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Panorama West Women's League Wraps up 2019 Season



The top players for 2019 in the Panorama West women's league were, left to right, Carla Fitzgerald, first; Emily Spradling, second; Paula Hansen, third; Phyllis Davis, fourth; and Ann Chambers, fifth. Not pictured was Peg Carr, who tied with Chambers for fifth place.

Times staff

The Panorama West women's golf league wrapped up its 2019 season September 3 with a four-gal best-shot tournament. Gary Babcock, Lake Panorama National head golf pro, hit four tee shots for each team on the ninth hole. The Tuesday tournament was fol-

lowed by an awards luncheon in the Panorama West Clubhouse community room, catered by Lake Panorama National.

Cash prizes for play throughout the season were distributed to league members based on pars, birdies and chip ins. Linda Johnson was recognized as the "most improved player" because of the

decrease in her handicap during the season.

The top 10 players in the league were recognized, and received cash awards. They were Carla Fitzgerald in first place; Emily Spradling, second; Paula Hansen, third; Phyllis Davis, fourth; Peg Carr and Ann Chambers, tied for fifth; Karen Hanson, seventh; Sue Merryman,

eighth; Rocky Barth, ninth; and Shirley Stephenson, tenth.

Emily Spradling served as league chair in 2019. For 2020, Sue Merryman will chair the Panorama West Tuesday morning women's league, with Ann Chambers as vice-chair, Paula Hansen as treasurer, and JoAnn Johnson as secretary.

Panora State Bank history continues to evolve

By Susan Thompson
Times staff

The Lake Panorama Association was founded August 14, 1968, when the LPA Articles of Incorporation were filed with the Iowa Secretary of State. The association's organizational meeting was held less than two months later, on October 2. One order of business that day was to authorize opening a checking account at Panora State Bank.



Julie Dent-Zajicek

Julie Dent-Zajicek is the current president of Panora State Bank, a position she has held since 2014. In this month's Q&A, Dent-Zajicek talks about the bank's evolving history serving the Lake Panorama and Panora communities.

Q. How did you get involved in the banking industry?

A. I am a native of Audubon and a graduate of Audubon High School. I began my career in banking during my senior year in high school when I worked at the Audubon branch of Home Federal Savings Loan as part of an office education program offered by the school. After graduation, I continued to work there for several years.

In 1988, I was offered a branch manager position at the Panora office of Home Federal, and I moved to Panora. My husband Lynn and I married in 1991 and continue to live in Panora. We have two sons and two granddaughters.

In September 1991, Panora State Bank purchased the Panora branch of Home Federal Savings and Loan. I was fortunate enough to retain a position at the bank, and through the years gained valuable experience in all areas of banking. I worked as a customer service representative until I was promoted to vice president in 1998, and later became president in 2014. I continue to enjoy the opportunity to apply the broad knowledge and experience I've gained over the years in this management position.

BANK, PAGE 10



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Panorama West sand trap renovation this fall

By Susan Thompson
Times staff

Many improvements have taken place at the Panorama West golf course over the last two years, thanks to a \$473,000 estate gift from James and Joyce McLuen. Both died in 2016. In September 2017, their gift was presented to Friends of Lake Panorama, with instructions to use the funds at Panorama West.

Most of the work was done in 2018, and included irrigation, additional concrete cart paths, signage and

tee box amenities, and clubhouse landscaping.

A three-year project to improve turf conditions began in the fall of 2018, with 15 acres of tees and fairways aerified and interseeded, plus starter fertilizer applied. That initial work cost \$22,000. Another \$6,000 has been invested this fall for additional seed, fertilizer and weed control, with the same commitment in place for 2020.

One final project is planned for this fall, as the

TRAPS, PAGE 4

PICNIC BRINGS WEST SIDE LAKE OWNERS TOGETHER



SPECIAL TO THE TIMES

Jeff Houston, left, and Dave Finneseth grilled gourmet hot dogs for guests attending the West Side Picnic August 25 at Sunset Beach. Photo by Jody Muench.

