved by the Friends board.

Sunset Beach

Friends General Fund

Golf Course Beautification – Designate Lake Panorama National or Panorama West