By Susan Thompson
Times staff

On a sunny Sunday afternoon in late August, more than 100 people who live on Lake Panorama's west side gathered for food, fun, and fundraising at Sunset Beach. The core group of orga-

nizers has worked together for many years to help keep the landscape beds at Sunset Beach tidy. At least one "cleanup" day is held each year, with volunteers who live nearby working on their own as they see the need.

This year the group decided to hold a "West Side" picnic as a way to get more people involved at Sunset Beach, while making it pos-

sible for more neighbors to meet their neighbors.

Gourmet hot dogs were served by the committee, along with potluck dishes brought by guests. A silent auction was conducted throughout the afternoon, with 30 donated items that included such things as gift baskets, handmade items and golf packages. A basket for freewill donations also was

available. Guests were told funds raised would be used for future improvements at Sunset Beach.

At the end of the event, just over \$600 was raised at the picnic. The organizing committee decided to donate the money to Friends of Lake Panorama. There it will be held in a separate account until a suitable project is chosen for Sunset Beach.

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Lake Panorama Association
Board of Directors Meeting
July 23, 2019
Lake Panorama Association Office

The Lake Panorama Association Board of Directors met July 23, 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

Visitor present: Kurt Schade, LPA Member

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

Agenda Item 1 – Approval of the Agenda – Rutledge added two topics to Other Business - review realtor signage and LPN Financials and cash flow.
Donovan moved to approve the agenda with the additions to other business. Motion seconded, carried unanimously.

Agenda Item 2 – Open Forum – No one addressed the board

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 06.25.2019 LPA Board Meeting
c) Acceptance of 06.30.2019 consolidated financial report – LPA & LPN, LLC
d) Set date for next board meeting as 08.27.2019
e) Accept minutes from June 2019 LPN, LLC Board of Managers Meeting
f) Accept 06.11.2019 water safety committee minutes
g) Accept 07.08.2019 building codes committee minutes
h) Accept summary of improvements made at Panorama West Golf Course by Friends of Lake Panorama via the McLuen Estate

Agenda Item 4a – Consider offer to purchase LPA Lot 4551
The land sales committee reviewed an offer to purchase lot 4551 from Weekly. Weekly owns lot 4552 next to this lot. Offer is for \$12,500, land sales committee collectively agreed to accept this offer. LPA staff has reviewed the lot and has no objection to the sale of this lot. The land sales committee recommends accepting the offer of \$12,500.

Schumacher moved to accept the offer from Richard & Lauriel Weekly to purchase lot 4551 for \$12,500. Motion seconded, carried unanimously.

Agenda Item 4b – Variance request by Krista Dougherty and Steven Sidman, lot 148, 6912 Hanson Hill, regarding storage shed
Excerpt from the building codes committee minutes:

Variance Request – Krista Dougherty and Steven Sidman 6912 Hanson Hill (Lot #148). Dougherty and Sidman are requesting a variance of 8’ to place a storage shed 2’ from the property side property line. Motion Evans to recommend LPA award a variance for Lot 148, providing an 8’ side property line

Volunteer recognition event set for Oct. 3

By Susan Thompson
Times staff

Volunteers play a big role at Lake Panorama. Many maintain landscape beds at the lake’s three beaches, two golf courses, and lake entrances. Others serve on the board of directors for the Lake Panorama Association, Lake Panorama National, and Friends of Lake Panorama.

Board members for the Southern Panorama Sewer District, On-Site Waste Water Management, and the Lake Panorama Rural Improvement Zone also volunteer many hours. The same is true for members of four committees appointed annually by the LPA board—appeals,

building codes, land sales, water safety.

To celebrate the many volunteers who help make the Lake Panorama community great, a special event is planned for Thursday, October 3, at the LPN Conference Center. This is the 13th year for this free social time and dinner recognizing those who have volunteered in the past 12 months.

Social time begins at 5:30 p.m. with a “Let’s Fiesta” dinner at 6 p.m. Invitations have been mailed, but if you volunteered and were missed, know that you’re invited and can bring one guest. Reservations are due by September 27, and can be made by calling the LPN front desk at 641-755-2080.

TRAPS

FROM PAGE 3

six sand bunkers on the golf course will be renovated at a cost of \$30,000. With all other projects completed, Friends of Lake Panorama has \$15,000 remaining from the McLuen gift for this. Another \$1,835 was raised with a golf tournament in June 2018, and the Lake Panorama Association has committed up to \$15,000.

A contract to renovate the bunkers has been signed with JGCC Golf N Sports Turf from Ormond Beach, Florida. This will involve removing all existing sand and gravel, flushing existing drainage, and installing new drains as needed. Minor reshaping of

the traps will be done, followed by new gravel.

Next will be a two-inch layer of capillary concrete. This patented product includes aggregates and polymers mixed with concrete. It is porous, allowing water to drain more quickly, thereby reducing washouts and bunker maintenance. The final step will be filling the traps with new sand.

The contractor currently is renovating bunkers at Hyperion Field Club in Johnston. Once that project is complete, work will begin at Panorama West. This is expected to be sometime in October, and will impact play on the course during construction. Watch the LPA and LPN electronic newsletters for details.

FRIENDS

FROM PAGE 1

ing the possibility of establishing a dog park somewhere on Lake Panorama property. Members are gathering information from existing parks on construction and operational costs, rules for dogs using the parks, administrative and maintenance requirements, size and amenities, potential locations, and more.

At the same time the three task forces are working, Friends is researching the development of a disc golf course and the addition of new playground equip-

ment at Boulder and Shady beaches.

Some project recommendations may be completed in time for Friends to present a proposal to the LPA board at its October meeting. Board approval will be required since LPA has final authority over new projects on Lake Panorama property. If a project gets a green light this fall, fundraising would begin in November and continue into 2020.

LPA members with questions can email staff@friendsoflakepanorama.org. Or visit the Friends of Lake Panorama website at www.friendsoflakepanorama.org.



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SUSAN THOMPSON | TIMES STAFF

Once the walls of the new shop were complete, a crane was used to mount the roof trusses.



These concrete pads and walls soon will be topped with hoop structures, and used for storing sand and salt to treat Lake Panorama roads in the winter.

FACILITY

FROM PAGE 1

entrance to Lake Panorama remains appealing. Cupolas, wainscot and a stone entrance to the shop's office area "dress up" the facility. The maintenance complex cost is \$1.7 million. LPA worked with a consortium of local banks to finance the project, with payoff struc-

ture 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. An open house at the new facility will be scheduled once a move-in date is finalized, probably late October. Watch the LPA Panorama Prompt e-newsletter for details.

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BOOK REVIEW

Lake Panorama: A devoted chronicle of the first 50 years

Thompson’s detailed book covers history, looks to next half century

By DOUGLAS BURNS
d.burns@carrollspaper.com

LAKE PANORAMA

Susan Thompson, a seasoned journalist with deep ties to Lake Panorama, brings a gifted eye for detail and passion for Guthrie County and its people, current and former residents, dreamers and doers, to an exhaustively reported book, “Lake Panorama: The First 50 Years.” The book, now available for sale, brings to life what former Gov. Terry Branstad, who has maintained a residence on the lake during his service as ambassador to China, describes as one of the more inspiring places

in Iowa. The hard-bound 112-page book is compiled with skilled narrative flow, eye-catching photography, much of it shot by Thompson herself, and graphics to describe how the lake evolved from a vision of foresighted leaders to a coveted spot in Iowa, one with 1,100 homes and taxable valuation of more than a quarter billion dollars. “Our goal was to produce the definitive history of Lake Panorama’s first 50 years and I think Susan did it,” said John Rutledge, general manager of the Lake Panorama Association. If you love the lake, this book will make you love it more. The book answers questions readers didn’t even know they had about Lake Panorama. Thompson knows the people and territory well. She serves as executive director of the Friends of Lake

Panorama, and was the first female president of the Lake Panorama Association board. The book starts well before World War II with early discussions about the potential for a lake, talks fueled in large part by concern over flooding from the Middle Raccoon River. The first reported talk of a lake came in 1931, Thompson writes. Some of the early promotion of the lake matches a top calling card today: it’s a hour’s drive from Des Moines. About half of the residents of the lake maintain full-time homes, giving the area a blended appeal of a vacation atmosphere surrounded by the neighborliness and familiarity of permanence — which comes through in Thompson’s book. The book includes a generous account of Louie Hansen, a Stuart farm kid and World War II veteran whom Thompson describes as the “visionary behind Lake Panorama.” He bought the first lot in the new development in 1967. The now 1,700-member Lake Panorama Association would incorporate a year later. (Hansen Hill is named after him.)

outside businesses and entrepreneurs have supported the community’s growth and success,” Thompson writes. This doesn’t mean there weren’t struggles. The book details financing of the lake and an array of projects through the years. In its more recent chapters, “Lake Panorama” focuses on efforts to protect the lake and advance environmental initiatives. “Take a boat ride around Lake Panorama and it’s easy to forget the lake is simply a wider version of the Middle Raccoon River,” Thompson writes. The river is both a lifeblood and challenge. Since 1998, Thompson notes, the Rural Improvement Zone (RIZ) has allowed land owners to use part of their property tax dollars to fund erosion control. Dredging remains a focus of the RIZ. More recently, the Lake Panorama RIZ developed a \$700,000, 26-acre Conservation Reserve Enhancement Program wetland, built near the Cory Basin. The wetlands are designed to slow drainage from field and reduce nitrate flow into rivers and streams. The project drew a personal

HOW TO GET YOUR COPY OF THE BOOK

The book titled “Lake Panorama – The First 50 Years” arrived at the Lake Panorama Association office July 19. The LPA financed the book’s production. Just over 1,000 books were printed, with about 350 of those purchased online in advance. People who ordered online and said they would pick up their books in person can do so at the LPA office.

Books are available for purchase at the LPA and Lake Panorama National front desks, and Panorama West Clubhouse, during regular business hours. The cost is \$35, which includes tax. Purchases can be made at these locations via cash, check, or credit card. The book also is available at the Panora Library, with purchases there cash or check only. To make it possible for those interested to read the book without purchasing, the LPA delivered one free copy to each library in Guthrie County, which includes those in Bagley, Bayard, Casey, Guthrie Center, Jamaica, Menlo, Panora, and Stuart, plus a copy to the Linden Library in Dallas County.

visit from U.S. Secretary of Agriculture Sonny Perdue. An avid golfer herself, Thompson describes the development of the 18-hole Lake Panorama National and 9-hole Lake Panorama West. Lake advocates are bullish on the next 50 years, but understand they face more competition today than in the early years of the lake. “Each year, new property owners arrive at Lake Panorama, excited to experience all the community has to offer,” Thompson writes. “Some choose Lake Panorama as their retirement destination. An increasing number are younger couples with children, drawn by a small community, strong school system, and a wide range of recreational opportunities. Some had parents or grandparents who owned Lake Panorama property and childhood memories bring them back.”

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The book gives a sense of the national reach of interest in the lake as early advocates went beyond local newspapers and radio to highly read publications like LIFE magazine — one of the more defining periodicals in American history that at one point, had a circulation of 8.5 million. The book, written in divisive national times, is a celebration of cooperation. “From the early days of Lake Panorama, public cooperatives, government officials,

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SPECIAL TO THE TIMES

Susan Thompson, author of Lake Panorama – The First 50 Years, prepares to sign a book for Janet Luing, while Gary Soreide waits in line. The book celebration also included historical displays and a short program. Photo by Ai Dunlop.

BOOK FROM PAGE 1 to 3 p.m. to talk about the history of Lake Panorama, and answer questions. She’ll also have copies of the book available for purchase, and sign books on request. The LPA donated one free copy to libraries in Bagley, Bayard, Casey, Guthrie Center, Jamaica, Linden, Menlo, Panora, and Stuart, so the book can be checked out at those locations.

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The making of a maintenance building



BRAD HALTERMAN | SPECIAL TO THE TIMES

Insulated walls of the 10,000-square-foot shop were built in sections elsewhere and delivered to the site for assembly of the LPA's new maintenance facility. It is located on the east side of Lake Panorama at the corner of 200th Street and Chimra Road. It replaces the old maintenance facility located a quarter-mile further west. The new facility includes a shop that measures about 10,000 square feet. Also included on the site is a new cold storage building, two large hoop structures for salt and sand storage, a smaller hoop building for brine mixing, and storage bins for aggregate and other materials.

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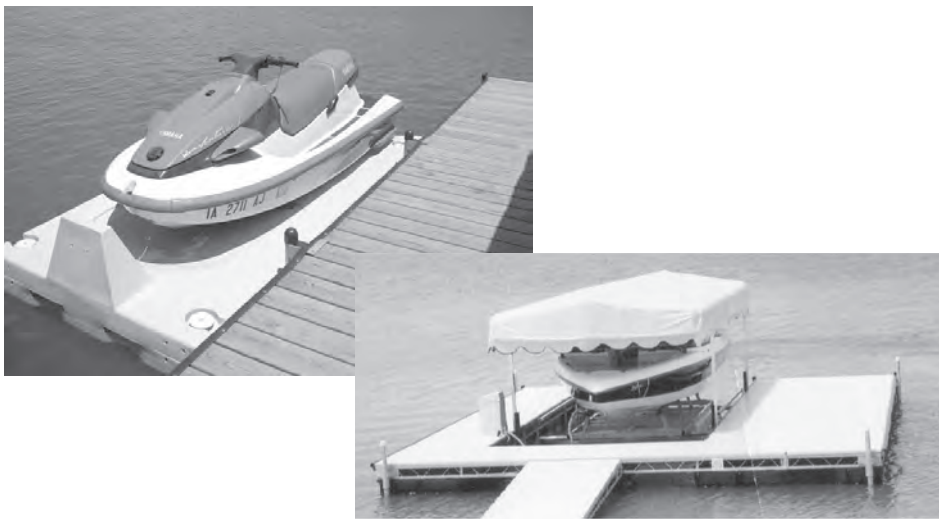
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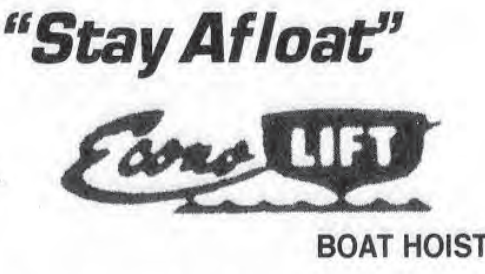
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How Medigap Choices Are Changing

Seniors who enroll in Medicare in 2020 or later will be unable to buy Medigap Plan F or Plan C. These are the two Medicare Supplement policies that cover Medicare's Part B deductible (currently \$185).

This change impacts *new* Medicare enrollees. If you already receive Medicare and you already have Plan F or Plan C coverage, you can keep that coverage after 2019.

What if you are eligible for Medicare before January 1, 2020, but not yet enrolled?

If that is the case, then "you may be able to buy one of these plans," according to [Medicare.gov](https://www.medicare.gov).

Plan F is basically a "Cadillac plan": it is not cheap, but it lets you see any doctor or hospital that accepts Medicare patients and the upfront cost is the total cost. With Plan F, you are not surprised by subsequent requests to pay a deductible, a copayment, or coinsurance.

The major differences between Plan G and Plan F are costs. Plan G asks you for the \$185 Part B deductible; Plan F does not. Premiums also differ notably.

Visit investgcsb.com to read this article in its entirety and contact our office today. Our local Medicare supplement agent will work in your best interest to find the plan best suited for your needs and budget.

Kristen Crouthamel, AIF®, Financial Advisor

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

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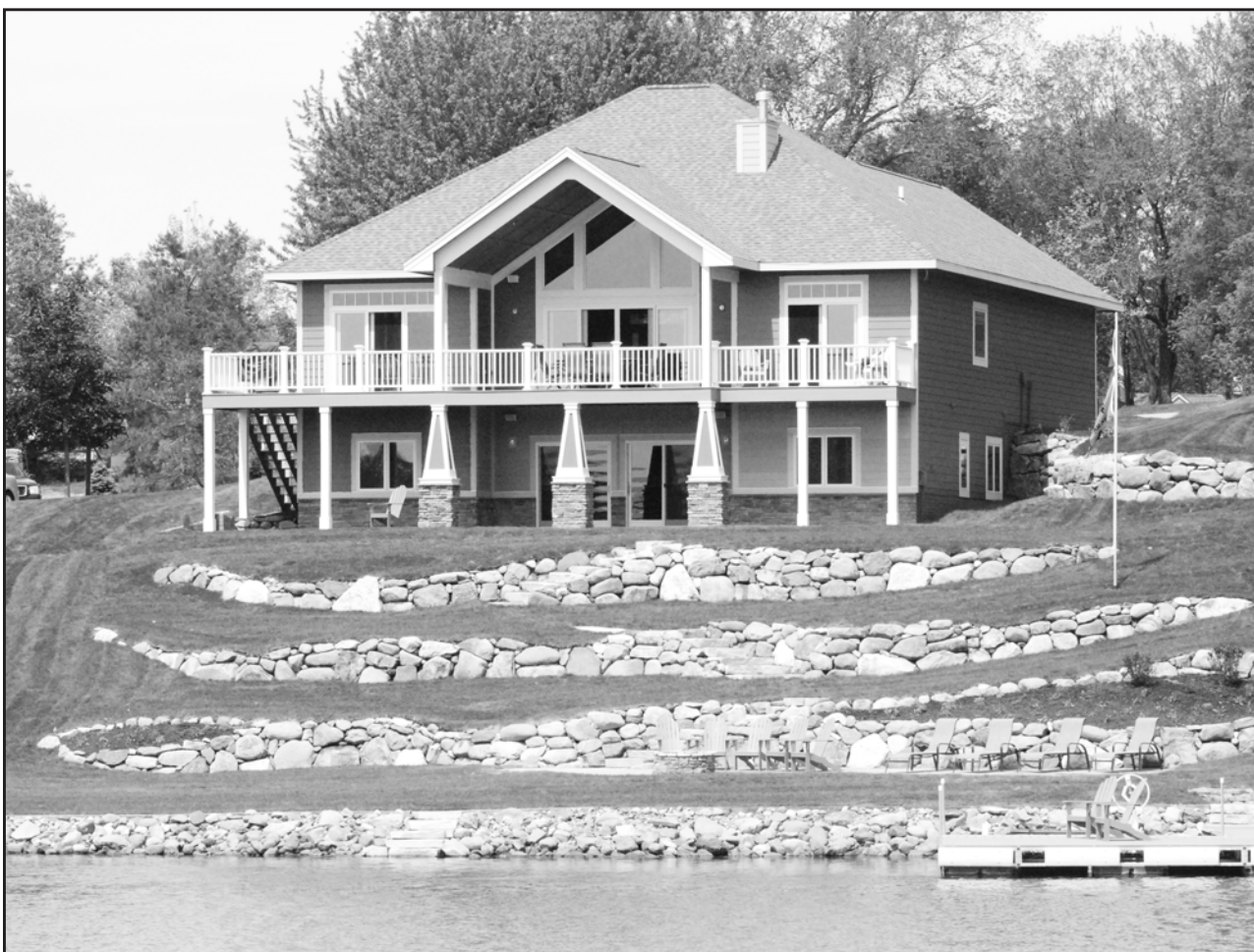
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BANK

FROM PAGE 2

Q. Share some of the bank's history with us.
A. Panora State Bank was founded in 1959 by a group of investors with a vision of a bank that would serve the needs of the Panora community and surrounding areas. A newspaper article two months after the bank began operations stated total deposits exceeded \$420,000. The report also stated the bank had 81 stockholders, including "more than 90 percent of the businessmen in Panora and Linden."
During the time I have worked at the bank there have been three owners. Our current owner, Emmetsburg Bank Shares Inc., purchased the bank in March 2018. Emmetsburg Bank Shares Inc. also owns Iowa Trust & Savings Bank. Like Panora State Bank, Iowa Trust & Savings Bank is a community bank with a long history of serving customers and supporting their community.
On September 23 of this year, the two banks will merge and the resulting bank will be Iowa Trust & Savings Bank. This merger will allow us to build upon the relationships we have established with our customers, and continue to

provide the quality service they deserve.

Q. What's the history of the current bank building, and what improvements are being made now?
A. Groundbreaking for our current building took place in May 1976. Prior to that, the bank rented space in another building. The new building on Main Street replaced a Standard Station building that had been unoccupied for several years. Bruce Barks, who was the Panora State Bank president at the time, said the new building was being built to provide better service, and as an expression of confidence in the community.
A number of enhancements have been made to the building within the last year. A new message board promotes community events. A 24-hour ATM was added to the drive-up on the east side of the bank, and provides increased convenience. The bank facility currently is being remodeled. This remodel will improve handicap accessibility, and increase our ability to offer modern financial services into the future.

Q. How many employees do you have, and what types of products are offered?
A. Our team includes eight dedicated employees.

Together our knowledgeable staff has more than 150 years of banking experience. We strive to understand the unique needs of our customers and provide the personalized products and services to meet those needs.
We offer traditional services such as deposit accounts and certificates of deposit as well as consumer, ag, business and real estate loans. We soon will offer additional products and services, including mobile banking, mobile deposit, and online bill pay. We enjoy the relationships we have built with our customers and appreciate the opportunity to assist them with their financial needs.

Q. How does Panora State Bank support the community it's been in since 1959?
A. As a community bank, we enjoy a unique opportunity and obligation to support our communities and improve quality of life. We are pleased to support small businesses, agriculture, economic development, schools, public entities, local organizations, and recreational opportunities. As employees of a community bank, outside of our work hours, we each donate our time and talent to several community organizations and events.

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6529 Coven Court

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Enjoy all that Lake Panorama has to offer with this 5 bedroom and 5 bathroom walkout property. Located in beautiful Jones Cove with 660” waterfront and 2.6 acres on 4 lots.

Contact Julie Wykoff @ 515.778.0053 to schedule a showing.



6905 Chatham

\$62,500

These 11 combined lots are a perfect location to build your dream Lake Panorama home. Enjoy plenty of room with approximately 4 acres, awesome views, privacy and an abundance of wildlife.

Contact Julie Wykoff @ 515.778.0053 to schedule a showing.



2826 315th St, Menlo **\$237,000**

This ranch walkout with possible 5 bedroom 3 1/2 bath is big enough to have the whole family over. A HUGE master and all closets are cedar lined including the full walk-in bath off the master. Included in the sale is the 2.09 acre parcel to the east of the property for a total of 3.74 Acres. The 48x32 Morton building is every man’s dream, there is also a she shed to store the garden tools. It has a beautiful strawberry patch, asparagus patch, and orchard.



602 Main St., Bagley **\$70,000**

Big beautiful house with lots of updates! New wiring, new pex water lines, roof and newer furnace.. The bathroom is new with tile floors. The second story has three bedrooms with ample closet room. An attic loft that gives you two bonus rooms. Room is not spared as all the floors give you an excess of 1200 sq. ft. This is a great starter for a young family starting out. In the nicest area of town at the top of main hill!!



5123 Karen Dr., Panora **\$18,500**

Last buildable lot on the desired location of Karen Drive is part of the Promontory Point Association. Suitable for building a duplex OR a single family dwelling with a three car garage with a fantastic view of the #8 Fairway on the LPN Golf Course. Location is close to all that Lake Panorama offers: Boulder Beach, LPN golf course, swimming pool, Links Restaurant, pickle ball, tennis and basketball courts, and a short drive to the Marina.

Contact us for more information or for a free market analysis!

BOB NEVITT

rnevitt@nevittrealestate.com

515-491-5350

JOHN McDERMOTT

johnmcdermott641@gmail.com

641-431-0042

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